

Strategic Management, Agility and Right Technologies for Youth

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RESEARCH on RISKS and OPPORTUNITIES CURRENT SITUATION in TURKEY

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CONTEXT

1.1	CURRENT SITUATION in TURKEY	4
1.1.1	An Overview Regarding the Country's Economy	4
1.1.2	The Profile of SMEs and Entrepreneurs.....	7
1.1.3	The General Risks that the Companies are Facing.....	11
1.1.4	Entrepreneurial/Business Failure Rates Across the Risks	12
1.1.5	Opportunities	14
1.1.6	The Programs That Support the Entrepreneurs	15
1.1.7	Crisis Management Strategies.....	15
2	REFERENCES	18

1.1 CURRENT SITUATION in TURKEY

1.1.1 An Overview Regarding the Country's Economy

Turkey's economic and strategic importance is increased by its geographic location on trade routes between European, Asian, and African countries; and its shared borders with countries with different economic & cultural structures. This includes its position among Middle Eastern countries, which are rich in oil but lack economical prowess, and European countries that possess developed industries.

Turkey's performance in economic and social development from the beginning of the 2000s caused an increase in employment and income level. This resulted in Turkey's evolution into a medium-high income country. However, the increase in economic fragility and the appearance of a more challenging external environment in recent years has threatened this growth. Since the year 2000, Turkey has focused on applying- reforms in various fields and government programs that have targeted vulnerable groups and disadvantaged areas. As a result, the extreme poverty rate fell even faster, with the poverty rate falling by more than half between 2002 and 2015.

During this period, Turkey has experienced extensive urbanisation and implemented solid macroeconomic and fiscal policy frameworks. Consequently, the country opened up to foreign trade and finance, aligned and integrated most of its laws and regulations with European Union (EU) standards and greatly increased access to public services. In this process, thanks to these initiatives, Turkey eliminated the devastating effects of the 2008-2009 global crisis.

Interesting Facts:

- Turkey is the 6th most popular tourism destination in the World and, the 4th most popular tourism destination in Europe.
- According to historians, 11,000 years ago Turkey practiced the first agricultural activities in the world
- Turkey is the world leader in the production and export of tea, hazelnut and fig
- Turkey is the only country that has land in both Europe and Asia. Turkey's surface area is 97% in Asia, and 3% is in Europe
- 15.9% of population of Turkey speaks 1 foreign language, 2.3% speaks 2 foreign languages and 0.3% speaks 3 foreign languages

Turkey's Commercial Position and Sectoral View

The fact that Turkey is located on significant trade routes; is adjacent to countries with different economic & cultural structures; is among the Middle East countries that are rich in oil but possess less-developed economies and European countries with developed industries, the economic and strategic importance of Turkey is increased.

Turkish industry attracts foreign investments especially in automotive, durable consumer goods, and clothing sectors with its cheap and relatively qualified workforce.

In the next 10 years, it is predicted the most investment and employment will take place in Turkey in the following sectors: energy, automotive, textile, telecommunications, information systems and technology, defense and air technologies, education, retail, electronics, environment and recycling, security and consultancy sectors.

Evaluation of Business Development in the Last Years

The turnover index in industry, construction, trade service sectors increased by 38.9 percent in 2020. According to the survey Istanbul Chamber of Industry conducted to evaluate Turkey's 500 largest companies in the years 2018 and 2019, while the increase in the net sales revenues of the companies slowed down in 2020, the lowest performance year in terms of growth in the last 10 years was 2020. When the detailed export figures of Turkey in 2020 are examined, it is seen that 18,123 companies exported for the first time.

Impact of COVID-19 on Turkish Economy

In the first half of 2020, the contraction in domestic and foreign demand due to the Covid-19 epidemic had a very negative impact on the Turkish economy. Against the epidemic at both national and global levels, the Turkish economy contracted by 3.1 percent in the first half of 2020.

With the easing of measures taken against the epidemic in the summer of 2020, a strong recovery trend was observed in the Turkish economy in the third quarter of the year. On the other hand, the tourism sector, which was most affected by the pandemic, started to revive again in the third quarter of the year with the opening of the border gates. It was announced that the economic growth in 2020 was 0.3%. According to the 2021-2023 New Economic Program, growth is targeted at 5.8% in 2021.

According to the economic growth data announced by the Turkish Statistical Institute (TURKSTAT), the Turkish economy grew by 4.5% in the first quarter of 2021, compared to the first quarter of 2020.

In the second quarter of 2020, it was declared that the Turkish economy contracted by 9.9% with the global economic crisis caused by the pandemic. However, this contraction in the second quarter was revised as 10.3% in the report published in the last quarter of the year. In addition, the growth rate experienced in the third quarter, which was initially declared as 6.7%, was revised to 6.3% in the last quarter. As a result, the Turkish economy grew by 1.8% in the whole of 2020.

Turkey's attitude toward economic and social recovery from the beginning of the 2000s allowed Turkey to become a medium-high income country by increasing employment and income. However, these gains are threatened by COVID-19, which is seen in the first half of 2020, along with its results such as economic fragilities and a harsh external environment.

In this direction, the Gross Domestic Product (GDP) increase announced for the 4th quarter of 2020 was 5.9% annually. When the GDP is analyzed in dollar terms at current prices, while the GDP was \$760.8 billion in 2019, this value was \$717 billion in 2020.

The impact of the Covid-19 outbreak on the global service sector has been more profound than the impact on the manufacturing sector. The service sector in Turkey has been significantly affected by the COVID-19 pandemic in 2020, and there has been a significant decrease in tourism revenue. Turkey's service exports in 2020 decreased by 45.9% to 34.4 billion dollars. While the largest decline was in the tourism, government services and transportation sectors. Increases were seen in sectors such as insurance and pension services, telecommunications, computer & information services, financial services, and personal, cultural & entertainment services.

The manufacturing sector, which accounts for approximately one fifth of economic activity, contracted by 5.6% in the first six months of 2020. The agricultural sector grew by 3.5% in the first half of the year.

Economic Activities

According to TURKSTAT data, GDP increased by 5.9% in the last quarter of 2020 compared to the same period of the previous year, outperforming all G-20 countries except China. In 2020, the national income in Turkey increased by 1.8%.

Foreign trade was the macroeconomic indicator that was most affected by the COVID-19 pandemic on a global scale in 2020. As a result of preventive measures such as closure and restrictions, mobility between countries has decreased to very low levels. In line with the data released

by TURKSTAT, the changes experienced in 2020, there was a recorded decrease of 6.3% in exports and an increase of 4.3% in imports. In addition, when the detailed export figures of Turkey are examined, it is seen that 18,123 companies exported for the first time in the whole of 2020.

Another important indicator of Turkey's economic performance in 2020 is unemployment. The unemployment rate, which was 13.8% at the beginning of 2020, became 12.7% as of September 2020. When the youth unemployment rates are examined, the youth unemployment rate (TURKSTAT data on labour force aged 15-24 years), which was 25% in December 2019, increased to 25.4% in November 2020. The rate of informal workers was alarmingly recorded at 32.2%.

The measures to prevent the spread of the pandemic has a negative impact on individuals' consumption habits, production processes and employment. An Economic Stability Shield Package has been implemented to compensate for negative impacts of Covid-19 and contraction in the second quarter of 2020 has been brought under control.

1.1.2 The Profile of SMEs and Entrepreneurs

Small and medium sized enterprises (SMEs) constitute a major part of the economies of both developed and developing countries. SMEs play a very important role in the Turkish economy as well. SMEs constituted 99.8% of the total number of enterprises in 2019. This accounted for 72.4% of employment, 51.8% of personnel costs, 50.4% of turnover, 44.1% of production value, and 44% of factor cost and value added. Joint stock companies and limited liability companies are the most common types of companies. Approximately 82% of all companies are limited liability companies, 13% are joint stock companies and 4% are cooperative companies. The total of collective and limited partnership companies is around 1%.

According to TURKSTAT's SME Statistics Report (2009-2019); the number of SME enterprises, which was 2 million 625 thousand in 2009, reached 3 million 221 thousand in 2019. In terms of scales of companies, 2 million 979 thousand of the SMEs are micro, 208 thousand small, and 34 thousand medium-sized enterprises. According to the data, as of 2019, the rate of micro enterprises among SMEs is 92.5%, the rate of small enterprises is 6.4% and the rate of medium-sized enterprises is 1.1%. In addition, while the number of employees in SMEs was 7 million 650 thousand in 2009, it reached 11 million 329 thousand in 2019.

According to the statistical classification of economic activities (NACE Rev.2) of SMEs in 2019, 36.3% operated in wholesale and retail trade and repair of motor vehicles & motorcycles; 14.4% operated in the transportation and storage sector; and 12.4% in the manufacturing industry.

When the areas of enterprise activity are evaluated according to their scale, it is seen that the highest number of enterprises in micro and small-scale enterprises is wholesale and retail trade with 36.5% and 34.2%. The highest number of enterprises in medium-sized enterprises is in the manufacturing sector with 31.9%. Apart from SMEs, the highest number of enterprises in large-scale enterprises is again in the manufacturing sector with 37.1%. When comparing SME's and large-scale enterprises, it is seen that SMEs are trade-oriented, while large-scale enterprises are manufacturing oriented. In addition, it is seen that the weight of the manufacturing sector increases as the scale of the enterprises grow.

When the technology level classification of enterprises in the manufacturing industry is examined, it is seen that 56.9% of SMEs work with low technology, while this rate is 49% in large-scale enterprises.

When the technology use of SMEs is analyzed according to their size; It was concluded that 57.6% of micro-scale enterprises work with low technology, 32.4% with low-medium technology, 9.5% with medium-high technology and 0.5% with high technology. On the other hand, these rates are 52.7%, 29.5%, 16.8% and 0.9% for small-scale enterprises and 52.6%, 27.8%, 18.1% and 1.5% for medium-sized enterprises respectively.

According to Foreign Trade Statistics 36.6% of total exports and 21.5% of imports for 2019 were carried out by SMEs. In total exports in 2019, the share of micro-scale enterprises was 3.8%; the share of small-scale enterprises was 14.1% and the share of medium-sized enterprises was 18.7%. For the distribution of total exports by sectors, while 58.4% of the exports of SMEs in 2019 were made up by the trade sector, it was the manufacturing sector with 37.5% and other sectors with 4.1%, respectively. With regard to total imports of 2019, the share of micro-scale enterprises was 1.5%, the share of small-scale enterprises was 7.5%, and the share of medium-sized enterprises was 12.5%.

According to the main activity of the enterprise, 63.9% of imports of SMEs were realized by enterprises operating in the trade sector and 30.9% by enterprises operating in the manufacturing sector. The export value of SMEs, which was 57 billion dollars in 2013, increased to 65 billion dollars in 2019. The value of imports, which was 48 billion dollars in 2013, decreased to 43 billion dollars in 2019.

46.1% of the exports made by SMEs in 2019 were made to European countries and 36.5% to Asian countries. On the other hand, 42.9% of the imports made by SMEs were made from European countries and 47% from Asian countries.

In terms of increasing competitiveness in the economy, developing innovation and entrepreneurship, and creating employment, SMEs' need for productivity growth, growth and institutionalization continue.

It is expected that agricultural employment in Turkey will decrease and employment in industry and services will increase in the upcoming period, as in recent years. The fact that the labor force that will emerge from agriculture and population growth will be employed in SMEs in the industry and services sectors, further increases the importance of policies for this segment.

New and Fast-Growing Young Businesses

It is seen that the average growth of the 100 fastest growing companies in Turkey, which is regulated by considering the turnover growth rate between 2016-2018, is 511%. It is emphasized that the companies here are young, innovative, and sustainable companies, and it is explained that the average age of Turkey's 100 fastest-growing companies is approximately 13 years. When analyzed on the basis of the turnover, the rate of fast-growing startups was 18.3% in 2019. This is when the rate of gazelle startups (gazelle companies are startups that up to 5 years old and among fast-growing startups) was 2.7% [1].

According to the endorsement, it is specified that fast-growing enterprises have 29.9% of export, 26.3% import, 18.7% employment, and 27.6% endorsement share in 2019.

Turkey has been implementing policies for SMEs for many years and these policies are being developed during the EU membership process. However, policies are not yet implemented directly and are only for fast-growing SMEs.

Women Entrepreneurship- Situation and Expectations

The labor force participation rate of women in Turkey has increased four times faster than men's participation rate in the past 10 years. While the total number of women entrepreneurs in the country was 77 thousand in 2009, the rate of women entrepreneurs was 6% of all the entrepreneurs. As of

2019, the total number of women entrepreneurs increased to 142 thousand, and their rate is more than 10%.

Despite this increase, Turkey, which is a country that is intense in terms of entrepreneurial activity and has high expectations of creating job opportunities, is still positioned as one of the remaining six countries in terms of the ratio of women entrepreneurs to men.

According to the Global Entrepreneurship Monitor, the rate of opportunity-entrepreneurs among all women entrepreneurs in Turkey has been increasing rapidly in recent years. In Turkey's growth path seen in recent years, while the ratio of needs-entrepreneurs among female entrepreneurs has decreased, the ratio of opportunity-entrepreneurs has increased to 77%. Turkey is in the Top 20 for female opportunity-entrepreneurs in the world ranking. Although Turkey is above the world average (around 60 percent), women are more common in opportunity-entrepreneurship than needs-entrepreneurship.

Digitalization of Turkish SMEs

As one of the powerful factors of productivity, an increase in information technologies usage has developed in recent years. It is critical for e-commerce potential to close the gap seen in micro and small-scale enterprises. As reported by *Research on the Use of Information Technologies in Enterprises 2016* results, 92.8% of enterprises with 10-49 employees have internet access; 96.9% of enterprises with 50-249 employees have internet access; 62.4% of enterprises with 10-49 employees have a web page and 49.1% have a company e-mail [2].

As stated in the *Facebook Future of Business* report, 71% of SMEs in Turkey use digital platforms to present their product or services. The rate of SMEs that use online platforms for communicating with customers and suppliers is 63%. While the rate of SMEs that using the internet for product or service sales is 56%, using it for getting information SMEs rate is 58%.

The number of companies using digital tools in Turkey increased by 50% in the first half of 2020, compared to the same period of 2019. SMEs play the most serious role in this increase. The data collected reveals the effects of the Covid-19 pandemic on e-commerce in Turkey. In this context, while the measurements against Covid-19 increase the speed of digitization, it also strengthened the relationship of consumers with e-commerce.

1.1.3 The General Risks that the Companies are Facing

SMEs, which form the basis of the economy and have an extremely important position in the Turkish economy as in every country in the world, encounter many problems while carrying out their activities.

One of the factors that hinder the growth of SMEs is the lack of access to finance. Barriers other than financing are mostly based on the internal problems of companies. Issues such as lack of institutionalization, lack of qualified human resources, inadequacy in technology and innovation, and lack of branding are other important problems that work against growth.

The fact that SMEs cannot benefit from the banking system effectively due to their structure, their unadvanced infrastructure and technology levels, and their low capital amounts are, means that they experience reduced competitiveness against large enterprises.

More scientific research and evaluation are required to develop policies and programs for SMEs, in order to take into account regional differences, and to improve existing practices in this direction.

Barriers to Digitization of SMEs

Difficulties in adapting to new technologies poses a greater threat to small businesses, but also affects large businesses. This is because small and medium-sized enterprises (SMEs) are at a disadvantage compared to large-scale enterprises in accessing resources such as knowledge and skills, human resources, investment financing required for digitalization infrastructure. Therefore, in developing countries such as Turkey, where the majority of the country's economy and employment are based on SMEs, it is important to address how this transition process will be achieved. In this respect, determining the technology levels of SMEs is important in terms of developing economic and political approaches.

The most important obstacle against SMEs' digital transformation processes is the difficulties they face in finding suitable financing. While the rate of those who have difficulty in accessing government support is at a high level of 61.07%, the low level of government support (55.70%) and difficulty in accessing finance (48.32%) stand out as primary barriers.

Access to finance is not the only obstacle to the digital transformation processes of SMEs. SMEs also stated that the lack of information is an obstacle to their digital transformation processes.

A survey conducted on approximately 150 SMEs by the *Digital Transformation Center*, which operates to guide the digitalization journey of SMEs, gave insight to these barriers. SMEs participating in the program declared that obstacles to digitalization included lack of knowledge and initiative on inter-sectoral benefits, lack of assurance for the continuity of the sector, the government's failure to provide a long-term vision and perspective to the sector, the insufficient technical infrastructure of the company, the lack of talented people in the region, and the presence of other legal and legal deficiencies [3].

45% of the SMEs who participated in the program stated that they don't use digital sales channels and therefore they cannot generate revenue from these channels. Additionally, despite the existence of platforms and marketplaces where e-commerce takes place frequently, only 42% of SMEs currently able to do e-commerce stated that they can reach their customers through social media.

1.1.4 Entrepreneurial/Business Failure Rates Across the Risks

When considering entrepreneurs' success and failure in Turkey, it can be seen on 2020 reports that 86.5% are still currently working as founder or partner, and 13.5% of them are abandoned or exit their startups. Their definition of success or failure is made by results of surveys. The average number of successful technology-based startups per entrepreneur is 1.03, while this number is 0.64 per entrepreneur for unsuccessful startups. 5 is the maximum number of the successful startups observed for an entrepreneur.

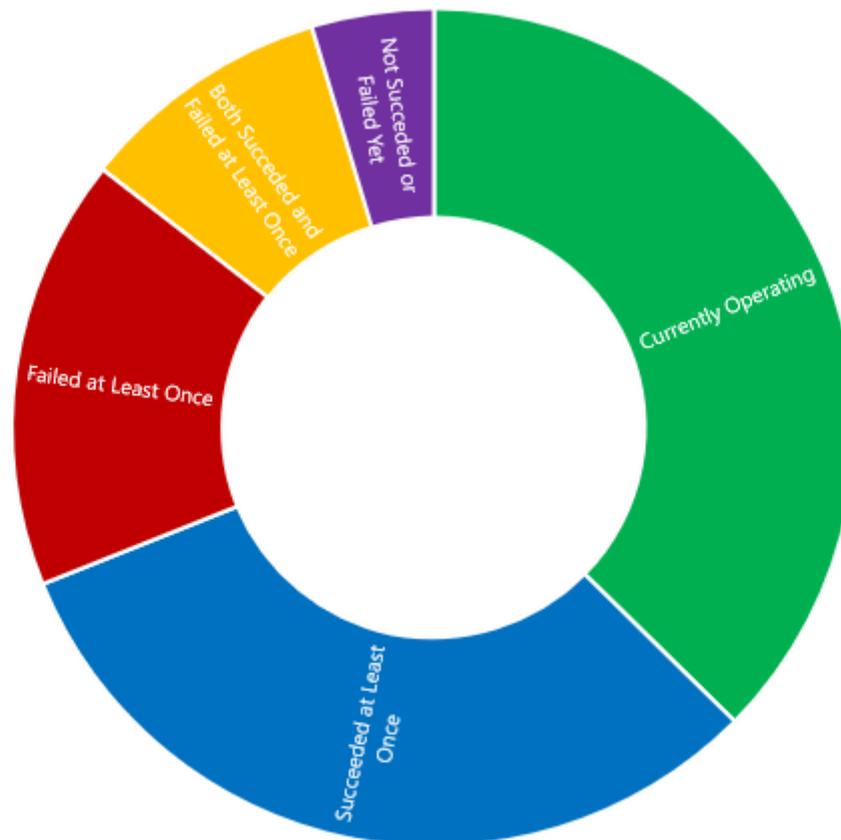


Figure 2: Entrepreneurial/business failure rates across the risks

Similarly, 5 is the maximum number of failed startup attempts identified for an entrepreneur. 73.0% of the entrepreneurs consider that their startup attempts resulted successfully at least once. On the other hand, only 38.7% of survey participants resulted in failure in their startup attempts.

Statistics related to the annual industrial and service statistics survey, and statistics related to foreign trade statistics and research & development activities are carried out by the Turkish Statistical Institute. As a result of the study, the birth rate in 2018 decreased from 13.4% to 13.0% in 2019. The share of startups born in 2019 in employment was 4.6%. Entrepreneurs in the wholesale and retail trade, repair of motor vehicles & motorcycles sectors had the highest birth rate in 2019 with 36.6%. This sector was followed by accommodation & food service activities with 13.4% and manufacturing with 11.3%, respectively. The death rate was 11.2% in 2016, up from 12.2% in 2017. In 2017, the share of deceased startups in employment was 4.2%.

The highest death rate in startup attempts was in the repair sector of motor vehicles & motorcycles, with 36.5% in 2017. This sector was followed by accommodation & food service activities with 13.1% and transport and storage with 12.3%.

The Turkish Statistical Institute carried out a study based on the number of enterprises, number of employees, turnover, export and import rates in SMEs between 2016 and 2019. In the study, the turnover share in 2019 was 12.3%, the employment share was 17.1%, the export share was 7.4%, and the import share was 4.2% for the enterprises whose foundation year was 2016 and later. Below you can find the tables of economic indicators of the enterprises according to their foundation years.

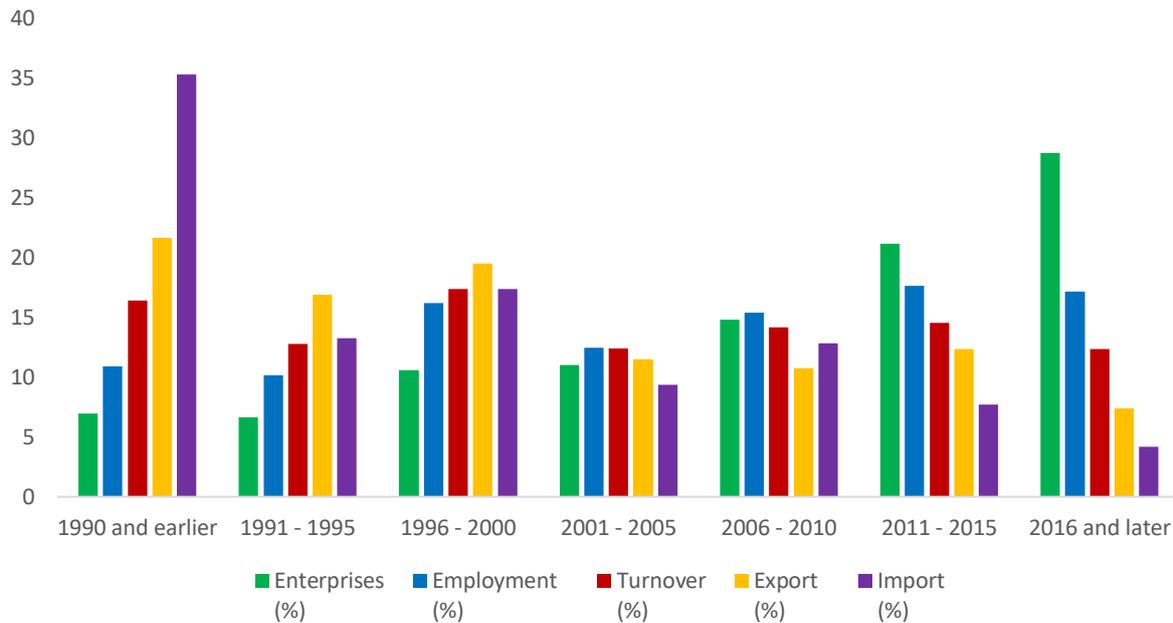


Figure 3: Economic indicators of enterprises by date of foundation

1.1.5 Opportunities

Based on Turkey's important location in the center of the Balkans, Caucasus, Central Asia, Middle East and Eastern Mediterranean regions, it is essential for the balance of power to be formed in economic areas. Turkey, which connects the continents of Europe, Asia and Africa and dominates the land, air and sea routes in its region, has a unique geopolitical importance in the world with this position.

In accordance with the *Eleventh Development Plan (2019-2023)* published by the *Grand National Assembly of Turkey*, entrepreneurs and SMEs are intended to be supported to enter foreign market, innovate, intellectual property, etc. The main objective is to improve the entrepreneurship culture; the technology-based and innovative entrepreneurship capacity; to strengthen the entrepreneurial ecosystem that improves access to finance, information and the market; and to provide scale-up of firms. In support of this, an Enterprise Support Package will be implemented to address the needs of technology-oriented enterprises at all stages, starting from the idea to the institutionalization stage. Additionally, to the benefit of all stakeholders involved in the entrepreneurship ecosystem in Turkey,

an entrepreneurship ecosystem platform of Turkey will be founded and updated regularly. The platform will include information about entrepreneurs, introduce investors, provide information on incubation & acceleration centres, summarise supports for entrepreneurs, and also lists relevant education and training. The main goal is to strengthen the legal infrastructure and practice in the intellectual property system of entrepreneurs and SMEs; develop an ecosystem that supports the creation of intellectual property rights; and accelerate the commercialization of these rights.

1.1.6 The Programs That Support the Entrepreneurs

Entrepreneurship is one of the most popular concepts of recent times. Entrepreneurs, even if they have different purposes in different sectors, can all benefit from some incentives and supports. Almost all states offer various incentives and support packages to people who are involved in manufacturing and trade operating within their borders. TÜBİTAK, which was first established in Turkey in 1963, was the first to support entrepreneurs. In 1990 KOSGEB was established as an additional support institution for SMEs to increase their capacity. As Turkey has been a candidate for the European Union since 2005, the nation has started to focus on institutions that will support SMEs in line with the EU harmonization process in domestic economic structuring. In 2005, together with the Development Agencies established in 26 different regions, grants were distributed to SMEs and non-profit organizations in the region where they were established. Today, ministries and institutions have many grants and incentives. These institutions and support programs are as follows:

- Ministry of Industry and Technology Supports
- Ministry of Trade Supports
- TÜBİTAK (Scientific and Technological Research Council of Turkey) Supports
- KOSGEB (SME Development Organization) Entrepreneurship Supports
- Technology Development Foundation of Turkey
- Women Entrepreneurs Association (KAGIDER)
- İŞKUR (Turkish Employment Agency) Supports

At the same time, businesses and entrepreneurs can benefit from various EU support programs, which Turkey is involved. Program structures such as Horizon Europe, Single Market Program and Erasmus+ are the leading ones among these.

1.1.7 Crisis Management Strategies

According to National Statistics in Turkey in the last two decades, domestic problems arising from the crisis in April 1994, 1999 and the crisis in November 2000, February 2001 crisis and emerging crisis and on a global basis, the 1991 Gulf crisis, the 1997 Asian crisis, the 1998 Russian crisis, the global economic

crisis of 2008, the European Union has survived a major crisis such as the debt crisis in 2011. Risk management activities of SMEs operating in Turkey during crises are as follows:

- 36.6% determination of the dimensions of the crisis during the crisis (definition of the crisis)
- 30.3% use of decision-making methods during the crisis
- 90% go to a central structure in management during the crisis
- 23.3% establishment of crisis room and emergency information centers during crisis
- 53.3% conducting public relations work during the crisis
- 90% dismissal of staff for exit from the crisis
- 36.7% trying to keep staff morale high during the crisis
- 100% cutting spending to exit crisis
- 100% reduction of business assets for exit from the crisis
- 76.7% changing products and market for the exit from the crisis

As a result of the survey of entrepreneurs in the COVID-19 period, entrepreneurs did not reveal new products, but instead focused on marketing their existing products. Entrepreneurs have made the following changes in their businesses.

- Development of new business models
- Prohibition of public transportation to employees, allocation of company vehicles as much as possible
- Removal of weekend and weekday overtime
- Moving employees in departments that do not need full-time work to a work-from-home system
- Giving importance to marketing instead of sales
- Performing meetings in a digital environment

Methods that can prevent crisis, not be affected by the crisis, or turn it into a benefit are possible in every period. There are methods to achieve these results. Within the framework of classifications and definitions, we can list the methods that can be used by businesses, managers, and entrepreneurs as follows.

- Evaluation and analysis by establishing an early warning system in order to detect the crisis in advance;
- To monitor the connection advantages and disadvantages between each other by ensuring the continuity of internal & external analysis;

- “Zero Based Budgeting”, expense analysis balance management, financial market analysis, and integration management;
- Investigation of systems and putting them into action by using strategic and current decision-making methods in order to make effective decisions;
- To use effective planning system management;
- Consideration of flexible and organic organizational structure planning in the management process;
- Examination of organizational structures, effective use of development and change practices management;
- Immediate activation of risk and troubleshooting management mechanisms;
- Financial analysis, effective time, and stress management;
- Effective use of competition tools and increasing their functionality;
- Effective use of communication, public relations, and business image management;
- Effective use of modern and digital marketing methods;
- To keep the total quality management at an effective level; and
- Sensitivity in ecological environment management.

Each stage begins with a period of steady growth and stability, as well as a period of change. Changes in the process may cause the emergence of the crisis or the exacerbation of the crisis. If the change is successful, a more stable growth period begins in the business. Entrepreneurs should establish their businesses in the sector in which they will operate in preparation for crisis periods and manage accordingly.

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