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Resource use in migrant entrepreneurial activities in Türkiye

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Abstract

This study examines how participants describing entrepreneurial activities in Türkiye relate professional knowledge, language, social connections and financial resources to particular activities. A qualitative online survey offered in Turkish, English and Arabic generated 43 records through online dissemination and snowball referrals. Thirty-seven records informed the main comparisons, including nine with unresolved migration-history or entrepreneurial-role information. A narrower 28-record comparison examined the dependence of descriptive classifications and central examples on these uncertain records. Initial thematic coding was followed by checks against original question cells and cross-case comparisons. The analysis distinguished resource presence, reported use, customer description and reported outcome. Resources were associated with several functions, including entry, financing, communication, institutional access and recruitment. Within individual accounts, different resources were linked to different activities, while constraints and support practices varied. These associations partly reflected the survey topics. Customer community labels often left market geography unresolved because the questionnaire did not separately elicit customer residence or transaction location. The study offers an exploratory, activity-specific account of resource use rather than a causal mechanism or performance explanation. Interpretation is qualified by brief written responses, uncertain eligibility, differences between question versions, model-assisted translation without human bilingual validation and the absence of ethics committee approval.

JEL classification: L26; F22; J15

Summary highlight

The study compares resource use across entrepreneurial activities in a multilingual qualitative online survey in Türkiye. Its main analytical scope contains 37 written records, with a narrower 28-record comparison addressing documented eligibility uncertainty. Within-record comparisons distinguish resource presence, reported use, customer description and reported outcome. Social connections, professional knowledge, language and financial resources are related to multiple activities rather than assigned a single function. The analysis retains contrary accounts and question-wording effects. Its contribution is an exploratory empirical comparison, not a new causal mechanism or a measure of commercial performance.

1 Introduction

Migrant entrepreneurship involves knowledge, relationships and financial resources used within particular economic and institutional settings. An entrepreneur may draw on occupational expertise when choosing an activity, a local partner when entering business, and language skills when communicating with customers. These resources can coexist without performing the same function. Mixed embeddedness provides a framework for considering entrepreneurial resources alongside

opportunity structures and institutional conditions (Kloosterman 2010). Understanding their relationship requires attention to the activity described and to the evidence connecting a resource with its use.

Research in Türkiye has already examined human and social capital, local support and market orientations extending beyond co-ethnic customers (Shinnar and Zamantılı Nayır 2019). Work on Syrian refugee entrepreneurship also shows how political and spatial contexts shape differentiated experiences of exclusion (Yetkin and Tunçalp 2024). Resource diversity and the importance of local connections therefore provide starting points for this study. Its empirical purpose is to compare how participants connect resources with entrepreneurial activities while distinguishing the presence of a resource, its reported use and a reported outcome.

The research question is: How do participants describing entrepreneurial experiences in Türkiye relate their resources and encountered conditions to their activities and customer orientations? The analysis covers sector choice, financing, communication, institutional access, recruitment and support for other migrants. It draws on a multilingual qualitative online survey rather than interviews. Thirty-seven written records form the main analytical scope. Nine retain uncertainty about migration history or entrepreneurial role, so the material is treated as a set of accounts with documented eligibility limitations rather than a verified sample of migrant business owners.

The study offers an exploratory comparison across activities and participants from different reported origins. Its empirical value lies in showing which connections participants make explicitly, where several resources are associated with different activities within one account, and where apparently related statements remain unconnected. Comparisons also retain accounts reporting little difficulty or no distinctiveness. This approach connects the literature on human capital, networks, language and finance with the detail available in the responses. It does not establish how resources acquire value over time or estimate their commercial effects. The following sections develop the analytical framework, explain the survey and record decisions, present the comparisons and discuss their implications within these limits.

2 Literature and analytical framework

Resources and context in migrant entrepreneurship

Migrant entrepreneurship research has developed around relationships between group characteristics, access to opportunities and entrepreneurial strategies. Aldrich and Waldinger (1990) consider these dimensions together and call for careful use of ethnic labels and categories in research. People with the same national background may have different education, relationships and opportunities, while people from different backgrounds may use similar resources. An origin label alone therefore offers limited guidance about the activities an entrepreneur undertakes or the opportunities available.

Reviews reveal a field spanning several disciplines and levels of analysis. Aliaga-Isla and Rialp (2013) identify geographical concentrations and opportunities for qualitative theory development in the literature they reviewed. Dheer (2018) brings together antecedents and outcomes at micro, meso and

macro levels. Dabić et al. (2020) discuss theoretical, methodological and contextual diversity and propose interdisciplinary and multilevel research. These assessments encourage specifying what is being explained and at which level. In this study, nationality, language, education and activity remain separate descriptors. None is used as a proxy for all other dimensions of migrant experience.

Mixed embeddedness situates entrepreneurial relationships within economic and institutional environments (Kloosterman and Rath 2001). Kloosterman (2010) relates resources to opportunity structures, including human-capital entry thresholds and market growth conditions. Kloosterman and Rath (2018) revisit the framework and its development. The analytical implication is that a resource needs to be considered in relation to the activity and setting in which it is used. Possessing connections does not by itself establish access to finance, customers or institutions.

Empirical and conceptual developments also broaden attention to context. Jones et al. (2014) examine new migrant enterprise in the East Midlands through mixed embeddedness. Ram et al. (2017) call for greater attention to regulation, racial exclusion, gender, market ghettoisation and history. Welter (2011) argues for understanding entrepreneurship within social, spatial, institutional and temporal contexts. Here, context is examined through participants' accounts of paperwork, licensing, banking, competition and costs. These are reported experiences and perceptions, not an independent assessment of regulations or their application to every participant.

Professional knowledge and human capital

Education and experience are commonly treated as entrepreneurial resources, but educational attainment differs from knowledge used in a task. Unger et al. (2011) report a small overall relationship between human capital and entrepreneurial success. Associations were stronger for knowledge and skills than for education and experience, and stronger for human capital closely related to entrepreneurial tasks. A qualification therefore cannot substitute for an explanation of how knowledge is applied. The distinction is particularly relevant when a highly educated participant describes customers, technical services and educational background in separate answers.

For migrant entrepreneurs, prior occupational experience, host-country education and knowledge associated with a migration pathway are also different forms of resource acquisition. Continuing a previous occupation differs from using a locally acquired qualification or developing a service from an educational entry experience. The question becomes which knowledge a participant connects with which activity. Where its acquisition place or timing is unstated, knowledge cannot reliably be classified as originating before or after migration.

Accordingly, the analysis compares professional continuity, education in Türkiye and locally reported work experience. It also distinguishes sector choice, activity formation and differentiation. The educational profile is relevant to interpreting these accounts: experience, education and associated social position may explain activities alongside migration. They are not treated as measures of success or as characteristics of the migrant entrepreneurial population.

Social connections and financing

Social capital directs attention to resources accessed through relationships. Portes and Sensenbrenner (1993) consider both enabling and constraining consequences of social structures for economic action. Connections should therefore be examined through the people involved, the resource sought and the activity concerned. Their presence cannot automatically be interpreted as an advantage shared across a community.

Studies employ different designs to investigate these relationships. Bizri (2017) examines refugee entrepreneurship through social capital in a single case. Lassalle et al. (2020) develop a dynamic account of embeddedness in networks and opportunity creation. Their work supports attention to changing and multiple network roles. The short responses used here permit comparison of reported uses but provide limited evidence of network structures or their development over time.

Financing makes these distinctions particularly visible. Malki et al. (2022) review immigrant entrepreneurial financing, including personal savings, family and community sources, banks and other formal channels. Financing preferences, access barriers and business stage require separate consideration. Using personal funds does not necessarily mean that formal finance was refused. Similarly, an opinion about investor reluctance differs from a personal rejection, while a strategy intended to support growth differs from measured expansion. These distinctions guide the comparison of financing accounts.

Language and customer orientations

Language can be a difficulty, a communication resource or a means of responding to a particular demand. Sui et al. (2015) examine immigrant ownership, native language and export orientation among Canadian small and medium-sized enterprises. Their study illustrates the relevance of market context to language resources. The present survey does not test that relationship or measure export performance; it examines the associations participants describe between language, communication and customers.

Sepulveda et al. (2011) examine new migrant enterprise in superdiverse London and consider challenges that population diversity poses to existing theoretical conceptualisations of ethnic minority enterprise. Yamamura and Lassalle (2020) extend entrepreneurial superdiversity beyond national origin. Such approaches support keeping origins, languages, activities and contexts analytically distinct. Customer diversity alone, however, does not demonstrate growth or movement into a higher-value market. Jones et al. (2019) place diverse migrant enterprise within a broader discussion of economic development, including the limits of equating diversity with commercial advancement.

Lassalle and Scott (2018) examine business development through diversification of customers and products or services. In the present study, this process perspective informs a distinction between describing customer communities and establishing a completed market transition. In this survey, the customer question asks about communities without separately asking where customers reside, where

sales occur or how customers were acquired. Community identity and market geography therefore require separate coding. This is an interpretive safeguard arising from the instrument, rather than a proposed new measurement discovery.

Türkiye and the position of this study

Shinnar and Zamantılı Nayır (2019) document the relevance of human and social capital, local support and markets beyond co-ethnic customers in İstanbul. Yetkin and Tunçalp (2024) examine refugee entrepreneurship in Türkiye through multiple contexts and differentiated exclusion. These studies establish that customer diversity, local connections and institutional conditions are already part of the empirical literature. A further account needs a clearly bounded purpose rather than a claim that these features are newly discovered.

This study compares written accounts across resource types, reported functions and encountered conditions. It does not construct a typology by legal status or migration route. Different resources can appear within one account without being explicitly connected to the same activity. The analytical focus is to retain those distinctions while comparing explicit connections and contrary cases. Offering three languages broadens access but does not establish linguistic equivalence. The literature thus informs comparisons of resource use, variations in access and the evidential limits of customer and outcome statements.

3 Method

Design and recruitment

The study is an exploratory qualitative online survey based on written answers to structured open-ended questions. Qualitative surveys enable participants to express assessments in their own words but do not provide the immediate probing available in interviews (Braun et al. 2021). Age, education and country-of-arrival fields preceded nine questions on sector choice and reasons (Q1), difficulties and responses (Q2), perceived success factors (Q3), differences from local businesses (Q4), customer communities (Q5), intercultural difficulties (Q6), financing and growth (Q7), labour-market participation and recruitment (Q8), and support for other migrants (Q9).

Recruitment used snowball referrals initiated through links shared on LinkedIn and similar online platforms. Initial contacts were asked to forward the link to potential participants in their networks. No sampling frame or known invitation denominator was available, so a response rate was not calculated. The approach identifies accounts accessible through these online and interpersonal networks; it does not produce a representative sample.

The survey was offered in Turkish, English and Arabic. Data collection was intended to continue through one link, but a replacement was introduced when the first link expired. The first presentation displayed the three languages together and generated 27 records with submission timestamps from 27 April 2023

to 17 December 2024. The replacement used an initial language choice and generated 16 records with completion timestamps from 13 November to 19 December 2025. Eleven selected Turkish and five English; none selected Arabic. These are recorded submission or completion dates, not evidence of uninterrupted fieldwork or repeated observation of the same people.

The links continued the same study but visible wording was not identical. In the replacement Turkish headings, Q5–Q9 omitted the introductory migrant-entrepreneur framing and Q6 omitted the business-management phrase. Q9 used a different formulation of helping others. The initial Arabic version asked where participants had come from to Türkiye; its Q1 omitted the word migrant, Q5 asked directly about customer communities, and Q8–Q9 asked about capacity. Only Turkish headings were visible in the replacement export, preventing verification of its English and Arabic wording. No comparison of change between collection periods was attempted. Supplementary Table S2 records the visible differences.

Analytical scope and eligibility

The intended population comprised people who had migrated to Türkiye from another country and owned, co-owned or independently operated a business there. Eligibility criteria were clarified during reanalysis and were not a screening protocol applied before data collection. Reporting an activity or answering the survey did not establish ownership or migration history. Statements about forming, financing or purchasing a business were considered role indicators, while ambiguous activity accounts retained their uncertainty.

The main scope includes P18, P24, P27, P29, P30, P31 and P33, whose migration histories could not be established from the text, and P10 and P38, whose entrepreneurial roles were uncertain. Inclusion is an analytical decision, not status verification. A Türkiye location in the country field was not an automatic exclusion. P27's host-country references were general assessments rather than a personal migration history. P24 showed possible pre-market indications, whereas P27 described active production. Activity stage was considered separately from migration history and ownership. Explicit statements about role, age or operating stage were distinguished from uncertainty. P32, P21 and P26 were separated from the main scope for the reasons below; uncertain records were retained with flags and examined through the narrower comparison. The identical-answer cluster was treated as a separate independence issue.

Table 1 accounts for all 43 records. P32 explicitly described being an export manager rather than an entrepreneur. P21 reported age 17 and was excluded from the main scope because conditions for minor participation were unresolved. P26 reported not reaching production and was retained only as separate pre-production context. P5, P9 and P15 had identical Q7–Q9 text; they were not assumed to be one person, but were not used as independent evidence in the main comparisons. Removing the nine uncertain records from the main scope leaves 28 records. This narrower comparison recounts fixed codes and checks central case support; it is not a newly verified sample or a complete independent recoding.

Table 1
Record flow and analytical treatment

Record flow	N	Analytical treatment
Online survey records	43	27 with joint-language presentation; 16 with initial language selection.
Explicit non-entrepreneur	1	P32, export manager; outside the main scope.
Unresolved minor participation	1	P21, age 17; outside the main scope.
Separate pre-production context	1	P26, explicitly not yet at production.
Identical-answer cluster	3	P5/P9/P15, identical Q7–Q9; not used in the main comparisons.
Main analytical scope	37	Includes nine records with migration-history or role uncertainty.

Consent language and analytical procedure

A single written information page preceded the questionnaire, explaining its purpose and content, the research team, the intended academic use of the responses and the confidentiality of personal information. Participation was voluntary. Proceeding to the questionnaire after that page was treated by the researchers as an indication of consent to participate. A signed consent form or a separately recorded consent checkbox is not claimed. The initial export retained email addresses in 16 records submitted between April and August 2023, and names and telephone numbers in 12 records submitted in July–August 2023. These fields were excluded from the analytical dataset and are not reported. The replacement export labelled its email entries anonymous. Anonymisation of the analytical material is therefore distinguished from collection of identifiers in the original form. Records are identified as P1–P43 and company names are omitted. Ethics committee approval was not obtained, and no formal exemption is claimed.

The 43 records comprise 24 Turkish, 16 English and three Arabic response-language classifications. P26's first answer was English within an otherwise Arabic record. Turkish and English responses were examined in their original languages. ChatGPT assisted Turkish working translations of the Arabic responses. Claude reread all 26 Arabic response fields from P24, P26 and P27 against the originals for comparison. This was a model comparison, not human bilingual validation or back-translation. Ambiguous wording and modality were retained. Arabic material is paraphrased rather than presented as independently validated direct quotation. Turkish quotations were rendered in English with ChatGPT assistance and compared with their original wording during reanalysis; quotations originally in English retain the participant's wording. Both Arabic-language records in the main scope, P24 and P27, are among the nine with uncertain eligibility. The narrower 28-record comparison therefore contains no Arabic responses.

Analysis proceeded in two stages. Researcher 1 initially coded all responses across the 43 records using disciplinary knowledge and research experience, grouping codes into five themes and 15 distinct subthemes. The initial table did not provide a complete extract-level coding trail. During reanalysis, interpretations were compared with original question cells, attribution and translation errors were corrected, eligibility and activity stage were reviewed, and findings were reorganised through case comparisons. AI assistance supported these checks and manuscript development, as detailed in the declaration. It did not provide an independent human coder or intercoder agreement. Supplementary Table S5 documents selected extract-to-code-to-subtheme-to-finding decisions made during reanalysis. Its descriptive labels organise the evidence check; it is not a reconstruction of Researcher 1's original extract-level coding log.

The comparison unit was a record's account of resources, conditions and activities across questions. Resource mention, reported use for an activity, customer description and commercial outcome were distinguished. Explicit connections were separated from elements merely appearing in the same record. Experience, general opinion, strategy, capacity and intention were also separated. Q3 sought general assessments; Q2, Q4, Q7 and the Turkish and English Q9 contained assumptions about difficulty, difference, financing or support. Arabic Q8–Q9 elicited capacity. Answers rejecting such assumptions were retained.

Customer descriptions were coded for their form and explicit geographical context. Q1, Q2, Q4 or Q7 could clarify context. A place explicitly named in Q5 was retained as geographical context. A language or community label was not treated as a location, and neither a place nor a community label alone established customer residence or an export transaction. Counts describe this analytical set, not population prevalence or business performance. Revaluation of a resource over time was not established and is not reported as a finding.

4 Findings

The main scope contains 37 records from people aged 18–58. Thirty-four indicate completed or ongoing higher education, two report secondary education, and P24 reports a computer technical institute qualification whose level is unresolved. Supplementary Table S1 presents reported profiles. Across 333 answer fields, the median length was seven whitespace-delimited units; 91 fields contained at most three units and 24 contained at least 30. These counts indicate uneven brevity rather than a standard linguistic measure across languages. Detailed sequence and outcome interpretations are therefore confined to statements providing that information.

Professional knowledge, language and customers

Sector choices were related to different resources and perceived conditions. P19 connected textiles with familiarity from the previous country, P23 connected mapping and architecture with a profession, P37 chemistry with previous experience, and P27 industry with specialisation. P35 emphasised profitability, P39 a perceived lack of foreign cuisines in Türkiye, and P14 and P41 demand for Turkish products

abroad. Professional continuity, anticipated demand and income considerations thus appeared together without a single explanation applying across cases.

P1 reported working for several companies locally, mainly in sales. This indicates work experience in Türkiye without specifying its effect on acquiring particular customers. P8 explicitly reported mechanical-engineering education in Türkiye and described technical knowledge, a need for qualified service and institutional customers. In Q5, P8 stated: 'Most of my customers are Turkish businesses, universities and laboratories, but I also have a broad customer portfolio from Arab communities and international companies' (translated). Education and institutional customers coexist in the account; the account does not state that those institutions selected the business because of that education.

P6 made a more explicit knowledge–activity connection: 'Education sector. I took the SAT for my own education in Türkiye, so, because I was familiar with the subject and had the knowledge, I started giving SAT mathematics lessons. A few years later, I opened an institution and continued teaching' (Q1, translated). The knowledge was connected to an educational entry experience, but its acquisition location was not stated. P6 also associated multilingualism with easier communication, described a Turkish partner and reported local people joining courses over time. The reason for increased local participation was not separately established.

P36 linked language and cultural proximity to demand: 'The main reason for our choice was to respond to demand from countries to which we are linguistically and culturally similar' (Q1, translated). P13 associated language knowledge and experience of visiting different countries with a wider foreign customer base, and described focusing on foreign customers in Q7. Neither account measured the size or commercial effect of the connection.

Customer descriptions did not consistently coincide with the participant's reported country. P19 reported Azerbaijan but described Arab customers; P35 named Syrian, Afghan, Turkish and Pakistani customers; and P8 described institutions. Other accounts included Chinese businesses and individuals (P11) or the Russian community (P39). Distinctiveness was also uneven: P23 attributed it to artificial intelligence and software, P4 reported none, and P35 said the only difference was that customers were generally migrants. These accounts do not support assigning the same explanatory function to migrant identity throughout the set.

Social connections across activities

Social connections appeared in personal accounts of entry and resource access as well as general recommendations. P20 reported entering the sector through acquaintances and having a shop. P19 connected resources, relationships and reported expansion: 'I had investments in my own country and used them when I came here. I made more Turkish friends and expanded my circle through them, and in this way expanded my business' (Q7, translated). This explicitly links actions and a reported result, although it supplies no independent growth measure or customer acquisition channel.

P40 listed language and connections as difficulties, explaining that being foreign meant having few connections, while also reporting finding finance through connections. Limited networks and particular resource access therefore appeared concurrently; the wording does not establish that an initial network deficit was subsequently resolved. P34 reported relying on family and friends for finance. The later statement that relationships had strengthened over time provides a temporal indication, but the Turkish phrase about obtaining work or recruitment through recommendations is ambiguous, and its verb expresses capacity rather than completed action.

Connections entered additional activity and access statements. P36 described a known employee, whose affiliation was not stated, as sometimes necessary for account access, without explicitly reporting receiving that help; P19 tried to recruit migrant acquaintances; and P23 described customers as people around the business who knew the team. This last statement relates a social circle to a customer description without explaining the acquisition process. Table 2 summarises selected resource and activity statements at these different evidential levels. It is not a frequency distribution of resource functions.

Table 2
Illustrative resource and activity statements

Resource	Reported function	Illustrative records
Social connections	Entry into sector or activity	P20, acquaintances; P6, Turkish partner.
Social connections	Finance and reported expansion	P40/P34, finance; P19, network and business expansion.
Social connections	Banking access condition and recruitment effort	P36, known employee of unstated affiliation sometimes needed; P19, effort to recruit migrant acquaintances.
Social connections	External orientation and customer description	P28, overseas connections; P23, people who know the team.
Professional knowledge and education	Sector choice and activity formation	P8/P19/P23/P27/P37, sector choice; P6, teaching and institution.
Professional or technological knowledge	Differentiation	P23, artificial intelligence and software.
Language and cultural proximity	Demand, communication and foreign customer description	P36, demand; P6, communication; P13, language and travel experience.
Financial resources	Establishment finance and growth	P3/P14/P19, savings or previous investment; P12, reinvested profits.

Different resources were also related to different functions within the same record. P6 associated examination knowledge with teaching, multilingualism with communication and a Turkish partner with entry. P19 associated sector familiarity with sector choice, previous investments with financing, Turkish

friends with reported expansion, and migrant acquaintances with recruitment effort. P36 associated language and culture with demand and personal means with finance, while describing a known employee as a possible banking-access condition. Figure 1 maps these selected within-record statements. Solid lines denote links stated by the participant; the dashed line retains the distinction between a reported condition and completed use. The prominence of connection accounts may also reflect recruitment through online networks and snowball referrals.

Notes: Question labels identify the source within each record. Lines represent reported associations, not causal effects. These three records illustrate the comparison; they are not an exhaustive map of the 37-record scope. Recruitment is an effort in P19. The dashed P36 link is an access condition, not confirmed personal use; the employee's affiliation is unstated. Source extracts and interpretation boundaries appear in Supplementary Table S5. TIFF export used Python Pillow.

Geographical information in customer descriptions

Table 3 records eight accounts with an explicit external market or outward orientation, eight with customers or a service context in Türkiye, one with both local and overseas customers, and two combining local and foreign or international customers or participants without locating the latter. Geography could not be established in 18 records. These categories describe accounts of customers and intended audiences, not verified transactions, residence or market shares.

Table 3
Explicit geographical context in customer and audience accounts

Geographical context	Records	Record identifiers
External market or outward orientation	8	P1, P14, P16, P28, P30, P37, P41, P42
Customers or service context in Türkiye	8	P2, P8, P10, P17, P20, P29, P36, P39
Local and overseas customers	1	P34
Local and foreign or international customers or participants	2	P4, P6
Geography unresolved	18	P3, P7, P11, P12, P13, P18, P19, P22, P23, P24, P25, P27, P31, P33, P35, P38, P40, P43

Context outside Q5 sometimes clarified a description. P30's orientation towards Arab countries was based on Q4; the Q5 expression 'Golf' alone was not treated as geographical evidence. P29's Türkiye service context depended on Q4–Q5. P36's customers from Russia, Central Asia and Iran were considered alongside real-estate services in Türkiye. By contrast, indirect indications concerning Türkiye in P35, P3 and P13 were insufficient to locate their customers. Possible audiences in accounts such as P24 and P18 were not equated with a realised customer composition. P2 named Trabzon and P10

named Türkiye in Q5. Both were retained as explicit Türkiye context, without inferring residence or realised transactions; P10's role uncertainty remains unchanged.

The unresolved geography is largely an instrument limitation: Q5 asks which communities customers come from, not where they live or where sales occur. The 18 unresolved records therefore do not establish a new feature of customer behaviour. They constrain what can be inferred from community labels about domestic markets, exports or movement beyond an ethnic niche.

Constraints, trust and financing

Thirteen of the 37 records explicitly mentioned language in Q2: P1, P2, P8, P17, P19, P20, P27, P30, P34, P37, P40, P41 and P43. P7's expression about not being understood and P16's 'communication' were not counted as explicit language mentions. P24 mentioned language in Q6, outside this Q2 count. These are descriptive counts under a question inviting difficulties. P4, P10, P12 and P42 reported no difficulty in Q2, with P4 responding at a general-opinion level.

Linguistic similarity did not remove every reported difficulty. P19 described continuing problems despite proximity between Azerbaijani and Turkish. P1 instead described adaptation in the market: 'Previously yes as I mentioned but that is nearly non existent now since the market has clearly adapted to foreign interest since I first started' (Q6). P1 referred to interpreters in businesses and fairs, without establishing the contribution of personal language learning. P17 and P20 described efforts to learn the language. The accounts thus locate communication difficulties partly in individual effort and partly in the surrounding interaction setting.

Institutional encounters differed. P6 described recurring paperwork problems, P22 the complexity of legal processes for foreigners, and P43 difficulties understanding language, legal procedures and cultural sensitivities. P35 reported a licensing requirement involving five Turkish employees, associated costs, and a perception that Egyptians faced greater residence and work-document difficulties than Syrians. These statements are reported experiences and comparisons, not verified descriptions of law. P36 described difficulties with accounts, credit, transfers and work-permit requirements. P38 named obtaining a work permit as a difficulty, with entrepreneurial-role uncertainty retained. P34 mentioned exclusions in the market without specifying actors or forms.

P23 provided a contrasting account: 'The difficulties were and are mostly financial. We are trying to resolve them with state support' (Q2, translated). This is an attempt to use support, not proof of successful receipt, and ownership remains conditional. P36 attributed not applying for incentives to hearing that the processes were difficult, rather than to an actual refusal. Institutional access cannot therefore be summarised as a uniform outcome.

Economic pressures included increasing costs and competition (P13), salary and social-security payments under inflation (P14), investment decisions under economic crisis (P41), and reduced capacity to help others (P35). Trust appeared alongside these conditions. P14 described gaining foreign buyers'

trust as a new, inexperienced business after arriving as a student. P14 also described accumulating funds through small jobs, registering a company, establishing an office and appearing professional and genuine. P8 described transparent service, cooperation with local experts and continued learning; P3 described service quality and word of mouth. P34, however, described local firms' historically established relationships as their advantage, not a personal trust-building practice.

P36 related linguistic and cultural proximity to particular demand, while relating trust difficulties to foreigners being perceived as temporary. These statements may concern different audiences. They cannot establish that the same customers valued language proximity but withheld trust. Trust-building practices and reported difficulties similarly do not demonstrate a measured increase in customer confidence.

Financing accounts included personal savings (P3), investments from a previous country (P19), reinvested profits (P12), personal funds followed by strategic partnerships (P8), and investors and presentations at events (P43). P28 described using personal funds and perceived limited investor willingness towards migrant businesses; this was not a personal investment rejection. P35 reported buying the company and perceived absence of state support, without identifying the purchase-finance source. No sequence from personal credit rejection to replacement finance was established. P27 described difficulty financing expansion, a step-by-step strategy and building customer reputation as a strategy, rather than completed growth or reputation outcomes. P24 reported no external funding and an opinion that capital could help development, without describing a realised financing source.

Activity change and market access practices

P36 provided an explicit sequence from logistics to real-estate consultancy: 'It is easy to establish a company in Türkiye, difficult to close one. When we could not compete with local companies in logistics, we wanted to close the company. We could not. Then we continued working in another field' (Q2, translated). Other temporal accounts concerned different changes: P6 progressed from tutoring to an institution; P14 from small jobs to registration and an office; P19 described network and business expansion; and P34 strengthened relationships over time. They are not instances of a demonstrated common transition process.

P28 connected external orientation with difficulty: 'Culture is always a difficulty. Competing inside the country is a deadly approach. The solution was to focus outside and utilize my connections in other countries' (Q2). However, P28 also gave export opportunities as the original sector-choice reason in Q1. The account therefore does not establish prior domestic operation followed by a change to exports. P14 and P41 likewise cited external demand as an entry rationale.

P1 described fairs, contact with importers, sample orders for testing products in buyers' markets, payment plans and sharing initial risk. Other practices included referrals, product portfolios, digital marketing and institutional cooperation (P8), influencers and paid advertising (P16), campaign packages (P39), and word of mouth (P3). These accounts document reported market-access practices without

measuring their commercial effects. P40's search for income across several fields and P13's focus on foreign customers were not coded as changes in the absence of a previous activity or customer baseline.

Recruitment and support for other migrants

Recruitment accounts varied by social connection, technical competence, language and working arrangement. P19 tried to employ migrant acquaintances; P8 emphasised technical competence; P43 knowledge and attitude; P36 foreign-language skills; and P1 temporary freelance arrangements. P17 referred to migrant colleagues with good foreign-language skills in Q9, which was read as employment-related content despite its question location. Employee numbers and composition were not measured. P6's statement that Q8 was not understood was not interpreted as a recruitment preference.

Reported support included guidance based on experience in Türkiye (P6), helping people learning Turkish or lacking connections (P1), technical training and entrepreneurial guidance (P8), mentoring and grant information (P43), and cooperation on initial projects (P22). P14 described small jobs, scholarships and educational support; P20 efforts to provide accommodation and work; and P36 financial help, advice and participation in entrepreneur communities. These are accounts of support rather than independent outcomes for recipients.

P27's Q9 described capacity to offer guidance and create jobs if the business expanded. P24 similarly described advisory capacity. Neither was counted as completed support or employment. P7 reported not helping others; P35 described economic conditions reducing helping capacity. P36's advice against entering certain activities was retained as a distinct form of guidance. Realised action, effort, capacity and conditional intention consequently remain separate.

5 Discussion

Relating resource categories to particular activities

Across these accounts, resource types and reported functions have a many-to-many relationship. Connections are associated with entry, finance, external orientation, institutional access and recruitment, while professional knowledge also explains sector choice. The within-record comparisons are especially informative: P6, P19 and P36 each connect different resources with different activities. Comparing those functions provides more detail than listing resources available to a participant, without presuming a causal sequence.

This comparison can be read alongside the relationship between group characteristics and opportunities in Aldrich and Waldinger (1990), and resources and opportunity structures in Kloosterman (2010). Multiple network functions are already documented in Türkiye: Shinnar and Zamantılı Nayır (2019, p.567) describe help with residency documentation, financial investment and entry with Turkish partners, and discuss relationships with producers and trading counterparts on p.568. Lassalle et al. (2020) provide a

richer dynamic account of networks and opportunity creation. The present study adds an activity-specific comparison of what participants state at different evidential levels: resource presence, reported use, customer description and reported outcome. It does not establish a new network mechanism or trace network change.

The distinction between explicit connection and co-occurrence matters in interpreting individual cases. P6 links examination knowledge to teaching. P8 reports education and institutional customers without explaining whether education enabled that access. P19 links network and business expansion but provides no independent outcome measure. Reading these accounts at the same evidential level would convert resource presence into use and reported use into success. Keeping the statements separate supports more precise comparison while leaving questions about how and when the relationships developed unanswered.

Human capital and the location of experience

Professional accounts qualify an explanation centred only on community ties. Participants connected sector choice with previous familiarity, experience, occupation and specialisation. P8 explicitly described engineering education in Türkiye, and P1 local sales work. P6 linked a service to an educational entry examination but did not locate the acquisition of the relevant knowledge. Prior occupational resources, host-country education and migration-pathway-related knowledge therefore cannot be combined into one acquisition category.

Unger et al.'s (2011) distinction between task-related knowledge and general educational indicators is useful here. The informative statements connect particular knowledge with a service or differentiation, as in P6 and P23. They do not estimate an educational effect on performance. The 34 higher-education accounts also make educational and occupational selection relevant to interpretation. Some resources attributed broadly to migration may instead, or additionally, reflect professional backgrounds and social position. Host-country resource use is visible in particular cases, but acquisition timing and effects were not systematically elicited.

Networks and different forms of financial access

The actors involved in connection accounts varied: sector acquaintances, family and friends, Turkish contacts, migrant acquaintances and a known employee, whose affiliation was not stated, described as sometimes necessary for bank account access. The statements concerned different functions and levels of realised use. Portes and Sensenbrenner (1993) help situate these accounts without assigning an automatic advantage to relationships. P40 illustrates why network scarcity and resource access are compatible statements: a participant can have few connections yet use a particular connection for finance. The account does not document a complete resolution of exclusion. Bizri's (2017) social-capital perspective is relevant conceptually, but refugee status cannot be assigned to these participants on that basis.

Financing diversity is consistent with the personal, social and formal channels reviewed by Malki et al. (2022). Savings, previous investments, reinvestment and partnerships can reflect business stage, preference or available means. The survey cannot separate all these explanations. Investor reluctance in P28 is a perception, while P27 reports a growth strategy rather than achieved expansion. Without a rejection-to-substitution sequence, alternative funds cannot be interpreted as a demonstrated response mechanism to formal financial exclusion.

Recruitment also conditions the prominence of networks in the findings. Online dissemination and snowball referrals may have made connected and educated people more accessible. The relationship between recruitment networks and business networks was not recorded. Consequently, frequent reference to connections in this material does not establish a general property of migrant entrepreneurship or a population-level difference from other businesses.

Language, customers and institutional conditions

Language appears as difficulty, communication resource and demand-related proximity. P19's continuing difficulties despite linguistic similarity differ from P1's account of market adaptation. P36 connects proximity with demand, P6 multilingualism with communication, and P13 language and travel experience with foreign customers. Sui et al. (2015) show why language can be examined in a market context, but these accounts do not test its effect on internationalisation. Nor do cases reporting no difficulty directly explain communication experiences when they do not discuss communication.

Customer descriptions crossing reported national origins are compatible with the broader superdiversity discussions of Sepulveda et al. (2011) and Yamamura and Lassalle (2020). They also overlap with the Türkiye findings of Shinnar and Zamantılı Nayır (2019). The survey's contribution here is limited by the question: community descriptions do not consistently locate customers. The 18 unresolved geographical classifications are a constraint of the instrument, not a new market outcome. As suggested by the broader diversification perspective of Lassalle and Scott (2018), customer and activity development require information beyond a community list. Jones et al. (2019) similarly caution against equating customer diversity with commercial advancement.

Institutional and economic conditions entered the activity accounts through paperwork, licensing, banking and costs. These findings can be related to Ram et al.'s (2017) attention to regulation and exclusion, and Yetkin and Tunçalp's (2024) differentiated contexts in Türkiye. Yet the survey did not systematically elicit legal status, exclusion actors or application outcomes. P23's support attempt, P36's decision not to apply and P35's perceived absence of support are different statements. They cannot be treated as verified outcomes of the same institutional practice.

Trust also concerns particular relationships. P14 described efforts to appear professional to foreign buyers, while P34 compared local firms' historical relationships with the participant's position. P36's customer proximity and perceived temporariness may refer to different audiences. Welter's (2011) contextual approach supports considering these relationships alongside economic pressures. The

material shows how costs enter business and helping-capacity accounts, while leaving their magnitude and causal effects unresolved.

Empirical value and practical implications

The study brings resources, activities and encountered conditions into a common comparison across written accounts from different reported origins. Its analytical and empirical value lies in distinguishing resource presence, reported use, customer description and reported outcome, then examining the explicit links within individual accounts. These comparisons show why different resources can be linked to different activities within one record, and why a resource mention alone is insufficient evidence of its use or commercial effect. This position is compatible with the broader reviews of Dheer (2018) and Dabić et al. (2020), while making no multilevel causal claim.

Question structure influences the associations observed. Professional knowledge appears mainly under sector choice, and connections often under financing and growth. The associations therefore partly reflect what was asked. Cross-question uses, such as P20 mentioning acquaintances in sector choice, P36 banking access under difficulties, and P13 language and travel under distinctiveness, help reveal additional functions. They strengthen description but do not establish the timing through which resources gained those functions.

For practice, the accounts suggest differentiating support needs by activity and access problem. Technical advice, help navigating paperwork and contact with external buyers address different needs. Recruitment and helping accounts also connect business activity with community relationships, but support efforts, capacity and recipient outcomes need separate assessment. Arabic capacity wording is particularly important as an instrument effect rather than evidence of a group difference in helping behaviour. No intervention effectiveness or wider integration outcome was measured.

6 Limitations

The data consist of single-occasion self-reports, mostly brief written answers. Follow-up questions were unavailable, leaving resource acquisition, customer channels, timing and commercial outcomes unresolved in many records. Interpretations based on detailed accounts were not extended to equally brief answers. Snowball and online access may favour particular networks and education profiles. The study does not claim thematic saturation, independent-coder agreement, population prevalence or causal effects.

Nine included records retain migration or role uncertainty. Removing them changes descriptive counts but does not validate the remaining participants. The narrower 28-record comparison recounts fixed codes and inspects central case support rather than independently recoding all themes. Most central examples remain, while P24's possible pre-market stage and conditional-role cases such as P23 require particular caution. Supplementary Tables S3–S4 describe these dependencies. This narrower set contains no Arabic-language responses.

Wording and presentation differed between links, and the replacement English and Arabic texts could not be verified from exports. Arabic responses were few, and model comparison did not provide human bilingual validation. The initial thematic table lacked a complete extract-level trail; the selective reanalysis examples in Supplementary Table S5 do not recover that original log. Ethics committee approval was not obtained, separately from the pre-survey informed consent reported. These limitations define the evidential scope of the study.

7 Conclusion

Participants describing entrepreneurial activities in Türkiye associated the same resource type with different functions and the same function with different resources. Connections appeared in entry, financing, customer, institutional-access and recruitment accounts; professional knowledge and experience also explained sector choice. Within-record comparisons made these different uses visible without treating the presence of a resource as evidence of its commercial effect. The accounts also contained differing constraints, trust practices and forms of support.

The study offers an exploratory description of resource use within reported activities and conditions. Its associations partly reflect the survey topics, and its conclusions remain qualified by brevity, uncertain eligibility and differences in question wording. Customer community labels were insufficient to establish market geography in many records. Resource revaluation, the formation of relationships and their commercial consequences remain questions for designs that directly trace acquisition, use and outcomes.

Declarations

Use of artificial intelligence

OpenAI ChatGPT and Anthropic Claude were used during manuscript development and reanalysis.

Author Contribution

M.B., D.E.B., H.T. and Y.Ş. jointly designed the study. H.T. conducted the initial coding of the complete dataset. M.B. and H.T. led the writing of the manuscript. All authors reviewed and approved the final manuscript.

Data availability

The source survey exports are not publicly deposited because they contain contact identifiers and potentially identifying combinations of responses. The article and Online Resource 1 provide record-level descriptive classifications, analytical-scope decisions and selected translated source extracts. Any

access to further de-identified material is subject to assessment of confidentiality, the scope of participant consent and applicable data-protection requirements. Enquiries should be addressed to the corresponding author. No unrestricted release of the source exports is authorised by this statement.

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Figures

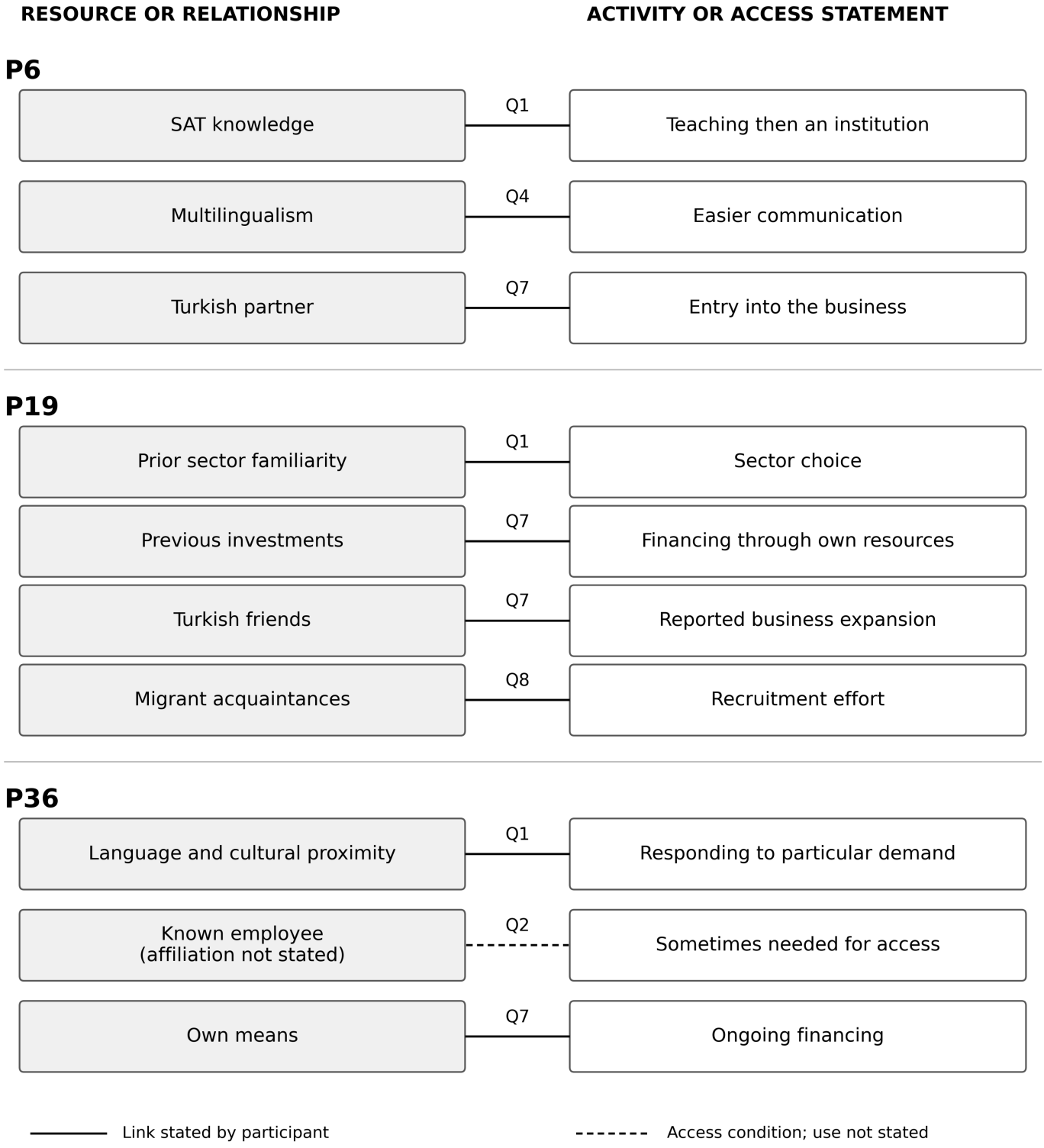

Figure 1

Resources and activity statements within three detailed accounts

Notes: Question labels identify the source within each record. Lines represent reported associations, not causal effects. These three records illustrate the comparison; they are not an exhaustive map of the 37-record scope. Recruitment is an effort in P19. The dashed P36 link is an access condition, not confirmed

personal use; the employee's affiliation is unstated. Source extracts and interpretation boundaries appear in Supplementary Table S5. TIFF export used Python Pillow.