



**THE MOTIVATIONS AND PROBLEMS OF WOMEN ENTREPRENEURS
ACCORDING TO THEIR PROFILES**



BÜŞRA BALKI

FEBRUARY/2022

ÇANKAYA UNIVERSITY

GRADUATE SCHOOL OF SOCIAL SCIENCES

DEPARTMENT OF MANAGEMENT

MASTER'S THESIS

MASTER'S IN BUSINESS ADMINISTRATION

**THE MOTIVATIONS AND PROBLEMS OF WOMEN ENTREPRENEURS
ACCORDING TO THEIR PROFILES**

BÜŞRA BALKI

FEBRUARY/2022

ABSTRACT

THE MOTIVATIONS AND PROBLEMS OF WOMEN ENTREPRENEURS ACCORDING TO THEIR PROFILES

BALKI, Büşra

MBA in Business Administration

Supervisor: Assoc. Prof. Dr. İrge ŞENER

February 2022, 125 pages

Although their contributions to economic growth and social development are inevitable, the number of women who are actively involved in entrepreneurship is still low. Since there are many various reasons that motivate women to start their own business and different problems that they face, it is important to reveal these factors for different stages of entrepreneurship and also for different sectors. In this study, the motivations of women entrepreneurs and the problems they encounter during the establishment and growth stages of their businesses are explored. The sample of this study consists of 40 women entrepreneurs with different demographic profiles and whose businesses operate in various sectors. The qualitative data obtained from interviews with women entrepreneurs are analyzed in accordance to their entrepreneurial profiles, as traditional and non-traditional entrepreneurs. The findings of the research indicate that the motivations for both traditional and non-traditional women entrepreneurs are mostly caused by the pull-factors that include the desirability factors such as the desire for independence, the desire for achievement, the desire to be their own boss. On the other hand, it was revealed that in the establishment stage of their businesses, women entrepreneurs faced both macro and micro problems, most of which are macro problems. Moreover, the number of non-traditional women entrepreneurs who encounter micro-problems is higher than traditional women entrepreneurs. Similarly, in the growth stage of their

businesses, it is found out that the problems faced by both traditional and non-traditional women entrepreneurs are mostly macro problems. Accordingly, this study contributes to the literature with its comparative findings among traditional and non-traditional entrepreneurs and also among different stages of entrepreneurship which are establishment and growth stages.

Keywords: women entrepreneurship, women entrepreneur profiles, pull and push factors, micro and macro problems



ÖZ/ÖZET

KADIN GİRİŞİMCİLERİN GİRİŞİMCİLİK PROFİLLERİNE GÖRE MOTİVASYONLARI VE GİRİŞİMCİLİK İLE İLGİLİ SORUNLARI

BALKI, Büşra

İşletme Yönetimi Yüksek Lisans Tezi

Danışman: Doç. Dr. İrge ŞENER

Şubat 2022, 125 sayfa

Ekonomik büyümeye ve sosyal kalkınmaya katkıları kaçınılmaz olsa da girişimcilik alanında aktif olarak yer alan kadın sayısı hala düşüktür. Kadınları kendi işini kurmaya motive eden birçok farklı neden ve karşılaştıkları farklı sorunlar olduğundan, bu faktörlerin girişimciliğin farklı aşamaları ve farklı sektörler için ortaya çıkarılması önemlidir. Bu çalışmada, kadın girişimcilerin motivasyonları ve işletmelerinin kuruluş ve büyüme aşamalarında karşılaştıkları sorunlar incelenmektedir. Bu çalışmanın örneklemini farklı demografik profillere sahip ve işletmeleri çeşitli sektörlerde faaliyet gösteren 40 kadın girişimci oluşturmaktadır. Kadın girişimcilerle yapılan görüşmelerden elde edilen nitel veriler, geleneksel ve geleneksel olmayan girişimciler olmak üzere girişimci profillerine göre analiz edilmiştir. Araştırmanın bulguları hem geleneksel hem de geleneksel olmayan kadın girişimcilerin motivasyonlarının çoğunlukla bağımsızlık arzusu, başarı arzusu, kendi işinin patronu olma arzusu gibi arzu edirlilik faktörlerini içeren çekici faktörlerden kaynaklandığını göstermektedir. Öte yandan kadın girişimcilerin işletmelerinin kuruluş aşamasında, çoğu makro olmak üzere hem makro hem de mikro sorunlarla karşı karşıya kaldıkları ortaya çıkmıştır. Ayrıca mikro sorunlarla karşılaşan geleneksel olmayan kadın girişimcilerin sayısı geleneksel kadın girişimcilere göre daha fazladır. Benzer şekilde, işletmelerinin büyüme aşamasında hem geleneksel hem de geleneksel olmayan kadın girişimcilerin karşılaştıkları

sorunların çoğunlukla makro sorunlar olduđu tespit edilmiştir. Bu doğrultuda bu çalışma, geleneksel ve geleneksel olmayan girişimciler ile girişimciliğin farklı aşamaları olan kuruluş ve büyüme aşamaları arasında karşılaştırmalı bulguları ile literatüre katkı sağlamaktadır.

Anahtar Kelimeler: kadın girişimciliği, kadın girişimcilik profilleri, çekici ve itici faktörler, mikro ve makro sorunlar



ACKNOWLEDGEMENT

This thesis study would not have been possible without the support of many people. First and foremost, I am extremely grateful to my supervisor, Assoc. Prof. Dr. İrge ŞENER for her valuable advice, inspirational encouragement and patience during my thesis study. Her extensive knowledge and experience have greatly contributed to my academic study.

My deepest thanks go to my beloved master thesis qualifying committee members, namely, Prof. Dr. Arzu KALEMCI and Prof. Dr. Nilay ALÜFTEKİN SAKARYA for their insightful comments and feedbacks that were fruitful in defense of my dissertation.

Additionally, I would like to express my gratitude to the women entrepreneurs, who constitute the sample group of this study, for their support in participation and providing precious information, sharing their valuable time and thus supporting the success of the study in line with the data they conveyed.

I would also like to offer my endless thanks to my parents, who have always trusted me and supported me materially and spiritually, my dad and my mom Şahin and Hacer BALKI. Without their tremendous understanding and encouragement, it would be impossible for me to complete my study.

Finally, I wish to convey my gratitude to all my friends for their understanding and support in many moments of crisis. Their friendship makes my life a wonderful experience.



*This thesis is dedicated to my parents.
“For their endless love, support and encouragement”*

TABLE OF CONTENTS

STATEMENT OF NONPLAGIARISM	iii
ABSTRACT	iv
ÖZ/ÖZET	vi
ACKNOWLEDGEMENT	viii
TABLE OF CONTENTS.....	x
LIST OF TABLES	xii
LIST OF FIGURES	xiii
LIST OF SYMBOLS AND ABBREVIATIONS	xiv
INTRODUCTION.....	1
CHAPTER I	6
1.1 ENTREPRENEURIAL CHARACTERISTICS	6
1.2 THE ENTREPRENEURSHIP CONCEPT	10
1.2.1 Definition of Entrepreneurship	10
1.2.2 Entrepreneurship Theory	13
1.2.2.1 Entrepreneurship in Psychological Theory	14
1.2.2.2 Entrepreneurship in Behavioral Theory	16
1.2.2.3 Entrepreneurship in Sociological Theory.....	17
1.2.3 Entrepreneurship in Turkey	19
CHAPTER II	24
2.1 IMPORTANCE OF WOMEN ENTREPRENEURSHIP	26
2.2 PERSONAL CHARACTERISTICS OF WOMEN ENTREPRENEURS.....	29
2.3 PROFILES OF WOMEN ENTREPRENEURS	30
2.3.1 Typology of Scase andGoffee (1985).....	30
2.3.2 Typology of Moore (1987)	32
2.3.3 Typology of Carter and Cannon (1988).....	33
2.3.4 Typology of Kjeldsen and Nielson (2000)	34
2.3.5 Typology of Welter (2006).....	35
2.3.6 Typology of Kumar (2010).....	35

2.4 MOTIVATION BEHIND WOMEN ENTREPRENEURSHIP	36
2.4.1 Pull/Push Motivations Theory	38
2.4.1.1 Pulling (Attracting) Factors	40
2.4.1.2 Pushing (Driving) Factors	43
2.5 PROBLEMS OF WOMEN ENTREPRENEURS	45
2.5.1 Micro Problems	46
2.5.2 Macro Problems	49
2.6 POLICIES AND RELATED INSTITUTIONS THAT SUPPORT WOMEN ENTREPRENEURS	52
2.7 WOMEN ENTREPRENEURSHIP IN TURKEY	54
2.7.1 Problems of Women Entrepreneurs in Turkey	55
2.7.1.1 Funding Difficulty	57
2.7.1.2 Role Conflict	58
2.7.1.3 Lack of Skills and Vocational Education	58
2.7.1.4 Lack of Confidence	59
2.7.1.5 Discrimination	59
2.7.1.6 Lack of Commercial and Managerial Experience	60
2.7.1.7 Sexual and Emotional Harassment	60
2.7.1.8 Time constraint	60
2.8 STUDIES RELATED TO WOMEN ENTREPRENEURSHIP IN TURKEY	60
CHAPTER III	73
3.1 RESEARCH PURPOSE AND QUESTIONS	73
3.2 RESEARCH METHODOLOGY	74
3.3 DATA COLLECTION	75
3.3.1 Descriptive Analysis of Interviews	81
3.3.2 Content Analysis of Interviews	85
CHAPTER IV	105
REFERENCES	111
CURRICULUM VITEA	125

LIST OF TABLES

Table 1: Definitions of Entrepreneurship.....	11
Table 2: Characteristics of Entrepreneurs	22
Table 3: Participants' Demographics	77
Table 4: Word Frequency (F) of the Interviews.....	82
Table 5: Main Themes for Content Analysis	86
Table 6: Codes for the Theme “Advantages of being Entrepreneur”	86
Table 7: Codes for the Theme “Alternative to Entrepreneurship”.....	88
Table 8: Codes for the Theme “Future Plans after Pandemic”	88
Table 9: Codes for the Theme “Motivation for being Entrepreneurship”	90
Table 10: Establishment Problems of Women Entrepreneurs	95
Table 11: Codes for the Theme “Growth Problems”	99
Table 12: Codes for Theme “Suggestions for Entrepreneur Candidates”	103
Table 13: Codes for Theme “Support for Capital”	104

LIST OF FIGURES

Figure 1: Schematized Definitions of Entrepreneur by Scholars.....	13
Figure 2: Four Key Talents of Entrepreneurship	15
Figure 3: Model of Women Entrepreneurship	28
Figure 4: Typology of Women Entrepreneurs	31
Figure 5: The Push and Pull Factors of Entrepreneurship	39
Figure 6: Sectoral Distribution of Research’s Participants Businesses	76
Figure 7: The Word Cloud Figure of Interviews	82
Figure 8: Word Tree for “Entrepreneur”	84
Figure 9: Word Tree for “Woman”	85
Figure 10: Motivation for being Entrepreneurship/Coding by Women Entrepreneurship Profiles	92
Figure 11: Motivation for being Entrepreneurship / Coding by Sectors.....	94
Figure 12: Problems in the Establishment Phase of Women Entrepreneurs / Coding by Women Entrepreneurship Profiles	97
Figure 13: Problems in the Establishment Phase of Women Entrepreneurs / Coding by Sectors	98
Figure 14: Growth Problems of Women Entrepreneurs / Coding by Entrepreneurship Profiles	101
Figure 15: Growth Problems of Women Entrepreneurs / Coding by Sectors.....	102

LIST OF SYMBOLS AND ABBREVIATIONS

ABBREVIATIONS

ABIGEM	: European Union, Turkey Business Development Centers
GEM	: Global Entrepreneurship Monitor
KAGİDER	: The Association of Women Entrepreneurs (Türkiye Kadın Girişimciler Derneği)
KOSGEB	: Small and Medium Enterprises Development Organization (Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı)
MIWE	: Mastercard Index of Women Entrepreneurs
MUSIAD	: Establishment of Independent Industrialists' and Businessmen's Association (Müstakil Sanayici ve İşadamları Derneği)
TUIK	: Turkish Statistical Institute (Türkiye İstatistik Kurumu)
TUSIAD	: Turkish Industry and Business Association (Türk Sanayicileri ve İşadamları Derneği)

INTRODUCTION

Entrepreneurship is an important factor that plays a driving role in the growth of society. Entrepreneurs are needed in establishing and running businesses, creating employment, creating capital and ensuring economic security. Economic and social development depends on the participation of both gender. The economic and social development process in which women are largely absent will be incomplete and unbalanced. In today's world, where women's participation in working life is accelerating and the ratio of women's workforce in the total workforce is increasing, economic, social and technological developments have changed the role of women in society in Turkey as well as in the rest of the world and have made them indispensable actors of business life.

In recent years, women's entrepreneurship, which became widespread in the world, creates a suitable employment opportunity for women and is considered as a source of income for families. While the work of women as owners of their own business goes back a long time, their contribution to a country's gross national and domestic product has come to the fore mainly in the last thirty years, and in some countries only in the last five years. The World Bank has determined that, about half of the world's economic growth can be attributed to the contribution of women entrepreneurs (World Bank 2017). The number of women entrepreneurs in Southeast Asia constitutes more than 50% of the total entrepreneurs. Women entrepreneurs have made significant contributions to the development and development of Hungary, Russia and Poland, which have experienced economic stagnation in the past. The recovery in the economies of these countries can be attributed primarily to the opportunities provided by women who own and manage their own businesses (Mboko et al. 2009: 161).

In the international context, it is seen that women's entrepreneurship studies, which continued intensively after the 1980s, have been shaped and concentrated on

the gender axis with the social constructionist view explained in the literature section since 2000s. Given the fact that entrepreneurship is a socially constructed sexist concept, it would be insufficient to examine the number and statistics of women entrepreneurs in countries alone. Therefore, gender, labor market and entrepreneurship statistics of the world should be considered first in the World and then in Turkey.

Women entrepreneurs' statistics show that 252 million entrepreneurs out of approximately 582 million in the world are female. Added to 153 million women who have already been running businesses, we can see the impact of women on business. Research also shows that women now account for 41% of the global workforce and control more than \$20 trillion in annual spending. Predictions are that this number will go up to \$28 trillion in the next few years. With various funding opportunities and today's business climate, women are more than welcome to enter the entrepreneurial ecosystem. Nevertheless, this isn't the case in all parts of the world. As we have seen, women don't always have such favorable conditions. In some regions, women are prevented from participating in the business world because of socioeconomic or other reasons (Whattobecome 2021:1).

Women entrepreneurs represent about one in three growth-oriented entrepreneurs active in the world today. In its 2020/21 Women's Entrepreneurship Report: Thriving through Crisis - released today - Global Entrepreneurship Monitor (GEM) found that globally, 30.2% of women entrepreneurs surveyed expected to hire six or more employees in the next five years compared to just 18.7% in the 2019 report. According to the new report, the percentage of men expecting to hire six or more employees in the next five years is 48% (GEM 2021). The GEM 2020/2021 Women's Entrepreneurship Report showed that women's entrepreneurship is a fundamental promoting factor of inclusive economic growth in developing economies. In low - and middle - income countries, 17 percent of women are entrepreneurs and 35 percent aspire to become entrepreneurs. Taken together, this implies that over half of women in developing countries see entrepreneurship as a path to a better future, compared to only 25 percent in high-income countries.

Meanwhile, women entrepreneurs were unfortunately also affected by the pandemic. However, in the GEM survey amongst the surveyed entrepreneurs who reported recently closing a business, women were about 20% more likely to report a business closure due to the pandemic than men. The largest gender gap was reported in North America and Europe, where women were 50% more likely than men to report

closing a business due to the pandemic. Interestingly, the trend was reversed in Central and East Asia where men were more likely to report business closure due to the pandemic than women (37.7% vs 34%). Globally, women and men were more or less at parity in reporting that the pandemic provided new business opportunities (40.6% vs 42.2%). However, women entrepreneurs were about 10% more likely than male entrepreneurs to see government responses as effective in low-income (44.1% vs 39.6%) and middle-income countries (40.3% vs 35.1%) but trended in the opposite direction in high-income countries (43.9% vs 47.9%) (GEM 2021).

On the other hand, according to the World Economic Forum (WEF) Gender Gap Index (2020), out of 153 countries Turkey ranks 130th. It stood at the same place of 2019 index. If Turkey maintains the same improvement rate, to close the gender gap will take another 167 years according to the current gap given in the WEF report. In economic participation and opportunity Turkey ranked 136th with a gap of 0.478. Turkey stood 13th in educational attainment, 109th in political empowerment, 64th in health and survival, and 106th in the wage gap. Women's participation in the labor force is behind men (women with 33.46 percent compared to 76.51 percent of men).

According to Mastercard Index of Women Entrepreneurs (MIWE 2019), Turkey is an upper middle-income country where women entrepreneurs are more efficiency/innovation driven. In the MIWE, Turkey ranks 51st out of 58 countries with a score of 49.2 where the first ranking country US has a score of 70.3. Women's labor force participation rate for 2019 is respectively low in Turkey (46.2%) and women business leaders' ratio (15.7%) is also low.

In summary, MIWE states regarding Turkey that;

- With respect to other countries, women in Turkey have less opportunities to become business owners and leaders,
- Gender gap in entrepreneurial activity rate is one of the widest in Turkey among 58 countries in the report.
- Major Constraints to women's ability to improve are as follows:
 - Women have less opportunity to obtain funding for business startups since they have less access to financial services.
 - Only average support for SMEs is practiced
- Despite having knowledge assets, women do not always join the workforce.

While the interest in entrepreneurship is growing in Turkey, the number of women entrepreneurs has started to increase day by day in direct proportion to this. In this context, every woman entrepreneur who wants to start her own business encounters certain problems in Turkey as well as in other countries. While women were responsible for housework and childcare in the period until the industrial revolution, this situation changed and the number of women entering the business life increased over time (Soysal 2010: 85). In addition to its effects on the demographic and economic structure, women's entrepreneurship also has a strategic importance in terms of social development. The fact that women develop solutions and products for the needs that are not aware of in social life will lead to the evaluation of mental transformation and innovation in a new dimension (Kırçiçek and Aytar 2021:210).

In accordance to the growing interest for women entrepreneurship, the aim of the study is to first determine how the motivations of women entrepreneurs to be women entrepreneurs differ according to where they are. Afterwards, it will be tried to find out how the problems faced by women entrepreneurs differ according to the sectors they are in. The study, hereof, seeks to answer the two main questions and sub-questions revolving around it as follows:

What are the factors that motivate Turkish women entrepreneurs according to their entrepreneurship profiles to start a career in entrepreneurship?

1a) What are the (pull and push) factors that motivate Turkish women to resort to entrepreneurship?

1b) Are there any difference for these factors according to different sectors?

What are the obstacles do women entrepreneurs face?

2a) What are the problems faced by women entrepreneurs at the beginning of entrepreneurship according to their entrepreneurship profiles?

2b) What common problems do Turkish women entrepreneurs encounter according to their entrepreneurship profiles during the period in which they extend their businesses?

2c) How similar are the problems faced by women entrepreneurs and to what extend do they differ from each other according to their entrepreneurship profiles?

Within this frame, this study consists of five chapters. Following this introduction section, second chapter includes literature review about conceptual and theoretical framework of entrepreneurship. The third chapter is about women

entrepreneurship; women entrepreneurship profiles, their motivations and problems are the topics covered and besides studies about women entrepreneurship in Turkey are summarized. Research methodology and findings are included in chapter four; and results are discussed in the last chapter.



CHAPTER I

LITERATURE REVIEW

This chapter is about entrepreneurship literature. Entrepreneurial characteristics, conceptual and theoretical framework of entrepreneurship, current situation of entrepreneurship in Turkey are the topics included in this chapter. Accordingly, it will be examined how the definitions of entrepreneurship differ and on what basis the advocates of certain boundaries base it on to be defined. Afterwards, the definitions and information about the concept of entrepreneurship will be examined and the general scope of entrepreneurship theories will be explained. Finally, the detailed information about the historical process and current situation of entrepreneurship in Turkey will be clarified.

1.1 ENTREPRENEURIAL CHARACTERISTICS

Before proceeding to theoretical discussions about the concept of entrepreneurship, one should discover the unique characteristics of it along with the importance it possesses. According to Casson (2010: 28), “entrepreneurship is a fundamental concept linking different academic disciplines – notably economics, sociology and history. Entrepreneurship is not just an ordinary interdisciplinary subject; it is a core subject that links the conceptual frameworks of different social sciences. Indeed, it may be regarded as a key building block of an integrated social science”.

Due to the interdisciplinary characteristics of entrepreneurship, there is merely a consensus about that subject, except its constantly changing and evolving nature. In this context, the study first reveals how definitions of entrepreneurship differ and on what grounds the proponents of certain approaches put their definitions. Hence, we can mention about three main approaches towards entrepreneurship, being economic, sociological and historical approaches:

As Casson (2010: 29) puts forth, “*The theory of entrepreneurship demonstrates clearly the strong links between economic concepts such as markets, firms and competition, sociological concepts such as networks and trust, and historical concepts such as institutional innovation and structural change*”. (Casson 2010: 29)

Theoretical approaches revolving around entrepreneurship concerns with three main issues that are (Casson 2010: 30):

1. *What does the introduction of the entrepreneur add to our understanding of economic history? Do accounts of entrepreneurial behaviour supplement statistical evidence, or merely retell the same story through biographical anecdote?*
2. *Is entrepreneurship just a label for an area of ignorance? Does it – like ‘culture’ and ‘institutions’ – sometimes just denote residual causes of growth that cannot be properly measured?*
3. *Can anyone really know what goes on inside the mind of an entrepreneur? If not, what is the point of speculating about the subject?*

Furthermore, *thematic* approaches address the role of an entrepreneur as stated below (Caron 2005: 13):

1. *An enterprise which ceases from innovating is condemned to death.*
2. *A society in which there are no or very few creations of new firms is condemned to decline.*
3. *Inside the firm, innovation is a global process, encompassing both management and engineering.*

Judging by the approaches mentioned above, the importance of revealing the theoretical evolution of entrepreneurship becomes apparent, as not only disciplines scholars are affiliated with, namely economics or sociology, affect the way their proponents interpret entrepreneurship, but also when abysmal difference of opinions when it comes to answering the seemingly-basic question of “how should an entrepreneur be?” is observed.

By giving a new meaning to the concept of entrepreneurship, Schumpeter laid the foundations of this concept, which is still valid today (Ercan and Gökdeniz 2009: 62). According to Schumpeter, the concept of entrepreneur is explained as “the innovative person who realizes the change in the market through new combinations”. Innovativeness concept in Schumpeter's definition of entrepreneurship expresses a

new combination of existing resources. By introducing innovation in 5 ways, Schumpeter has defined the innovation practices reflected in entrepreneurial behavior as follows (Schumpeter 1934, cited by Ahmad and Seymour 2008: 22):

- Introduction of a new product or feature,
- Introduction of a new production method,
- Opening a new market,
- Finding a new source for the supply of new materials or parts,
- Any realization of a new organization in a sector.

Joseph Schumpeter laid the foundations of the economic theory of entrepreneurship. Schumpeter has placed the entrepreneur at the center of the economic movement and defined the most important characteristic of the entrepreneur as “innovator”. Schumpeter made the biggest contribution to entrepreneurship by moving it from a passive position to an active position. He stated that entrepreneurship processes include new and untested technologies and included driving forces such as new opportunities, new markets and using new techniques in the definition of entrepreneurship (Naktiyok 2004: 125).

As for the characteristics of an entrepreneur, J. Schumpeter defines the entrepreneur as the individual who offers innovation in his book “The Theory of Economic Development”. In addition, in his study, he stated that the entrepreneur plans to work with the new style he has created by abandoning the usual working patterns (Kuratko and Hodgetts 2001:10). For entrepreneurs to bring together the goods and services they produce with those in need, they need to master marketing activities (Arslan and Toksoy 2017: 142). Increasing competition conditions and the proliferation of substitute products, the necessity to use the scarce resources at hand, require entrepreneurs to focus more on their marketing activities. Concepts such as conducting market research, analyzing competitors, identifying strengths and weaknesses of the enterprise, understanding long-term relationships with customers, promoting manufactured goods and services, and creating a brand to understand consumer demands and needs, can be applied only if they have marketing knowledge.

Entrepreneurs are also defined as people who bear various risks in this process, which brings together production factors and produces goods or services for specific purposes. Entrepreneurs are people who can find financing, can turn their financing resources into investments, and create income for both themselves and their countries by offering the goods and services they produce to the market. Creation of

employment, development of technology, provision of human needs depends on the entrepreneurial power of the people of that country and the transformation of this power into activity. In this context, entrepreneurship is one of the most important functions in the development of a country (Arslan and Toksoy 2017: 143)

Entrepreneurship activities are broadly reduced to personality traits by Schumpeter (1934). Identifying the personality traits and motivational sources of individuals is seen as important in determining the entrepreneurial characteristics. Entrepreneurs are special people, according to Schumpeter. Entrepreneurs have different personality traits and they are also in the market as economists. Entrepreneurs who act outside of the usual roles and make profit and loss calculations as a result of their economic activities see themselves different from other individuals. Entrepreneurs are people who have a certain vision and mission, but have the initiative in their hands. Here, especially the personality traits of entrepreneurs bring the initiative and courage to the fore.

In order to understand the way entrepreneurship is defined, aside from a variety of definitions as result of nuances in points of views as explained above, one should look at the historical development of the concept of entrepreneurship, both in terms of how historical cornerstones shaped entrepreneurship; and how entrepreneurship contributed to changes in the course of history. Although some authors attribute the introduction of entrepreneurship to discovery of money, archeological findings suggest that entrepreneurship's history starts as early as Upper Paleolithic Period (Carlen 2016: 25). The intensive use of technology in business life has made it possible to apply flexibility in working conditions. Accordingly, the concept of work and the qualifications of the workforce have also changed. All this change caused different workforce and business structures and brought new role distributions within the family. Single-earning families, where men work, have been replaced by double-earning families, where both women and men work. Moreover, studies pivoting around history of entrepreneurship paved the way for construction of theory of entrepreneurship. In the wake of Schumpeter's treatment of economic development, a tradition of historical studies of entrepreneurship began at Harvard University's Research Center in Entrepreneurial History, established by Arthur H. Cole (1889–1974) (Hebert and Link 2009: 22).

1.2 THE ENTREPRENEURSHIP CONCEPT

Entrepreneurship is a vital factor that plays a driving role in the growth of society. Entrepreneurs are required to establish and run businesses, create jobs, create capital, and ensure economic security. Economic and social development depends on the participation of both genders.

In this section, detailed information about the concept of entrepreneurship will be given.

1.2.1 Definition of Entrepreneurship

J. Schumpeter defines the entrepreneur as the individual who offers innovation in his book "The Theory of Economic Development". In addition, in his study, he stated that the entrepreneur plans to work with the new style he has created by abandoning the usual working patterns (Kuratko and Hodgetts 2001: 12). Entrepreneurship activities are broadly reduced to personality traits by Schumpeter. Identifying the personality traits and motivational sources of individuals is seen as important in determining the entrepreneurial characteristics. Entrepreneurs are special people, according to Schumpeter. Entrepreneurs have different personality traits and they are also in the market as economists. Entrepreneurs who act outside of the usual roles and make profit and loss calculations as a result of their economic activities see themselves different from other individuals. Entrepreneurs are people who have a certain vision and mission, but have the initiative in their hands. Here, especially the personality traits of entrepreneurs bring the initiative and courage to the fore.

The definitions about entrepreneurship are summarized in below Table 1 and Figure.1. In the first definition of the entrepreneur, Cantillon (1755) emphasized the risk factor. While Say (1821) discussed the organizational and management characteristics of the entrepreneur, Francis Walker (1876) emphasized earnings and Schumpeter (1934) emphasized innovation. Also, in other definitions of entrepreneurship, Knight (1961) focused on uncertainty, McClelland (1961) focused on moderate risks, Kirzner (1973) defined opportunity. Shapero (1975) stated that the Entrepreneur is the person who takes the initiative in the social and economic functioning of the organization and assumes the risk of possible failure. Leibenstein (1968) stated the management role of the entrepreneur, Casson (1982) stated the resource acquisition, Hisrich (1985) stated its relationship with time-labor and Drucker (1986) with discipline.

Table 1: Definitions of Entrepreneurship

Author(s)	Definition
Richard Cantillon (1755)	Entrepreneur is the person who first used the word entrepreneurship in the 1730s. Cantillon has defined an entrepreneur as the person who buys goods and services for an unknown price and thus undertakes the risk. He drew attention to “the risk factor” as the price was not determined.
Jean-Babtiste Say (1803)	Among the characteristics of the entrepreneur, the ability to organize and manage production factors is as important as the ability to take risks
Francis Walker (1876)	The earnings of the fund provider and the project owner entrepreneur are separated.
Joseph Schumpeter (1934)	Individual behaviors in fact affect capitalism internally. In addition, according to Schumpeter, the entrepreneur is an internal element that makes innovation, triggers change and economic fluctuation (as cited by Kızılkaya 2005: 33).
Frank Knight (1961)	In addition to her/his ability to take risks, an entrepreneur should also be able to manage her/his situation against emerging uncertainties. The entrepreneur who bears uncertainty and risk also takes the responsibilities of the results (as cited by Eren 2012: 51).
David McClelland (1961)	An entrepreneur is an active person who takes moderate risks.
Harvey Leibenstein (1968)	An entrepreneur is similar to the manager. The most important activity of the entrepreneur is to understand the requirements in the economic structure and to offer them to the market. Leibenstein emphasized that one of the fields of activity of entrepreneurship should be studies for inefficiency in enterprises when the economic situation of enterprises is bad (as cited by Damgacıoğlu and Uygun 2011: 21).
Israel Kirzner (1973)	According to Kirzner, the most important element of entrepreneurship is opportunity. He supports that the entrepreneur is not the person who creates the organizational structure, but the person who can find opportunities (as cited by Damgacıoğlu and Uygun 2011: 21).
Albert Shapero (1975)	An entrepreneur is a person who takes initiative in the social and economic functioning of the organization and undertakes the possible risk of failure.
Mark Casson (1982)	Entrepreneur, according to Casson, is a professional person who properly manages and organizes the few resources available and can make the right decisions for the future of businesses (as cited by Casson 2003: 20).
Robert Hisrich (1985)	An entrepreneur is a person who produces different values by spending time and effort, undertakes various risks and finally receives material or moral rewards.
Peter Drucker (1986)	Entrepreneurship is literally related to discipline. Entrepreneur is the person who maximizes opportunities. According to Drucker, a successful entrepreneur is the person who can transfer the resources of the enterprise from areas with low productivity to areas with high productivity and keep them in areas that provide high productivity.

The concept of entrepreneurship is mainly dealt with in an economic framework. While economically entrepreneur is directing the supply and demand and looking for a market; entrepreneurship is mostly understood as an activity to mobilize resources economically. The use of the concept of entrepreneurship in today's sense is

related to the dominance of the capitalist mode of production. Already the introduction of the concept into the economic literature begins in the 19th and 20th centuries. The concept has brought forward by the economy to the French economist Cantillon. With J. Baptiste Say, this concept has reached the meaning we use today. According to Say, the entrepreneur is the person who produces a product that is thought to be valuable by bringing all the production factors together and takes the risk for the profit to be obtained. Say's entrepreneurial definition is based on the principle of owning both risk-taking and managerial skills. In this context, both the process of opening a company and the process of innovation are included in the scope of entrepreneurship.

Whether personality or social environment is more effective in the emergence of entrepreneurship has been discussed for a long time. Emphasis on personality focused on the psychological characteristics of entrepreneurs. Efforts to search for entrepreneurial items in personality structure are most concentrated on “risk-taking”, “need to succeed” and “locus of control”. Those who emphasize the environment in the emergence of entrepreneurship emphasized the effect of social tradition and cultural characteristics of the group structure. In addition, whether the external social environment conditions such as the state and the market are suitable is another issue that is emphasized. While market mechanisms are effective in the emergence of entrepreneurship in developed countries, the economic motives determined by government policies are more dominant in developing countries.

Figure 1 below schematizes how each scholar answers the question of “who is an entrepreneur?” by their approaches. It should be noted that the diversity in terms of definition of entrepreneurship makes liquidity of the concept of entrepreneurship evident, that is to say the way it is defined is entirely dependent on the definer’s point of view and school of thought they attribute themselves. Early pioneers are observed to associate entrepreneurship with risk. While “Richard Cantillon recognized the uncertainty associated with entrepreneurial activity. Two hundred years later we find Frank Knight formulating his theory of entrepreneurship upon the same foundation of uncertainty and risk” (Long 1983: 52), Say (1803: 26) prerequisite managerial talents in order for entrepreneurs to succeed. In other terms, Say’s perspective indicates that holder of a title or an adjective (“entrepreneur”, in this case) is defined by what renders them successful. Similarly, Marshall (1890: 41) adopted point of view that there is a reciprocal relationship between entrepreneurship and managerial skills. The third theme that of creativity and innovation-gained force with Joseph Schumpeter in the

early years of the twentieth century although intimations of this theme were to be found in the writings of the physiocrats of the latter part of the eighteenth century and in J.B. Say's notion of the adventurer applying scientific knowledge to industry (Long 1983: 49).

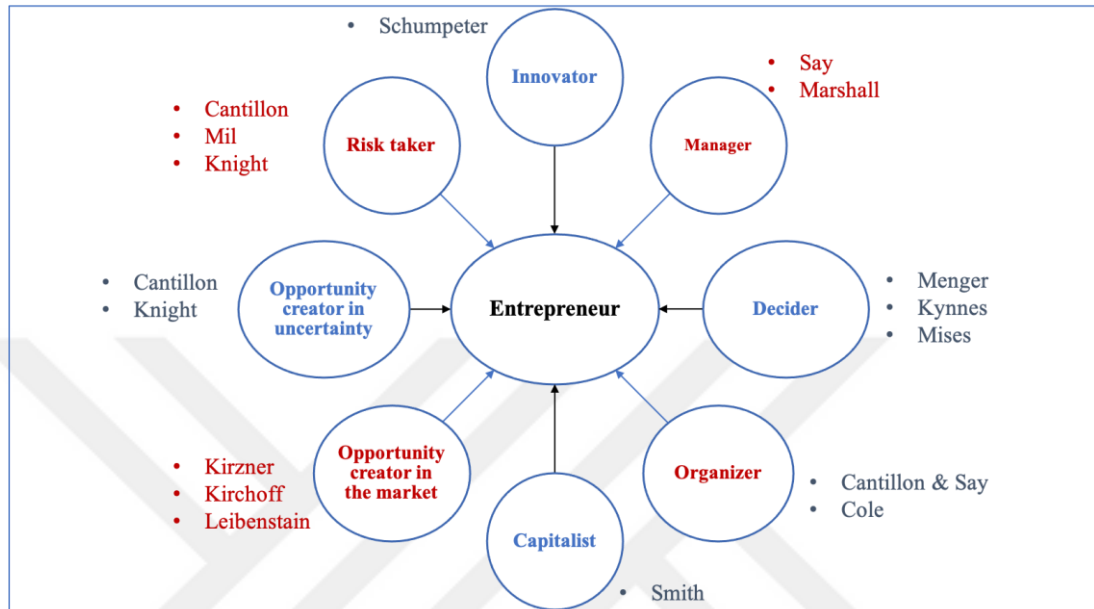


Figure 1: Schematized Definitions of Entrepreneur by Scholars

Source: (Long 1983: 52)

What is remarkable in defining who an entrepreneur is, besides the obvious effect of difference in schools of thought, is that diversity in answering the question reveals the interrelationship between entrepreneurs and market dynamics. At this point, the impossibility of a perfect correspondence between sharp turns in the market structure, scientific breakthroughs that changed production, changes in political systems and the emergence of different ideas about entrepreneurship should be taken into consideration.

1.2.2 Entrepreneurship Theory

The actor and his qualities that support entrepreneurial acts are thoroughly examined in both psychological and sociological theories. Among the approaches that try to explain why some individuals become entrepreneurs but not others; personality theories (psychodynamic, social-psychological), behavioral theories, and sociological approaches are important.

1.2.2.1 Entrepreneurship in Psychological Theory

Psychological theories on entrepreneurship try to explain entrepreneurial personality based on individual elements. According to these approaches, personal qualities significantly explain who we are, what psychological and social status we are in. Personality theories portray the entrepreneur individual as a different/distinctive type with his combination of attitude, his perspective and innovative/changer performance. These approaches, largely derived from Freud's personality theory, emphasize the fact that the subconscious motives that guide people play a fundamental role in the formation of personality. It is argued that social subjectivities sometimes clash with these subconscious motives, and the person is forced to take an attitude that does not contradict with general judgments. Both in the social field and under the umbrella of an organization, if the person goes against the general order and judgments, he/she is opposed, rejected and consequently regarded as a marginal person. Entrepreneurs also have a personality structure that often contradicts established values.

According to Sönmez and Toksoy (2014: 42), as shown in Figure 2, a successful entrepreneur is expected to fulfill four traits that are personality, business talent, entrepreneurship talent and leadership talent. It is noteworthy to point out that the authors put personality in the center, for the fact that qualities attributed to personality, such as awareness, persistence and courage are directly related to other three traits, meaning that only if an entrepreneur meets the criteria prescribed for personality can fulfill requirements of other traits.

The way Hisrich et al. (2016: 48) interpret key talents, required for being a good entrepreneur, as shown in Figure 2 below, is that personal traits are only effective if they are supplemented by secondary traits, that is to say, “the company needs to have a strong management team composed of individuals with solid experience and backgrounds, a strong commitment to the company, capabilities in their specific areas of expertise, the ability to meet challenges, and the flexibility to scramble wherever necessary” (Hisrich 2016: 49), meaning that personal talents play limited role without competence of managerial bodies, which is why, knowing “how to place the right talent in the right place at the right time” (Hisrich 2016: 49) is equally important with ability to analyze the market. Moreover, “the entrepreneurial attributes of persistence and determination, which are so beneficial when the new venture is on the “right

course,” can inhibit the ability of the entrepreneur to detect, and implement, change” (Hisrich 2016: 50).

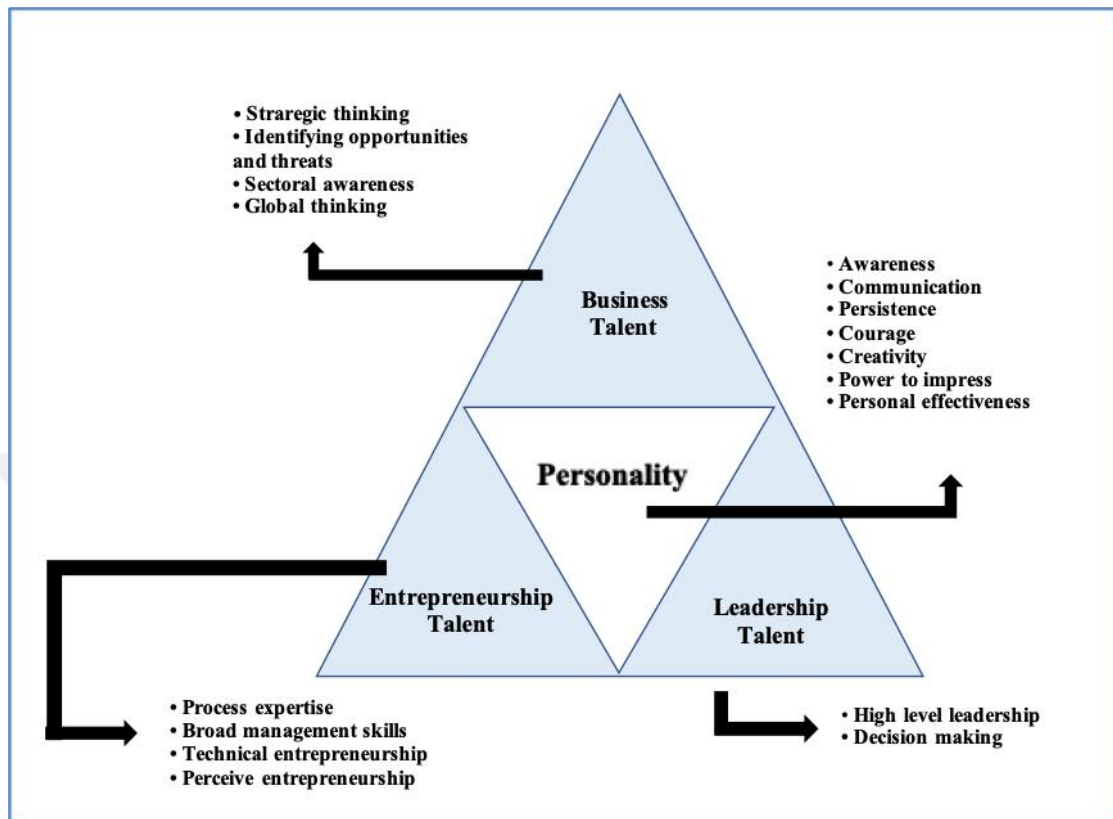


Figure 2: Four Key Talents of Entrepreneurship

Source: (Sönmez and Toksoy 2014: 43)

Psychological and behavioral approaches to entrepreneurship focus on attitudes and behaviors directed by entrepreneurs' preferences towards producing economic value. For example, according to McKenna (2012: 52), some of entrepreneurs' attitude, temperament, style, ability and other features are the results of their personal qualities like autonomy, personal growth, self-acceptance, mastery, positive relatedness, life satisfaction and balance of positive/negative effects. It indicates that they have a distinctive (typical) character compared to other people. Accordingly, entrepreneurs' ability to assess their business successfully depends on increasing their capacity to control their lives and having a strong sense of accomplishment. Stevenson and Gumpert (1991: 66) also show that entrepreneurs have a tendency to “take risks” as their most obvious characteristics. According to them, entrepreneurs are willing to take risks, constantly seek business opportunities and desire to establish control over production resources. In this context, Timmons

(1989: 15) also states that entrepreneurs are determined, stable, problem solver and reliable.

Timmons is also stated that successful entrepreneurs have three basic characteristics. These are; having “vision” and “mission” and “being ambitious”. Successful entrepreneurs have the ability to select and detect the signals that others do not detect and miss. They strive to improve the vision in the areas they are interested in. At the same time, they attract attention because they have the motive of “bonding with passion” and “resolute endurance”. These are ambitious people who are competitive and full of desire to win.

1.2.2.2 Entrepreneurship in Behavioral Theory

In addition to approaches that address entrepreneurship from different perspectives, there are also those who try to reach a synthesis based on existing approaches. It is suggested that personality is an important factor affecting entrepreneurship, but it is not sufficient alone, and can be understood when considered with other factors. According to this, entrepreneurship is a behavioral process consisting of interaction of many factors other than personality.

Behavioral approaches try to explain the nature of the entrepreneurship from the behavior. This approach essentially examines changes in behavior over time, particularly changes at different stages of the business process, based on individual abilities (driving license) related to a specific event.

To determine entrepreneurial behavior; researchers develop a framework based on “ability”, “knowledge”, “performance” and “psychological” variables. In this context, Gibb (1987: 25) exemplifies entrepreneurial behavior as follows: entrepreneurial behavior is showing initiative, having the power of persuasion, taking measured risks, being creative, independence/autonomy, problem-solving, desire to succeed, having self-control, leadership, hard work. Gibb states that entrepreneurs have a high percentage of these attitudes in the business or commercial field. Also, Gibb and Ritchie (1982: 33) emphasize motivation, ability, thought, and ownership of resources as the necessary attitudes and behaviors for entrepreneurship.

In the light of these approaches, it is possible to say that entrepreneurship is a combination of attitude and behavior characterized by a number of distinctive personal characteristics. For some entrepreneurs, some of these features are dominant, while for

others, different features come to the fore. The same personal characteristics are far from being decisive for each entrepreneur (Aytaç 2006: 147).

1.2.2.3 Entrepreneurship in Sociological Theory

Sociological approaches to entrepreneurship, on the other hand, emphasize the importance of social structure and social variables on individual decisions and argue that a tendency that exalts the principles of vulgar individualism (personal qualities) stands out as the only determinant in entrepreneurship theory. Until recently, the dominant trend in entrepreneurial theory was to act on the qualities of the entrepreneurial individual. However, vulgar individualism or personal qualities often leave the role of social factors affecting decision making (Thornton 1999: 19).

In the emergence of interventional action, besides personal, behavioral and economic motivations, emphasis on non-profit motives is equally common. Numerous theorists such as Weber, Schumpeter, Auster and Aldrich, Storey, Lyon, Werbner, Reynolds, Hofstede, and others have sought to explain interventional action with non-profit impulses. In these approaches, they focused on religion, status, social structure, historical conditions, gender, race, ethnicity, education, group/environmental characteristics (Yılmaz Cihan 2016: 188), (Yılmaz Ayşen 2016: 188).

Sociological approaches to entrepreneurship focus on the relationship between entrepreneurship and social structure or social factors. Social factors have a motivational effect on many behaviors. Since Weber (1920), many social scientists have supported the idea that many social factors, especially religion, allow economic behavior and increase social activities. In sociological theory, entrepreneurship is generally viewed as an activity related to social conditions and shaped by these conditions. Sociologists believe that individuals are forced to make a career choice seriously, that is, a certain job and profession. According to them, preferences are formed based on expectations and pre-admissions in the social world. Society directs or prepares people against a certain role. The diversity of opportunities offered by society leads people to different jobs and engagements. Individuals adopt attitudes and behaviors parallel to the current conditions and naturally socialize according to the approved sets of the society. Society's value and role sets have binding results for individuals. For example, it is often noteworthy that those from entrepreneurial families are still establishing a similar business or growing their family business. It is

also seen that those who come from workers or civil servants' families are often socialized in this direction (Bridge 1998: 121).

While sociologists base entrepreneurship sociologically, they state that social factors such as social environment, family origin, education, age, gender, ethnicity, and race are very vital in the emergence of entrepreneurial actions. According to them, social structures, environment and its factors, interventional ideas, opportunities, resources, skills, motivational effects for success, social class, family composition, and history, family profession, and others directly affect entrepreneurial decision making. For example, in a study regarding British entrepreneurs, it has been stated that the majority of the businessmen were also entrepreneurs and their tendency was to continue or grow the same job. Also, some social groups, for example, ethnic groups with dominant characteristics, tend to produce more (proportionally) than other entrepreneurs, to show higher interventional performance (Yılmaz Cihan 2016: 189), (Yılmaz Ayşen 2016: 189).

In sociological theory, interest in entrepreneurship has increased especially after the 1980's. Especially in countries such as the USA, UK, Scandinavian countries, Japan, South Korea, and China, there is a great increase in sociological entrepreneurship research. Again, in developing countries, with the appreciation of the transition to the economy with high entrepreneurial performance, the interest in entrepreneurship has increased. It is possible to say that entrepreneurship is considered as one of the classical means of production, perhaps the most important one, that entrepreneurship is a power that creates prosperity and transforms social structure/relations and entrepreneurial class is a socially important category (TUSIAD 2002: 14).

However, in the research related to entrepreneurship in the USA, it has been observed that entrepreneurs are more educated than they think, but the education they have received is not very closely related to their work. In terms of personal characteristics, entrepreneurs' need to succeed, establishing supervision, risk-taking, and gender have emerged as important variables. It was determined that the father is also an entrepreneur, and even the mother has entrepreneurial qualities. Entrepreneurs in the United States stated that their parents encouraged them to start a business and encourage entrepreneurship. Also, it has been determined that entrepreneurs in the USA are very hardworking and effective managers and tend to show all kinds of dedication to achieve success in their jobs. These findings generally show that the

sociological approaches towards understanding the entrepreneur individual and entrepreneurship process of social factors and social structure elements cannot be ignored (Hisrich and Peters 2001: 28)

1.2.3 Entrepreneurship in Turkey

According to the classification of W. Sombart (Buruma 2010: 19), a German economic historian, countries are classified as “Merchant Societies” and “Soldier / Heroic Societies”. Taking this classification into account, it is possible to say that Turks are in the second class. However, it is possible to say that this situation has started to change since the 1980s. It is observed that in our country, especially in the last 15-20 years, young people have been gravitated towards entrepreneurship.

Indeed, Turkey had undertaken almost a national effort to create a group of entrepreneurs with the proclamation of the Republic in 1923, which became evident when the decisions taken at the Izmir Economy Congress, dated March 4, 1923, are evaluated. The period between 1923-1930 is the period of establishment of the national economy. On one hand, a struggle was fought against the pressure and domination of foreign companies, on the other hand, a series of measures were taken to encourage entrepreneurship. With the enactment of the “Promotion of Industry Law” in 1927, an important step was taken in terms of industrialization, and the opportunity was provided for private enterprises to establish factories and national banks. It is seen that the most important industrial branch developing in this process is sugar factories (Kayıran and Saygın 2019: 32).

Although the National Protection Law was enacted in 1940, it could not be an incentive for private enterprise or entrepreneurs. Since the war economy conditions that came to the fore in this period, regulating the market, eliminating the imbalance between supply and demand and combating black market activities came to the fore. After 1948, the private sector showed a progress compared to the previous situation in the industry. Since the 1950s, the private sector has focused on industrialization, the phenomenon of extreme statism has been rejected and entrepreneurship was encouraged. The 1960s and 1970s were a period of development for private entrepreneurship. Entrepreneurs have been employed in many areas such as commerce, agriculture and industry (Müftüoğlu 2001: 49).

The period of 1970–1980 is a period in which import and import policy came to the fore. It is observed that industrialization and private sector entrepreneurship

increased with the decrease in public investments in the 1970s. The main objective of the period 1970-1980 was the development of the manufacture of traditional products. It can be said that the embargo that occurred in this process, oil crises, high inflation, political and economic instability, prevention of import substitution policy, problems in foreign currency, not being implemented. A clear policy and inadequate incentives have had negative effects on entrepreneurship (Danışık 2001: 41).

Remarkable progress regarding entrepreneurship has occurred in Turkey in the 1980s. The strategy change with the economic development package, which was put into effect with the decision taken on January 24, 1980, came to the fore. With the decision taken, the development strategy for imports was abandoned, and an export-oriented development strategy was adopted in line with the requirements of a free market economy. Accordingly, the policy of supporting entrepreneurship and export-oriented entrepreneurship was implemented which is the most important factor of the free-market economy system. The government regulated its basic function as the supply of money, not increasing public expenditures above the effective demand (Özdemir 2007: 188).

Despite small shifts from these policies in the 1980s, Turkey is still dominated by these views and entrepreneurs are supported in this direction. Governments have not been involved in the functioning of the market and taken a regulatory role. In this way, the economy has ensured its development through price indicators and the leadership of private enterprise, with the economic policies put into practice in the 1980s. Price determination is entirely left to market conditions. Prices have been formed freely in line with the supply and demand in the market. Previously, in the product and service market, there were two price units for industrial goods, namely the official and black market, especially in times of depression. With the determination of the prices of products and services in market conditions, this double pricing has been eliminated. When domestic production cannot meet domestic demand, there will be import purchases. As a natural consequence of this, it will be ensured that concepts such as quality and productivity for increasing competitiveness in domestic production will come to the fore (Doruk and Yavuz 1980: 2248).

With the devaluation of January 24, 1980, the US dollar was increased to 71.40 Turkish Liras. Starting from 1 July 1981, the exchange rate has been determined daily. Thus, income from borrowing and migrant Turkish workers were increased, while the

difference in the value of the Turkish lira was reduced, which was different in the official and black market (Ersöz 2006: 65).

Nevertheless, the conflict of some decisions taken in the 1980s and the uncertainty created as a result of the unstable environment created a disadvantage for entrepreneurs. Entrepreneurs, who could not see the future, could not plan, and hesitated to invest. The tax system and foreign trade regime were the most affected by the sudden policy changes in the economy. The unpredictable situation in the tax policy, and the inability to predict how the tax laws will reflect on the future tax burden both prevented entrepreneurs and encouraged tax evasion (Yıldız 2020: 44).

In the 1980s, the target of foreign trade policy was the development of exports and liberalization of foreign trade. Barriers to imports other than customs duties were removed, and customs duties were significantly reduced with the decision taken in August 1989. Since the incentives are directed not to the production of export goods but to the export goods themselves, it has enabled the marketing of the current surplus production rather than strengthening the production of export goods. This process is the period when the stock exchange was established (Arıkan 2004: 96).

It is possible to say that in the 1990s, the state was more involved in the economy than it should have and the uncertainty still continued. Despite all this uncertainty, there has been a rapid growth of entrepreneurship in Turkey. With the membership of Customs Union, entrepreneurs sought ways to maintain their existence against foreign capital and products. Issues such as foreign language, sufficient knowledge and experience to be able to sell products in foreign markets, which are seen as the most important conditions for gaining competitive power in the international market environment, are the minimum standards of entrepreneurs. This environment has created an entrepreneurial segment that has a command of quality, efficiency, international marketing strategy, supports competition and is sensitive to technological developments. The type of entrepreneur has emerged that determined the production strategy built upon the question of “What and how will you produce and sell to whom?”. With the economic crisis experienced in 1994, Turkish entrepreneurs had a very successful exam and succeeded in exports. The argument that Small and Medium Size Enterprises (SMEs) will be adversely affected with the implementation of the Customs Union in 1996 was invalid (Müftüoğlu 2001: 62).

In the early 21st century, many developments in science and technology are experienced rapidly. The economic value of entrepreneurs and entrepreneurship has

increased more than expected. Because of this, entrepreneurship based on the individual and individual talent came to the forefront, and the intellectual productivity ability of the human has gained more importance. Some industrialists and businesspersons in Turkey have listed the following views on what characteristics entrepreneurs should have in the 2000s as is stated on Table 2 (Yıldız 2020: 48).

Table 2: Characteristics of Entrepreneurs

Well educated	With some capital accumulation	Following the developments in the world	Technological savvy
Open to innovations	Researcher	Predictive	Risk taking
Having a foreign language	Stable	Analyzing	Creative
Have a good environment	Leader	Knowledgeable and experienced	Dominating the domestic market
Having talented and qualified staff	Guiding the understanding of service	Giving importance to participation	Realistic
Care about quality	Environmental and human awareness	Determined to succeed	Educator
Showing patience	Who likes to share	Excited	Hardworking
Sociable	With team spirit	Stepping with a productive spirit	Having the ability to communicate

Source: (Yıldız 2020: 49).

With the globalization process, parallel to the changing economic understanding in the post-1980 period; the importance of transparent industrialization strategies, privatizations, free market economy policies and public enterprises began to decrease. Establishment of Independent Industrialists' and Businessmen's Association (MUSIAD) in 1990 is one of the important developments. MUSIAD criticized that the state had created economically privileged groups and the industry was led by privileged groups as these groups lost their independence principle. Although the economic crisis that occurred in the 2000s caused a troublesome process in every field in the country, it was the period when the higher boards became widespread as a result of the trust environment provided by the entrepreneurs. The environment of trust and stability that has been created has made significant contributions to the entry of foreign capital into Turkey and for investments (Öztürk 2018: 28).

In 2011-2019 SME Strategy Action Plan, supporting and developing entrepreneurship has become one of the priority strategic issues. The factors related to weakness or development in the subject matter, are determined as follows (Small and Medium Enterprises Development Organization [Turkish abbreviation: KOSGEB], 2019):

- Lack of knowledge and awareness of existing entrepreneurs about establishing successful and plan-based businesses
- Lack of integrity in activities related to entrepreneurship
- Lack of emphasis on entrepreneurship in the formal and non-formal structure of education
- Insufficient activities to attract and to encourage entrepreneurship
- Inability to attract the interest of effective groups to entrepreneurship
- Entrepreneurs who have started a new business are indecisive at the first stage and it takes time to gather courage
- Difficulty in costs and finding a place for establishing a production center during the establishment phase of enterprises

Some strategies have been determined in order to eliminate these factors and increase the attractiveness of entrepreneurship. Strategies to improve entrepreneurship at the level of developed countries by ensuring the diffusion of entrepreneurship to the society are as follows (KOSGEB 2019);

- Providing consultancy and training services to entrepreneur candidates;
- To present activities such as competitions and awards to make entrepreneurship attractive;
- Including the subject of entrepreneurship more widely in the education curriculum;
- Establishing entrepreneurship-related units in order to support communication of institutions.

CHAPTER II

WOMEN ENTREPRENEURSHIP

The woman defined by Şemseddin Sami, who is known for his works in Turkish literature both in the field of literature and in the field of language, based on physical and quantitative realities; “She is female of the human species and half of the human species. For this reason, the position of women is always directly related and proportional to the structure of society. The position and status of women shows the state of society” (Doğramacıoğlu 2018: 228). Even this definition reveals the importance of women in society. Social studies have revealed that roles attributed to women such as housework and taking care of children give women an advantage in business life. Because social support and ability to maintain relationships are higher than men. In recent years, women, who have been observed to be in a great leap forward especially after the 1970s in our country and in the world, are increasingly making their weight felt in working life. For reasons such as being able to use the talents and skills that women have, being independent, and having faced many obstacles in the 1970s and 1980s, they prefer to establish their own businesses, in other words, to become women entrepreneurs, instead of working with wages and salaries. Entrepreneurial women emphasize that self-employment creates an important area of freedom and financial independence. The fact that women do not work for a certain wage increases their ability to act independently in different matters such as the supply of raw materials and the marketing of products and creates an important freedom in choosing the most suitable conditions for them (Yetim 2002: 81).

The efforts of women to gain experience in business life and to prove that they can reach high positions coincide with the 1980s, and since the 1990s, it has been possible to see women in higher positions and in positions that promise success in male-dominated sectors (Güleç 2011: 30). However, the gender discrimination that

occurs between men and women due to the patriarchal society structure that still exists in Turkey limits women to home and private life and shows the man as a power that takes the financial responsibilities of the family and has the first say in the decisions to be taken. Women have been prevented from participating in working life, their right to education, their participation in social activities because they are “women”, and women have gained the legal and economic freedom they deserve as a result of long struggles. Today, it is tried to ensure equality of opportunity and not to discriminate between men and women in working life, both by law and by women's struggles. Efforts to reconcile women's work life with family life still continue. However, sufficient results cannot be obtained in our country, and there are serious differences between us and developed and developing countries (Umutlu and Öztürk 2020: 302).

In national context, Saray (1993: 118) defines a woman entrepreneur as:

“A women who have her own business and who employs other people alone or with her under the umbrella of one of the social security institutions within the market economy to produce and sell goods or services directly to the market by taking calculated risks, which can be converted into cash, and who is registered as members of the Chambers of Tradesmen and Craftsmen affiliated to TESK or TOBB chambers”.

In most of the definitions (Zapalska and Fogel 1998: 138) regarding women entrepreneurs, women such as doctors, lawyers, pharmacists who do their own profession by receiving training in their own profession are not considered as entrepreneurs. Because entrepreneurship notion includes taking risks in terms of profit and loss.

Taking aforementioned factors and differences into consideration, it is possible to conclude that when analyzing the motives of women entrepreneurs and problems they encounter, it is essential to address the issues that cause such differences and categorize women by designated issues. The study, therefore, lists a variety of categorizations by different authors, as the way they approach the concept of entrepreneurship, -say while one scholar adopts an entirely economic perspective, others may prefer prioritizing social issues when it comes to explaining the role of entrepreneurs- and how they perceive the role of women in this field based on their advocacy of a certain point of view.

2.1 IMPORTANCE OF WOMEN ENTREPRENEURSHIP

The female entrepreneur is described as the woman who is the boss of her own business, who works alone or employs personnel, produces and sells goods and services, can overcome problems related to her business, adapt to the conditions in their environment, and tries to have experience in her field. Although more and more women are actively involved in entrepreneurship, their rate is still relatively low compared to male entrepreneurs. Women entrepreneurs begin entrepreneurship for several reasons. While women generally prefer self-employment, fewer ones prefer jobs where they can carry out their family responsibilities together with their jobs (Arslan and Toksoy 2017: 145)

Although entrepreneurship activities have similar characteristics for male or female entrepreneurs, some features distinguish women entrepreneurs from male entrepreneurs. First of all, for women entrepreneurs, social judgments are more important than for male entrepreneurs, who can carry out their home and business lives at the same time, and are more cautious, more conservative and more emotional than male entrepreneurs. Besides, female entrepreneurs are easier to consult than male entrepreneurs and their empathy skills are higher. Entrepreneurship provides women with financial and moral benefits and advantages such as independence, financial opportunities, and employment opportunities (Soysal 2010: 85).

According to Turkish Statistical Institute (TUIK)'s March 2020 Labor Force Statistics, the rate of women entrepreneurs is 8,7% within all entrepreneurs in Turkey. But unfortunately, women entrepreneurs often dominate very small, micro businesses. Meanwhile, the employment rate in women population (ages of 15+) of Turkey is 29,4 while it is 65,7 for men. While their tenure in working life was 16,7 years for women aged 15 and over in 2013, it was 19 years for women in 2018 (TUIK 2019). 3% of women entrepreneurs cease their entrepreneurship activities because they cannot grow their business. According to the studies, 60% of women who quit their jobs, can return to their jobs if appropriate conditions are provided (TUIK 2017). Therefore, it can be stated that the number of women entrepreneurs is still very low. In order to increase this number, various public and private sector institutions and organizations provide grants, incentives, support, loans and consultancy services from financing support to various trainings in order to increase employment.

The economic and social development process, in which women are mostly absent, will be incomplete and unstable. Half of the population of Turkey is women,

and it would be a serious loss not to make sufficient use of the knowledge, skills, and experiences of this population. Women can find more opportunities for economic participation through entrepreneurship and women entrepreneurs are needed to reduce mass unemployment and poverty. If women entrepreneurs are actively added to the workforce, that is, they are in business life, the country will become more efficient economically. In other words, women entrepreneurs contribute to the fight against poverty and job creation by leading to redefining and shaping workplaces, business networks, financial institutions, and culture in their countries. As women entrepreneurs are one of the main factors that serve economic and social development, women's contribution to the economy as entrepreneurs increases the level of development and welfare. Women find the opportunity to express themselves better through entrepreneurship (Keskin 2014: 77).

Although severity of each determinant demonstrates uniqueness by geography, culture, education and economic dynamics, concerning to the factors affecting success of women entrepreneurs, Anwar and Rashid (2012: 48) stipulates that some factors, regardless of their diverging weights, are common amongst all women entrepreneurs. As illustrated in Figure 3, pull-push factors can be observed in various areas from work environment, personal factors, social factors to financial factors. Still, even if *ceteris paribus* one determinant is different for a women entrepreneur, the entire picture might change. Women with similar educational backgrounds, equal financial opportunities and same sectoral experiences can be affected by pull-push factors differently. For example, presence of entrepreneurs in a women entrepreneur's family is enough to ignore many push factors another women without such asset has to go through. Likewise, just as sectoral experience can be both a push factor or a pull factor, based on a woman's experience, two women without sectoral experience can be expected to show difference not only from their experienced counterparts, but also from each other for mentioned reasons. The figure also indicates that personal attributes may play role regarding to the success of a woman entrepreneur. For instance, absence of managerial skills has the potential of nullifying the presence of business network or sufficient capital. Furthermore, one should consider the role of governments as their funding policies may be the determining factor in terms of success of women entrepreneurs. Lastly, in distressed areas international development programs can make up what local authorities fail to do.

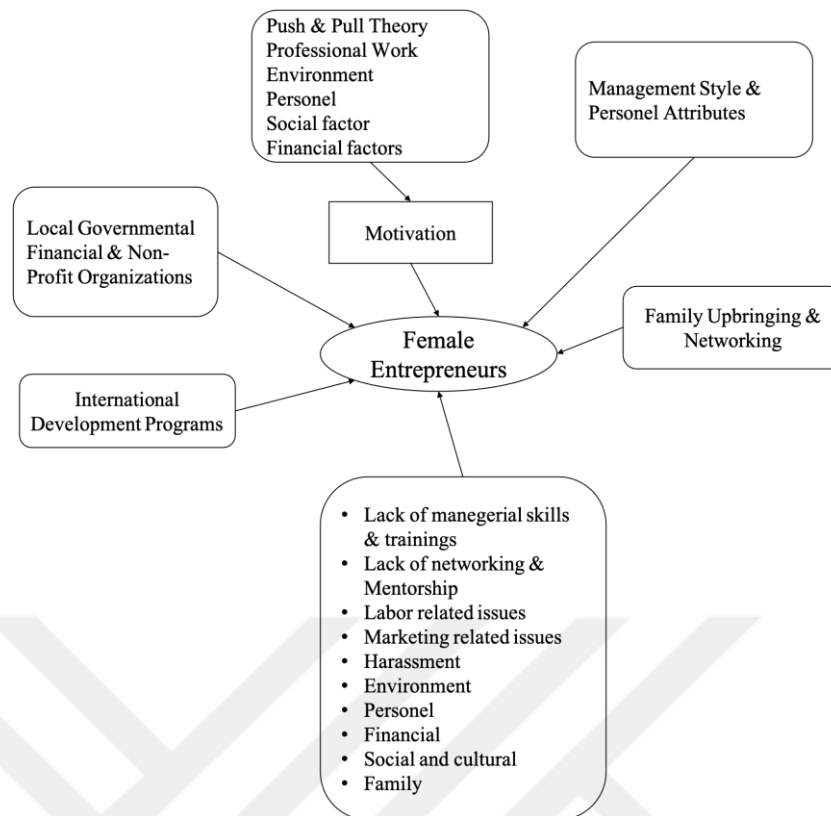


Figure 3: Model of Women Entrepreneurship

Source: (Anwar and Rashid 2012: 50)

Women entrepreneurs are businesswomen who reflect entrepreneurship features and adopt and implement entrepreneurship activities and processes. They evaluate the opportunities and successfully gather the necessary resources. They also successfully conduct and manage a dynamic process that involves change. Women with a potential for growth over time can start a creative business and create a new model activity with many factors affecting their success (Figure 3). Women entrepreneurs are women who, as innovative, self-confident, and creative women, are capable of achieving economic independence individually or in cooperation with others, who can create business opportunities for others by starting, establishing, and operating an organization by keeping up with personal, family, and social life.

At the beginning of the 1990's, thanks to the international sensitivity and the measures taken and the developments recorded at the national level, Turkish women entered the business world. As the education level of women increases, as they gain their economic independence, life opportunities such as health, nutrition and education of their children improve and women participate more actively in the economic development process (Bedük 2005: 110).

2.2 PERSONAL CHARACTERISTICS OF WOMEN ENTREPRENEURS

In studies on the characteristics of women entrepreneurs, characteristics such as self-confidence, being competitive, being independent and goal-orientation come to the fore (Zapalska and Fogel 1998: 142). However, women also have other characteristics such as taking risks, being able to control and being ambitious (Zhao 2005). The personal features that characterize women entrepreneurs in Turkey are patience, courage and self-confidence. The mentioned characteristics do not express all the women entrepreneurs with different characteristics and sociocultural environments. Therefore, differences occur according to the sector, social cultural environment and economic characteristics (Örücü 2007: 120).

A few general characteristics of women as entrepreneurs can be mentioned. In this regard, besides the personal characteristics of women such as independence, creativity, being competitive, innovativeness and self-confidence, they also have characteristics such as gaining prestige in the social cultural context, being able to cooperate, establish healthy relationships, and receive support. In addition, other characteristics women have personally stem from their gender roles. Women are more tolerant, emotional, able to communicate better and overcome problems more easily than men (Yetim 2002: 89).

Motivation is very important in women entrepreneurship as in entrepreneurship. Although the most basic features that an entrepreneur should have are seen as creativity, innovation and taking risks, the importance of motivation should not be forgotten. Because motivation is very important in terms of sustainable competition. Women entrepreneurs who do not have sufficient motivation will not find a place in sustainable competition. In order for a woman entrepreneur to be successful, she should take a suitable subject for herself and turn it into a business idea and make it a target that can be realized. The process of being appreciated by both the family and the environment when it reaches its goal is a remedial element (Kırçicek and Aytar 2021: 212).

Risk indicates potential dangers that may occur in the future. When, where and how the risk will come cannot be predicted. Because risk is a state of uncertainty and can change over time. Taking risks is actually a feature that every entrepreneur should have. Since there are some risks in almost every field such as economic, psychological, social relations, career development, it is very important to take risks in order to be a successful entrepreneur (Bozkurt 2012: 132).

Being self-confident is actually very important for women to be successful entrepreneurs. Because a woman who does not have good feelings for herself and does not have self-belief will not be able to stand out among her strong rivals. On the other hand, a woman with self-belief will make good use of the opportunities offered to her and become a successful entrepreneur. Increasing support at the level of family and spouse, and changing roles of women with the changing social structure are among the most important factors in the increase of women's motivation (Akın 2010: 15).

Emotional intelligence is defined as the measure of a person's ability to understand, perceive, manage and direct emotions belonging to himself or others. Women entrepreneurs who have to make decisions in case of uncertainty overcome difficult conditions by using their emotional intelligence. In fact, taking risks in situations where uncertainty prevails seems to be a feature of entrepreneurship, but it is actually a feature of emotional intelligence (Bozkurt and Alparslan 2013: 12).

2.3 PROFILES OF WOMEN ENTREPRENEURS

In the literature various typologies were developed for women entrepreneurs in accordance to different dimensions. Typologies of Scase and Goffee (1985: 44), Moore (1987: 12), Carter and Cannon (1988: 432), Kjeldsen and Nielson (2000: 25), Welter (2006: 82) and Kumar (2010: 24) are summarized below.

2.3.1 Typology of Scase and Goffee (1985)

According to Scase and Goffee (1985: 45), women have a more emotional, social and thoughtful structure compared to men due to their natural nature. In this respect, there are differences in the style of entrepreneurship; that are traditional female entrepreneurs, family women entrepreneurs, innovative women entrepreneurs and radical/fundamentalist women entrepreneurs as shown in Figure-4.

		Attachment to traditional gender roles	
		High	Low
Attachment to entrepreneurial ideas	High	Traditional	Innovative
	Low	Domestic	Radical

Figure 4: Typology of Women Entrepreneurs

Source: (Goffee and Scase, 1985: 47)

The traditional type of women entrepreneur refers to female entrepreneurs, also known as the classic female entrepreneur, who adheres to gender roles as well as high levels of entrepreneurial ideals. Their source of motivation is the need to earn money and is based on the traditional family role. They generally try to balance work and family life as married women. The responsibility for the job is entirely her own and she receives limited support even if she has a partner. They mostly have guest house, secretariat, care agency, restaurant, food factory and hairdresser (Goffee and Scase 1995: 23).

Family women entrepreneurs are firmly committed to female roles in the family. Since the entrepreneurial ideal is slightly lower than the traditional type of female entrepreneur, their families are at the forefront of their business. Since they are domestic, they operate in entrepreneurship areas that their families approve and fit. In this type of entrepreneur, as the number of children increases in their family, entrepreneurship initiative decreases. On the contrary as the number of children increases in male entrepreneurs' family, the male entrepreneurial enterprise increases due to the responsibility of supporting the house (Goffee and Scase 1995: 24). This

type of entrepreneur sees entrepreneurship as a side job because she places the traditional gender role above her ideals.

The innovative women entrepreneur type represents female entrepreneurs who put entrepreneurial ideals above traditional gender roles and see the growth of their business as a priority target. They reject traditional female roles because they take back their careers. They are usually single. They are generally highly educated, fond of their economic freedom, and have very good use of technology (Goffee and Scase 1995: 27). According to Sipahi (1997: 28), “These women choose entrepreneurship because they think that their professional future is limited since they faced various gender-related prejudices in their previous work experiences and they consider entrepreneurship as a means of achieving economic and personal success.” They mostly operate in the fields of market research, advertisement, public relations and press (Goffee and Scase 1995: 28)

The radical (fundamentalist) women entrepreneur type, represents being a woman to be a special motivation source that encourages entrepreneurship. Women entrepreneurs in this group believe that they are equal with men in every field. Simultaneous commitment to both entrepreneurial and traditional family roles is low.

Such women entrepreneurs place low emphasis on both their ideals and gender roles. If such women are married, family responsibilities are divided equally between the two spouses. They question the place of women in social life due to their personal experiences and business life. They don't see businesses as a means of making profits. According to them, businesses are organizations that serve other women in line with feminist ideology. They generally operate in sectors such as the press, publishing, retail sales, education and small-scale manufacturing related to the women's movement (Goffee and Scase 1995: 29).

2.3.2 Typology of Moore (1987)

Dorothy Moore (1987) categorized entrepreneurship into two according to the process of women entrepreneurship as follows (İyicil 2006).

- **Traditional Women Entrepreneurs:** Women of this type live for their homes and families. They are usually married and have a family. These women, who do not have technical and business education, mostly operate in the services and retail sectors. Their capital for business start-up is usually personal savings or assets.
- **Modern Women Entrepreneurs:** These career-oriented women entrepreneurs create high-income corporate businesses or new ventures. These women generally have a high level of technical and business education and turn to outside sources for financing. They operate in sectors where men are concentrated.

2.3.3 Typology of Carter and Cannon (1988)

Carter and Cannon (1988: 35) classified women entrepreneurs according to their behavioral characteristics. According to this classification, there are five types of women entrepreneurs as follows:

- **Young Entrepreneurs Transitioning Arbitrarily from One Enterprise to Another:** Women in this group are generally 25 years old or younger and they do not have any previous work experience. The entrepreneurship status of these women, who do not think entrepreneurship as a career step, is related to their success. If they are successful in their ventures, they will be highly motivated and committed to their work. If they fail, they are completely cut off from business life. Women entrepreneurs of this type do not have a planned future goal. Instead, they often switch between industries where success exists.
- **Young Successful Entrepreneurs:** Young successful entrepreneurs choose entrepreneurship as a career after the good education they receive. This is a long-term career option for them. Their work experience consists of jobs they work on holidays or part time jobs. Since their experience is insufficient, they complete their lack of knowledge by participating in various trainings.
- **Success Oriented Entrepreneurs:** Like “young successful entrepreneurs”, this group has a high career focus. Since their business is their priority, they do not like changes that will put their career and business life at risk. While women with children see the family as a means of motivation for them, women

without children do not think of having children because they think it will affect their careers.

- **Returning Entrepreneurs:** Some of the women in this group had previous work experience but had to take a break from their careers due to family responsibilities. Especially women who participate in economic life at the end of the maternity process are included in this group. These women, who see entrepreneurship as a long-term career, first work part-time and then move on to full-time work. The experiences of women entrepreneurs in this group before becoming a mother are a good motivation for being a successful entrepreneur.
- **Entrepreneurs with Traditions:** These women, who are older than other groups, are very attached to their traditions. Family is always their priority. They feel that the family is not an obstacle for their work life and they seek professional help to fulfill their family responsibilities. Their commitment to their traditional roles prevents them from being fully independent entrepreneurs. They attach importance to the opinions of their close family members as they feel the need for approval in managerial activities and business management.

2.3.4 Typology of Kjeldsen and Nielson (2000)

Kjeldsen and Nielson (2000: 32) divide the typology of women entrepreneurs into six as follows:

- **Business Owner Woman Entrepreneur:** Women in this group undertake each function of the business alone. They do not consider employing second personnel and are both accountants and entrepreneurs of one-man enterprises. So, they are both boss and employee. They operate in sectors with traditional women entrepreneurs.
- **Traditional Business Owner Employed Woman Entrepreneur:** Instead of establishing a new business, women entrepreneurs in this class acquire a business by taking over the management of another already active business. They are not actually considered entrepreneurs because they own businesses through purchase.

- **Growth Oriented Women Entrepreneur:** Women entrepreneurs in this group establish a limited number of businesses. However, they are not accepted as entrepreneurs because they are paid employees.
- **Leisure or Hobby Woman Entrepreneur:** Women entrepreneurs in this group become entrepreneurs to create value while at the same time providing additional income. Although the number of these entrepreneurs increases, their effectiveness in business life is low.
- **Family Businesses:** Women entrepreneurs in this group have inherited their businesses in the family. They are unlikely to be seen being in an entrepreneurial status. Because they do not take an active role in risk taking and managerial decisions, they are not accepted as entrepreneurs.
- **Networked Entrepreneur:** The most important feature of this type of women entrepreneurs is their project-based work. Women entrepreneurs in this group are known as freelancers because they move from one project to another or move from one job to another.

2.3.5 Typology of Welter (2006)

Welter classified women entrepreneurs into three as below:

- **Dreaming Woman Entrepreneurs:** The dreaming woman entrepreneur has not taken a step towards entrepreneurship yet, but she has an idea that she believes can turn into a commercial product.
- **Realizing Women Entrepreneurs:** This type of women entrepreneurs took the first steps to establish their businesses and a business was established with her efforts.
- **Giving Up Women Entrepreneurs:** This type of women entrepreneurs either felt disappointed and gave up entrepreneurship altogether or temporarily suspended entrepreneurship because they were discouraged.

2.3.6 Typology of Kumar (2010)

According to Kumar (2010: 28), it is possible to divide the types of women entrepreneurs into five as explained below:

- **Wealthy Entrepreneurs:** Women in this group include women from wealthy families. Supported by their families these women may be the family's

daughter, bride or niece. They operate in sectors such as beauty salons, home decoration and publishing.

- **Entrepreneurs Seeking Economic Freedom:** Women who live in big cities and want to show themselves with new activities constitute this group. These women, who have received a good education, prefer low risk sectors.
- **Pushed towards Entrepreneurship:** The main purpose of women entrepreneurs in this group is to overcome financial difficulties. The reasons for these women to become entrepreneurs are the insufficient financial conditions rather than their interest in entrepreneurship. Women either expand their existing jobs or try to earn income from new job conditions.
- **Self-Creators:** Women in this group are either poor or very poor. They create their own businesses to survive in villages and towns.
- **Rural Entrepreneurs:** Women in this category are low-risk women who live in villages and towns that do not need organizational skills.

2.4 MOTIVATION BEHIND WOMEN ENTREPRENEURSHIP

Motivation has an important effect on the success of individuals as an intrinsic factor. There are many factors that motivate the women entrepreneurs. In some studies, characteristics and demographic structure of the individual are defined as internal factors, while cognitive characteristics are evaluated as human capital and social capital. On the other hand, external factors are factors such as socio-economic structure, bureaucratic management, financial conditions and national culture (Öztürk 2016: 52). When women want to become entrepreneurs, they want to establish their own businesses, and they maintain this motivation under adverse and difficult conditions. Generally, the demands of women to become entrepreneurs are at the forefront who are unemployed, have no economic income or are divorced (Jalbert 2000: 88).

According to the research findings on the factors affecting women's entrepreneurship, while women entrepreneurs in developing countries are affected by various factors, it is seen that the motivation for success is more effective for women in developed countries (Orhan and Scott 2001: 237). One of the obstacles to women's entrepreneurship is economic instability. Developing countries such as Turkey, which is more limited opportunities for women who want to become entrepreneurs is lower

than the percentage of female entrepreneurs. Therefore, economic stability significantly affects women's motivation to start a business and entrepreneurship (Özdemir 2010: 122). According to the research of Hisrich and Öztürk (1999: 120), the most important differences between the motivation of female entrepreneurs in Turkey and in foreign countries are being squeezed from the women's chore load in Turkey. However, it was found that women mostly engage in entrepreneurial activities in line with their interests and fields of activity. Therefore, having knowledge and individual interests are the factors that motivate women entrepreneurs. When the literature on the motivations are effective of women entrepreneurs is examined, two important factors are found as providing economic income and meeting personal needs (Aktaş 2015: 35).

Education is an important motivation for women entrepreneurs for their existence and success in Turkey. In this respect, it is observed that the education level of women who are entrepreneurs is higher than women working in the status of workers. Therefore, it can be said that women with a high level of education have motivations such as starting a business or becoming an entrepreneur (Keskin 2014: 85). Another important factor affecting the motivation of women entrepreneurs is meeting their needs in the family. The necessity of having an economic income due to the economic problems in the family or the fragmented family structure positively affects women to become entrepreneurs (Keskin 2014: 85).

In line with the findings of the research, it can be indicated that women want to be entrepreneurs for various reasons. Based on the reasons expressed by the women entrepreneurs, the most important reasons can be expressed as economic independence and providing additional income to the family (Öztürk 2016: 59).

According to Çelik and Özdevecioğlu's study (2001: 25) which was conducted in the province of Nevşehir, it was determined that women became entrepreneurs due to reasons such as maintaining their professional experience and accumulation, proving themselves, having an additional income of the family, death or separation. The findings of another study conducted in Sakarya, indicate that women became entrepreneurs due to reasons such as their husbands' having health problems, not being able to get permission to work in a paid job by their spouses, desire for independence and freedom, evaluating their knowledge and education, contributing to the family's livelihood, and not being able to find a job (Fidan and Yılmaz 2006: 17). Çakıcı (2006: 28), on the other hand, found that women in Mersin started entrepreneurship due to

personal and economic reasons, as well as the desire to work independently and the desire to earn economic income. In the research conducted in the province of Zonguldak, it was stated that women decided to become entrepreneurs for reasons such as being the boss of their own business, performing their own job, providing economic income to the family, creating innovation, improving that woman can be successful and taking advantage of market opportunities (Erdun 2011: 121). Sarkulova (2009: 98) studied the motivations of the women entrepreneurs since, she believed that there is a problem in attracting females about constructing new business based on the low percentage of females among entrepreneurs. She states that in starting up their business the main motivations of Kyrgyz female entrepreneurs are push factors such as unemployment, glass-ceiling, job dissatisfaction, and financial reasons due to negative effects of economic changes. On the contrary even in hard times females run business successfully with their motivations such as of need for self-fulfillment, desire for wealth, and support of current family businesses.

2.4.1 Pull/Push Motivations Theory

Similar to other theories that attempt to make sense of behavioral patterns of masses, such as that of Ravenstein (1885: 24), in which he inquired reasons of migration, the theory of entrepreneurship adopted a similar approach, that being said some factors have the ability to “drive individuals towards small business ownership not so much out of choice as out of necessity” (Orhan 2005: 8) while others “attract individuals into entrepreneurship because of the potential for the business concept and the prospective future value for the individual” (2005). Introduced by Shapero and Sokol (1982: 43), pull/push motivations theory is widely used by contemporary scholars to explain the factors that cue people to entrepreneurship. Figure 5, below illustrates major components of pull and push factors. What’s noteworthy in this case is that preponderance of one factor over another may show variety based on certain factors such as political state of the country, financial circumstances, social patterns of the entrepreneur’s habitat and presence/absence of external support. In other words, “there is no one set of factors that dictate whether or not women move into enterprise creation, rather it is a combination of different factors dependent on the individual” (Fieden and Davidson 2005: 268).

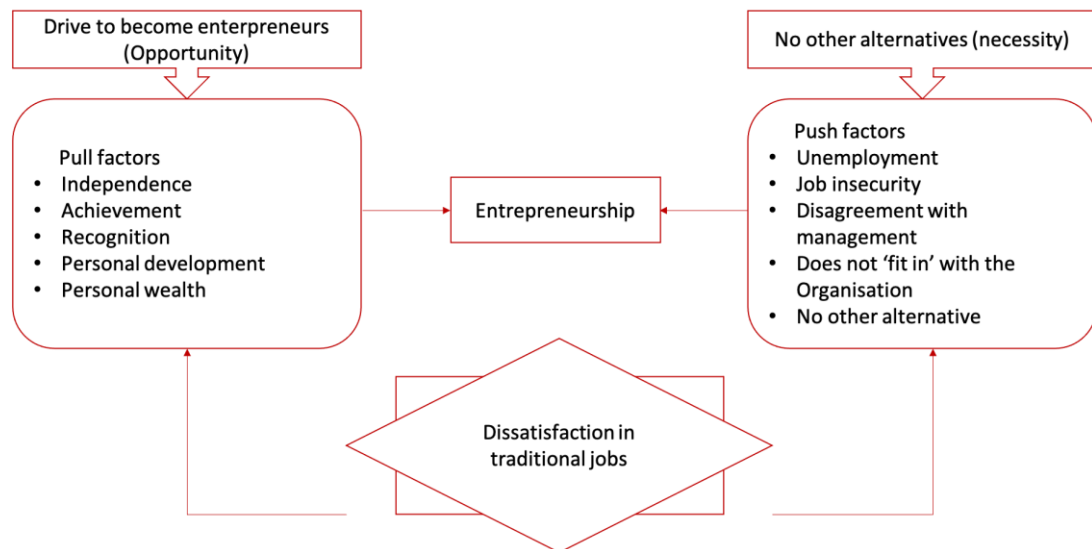


Figure 5: The Push and Pull Factors of Entrepreneurship

Source: (Van Der Boon 2005: 58)

Another important point when it comes to explaining entrepreneurship is explaining what moves people to entrepreneurship. Although early attempts to making sense of dynamics and variables behind entrepreneurship by coming up with theories like “push and pull factors”, it is easy for a researcher to comment on the way such theories do not go beyond simplistic as fluidity of said elements renders a one-size-fits-all approach impossible, that is to say, geography, political structure of a country, economic stability and a variety of other factors makes standardization impossible. For instance, two individuals from different regions of the world with similar pull-push factors may show opposite entrepreneurship behaviors. As is explained further in this chapter, while overwhelming presence of pull factors may nullify the necessity of presence of push factors in some cases or vice versa, weight of those factors may show variety, namely “glass escalator”, a term coined by Christine L. Williams (1992: 257) to describe women’s inability to promote except at predominantly female professions; or in cases where “feminization of poverty” is observed. Likewise, workplace envy may force women to ignore the absence of pull factors. Gelin (2005: 55), argues that pull and push factors may include “survival, desire to achieve personal goals, to feed one’s family, to be respected, quest for pride of ownership, peer pressure, desire for social recognition, desire to deal with the issue of gender discrimination in the labor market and loss of job”

The case of women entrepreneurs is a phenomenon that must be scrutinized separately as not only their historical development shows difference from that of men,

which makes analyzing men and women entrepreneurs under one category irrational, but also the way pull and push factors affect women entrepreneurs vary from their male counterparts.

In addition, since “(E)ntrepreneurial activity can result from necessity as well as opportunity” (Jennings and Brush 2013: 668), differences in women entrepreneurs’ demographic profiles, educational backgrounds and financial circumstances have the potential to determine the extent of pull and push factors to outweigh each other. To illustrate, Brush (1990: 43) suggests that while mainstream groups are affected by either of those factors, minority entrepreneurs may be affected by both push and pull factors.

When the studies on women entrepreneurs are examined, it can be said that women entrepreneurs should meet the following preconditions (Ecevit 1993: 19):

- Having a business established in her name outside of home,
- Working alone or with other persons employed in a business or establishing partnerships as the owner,
- Carrying out activities related to the production of any good, marketing and sales of the produced good or making it happen,
- Having contact with various public and private organizations that need to be contacted regarding the business,
- Having the power to decide on the closure and development of the business by making plans about the future of the business,
- Being able to have a say on the earnings, investments and usage areas obtained from the business,
- Taking all the risk for her business.

2.4.1.1 Pulling (Attracting) Factors

Attractive factors are motivational factors that attract people to entrepreneurship and lead them to start a new venture. These are respectively; independence, achievement, recognition, personal development, personal wealth (Mkubukeli and Cronje 2018: 3).

- **Independence:** Behind the desire of individuals to establish their own business, there may be a desire to be their own boss and to be independent. The independence of entrepreneurs can be attributed to their preference to

act autonomously. An entrepreneur is also usually someone who needs to do things their own way and at their own time and does not want to work for others. Taken individually, some people are afraid to take risks, do not want to take responsibility, prefer to take orders from others instead of being in the foreground. Some people, on the contrary, prefer independence and tend to combine their imaginations with reality. These are the people who cause changes in the society and can affect the society. In this sense, the entrepreneur wants to be independent and takes risks. This will and perseverance are the biggest factors in overcoming the difficulties of the competitive environment. In case of a crisis, there is a risk of dismissal for employees who are dependent on someone else, as well as being assigned and assigned to another place. These disadvantages are not very pleasing to entrepreneurs. On the other hand, as entrepreneurs take an acceptable risk with their courage and passion, their income will increase accordingly. This will positively affect their entrepreneurship. A study by Co et al. (2006) asserts that people who establish their business are enticed into starting their businesses by the opportunities that are associated with independence. Shane et al. (1991: 435) discuss a similar case, citing the fact that independence was ranked first as a pull factor into entrepreneurship across three different countries. He examines entry of women into self-employment and small business ownership. During their study, they interviewed 61 entrepreneurs and found that while many argue that women are pulled into entrepreneurship by their need for independence, flexibility and the hope of avoiding challenges in their employment, others argue that women are pushed into entrepreneurship by downsizing and restructuring in the private sector (Shenton 2004). In the report titled Green Book on Entrepreneurship and Action Plan in Europe adopted by the European commission, “entrepreneurship is first and foremost a mentality. It describes a person's motivation and capacity to identify an opportunity, independently or within the organization, and pursue it to create new value or achieve economic success.” expressions are included (Döm 2006: 52).

- **Achievement:** The individual with a high need for achievement is self-confident, enjoys taking calculated risks, enjoys actively exploring his environment, and is curious about how to do better in everything he does.

Such behaviors increase the probability of an individual to become an entrepreneur. Because success-oriented entrepreneurs are motivated by a strong inner desire to achieve excellence, exceed the standards they set, set goals to fight for, and achieve these goals. Entrepreneurs with a high need for success work faster in jobs that challenge their abilities, learn faster, and do not put much emphasis on extrinsic motivational factors such as money and title (Emre 2007: 66). Many aspiring entrepreneurs are driven by the need for success. Running your own business is definitely a way of being recognized in society. One study hypothesizes that the need for achievement is one of our basic needs and that women in particular are attracted to entrepreneurship by this need. Another attractive factor for entrepreneurship is a society that values personal achievement (Taylor 2005: 115). While Krueger (2000: 20) defines entrepreneurship as a set of planned behaviors and thoughts that highlight opportunities, Timuroğlu and Çakır (2014: 123) defines entrepreneurship as the need to gather assets in a field in order to identify opportunities and turn them into data in order to achieve success.

- **Recognition:** Recognition refers to the social status one derives from running one's own business. It is argued that the push and pull factors of entrepreneurship are nothing but motivation. Also, motivation is usefully defined by two theories: the driven theory and the incentive theory. Driven theory proposes that people are driven by internal stimuli such as fear or hunger, while incentive theory describes people as motivated by the desire for recognition or success (Mkubukeli 2016: 15).
- **Personal Development:** Today, the entrepreneur senses and acquires opportunities, and turns these opportunities into viable and marketable ideas; adding value to it with its time, effort and talents; For this reason, he is a progressive and innovative person who assumes the risks in the market and can sense the gains that will come from these efforts (Ulukan 2001: 44). A study explored the reasons why owners or managers started their own businesses. According to research, they found that the need for independence as part of personal development is the leading factor in motivating people to start their own businesses (Hentschel 2003: 142)
- **Personal Wealth:** It can be said that the interest in entrepreneurship is significantly related to financial factors. The prosperity that entrepreneurship

can bring is important, especially in the increase of the interest of educated people who have an alternative career opportunity other than entrepreneurship. Indeed, entrepreneurship can make a person rich when successful. For this reason, having a good standard of living and earning more money can be an important source of motivation (Tiltay and İşlek 2019: 45) Small-scale entrepreneurs are more likely to exercise their freedom and ability to pursue their own business ideas for financial gain (Mkubukeli 2016: 18).

2.4.1.2 Pushing (Driving) Factors

Pushing factors are the compelling factors that push people to entrepreneurship and cause them to start new ventures. Examples of these factors are negative developments such as unemployment, job insecurity, disagreement with management, not “fit in” with the organisation, having no other alternative (Mkubukeli and Cronje 2018: 5).

- **Unemployment:** One of the main reasons that push women to become entrepreneurs is the factor of being unemployed. When the labor market is examined, it is seen that there are more male-dominated sectors. In addition, the roles assigned to women by the society limit women in finding a job. Reasons such as economic crises, shrinkage in the workplace and the fact that women are seen as an excess in the places where they work have also pushed women to establish their own businesses (Hilson 2012: 1667). Among the factors that push women to start a business are unemployment problems arising from the economic conditions of the country, unsuitable working conditions for women and gender discrimination, especially in paid jobs (Cohen and Mallon 1999: 360).
- **Job Insecurity:** According to Maslow's Hierarchy of Needs, needs are divided into five groups. At the bottom; there are necessities such as food, water and air that are necessary for living. These needs are followed by safety, belonging-love, respect and self-actualization (Hopper 2020: 65). Job insecurity is a condition wherein employees lack the assurance that their jobs will remain stable from day to day, week to week and year to year (Sweet 2006: 14). According to the two dimensions theory of job insecurity (Hellgren 1999: 182), quantitative job insecurity refers to concerns about the

future existence of the present job, while qualitative job insecurity refers to perceived threats of impaired quality in the employment relationship. As organizations no longer guarantee lifetime employment, the job security of ordinary workers became more and more endangered (Jeon 2009: 18). In most instances, employees who are employed on a contract basis face the uncertainty, of not knowing whether their contracts are going to be renewed or not. However, it is also true that employees become dissatisfied with the job they are doing. Co et al. (2006: 44) state that job insecurities, lack of fulfillment in their jobs, or retrenchment are valid reasons for deciding to become an entrepreneur.

- **Disagreement with Management:** informal businesses, where the views of employees' conflict with those of management, the disagreements that result may sometimes lead employees to start their own business ventures. A lack of recognition from employers may also cause discontent. For that reason, many employees choose to make self-employment a permanent solution (Mkubukeli and Cronje 2018: 6).
- **Does not "fit in" with the Organization:** One of many reasons people leave their jobs to start a business is rooted in how things are done in the organization that employs them or its ethos. Employees' views may often be at odds with that of the organization. Co et al. (2006: 47) contend that people are sometimes pulled into entrepreneurship because of a lack of promotion opportunities or job satisfaction. In many such cases, they can use the experience they have gained to establish their own business.
- **No Other Alternative:** The literature concludes that the lack of an alternative source of income drives or pushes small-scale miners into entrepreneurship. Appiah (1998: 309) explained that small-scale miners are ordinary citizens, often living in extreme poverty in informal settlements, with only one way to earn an income.
- **Flexibility in Working Hours:** Women take on roles such as mother, wife, housewife. It can be argued that women will have difficulties in the balance of family and work life in terms of fulfilling the obligations brought by these roles. With family obligations and maternity qualifications, women often have to take a break from their careers. Therefore, while entrepreneurship

provides women with the opportunity to continue their careers elsewhere; It also allows them to take on the role of motherhood. Factors such as being independent and owning their own business, which are the characteristics of entrepreneurship, allow women to maintain their responsibility in the family and motherhood more flexibly (Narin 2006: 47).

- **Glass Ceiling and Dissatisfaction in the Workplace:** Although it includes internal difficulties such as women employees seeing themselves as inadequate in business life, not being able to rise to managerial positions due to social prejudices, and giving more weight to family responsibilities, the concept of glass ceiling has expanded its scope day by day and entrepreneurial candidate women are trying to rise. when they want to, it includes all social and organizational difficulties. Researches show that there is an invisible ceiling and border designed to prevent women from advancing to a certain level and reaching top or senior management positions with prejudices that no one has yet named (Aydın 2007: 13). Having job dissatisfaction; that is, dissatisfaction with their job and working conditions pushes employees towards a new job search. Job dissatisfaction also pushes existing employees out, some of whom get the idea of being their own boss. For this reason, job dissatisfaction can be listed among the driving factors in the field of entrepreneurship (Sarkulova 2009: 101).

2.5 PROBLEMS OF WOMEN ENTREPRENEURS

It is observed that women entrepreneurs face varying challenges in numerous regions around the world and in various regions depending on their culture. This situation can also be seen in proportion to the increasing number of women entrepreneurs around the world. As a matter of fact, it is stated that the number of women entrepreneurs has increased significantly around the world since the 1980s (Bedük 2005: 113).

Considering the cultural functions of women from the past, there is a perception that men can take part in the business world, whereas women can have duties such as housework and motherhood. Within this perspective, women are generally considered to be more active in service sectors such as secretarial, nursing and teaching. Roles for women in social and traditional contexts prevented women from entering the business world. However, there are a number of problems that women entrepreneurs experience

compared to men, especially on the basis of gender. Some of these problems can be expressed as” the provision of resources”, “social relations”, “women's family responsibility and housework”, “cultural and traditional reasons” (Weiler and Bernasek 2001: 99).

When the relevant literature is examined, women entrepreneurs have problems such as a patriarchal social structure, the perceptions of gender roles in the society, sexual and emotional harassment, not being given high-level positions in the business environment due to their gender, seeing women as subordinates in businesses, political obstacles, distrust of women in business life, and the perception that the education level of women is generally lower, women’s extra responsibilities such as housework, elderly care and child care, and lack of sufficient capital. In addition to all these, according to the investigations on the assets in Turkey, women have only 9% of all assets. In this respect, there are problems such as obtaining credit and providing goods guarantee for women (Şahin 2009: 292).

In addition, women are exposed to more social pressure than men, and they do not seem to have the potential to make money. It is thought that women do not have skills such as technological innovation, knowledge of financing sources, marketing, establishing and managing a business. Therefore, women are prevented from progressing in business life due to these thoughts (Yıldız 2020: 55).

There are many problems faced by women in business life and entrepreneurship. These problems are classified at micro and macro level and examined below.

2.5.1 Micro Problems

Micro-level problems affecting the entrepreneurship characteristics of women entrepreneurs are defined as problems related to themselves and their immediate surroundings. In this context, ignorance, lack of experience, weak customer relations, not being included in the social security system, excessive work products and negative attitudes in the business environment can be listed as micro problems (Kutanis and Alparslan 2006: 142). Below, micro problems are explained:

- **Lack of confidence:** Lack of self-confidence of women is one of the biggest obstacles in decision making in front of entrepreneurship. As a matter of fact, the sense of self-confidence is one of the most important factors that lead individuals to success. Therefore, women who want to be entrepreneurs need to feel self-

confident before seeking support from close or distant circles. The fact that women do not trust themselves as an entrepreneur prevents the emergence of women entrepreneur potential. In addition, the attitudes of customers and credit institutions, who are highly needed in business circles, towards women entrepreneurs are also becoming one of the most important obstacles to the enterprise. Therefore, when compared to male entrepreneurs, women entrepreneurs may have to work harder by taking an approach such as proving themselves (Saray 1993: 122). The fact that women entrepreneurs' abilities and skills in independence, using initiative, adopting new ideas and skills, working outside the home are limited by culture and traditions cause a lack of self-confidence, which is one of the problems women entrepreneurs face when establishing their businesses. A woman entrepreneur who cannot get support from her environment and feels lonely, cannot adapt to the job and is doomed to failure. For this, women entrepreneurs should receive support from both official and non-governmental organizations and the environment so that they can be successful (Güleç 2011: 34).

- **Inexperience:** Since women entrepreneurs are not widely included in the business world as entrepreneurs, it is seen that they do not have a certain knowledge and experience. Women entrepreneurs face difficulties such as anticipating the problems they will encounter in case of establishing a business or overcoming the problems. Women generally cannot attend vocational training courses due to the traditional perceptions of women in social life, judgments such as that women should not be entrepreneurs, it is not right for them to participate in business life. Therefore, they lack knowledge and experience. and it becomes more difficult for them to be successful as a woman entrepreneur (Kutunis and Alparslan 2006: 142). On the other hand, women entrepreneurs will have accumulated knowledge and experience thanks to the businesses they have established and will contribute to the emergence of new women entrepreneurs (Saray 1993: 123).
- **Role Conflict:** The roles undertaken by men and women living in the society vary according to education level, time, culture, development and place. As in many societies, issues such as housework, child and elderly care stemming from the patriarchal social structure have been undertaken by women in our country. In Turkey, women are obliged to fulfill their home and family responsibilities

even if they work for a salary. These responsibilities imposed on women prevent them from allocating sufficient time to business life and strain their capacity to engage in income-generating activities. Failure to balance work and family life causes role conflict and one of the roles is neglected for various reasons. The life satisfaction of a woman who falls into a conflict of roles decreases and is criticized by the society (İlter 2010: 125). The role dilemma between the private and working lives of women entrepreneurs is defined as “role conflict”. In this sense, role conflict can be expressed as a situation that results in the neglect of the other party when entrepreneur women allocate more time to one of the fields (Soysal 2010: 110).

- **Gender Discrimination:** Another important obstacle to women's entrepreneurship is the gender roles they have in society. Women in society are responsible to their spouses and families, and situations such as motherhood are generally seen as the most important obstacle for women to enter business life in the world. This situation occurs in such ways as women are not employed for the same wages as men, women are not promoted to higher positions in enterprises, and women are prevented from participating in certain activities. Women's encounter with gender discrimination in working life is not a clearly expressed and encountered situation, but they often encounter obstacles known as glass ceiling barriers by making differences in practices. Although this gender discrimination in society is not found in laws and regulations, it is due to the customs and traditions of the society (Gürol 2000: 92). While women have been dependent on their father in the family, their teacher at school, their boss at work, and their husband when they got married, their roles in society have changed with the entry of women into business life. Since the society is not accustomed to business women, it cannot be said that women have a high chance of starting and running a business on their own. It is a well-known fact that women face difficulties in opening up to the market and conducting market research due to the pressure of the society and the discrimination between men and women. After the establishment of the Turkish Republic in 1923, women gained wider opportunities in the fields of education, political representation and employment (Işıktaç 2002: 49). Despite this official access to public life, women's role in society remains largely determined by traditional cultural values. These values indicate that there is a clear gender-based division of labor within the family.

While men are expected to meet the financial needs of the family, women are expected to manage the house and raise children. This situation has caused women to be seen as a secondary workforce (Kirel 2010: 43). Although women are not prohibited from working outside the home, they are not expected to work either. A woman's participation in the workforce is permitted provided that she manages the house and fulfills her responsibilities (Güleç 2011: 48).

2.5.2 Macro Problems

Macro problems faced by women entrepreneurs in working life are expressed in the form of finding a job, lack of training as an entrepreneur, supplying equipment and machinery, international economic fluctuations, the need for trained staff, government practices, laws and conditions imposed by the business sector (Yıldız 2020: 63).

- **Insufficient Education Level:** It can be said that education is the most important factor that supports entrepreneurial women to increase their quality of life, to prevent their social status from falling behind and to achieve their personal freedom (Sipahi 1997: 33). Thanks to the increase in the education level of women, in the near future there will be developments regarding their more participation in business life, their ability to act more easily in choosing a profession, their productivity, provision and support of career development, and increase in their prestige in the family and society (Ersarı 2015: 82). Considering the characteristics of women entrepreneurs in developed countries, it is seen that most of them have higher education level. In addition, it has been revealed that besides wives, their husbands and fathers have high education levels. In Turkey as well as in the most parts of the world, women entrepreneurs face more problems and difficulties than men in business life. These are generally problems such as education level, insufficient knowledge and skills. Depending on the increase in the level of education, it will be possible to make the potential of women entrepreneurs more effective (Gürol 2000: 95). Turkey's current education system is not qualified to develop and strengthen entrepreneurial skills among young women. Women receive less formal education than men and face difficulties in competition in formal labor markets. Vocational training for women supports traditional skills and gender roles. In addition to the problems arising from the traditional structure of the society, women are at a lower level

than men in terms of both general education and vocational education (Minibaş 2005: 32; Cole and Mehran 2009: 44). In terms of vocational education, women cannot fully complete their apprenticeship and mastership training like men. Thus, they experience inexperience in the equipment, tools and equipment related to their profession and have difficulty in supplying raw materials (Arikan 2004: 63). It is also very important to have writing and speaking skills in entrepreneurship and communication (Bozkurt 2009: 88). Formal and non-formal education programs should be prepared for women entrepreneurs, training programs and short-term courses should be given in a way that will create an infrastructure for entrepreneurship for starting a business. In these courses, women entrepreneurs can learn the use of tools and materials necessary for their profession by completing their professional deficiencies. Improving women's access to education will not only contribute to women's own development and well-being, but will also increase the economic potential of the country (Women and Education 2008).

- **Capital Supply:** One of the difficulties for women to become entrepreneurs at the macro level is the provision of capital. Women entrepreneurs face more difficulties in obtaining credit or finding funding than men (Hisrich and Peters 2002). Women's social and economic factors are among the main problems in front of their access to financial resources. The social role of women dealing with household chores is an obstacle to both taking them into educational services and establishing their own businesses in the business world. As a result of this, women work in some jobs that do not require professionalism and with a small income. Despite their entrepreneurial potential, the projects they put forward or their market opportunities, women experience significant problems in obtaining capital (İlter 2010: 127). One of the biggest problems of women entrepreneurs is the provision of capital (Brush and Gatewood 2008: 182). In providing capital, the first thing that comes to mind is to take a loan (Herslund and Sorensen 2004: 134). A woman who wants to start her own business will first need financing. On the way to this, it goes through credit. Although women's access to credit is limited in Turkey, there are no discriminatory and prohibitive rules regarding their use of bank loans, mortgages and other financial loans in terms of bank legislation. In this regard, regulations are made to support women. However, the funds allocated and the level of women's awareness of these credit utilization

opportunities are not sufficient. The most important reason why women cannot get loans is that they do not have assets to provide collateral. Due to the fact that the real estates are mostly on men, women have difficulty in finding real estate bail, which is the most important source of collateral requested by banks. In addition, the lack of experience and knowledge of women entrepreneurs about relations with financial institutions, the difficulty of completing written applications due to women's lower education level than men, and the very small size of women's businesses increase the cost of lending in this area. In order to eliminate these problems, credit conditions that prevent women from starting a business should be facilitated (Şekerler 2006: 83).

- **Obstacles Arising from Laws:** Another obstacle for women to become entrepreneurs is the idea that having a profession is not suitable for women. When businesses experience an economic crisis, they primarily decide on the dismissal of women. In addition, there are problems such as low wages or being kept unregistered. Although there are no legal obstacles to women's participation in business life and equality is expressed, it is seen that there is gender discrimination in practice (Öztürk 2016: 61). The bureaucracy in establishing and registering a small business in Turkey is very heavy and time consuming. In order for women entrepreneurs not to encounter such problems while establishing the business, the government and related institutions should assist, legal and administrative regulations regarding women entrepreneurs should be made and cooperation with official authorities should be made. In order to raise awareness of women and create public opinion in connection with the status and problems of women, they should engage in promotional and educational activities with relevant organizations. Finally, it is necessary to lead women to operate as an employer in every enterprise in accordance with the principles of market economy, and to support existing studies (Güleç 2011: 49).
- **Failure to Provide a Holistic View and Not Being Organized:** One of the obstacles for women to become entrepreneurs is the lack or problem of organization. Due to the low number of women participating in business life and being entrepreneurs, problems arise in terms of organizing, sharing information and providing a holistic view (Ersarı 2015: 88).
- **Finding Qualified Employees:** Women Entrepreneurs may also encounter some problems in the context of personnel and management in their businesses.

Working with a successful team can be one of the tricks of successful entrepreneur women. Confidence in the workplaces established by women entrepreneurs, etc. It is not preferred to work because of problems. Because of these negative obstacles, women entrepreneurs have difficulties in recruiting qualified personnel. The reasons for these obstacles may be due to not guiding the employee who does not know the job correctly, or not organizing the employees correctly from the wrong organization (Gökçil 2019: 66).

2.6 POLICIES AND RELATED INSTITUTIONS THAT SUPPORT WOMEN ENTREPRENEURS

Political implementations for supporting women entrepreneurs can be examined under four topics. These are education and skills, the structure of the labor market, its demands and future, capital and credit, and organization among women entrepreneurs.

- **Education and Skills:** Due to the increase of the education level of women entrepreneurs, it is observed that they have more intention to be involved in the working environment outside of the household. In this context, there is a relationship between the education levels of women entrepreneurs who are working as employees and women entrepreneurs who try to be the boss of their own business. According to 2019 TUIK's data, When the labor force participation rate is analyzed by education level; It has been observed that the higher the education level of women, the more they participate in the workforce. The labor force participation rate of illiterate women is 15.9%, the labor force participation rate of women with less than high school education is 27.7%, the labor force participation rate of women with high school graduates is 34.3%, while the labor force participation rate of women with vocational or technical high school graduates is 42.6%. female labor force participation rate was 72.7% (TUIK 2019).
- **The Structure Demands and Future of the Labor Market:** It is observed that female employees are preferred more than male employees in business life in line with the structure and demands of the market. On the other hand, it is clear that in crisis situations experienced by enterprises, female employees are being fired primarily. It is noteworthy that the rate of unemployed women increased more especially in times of crisis (TÜSİAD 2000).

- **Capital and Credit:** As a result of the research carried out by the World Bank, it is seen that women are restricted by credit due to their inability to control their income and debt balances in a healthy way. This situation limits women in terms of capital (Hancı 2004: 32).
- **Organizations Among Women Entrepreneurs:** The organizational status of women entrepreneurs is important for current employees and women who understand working in the future. When the examples in various countries are examined, it is seen that women working in their own businesses around the world have established organizations such as unions or cooperatives.

There are many activities that needs to be carried out by the Ministry of National Education, the Ministry of Finance, the Ministry of Labor and Social Security, the Ministry of Internal Affairs, and the Ministry of Forestry and Rural Affairs to support women to become entrepreneurs and to provide training in this direction (Şekerler 2006: 83). In addition to these, subsidiary organizations such as municipalities, chambers of industry and commerce, chambers of craftsmen, radio and television organizations also contribute those activities. Moreover, some other institutions lobby for women, such as the Turkish Industrialists and Businesspeople Association (TÜSIAD), the Association of Women Entrepreneurs (KAGİDER), European Union, Turkey Business Development Centers (ABİGEM). In this context, suggestions were made by TÜSIAD to support women entrepreneurs and to solve many problems such as reducing the tax burden, eliminating legislative problems like copyright, reducing bureaucratic obstacles, and facilitating competition. It was stated that it is very difficult for women to become entrepreneurs as long as these problems are not overcome (Hancı 2004: 35).

In this report many suggestions were included in this regard such as the establishment of stable policies by the state regarding women's entrepreneurial activities, following certain strategies, eliminating the obstacles to regulations and bureaucracy, regulating laws on patent rights, facilitating and reducing taxes, establishing entrepreneurship culturally, increasing training and improving employment.

Within the scope of the report which is prepared by KAGİDER and conceptualized as gender sensitive budgeting or “gender budget”, there are suggestions for ensuring equality in budget making with a gender equality perspective, rather than making a separate budget for women and men. What matters here is political

determination and institutional structuring. In other words, the political will should believe in the need to empower women and support women with all state institutions. In all areas where women are exposed to discrimination and inequality, policies to be developed to eliminate this discrimination should be handled together with institutional arrangements and budget studies and financial resources should be allocated. It is clear that policies and incentives that will encourage Turkish women and especially women entrepreneurs should reflect regional and local characteristics / realities. ABİGEM has been specifically assigned to encourage women entrepreneurs to be more involved in business life (Yıldız 2020: 41).

2.7 WOMEN ENTREPRENEURSHIP IN TURKEY

Today, Turkish women can work in many business areas that require superior quality and responsibility. In our country, improvement in working conditions and the existence of legal regulations protecting women in business life play an important role in increasing women's place in the labor market day by day.

Women's entrepreneurship has started to come to the fore in Turkey in the final of the 1990's. However, there is still not very clear data on women' entrepreneurship in Turkey. On the other hand, the lack of theoretical and empirical studies on women's entrepreneurship has led to its slow development. In recent years, with the increasing influence of public and private institutions and organizations as well as non-governmental organizations, interest and sensitivity towards women's entrepreneurship has increased.

According to the report of “Women in Statistics in 2018” by Turkish Statistical Institute 49.8% of Turkey's population consists of females and 50.2% males. However, the proportion of employment in Turkey for those at the age of 15 and older is 47.1%; of which 65.6% men, while for women it was only 28.9% according to the results of “Household Labor Force Survey” in 2017. The labor force participation rate of women is less than half of men. Looking at the rate of participation in employment by education level in the same report; it was observed that the higher the education level of women, the more they joined the labor force.

The labor force participation rate of illiterate women is 15.9%, the labor force participation rate of women with secondary education is 27.7%, the labor force participation rate of women who have completed secondary education is 34.3%, the labor force participation rate of women who have completed their vocational or

technical high school is 42,6%, the labor force participation rate of women who have completed higher education was 72.7%. Studies on women's entrepreneurship in our country, the number of women entrepreneurs in developed countries, and the policies of international organizations such as the European Union, United Nations, Economic Development and Cooperation Organization to disseminate and develop women's entrepreneurship have been influential (Uğuz and Topbaş 2016: 67).

2.7.1 Problems of Women Entrepreneurs in Turkey

It is seen that women entrepreneurs face varying difficulties in many regions around the world and depending on cultures. This situation can also be seen in proportion to the increase in the number of women entrepreneurs around the world. As a matter of fact, it is stated that the number of women entrepreneurs has increased significantly worldwide since the 1980s (Bedük 2005: 114). Some of the difficulties that women face in the business world are that they cannot fulfill their jobs as much as they should due to their emotionality, not being successful in management jobs, logical thinking, and remaining passive. In this respect, features such as rationality, keeping organizational goals in the foreground, and high productivity are considered to belong only to men (Demirci 1997: 19). Considering the cultural functions of women from the past, there is a perception that men take part in the business world, although women have duties such as housework and motherhood. Within the framework of this perspective, women are generally more active in service sectors such as secretarial, nursing and teaching (Bedük 2005: 112). Roles for women in the social and traditional context have prevented women from entering the business world. However, women entrepreneurs have some problems, especially on the basis of gender, compared to men. Some of these problems can be expressed as the provision of resources, social relations, women's family responsibility and housework, cultural and traditional reasons. When the relevant literature is examined, it is seen that women have a patriarchal social structure in front of being an entrepreneur, gender role perceptions, sexual and emotional harassment, not being given high-level duties in the business environment due to being a woman, women being seen as sub-employees in enterprises, political obstacles, distrust of women in business life and unsuccessful work. There are problems such as the perception that women will have a higher education level, the education level of women is generally lower, women have responsibilities such as housework, elderly care and child care, and there is not enough

capital (Örücü 2007: 122). In addition to all these, it has been stated in the examinations about the assets in our country that women have only 9% of all assets. In this respect, there are problems such as women getting loans and showing property collateral (Şahin 2009: 297).

Although the problems faced by female entrepreneurs and those of male entrepreneurs are similar to each other, there are some restrictions that are not seen in male entrepreneurs of female entrepreneurs (Soysal 2010: 112). The main problems of women entrepreneurs within the scope of a study conducted in Turkey is expressed as follows (Güney 2006: 33):

❖ *Problems in establishing a business;*

- Finding a job
- Supply of goods
- Rental
- Equipment
- Relations with official institutions
- Loneliness
- Novice
- Supply of tools
- The society's finding business women odd
- Inability to organize

❖ *Problems after starting a business;*

- Inability to establish a relationship with the customer
- Inexperience
- Lack of knowledge in running business
- Shortage of customers
- Loneliness
- Extra burden of making herself accepted by the society and her employees
- Lack of money
- Market instability
- Insufficient payment
- Personnel supply
- Problems with official institutions

- The problem of not finding qualified personnel
- Shortage of customers
- Inability to obtain cheap raw materials
- Inability to provide quality raw materials
- Inflation

❖ *Problems with social life*

- Patriarchal social structure
- Roles attributed to women
- Women's lack of self-confidence
- Family and child responsibility
- Care responsibility
- Conservative structure

The most common problems faced by women entrepreneurs in Turkey are explained separately below.

2.7.1.1 Funding Difficulty

Many women in Turkey are excluded from economic life because they cannot provide sufficient financial resources. When it comes to finding financial resources, the first thing that comes to mind is credit. Although difficulty in finding financial resources seems to be a common problem of male and female entrepreneurs, this issue poses a bigger problem for women. Because there are differences between men and women in terms of finding funding sources. For example, while male entrepreneurs were able to use their existing savings, loans and investors while establishing a new business, women entrepreneurs had to use their existing savings due to difficulties in obtaining loans. The reason for this can be listed as the lack of assets of women to meet bank loan guarantees, high interest rates, and no guarantors. On the other hand, women entrepreneurs have difficulties with lending institutions due to inadequate vocational training, inability to own assets on their behalf, and barriers to access to external resources. “These organizations attach importance to issues such as business experience, market conditions, the structure of the product or service to be produced. Since most of the women lack such information, they generally have to get help from their spouses or business partners or spend their own capital” (Güney 2006: 37).

2.7.1.2 Role Conflict

It is an undeniable fact to say that work and family life are two components that are almost impossible to separate from each other, and that they will affect each other. It is very important for women to find a balance between these two areas. Because if more attention is paid to one area than another, role conflict occurs because the balance is broken. “Since women are more responsible for their families than men, women who cannot solve the role conflict are criticized by the society, the existence of conflict affects female employees more and causes their organizational commitment levels to be lower than men” (Nayır 2008: 642). “Factors such as long and irregular working hours, overtime, low wages, and negative attitudes of senior management are among the most important reasons of work-family conflict” (Özdevecioğlu and Aktaş 2007: 55).

2.7.1.3 Lack of Skills and Vocational Education

Education is the primary factor in increasing the life level of women, self-realization and taking over individual freedom. Although the education system of our country cannot increase the life level of women, it does not have the quality of developing and strengthening entrepreneurship among women. In addition to the problems arising from the traditional structure of the society, women are also behind men in terms of general and vocational education. Lack of sufficient experience in business, apprenticeships and vocational training encourage or delay the skills acquired by women. Although the lack of education of women is increasingly eliminated today, the lack of experience and knowledge in the workplace causes them to be excluded from the social communication network. Women with low levels of education face a wide range of problems during the entrepreneurship life cycle due to a lack of basic education and vocational training. Women who have completed their basic education and vocational training and entered the working life can behave more comfortably due to the training they receive while establishing their businesses and performing their activities. For this reason, women entrepreneurs who lack technical training experience some difficulties in the use of equipment, tools and equipment in their field of activity (Güleç 2011: 53).

Lack of education is the most common problem faced by women entrepreneurs. Compared to male entrepreneurs, women entrepreneurs experience inexperience because they cannot pass through training processes such as apprenticeship and

mastership. In other words, the success rate is low because the lack of qualified education leads to the ignorance of the market and business technology. Education greatly affects the role of women in social life and employment opportunities. For example, the lack of educational opportunities in rural areas in our country led women to work in the informal/unregistered economy. The acceleration and complexity of technological developments bring with it special expertise. Due to lack of skills, women entrepreneurs find it difficult to access technological and economic information, which plays a key role in competition that demands expertise and time (Soysal 2010: 112).

2.7.1.4 Lack of Confidence

Self-confidence is the most important factor that drives people to be successful. Although it is said that self-reliance is in the nature of women, it is very unlikely that a woman who is belittled and ridiculed by her surroundings will make any attempt. Discouraged, underestimated and self-defeating women have serious insecurity problems. If a woman entrepreneur lacks confidence, she will have a hard time making decisions and the risk is higher. However, when a woman entrepreneur is confident, she has no trouble making decisions and the risk ratio is very low. Entrepreneurs with high self-confidence will have less trouble overcoming the obstacles they encounter (Brindley 2005: 148).

2.7.1.5 Discrimination

Discrimination is defined as “Differing treatment of persons with equal qualifications based solely on their gender”. Gender discrimination stems from socio-cultural reasons rather than laws. It is seen that the phenomenon of gender-based role segregation in Turkey is clearly valid with the effect of specific, social, religious, cultural values and structures (Özkaya 2009: 63).

Gender-based discrimination in working life may occur in the form of discrimination in duties, inequality in wages, prevention of progress in education and employment, or exclusion. But on the other side, “Because of gender-based discrimination, women can be successful in their jobs by ignoring their own sexual identities and accepting male values” (Bedük 2005: 115).

2.7.1.6 Lack of Commercial and Managerial Experience

Lack of experience poses an important obstacle for women entrepreneurs. Since the participation of men in social life is higher than that of women, women have less experience. Women who are deprived of vocational training such as apprenticeships and mastership will have to take more risks and their gain of skills will be hindered or delayed. However, as women entrepreneurs gain experience, they will encourage new entrepreneurs and share their experiences (Arıkan 2004: 82).

2.7.1.7 Sexual and Emotional Harassment

Especially women who work as entrepreneurs in closed societies are highly likely to be subjected to sexual or emotional abuse. Women are subjected to sexual harassment rather than emotional abuse. Women who earn their family's livelihood in this way cannot speak out for fear of losing their jobs (Yavuz 2019: 63).

2.7.1.8 Time constraint

Women have less time compared to men both to develop their skills and to access up-to-date information. Because women cannot find enough time to develop their entrepreneurial skills as they have to fulfill their mother-wife responsibilities. In addition, women entrepreneurs do not take the necessary steps to obtain financial support from banks, cannot participate in training programs to acquire the necessary knowledge and skills, and cannot reach better customers due to time constraints. (Taşlıyan 2016: 2532).

2.8 STUDIES RELATED TO WOMEN ENTREPRENEURSHIP IN TURKEY

In this section, information about the studies on women's entrepreneurship in Turkey are summarized.

Studies about Personal Characteristics and Profiles of Women Entrepreneurs:

With some of the studies about women entrepreneurship in Turkey, researchers focused on the personal characteristics and profiles of entrepreneurs. In one of these studies, named “Women Entrepreneurs as Social Capital: Mersin Case”, Yetim (2002: 85) focused on women's personal qualities and competencies. It has been determined that women mostly benefit from unofficial sources in entrepreneurship activities, but they also use corporate based information channels from time to time. Women who

face various obstacles in the field of entrepreneurship try to find knowledge and skills mostly through unofficial sources such as spouse, friend and relative.

In another study, Çakıcı (2006: 32) also focused on the personality traits of women entrepreneurs in his work “The Story of Women Entrepreneurs in Mersin Starting a Business and Suggestions for Women to Start a Business”. Contrary to the gender roles attributed to women; it has been determined that women entrepreneurs are energetic, ambitious, assertive and successful in their social relationships. The aims and opportunities of women entrepreneurs in starting a business were mentioned; some advices are stated within the framework of experiences to the women who would start a business.

Şahin (2009: 299) examined women entrepreneurship within the framework of motivations and problems in Konya Province in his work “Woman Entrepreneurship and an Application on the Profile of Women Entrepreneurship”. Şahin (2009: 299) conducted a research to determine the general profile of women entrepreneurs operating in various sectors in Konya province, especially their entrepreneurship characteristics, their leadership and motivation characteristics and the problems they encounter, and the factors that influence overcoming these problems. The study included 627 participants consisting of female lawyers registered in Konya Bar Association, female pharmacists registered in Konya Chamber of Pharmacists, women entrepreneurs registered to Konya Chamber of Industry and female entrepreneurs registered in Konya Chamber of Commerce. As a result of the research, he stated that the majority of women engaged in entrepreneurship activities were married and their spouses were parallel to their own business. This situation reveals the difficulties of running entrepreneurship activities as a single in Konya Province and the importance of family support in this business. In addition, the most important factors underlying women's entrepreneurship activities are “meeting the needs”, “independence of the economy” and “performing her profession”. In addition, according to the information obtained from the survey data, the majority of women entrepreneurs did not work in any business before they became entrepreneurs. This situation is an indication that women entrepreneurs participating in the research are still in the stage of gaining experience in business life. As a result of the research, it can be concluded that most of the women entrepreneurs operating in Konya Province do not have sufficient training in their fields of activity and need technical support. He is also concluded that

the fact that women entrepreneurs' gender negatively affects their business life, especially in terms of relations with employees.

Kunday (2008: 66) made a research on a sample from small businesses consisting of 300 entrepreneurs (107 female and 193 male) who are registered at the Istanbul Chamber of Commerce. She concluded that gender-based differences among entrepreneurs are in their number of children, age, marital status, financial problems, and reasons for becoming entrepreneurs. A high external locus of control percentage (41.3 %) has been found among Turkish entrepreneurs. This percentage was not significantly different for female and male entrepreneurs. But on the other hand, Turkish female entrepreneurs are found to be less innovative than male entrepreneurs which indicates that gender affects innovativeness.

Morçin (2013: 173) mentioned that entrepreneurship, which is one of the popular professions of today, offers an important opportunity for Turkish women in her 2013 study titled "Women Entrepreneurship in Turkish Culture: A Conceptual Assessment". She also concluded that the Turkish female entrepreneur is far from risk, more feminine, and more power-distance.

Keskin (2014: 90) aimed to reveal the status of women entrepreneurs in her study "Status of Women Entrepreneurs in Turkey," as in some studies conducted in accordance with current data on female entrepreneurship. As a result of the study, it was determined that the majority of the businesses owned by women entrepreneurs are micro-scale enterprises. The women entrepreneurs needs financial management training for themselves, technology training and the use of modern technology, technical assistance, financial support, credit facility, infrastructural support, knowledge about the market to be served, having deep knowledge about the area of activity and knowledge of marketing and service delivery techniques, confidence building training, Necessary incentives and facilities should be provided in order to acquire e-commerce, good time management and skills. The high rate of social unprotectedness in women entrepreneurship, especially among self-employed women, is an issue to be taken into account. Previous work experience is also an important factor for women entrepreneurs to be successful. Therefore, women's paid employment and having a profession are of great importance. It should women's labor force participation rate in Turkey is increasing the importance of standing on and paid employment. In this context, a long-term women's employment policy should be

established at the national level and women's entrepreneurship should be evaluated as not the only but an important element of this policy.

Batı and İnel (2015: 113) explain the demographic characteristics, personality traits of women entrepreneurs, their work-family conflict situation and their management strategies and investment decisions. In their article titled “Conflict Levels and Investment Preferences in the Context of the Profile of Women Entrepreneurs: A Study on the Province of Yalova”. As a result of the study, it was concluded that women entrepreneurs who shared the responsibilities they undertook as part of their roles by receiving professional help in the family and workplace experienced less conflict when all sub-dimensions were taken into account. Female entrepreneurs who share their roles are healthier physically, mentally and spiritually and that they establish a better work-family balance. Considering the conflict with self-efficacy, it was determined that those with high self-efficacy in terms of behavior dimension had less family-work conflict. In other words, entrepreneurs with a high sense of self-confidence do not experience any work-related imbalance in their roles at home. Those who are married at home by leaving their behavioral patterns at work do not experience conflict in their motherhood and companion roles, while single ones do not conflict with their adoption responsibilities. Entrepreneurs with a high level of innovation in their job experience less family-work conflict at the time level. Due to family reasons, they do not experience time problems at work.

Sallan et al. (2016: 1366) aimed to evaluate the entrepreneurship and risk experiences of women entrepreneurs operating in the tourism sector in the South Aegean and Western Mediterranean regions from a gender perspective in their article titled “Risk Taking Experiences of Women Entrepreneurs in the Tourism Sector”. As a result of the study, it was concluded that while loans stood out among the financial risks for women entrepreneurs, the problem was no longer access, but the quality of the loans. For this reason, it is necessary to increase credit opportunities and to offer credit opportunities by considering regional and sectoral structures in order to reduce the financial risks of women entrepreneurs.

In their article titled “An Application on Women Entrepreneurs”, Tulan and Türko (2018: 289) aimed to investigate the differences between married and single women entrepreneurs in terms of various variables. Analysis results show that only 4 of 32 variables differ by being married among women entrepreneurs. Married women entrepreneurs have lower education levels and higher average age compared to single

entrepreneurs, employ more workers and have less difficulty determining sales prices. On the other hand, no statistically significant difference was found in 28 variables between married and single female entrepreneurs. There is no difference between the two groups in terms of daily working hours, taking home work, sparing time for the family as they wish, wanting to quit if possible, and the total income of the family. Married and single women entrepreneurs felt negative pressure from their families and close circles at similar levels while establishing the business, and had problems in bureaucratic procedures, business planning, selection and procurement of machinery and equipment, and finding financial resources. In addition, the levels of strain while running the business are also similar. After establishing the business, there is no difference between the two groups in terms of being exposed to prejudice and discrimination, starting to disrupt the responsibilities of housewives, disrupting work due to family responsibilities, and the number of supporters from the immediate environment. Women entrepreneurs see appropriate opportunities to grow in the sector where they work at similar levels and think that the sector is suitable for women entrepreneurs. There is no difference between married and single entrepreneurs in terms of their level of evaluation of the environment they live in.

In his study named “Factors Affecting the Business Life of Women Entrepreneurs in Mersin” Çakıcı (2006: 38) focused on the factors affecting the success of women entrepreneurs. In addition, personal and professional competencies that enable women to be effective in business life have been researched. As a result of the research; Personality traits (honesty, courage, self-confidence, etc.) and skills (marketing and sales knowledge, human relations, etc.) required to be effective in business life were determined. These qualities have been associated with the success of women entrepreneurs. In addition to all these; it has been emphasized that gender roles and responsibilities are among the biggest reasons why women remain in the second place compared to men in entrepreneurship life (Çakıcı 2006: 40).

Studies about Problems Encountered by Women Entrepreneurs:

Most researchers conducted studies about problems encountered by women entrepreneurs. In her study titled “Women-Men Discrimination and Sexual Harassment in Business”, Gülcan (2004: 85) aimed to examine the problems experienced with the increase in the number of women entering the working life. In

this study, gender discrimination was mentioned and the position of women in the organization and inequalities in personal rights were mentioned.

Köşker (2004: 61) aims to determine the factors that cause women operating in Adapazarı and its surroundings to start their entrepreneurial activities, to determine the measures to be taken in the problems they encounter and to create a database to be used in other studies with the study titled “Investigation of the Problems of Women Entrepreneurship in Sakarya”. As a result of the study, it was determined that the women participating in the research experienced the most capital supply problem during the establishment phase of the business, and after establishing the business, they had difficulties in obtaining the necessary capital for the continuation and growth of the business. It was concluded that there was a significant relationship between the age and field of activity of the participants, their preference for entrepreneurship to meet their family needs, their preference for entrepreneurship because there are no other alternatives, and their suggestions for other women entrepreneurs to do their favorite business.

Şekerler (2006: 86) aimed to examine the problems faced by women entrepreneurs registered in Bursa Chamber of Commerce and Industry while running their businesses in the study titled “Women Entrepreneurs, Problems They Face and Solution Suggestions for These Problems”. According to the study while establishing a business, women entrepreneurs experience some problems arising from funding supply, business search, leasing, procurement of goods, and equipment, relations with official organizations, inexperience, loneliness, and the general thoughts and beliefs of the society about women. After the establishment phase, besides the economic problems, problems related to the supply of quality and cheap raw materials, the inability to find qualified personnel, lack of customers, instability in the market and marketing problems arise. It has been concluded that women entrepreneurs also struggle with problems such as inflation, legal regulations and high interest rates that are beyond their control.

Gökalp (2008: 34) to investigate characteristics and problems of women entrepreneurs and executives with the study of “Women Entrepreneurs and Women Managers in Turkey”. As a result of the study, most of the women stated that they were not subjected to sexual discrimination and prejudiced behaviors, they received support from their husbands and paid assistant in their home life, and that having a child could decrease the performance in career development. The majority of the respondents in

the survey concluded that organizational and personnel relations are at a better level than their male counterparts, self-confidence and knowledge are important in business life, and being self-confident, leadership and visionary are important characteristics for female managers and entrepreneurs.

İlter (2010: 132) aims to contribute to the work on women entrepreneurship, to reveal the most important problems that women entrepreneurs face in the entrepreneurship process, the institutions where women entrepreneurs can get support and to the increase the number of women entrepreneurs by identifying the organizations guiding potential women entrepreneurs with the study titled “Analysis of the Problems Faced by Women Entrepreneurs in the Entrepreneurship Process: The Case of KAGIDER”. As a result of the study, it was concluded that women entrepreneurs' coping with the problems they encounter in the entrepreneurship process is sensitive to both environmental determinants and determinants of the management structure of their organization.

Güleç (2011: 57) conducted a study to reveal the situation of women entrepreneurs in the Province of Karaman, how much they are supported by the society they live in, the problems they encounter, how women entrepreneurship differ according to the age, education level and profession of the spouse with the study titled “Women Entrepreneurship - The Case of Karaman”. As a result of the study, the most important factors underlying women's entrepreneurship activities are; being more comfortable financially, realizing her ideals and economic independence. The results of the study revealed that women experience the stress caused by work and family partially or completely. In addition, they rarely stated that their sensuality was a problem in business life.

Tozlu (2012: 95) aimed to examine the concept of women entrepreneurship and the problems faced by women entrepreneurs in the study titled “Women Entrepreneurship in Isparta and Denizli Provinces: A Comparison in the Context of Obstacles”. As a result of this study in the provinces of Isparta and Denizli, it was found that women entrepreneurs in both provinces faced the problem of providing capital and goods, and in order to overcome this problem, women entrepreneurs either sold their gold or had their houses mortgaged. In addition, it has been concluded that especially female entrepreneurs from Denizli have a shortage of qualified personnel, and that women entrepreneurs from Isparta cannot adequately utilize their opportunities.

Oyuryüz (2013: 74) aims to examine the problems arising from gender differences, personal and communication characteristics, problems arising from the characteristics of women entrepreneurs due to their origin differences, motivation and success with her study titled “Entrepreneurial Women and the Analysis of the Problems They Face: The Case of Tekirdağ City”. It is to analyze women's entrepreneurship as an opportunity in economic development and development in order to evaluate its factors and direct regional policies. As a result of the study, it was concluded that women entrepreneurs with different characteristics and problems should be supported, encouraged and guided in order to reveal potential talents.

Eryılmaz (2014: 115) aim to investigate entrepreneurs' characteristics, the reasons for preferring entrepreneurship, the problems they face in the province of Kahramanmaraş and the factors effective in overcoming these problems in the study of “Problems Encountered by Women Entrepreneurs in Turkey: A Case of Kahramanmaraş province”. Because of the research, it was found that women entrepreneurs in Kahramanmaraş province could not take a long-term place in the labor market because of not being able to see the necessary importance.

Öztürk (2016: 85) tries to investigate the problems of women entrepreneurs in Turkey, their demographic characteristics, and their reasons for working. She also puts forward solutions for the problems of women entrepreneurs in her study of “Women Entrepreneurship in Turkey: Factors Leading to Women's Entrepreneurship, the Problems They Faced and their Solutions”. In the study, it was concluded that some defects in the economic, social and cultural structure of the society lie behind the problems faced by women entrepreneurs in working life.

Özyılmaz (2016: 63) investigated the problems faced by women entrepreneurs both while setting up their businesses and continuing their business in his study "A Research on Women Entrepreneurship in Turkey and the Problems Faced by Women Entrepreneurs". Because of the study, barriers such as financial and social difficulties, discrimination and social roles and various solution suggestions were mentioned. It was also determined that women entrepreneurs have high entrepreneurial characteristics, the most important reasons for being entrepreneurs are the desire to be the boss of their own business and to prove themselves, they receive support from family members most when establishing a business, and this contributes significantly to their becoming entrepreneurs. While the vast majority of women entrepreneurs do not encounter any problems while establishing a business, it has been determined that

they encounter problems while running their business, and they mostly experience problems in financial matters and bureaucratic transactions. When women entrepreneurs are analyzed regionally, it is found that the problems they experience increase as the development level of their region decreases. It has been concluded that for the development of women's entrepreneurship, it is necessary to facilitate access to finance, to increase social opportunities that will facilitate women's life in business life, and to establish a support system suitable for regional structures (Özyılmaz 2016: 71).

Demir (2017: 307) aim to investigate women's entrepreneurship and its characteristics, reasons to become women entrepreneurs and related problems in Turkey in the article titled “Women's Entrepreneurship in Turkey: Characteristics of Women Entrepreneurs, on condition Problems in Turkey and Evaluation”. As a result of the research, it was concluded that women's patience and detail-oriented behavior reduce the failures in the process of establishing a business and especially in investment decisions. However, it is revealed in the study that women have little market experience, difficulties in finding funds, and lack of technical knowledge in finance and accounting. Because of the low educational level of women in Turkey and it is seen that there is insufficient participation in working life. Social support, family support, financial facilities are important for women entrepreneurs to be successful. In addition, women's previous work experience, paid employment and training in a profession are also important factors.

In her article titled “Analysis of the Path to Problems Faced by Women Entrepreneurs at the Stage of Public Support”, Çıkmaz (2018: 50) states that there may be problems that women entrepreneurs experience due to being a woman as well as public institutions. Therefore, solutions to these problems should be presented. As a result of the research, it was determined that there is a positive relation between the consultancy problems faced by women entrepreneurs and the variable of financial and banking problems.

In her study of “A Study on Women's Entrepreneurship in Turkey and Women's Entrepreneurs in Malatya”, Tahtalı (2018: 24) aimed to work on socio-economic and demographic characteristics of entrepreneurial women, determining the personal characteristics effective in establishing business areas in which they operate and own. The sub-objectives of the research are also to determine the problems that women entrepreneurs face due to their gender, the problems they encounter in the

process of establishing their own businesses, the factors that lead and prevent them from entrepreneurship, and the wishes and expectations of women entrepreneurs. As a result of the study, the vast majority of women entrepreneurs involved in the study in Malatya urban area stated that it was a disadvantage for them to be engaged in their entrepreneurship activity in Malatya, especially in finding qualified and suitable employees and materials related to their work because of the values of the society about women and the characteristics of the market.

In her study titled “Women Entrepreneurship and Social Capital: A Study on Women Entrepreneurs Operating in Antalya”, Alp (2018: 43) aims to examine the effect of social capital on women entrepreneurship, which is an important way of increasing women's employment opportunities, in the context of existing women entrepreneurs operating in Antalya. As a result of the study, close circle connections such as spouse, family or friends are generally effective in providing financial capital of entrepreneurs. On the other hand, among the difficulties faced by women entrepreneurs within the scope of the study; difficulty raising capital, excessive legal procedures, lack of knowledge and experience, community pressure, social problems and gender-related difficulties can be listed. Despite all the difficulties they face, the strength and influence of the support mechanisms within the scope of the social capital, women entrepreneurs have played an important role in dealing with the difficulties.

In their article titled “Profile and Problems of Women Entrepreneurs in Balıkesir Province: An Application in the Food Sector”, Gül and Gül (2018: 88) aim to determine the qualifications, general profile of women entrepreneurs operating in the food sector in Balıkesir and their problems during and after the establishment of a business. The research reveals that the most important entrepreneurial characteristics of women entrepreneurs are self-confidence, success and economic independence. In opening a business, women entrepreneurs get the most support from their spouses. Funding, finding a business and bureaucratic obstacle are the most important problems faced by women entrepreneurs in the process of establishing a business. On the other hand, the most important problems encountered after opening a business are listed as finding qualified personnel, work-home balance and finding customers. In the study, there are also suggestions for new women entrepreneurs based on their experiences.

Yeşil (2018: 55) aims to determine the factors affecting the success of women entrepreneurs during their activities while opening and operating their businesses in Bitlis province and to determine the problems they face in this direction in her study

titled “Problems of Women Entrepreneurs in Bitlis”. In the study, the relationship between age and educational status and the dimensions of work, the social, economic, bureaucratic and financial environment, and the dimensions of education and organization were examined. As a result of the study, it was determined that the problems differ according to the dimensions.

Studies about Motivations of Women Entrepreneurs:

Some of the studies about women entrepreneurship in Turkey, were conducted to reveal the factors which motivate women to be entrepreneur. In the study conducted by Koç (2005: 88), self-employed women entrepreneurs in Konya province were examined. As a result of the study in which 51 female lawyers were included, the factors motivating women to start their own business were investigated and it was understood that the most important factor was gaining economic independence. Economic independence was followed by social prestige and the desire to be a self-boss. Another issue explored in the study is the advantages of female entrepreneurs as doing their own jobs. The other results, respectively, were determined as independence, self-confidence, and earning money.

İplik (2012: 148) aims to investigate existing entrepreneurship activities, to reveal the factors that lead women to become entrepreneurs, to examine the barriers to entrepreneurship, to determine the factors that affect success and failure in entrepreneurship, and to offer solutions to the problems identified in line with the findings with the study titled “Women Entrepreneurship in Rural of Osmaniye Province”. As a result of the study, women who are engaged in entrepreneurship activities in the province of Osmaniye are mostly concerned about the negative view of the environment and capital supply to the business women phenomenon. It has been determined that they experience problems such as extreme fatigue and stagnation in the market while running their business. In addition, whether or not women have another income is the most important variable that affects their entrepreneurship, and those who think that if women work, family unity will weaken, they will take less care of their husband and children, the social relations of the family will weaken, and those who think that the women will be tired and worn out more than necessary tend to be less entrepreneur. It was determined that women living in mountain villages face more problems than women living in lowland villages, and these women in mountain

villages face more problems such as the supply of appropriate material and the stagnation of the market.

Çalışkan et al. (2017: 44) aim to analyze women's entrepreneurship in Adiyaman with social dimensions in their article titled “Socio-Cultural Issues in Women Entrepreneurship: The Case of Adiyaman”. According to the results of the study, it was observed that both push and pull factors were effective in women's entrepreneurship. While the value judgments of the society mostly constitute an obstacle in the process of establishing a business, the main problem in the business process was expressed as the lack of time and emotionalism due to family roles.

In her study of “A Study on Challenges and Opportunities of Women's Entrepreneurs in Turkey”, Erdemir (2018: 42) aimed to contribute to the related literature about the challenges and opportunities in Turkey affecting female entrepreneurship at work. As a result of the study, the entrepreneurial women have high entrepreneurial qualities, the reasons for entering entrepreneurship are mostly to be the boss of their own business, to meet the needs of family members and to gain economic independence, they are mostly supported by family members and spouses while establishing their businesses, and this support contributes significantly to them. It has been determined that they mostly face financial issues and difficulties in bureaucratic procedures while conducting their business.

Other Studies about Women Entrepreneurs:

Kaya (2018: 58) made a study on two Business Development Centers (İŞGEM) that have been introduced as the support mechanisms for new entrepreneurs by World Bank. The aim of ISGEMs is to supply incubation services such as management consultancy, business plan preparation, sales, training, and marketing supports. ISGEM are built in order to prepare female entrepreneurs for possible future problems by helping them in the planning phase of their businesses. Additionally, ISGEM provides women entrepreneurs with common equipment and areas, affordable and secure working areas in order to decrease the costs of starting the business. Nevertheless, there are many complaints or problems about İŞGEMs' support to entrepreneurs.

Merza (2019: 37) made a study to about the ways of using social media by businesswomen in their businesses and the factors which help them in the online business in order to provide a philosophical discussion about the importance and the

role of social media on female entrepreneurship. The results of the study showed that social media have a perceived and positive effect on women entrepreneurship with its access, trust and multichannel powers while ease of use and safety in social media have no significant effect.



CHAPTER III

RESEARCH DESIGN AND METHODOLOGY

3.1 RESEARCH PURPOSE AND QUESTIONS

The aim of the study is to first determine how the motivations of women entrepreneurs differ according to their profiles. Afterwards, it will be tried to find out how the problems faced by women entrepreneurs differ according to the sectors they operate in.

Although it has been proven that presence of previous sectoral experience, age and education play equally important role in terms of determining aforementioned factors, the absence of a study analyzing the sectoral differences in Turkish case makes it necessary to scrutinize the subject. The study, hereof, seeks to answer the main questions and sub-questions revolving around it as follows:

What are the factors that motivate Turkish women entrepreneurs according to their entrepreneurship profiles to start a career in entrepreneurship?

1a) What are the (pull and push) factors that motivate Turkish women to resort to entrepreneurship?

1b) Are there any difference for these factors according to different sectors?

What are the obstacles do women entrepreneurs face?

2a) What are the problems faced by women entrepreneurs at the beginning of entrepreneurship according to their entrepreneurship profiles?

2b) What common problems do Turkish women entrepreneurs encounter according to their entrepreneurship profiles during the period in which they extend their businesses?

2c) How similar are the problems faced by women entrepreneurs and to what extend do they differ from each other according to their entrepreneurship profiles?

3.2 RESEARCH METHODOLOGY

In this study, research was done through phenomenology within the framework of a qualitative pattern. Phenomenology is used to reveal the meanings of facts and to reveal a person's perception of a situation, and it is done for the purpose of a thorough understanding and examination of a subject that we have an opinion about but do not have an in-depth and detailed understanding of it (Sığrı 2018: 142). For this purpose, the data obtained within the scope of the research were analyzed through research software. In addition to office softwares, Nvivo 12 Plus was used mainly in the analysis.

As stated above, the study's target group is women entrepreneurs from different sectors and varying educational backgrounds for their potential of advancing how their motives differ in terms of choosing entrepreneurship and to what degree they show dissimilarity when it comes to identifying problems they encounter. Therefore, the study aims to implement qualitative research with Turkish women entrepreneurs from different sectors. "When the objective is to construct a single, composite portrait of the case, the researcher might study several instances of the case (several city planners or several female provosts) to find out what they all have in common" (Schwandt and Gates 2017: 77). When, on the other hand, a single case has differing components and variables, stemming from a joint specification, yet branch in themselves, sampling may need additional adjustments. Therefore, "researchers may decide to choose sampling units for convenience or coincidence, an approach that may be useful in the initial stages of a study or in conducting a pilot study" (Given 2008: 19). In this regard, this study adopts nonprobability sampling method, since the case of Turkish women entrepreneurs represent a "preestablished criteria" (2008).

Among other nonprobability sampling methods namely convenience, quota, purposive, deviant case, sequential, theoretical and adaptive sampling method (Neuman 2013: 72), the most suitable sampling method in the implementation of this study is snowball sampling for its ability to "get cases using referrals from one or a few cases, then referrals from those cases, and so forth" (2013), as "[w]hen many instances of the same phenomenon are being studied, the researcher continues to add instances until she or he stops learning something new about the phenomenon. The process of adding instances can be done via snowball sampling or sampling for range" (Schwandt and Gates 2017: 79). Snowball sampling, which, by definition is "a nonrandom sample in which the researcher begins with one case and then, based on

information about interrelationships from that case, identifies other cases and repeats the process again and again” (Neuman 2013: 75), has the ability to “identify potential research participant(s)” (Given 2008: 23). Snowball sampling becomes useful for a researcher when they are to:

...pursue the goals of purposive sampling in many situations where there are no lists or other obvious sources for locating members of the population of interest, but it does require that the participants are likely to know others who share the characteristics that make them eligible for inclusion in the study. This method is particularly useful for locating hidden populations, where there is no way to know the total size of the overall population, such as samples of the homeless or users of illegal drugs (Given 2008: 24)

3.3 DATA COLLECTION

Since the study aims to address motives of women entrepreneurs, challenges they face when founding their businesses and problems they face during their entrepreneurship in the particular case of Turkey, the research’s sample is supposed to be reflecting dynamics of the country. Therefore, it is essential to examine the status of women entrepreneurs in Turkey and their distribution by sector along with other variables such as their demographic variables. In this context, the research categorized women entrepreneurs into different sectoral categories.

According to the research, jointly conducted in 2019 by Türk Tuborg A.Ş. and The Women Entrepreneurs Association of Turkey (KAGIDER), in which sectoral distribution of Turkish women entrepreneurs is compared based on the research own data and that of TUIK, the leading sectors were found to be as stated below:

- Manufacturing
- Construction
- Trade (wholesale and retail)
- Logistics and storage
- Service sector
- Communication

Similar to the findings above, Figure 6 below shows the sectoral distribution of the study’s participants businesses:

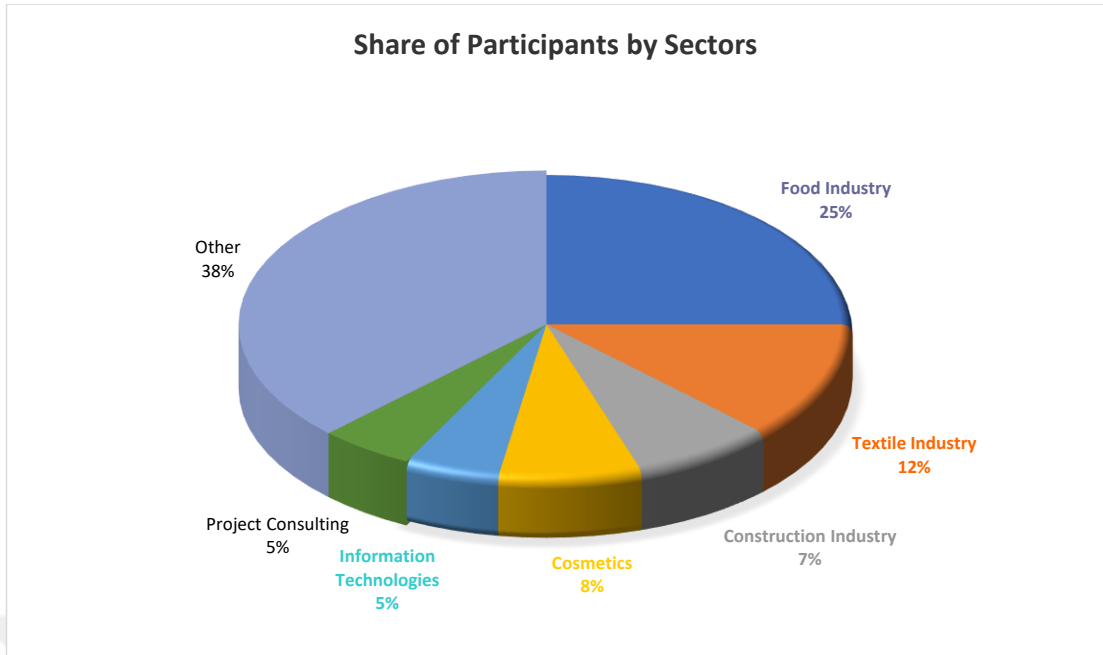


Figure 6: Sectoral Distribution of Research’s Participants Businesses

In this study, a series of interviews are conducted with members of Chambers and Commodity Exchanges of Turkey (TOBB) Women Entrepreneurs Board. As stated above sampling is done by using snowball sampling, that is to say, respondents were asked about referring other participants. As a result, 40 Turkish women entrepreneurs were interviewed online. Since COVID-19 pandemic rendered face to face interactions difficult, if not impossible in some cases, interviewees were conducted online. Profiles of participants can be found below (Table 3).

As can be seen in Table 3, most of the participants (85%) became entrepreneurs by establishing their own businesses rather than family businesses. It is also seen that the participants are between the ages of 26 and 62 and the average age is 43. According to their education level, it is seen that most of the participants (55%) have a bachelor's degree. And, it is understood that most of the participants (58%) have work experience in the private sector, according to their previous work experience. Finally, the types of women entrepreneurs are split up into traditional and non-traditional.

As it is known, Moore divided women entrepreneurs into two groups as traditional and non-traditional (modern). The traditional women entrepreneurs are usually between 35-45 years old, old or newly married, with a higher education level than the national average, head of a newly established company, possibly the owner of a retail trade or a service business with a few employees. Women entrepreneurs in this profile are generally entrepreneurs who have guest house, secretarial, care agency,

restaurant, food factory and hair salon. On the other hand, non-traditional women are those who are educated in business management and technical subjects, who work in areas where men are concentrated, and the traditional female role are listed as less hindering factors for them to be entrepreneurs. Accordingly, women entrepreneurs in this profile are generally in market research, advertising, public relations and press. According to this distinction, the participants of this study were divided into two separate categories as traditional and non-traditional women entrepreneurs. In this case, women entrepreneurs in the food industry, textile industry and cosmetics are traditional women entrepreneurs and women entrepreneurs in information technologies, project consulting, construction and other sectors are non-traditional women entrepreneurs. Hereby, it is observed that 19 of the participants of this study are traditional women entrepreneurs, while the other 21 are non-traditional women entrepreneurs.

Table 3: Participants' Demographics

No	Age	Education	Sector	Type	Previous Business Experience	Family Business
P1	54	Highschool	Food Industry	Traditional	None	Yes
P2	47	Highschool	Food Industry	Traditional	Private	No
P3	45	Bachelor's Degree	Food Industry	Traditional	Private	No
P4	36	Highschool	Food Industry	Traditional	None	No
P5	58	Highschool	Food Industry	Traditional	Private	No
P6	45	Primary School	Food Industry	Traditional	None	No
P7	54	Bachelor's Degree	Food Industry	Traditional	Public	No
P8	49	Bachelor's Degree	Food Industry	Traditional	None	Yes
P9	50	Highschool	Food Industry	Traditional	Private	No
P10	28	Bachelor's Degree	Food Industry	Traditional	None	No
P11	28	Highschool	Textile Industry	Traditional	None	No
P12	27	Bachelor's Degree	Cosmetics	Traditional	None	No
P13	40	Bachelor's Degree	Cosmetics	Traditional	None	No
P14	35	Highschool	Cosmetics	Traditional	Private	No

Table 3 Continued

P15	29	Master's Degree	Sports and Recreation	Non-Traditional	None	Yes
P16	27	Bachelor's Degree	Textile Industry	Traditional	None	No
P17	58	Highschool	Textile Industry	Traditional	Public	No
P18	44	Secondary School	Textile Industry	Traditional	Private	No
P19	54	Bachelor's Degree	Textile Industry	Traditional	Private	No
P20	55	Highschool	Information Technologies	Non-Traditional	Private	Yes
P21	32	Bachelor's Degree	Industrial Cleaning	Non-Traditional	None	No
P22	32	Bachelor's Degree	E-Commerce	Non-Traditional	None	No
P23	28	Master's Degree	HR	Non-Traditional	None	No
P24	35	Master's Degree	Refrigeration and Air-conditioning	Non-Traditional	Private	No
P25	49	Highschool	Information Technologies	Non-Traditional	Private	No
P26	44	Highschool	Construction Industry	Non-Traditional	Public	No
P27	33	Bachelor's Degree	Construction Industry	Non-Traditional	NONE	Yes
P28	46	Bachelor's Degree	Construction Industry	Non-Traditional	Private	No
P29	30	Bachelor's Degree	Urban Planning	Non-Traditional	None	No
P30	45	Bachelor's Degree	Chemistry	Non-Traditional	Private	No
P31	53	Highschool	Machinery Industry	Non-Traditional	None	No
P32	60	Bachelor's Degree	Patent Consultancy	Non-Traditional	Public	No
P33	53	Associate Degree	Marketing and Design	Non-Traditional	Private	No
P34	50	Bachelor's Degree	Plastic Industry	Non-Traditional	Private	Yes
P35	51	Bachelor's Degree	Project Consulting	Non-Traditional	Private	No
P36	43	Bachelor's Degree	Project Consulting	Non-Traditional	Private	No
P37	31	Bachelor's Degree	Insurance	Non-Traditional	Private	No
P38	26	Bachelor's Degree	Design Consultancy	Non-Traditional	None	No
P39	55	Bachelor's Degree	Tourism	Non-Traditional	Public	No
P40	62	Bachelor's Degree	Software Sector	Non-Traditional	Private	No

The participants, who have given their consent for the study to use their information and answers were asked a series of questions with the purpose of illuminating issues surrounding Turkish women entrepreneurs. Said questions, along with sub-questions directed to respondents and rationale behind choosing them given as follows:

a) Personal information: Participants are asked to mention about their age and educational background. Also, previous experience and whether the participant worked at public or private sector is asked with the purpose of distinguishing women entrepreneurs with previous work experience from those who launched out their businesses directly.

- *Are there other entrepreneurs in your family?* The reason behind choosing this question is that presence of entrepreneurs in a women entrepreneur's family may eliminate some challenges that women entrepreneurs without any family member with entrepreneurship experience may face. Also, encouragement from family can be count as a motive regarding to choosing entrepreneurship.

b) Information regarding to business: As one of the main goals of the study is to examine the role of sectoral differences in terms of determining motives, challenges and problems of Turkish women entrepreneurs, it is a must to clarify details about each participant's business.

- *In which sector are you operating? How many employees do you have?*
- *What is the legal status of your business?*

c) Establishment story of the business: Establishment history of a women entrepreneur's business is believed to give the reader an insight about how pull and push factors show difference in terms of their motives. Also, it may reveal the uniqueness of personal journey of entrepreneurs regardless of their similarities with regards to their level of education, financial status, and area of operation (sector).

d) What were the factors that affected your decision of being an entrepreneur? Since the first part of threefold study aims to address motives of Turkish women entrepreneurs, it is essential to explain factors that moved women to entrepreneurship. Furthermore, answer to this specific question has the potential of shedding light at social and problems Turkish women entrepreneurs encounter in general.

e) What challenges have you faced during establishment phase of your business? This question intends to find out challenges Turkish women entrepreneurs have to overcome as it is believed that it serves the purpose of identification of challenges

varying by sectoral differences. Moreover, there may be different types of challenges, namely domestic problems such as family discouragement or presence of infant children who are in need of care; financial problems like absence of funding or lack of capital; social problems, most common of which is gender discrimination; and commercial problems including inadequate network, or distrust as a result of absence of sectoral recognition. It is noteworthy that categories and examples can be multiplied.

f) How did you provide capital for your business? The answer to the question indicates what sources women entrepreneurs use for funding their businesses. Also, answers obtained from this question may help to identify changing favorableness of sectors as state funds and bank loans may show selectivity when it comes to funding new businesses.

g) From whom/which institution did you receive funding when you established your business? In case a woman entrepreneur received funding from any institution, governmental or non-governmental, it may be of importance for its potential of revealing to what degree funding is accessible for women entrepreneurs in a country.

h) What problems have you encountered while growing your business? As the backbone of the study is to address the problems that Turkish women entrepreneurs face, it is essential to identify problems and obstacles Turkish women encounter throughout their entrepreneurship, considering the fact that the study is constructed upon the hypothesis of difference in sectors are expected to shape problems that are encountered.

i) What problems have you had through during COVID-19 pandemic? As explained in detail on Limitations section of this chapter, the study presumes that under extraordinary circumstances, like that of the world has been through currently, the way entrepreneurs define their problems and determine their priorities may change.

j) What are your future plans for your business after the end of COVID-19 pandemic? The economic toll of COVID-19 Pandemic and opportunities arose from it is believed to cause diversity amongst respondents, as sectoral differences and personal traits affect each entrepreneur differently. For instance, if the entrepreneur is in service sector, they may have been affected negatively and determine their goal accordingly. An entrepreneur in biomedical industry, who benefited from the market's demand, on the other hand, may adopt an entirely different strategy in terms of

adjusting their supply rate by taking the possibility of decreasing demands into account.

k) According to you, what are the advantages of being an entrepreneur? The rationale behind this question comes from its ability to lay foundations of explaining the reason for women to choose entrepreneurship.

l) What characteristics, do you think, should women entrepreneurs have? The question intended to serve as means to illustrating both the reason for entrepreneurship to be so appealing especially for women, and self-perception of Turkish women entrepreneurs.

m) If you did not own your company, which business alternative would you choose? As is explained further on *Findings* section, what makes this question crucial is the fact that while some women choose entrepreneurship as result of the presence of pull-push factors, other women see no alternative to entrepreneurship.

n) What are your recommendations for women who desire to be entrepreneurs? The question is directed to understand what aspects women who want to become entrepreneurs should consider before or in the entrepreneurial process.

3.3.1 Descriptive Analysis of Interviews

In qualitative research, there are fewer quantitative data. But this does not mean that such data is insignificant or worthless for research. However, in many studies, preliminary information about the data can be obtained by methods such as word frequencies or word cloud or word tree. Storey (2007: 58) states that studies in the qualitative pattern are aimed at revealing people's perspectives on phenomena, while Dey (1993: 49) notes that qualitative research, in contrast to quantitative research based on the analysis of statistical data, seeks answers to the question of how people characterize events. In this section, analyses were done with different descriptive notations in order to examine the data in a summary manner before proceeding to content analysis. Although the word cloud obtained from the answers given to the questions by the participants is included in Figure 7, it is one of the basic descriptive representations. Due to the Turkish interview texts, the screening was conducted in Turkish.

Before the content analysis stage, the creation of word trees reflecting the summary views of all participants, the data collected during the interviews, can help to see a holistic picture. Figure 8 shows the word tree obtained with the concept of “entrepreneur”. Since the interviews were conducted in Turkish, word cloud representations were also given with the preservation of the original language. At the later stage of the analysis, the necessary explanations in the content analysis section were translated into English and presented. In Figure 8, there is a summary display of the expressions in which the participants talk about the concept of entrepreneur. As can be seen, there are more expressions about being an entrepreneur.

In Figure 9, there is a word tree created within the framework of the concept of “woman”. It was an ordinary result that one of the most repeated concepts regarding the research subject was “women”. As can be seen in Figure 9, the statements about women's entrepreneurship are more than others.

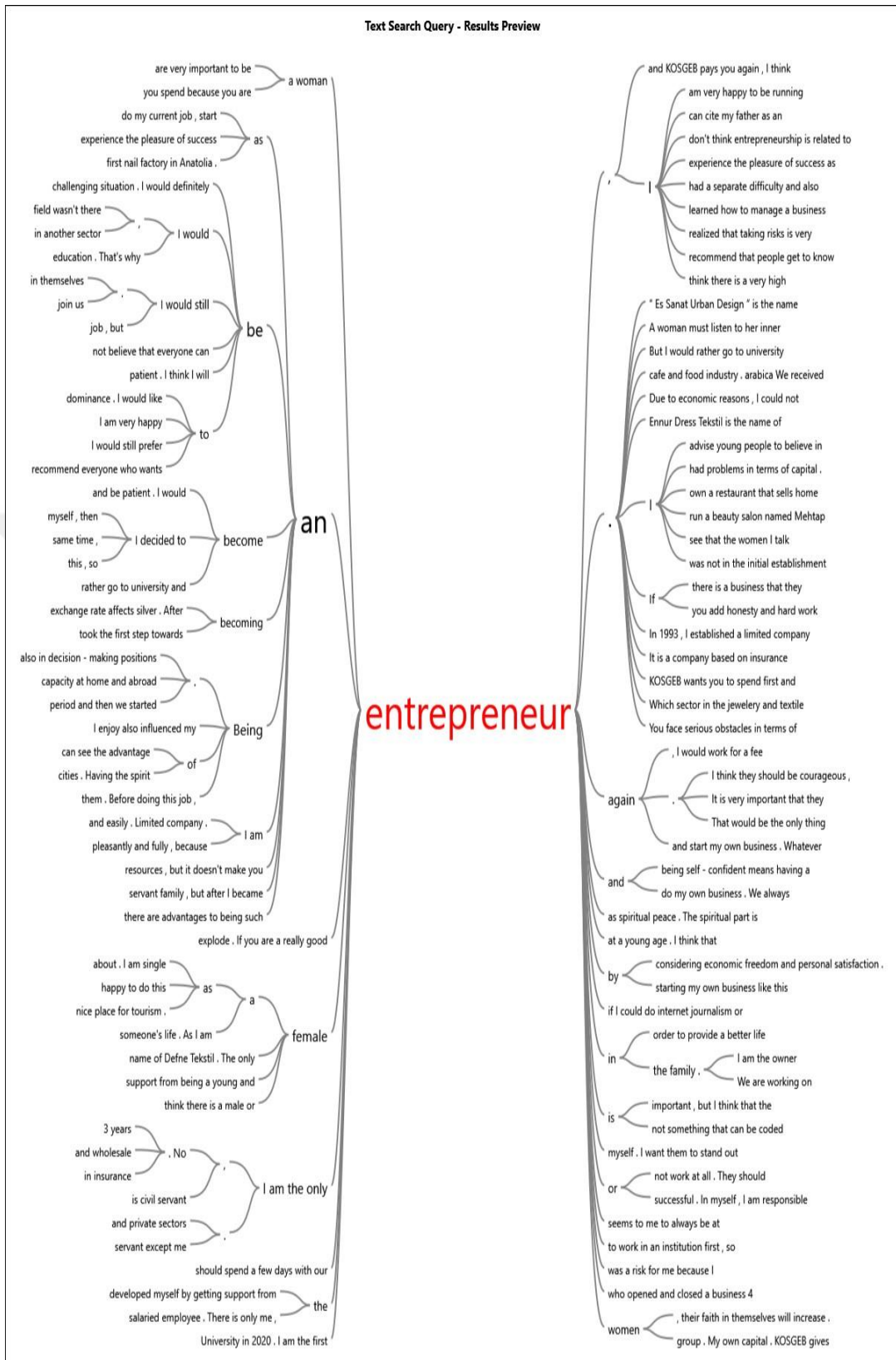


Figure 8: Word Tree for “Entrepreneur”

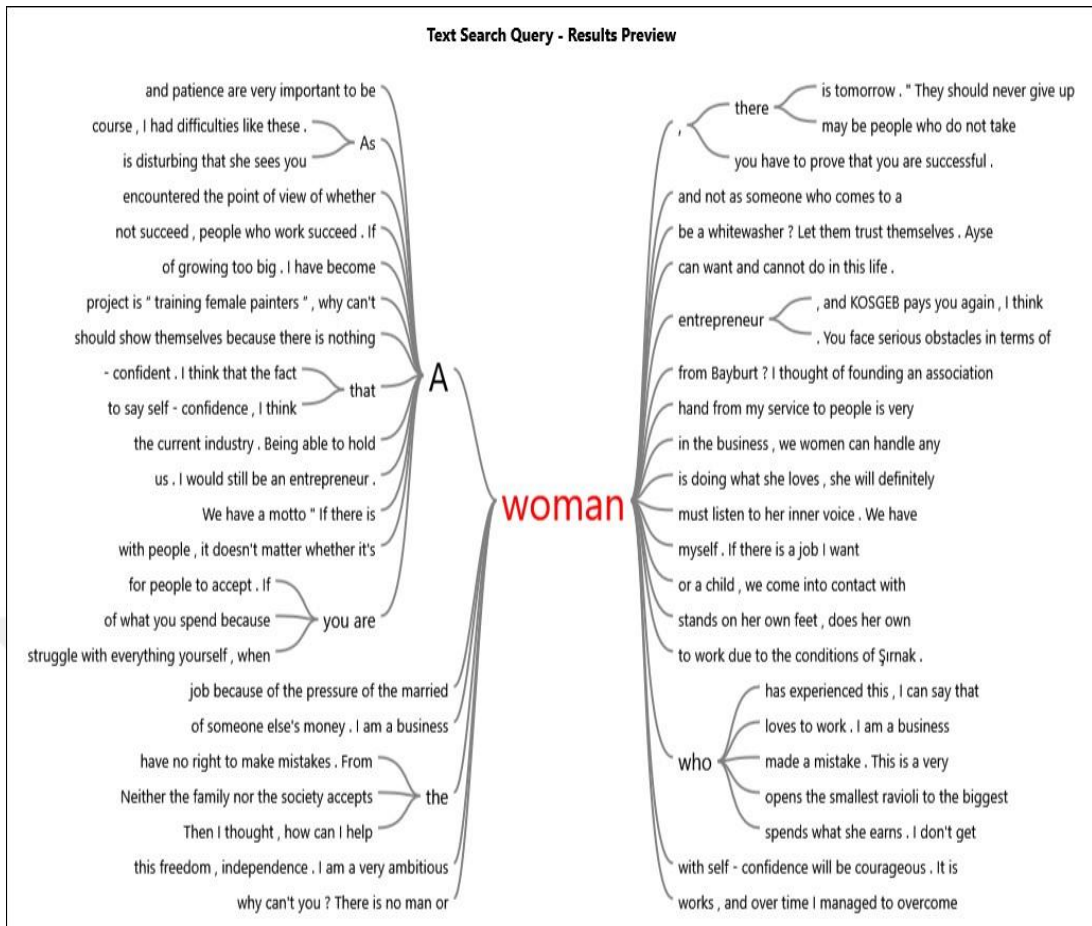


Figure 9: Word Tree for "Woman"

3.3.2 Content Analysis of Interviews

In the content analysis phase of the research, the interviews were examined with contextual concepts determined within the framework of the literature. In the content analysis phase, Nvivo 12 Plus, one of the qualitative research software, was used. Codes (nodes) containing certain contextual meanings have been created from the contents. By grouping these generated codes, certain themes were obtained.

Table 5 contains the main themes obtained with content analysis. The concepts underlying the main themes are then given separately in the form of tables. The frequencies included here show how many pieces the concepts have repeated in the interview files.

Table 5: Main Themes for Content Analysis

Themes	Files	References
Advantages of being Entrepreneur	37	50
Alternatives for Entrepreneurship	36	38
Future-Plans (after pandemic)	37	41
Growth Problems	28	38
Motivation for Being Entrepreneur	35	53
Pandemic Problems	36	48
Settlement Problems	32	42
Suggestions for Entrepreneur Candidates	36	54
Support for Capital	39	55

The description and sub-themes of the coding (nodes) of the main themes obtained with the content analysis was given in alphabetical order in Table 6-11 respectively.

Table 6 contains the responses of the participants for the “advantages of being an entrepreneur”. While expressing the advantages of being an entrepreneur, the participants focused on the concepts of accomplishment, financial freedom, self-confidence, helping others and being able to stand out their own feet. Some participants stated that being an entrepreneur did not bring any advantage, on the contrary, it was a disadvantage.

Table 6: Codes for the Theme “Advantages of being Entrepreneur”

Theme / Codes	In Files	References
Advantages of being Entrepreneur	37	50
accomplishment	19	19
financial freedom	15	15
self confidence	8	8
helping others	3	3
stand out their own feet	3	3
disadvantage	2	2

Below are some statements of the participants indicating the codes in Table 8.

“Of course, the sense of accomplishment and independence are the main reasons, but I wanted to follow my own dreams and do something for myself. (P-11 / accomplishment)”

I think the pleasure of success is the biggest advantage but having own business requires more work and less rest. (P-15 / accomplishment)

I think the biggest advantage is the pleasure of success. (P-37 / accomplishment)

Being an entrepreneur seems to me to always be at the forefront, and I can say that this gives me pleasure. (P-1 / accomplishment)

A sense of achievement and independence are factors, of course, but I wanted to follow my dreams and do something for myself. (P-11 / self-confidence)

I think that the fact that a woman stands on her own feet, does her own thing, and proves herself gives a different encouragement. (P-18 / stand out)

With the increase in your self-confidence, you have economic freedom. (P14 / financial freedom)

I would like to say that I am extremely proud and happy that it provides employment. I am also happy to do this as a female entrepreneur. (P19 / helping others)

Being free, economic freedom. But it is a profession that has both advantages and disadvantages. (P13 / disadvantage)”

Table 7 contains the answers given to the question “What job would they want to do if they weren't an entrepreneur?”. As can be seen from the table, most of the participants (60%) stated that they did not intend to become or do anything other than entrepreneurship. Most of them affirmed that they would do their own business as entrepreneurs in case of an alternative job preference. This situation shows that women entrepreneurs are satisfied with this situation despite all the difficulties they face. Apart from this, it is observed that among the answers given to the alternative job preference, advocacy and journalism are among the professions that can be preferred more than others.

Table 7: Codes for the Theme “Alternative to Entrepreneurship”

Theme / Codes	Files	References
Alternatives to Entrepreneurship	36	36
none	24	24
lawyer	4	4
journalist	2	2
same job in other firms	2	2
manager	1	1
pharmacist	1	1
stylist	1	1
veterinary	1	1
work in a hospital	1	1

Table 8 shows the answers of the participants about what they plan to do after the pandemic. It is observed that most of the participants (62%) stated that they are considering expanding their business. Most of the participants aim to expand their businesses by increasing their business area, orienting to different sectors, or operating in different regions. On the other hand, four participants stated that they did not think of any change. However, three of the participants stated that they wanted to change their current job.

Table 8: Codes for the Theme “Future Plans after Pandemic”

Theme / Codes	Files	References
Future-Plans (after pandemic)	37	42
growth	25	25
be permanent on the sector	5	5
staying still	4	4
changing business	3	3
start to export	3	3
International business	1	1

Some statements of the participants below indicate the codes in Table 8.
Our priority is to be permanent in the sector. We will think about growth in the following years because we are happy with our current situation. (P-6 / be permanent on the sector)

As cartography, our point of view could be changed. From now on, we consider and research different questions in which way is more correct than which one. (P-35 / changing business)

My priority is to go abroad and carry our products that will promote our country very well there. (P-19 / start to export)

The first plan is to open the second branch, then to expand to different cities, the target is to become institutionalized by branching. (P12 / growth)

My goal is to work with official institutions, to provide employment to more people, at least 200 people in this number. (P25 / growth)

We will think about growth in the following years because we are happy with our current situation. (P6 / staying still)

I have an idea of making progress in England, because you can earn what I earn in a month in Turkey in a week in England, by expending the same effort and energy. (P22 / international business)

In Table 9, the codes expressing the motivation behind the participants' being entrepreneurs, which constitutes one of the research topics of the thesis, are given. When the results in the table are examined, it is seen that many of the participants chose entrepreneurship to achieve their freedom. In the literature, this motivation appears among the pull factors as independence. This factor generally positively affects the entrepreneurship and lead people to become entrepreneur. Therefore, it can be concluded that pull factors have the most impact on the participants of the research. In addition, nine participants stated that the motivation behind their entrepreneurship is having their own businesses while other nine participants became entrepreneurs by desire of achievement. Being one's own boss and having desire for achievement are also among the pull factors in the literature. Thus, it can be understood that many of the participants also became entrepreneurs influenced by pull factors. Furthermore, five participants stated that they became entrepreneurs to have recognition which means that among the pull factors the recognition factor was influential in the entrepreneurship of these participants. It is also understood that some of them are

entrepreneurs as a continuation or a branch of family businesses and some of them became entrepreneurs to prove themselves. Some other participants stated that having related knowledge about the business has an impact to be an entrepreneur while some of them indicated that being an entrepreneur is their old dream. As a result, it can be concluded that the motivation of most of the participants of this study is due to the pull factors, especially a desire for independence, achievement and having their own businesses.

When the relationship between the previous sector knowledge of the participants and their being entrepreneurs is analyzed, it is seen that some of them have taken over their family business or the company they are currently working for. It is observed that some of them only desire to be entrepreneurs and become entrepreneurs by acquiring this knowledge later, without having any prior knowledge about the sector.

Table 9: Codes for the Theme “Motivation for being Entrepreneurship”

Themes / Codes	Files	References
Motivation for Being Entrepreneurship	35	53
freedom	14	14
having own business	9	9
achievement	9	9
recognition	5	5
family business	4	4
proving yourself	4	4
having related knowledge	2	2
old dream	2	2
previous experience	2	2

Some statements of the participants below indicate the codes in Table 9:

“Desire for freedom, willingness to stand on my own feet, and not thinking that I will be psychologically happy because of doing a job I love (turning personal hobbies into work). (P-11 / freedom)

I realized that I don't like selling my own time, and I think that's the case for all entrepreneurs. (P-4 / having own business)

I lost my father when I was a child at a very young age, so I can say touching people, helping women, thinking that women should stand up and providing employment to more women. (P-32 / achievement)

My goal was to go to the family business and move it forward and I thought I would be successful. (P27 / family business)

When I go to an institution, I am recognized, that is, I gain a status in the society and thus they are more interested. (P10 / recognition)

I did not live my school life very successfully, so I felt like I had to prove myself. (P25 / proving yourself)

I think I'm too late. The reason was that although I had knowledge, I could not apply it through my company. The reason is due to situations such as tax, accounting. (P22 / having related knowledge)

It was a business that I wanted for a long time, even dreamed of since I was a child. (P11 / old dream)

Starting from the 1st year of university, I started internships every summer, I guess that's why it was a profession I loved. (P34 / previous experience)"

Figure 10 shows the motivational factors of entrepreneur women according to traditional women entrepreneurs and non-traditional women entrepreneurs. It is concluded that freedom comes first among the motivations of traditional women entrepreneurs to be entrepreneurs, and the need for achievement follows this motivation. Apart from this, it is observed that the motivations of traditional women entrepreneurs to be entrepreneurs include the recognition, desire to continue the family business, to prove themselves, having related knowledge and to have their own business. As a result, it is concluded that the motivation of traditional women entrepreneurs to be entrepreneurs is mostly influenced by pull factors, which includes achieving their freedom.

On the other hand, it is understood that the biggest motivations of non-traditional women entrepreneurs to be entrepreneurs is the desire to be their own boss.

Among their motivations, it is concluded that the desire for freedom comes after the desire to be the boss of their own business. Similarly, it is seen that achievement, recognition and proving themselves are among the motivations of the majority of women in this profile. The number of non-traditional women who become entrepreneurs due to their desire to continue the family business is equal to the number of traditional women entrepreneurs who become entrepreneurs for the same reason. As a result, it is understood that the motivations of non-traditional women entrepreneurs are also caused by pull factors.

As it can be seen, both types of women entrepreneurs mostly reported different motivational factors such as freedom and need for achievement. Another striking element of the traditional women entrepreneurs is their desire to own their own business. As can be seen from the figure, taking over a business is the only motivation for traditional women entrepreneurs. Unlike traditional women entrepreneurs, some non-traditional women entrepreneurs are motivated by previous experience.

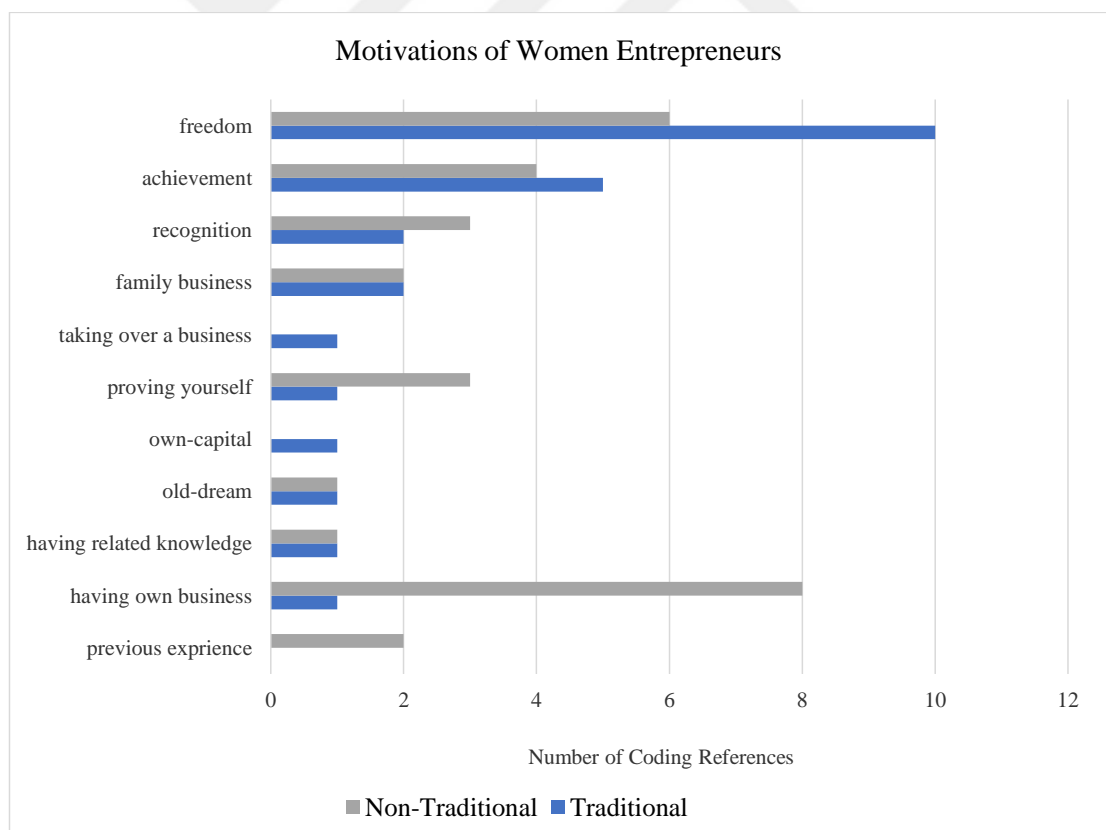


Figure 10: Motivation for being Entrepreneurship/Coding by Women Entrepreneurship Profiles

Figure 11 shows the motivation headings of women entrepreneurs separated by sectors. The separation of motivation factors explained in Table 9 according to sectors can be seen in Figure 11. There were more motivational factors in traditional sectors such as food, textile and cosmetics. And no motivational factors were reported in the patent consultancy sectors. The motivations of women entrepreneurs in the food industry include achievement, freedom, self-affirmation, recognition, undertaking a business and continuing the family business. It is observed that women entrepreneurs in the textile sector mostly affected by the desire for freedom. Other motivations of women entrepreneurs in this sector are achievement, having their own business and fulfilling their dream-job.

In addition, it is understood that the motivations of women entrepreneurs in the cosmetics sector are freedom, recognition, to continue the family business and having related knowledge. Furthermore, among the motivations of women entrepreneurs in the information technology sector are achievement, freedom and having their own businesses while the motivations of women entrepreneurs in construction and project consultancy sectors include proving themselves, achievement and to continue the family business. It is observed that although they have less motivation to become entrepreneurs, women entrepreneurs in other sectors also have similar motivations. As a result, it has been understood that the women entrepreneurs who are the participants of this study are motivated by pull factors regardless of the sector, and there were no entrepreneurs among the participants due to push factors.

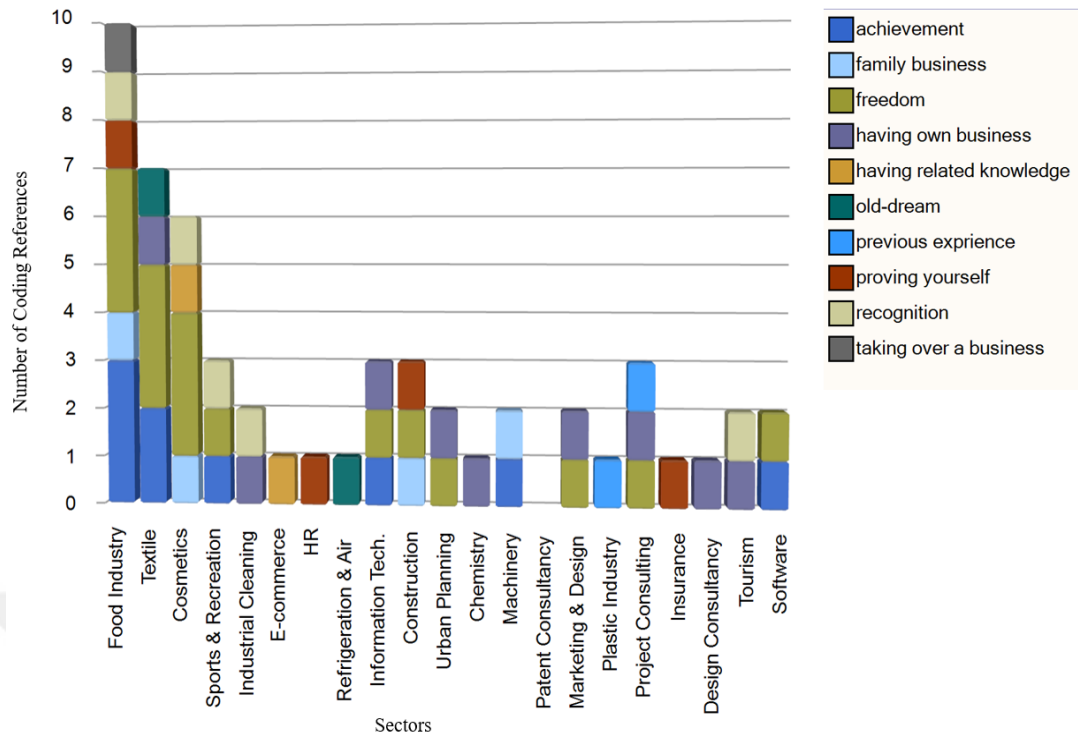


Figure 11: Motivation for being Entrepreneurship / Coding by Sectors

Table 10 shows the business establishment problems experienced by women entrepreneurs according to their sectors they operate in. As can be seen in Table 10, financial problems and finding skilled workforce are at the top of the problems encountered by women entrepreneurs at the beginning of entrepreneurship. Furthermore, it is observed that lack of experience in the sector, prejudice against women, fierce competition, and obstacles arising from the law are among the problems faced by the other majority of women entrepreneurs at this stage of entrepreneurship. On the other hand, while a few of the participants state that they have problems due to the intense workload and lacking spouse support, several entrepreneurs indicated that they have not much problems on the settlement phase of their businesses. In the literature, financial problems, difficulty in finding raw materials, difficulty in finding skilled workforce, and obstacles arising from law are among the macro problems. On the other hand, it is seen that gender discrimination and inexperience are among the micro problems in the literature. As a result, it is deduced that the majority of the problems encountered by the participants at the beginning of the entrepreneurship are caused by macro problems, while they also encounter micro problems such as gender discrimination and inexperience.

Table 10: Establishment Problems of Women Entrepreneurs

Themes / Codes	Files	References
Settlement Problems	32	42
finding skilled workforce	9	9
financial	7	8
not much	7	7
lacking sector experience	6	6
prejudice to women	3	3
fierce competition	2	2
finding raw material	2	3
tax and fix expenses	2	2
intense workload	1	1
lacking spouse support	1	1

Some statements of the participants below indicates the codes in Table 10:

“I had difficulty in finding experienced personnel to employ. (P14 / finding skilled workforce)

We had a hard time because we didn't have enough financial capital. It took a little more time for the profit to return, as we bought the products we will buy on a deferred basis. (P33 / financial)

I can say that it has been difficult to find qualified personnel lately, as there is a shortage of raw materials in production. (P19 / finding raw material and skilled workforce)

There was very little demand at first, which scared me. At first, I had a hard time finding customers, but over time, it all happened. (P15 / fierce competition)

As I am a female entrepreneur, I had a separate difficulty and also had a hard time finding qualified personnel. (P4 / prejudice to women)”

Figure 12 shows the difficulties faced by women entrepreneurs during the establishment of a business according to traditional and non-traditional women entrepreneur profiles. Accordingly, it is concluded that traditional women entrepreneurs have the most difficulty in finding skilled workforce in the establishment phase of their businesses. At the same time, the other majority of traditional women entrepreneurs stated that they did not encounter many problems during the

establishment of their businesses. It is understood that the other difficulties faced by traditional women entrepreneurs are difficulty in finding raw materials, financial obstacles, inexperience, prejudice against women and problems arising from the law, respectively. However, it is a remarkable point that only traditional women entrepreneurs have difficulties in finding raw materials, unlike non-traditional women entrepreneurs. As a result, it is concluded that traditional women entrepreneurs face the most macro problems during the establishment of their businesses. In addition, it is understood that they are faced with inexperience and prejudice against women due to the micro problems.

On the other hand, a great majority of non-traditional women entrepreneurs state that they face the most financial problems in the establishment stage of their businesses. Problems faced by another majority of non-traditional women entrepreneurs are inexperience and difficulty in finding skilled workforce. Other difficulties encountered by non-traditional women entrepreneurs during the establishment of their businesses are fierce competition and legal obstacles, respectively. Similar to traditional women entrepreneurs, some non-traditional women entrepreneurs state that they did not encounter any difficulties during the establishment of their businesses. Unlike traditional women entrepreneurs, the difficulties faced by non-traditional women entrepreneurs at this stage of their businesses include intense workload and lacking spouse support. In conclusion, it can be deduced that, similar to traditional women entrepreneurs, non-traditional women entrepreneurs encounter the most macro problems, and micro problems are relatively less. However, it is noticed that non-traditional women entrepreneurs face more micro problems than traditional women entrepreneurs.

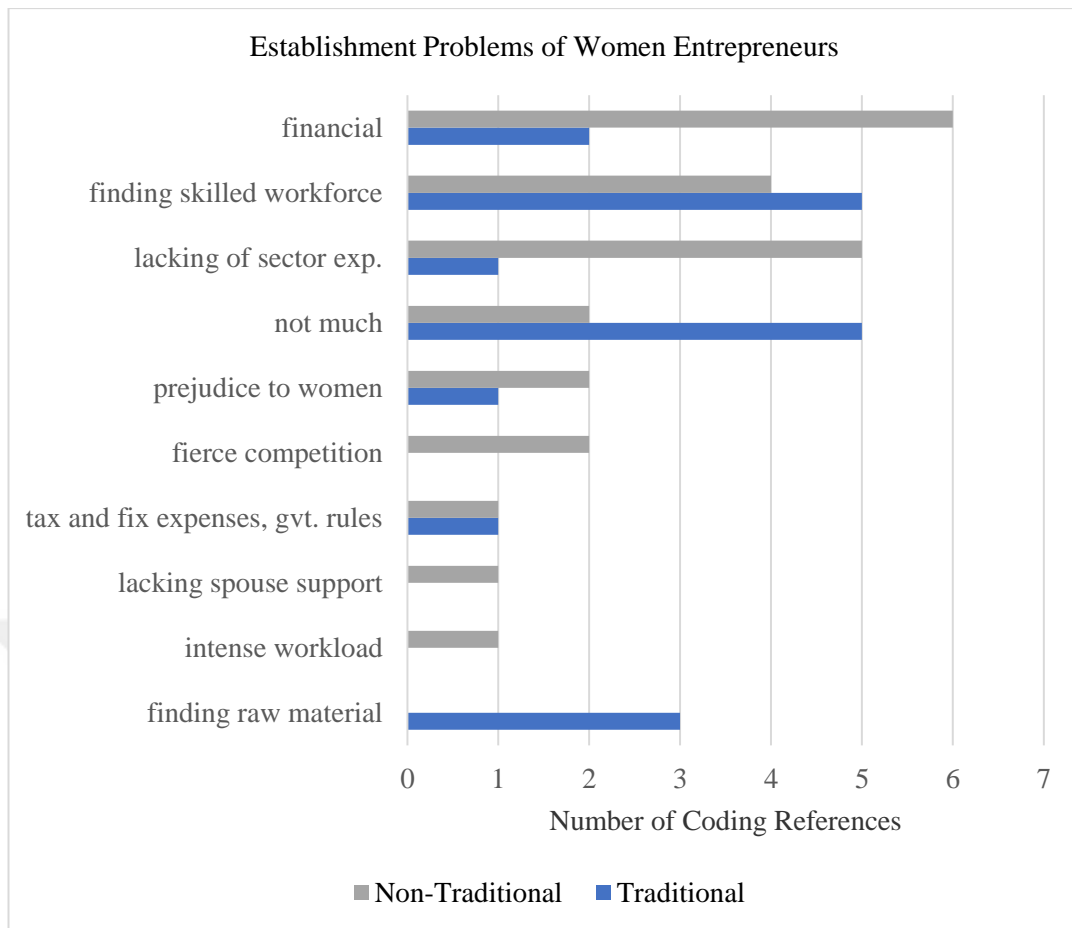


Figure 12: Problems in the Establishment Phase of Women Entrepreneurs / Coding by Women Entrepreneurship Profiles

Figure 13 shows the problems in the establishment phase of women entrepreneurs separated by sectors. The separation of establishment problems explained in Table 10 according to sectors can be seen in Figure 14. Accordingly, it is understood that there are more problems in traditional sectors such as food, textile and cosmetics. First of all, financial obstacles, prejudice against women, inexperience, social media, difficulties in finding skilled workforce are among the problems faced by women entrepreneurs in the food sector. It is seen that women entrepreneurs in the textile sector have the most difficulty in finding skilled workforce. Furthermore, they stated that they had problems in finding raw materials, paying debts and management of the business. Similarly, women entrepreneurs in the cosmetics industry face difficulties in finding skilled workforce and finding raw materials. It is observed that the problems faced by women entrepreneurs in other sectors are relatively less. Lastly, no problems were reported in the tourism, chemical and plastic industry sectors.

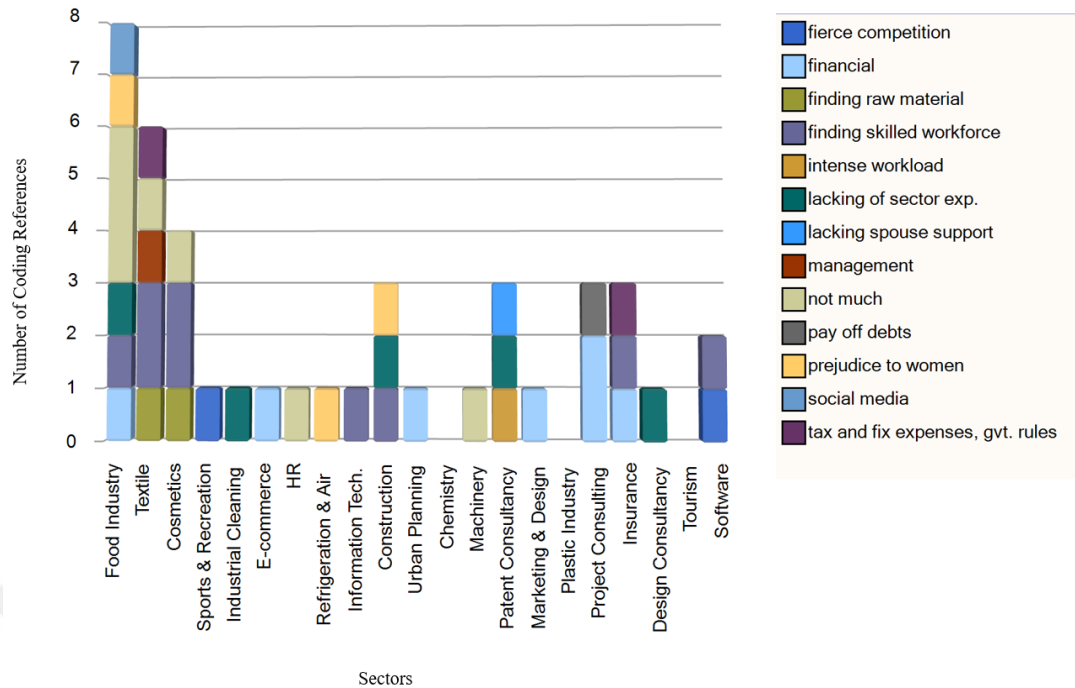


Figure 13: Problems in the Establishment Phase of Women Entrepreneurs / Coding by Sectors

Table 11 includes the statements of the participants indicating the difficulties they faced during the growth phase of their businesses, which constitutes one of the research topics of the study. Financial problems which are among the macro problems in the difficulties faced by women entrepreneurs in the literature are observed to be the common problem of many of the participants. Similarly, it is seen that fierce competition is among the difficulties faced by women entrepreneurs during the growth phase of their businesses. In addition, it is indicated that they have problems in finding skilled workforce both at the establishment and development stage of their businesses. This difficulty is also included as one of the main problems among macro problems encountered by entrepreneurs in the literature. Participants also stated that they had problems in finding raw material and management of their businesses. Besides, it was seen that the problems related to women, lacking sector experience and the prejudice against women were also mentioned by the participants. In the literature, it is observed that these problems are included under the topic of micro problems as inexperience and gender discrimination. As a result, it can be concluded that the problems faced by the participants in the growth stage of businesses of the study are generally macro

problems (85%), and the participant population affected by micro problems is relatively less.

Table 11: Codes for the Theme “Growth Problems”

Themes / Codes	Files	References
Growth Problems	40	129
fierce competition	5	5
financial	5	5
finding skilled workforce	3	4
finding raw material	3	3
management	2	2
not much	2	2
depreciation, renewal	1	1
intellectual property	1	1
pay off debts	1	1
tax and fix expenses	1	1

Some statements of the participants blow indicates the codes in Table 11:

“We are in a sector where competition is fierce compared to other sectors. (P-40 / fierce competition)

These are matters of making the right decision, because the biggest problem for us is getting the raw material appropriately, managing the personnel correctly and fulfilling our financial obligations to the state on time. (P-17 / finding raw material)

I had difficulty in finding experienced personnel to employ. (P-21 / finding skilled workforce)”

Figure 14 shows the business growth problems experienced by women entrepreneurs according to the sectors in which they operate. At this stage, the problems faced by women entrepreneurs are analyzed separately as traditional and non-traditional women entrepreneurs. According to the findings, it has been determined that during the growth phase of their businesses, non-traditional women entrepreneurs face more problems than traditional women entrepreneurs.

In the growth stage, the problems faced by traditional women entrepreneurs are financial problems, difficulties in finding skilled workforce and obstacles arising from

the law, respectively. In addition, it is understood that traditional women entrepreneurs have difficulties in finding raw materials and fierce competition in the growth stage of their businesses. Furthermore, striking point in the findings is that prejudice against women and high rental costs are problems only seen in traditional women entrepreneurs in the growth phase of their businesses. In the literature, while gender discrimination is among micro problems, capital supply problems and obstacles arising from laws are among macro problems. As a result, it was concluded that the majority of the problems faced by traditional women entrepreneurs during the growth phase of their businesses are macro problems. In the meantime, they also face micro-problems such as gender discrimination and inexperience.

On the other hand, it is concluded that the problems faced by non-traditional women entrepreneurs during the growth phase are mostly caused by financial difficulties and fierce competition. With the exception of these difficulties, it is observed that, similar to traditional women entrepreneurs, the obstacles arising from finding skilled workforce, finding raw materials and obstacles arising from laws, pose a problem for non-traditional women entrepreneurs. By contrast with the traditional women entrepreneurs, non-traditional women entrepreneurs are observed to face difficulties in management, debt payments, intellectual property and depreciation during the growth phase of their business. Consequently, it is concluded that the problems encountered by non-traditional women entrepreneurs during the growth phase of their businesses are caused by macro problems.

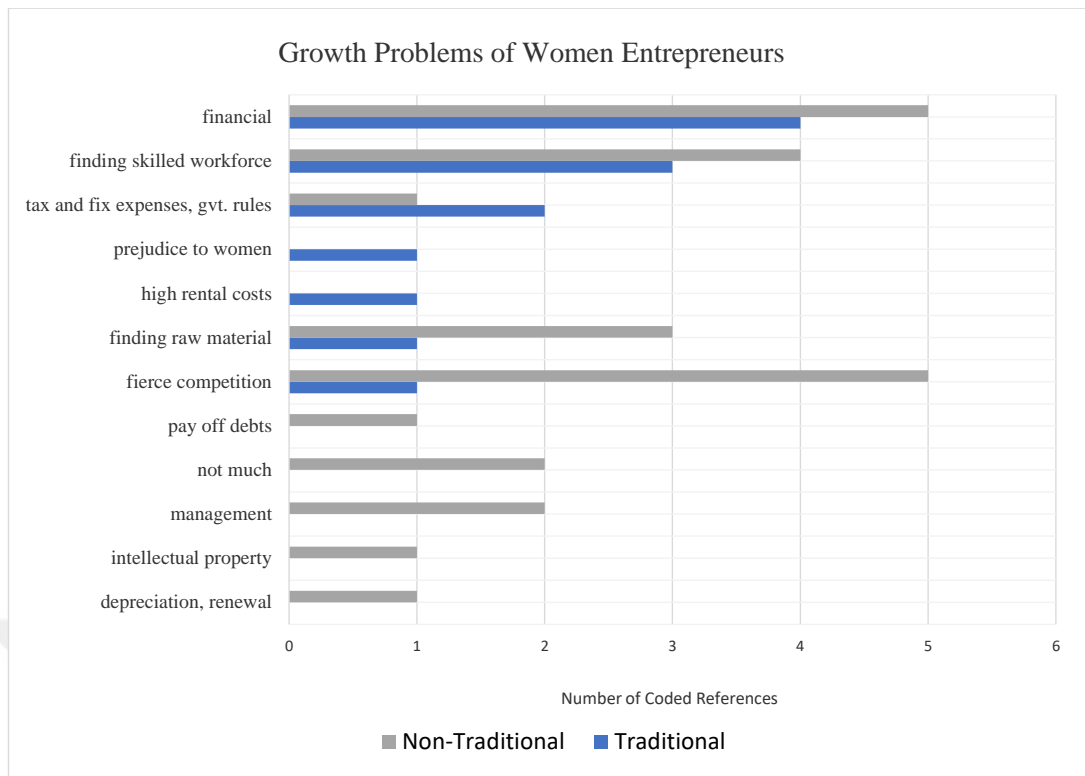


Figure 14: Growth Problems of Women Entrepreneurs / Coding by Entrepreneurship Profiles

Figure 15 shows the problems in the growth phase of women entrepreneurs separated by sectors. The separation of growth problems explained in Table 11 according to sectors can be seen in Figure 15. Accordingly, it can be seen that there are more problems in traditional sectors such as food, textile and cosmetics. In non-traditional sectors, it is observed that the most problems are encountered in the construction sector. Besides, there are various problems encountered in e-commerce and plastic industry, which are among non-traditional sectors. Among the problems encountered in the food sector are finding a skilled workforce, financial difficulties, finding raw materials and prejudice against women. The difficulties faced by women in the cosmetics industry are generally financial difficulties, obstacles arising from laws, high rental costs and difficulties in finding skilled workforce. It is understood that there are financial problems, legal problems and fierce competition in the textile sector. Among the problems encountered in the construction sector, which is one of the non-traditional sectors, it is seen that there are difficulties in finding skilled labor, management, paying debts and finding raw materials. It is understood that similar

problems are encountered in other sectors, but relatively less. According to the results, no problems were reported in the HR, urban planning and machinery sectors.

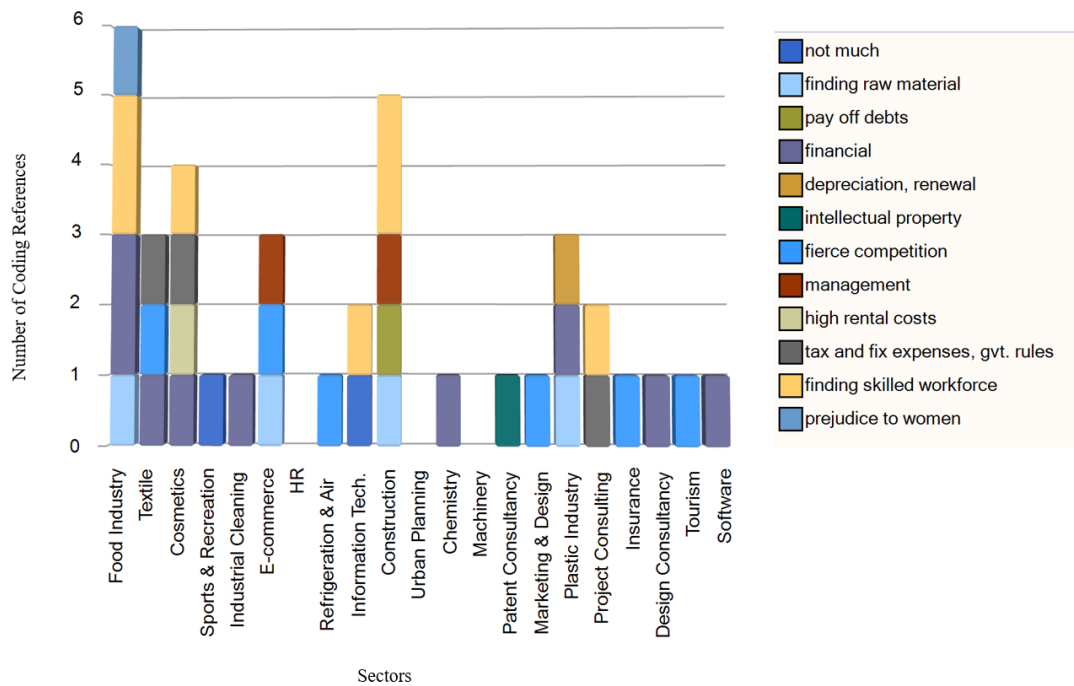


Figure 15: Growth Problems of Women Entrepreneurs / Coding by Sectors

Table 12 shows the participants' advice to women who want to become entrepreneurs. According to the results, it is seen that the most common advice given by the participants to those who want to become entrepreneurs is to be patient. At this point, the importance of being patient and giving extra time is emphasized even when faced with difficulties. When the advice given by the participants to women who want to become entrepreneurs is examined, it is seen that another important issue is self-confidence. It is underlined that women who want to be entrepreneurs can overcome all kinds of difficulties if they have self-confidence. Additionally, it is noticed that one of the most common recommendations given to female entrepreneur candidates by the participants is courage. It is stated that it would be better for women entrepreneur candidates to stay away from any situation that would discourage them. It is understood that another important subject emphasized by the participants about being an entrepreneur was decisiveness. The importance of working hard, setting goals, taking risks, and making previous market research is also among the recommendations given by the participants.

Table 12: Codes for Theme “Suggestions for Entrepreneur Candidates”

Themes / Codes	Files	References
Suggestions for Entrepreneurs	39	123
being patient	20	22
self-confidence	18	18
courage	15	16
never give up	11	11
previous market research	8	8
work hard	8	8
setting goals	7	7
being decisive	6	6
taking risks	6	6
loving their jobs	5	5
being innovative	3	3
listen inner voice	2	2
own equity	2	2
being manufacturer	1	1
business, finance knowledge	1	1
finding experienced staff	1	1
gathering necessary knowledge	1	1
grow on international	1	1
know yourself	1	1
legal sys knowledge	1	1
not taking risk in pandemic	1	1
set strategy	1	1

Some statements of the participants below indicates the codes in Table 12:

*I think it takes 3 years for the business to make money, so they need to be patient.
(P-4 / being patient)*

*First, she must be self-confident and educated and must know her job well. (P-37
/ self-confidence)*

*I think they should be courageous, most importantly, they should be courageous
and patient. (P-34 / courage)*

*I want them to go after what they believe in and keep going even if they fail. (P16
/ never give up)*

Finally, Table 13 contains information about who or where the participants received support to start their business. It is observed that many of the participants

receive support from certain institutions for their initiatives. In addition, it is understood that another majority of the participants benefited from their own personal savings when starting their business. While some of the other participants benefited from bank loans, others received support from their families. Lastly, it is observed that the number of participants receiving support from KOSGEB is quite low.

Table 13: Codes for Theme “Support for Capital”

Themes / Codes	Files	References
Support for Capital	39	123
institutions	20	22
own	15	16
bank credits	6	6
family	3	3
friends, supporters	1	1
KOSGEB	1	1

CHAPTER IV

RESULTS AND DISCUSSION

In this study, the subject of entrepreneurship, which is seen as one of the main elements of economic development, has been examined specifically for entrepreneurial women in Turkey. The motivations of women entrepreneurs when they become entrepreneurs and the difficulties they encounter during the establishment and growth stages of their businesses are examined separately according to their women entrepreneur profiles. For this purpose, interviews were conducted within the framework of the determined sample and the texts obtained from these interviews were analyzed within a qualitative research design. In this context, answers were sought to questions such as why women chose to be entrepreneurs, what difficulties they faced and what gains they had achieved. The findings were evaluated within the framework of the themes and research questions that emerged because of the content analysis of the analyzed texts.

When the motivations of the women participating in the study to become entrepreneurs was analyzed, it was seen that most of them have started an initiative to gain their freedom. This finding is consistent with Goffee and Scase' work (1995: 32). In addition, need for achievement and desire to have own businesses are also among the motivations of women entrepreneurs. Scheinberg and MacMillan (1988; cited by Soysal 2010: 112) determined that it was six values in their study in 11 countries. These values are listed as follows: The need to be accepted, to be seen as a means of earning income, to be seen as a means of self-development, to be independent, to develop the society and to be seen as a way out (Kapu 2004: 74). Littunen (2000: 297) listed the factors that motivate entrepreneurs as follows: the desire to be their own boss, material and moral gains, the desire to shape their own future with their own decision and effort, the desire to have an independent or flexible work environment, and the desire to take advantage of business opportunities. Shane et al. (1998: 442; cited by Soysal 2010: 111), on the other hand, found that there are four values

that motivate entrepreneurs to start a business in their research conducted in 14 countries. These are; the desire to be independent, to be accepted, to learn and to continue the family tradition. Again, Gökçil (2019: 71) stated that the desire to be independent is the primary reason for women's desire to be an entrepreneur. As a result, similar findings were found in the literature. In fact, women can also gain their financial freedom by working in a job. However, the findings obtained with this study have shown that the expressed concept of freedom is put forward in a broader sense. Some participants expressed that they wanted to be free in full sense because they did not agree to work under the management of others. Some of them have stated that they have started an initiative to demonstrate a strong female role in society and gain status. These situations can be evaluated within the pulling motivation factors. There are also other factors that can be counted among the pulling factors. These include a desire to own one's own business, a desire to prove oneself, or a desire to help others. Some of the participants have already taken over an ongoing business or continued a family business in the form of another business. The motivation here is loyalty to the company or support for existing employees. In other words, it is among the pushing factors. When the sectoral differences in motivation were examined, it was observed that freedom and achievement were the prominent topics in traditional sectors such as food, textile and cosmetics. Besides, it is seen that the motivations of traditional women entrepreneurs to be entrepreneurs include the recognition, desire to continue the family business, to prove themselves, having related knowledge and to have their own business which means that motivation of traditional women entrepreneurs to be entrepreneurs is mostly influenced by pull factors. On the other hand, some of the factors involving non-traditional women entrepreneurs include information technology, construction and project consultancy. It is seen that the highest motivations of non-traditional women entrepreneurs to be entrepreneurs is the desire to be their own boss. Similar to traditional women entrepreneurs, it is understood that the motivation of non-traditional women entrepreneurs to be entrepreneurs is due to pull factors.

In the establishment stage of the businesses, it was observed that there were more problems in traditional sectors such as food, textile, and cosmetics than non-traditional sectors such as construction, patent consultancy and project consultancy. It is seen that traditional women entrepreneurs face the most macro problems such as financial obstacles, finding skilled workforce and raw materials and problems arising

from laws during the establishment of their businesses. However, they are also faced with inexperience and prejudice against women due to the micro problems. On the other hand, similar to traditional women entrepreneurs, non-traditional women entrepreneurs encounter the most macro problems such as financial problems, legal obstacles and difficulty in finding skilled workforce in the establishment phase of their businesses. Among the micro-problems, prejudice and inexperience towards women are among the difficulties encountered by non-traditional women entrepreneurs during the establishment of their businesses. However, in the establishment phase of their businesses, the number of non-traditional women entrepreneurs who encounter micro-problems is higher than traditional women entrepreneurs.

Another question asked to the participants is whether they were engaged in something other than entrepreneurship. It was a remarkable result that most of the participants stated that they did not think of anything else to this question. Within the framework of the research sample, it can be stated that the women who are successful or who have the pleasure of starting an enterprise do not think of another job. These include those with experience in the private or public sector.

Participants stated that they gained some advantages through the businesses they initiated. The most prominent concept among them is feeling of accomplishment. This situation is an indication that women who are entrepreneurs achieve financial freedom, as well as the spiritual results they achieve are important for them. Many aspiring entrepreneurs are driven by the need for success. Running your own business is definitely a way of being recognized in society. One study hypothesizes that the need for achievement is one of our basic needs and that women in particular are attracted to entrepreneurship by this need. Another attractive factor for entrepreneurship is a society that values personal achievement (Taylor 2005: 118). In the research conducted by Tan (2006: 15) in Kastamonu; factors such as being productive, passion for success and knowledge, desire to work independently, desire to earn income, desire to continue the family business and having no other option were determined as the reasons for women to start a business. In addition, in the research conducted by Yavuz (2019: 68), it was determined that the woman, who started her own business with the passion of being the boss of her own business, self-realization and being successful, accepted entrepreneurship as an alternative form of employment to establish a work-life balance. In this context, it can be said that the available data show similarity with the literature data. In addition, some participants stated that their

self-confidence increased as they saw the continuity of their initiatives. The increasing level of education of women, the support policies provided by the state, the support provided at the level of spouse and family, and the changing role of women in social life provide an effect that increases the self-confidence and motivation of entrepreneurial women. For this reason, there is a noticeable increase in the amount and level of success of women entrepreneurs (Karateke 2006: 74). In this sense, it is considered that the existing data are supported by the literature. It was stated that the participants faced various difficulties in coming to this situation. Some of them have received support from their environment, while others have become entrepreneurs by striving almost alone. There is no significant difference between the number of participants with and without an entrepreneur in their family. For this reason, it can be stated that women who do not have an entrepreneur in their family are not less likely to start an enterprise than those who do.

It has been observed that the participants who started their initiatives and reached a certain maturity are now considering growth, export realization or an international business. In the study conducted by Moore (1990: 55), modern women entrepreneurs are defined as career-oriented entrepreneurs who have a good command of business management and technical issues, focus on growth and high income, and use outsourcing in financing. This is an indication that entrepreneurship gives women more self-confidence. As a matter of fact, women with or without a certain experience gained experience in the sector and business ownership through the initiative they started. This may have made them feel more secure. In addition, it has been found that entrepreneurs who gain different knowledge want to start other initiatives with new ideas. However, three of the participants stated that they wanted to change their current job. This is related to the difficulties brought by the pandemic.

In the growth stage of their businesses, it is seen that the problems faced by the participants are generally macro problems (85%) which include financial problems, fierce competition, finding skilled workforce and finding raw material. Furthermore, the participant population affected by micro problems is relatively less. In the study conducted by Can and Karataş (2007: 257) on women entrepreneurs in Mersin, it was determined that 70% of women did not apply for bank loans due to insecurity during the establishment phase, difficulty of procedures, and 60% of them had capital shortages in their businesses. The participants also encountered similar problems when setting up or developing their business. In any case, finding a particularly talented

workforce comes across as a problem. Moreover, it is a separate problem to be able to keep this workforce when it is found. Some of the participants stated that they faced prejudice against women depending on the sectors in which they operate more. On the other side, almost a quarter of the participants stated that they had not encountered much of a problem at the establishment or growth stage. When the results are examined according to the sectors, it is seen that there are more problems in traditional sectors such as food, textile and cosmetics than non-traditional sectors. However, in the non-traditional sectors, there are also various problems in e-commerce and plastic industry. Thereafter, it is understood that the problems faced by both traditional women entrepreneurs and non-traditional women entrepreneurs are mostly macro problems which include financial and legal obstacles, finding skilled workforce, finding raw material, high rental cost and pay off debts. It is seen that gender discrimination, which is one of the micro problems, is a problem encountered only by traditional women entrepreneurs. By contrast with the traditional women entrepreneurs, non-traditional women entrepreneurs are observed to face difficulties in management, debt payments, intellectual property and depreciation during the growth phase of their business.

When the problems related to the pandemic expressed by the participants were examined, it was seen that these were general problems specific to the pandemic encountered by all businesses. These include the financial problems caused by the slowing down of sales due to the difficulty of finding customers, disruptions in the supply chain, communication problems caused by working from home, and difficulties in finding a workforce.

Similar answers were received about the advice given to the participants to those who want to become entrepreneurs. The most common among them are decisiveness, self-confidence and the fact that never give up. Others are recommendations for conducting good preliminary research, obtaining field knowledge, setting goals, and finding a talented workforce.

The study has several limitations that need explanation for the reader to take methodological and circumstantial conditions, under which the research is conducted, into account, since not only overall methodology is shaped by said conditions, but also scope of the study and variables are also determined by them. First limitation that the study has encountered is the presence of Covid-19 Pandemic, which rendered face to face interviews limited if not impossible. Also, taking the fact that economic uncertainty, along with some restrictions, which are insurmountable for sectors

rendered respondents to draw a predetermined picture of their business' future with clarity, into consideration, answers to some questions listed above may not offer a complete accurate reflection of respondents' profiles.

Another limitation becomes evident when it comes to sectoral classification of participants, because of the vagueness in terms of coming up with widely accepted definitions for sectors and classifying one industry under a single sector completely. As result, multiple different organizations like the United Nations, European Union and related U.S. agencies attempted to stipulate standards to classify sectors. Furthermore, the way technological advancements, and structural changes in market and labor force rendered validity of three-sector theory questionable, it is impossible to avoid intersection between sectors.

Finally, snowball sampling, the sampling method of this study has its own shortcomings worth mentioning. Presuming that it is unnecessary to bring up irrelevant limitations that do not apply to this study, example of which is sensitive topics that respondents show reluctance when they are asked. However, as Waters (2014: 369) put, there are some shortcomings that researchers usually face when they are using snowball sampling. The first limitation of snowball sampling is the fact that it is time consuming (Waters 2014: 370). Also, sampling without enough resources can be problematic as the method heavily relies on networks (2014). Another problem with snowball sampling is the problem of representation. "Given certain starting points, it may be that the participants in a chain share similar characteristics" (Waters 2014: 377). Since snowball method relies on contacts found through other subjects of a study, avoiding a homogenous and standardized sample may be difficult in some cases.

REFERENCES

- AHMAD Nadim and SEYMOUR Richard (2008), “Defining Entrepreneurial Activity: Definitions Supporting Frameworks for Data Collection”, *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.1090372>.
- AKIN Adnan (2010), “İnsan Sermayesi Kaynakları Açısından Girişimci Özellikleri (Anadolu Girişimcileri Üzerine Bir Araştırma)”, *Dumlupınar Üniversitesi Sosyal Bilimler Dergisi*, No. 26, pp. 8-22.
- AKTAŞ Gülşen (2015), “Kadın Girişimcilerin Sorunları, Kocaeli Örneği”, *Kalkınmada Anahtar Verimlilik Dergisi*, No. 315, pp.32-37.
- ALP Gözde (2018), “Kadın Girişimciliği ve Sosyal Sermaye: Antalya'da Faaliyet Gösteren Kadın Girişimciler Üzerine Bir Araştırma”, *Yüksek Lisans Tezi*, Akdeniz Üniversitesi.
- ANWAR Muhammad Usama and RASHID Amber Gul (2012), “Female Entrepreneurs: A Review of the Literature and Proposed Conceptual Framework, Institute of Business Administration (IBA)”, *Proceedings of 2nd International Conference on Business Management*.
- APPIAH Henry (1998), “Organization of Small-Scale Mining Activities in Ghana”, *Journal of the Southern African Institute of Mining and Metallurgy*, Vol. 98, pp. 307-310.
- ARIKAN Semra (2004), *Girişimcilik Temel Kavramlar ve Bazı Güncel Konular*, Siyasal Kitabevi, Ankara.
- ARSLAN İ. Kahraman and TOKSOY M. Demet (2017), “Türkiye'de Kadın Girişimcilik: Kadınları Girişimciliğe Yönelten Faktörler, Karşılaştıkları Sorunlar ve Çözüm Önerileri”, *İstanbul Ticaret Üniversitesi Girişimcilik Dergisi*, Vol. 1, No.1, pp. 123-148.
- AYDIN, Ş., ÖZKUL, E., TANDOĞAN, G. K., and ŞAHİN, N. (2007). *Otel İşletmelerinde Kadınların Üst ve Tepe Yönetime Yükseltilmesinde Cam Tavan Etkisi Üzerine Bir Araştırma*. 15. Yönetim ve Organizasyon Kongresi Bildirisi, (s. 313-314). Sakarya.

- AYTAÇ Ömer (2006), “Girişimcilik: Sosyo-kültürel Bir Perspektif”, *Dumlupınar Üniversitesi Sosyal Bilimler Dergisi*, Vol. 15, pp. 139-160.
- BEDÜK Aykut (2005), “Türkiye’de Çalışan Kadın ve Kadın Girişimciliği”, *Elektronik Sosyal Bilimler Dergisi*, Vol. 3, No.12, pp.106-117.
- BATI Gülgönül and İNEL Mehmet (2015), “Conflict Level and Investment Preferences of Women Entrepreneurs: Yalova City Research. *Marmara Üniversitesi Öneri Dergisi*, Vol. 11, No.44, pp. 101-119.
- BOON Marry (2005), *Women into Enterprise – a European and International Perspective* in S. Allen and C. Truman (Eds.), *Women in Business: Perspectives on Women Entrepreneurs*. Taylor and Francis.
- BRIDGE Simon (1998), *Understanding Enterprise, Entrepreneurship and Small Business*, Macmillan Business, London.
- BRINDLEY Clare (2005), “Barriers to Women Achieving Their Entrepreneurial Potential”, *International Journal of Entrepreneurial Behavior and Research*, Vol. 11, No. 2, pp. 144-161.
- BRUSH, C., and GATEWOOD, E. J. (2008), “Women Growing Business: Clearing Hurdles” *Business Horizons*, Vol. 51, No.3, 175-179.
- BURUMA Ian (2010), Finding Forster. *The National Interest*, (110), 14-21.
- BOZKURT, Ö. (2009). Yenilikçi Bir Faaliyet Olarak İç Girişimciliğin Çalışanların İş Tatmini Üzerine Etkisi: Sakarya İli İmalat Sanayi Üzerine Bir Alan Araştırması. Sakarya Üniversitesi Sosyal Bilimler Enstitüsü İşletme Bölümü İşletme Ana Bilim Dalı. *Yüksek Lisans Tezi*. Sakarya.
- BOZKURT Özlem Çetinkaya KALKAN, Adnan KOYUNCU Osman and ALPARSLAN Ali Murat (2012), “Türkiye’de Girişimciliğin Gelişimi: Girişimciler Üzerinde Nitel Bir Araştırma”, *Süleyman Demirel Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, No. 15, pp. 229-247.
- BOZKURT Özlem Çetinkaya and ALPARSLAN Ali Murat (2013), “Girişimcilerde Bulunması Gereken Özellikler ile Girişimcilik Eğitimi: Girişimci ve Öğrenci Görüşleri”, *Girişimcilik ve Kalkınma Dergisi*, Vol. 8, No. 1, pp. 7-28.
- CAN, Y., and KARATAŞ, A. (2007), “Yerel Ekonomilerde Kalkınmanın İtici Gücü Olarak Kadın Girişimcilerin Rolü ve Mikro Finansman: Muğla İli Örneği,” *Selçuk Üniversitesi Karaman İ.İ.B.F. Dergisi Yerel Ekonomiler Özel Sayısı*: 251-261.

- CANTILLON Richard (2010), “*An Essay on Economic Theory*”, An English Translation of the Author's *Essai sur la nature du commerce en general*.
- CARLEN Joe (2016), *A Brief History of Entrepreneurship: The Pioneers, Profiteers, and Racketeers Who Shaped our World*, Columbia University Press, USA.
- CARON François (2005), *Innovation*, In Y. Cassis and I. P. Minoglou (Eds.), *Entrepreneurship in theory and history*, Palgrave Macmillan.
- CARTER Sara and CANNON Tom (1988), “Female Entrepreneurs: A Study of Female Business Owners, Their Motivations, Experiences and Strategies for Success”, *Department of Employment Research Paper*, No 65, pp. 1-57.
- ÇAKICI Ayşehan (2006), “Mersin’deki Kadın Girişimcilerin İş Yaşamını Etkileyen Faktörler”, *Dokuz Eylül Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, Vol. 8, No. 4.
- CASSIS Youssef and MİNOGLOU Ioanna Pepelasis (2005), *Entrepreneurship in theory and history*, Palgrave Macmillan.
- CASSON Mark (2010), *Entrepreneurship*, Edward Elgar Publishing.
- CHELL Elizabeth (2008), *The Nascent Entrepreneur, Business Development and the Role of Human Resources*. In R. Barrett and S. Mayson (Eds.), *International Handbook of Entrepreneurship and HRM*. Edward Elgar Publishing.
- CO Mark, GROENEWALD J MITCHELL B NAYAGER T VAN Zyl J, et al. (2006), *Entrepreneurship: Fresh Perspective*, Cape Town: Pearson Prentice Hall Compact Oxford English Dictionary.
- COHEN, Laurie and MALLON, Mary (1999). The Transition from Organizational Employment to Portfolio Working: Receptions of Boundarylessness Work, *Employment and Society*, Vol. 2, pp.329-352.
- COLE, R. A. and MEHRAN H. (2009, August) Gender and the Availability of Credit to Privately Held Firms: Evidence from the Surveys of Small Business Finances. *Federal Reserve Bank of New York Staff Reports*, no. 383.
- ÇALIŞKAN Caner, YEŞİLYURT Hülya and YEŞİLYURT Cem (2017), *Kadın Girişimciliğinde Sosyo-Kültürel Sorunlar: Adıyaman Örneği*, 8. Uluslararası Girişimcilik Kongresi.
- ÇIKMAZ Esra (2018), “Kamu Destekleri Aşamasında Kadın Girişimcilerin Karşılaştıkları Sorunlara Yönelik Yol Analizi”, *ASSAM Uluslararası Hakemli Dergi*, No. 11, pp. 44-53.

- DANIŞIK Şakir (2001), Türkiye'deki Girişimci Profili, *Yayımlanmış Yüksek Lisans Tezi*, Selçuk Üniversitesi Sosyal Bilimler Enstitüsü.
- DEMİRCİ, F. (1997), "Eğitimde Kadın", *Amme İdaresi Dergisi*, Vol. 24.
- DEY Ian (1993), *Qualitative Data Analysis: A User-Friendly Guide for Social Scientists*, Routledge, London and New York.
- DOĞRAMACIOĞLU, Hüseyin (2018), "Şemsettin Sami'nin Kaleminden Kadınlar", *Asia Minor Studies* Vol. 12, pp. 221-239.
- DORUK Ömer Tuğsal and YAVUZ Hasan Bilgehan (1980), "1980'den sonra Türkiye'de Uygulanan İstikrar Politikalarının Ekonomik Büyümeye Etkisi", *OPUS Uluslararası Toplum Araştırmaları Dergisi*, Vol. 8., No. 15, pp. 2237-2265.
- DÖM Serpil (2006), "*Girişimcilik ve Küçük İşletmeler*", Ankara.
- EMRE, Saliha (2007), Girişimcilik Kültürü: Hofstede'in Kültür Boyutlarının Malatya Uygulaması, *Yüksek Lisans Tezi*, İnönü Üniversitesi.
- ERCAN Salih and GÖKDENİZ, İsmail (2009), "Girişimciliğin Gelişim Süreci ve Girişimcilik Açısından Kazakistan", *Bilig*, Vol. 49, pp. 59-82.
- ERDEMİR Tena (2018), Türkiye'de Kadın Girişimciliği ve Kadın Girişimciliğini Etkileyen Engeller ve Fırsatlar Üzerine Bir Araştırma, *Yüksek Lisans Tezi*, İstanbul Gelişim Üniversitesi.
- ERDUN Şeyma (2011), Girişimci Kadın ve Erkeklerin Başarı Algısındaki Farklılıklar: Küçük Ölçekli İşletmelerde Bursa İli Örneği, *Yüksek Lisans Tezi*, Uludağ Üniversitesi.
- ERSARI Peyami (2015), Kadın Girişimcilerde Girişimcilik Özellikleri ve Liderlik Tarzlarının Belirlenmesine Yönelik Bir Araştırma, *Yüksek Lisans Tezi*, Gebze Teknik Üniversitesi.
- ERSÖZ Eray (2006). Dalgalı Döviz Kuru Sistemi ve Türkiye'de Dalgalı Döviz Kuru Uygulaması, *Yüksek Lisans Tezi*, İstanbul Üniversitesi.
- ERYILMAZ Nesibe Şule (2014), Türkiye'de Kadın Girişimcilerin Çalışma Hayatında Karşılaştıkları Sorunlar: Kahramanmaraş Örneği, *Yüksek Lisans Tezi*, Yalova Üniversitesi.
- FİDAN Fatma, and YILMAZ, Tuncay. (2006), "*Kadın Girişimciliğine Alternatif Bakış Serüven mi? Macera mı?*", Doğu Akdeniz Üniversitesi 2. Uluslararası Kadın Araştırmaları Konferansı, Nisan, Kuzey Kıbrıs.

- FIEDEN Sandra L. and DAVIDSON Marilyn J. (2005), The Way Forward for Women Business Owners. In *International Handbook of Women and Small Business Entrepreneurship* (pp. 264-272). Edward Elgar.
- GELİN Mert. (2005). *The Importance of Gender in Starting and Managing a Small Business*. Houston Psychiatric Society.
- GLOBAL ENTREPRENEURSHIP MONITOR [GEM] (2021), *Global Entrepreneurship Monitor Research Highlights Significant Increase in Growth-Oriented Women Entrepreneurs Worldwide*.
<https://www.gemconsortium.org/reports/womens-entrepreneurship>
- GIBB Arthur (1987), “Enterprise Culture and its Meaning and Implications for Education and Training”, *Journal of European Industrial Training*, Vol.11, No.2, pp. 1-36.
- GIBB Arthur and RITCHIE John (1982), “Understanding the Process of Starting Small Businesses”, *European Small Business Journal*, Vol. 1, No. 1, pp. 26-45.
- GIVEN Lisa M. (2008), *The Sage Encyclopaedia of Qualitative Research Methods: A-L; Vol. 2, M-Z index*, SAGE.
- GOFFEE Robert and SCASE Richard (1985), *Women in Charge*, Allen and Unwin, London.
- GÖKALP İsmet Emre (2008), Female Entrepreneurs and Female Administrators in Turkey, *MBA Thesis*, Kırıkkale University.
- GÖKÇİL Tuğçe (2019), Girişimcilik ve Kadın Girişimciliği İş Yaşam Dengesinde Engel ve Fırsat Analizi: Konya İli Örneği, *Yüksek Lisans Tezi*, KTO Karatay Üniversitesi.
- GÜL Melike and GÜL Kudret (2018), “Balıkesir İlinde Kadın Girişimci Profili ve Sorunları: Yiyecek Sektörü Üzerine Bir Uygulama”, *Dumlupınar Üniversitesi Sosyal Bilimler Dergisi*, No. 56, pp. 82-96.
- GÜLCAN Saadettin (2004), İşletmelerde Kadın Erkek Ayrımcılığı ve Cinsel Taciz. *Yüksek Lisans Tezi*, Dumlupınar. Üniversitesi.
- GÜLEÇ Sabite (2011). Kadın Girişimciliği-Karaman Örneği, *Yüksek Lisans Tezi*, Karamanoğlu Mehmetbey Üniversitesi.
- GÜNEY Semra (2006), “Kadın Girişimciliğine Genel Bir Bakış,” *Girişimcilik ve Kalkınma Dergisi*, ss. 25-43.

- GÜROL Mehmet Ali (2000), *Türkiye’de Kadın Girişimci ve Küçük İşletmesi: Fırsatlar, Sorunlar, Beklentiler ve Öneriler*, Atılım Üniversitesi Yayını No:2, Ankara.
- HERSLUND, L., SORENSEN, M. B. (2004). From Employed to Self-employed: *An Analysis of Entrepreneurship in Rural Latvia Journal of Baltic Studies*, 1751-7877, Vol. 35, No. 2, pp. 126-148.
- HILSON Gavin (2012), “Family Hardship and Cultural Values: Child Labour in Malian Small-Scale Gold Mining Communities”, *World Development*, Vol. 40, pp. 1663-1674.
- HISRICH Robert D. and PETERS Michael P. (2001). *Entrepreneurship*, 5th Ed., McGraw-Hill Higher
- HISRICH Robert D. and PETERS Michael P. (2002), *Entrepreneurship*, McGraw-Hill College.
- HISRICH Robert D. and ÖZTÜRK Sevgi Ayşe (1999), “Women Entrepreneurs in a Developing Economy”, *Journal of Management Development*, Vol. 18, No. 2, 114-125.
- HÉBERT Robert F. and LINK Albert N. (2009), *A History of Entrepreneurship*. Routledge, London and New York.
- HELLGREN, J., SVERKE, M., and ISAKSSON, K. (1999). A Two-dimensional Approach to Job Insecurity: Consequences for Employee Attitudes and Well-being. *European Journal of Work and Organizational Psychology*, 8(2): 179 - 195.
- HOPPER, Elizabeth (2020), *Maslow’s Hierarchy of Needs Explained*. ThoughtCo.
- İŞIKTAÇ, Y. (2002). *Kadın Hakları, Toplumsal Yaşamda Kadın*, Editör: Gürsel Yaktıl Oğuz, Anadolu Üniversitesi Açıköğretim Fakültesi. Eskişehir.
- İLTER Berfu (2010), *Girişimcilik Sürecinde Kadın Girişimcilerin Karşılaştıkları Sorunların Analizi: Kagider Örneği*, Adalet Yayınevi, Ankara.
- İPLİK Esengül (2012), *Osmaniye İli Kırsalındaki Kadın Girişimciliği*, *Doktora Tezi*, Çukurova Üniversitesi.
- İYİCİL Ayşe Gözde (2006), *Avrupa Birliğine Giriş Sürecinde Türkiye’de Kadın Girişimciliğinin İrdelenmesi ve Bir Araştırma*, *Yüksek Lisans Tezi*, Gazi Üniversitesi.
- JALBERT Susanne E. (2000), *Women Entrepreneurs in the Global Economy*, Prentice Hall, New Jersey.

- JENNINGS Jennifer E. and BRUSH Candida G. (2013), “Research on Women Entrepreneurs: Challenges to (and from) the Broader Entrepreneurship Literature?“, *The Academy of Management Annals*, Vol, 7, No. 1, pp. 663-715.
- KAPU, Hüsnü (2004), “*Anadolu Girişimcilerinin Girişimcilik Değerleri*,” 12. Ulusal Yönetim ve Organizasyon Kongresi Bildiriler Kitabı (Bursa).
- KARATEKE, G. (2006). Kadınları Girişimciliğe İten Faktörler. *Yayınlanmamış Yüksek Lisans Tezi*, Marmara Üniversitesi.
- KAYA Aydan (2018), Assessing Women Entrepreneurship Through the Model of Business Development Centers (İŞGEM): Tokat İŞGEM And Pendik KİŞGEM Cases. M.S. Thesis. Middle East Technical University *Master of Science, Social Policy*
- KAYIRAN Mehmet and SAYGIN Selami (2019), “İzmir İktisat Kongresi”, *Türk Dünyası Uygulama ve Araştırma Merkezi Yakın Tarih Dergisi*, Vol. 3, No. 5, pp. 27-70.
- KESKİN Sevtap (2014), “*Türkiye’de Kadın Girişimcilerin Durumu*”, *Girişimcilik ve Kalkınma Dergisi*, Vol. 9, No. 1, pp. 71-94.
- KIRÇİCEK Özge Betül and AYTAR Oğuzhan (2021), “Kadın Girişimciliği: Motivasyon Faktörleri Üzerine Bir Araştırma”, *Bartın Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, Vol. 12, No. 24, pp. 207-229.
- KIREL Ç., KOCABAŞ F., and ÖZDEMİR A. (2010), “İşletmelerde Algılanan Cinsiyet Temelli Ayrımcılık: Eskişehir’de Özel Sektörde Bir Alan Araştırması”, *Çimento İşveren Dergisi*.
- KOÇ Elif Sinanoğlu (2005), Kadın Girişimciler Kavramı ve Serbest Meslek Mensubu Kadın Girişimcilere İlişkin Konya İlinde Uygulamalı Bir Araştırma, *Yüksek Lisans Tezi*, Selçuk Üniversitesi.
- KÖŞKER Saime (2004), Sakarya’da Kadın Girişimciliğinin Sorunlarının İncelenmesi, *Yüksek Lisans Tezi*, Sakarya Üniversitesi.
- KRUEGER, Jr. Norris F. (2000), “*The Cognitive Infrastructure of Opportunity Emergence*”, *Entrepreneurship Theory and Practice*, 24(3), 5-24.
- KUMAR Cilob (2010), What are the Types of Woman Entrepreneur in India?
- KUNDAY Özlem (2008), Effect of Personal Characteristics and Gender on Entrepreneurship and Innovativeness: A Comparative Study on Turkish Entrepreneurs, *M.S. Thesis*, Yeditepe University.

- KURATKO Donald F. and HODGETTS Richard M. (2001), *Entrepreneurship: A contemporary approach*. Harcourt College Publishers.
- KUTANİS Özen and ALPARSLAN Sümeýra (2006), “Are Profiles of Women Entrepreneurs and Managers Different?”, *Afyon Kocatepe University Journal of IIBF*, Vol. 8, pp. 139-153.
- LANDES David S. (2010), *Global Enterprise and Industrial Performance: An Overview*, In D. S. Landes, J. Mokyr, and W. J. Baumol (Eds.), *The invention of enterprise: Entrepreneurship from ancient Mesopotamia to modern times*. Princeton University Press.
- LITTUNEN, H. (2000), “Entrepreneurship and the Characteristics of the Entrepreneurial Personality,” *International Journal of Entrepreneurial Behavior Research*, 6/6: 295- 299.
- LONG Wayne (1983), “The Meaning of Entrepreneurship”, *Entrepreneurship Theory and Practice*, Vol. 8, No. 2, pp. 47-59.
- MARSHALL Alfred (1890), *Principles of economics*, The Online Library of Liberty.
- MBOKO Swithina and SMITH-HUNTER Andrea E. (2009), “Women Entrepreneurs in Zimbabwe: A Case Study”, *The Journal of Global Business Issues*, Vol. 3, No. 1, pp.157-169.
- MCKENNA Eugene F. (2012), *Business Psychology and Organizational Behaviour*, Psychology Press, London.
- MERZA Ziauddin (2019), *The Role and Importance of social media on Women entrepreneurship. Master Thesis*, Istanbul Aydın University
- MİNİBAŞ, T. (2005). *Ekonomik Kalkınma ve Kadın İstihdamı*, 4. Uluslararası Kadın Yöneticiler Forumu.
- MKUBUKELI Zandisile (2016), *Challenges and Prospects of Small-Scale Mining Entrepreneurs in South Africa*, Cape Peninsula University of Technology, Cape Town.
- MKUBUKELI Zandisile and Cronje JOHANNES (2018), “Pull and Push Elements of Entrepreneurship in South Africa: A Small-Scale Mining Perspective”, *Journal of Entrepreneurship and Organization Management*, Vol. 7, No. 3, pp. 1-7.
- MOORE Dorothy P. (1987), *Identifying training needs of entrepreneurs of women entrepreneurs in South Carolina*, Technical Report No. 2.

- MORÇİN Sine Erdogan (2013), “Woman Entrepreneurship in Turkish Culture: A Conceptual Evaluation”, *Journal of Entrepreneurship and Development*, Vol. 8, No. 2, pp. 167-190.
- MÜFTÜOĞLU Tamer (2001), *Girişimcilik*, AÜ İşletme Fakültesi Ders Kitapları Yayın No: 18, 6. Baskı, Eskişehir
- NAKTİYOK Atılhan (2004), *İç Girişimcilik*, Beta, İstanbul.
- NARİN, M., MARŞAP, A., and GUROL, M. A. (2006). Global Kadın Girişimciliğinin Maksimizasyonunu Hedefleme: Uluslararası Arenada Örgütlenme ve Ağ Oluşturma. *Gazi Üniversitesi İ.İ.B.F Dergisi*, 8.
- NAYIR Dilek Zamantili (2008), “İşi ve Ailesi Arasındaki Kadın: Tekstil ve Bilgi İşlem Girişimcilerinin Rol Çatışmasına Getirdikleri Çözüm Stratejileri”, *Ege Akademik Bakış*, Vol.8, No.2, pp. 631-650.
- NEUMAN W. Lawrence (2013), *Social Research Methods: Qualitative and Quantitative approaches* (7th ed.). Pearson.
- ORHAN Muriel and SCOTT Don (2001), “Why Women Enter into Entrepreneurship: An Explanatory Model”, *Women in Management Review*, Vol. 16, No. 5, pp. 232-247.
- ORHAN Muriel (2005), *Why Women Enter into Small Business Ownership*, In S. L. Fielden and M. J. Davidson (Eds.), *International handbook of women and small business entrepreneurship* (pp. 3-16). Edward Elgar.
- OYURYÜZ Şenel Z. (2013). Girişimci Kadınlar ve Karşılaştıkları Sorunların Analizi; Tekirdağ İli Örneği, *Yüksek Lisans Tezi*, Namık Kemal Üniversitesi.
- ÖRÜCÜ Edip KILIÇ Recep and KILIÇ Taşkın (2007), “Cam Tavan Sendromu ve Kadınların Üst Düzey Yönetici Pozisyonuna Yükselmelerindeki Engeller: Balıkesir İli Örneği”, *Celal Bayar Üniversitesi İ.İ.B.F. Yönetim ve Ekonomi Dergisi*, Vol. 14, No. 2, pp. 117-135.
- ÖZDEMİR Süleyman, ERSÖZ Halis and SARIOĞLU Halil (2007), “Küçük Girişimciliğin Artan Önemi ve KOBİ'lerin Türkiye Ekonomisindeki Yeri”, *In Journal of Social Policy Conferences*, No. 53, pp. 173-230.
- ÖZDEMİR Aytül Ayşe (2010), Potansiyel Girişimci Olan Kadınların Motivasyon Faktörleri ve Eskişehir’de Bir Araştırma”, *Ege Akademik Bakış Dergisi*, Vol. 10, No. 1, pp. 117-139.

- ÖZDEVECİOĞLU Mahmut and AKTAŞ Aktaş (2007), “Kariyer Bağlılığı, Mesleki Bağlılık ve Örgütsel Bağlılığın Yaşam Tatmini Üzerindeki Etkisi: İş-Aile Çatışmasının Rolü”, *Erciyes University Journal of Faculty of Economics and Administrative Sciences*, 28.
- ÖZKAYA Meltem Onay (2009), “Kadın Girişimcilere Yönelik “Strateji Geliştirmede” Yerel Yönetimlerle İşbirliği İçinde Olmak, Mümkün Mü?”, *Yönetim ve Ekonomi Araştırmaları Dergisi*, Vol. 7, No. 11, pp. 56-72.
- ÖZTÜRK Meryem Demet (2016), Türkiye’de Kadın Girişimcilik: Kadınları Girişimciliğe Yönelten Faktörler, Karşılaştıkları Sorunlar ve Çözüm Önerileri. *Yayımlanmamış Yüksek Lisans Tezi*, İstanbul Ticaret Üniversitesi.
- ÖZTÜRK Metin (2018), Beden Eğitimi ve Spor Öğretmen Adaylarının Girişimcilik Özellikleri ile Yansıtıcı Düşünme Düzeyleri Arasındaki İlişkinin İncelenmesi (Sakarya Üniversitesi Örneği), *Yüksek Lisans Tezi*, Bartın Üniversitesi.
- ÖZYILMAZ Ahmet Merih (2016). Türkiye’de Kadın Girişimciliği ve Girişimci Kadınların Karşılaştıkları Sorunlar Üzerine Bir Araştırma, *Yüksek Lisans Tezi*, Nevşehir Hacı Bektaş Veli Üniversitesi.
- RAVENSTEIN Ernest George (1885), *Laws of migration*.
- SALLAN GÜL Songül and ALTINDAL Yonca (2016), “Türkiye’de Kadın Girişimciliğinin Serüveni: Başarı Mümkün mü?”, *Süleyman Demirel Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, Vol. 21, No. 4, pp. 1361-1377.
- SARAY Gönül (1993), “Türkiye Esnaf-Sanatkâr ve Küçük işletmeler Kesimi ve Örgütlenmesi (*Tradesmen-Craftsmen and Small Businesses in Turkey and Their Organization*)”, Kadını Girişimciliğe Özendirme ve Destekleme Paneli Bildiriler ve Tartışmalar (A Panel for Encouraging and Supporting Women to be Entrepreneurs; Papers and Discussions), Ministry of State Women and Social Services Undersecretariat General Directorate On The Status And Problems Of Women, Education Series, no:74.
- SARKULOVA Mahabat (2009), Women’s Entrepreneurship: An Investigation of Factors Influencing Women Entrepreneurs, *M.S. Thesis*, Dokuz Eylül University.
- SAY Jean-Baptiste (1803), *Treatise on political economy: Or the production, distribution, and consumption of wealth*.

- SCHUMPETER Joseph Alois (1983), *The theory of economic development: An inquiry into profits, capital, credit, interest, and the business cycle*, Transaction Publishers.
- SCHWANDT Thomas A. and GATES Emily F. (2017), *Case study methodology*, In N. K. Denzin and Y. S. Lincoln (Eds.), *The SAGE handbook of qualitative research*. SAGE Publications.
- SHAPERO Albert and SOKOL Lisa (1982), *The social dimensions of entrepreneurship*, in C.A. Kent, D.L. Sexton and K.H. Vesper (eds), *Encyclopaedia of Entrepreneurship*, Englewood Cliffs, Prentice-Hall, NJ.
- SİPAHİ Ebru (1997), *Türkiye'de Girişimcilik ve Kadın Girişimciler Üzerine Bir Araştırma, Yüksek Lisans Tezi*, İstanbul Üniversitesi.
- SOYSAL Abdullah (2010), “Türkiye'de Kadın Girişimciler: Engeller ve Fırsatlar Bağlamında Bir Değerlendirme”, *Ankara Üniversitesi SBF Dergisi*, Vol. 65, No. 01, pp. 83-114.
- STEVENSON Howard H. and GUMPERT David E. (1991), *The heart of entrepreneurship*, in: W.A. Sahlman and H.H. Stevenson (eds), *The Entrepreneurial Venture*, Boston: McGraw-Hill.
- SWEET, S. (2006). *Job Insecurity, a Sloan Work and Family Encyclopedia Entry*. Retrieved from the sloan work and family research network website: http://.wfnetwork.bc.edu/encyclopedia_entry_php?id=4136&area=academics.
- ŞAHİN Esen (2009), “Kadın Girişimcilik ve Konya İlinde Kadın Girişimcilik Profili Üzerine Bir Uygulama”, *SÜ İİBF Sosyal ve Ekonomik Araştırmalar Dergisi*, Vol. 11, No. 17, pp. 287- 309.
- ŞEKERLER Hülya (2006), *Kadın Girişimciler, Karşılaştıkları Sorunlar ve Bu Sorunlara Yönelik Çözüm Önerileri*, *Yüksek Lisans Tezi*, Dumlupınar Üniversitesi
- SHANE Scott, KOLVEREİD Lars and WESTHEAD Paul (1991), “An Exploratory Examination of the Reasons Leading to New Firm Formation Across Country and Gender”, *Journal of Business Venturing*, Vol. 6, pp. 431-446.
- SHENTON Andrew K. (2004), “Strategies for Ensuring Trust Worthiness in Qualitative Research Projects”, *Education for Information*, Vol. 22, pp 63-75.
- SİĞRİ Ünsal (2018), *Nitel Araştırma Yöntemleri* (1st ed.), Beta Basım A.Ş., İstanbul.

- STOREY Lisa (2007), *Analysing Qualitative Data in Psychology*, In E. Lyons and A. Coyle (Eds.), *Doing Interpretative Phenomenological Analysis*. (pp. 54–64).
- TAHTALI Firdevs Aslı (2018), Türkiye’de Kadın Girişimciliği ve Malatya Kentsel Alanda Kadın Girişimciler Üzerine Bir Araştırma, *Yüksek Lisans Tezi*, İnönü Üniversitesi.
- TAN, F.Z.S. (2006), “*Tarihi Akış İçinde Kastamonu Kadın Girişimciliği*” 14. Ulusal Yönetim ve Organizasyon Kongresi Bildiriler Kitabı (Erzurum).
- TAŞLIYAN Mustafa, HIRLAK, Bengü ÇİFTÇİ Gamze Ebru and FİDAN Ebru (2016), “Kahramanmaraş’taki Kadın Girişimcilerin Özellikleri, Girişimci Olma Nedenleri ve Karşılaştıkları Sorunlar”, *Elazığ: I. Uluslararası Sosyal Bilimler Sempozyumu Tam Metin Bildiri Kitabı*, pp. 2522-2540.
- TAYLOR H., APPLETON, J.D., LİSTER, R., SMİTH, B., CHİTAMWEBBA, D. et al. (2005), “Environmental Assessment of Mercury Contamination from the Rwamagasa Artisanal Gold Mining Centre, Geita District Tanzania”, *Sci Total Environ*, Vol. 343, pp. 111-133.
- TİLTAY Muhammet Ali and İŞLEK Mahmut Sami (2019), “*Girişimcilik El Kitabı*”, KOSGEB.
- TIMMONS Jeffry A (1989), *The Entrepreneurial Mind*. ISBN-0-931790-84-0. Brick House Publishing Co: Andover.
- TİMÜROĞLU, M. Kürşat, and ÇAKIR, Sezin (2014), “Girişimcilerin Yeni Bir Girişim Yapma Niyetlerinin Risk Alma Eğilimi ile İlişkisi”. *Afyon Kocatepe Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, Vol. 16 No. 2 pp.119-136.
- TOZLU Emine (2012), Isparta ve Denizli illerindeki kadın girişimciliği: Engeller bağlamında karşılaştırma, *Yüksek Lisans Tezi*, Süleyman Demirel Üniversitesi.
- TUIK (2019), *İstatistiklerle Kadın, 2018*.
<https://data.tuik.gov.tr/Bulten/Index?p=Istatistiklerle-Kadin-2018-30707>
(E.T. 12.01.2022).
- TULAN Duygu and TÜRKO Esra Sena (2018), Kadın Girişimciliği: Erzurum İlinde Bir Uygulama. *Finans Ekonomi ve Sosyal Araştırmalar Dergisi*, Vol. 3, No. 1, pp. 285-306.
- TURNER Caroline (2017), Women's business in Europe: EEC initiatives, In S. Allen and C. Truman (Eds.), *Women in business: perspectives on women entrepreneurs* (pp. 133-147). Taylor and Francis.

- TÜSİAD (2000). *Türkiye 'de Girişimcilik*, Ankara: TÜSİAD Yayınları
- UĞUZ Sabriye ÇELİK and TOPBAŞ Ferhat (2016), “Turizmde Kadın İstihdamı ve Ücret Ayrımcılığı: Karşılaştırmalı Bir Analiz”, *Anatolia: Turizm Araştırmaları Dergisi*, Vol. 27, No.1, 62-82.
- ULUKAN Cemil (2001) Aile İşletmelerinde Büyüme Süreci, *Yayınlanmamış Doktora Tezi*, Anadolu Üniversitesi
- UMUTLU, Selin, and Mustafa ÖZTÜRK (2020), “İş Yaşamında Kadın ve Karşılaştığı Sorunlar”, *Süleyman Demirel Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, Vol. 25, No. 3, pp. 297-306.
- UZUN Ali Çağlar and GÜNLÜK Mehmet (2006), Kadın Girişimcilerin Özellikleri, Hareket Noktaları ve Karşılaşılan Sorunlara İlişkin Muğla İli Araştırması, *Uluslararası Girişimcilik Kongresi*, 25-27 Mayıs, Bişkek pp. 340-350.
- WATERS Jaime (2014). Snowball Sampling: A Cautionary Tale Involving a Study of Older Drug Users. *International Journal of Social Research Methodology*, 18(4), 367-380.
- WEILER Stephan and BERNASEK Alexandra (2001), “Dodging the glass ceiling? Networks and the new wave of women entrepreneurs”, *The Social Science Journal*, Vol. 38, pp. 85-103.
- WHATTOBECOME (2021), *19 Compelling Women Entrepreneurs Statistics for 2021*, <https://whattobecome.com/blog/women-entrepreneurs-statistics/> (E.T.12.01.2022).
- WILLIAMS Christine L. (1992), “The Glass Escalator: Hidden Advantages for Men in the “Female” Professions”, *Social Problems*, Vol. 39, No. 3, pp. 253–267.
- YAVUZ ÖZGÜL Sevgi (2019), Kamu Desteklerinden Yararlanan Kadın Girişimciler: Ankara İli Örneği, Yüksek Lisans Tezi, Ankara Yıldırım Beyazıt Üniversitesi.
- YEŞİL Songül (2018), Bitlis’ teki Kadın Girişimcilerin Sorunları, *Yüksek Lisans Tezi*, Siirt Üniversitesi.
- YETİM Nalan (2002), “Sosyal Sermaye Olarak Kadın Girişimciler: Mersin örneği”, *Ege Academic Review*, Vol. 2, No. 2, pp. 79-92.
- YILDIZ Elif (2020). Kadın Girişimcilerin İş Hayatına Girerken Yaşadığı Zorluklar: Kayseri İli Örneği, *Yüksek Lisans Tezi*, Fırat Üniversitesi.

- YILMAZ Cihan and YILMAZ Ayşen (2016), “Melek Finansman İçinde Kadın Yatırımcıların Yeri: Kadınlar Melek midir?”, *Ardahan Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi*, Vol. 3, pp. 185-199.
- YILMAZ Ahmet Baran, ÇOBAN Mehmet Sadık and DEMİR, Erdal (2021), “Türkiye’de Kadın Girişimciliği: Kadın Girişimciliğinin Özellikleri, Sorunları ve Türkiye’deki Durumu Hakkında Bir Değerlendirme”, *Sosyal Bilimler Enstitüsü Dergisi*, Vol. 38, pp. 303-324.
- ZHAO Fang (2005), “Exploring the Synergy Between Entrepreneurship and Innovation”, *International Journal of Entrepreneurial Behaviour and Research*, Vol. 11, No. 1, pp. 25-41.
- ZAPALSKA Alina and FOGEL Georgine K (1998), “Characteristics of Polish and Hungarian Entrepreneurship”, *The Journal of Private Enterprise*, Vol. 13, pp. 132-144.