

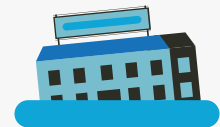


RESILIENCE in SMEs: NEW RISKS, NEW PRIORITIES

LANDSCAPE ASSESSMENT REPORT

COMPLEX EMERGENCIES & NATURAL DISASTERS

EXECUTIVE SUMMARY





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*Empowered lives.
Resilient nations.*



ELIMINATING THE RISKS AND BEING PREPARED AGAINST CRISES FOR A SUSTAINABLE ECONOMY

Ümit Boyner

Business for Goals Platform Executive Board President

Increasing the durability of businesses against possible disasters and crises is a topic discussed heavily in the agenda and development plans of the United Nations and the Member States. Together with natural disasters such as earthquakes and floods, the climate change is evaluated as the greatest threat to development in the World Economic Forum reports. In the last 30 years, economic loss resulting from drought and extreme weather conditions, which are on the rise due to the climate change, has tripled.

In order to maintain the economic growth and to increase the social welfare in a world where societal and economic problems as well as the risks are increasing on a daily basis, “sustainability” and collaboration are becoming more and more important for the business world.

We have established the Business for Goals Platform so that the business world would take joint action for sustainability and that we could maintain sustainability in Turkey. While bringing more than 40.000 companies and 251 organisations that are members of TUSIAD and TURKONFED with the broad global network of UNDP, this Platform also unites the human resources, intellectual capital and a variety of financial resources of these organizations. For a sustainable economy, eliminating risks and being prepared against crises are among the top priorities of the business world.

It is crucial for sustainability that we eliminate risks before they turn into crises, that our businesses are prepared for natural disasters, earthquakes and extreme weather conditions and that we reduce the amount of both human and economic casualties to minimum through cooperation. The United Nations

has initiated the CBI with the aim of increasing the business world’s coordination before, during and after disasters and the Business for Goals Platform runs the CBI’s Turkey Platform’s activities under its roof.

Although the risk profile in Turkey is changeable like the rest of the world, it is becoming more and more important to strengthen our economy and businesses against earthquakes, natural disasters and the refugee crises that is defined as complicated urgent situation. The 17 August 1999 Marmara Earthquake, which is among the most traumatic experiences of our society, was a turning point in our disaster risk management. In addition to sorrowful casualties, more than 30.000 businesses were damaged and the economy suffered from an economic loss worth 200 billion Turkish liras.

Looking at the 20 years passed since then we have to say that there is still a long way to go in terms of the preparedness of our business world against crises as well as the collaboration among the private sector, the government, and the civil society.

I hope the “Resilience in SMEs: New Risks, New Priorities” Report prepared by the CBI Turkey Platform, which was established with the aim of strengthening businesses against acute

shocks and long-term stress, will guide the way for developing strategies for the private sector to diagnose and cure itself as well as for the collaboration among the private sector, the public, and the civil society.

**For a sustainable economy,
eliminating risks and being
prepared against crises are
among the top priorities of
the business world.**



OUR PURPOSE IS TO MAKE OUR ENTERPRISES MORE RESILIENT

Orhan Turan

Turkish Enterprise and Business Confederation (TÜRKONFED)
Chairman

Turkish Enterprise and Business Confederation (TÜRKONFED) and United Nations Development Program (UNDP) carried the international platform of Connecting Business Initiative (CBI) to Turkey, in efforts to strengthen Turkish enterprises against floods and refugee crises, as well as natural disasters and emergencies of complex nature.

CBI Turkey will be working to mitigate impacts of natural disasters and emergencies of complex nature on enterprises and facilitate enterprises' recoveries from resulting damage. We officially founded CBI Turkey in TÜRKONFED's 22nd Enterprise and Business World Summit, which was hosted by the East Mediterranean Industry and Business World Federation (DASİFED) between 16-17 November in Hatay. Since that day we have been setting our path and accordingly define joint responsibilities of our shareholders on how to take our first steps in the general business environment.

CBI Turkey's report "Resilience in SMEs: New Risks, New Priorities" was prepared with the purposes of "making our enterprises more resilient", "improving joint responsibility by creating multi-shareholder networks of cooperation" and to prepare the private sector against events of earthquakes, as well as natural disasters resulting from climate changes such as floods and overflows. CBI Turkey also aims to assess the current state of the refugee crisis, which is among the top lines in the national and international agenda.

Recently, natural disasters such as floods and overflows, which are the results of changes in climate, has been affecting many enterprises in İstanbul and in the Anatolian region. We have the means to prevent Turkey's losses due to floods and refugee crises from reaching to levels which are impossible to compensate for. The requirements arising from emergencies have just surpassed the capacities of traditional shareholders in Turkey.

The governments are still obliged to respond to human emergencies, however local communities and private sector networks also have critical roles to empower individuals and societies to more easily recover from shocks. In the summer of 2017, hails and floods in İstanbul caused losses which cost TRY 2 billion. Every year, urban floods impact enterprises and particularly enterprises of small and medium scale. The current extent of losses and damages necessitate new nodes of coordination which we need to develop, because we are currently facing risks which are greater than ever. With CBI Turkey, we aim to make our enterprises more resilient and minimize regional and social shortages which hinder productivity. But before anything else, we aim to be prepared against natural disasters and events of crisis.

Due to its geographical location, our country sustains an afflux of refugees mainly from Syria and Iraq. Out of an enormous population of 5.5 million individuals who left Syria, 3.6 million are accommodated in Turkey under temporary protection status. This has many positive and negative effects on local enterprises and some industries and some of the problems created by this are substructure problems at urban level, economic imbalance, social conflicts and inequality in service access. Both the native population and the Syrian population under protection are negatively affected by this. Meanwhile, Syrian business people have founded over 7,000 enterprises in production, trade and service sectors and entered new markets together with their Turkish partners. Between 2011 and 2018, over 50,000 work permits were issued for Syrian individuals,

majority of which were requested by business persons and entrepreneurs who established their own businesses. On the other hand, factors such as underqualified workforce, unfair competition and vague legal processes have negative impacts on the present supply chains. Moving forward with this changing risk profile, CBI Turkey aims to strengthen enterprises against acute shocks and long-term stress. This report is the best embodiment of this purpose and is the starting point to envision a roadmap for CBI Turkey. I would like to thank those who spend their efforts to uplift our country in every field.

Yours Respectfully,

We aim to make our
enterprises more resilient
and minimize regional and
social shortages which
hinder productivity. But
before anything else, we
aim to be prepared against
natural disasters and
events of crisis.



INVESTING IN RESILIENCE FOR UNINTERRUPTED DEVELOPMENT

Claudio Tomasi

United Nations Development Programme (UNDP)
Turkey Resident Representative (a.i.)

As United Nations Development Programme (UNDP) Turkey Office, for over 50 years, we are operating according to priorities identified in Turkey's development plans and strategy documents, supporting practical solutions to Turkey's development issues through various partnerships and projects. Our focus areas consist of inclusive and sustainable growth, inclusive and democratic governance, environment and climate change. In all our activities, we contribute to the development of entrepreneurship and innovation, prioritize gender equality in every initiative, and strive to comply with the priorities of the Sustainable Development Goals identified at global level.

An important dimension of the activities we support is to ensure that economic, environmental and social systems are resilient to the changing risk profile and to produce new solutions. We believe that being resilient is one of the main features of both sustainability and competitiveness.

Private sector is one of the key actors of a resilient society. Recent years has shown that Turkey has both a dynamic economy and a quickly evolving risk profile. This report explores how private sector has been affected by risks in the recent past and shares future insights, and seeks ways to create a more resilient economy. The aim of the report is to draw an initial road map for CBI Turkey platform, established in partnership of TÜRKONFED and UNDP.

Although earthquake and fire are contemplated to be the most significant risks, disasters and the changes in risk profiles due to global climate change as well as regional events like Syrian Crisis have increasing effects on Turkey. A rapidly changing world will inevitably impact Turkey's economy. Since it is impossible to predict this change, private sector and cities that grow with it need to develop new management approaches, partnerships and solutions to implementation.

The first step of this long partnership, which started with TÜRKONFED, is this report that you hold in your hands. I wish that the road map presented here brings together all stakeholders, and hope that the suggestions will contribute to Turkey's competitiveness, economy, industrial and regional development.

An important dimension of the activities we support is to ensure that economic, environmental and social systems are resilient to the changing risk profile and to produce new solutions. We believe that being resilient is one of the main features of both sustainability and competitiveness.

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What is CBI Turkey?



Connecting Business initiative (CBI), launched at the World Humanitarian Summit in 2016, transforms the way business engages before, during and after natural and man-made disasters and complex emergencies to create more resilient communities, increase local capacity and alleviate human suffering. It is a private sector driven and UN-supported global initiative currently operating in 13 countries. TURKONFED, in collaboration with UNDP, launched the Connecting Business Initiative Turkey platform on November 17, 2018. With its presence across all regions in Turkey through 26 regional and 3 sectoral federations, 251 associations and more than 40,000 SMEs, TURKONFED is the best actor for the creation of this national private sector-led network for disaster risk reduction, emergency preparedness, response and recovery. The goal is to have a win-win deal where business actions translates into both societal resilience and stronger competitiveness.

As an initial step, this landscape assessment report was prepared to identify an optimal strategy for engaging the private sector in dealing with the fast evolving risk profile of Turkey (including earthquakes, climatic events and complex emergencies such as the Syrian Refugee Crisis).

Natural disasters and complex emergencies are globally identified among the primary systemic risks for businesses.

2017 and 2018, have been the second and fourth costliest years for natural disasters, respectively.

⁽¹⁾ Global refugee population has shown an increasing trend since 2011.⁽²⁾ Past trends and future projections show an increasing pace and interconnectivity among these risks, further exacerbating pressures on global economies. In addition, current systems are deemed deficient to cope and manage these non-conventional and complex risks which may trigger cascading effects throughout the global economy, impacting markets, supply chains and business operations.

On one hand, Turkey follows the global risk trends and on the other hand, the country has a fast evolving, unique risk profile.

Turkey is a highly seismic country. More than 95% of the country lies in one of the most active earthquake and landslide regions in the world. 70% of the population lives in areas (mostly urban) highly vulnerable to earthquakes. It took years for communities and businesses to recover from the major earthquakes experienced in the last century, namely 1939 Erzincan Earthquake, 1943 Ladik (Samsun) Earthquake, 1976 Muradiye (Van) Earthquake, 1999 Marmara Earthquake, and 2011 Van Earthquake (Table 1).⁽³⁾ The expected earthquake in Istanbul, the heartland of the national economy is a major challenge for the business sector.

(1) Löw, Petra, "The natural disasters of 2018 in figures," Munich RE, January 8, 2019,

<https://www.munichre.com/topics-online/en/climate-change-and-natural-disasters/natural-disasters/the-natural-disasters-of-2018-in-figures.html>

(2) UNHCR, "Global Trends: Forced Displacement in 2017," 2017.

(3) Bogazici University Kandilli Observatory and Earthquake Research Institute, "Buyuk Depremler," accessed on January 28, 2019, <http://www.koeri.boun.edu.tr/sismo/2/deprem-bilgileri/buyuk-depremler/>



DATE	LOCATION	MAGNITUDE	DEATH TOLL	BUILDINGS DAMAGED
				
27.12.1939	Erzincan	7.9	32,968	11,6720
27.11.1943	Ladik, Samsun	7.2	4,000	40,000
01.02.1944	Gerede-Cerkes, Bolu	7.2	3,959	20,865
18.03.1953	Yenice, Canakkale	7.2	265	6,750
28.03.1970	Gediz, Kutahya	7.2	1,086	19,291
24.11.1976	Muradiye, Van	7.5	3,840	9,232
17.08.1999	Golcuk, Kocaeli (Marmara)	7.8	17,480	73,342
12.11.1999	Duzce	7.5	763	35,519
23.10.2011	Van	7.2	644	17,005

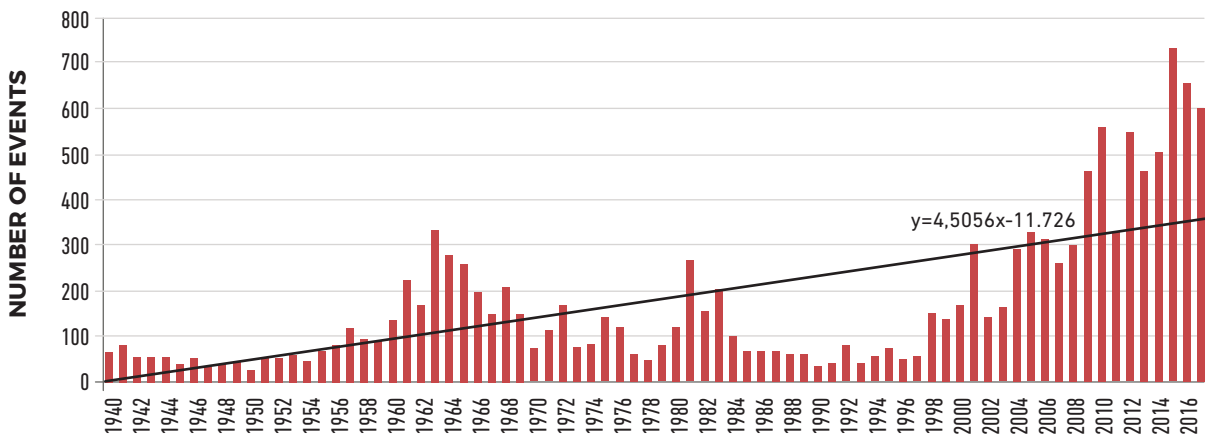
Table 1: Major earthquakes in the last century (Kandilli Observatory and Earthquake Research Institute)

Climatic risks are also increasing across Turkey.

Turkish State Meteorological Service (MGM)⁽⁴⁾ reports annual climate related disasters are on a steady rise since the 1940s (Figure 1). 2018 is a record year, with 840 climate related disasters, the highest value since the early 1900s, following 2015 (731), 2016 (654) and 2017 (598). The main events are flood, storms and hails. While many regions are affected, port cities such as Istanbul,

Izmir, Mersin and Antalya are of particular concern. The impact on business can be multiple: immediate physical damage and business disruption, delayed effects on the supply chains, and long term impact on competitiveness and reputation. Each of which can have grave consequences on business sustainability. This report has also identified a lack of reliable publicly available data on the extent of impact on businesses and their recovery.

Figure 1: Climate related disaster numbers over the years (MGM 2018)

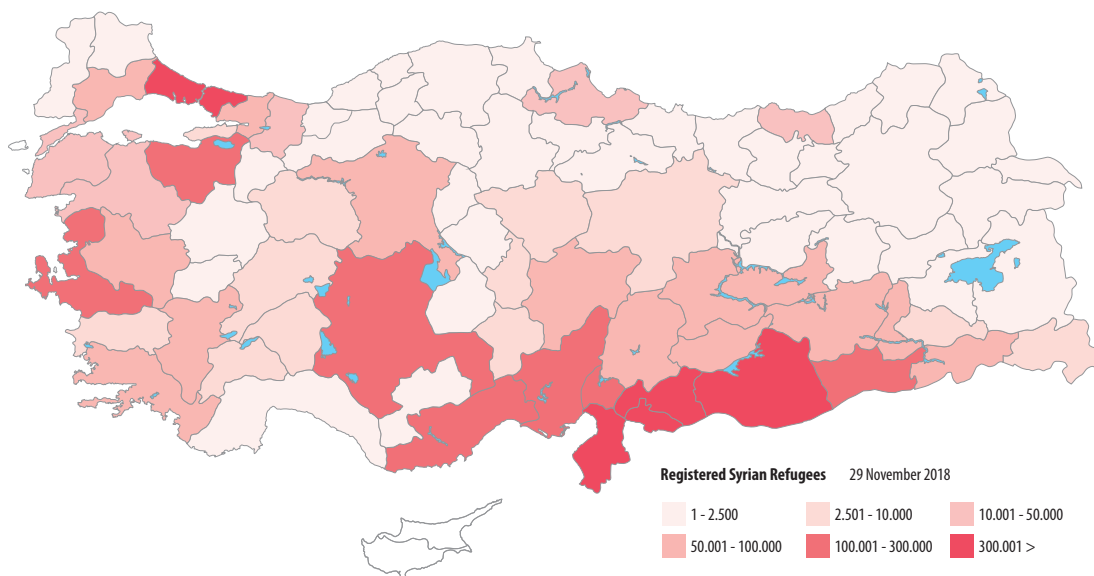


(4) MGM, Türkiye'de 2017 Yılında Meydana Gelen Meteorolojik Karakterli Doğal Afetlerin Kısa Değerlendirmesi, 2018.

Since 2015, Turkey is the global lead in hosting refugees. Turkey has witnessed mass population movements from neighboring countries in the past, but never at this scale and pace. Today there are 4.2 million refugees in Turkey, 3.6 million of which comes from Syria.⁽⁵⁾ Istanbul now hosts the highest number of refugees, over half a million, followed by Southeastern cities (Figure 2). The ongoing complex emergency increases the pressures on the local business communities and municipal services and infrastructure, affecting both the host and the refugee communities through economic inequalities, social tensions and inequalities in access to services.

A significant refugee population will stay in Turkey for a long period, which makes socio-economic integration critical. Some Syrian business people leveraged business opportunities in the Turkish market, by establishing new firms in host communities and generating new trade routes. By May 2018, Syrians have invested nearly USD 380 million into more than 7,200 formal businesses in Turkey, most of them in Istanbul and Gaziantep.⁽⁶⁾ Syrians are joining the labor market, but they are at times perceived as competition in the local labor market and are vulnerable to exploitation in the informal economy. It is estimated that 53.7% of the refugees are within working age (18 to 59) and while only around 60,000 Syrians were granted official work permits by 2018, there were over 750,000 to 950,000 working informally.⁽⁷⁾

Figure 2: Distribution of Syrian refugees across Turkish provinces (UNHCR 2018)



The combined impact of natural and man-made disasters on the Turkish business community is significant. The impact is particularly strong on small and medium-sized enterprises (SMEs), which make up over 99% of all businesses in Turkey, and are most often family businesses.

SMEs have strong ties with their immediate community; so when they are affected, families and communities are also affected. And SMES are often times ill-equipped (knowledge, expertise, resources) to deal with this fast evolving risk profile. According to a study conducted under

(5) UNHCR Refugees Operational Portal, "Syria Regional Refugee Response," last modified January 17, 2019, <https://data2.unhcr.org/en/situations/syria/location/113>.

(6) Building Markets, One Year Later: Revisiting the Contributions of Syrian Entrepreneurs in Turkey, 2018

(7) Ibid.



Saglam KOBİ project, 80% of the SMEs which are affected by disasters go out of business, and 15% of the remaining go bankrupt within 24 months after the disaster⁽⁸⁾ There is unfortunately no reliable data to assess qualitatively or quantitatively the resilience capacity of SMEs and large companies in Turkey.

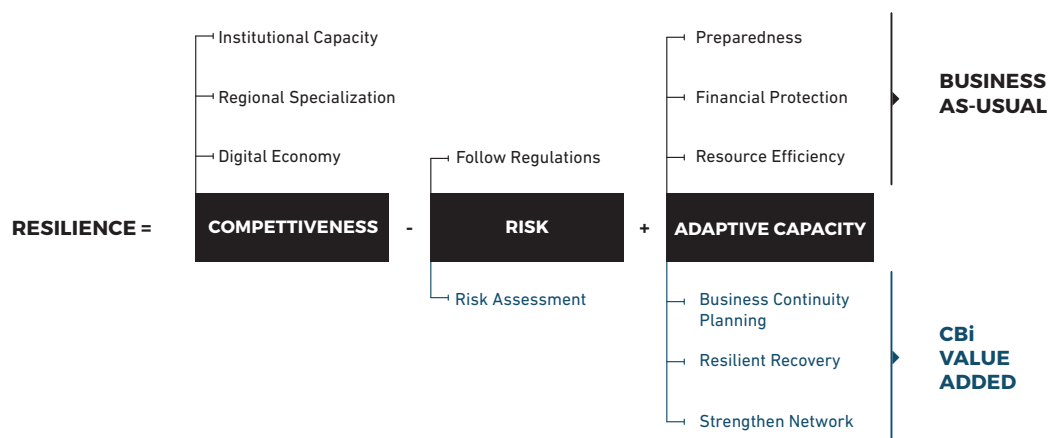
The state has built up strong capacity for humanitarian response, and needs to move further in the direction of shared responsibility. Being tested regularly by small and large scale disasters, the national capacity for reducing preventable deaths and saving lives has improved well since the 1999 Marmara Earthquake. And the establishment of AFAD is a strong step towards an integrated disaster risk management system, with additional mechanisms such as DASK and TARSIM, the revision of building codes, and updates of hazard maps. The intent to move from seismic risk and response focused approach to a broader multi-hazard and multi-phase perspective is clear. But the constant occurrence of small and large disasters, as well as regional socio-economic and political events, puts pressure on the national system.

The case for including more players and moving towards a shared responsibility approach has never been more pronounced. SMEs can both contribute to the aftermath of disasters and

crises and lead efforts to build capacity before. Enhancing private sector's resilience is key for strengthening coping capacities of communities and creating new markets. Global risks have untapped business potential which may generate new products and services and contribute to competitiveness of businesses. Currently, Turkish businesses have mostly been hesitant to engage with the refugees, waiting for more policy clarity and data to make informed decisions. And those which got involved did it primarily out of necessity or social responsibility of solidarity. Notwithstanding examples of voluntary initiatives, such as Turkcell's "Merhaba Umut" and Turk Telekom's "Data for Refugees Turkey."

Private sector can be much more influential in building societal resilience. Private sector can ensure that infrastructure and public utilities, such as roads, energy supply, water systems and telecommunications, are built to high standards, are risk-proof and located away from hazard-prone locations. With their on-the-ground networks, expertise and ability to swiftly adapt and innovate, companies can play an integral role in ensuring that lives and assets are saved, and that nations are able to recover from shocks more rapidly. More importantly, they can also help to avoid market disruption due to conflict or disaster. The operational framework is provided as Figure 3.

Figure 3: Operational Framework



(8) Dünya, "Afet Direnci Araştırması: KOBİ'lerin ortalama ölüm yaşı 5," August 6, 2019, <https://www.dunya.com/kobiden/afet-direnci-arastirmasi-kobilerin-ortalama-olum-yasi-5-haberi-45151>



CBi TURKEY IS STARTING ITS JOURNEY TO BUILD A RESILIENT BUSINESS COMMUNITY AND CONTRIBUTE TO A MORE RESILIENT SOCIETY. THIS LANDSCAPE REPORT PROVIDES THE KNOWLEDGE FOUNDATION TO GUIDE ITS FIRST STEPS.

CBi Turkey aims first and foremost to develop a set of unique solutions to build resilience, both for the Turkish private sector and for the community at large. To do so, CBi Turkey will devise solutions that can be categorized as one of the following:

- **Self-help:** where businesses take action regarding their own facilities, assets and/or supply chains.
- **Mutual help:** where business networks and associations offer services and facilitate resilience & recovery activities using either economy of scale or political leveraging power
- **Public assistance:** where either businesses or business networks and associations contribute to humanitarian efforts (response), socio-economic recovery, and/or physical reconstruction to communities around them.

CBi Turkey will leverage the mature networking culture of Turkey's private sector and the emerging social entrepreneurship as a new type of network, which combines innovation and social benefit, relevant to both complex emergencies and natural disasters. A set of interviews, literature reviews, surveys, focus groups and in-depth analysis has led the to the identification of several strategic entry points for CBi Turkey to get started:

1

Build organization and operational capacity within TURKONFED so it can lead the member federations, associations and businesses by example. Suggested activities include:

- **Scenarios:** assess potential business impact for the Istanbul earthquake scenario; work with insurance companies and universities (and collect existing work) to assess potential business impact from various hazards.
- **Damage and need assessment:** join the government and/or local authorities in damage and need assessment mission; develop easy to use tools to assess business impact; learn from other networks about their capacities and tools.
- **Decision-making:** include sustainability and resilience metrics into business plans, strategies and investment planning of TURKONFED.
- **Self-assessment tool:** develop an easy to use, comprehensive tool/survey that allows business networks and associations to assess their resilience; do the same for priority target groups identified under "common impact".



2

Leverage collaboration and partnership of CBI Turkey, including lobbying, a strong area of expertise of TURKONFED. Suggested activities include:

- **Stronger ties with the Government:** ensure the private sector is better defined within the National Response Plan and municipal response plans; develop Memorandum of Understanding for provision of emergency supplies and humanitarian goods; and participate to simulation exercises and drills.
- **Strategic partnerships:** recruit key companies (e.g. critical infrastructure operators, utility companies, and large supply-chains) as members and form industry specific working groups, and explore collaboration with international companies committed to relevant topics (e.g. Tent Foundations).
- **Value proposition:** develop material and examples to demonstrate the value of building resilience to the full range of companies.
- **Lobbying:** work with the Government on incentives for businesses to do Business Continuity Plans and build resilience through the value chains.
- **Success stories:** identify and promote success stories and best practices, and organize a regular “Private Sector Champion” award to create role models.

3

Strengthen business recovery capacity, particularly for natural hazards and climate change. Suggested activities include:

- **Recovery toolkit:** develop self-help tools (e.g. damage assessment form, to do list for crisis management and recovery process, and list of available resources).
- **Financial mechanisms:** explore opportunities for new recovery financial mechanisms, develop a catalog of best practices from around the world.
- **Advisory services:** provide managerial and technical guidance to affected business requesting support, explore feasibility of establishing a call-center (hotline) for businesses in cases of emergencies.
- **Trainings:** offer trainings for members on emergency operations (e.g. search and rescue, first aid, and evacuation), crisis management and business recovery.
- **Information:** establish clear, regular communication channels with members to share knowledge, inform of imminent hazards, and communicate during a crisis.
- **Innovative solutions:** explore ways to partner with novel solution providers such as Turkcell which developed a flying base stations called Dronecell,⁽⁹⁾ to be deployed during disasters and other emergency situations to facilitate mobile communication and internet access.

(9) TURKCELL, “Turkcell’den Türkiye’nin ilk uçan baz istasyonu Dronecell,” accessed on January 21, 2019, <https://www.turkcell.com.tr/dronecell>

4

Facilitate business engagement in the current complex emergency, with a focus on economic cohesion (or livelihood recovery).

Suggested activities include:

- **Raise awareness:**
share information and experience with businesses to better understand what a protracted crisis is, what it means to be a refugee and their needs, thus help counter the existing lack of reliable information that leads to misinformed perception and attitudes.
- **Explore new markets:**
conduct market studies on access to new markets in mainly Arabic-speaking countries which formerly traded closely with Syria; establish new relations with their counterparts in these new markets by leveraging Syrian presence in Turkey; assess the Syrian population as a niche customer base.
- **Trainings:**
build expertise to design and offer vocational, language training and skills building programs in line with market demands, industrial strategies and development plans of Turkey.
- **Job matching:**
partner with RIZK⁽¹⁰⁾ and United Work⁽¹¹⁾ to improve the capacity of ISKUR to create labor market profiling among Syrians and conduct regular job matching activities.
- **Improved work environment:**
acknowledge the vulnerability of Syrian employees' mental health (e.g. depression) and increase efforts for SMEs and business owners to be invested in the mental well-being of all employees, develop interventions that nurture empathy and social bonding in the workplace to create a safe work environment between Turkish and Syrian employees.

5

Achieve collective impact by targeting priority groups and firms. Suggested activities are:

- **Critical infrastructure:**
work with companies that manage assets in transport (e.g. ports and airports) and energy (e.g. power plants and distribution companies) to reduce domino and cascading impact; expand on other sectors (e.g. health, water, and food) gradually identifying their critical assets.
- **Lifeline utilities:**
conduct similar work but at city level, engaging with lifeline utility (e.g. energy, transport, water, sanitation, waste, and communication) service providers (municipality or private) to ensure continuity of service.
- **Supply chains:**
build on the growing resource efficiency drive (which serves the climate resilience objective) through supply chains to broaden the scope of hazard and include business continuity measures.
- **Insurances:**
partner with leading insurance companies with business coverage to improve understanding of risk and insurance policies, expand insurance coverage and develop and market new products (e.g. parametric insurances), lobby for better insurance services to SMEs.
- **Economic zones:**
engage with organized industrial zones, shopping malls, technoparks and university campuses (where most technoparks are located and also the future workforce is) for resilience activities and transition to eco industrial parks.

(10) RIZK for Professional Development, accessed on January 31, 2019, <http://tr.syrianforum.org/institutions.html>

(11) About United Work, accessed on January 31, 2019, <http://unitedwork.com.tr/about-us/>

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