BISCO

BUSINESS INCUBATOR FOR SOCIAL COHESION

Strengthen Social Inclusion for Refugees in Turkey through Entrepreneurship

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Abstract

Turkey hosts the largest refugee population in the world, including 3.7 million Syrians who have been displaced since the beginning of the civil war. The rapid growth and long-term presence of this population has weighed on the country's resources, contributing to social issues including rising unemployment, unequal access to education, and mounting tensions between Turks and Syrians. For Syrians, establishing their own businesses can mitigate economic uncertainty and avoid negative coping mechanisms, provide jobs to other Syrians as well as to Turkish citizens, and stimulate social cohesion. Through a meticulous study of the barriers and existing best practices, combined with the added innovation of rigorously targeting social cohesion, BISCO seeks to address the existing impediments to refugee entrepreneurship, thereby enhancing refugees' contribution to their own development as well as that of Turkey. By providing entrepreneurship training, networking resources, seed funds, and ongoing support, and by taking an adaptive and scalable approach, this project seeks to contribute substantially to the strengthening of social inclusion for refugees in Turkey by expanding economic inclusion, educational inclusion, and social cohesion.

Our Team

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Xin Tong is pursuing her Master's of International Affairs at Columbia University's SIPA, with a concentration in Human Rights & Humanitarian Policy, specializations in Gender and Public Policy, UN studies. She also completed an MA in International Education Development at Teachers College, Columbia University. She has work experience on four continents analyzing human rights policies and education curriculum, with a special focus on gender equality and women's reproductive health. Xin is Chinese.

Zeyi Yang is a graduate of Columbia University's dual Master's program of Journalism and International Affairs. With research and work experience in immigration, labor, and LGBT rights, he focuses on giving voice to the marginalized communities. He has published in major media outlets including the *South China Morning Post* and *Nikkei Asian Review*. Zeyi is Chinese.

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1 Development Context

1.1 Refugees in Turkey

Nearly ten years since the beginning of the Syrian civil war, more than 11 million Syrians have been displaced, 5.6 million of whom have fled the country to seek refuge elsewhere (UNHCR 2018b**).** For Syrian refugees, Turkey represents a close safe haven, due to its proximity, relatively stable political system, and history of commerce with Syria. Today, Turkey is home to more than 4 million refugees, 3.7 million of whom are Syrian, the largest refugee population in the world (UNHCR 2018c).

1.2 Access to Durable Solutions

The United Nations has identified three durable solutions for refugees, including: 1) safe and dignified voluntary return; 2) local integration; and 3) resettlement in a safe third country (UNHCR 2007).

Safe and dignified voluntary return

Local integration

Resettlement in a safe third country

With no end to the Syrian civil war in sight, the first durable solution is not a viable option. While the Turkish government has welcomed millions of refugees, it has done so on a temporary basis, making pathways to full integration for Syrians in Turkey scarce, thus significantly limiting access to durable solution two (Çelik and İçduygu 2018). While Syrians' temporary legal status limits their integration in Turkey, it also provides the appearance of safety, de-prioritizing claims for resettlement in a safe third country, therefore limiting access to durable solution three. The majority of Syrians living in Turkey must therefore submit to an ongoing temporal existence: families are attempting to establish livelihoods and connect with communities and children are born and growing up, within this context of uncertainty and rootlessness.

1.3 Social Inclusion Challenges: Economic Inclusion & Educational Inclusion

In acknowledgement of the protracted nature of Syrian refugees' stay in Turkey, and in line with UN Sustainable Development Goal 8 (see Annex B for more details), Turkey has committed to promoting better labor market opportunities for refugees through the Regional Refugee & Resilience Plan (3RP) (3RP 2020, 89). In spite of this, access to livelihoods remains a chief development challenge for Syrian refugees in Turkey where Syrians face a 21% unemployment rate, double that of the Turkish population (Building Markets 2018b, 6). Major barriers to employment include Syrians' precarious legal status linked to their Temporary Protection (TP) status, credentials that are either mismatched or not recognized, language barriers, and deteriorating economic conditions (Harima, Freudenberg, and Halberstadt 2019, 5). The result is that many Syrians resort to working in the informal market.

Access to education is also a central challenge, as 38% of school aged Syrian children in Turkey were not enrolled in formal education in 2018 (UNHCR 2018a, 1). This low enrollment rate is related to negative

coping mechanisms, namely child labor and child marriage, which keep children out of school (Akyuz et al. 2018, 13). In Istanbul, a survey found that 28% of Syrian children do not go to school because of their contribution to the family income (İçduygu and Diker 2017, 25-26). On the other hand, Syrian families may turn to child marriage when they have difficulty providing for their daughters, the daughters then do not attend school as they are instead attending to their new household. Many child marriages in Turkey are unregistered so data on this particular protection concern are approximated, and likely under-estimated, however Turkish government figures from 2015 note that nearly 15% of Syrian girls between 15 and 17 are married (Tasker 2018, 1-2).

Many donor agencies have expressed interest in mitigating livelihood challenges for Syrians, as well as the associated protection and education challenges, by supporting vocational training programs. However, in 2018 UNDP Turkey analyzed labor supply and demand across the country and identified a shortfall of nearly 500,000 jobs (UNDP 2016, 7). Training programs are therefore minimally effective given the disequilibrium in the job market; there are limited jobs available for refugees even after they've been trained. UNDP suggests instead to invest resources into the development of small to medium sized enterprises which have the longer-term impact of creating jobs (UNDP 2016, 23).

1.4 Social Inclusion Challenge: Social Cohesion

Meanwhile, the rapid growth and long-term presence of the "temporary" refugee population in Turkey has weighed on the country's resources and has resulted in widespread resentment of refugee communities in Turkey. This challenge to social cohesion has been further amplified by a negative media discourse which has broadly promoted racism and prejudice and has "...detracted from refugees' sense of belonging, community participation, recognition, and legitimacy" (Dandy and Pe-Pua 2015, 254). Intercommunal violence cases tripled in the second half of 2017 in comparison to the same period in 2016 (Crisis Group 2018). How to mitigate this tense relationship and promote social cohesion has therefore become a central focus for many NGOs, international organizations, and the government of Turkey.

2 Potential for Entrepreneurship to Be a Cross-Cutting Intervention

Given the myriad social inclusion challenges that refugees in Turkey face, it is vital that interventions are cross-cutting. For Syrians, establishing their own businesses can mitigate economic uncertainty (Wauters and Lambrecht 2008, 896) and avoid negative coping mechanisms, while also allowing them to reinvest profits back into the economy, provide jobs to Turkish citizens, and stimulate social cohesion (Building Markets 2018a, 7). Syrians have a history of entrepreneurship, as small business ownership was a predominant livelihood strategy in Syria before the civil war (Building Markets 2017, 18). In Turkey, Syrians have established over 1,000 businesses per year since 2013, with a slight drop in 2019 (Demir 2019, 121). Syrian-owned businesses consistently account for more than 25% of all foreign registered businesses (Karasapan 2, 2016). It should be noted that this data is only related to formal enterprises. Would informal businesses be included, these numbers would likely multiply (İçduygu and Diker 2017, 27).
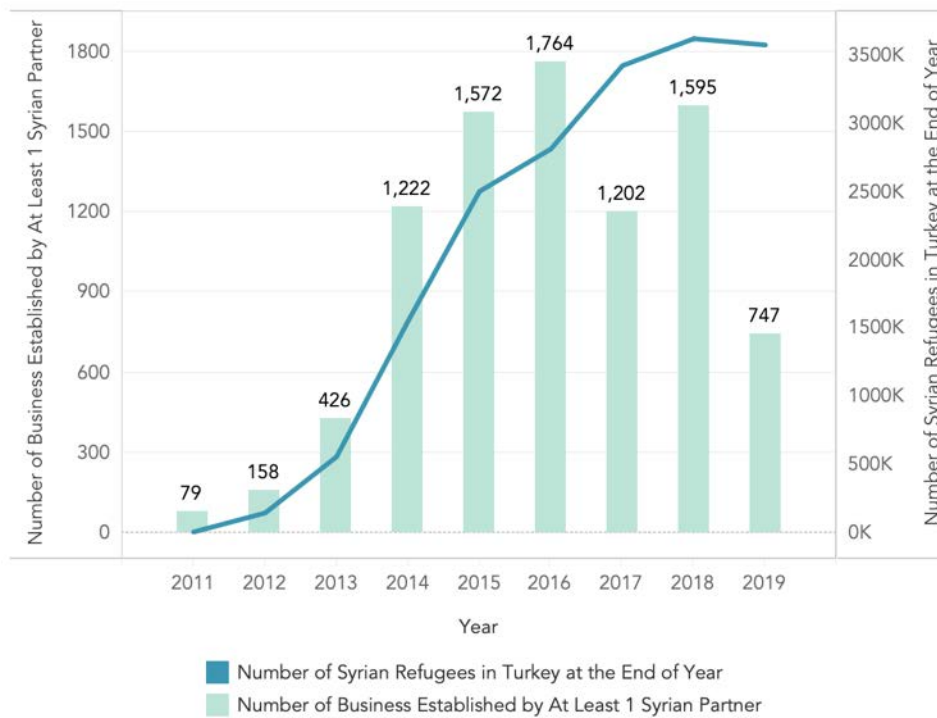
Figure 1 Number of Syrian Refugees in Turkey and Business Established with Syrian Partners. Source: UNHCR; TOBB Turkey.

The statistics on Syrian-owned businesses are impressive given the entrepreneurial challenges Syrians face. Conditions in Turkey can dramatically limit entrepreneurship possibilities (Harima, Freudenberg, and Halberstadt 2019, 12). Barriers that refugee entrepreneurs often encounter include (1) legislative and administrative challenges; (2) financial challenges; (3) socio-cultural challenges; and (4) market-related obstacles (Harima, Freudenberg, and Halberstadt 2019, 5). These barriers are further compounded for women, who constitute only 8% of business owners in Turkey nationally, regardless of their host population or refugee status (Building Markets 2017, 38).

With all this in mind, the current levels of Syrian entrepreneurship in Turkey are a strong demonstration of Syrians' desire to become self-sufficient (Demir 2019, 121), their propensity for entrepreneurship, and their untapped potential to contribute to the Turkish economy. BISCO therefore seeks to address the existing impediments to refugee entrepreneurship while encouraging job creation, and in doing so enhance refugees' contribution to their own development as well as that of Turkey.

3 Innovative Design Built On Existing Best Practices

3.1 Case Studies & Best Practices

The BISCO design is based on an analysis of five successful incubators for refugees and migrants around the world: UNHCR's incubator in Esmeraldas, Ecuador; Migraflix in Sao Paulo, Brazil; MoveON in Hamburg, Germany; Five One Labs in Sulaymaniyah, Iraq; and the Center for International Private Enterprise's LIFE incubator in Istanbul, Turkey. The analysis shows that business incubators can be a critical tool to enhance economic inclusion for direct beneficiaries (entrepreneur participants), as well as indirect beneficiaries (their families and employees), provided several key elements are included in the design:

1. Flexibility and support for beneficiaries, taking into account potential barriers to participation;
2. Multiple mechanisms to advance access to markets;
3. The provision of early funding resources, either in the form of seed funding or access to financial institutions;

All of these elements have been incorporated into the BISCO program design. For more details on how each of these five incubators specifically informed the design, see Annex A.

3.2 BISCO Innovation

While intentionally built on the foundation of existing best practices, the BISCO program design is innovative in that it also rigorously targets the strengthening of social cohesion, capitalizing on its potential to be a cross-cutting intervention. BISCO targets these outcomes through a number of mechanisms.

The most unique element of the design in this regard is that **BISCO explicitly encourages Syrian-Turkish business partnerships**. Currently, only 3.7% of Syrian businesses are jointly owned or run by Turkish partners (UNDP 2020), although Syrian-Turkish business partners offer the potential for joint growth opportunities (Building Markets 2018b, 3), can take advantage of each other's expertise (TEPAV 2018, 16), and can promote higher levels of social cohesion. Areas for mutual aid stem from both sides: the Turkish partner brings familiarity with the economic, regulatory, and bureaucratic environment and a Turkish network, whereas the Syrian partner brings access to Turkey's Arabic-speaking network and connections to businesses across the Middle East and North Africa (TEPAV 2018, 16; Building Markets 2018a, 3).

To enhance access to this program and to minimize the potential for exploitation, these partnerships are encouraged but not required for participation. As Syrian-Turkish business partnerships have been naturally forming throughout Turkey (TEPAV 2018, 16), this proposal seeks to foster this further, without forcing it.

TURKS — Knowledge of the economic and regulatory environment and a Turkish network

BUSINESS PARTNERSHIP

Turkey's Arabic-speaking network and connections to the Middle East and North Africa — REFUGEES
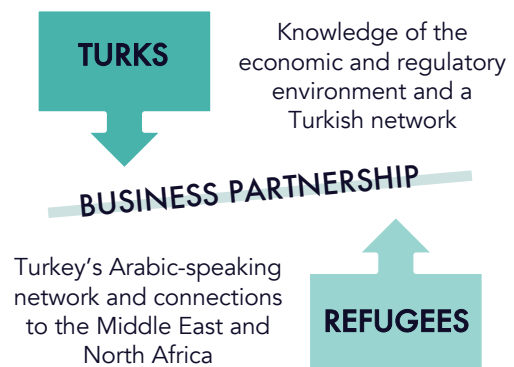
Social cohesion and inclusion are additionally strengthening through the following programmatic elements:

♦ **Mentorship**: Each individual entrepreneur or pair will be assigned a Turkish mentor who is a business owner in the relevant sector.
♦ **Networking**: All beneficiaries are able to participate in networking events held at the BISCO center several times a month, may participate in a bi-annual product expo, and are exposed to further networking opportunities through their mentors.
♦ **Peacebuilding Dialogues**: Beneficiaries participate in weekly dialogues to support the development of relationships within their BISCO cohort, as well as to build cross cultural communication and social cohesion skills more broadly.

Formally building strong bonds between Syrians and Turks throughout the country will enhance social cohesion for the direct beneficiaries, as well as indirect beneficiaries including their families and members of their communities.

4 Legal Framework for Syrian Workers & Entrepreneurship in Turkey

Turkey maintains the geographic restriction of the original 1951 Refugee Convention, which limits refugee status to Europeans (İçduygu and Diker 2017, 17). For Syrians, who therefore do not qualify for refugee status in Turkey, Temporary Protection (TP) status was established through the Regulation on Temporary Protection (RTP) in 2013. In 2016, Syrians under Temporary Protection were provided with a pathway to formal employment through the Regulation on Work Permits of Foreigners under Temporary Protection (İçduygu and Diker 2017, 18-19). Included below are the requirements for work permits established through this regulation which are of greatest relevance to this project design:

1. Applicants must have been under TP for at least 6 months prior to submitting the application (Demir 2019, 122).
2. Applications must be submitted by employers on behalf of employees, entrepreneurs can submit their own applications (İçduygu and Diker 2017, 20-21).
3. The number of foreigners to be employed in a business cannot surpass 10% the number of Turkish employees. There can be one foreign employee when a business has 1-10 employees (İçduygu and Diker 2017, 20-21).

Additionally, various laws regarding specific professions prohibit foreigners from certain occupations in Turkey (İçduygu and Diker 2017, 24). However, the only occupations included on this list that could potentially impact entrepreneurs are prohibitions on foreigners working in fish exports and tourist guiding.

This legal framework has several implications for this project design:

1. Official registration under the TP regime must be a prerequisite to participate in Phase II of the program (described in section 5 Program Phases below). This ensures all participants are able to meet the six-month minimum to apply for a work permit, given that Phase II lasts for six months, but most importantly it ensures participants are able to enroll their children in school, which is itself a requirement for participation.
2. Participants may need assistance in understanding and navigating the complicated TP and work permit frameworks, a dedicated social worker is therefore on staff to assist in such matters.
3. The refugee entrepreneur may have to be the only Syrian employed by the business until it reaches twenty employees. When and if each business grows to the size at which employing additional Syrians is possible, the project design includes technical support to aid in the work permit application process.

Of note, while formality offers a wide range of protections to refugees and other vulnerable populations in Turkey, the significant barriers to formality must be acknowledged within the design of this program and broad access must be a priority. BISCO staff will therefore encourage formality in terms of business registration and work permits, and provide resources to help participants navigate the regulatory regime, but will not mandate formality.

5 Program Phases

5.1 Phase I - The Onramp

In Phase I, free, weekly entrepreneurship classes open to both Syrians and Turks run for a three-month term. Enrollment and outreach are managed with the goal of an approximate 70/30 split of refugee and host community participants, though this is flexible based on community demand. The classes focus on problem-solving through case studies, which will allow participants to gain hands-on experience related to real world circumstances (Mueller 2011, 69). During this phase, participants will also begin to develop business ideas, guided by existing market assessments, and may form cross-cultural partnerships.

> **Market Assessments**:
> The following organizations regularly conduct market analyses in Turkey: UNDP, ILO, Turkish government entities, and local Chambers of Commerce. Examples of such analyses include UNDP Turkey's 2019 publication, "Mapping of Syrian Owned Enterprises," as well as their 2016 publication, "Absorptive Capacity and Potential of Local Labor Markets.

5.2 Phase II - The Business Incubator

5.2.1 Application Process

In Phase II, entrepreneurs apply to participate in the incubator. Requirements to be considered include:

Figure 2 BISCO Program Phases

1. Applicants may apply as individuals or in partnerships, with a desire to start a new business or improve the sustainability of an existing business;
2. Applicants must have B2 or above Turkish language skills;
3. Refugee applicants must have International or Temporary Protection status;
4. All children in applicants' families must be enrolled in and attending school.

The incubator is open to all refugees and members of vulnerable populations living in Turkey, specifically those unemployed or underemployed who are seeking a pathway to economic stability. The application process includes interviews with all potential participants, with those selected representing a diversity of industries, products, and services. In addition, acceptance is managed with the goal of 60% of participants being women; LGBTQIA applicants and applicants with disabilities are also prioritized. While 10 businesses in total are selected for each Phase II cohort, the total number of participants varies depending on how many partnerships are involved.
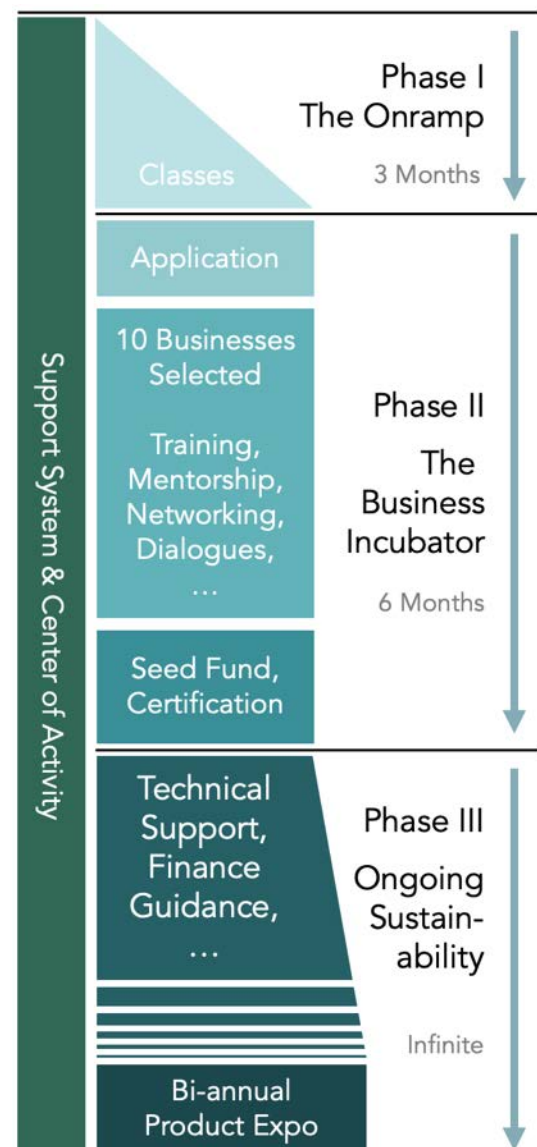
5.2.2 Programming

The business incubator, which is the core of the program, lasts for six months for 20 hours per week. **Training sessions** focus on business ideas and model development, financing, human resources, marketing, accounting, regulatory training, and networking. Where industry-specific skill development is necessary, program facilitators refer participants to skills trainings through UNDP and ILO.

Each participant is paired with a **Turkish business-owner mentor** at the beginning of Phase II, who is assigned based on industry alignment. The mentors meet with participants weekly to discuss challenges, provide guidance, help navigate the Turkish regulatory environment, and provide "pitch" coaching. Importantly, the mentor also collaborates with program facilitators to develop supply chain and distributor connections and help participants stay informed of industry-wide trends for their business. This mentorship component will multiply the number of relationships between Syrians and Turks, increasing intercommunal engagement and further promoting social cohesion.

Participants take part in **weekly group dialogues facilitated by peacebuilding specialists** throughout Phase II. These dialogues are designed to help families cope with shifting gender roles, particularly as women and mothers build their entrepreneurial skills, to support participants in managing relationships with potential new partners, and to support community wide expansion of social cohesion. Additionally, the dialogues will serve as a form of research inquiry providing BISCO staff with important feedback on existing programming and informing ongoing iterations of the project design. The dialogues will alternate each week between the former focus (on social cohesion) and the latter focus (on research inquiries). These dialogues will be separated by gender to ensure the comfort of all participants. Facilitators for the social cohesion dialogues will employ peacebuilding dialogue exercises and the framework for the research dialogues is included in section 7 "Adaptive Approach."

At the end of Phase II, participants are provided **seed funding** to cover initial expenses through the first quarter of business operations. Total funding is based on budgets submitted by participants, within the constraint of a funding ceiling. The receipt of funding is contingent upon participants' attendance of at least 80% of the program (an average of 16 hours per week).

> Examples of typical **peacebuilding dialogue exercises** include the "Listening Chair," the "Conflict Spectrum," and the "Samoan Circle," which are each elaborated on in Ron Kraybill's "*Facilitation Skills for Interpersonal Transformation*."

Also at the conclusion of Phase II and contingent upon 80% participation, participants will receive a **certification detailing their business education and experience**, providing the Turkish host community a mechanism to understand participants' professional qualifications.

5.3 Phase III - Ongoing Sustainability

In Phase III, the entrepreneurs have opened their businesses and are provided with technical support to help ensure sustainability. This support includes: on-site accounting support, work permit technical support, and guidance in procuring financing past the seed funding stage. Entrepreneurs in Phase III have the option to participate in group dialogues, but this is not a requirement. Phase III is ongoing, participants who reach Phase III receive support as-needed indefinitely.

Once participants reach Phase III, they are also invited to participate in a bi-annual product expo, a public showcase for their goods and services. The expo also serves as a networking event bringing together

community members, corporate leaders, government officials, as well as BISCO mentors, facilitators, staff, and participants past and present.

5.4 Support System & Center of Activity

Participants in all Phases have ongoing access to the following services: Turkish language classes, an open workspace where food is provided, **social and cultural activities to promote social cohesion**, **networking events to further support participants in establishing resource networks**, and childcare to ensure accessibility for parents/caregivers of young children. There is also a dedicated social worker on staff who provides psychosocial support, helps participants navigate regulations, monitors children's school enrollment and attendance, and provides travel reimbursements to participants on an individual basis as needed.

This programming, combined with those described throughout all Phases of the project, will result in the creation of a hub of communal activity. All those who interact with the programs described throughout this proposal can look to BISCO as a reliable and consistent space to build skills and networks, learn about new products and services, and seek support and guidance, furthering social inclusion and cross-community interaction.

Social and Cultural Activities

- Visits to museums, theatre, movies, picnics, and additional events sourced from participants according to their interests.

Networking Events

- Monthly CEO talks and weekly business breakfasts with successful entrepreneurs and owners of local businesses.

6 Potential Collaborators & Partners

The implementation of this program will require collaboration with international organizations that are key players in the livelihood sector response in Turkey through the 3RP, in particular UNDP and ILO. Their market analyses will be key in advising BISCO participants, and BISCO will refer participants as needed to ILO and UNDP for industry specific skills development.

BISCO is also designed to be implemented in partnership with Turkish universities to build on their pre-existing infrastructure and business incubation expertise, to capitalize on their ability to provide certifications, and to enhance research capacity. Through preliminary analysis, three Turkish universities have been identified as ideal candidates with which to pilot the BISCO program. Gaziantep University is located in the city with one of the largest Syrian refugee populations in Turkey (3RP 2020, 5). Its proximity to the target population is appealing, as is its institutional history of working in partnership with UN agencies and local organizations (Gaziantep University Institute for Migration

2019). Koč University and Boğaziçi University are also both promising options, as both are located in Istanbul, near a large Syrian refugee population, and already have robust business incubator programs (Koč University KWORKS 2020; Boğaziçi University Technology Transfer Office 2020).

7 Adaptation and Scaling

7.1 Adaptive Approach and Systems Thinking

Systems thinking is essential when designing interventions because it promotes increased understanding of how parts of a system interact with each other and therefore how an intervention will influence the system at large (Brinkerhoff 2010, 93-94). This type of thinking can therefore increase the likelihood that an intervention will lead to sustainable change. The adaptive approach discussed here demonstrates BISCO's systems approach

> Here, a **system** is understood as "…the interconnections between people, processes, and the environment within which they are situated" (Burns 2013, 5).

within each individual Center. See section 7.3 "Approach to Scaling" below for a discussion of how a systems approach will be leveraged to bring the BISCO intervention to scale.

While this proposal includes a detailed foundation from which to build the BISCO project, its long-term approach is also bottom-up and adaptive. The incubator aims to center local voices while utilizing the plan-watch-learn cycle wherein ongoing learning leads to responsive and iterative planning and implementation (Smith 2001; Lederach, Neufeldt, and Culbertson 2007). BISCO employs the group facilitation methodology of Systemic Action Research (SAR) as a means to both enhance social cohesion and conduct further research inquiries on the project design. The SAR framework was designed in response to intractable problems that are resistant to simple solutions and that are characterized by vicious cycles and multi-directional causes (Burns 2013, 4). Key to the framework is the "…strong belief in the ability of local people to perceive and analyze the complex realities of their situations…" (Brinkerhoff 2010, 93). The SAR informed group dialogue process will ensure that the BISCO entrepreneurs are empowered participants, that there is open and transparent decision-making, and that local knowledge is harnessed to inform iterative implementation that is responsive

Figure 3 Plan-Watch-Learn Cycle. Source: Lederach, Neufeldt, and Culbertson 2007.

to the complex and evolving realities on the ground.

SAR facilitation follows four primary guidelines:

1. **A shift from an ethos of solving individual problems to an ethos of system-wide change** (Burns 2013, 7). Thinking in this way is ideal for BISCO, given that it seeks to impact the complex systemic interactions between educational inclusion, economic inclusion, and social cohesion.

2. **Engagement of stakeholders from across the system, including groups who have different experiences and intentions, in parallel inquiries** (Burns 2013, 8). In the context of BISCO, this means engaging both men and women in separate inquiries, and also creating separate inquiries for other

stakeholders involved in BISCO programming including instructors, mentors, and business owners who interact with the BISCO community. The inclusion of this wide range of voices helps ensure broad ownership of research outcomes, and additionally, when the learning strands are brought together with intention, it enables BISCO staff, facilitators, and participants to see the system from a wide range of angles, revealing parts of the system that they may have been previously unaware of (Burns 2013, 8).

3. **The process is open, participation is not constant but instead participants come and go as necessary and as the process evolves** (Burns 2013, 9). This helps ensure that the negotiation of power relationships is an explicit part of the process and that the interests and concerns of particular individuals within each group does not dictate the inquiry (Burns 2013, 9). This structure supports the fluidity of the BISCO project, given that each year Phase II participants will change, and reduces the commitment for Phase III participants, mentors, and community members for whom dialogue involvement is optional.

4. **A focus on salience as well as where there is energy for change within the system** (Burns 2013, 12). Facilitators can identify points of salience through "resonance testing" which involves taking conversations and ideas that emerge in one inquiry to other parallel inquiries and observing where there is mounting emotional energy (Burns 2013, 13). This will practically help staff and facilitators identify where there is a need for adjustment in the BISCO program design and implementation process.

Dialogue sessions with Phase II participants will be conducted weekly with sessions every other week specifically dedicated to the SAR process. Dialogue sessions with Phase III participants, instructors, mentors, and community members will be conducted monthly. BISCO dialogue facilitators and staff will conduct a quarterly analysis of findings that will directly inform program adaptations.

7.2 Monitoring & Evaluation

As the success of BISCO's cross-cutting approach relies on a number of unquantifiable factors, such as the building of intercommunal relationships, Monitoring & Evaluation should involve a multi-method assessment, combining both qualitative and quantitative analyses of affected feelings, aspirations, and tangible outcomes. Below are several indicators that will be considered throughout the M&E process, in coordination with the adaptive learning approach described above:

Quantitative:
- % of participants' children regularly attending school
- % of participants regularly attending at least 80% of program
- % of participants who move from Phase I to Phase II
- % of participants who move from Phase II to Phase III
- % of businesses run by participants that break even in their first year of operation
- % of businesses run by participants that make a profit in their first year of operation
- # of total businesses operated by program participants
- # of individuals employed by participants' businesses

Qualitative:
- Evolution of attitudes towards the community
- Connection with other participants
- Satisfaction with the program
- Usefulness of the resources provided
- Feelings of empowerment

7.3 Approach to Scaling

Scaling is crucial to a systems mindset, particularly with a project like BISCO which requires an intimate group setting for each cohort to be successful. This project cannot promote system-wide social inclusion in the long term if it is only able to incubate 10-20 businesses annually. Therefore, built into BISCO's design is a five-year scaling plan.

The pilot stage of BISCO will last one year, beginning from the start of implementation. During this first stage, one BISCO Center will begin operation with one university partner. This one-year period is ideal as it provides three months for Phase 1, six months for Phase 2, and three months for Phase 3 (at which point the first cohort of businesses will be up and running). See Section 8.1 for the detailed timeline of the pilot program.

Throughout this first year of pilot operation, the intervention design will be iteratively refined using the adaptive approach and M&E described in this proposal. Also during this time, a Scaling & Partnerships Manager on BISCO staff will be working to identify and build relationships with additional universities and development agencies throughout Turkey who could be partners for BISCO expansion. This work includes identifying champions for the project in communities, assessing market and community demand/need, and determining where there are enabling conditions including financial, institutional, and political (Begovic, Linn, and Vrbensky 2017).

In year two, BISCO will expand to a second university location, based on the work of the Scaling & Partnerships Manager in year one. The project design for the second BISCO location will be informed by the evidence, learning, and adaptation from year one. Meanwhile, the original BISCO center will be able to host two cohorts of participants within year two. This is manageable given that Phase I is a three-month commitment, Phase II is a six-month commitment, and these Phases can run concurrently (i.e. the first cohort for the year is in Phase II while the second cohort is in Phase I). Therefore, beginning in the second year of operation, each individual BISCO Center will have 20-40 participants annually (10-20 participants per cohort, two cohorts per year). Throughout year two, the Scaling & Partnerships Manager will continue building relationships and seeking enabling environments, with the goal of establishing two more BISCO scaling partners and therefore locations in year three. Scaling will continue at this rigor for year four and year five.

Year	Locations	Businesses Per Year	Direct Beneficiaries Per Year
Year 1	1 Location	10	10-20
Year 2	2 Locations	20 + 10 = 30	30-60
Year 3	4 Locations	20 + 20 + 10 + 10 = 60	60-120
Year 4	6 Locations	20 + 20 + 20 + 20 + 10 + 10 = 100	100-200
Year 5	8 Locations	20 + 20 + 20 + 20 + 20 + 20 + 10 + 10 = 140	140-280
Total # in First 5 Years		340	340-680

Importantly, the reach numbers here do not include indirect beneficiaries, including employees at each business as well as participant spouses who will benefit from enhanced economic inclusion, children of

participants who will benefit from enhanced economic and educational inclusion, and mentors, customers, and community members who will benefit from enhanced social cohesion.

8 Project Timeline

8.1 Pilot Program Timeline

Action Items	2020												2021												2022						
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul…
Planning																															
Research trip to Turkey	■																														
Project concept design		■	■	■																											
Interview succesful refugee business incubators		■	■	■																											
Consult experts			■	■	■	■																									
Geneva Challenge Proposal				■	■	■																									
Phase 0																															
Secure university partner								■	■	■	■	■																			
Secure additional partner and funding								■	■	■	■	■																			
Set up facilities										■	■	■																			
Recruit staff, facilitators and mentors										■	■	■																			
Community outreach											■	■	■																		
Recruit program participants												■	■																		
Phase I: The Onramp																															
Offer entrepreneurship classes													■	■	■																
Help develop business ideas													■	■	■																
Call for applications														■																	
Phase II: The Business Incubator																															
Screen and select business proposals (1st cohort)																■	■														
Operate the business incubator																		■	■	■	■	■	■								
Evaluate attendance and give out seed funding/certifications																							■								
Phase III: Ongoing Sustainability																															
Provide accounting/ work permits/ financing support																									■	■	■				
Hold the first product expo																												■			
Support System & Center of Activity																															
Provide an open workspace														■	■	■	■	■	■	■	■	■	■	■	■	■	■				
Onsite social worker														■	■	■	■	■	■	■	■	■	■	■	■	■	■				
Social cohesion activities														■	■	■	■	■	■	■	■	■	■	■	■	■	■				
Networking events														■	■	■	■	■	■	■	■	■	■	■	■	■	■				
Adaptive Approach																															
Quarterly M&E; adapt programming accordingly																	■				■				■				■		

8.2 Scaling Timeline

Action Items	2021		2022				2023				2024				2025				2026		
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3
Scaling																					
1st BISCO center	1st cohort				2nd			3rd			4th		5th		6th		7th		8th		9th
2nd BISCO center				1st cohort				2nd				3rd			4th			5th		6th	7th
3rd and 4th BISCO center							1st cohort				2nd				3rd			4th			5th
5th and 6th BISCO center											1st cohort					2nd				3rd	
7th and 8th BISCO center															1st cohort						

9 Theory of Change

Recognizing that economic inclusion, educational inclusion, and social cohesion challenges present barriers towards Syrian refugees building decent lives in Turkey, this program proposal offers an innovative solution that directly tackles each of these issues. Broadly, it is postulated that:

> *If entrepreneurial Syrian refugees* are provided access to business training, seed funding, networks, and markets,

>> *then* **they will start new businesses**, gain the ability to financially support their families, and hire members of their community, thus improving access to livelihoods and decreasing unemployment and poverty.

> *If Syrians and Turks* are encouraged to collaborate in their entrepreneurial ventures, be it through mentorship, supply chain/distribution relationships, or joint-ventures,

>> *then* **social relations between the two groups will improve**, and businesses will gain new consumers and resources from each community.

> *If this program* **proves attractive,** and beneficiaries must enroll their children in schools in order to access it,

>> *then* **the school enrollment rate will increase**, improving refugee children's future prospects, easing their transition into the host community, and addressing protection issues such as child marriage and child labor.

To understand the transition from the hypotheses to the outcomes suggested above, the theory of change is summarized below and depicted in Figure 4.

Inputs

The project must first attract aspiring entrepreneurs from vulnerable populations in Turkey, and recruit facilitators to deliver skills training, staff to manage the programming, and a social worker with expertise in the Turkish regulatory environment. A partnership with a university must be developed and a location with available office space and child care facilities must be identified.

Activities

BISCO will begin delivering entrepreneurship and language training to participants, as well as all services listed in the program design. For participants in Phase II, the social worker will also begin regulatory monitoring to ensure they are in compliance with all requirements, alongside technical assistance to avoid potential bureaucratic issues.

Outputs

Following Phase II, participants will have enhanced business and language skills, will have forged cross-cultural relationships, and will have expanded their networks. In adhering to the program regulations, the participants' children will also be enrolled in school.

Outcomes

Program graduates will open businesses, increasing economic output in Turkey and decreasing unemployment as they hire other community members. In addition, children newly enrolled in school will begin to improve their academic performance and future potential.

Impacts

Overall, BISCO will have a cross-cutting impact. It will facilitate the establishment of businesses, giving vulnerable populations in Turkey greater access to sustainable livelihoods, and allowing them to support their families and contribute to community development. This program will improve social cohesion between Syrian refugees and their Turkish hosts, as program participants interact, expand their networks, cater to members of both communities, and collaborate daily. Finally, it will directly confront existing child protection challenges, such as child marriage and child labor, by ensuring that children are enrolled in school.

Assumptions

The assumptions and risks inherent in this theory of change are recognized and risk-mitigation strategies have been integrated into the program design. While assumptions are depicted in Figure 4, the associated risks and mitigation strategies are further explicated in the next section.
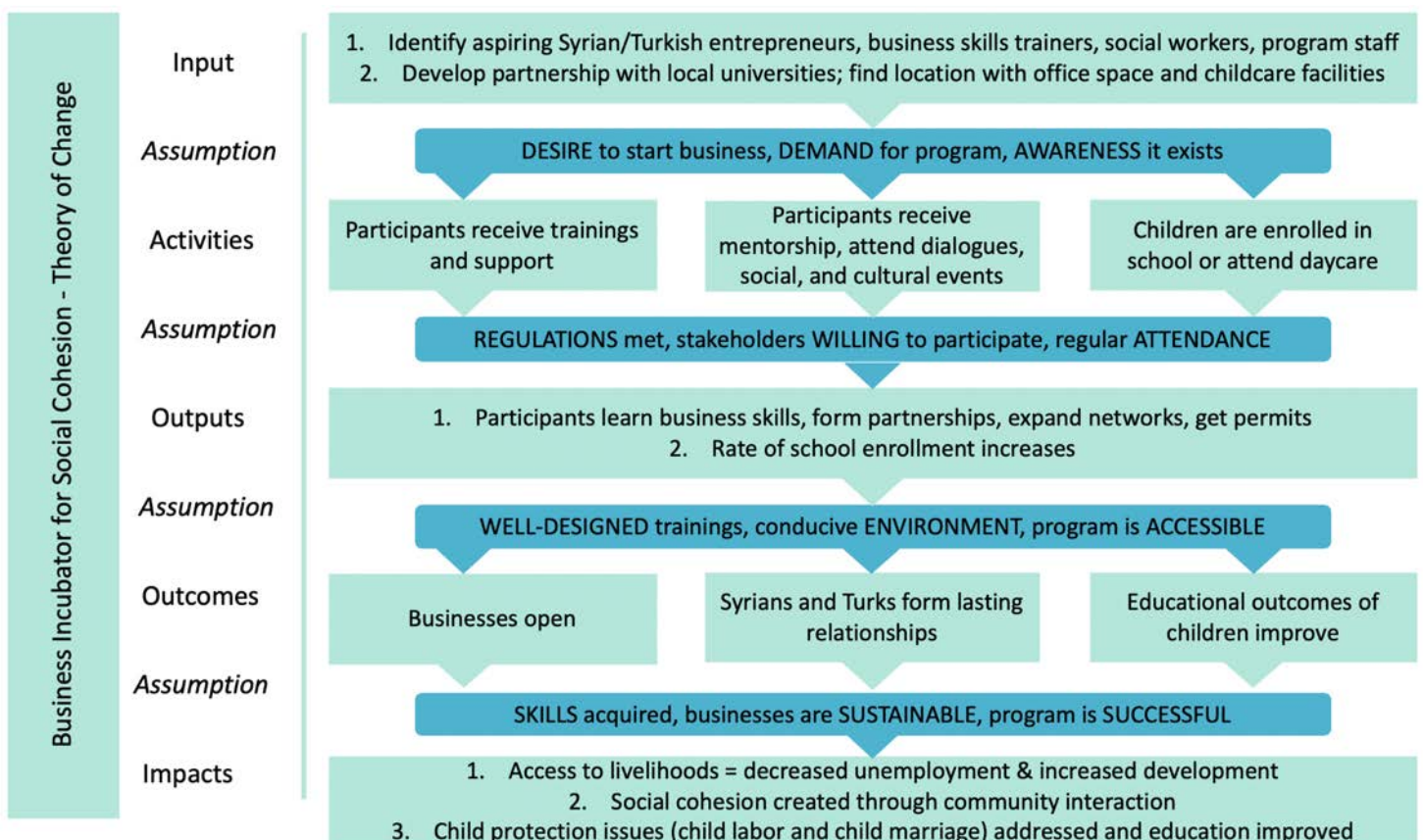

Figure 4 Business Incubator for Social Cohesion's Theory of Change

10 Risk and Risk Mitigation

Risks	Level	Mitigation Strategy
Risks related to businesses failing Research suggests that when choosing to open a business, refugees often imitate existing refugee businesses, resulting in oversaturated markets (Wauters and Lambrecht 2008, 902). Additionally, business incubators are likely to fail when participants are not granted direct financial support and taught financial management skills (Harima, Freudenberg, and Halberstadt 2019).	High	Participants in this program are provided guidance through market analyses, prompting them to choose promising sectors. Financial training, technical support, and seed grants will be available to participants in Phase II and III.
Risks related to legal issues Existing analyses have shown that the Turkish legal environment is the main barrier to successful refugee businesses, especially information about government regulations (Building Markets 2017, 34).	Medium	This program provides legal training for the Turkish regulatory environment. During Phase III, work permit technical assistance will also be provided.
Risks related to psychosocial issues As participants in the program are refugees or vulnerable Turks, it is important to be sensitive to the stresses in their everyday lives, which may cause psychosocial challenges, such as insecurity or lack of confidence, disadvantageous to establishing an enterprise (Bernard 1977; Hauff and Vaglum 1993).	Medium	A full-time social worker will be employed to provide counseling and help with school enrollment. Psychosocial support and weekly peacebuilding dialogues are integral in mediating any conflicts within the group. (Harima, Freudenberg, and Halberstadt 2019).
Risks related to partnerships For participants in partnerships, there is inherent risk that the business partnership will not last. The refugee-Turkish partnership may be more vulnerable than others, without a common history or trust.	Medium	Weekly peacebuilding dialogues are an integral part of the business incubator's curriculum, and the staff social worker provides additional mediation support.
Risks related to language 37% of Syrian refugee business owners in Turkey indicated language skills as their primary operational challenge (Building Markets 2018b, 11).	Medium	Language training is offered to provide a pathway for refugee participants to at least B2-level Turkish before they start their businesses.

Risk	Level	Mitigation
Risks related to women's participation A notable gap between men and women in entrepreneurship exists (Zhao, Seibert, and Hills 2005, 1271). In Turkey, only 8% of business owners are women. (Building Markets 2017, 38).	Medium	Women are prioritized in the selection process. To ensure women apply, the staff will target outreach to local organizations that provide women's services, provide childcare, and cover transportation costs when needed.
Risks related to discrimination As there are existing tensions between the refugee and host communities in Turkey, it's possible that refugee participants will experience discrimination from classmates, business partners, regulators, or competitors.	Low-Medium	Training activities are closely monitored. Peacebuilding dialogues promote understanding, awareness, and social cohesion. Social events additionally promote communication and understanding between communities.
Risks related to ineffective training programs Business incubators that provide technical training without active and real-world experience tend to lead to the accumulation of technical information but "an inability to formulate plans, and a deficiency in active experimentation" (Garavan and O Cinneide 1994, 9).	Low-Medium	The training classes emphasize problem-solving, case studies, and active learning to ensure the transfer of real-world skills. Additionally, connections to external networks in the industry (Soetanto and Jack, 2013) will be fostered, including to local businesses with sector alignment.
Risks related to program disinterest While this program is premised on the belief that there are aspiring entrepreneurs who will be interested in these resources, it may not be the case in an environment saturated with livelihood programming.	Low	Combining community outreach with accessible programming ensures that the target audiences are aware of the opportunities and resources offered.

> BISCO seeks to address the existing impediments to refugee entrepreneurship, thereby enhancing refugees' contribution to their own development as well as that of Turkey.

Annex

Annex A: Empirical Basis for BISCO Design

Information regarding existing refugee/migrant incubators was gathered through interviews with a key staff member at each organization, with the exception of the MoveON incubator for which information was gathered through an existing published case study (Harima, Freudenberg, and Halberstadt 2019).

Additionally, in January 2020, our team went on a two-week trip to Turkey as part of a graduate level delegation from Columbia University to conduct preliminary research for this proposal through site visits and discussions with local organizations involved in the refugee response.

Research Input	Relationship to Programmatic Elements
UNHCR Refugee Incubator, *Esmeraldas, Ecuador* Interview with Oscar Sanchez Pineiro February 10, 2020	• **Peacebuilding Dialogues:** When the UNHCR incubator began prioritizing women entrepreneurs, they observed increasing household conflict due to shifting gender roles. UNHCR responded by providing conflict resolution training to the Esmeraldas community. • **Partnerships with Universities:** This incubator operates in partnership with Pontifical Catholic University. • **Seed Funding Model:** This incubator provides flexible seed funding for all businesses in their program, up to a ceiling. • **Research on Risks Associated with Partnerships:** In internal reports for the UNHCR Esmeraldas incubator which were provided by Sanchez Pineiro, program evaluators describe that in many cases younger entrepreneurs are more likely to develop partnerships, which in turn result in an elevated risk for the dissolution of the business. The report describes, however, that in most cases where partnerships have ended and businesses have closed, each partner retains the expanded entrepreneurial expertise and goes on to open individual businesses, thus continuing to positively impact their own development and that of their community.
Migraflix Migrant and Refugee Incubator, *Sao Paulo, Brazil* Presentation by Jonathan Berezovsky February 12, 2020	• **Transportation:** This incubator found that cost of transportation was a consistent barrier for many of the entrepreneurs in their program, so they cover transportation costs for all participants. • **Food Available in Office Space:** This incubator found that many of their participants were arriving hungry, so they found it vital to ensure food is available at all of their programs and events. • **Application Process:** The parameters (60% women participants and prioritization of LGBTQI and disabled applicants) used in this proposal are the parameters that this incubator has been successfully using since the inception of their incubator in 2015.

Five One Labs Refugee Incubator,
Sulaymaniyah, Iraq

Interview with Alice Bosley
February 23, 2020

- **Phase I Entrepreneurial Classes**: This incubator runs an entrepreneurship training and market introduction program which participants complete before being accepted into the incubator.

- **Open Office Space**: This incubator supplies open plan office space to all their participants, and they are required to work in the space full time for the duration of the incubator program. The office space itself is an important resource for the new businesses, and it additionally promotes relationship building and the development of networks.

- **Networking Events**: This incubator hosts weekly CEO talks and bi-monthly business breakfasts with successful entrepreneurs.

Center for International Private Enterprise's
LIFE Refugee Incubator
Istanbul, Turkey

Interview with Marie Principe
February 27, 2020

- **Application Process:** This incubator prioritizes diversity of business types in their application process as they have found this is vital to avoid market saturation and therefore to promote the success of the businesses.

- **Mentorship:** This incubator assigns business-owner mentors to all participants, based on industry alignment.

- **Transportation:** This incubator covers transportation costs for participants, negotiated on a need basis. Principe highlighted the importance of working with participants on an individual level to meet their particular needs, in order to prevent the misperception of free "handouts."

- **Seed Funding:** Funding from this incubator is contingent on attendance. Principe highlighted the importance of encouraging professionalism through expectations.

- **Product Expo:** This incubator hosts food fair community events to showcase participants' products.

- **Flexibility:** Principe highlighted the need for flexibility around formality, given the barriers to formality present in the Turkish market, and the need for flexibility around partnerships (i.e. encouraging rather than mandating) given the potential for exploitation.

MoveON Incubator
Hamburg, Germany

Published Case Study by Harima, Freudenberg, and Halberstadt in 2019

- **Language Requirement**: This incubator includes the requirement of B2 level language skills for all participants. The literature stresses the importance of this element for success in incubator programs.

- **Length & Duration**: This incubator is a six-month program, with 20 hours of courses per week, a duration of time that the literature identifies as ideal for the rigor of training required.

- **Training Sessions**: The literature outlines the types of courses that are vital to include in incubator curriculum: business model development, financing, human resources, marketing, accounting, and regulatory.

- **Networking Events**: The literature suggests that networking events running concurrent with training are vital for participant access to markets.

Research Trip to Turkey
Site Visits & Meetings Include:

UNHCR, Istanbul
Jan 10, 2020

Mülteciler Dernegi, Istanbul
Jan 10, 2020

UNDP, Gaziantep
Jan 13, 2020

ILO, Gaziantep
Jan 13, 2020

The Point, Gaziantep
Jan 14, 2020

SADA Women Development &
Solidarity Center, Gaziantep
Jan 14, 2020

UNICEF, Gaziantep
Jan 14, 2020

Association for Solidarity with
Asylum Seekings & Migrants
(SGDD-ASAM), Istanbul
Jan 15, 2020

- **Quality Interaction Between Host & Refugee Populations**: Several discussions highlighted the negative perception of Syrian refugees in Turkey, as well as the need for continued work and innovation in building bridges between these communities.

- **Market Analysis**: Several discussions highlighted the importance of conducting thorough market analyses to ensure entrepreneurship and skills trainings are aligned with market demands.

- **Entrepreneurship-Based Approach**: UNDP highlighted that entrepreneurship is a promising pathway to economic stability for Syrian refugees, given that this is a predominant livelihood strategy in Syria.

- **Language Training**: Several discussions emphasized the importance of language training to pair with any livelihoods focused programming.

- **Women & LGBTQIA Inclusion**: Several discussions highlighted the importance of specifically considering women and LGBTQIA inclusion and developing programming that mitigates barriers to participation for these groups.

- **Linkages Between Child Protection & Education**: UNICEF highlighted the interrelated relationship between children's protection challenges (specifically child labor and child marriage) and education.

- **Cross Cutting Intervention Design**: UNICEF stressed that, given the myriad development challenges Syrians face in Turkey, it is vital that interventions are cross cutting.

The team's January research trip to Turkey. Photo Credit: Zeyi Yang.

Annex B: Relevant Sustainable Development Goals

The following table outlines the specific and inter-related 2030 UN Sustainable Development Goals that BISCO will help to achieve.

SDG	BISCO Programmatic Element
1 NO POVERTY	• Economic Inclusion: BISCO aims to enhance access to livelihoods for direct beneficiaries through the creation of their own businesses and for indirect beneficiaries which will include both Syrians and Turks who these businesses go on to employ. Greater access to livelihoods will aid in the reduction in poverty.
4 QUALITY EDUCATION	• Education Requirement: Children of all participants must be enrolled and attending school. The social worker on staff will follow up on this requirement and support participants in navigating the regulatory environment. • Combatting Negative Coping Mechanism: Syrian children in Turkey often do not attend school because they are relied on as a source of income either through child labor or child marriage. By enhancing livelihood opportunities for Syrian refugees in Turkey, BISCO will further reduce reliance on these negative coping mechanisms.
5 GENDER EQUALITY	• Focus on Women: As there is an existing entrepreneurship gap between men and women in the Turkish economy, BISCO seeks to recruit 60% women participants in each cohort to contribute to the reduction of this gap. • Childcare: The provision of childcare makes the program more accessible for mothers and caregivers.
8 DECENT WORK AND ECONOMIC GROWTH	• Economic Inclusion: As noted above, BISCO aims to create jobs and enhance economic growth by supporting Turkish and Syrian entrepreneurs.
10 REDUCED INEQUALITIES	• Focus on Marginalized Communities: BISCO will prioritize women, LGBTQIA, and applicants with disabilities and considers specific needs for these communities, including childcare, psychosocial support, and relevant skills trainings.

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