

IMPACT OF GOVERNMENT ENTREPRENEURSHIP SUPPORTS ON  
WOMEN'S EMPOWERMENT: THE CASE OF WOMEN IN ANKARA

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## **ABSTRACT**

### **IMPACT OF GOVERNMENT ENTREPRENEURSHIP SUPPORTS ON WOMEN’S EMPOWERMENT: THE CASE OF WOMEN IN ANKARA**

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Gender equality and women’s empowerment constitute one of the central issues in the process of development of all developing countries around the world. Owing to the unequal participation of women in the rights and opportunities in all spheres of social life, it becomes important to adopt a gendersensitive analysis for understanding empowerment. At this point, entrepreneurship gains importance. It is not only a solution for financial independence but also a key factor about real world experience and higher regard within the family which gives women a better bargaining position and higher security.

This study is primarily concerned with answering the question of whether or not government’swomen entrepreneurship support increases women’s empowerment in Turkey. It is done with a Gender and Development perspective, focusing on the priority of women’s social empowerment. Gender division of labour, types of work, access to control and control over resources, practical and strategic interests, levels of participation used as an analytical tool. In this study interviews conducted with 18 women in Ankara who are beneficiaries of the KOSGEB support programme, as well asinterviews held with representatives of the organization

The conclusions drawn from this study is that KOSGEB Entrepreneurship Support Program has two way effects on women's empowerment. Support program has positive effects on women who have not previous work experience. However, for other women who have been working for a long time, support program does not express a sense on their empowerment.

**Keywords:** Women's empowerment, entrepreneurship, micro-enterprise, KOSGEB

## ÖZ

DEVLETİN GİRİŞİMCİLİK DESTEKLERİNİN KADININ GÜÇLENMESİNDEKİ

ETKİSİ:

ANKARA'DAKİ KADINLARIN DURUMU

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Tüm gelişmekte olan ülkelerde cinsiyet eşitliği ve kadınların güçlenmesi kalkınma sürecinde öneli bir yet tutmaktadır. Kadınların sosyal yaşamda haklara ve fırsatlara ya da olanaklara katılımında eşitsizlikle karşılaşmaları nedeniyle güçlenme kavramının anlaşılmasında cinsiyete duyarlı analizlerin geliştirilmesi önem kazanmıştır. Bu noktada, girişimcilik önemli hale gelmektedir. Girişimcilik sadece ekonomik bağımsızlığın kazanılmasında değil hayat deneyimi kazanılmasını ve ailede daha iyi pazarlık yapma pozisyonu ile yüksek düzeyde saygı görebilme imkanlarını sağlayan bir çözüm yoludur.

Bu çalışma, öncelikle Türkiye’de devlet tarafından sağlanan girişimcilik desteklerinin kadının güçlenmesinde etkili olup olmadığı sorusuna cevap aramaktadır. Çalışma, Toplumsal Cinsiyet ve Kalkınma yaklaşımı ile ele alınmış olup kadınların sosyal güçlenmesine odaklanmaktadır. İşbölümünde toplumsal cinsiyet ayrımı, iş türleri, kontrole erişim ve kaynakların yönetimi, pratik ve stratejik

ihtiyaçlar ile katılım düzeyi analitik değerlendirme aracı olarak kullanılmıştır. Bu çalışma kapsamında Ankara’da KOSGEB girişimcilik destek programından yararlanan 18 kadın ile kuruluşun temsilcileri ile mülakat yapılmıştır.

Çalışmadan çıkan sonuçlar,KOSGEB Girişimcilik destek programının kadınların güçlenmesi üzerinde iki yönlü etkiye sahip olduğunu ortaya koymuştur. Buna göre; söz konusu destek programı daha önce çalışma hayatına dahil olmamış kadınlar üzerinde güçlenme anlamında olumlu katkı sağlamış ancak uzun süreden beri çalışma hayatı içerisinde bulunan kadınlar için ise girişimcilik destek programı iş değişikliği yaratmak dışında güçlenme anlamında bir etki göstermemiştir.

**Anahtar Kelimeler:** Kadının güçlenmesi, girişimcilik, mikro-işletme, KOSGEB

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AWE	Association of Women Entrepreneurs
KAGİDER CGF	Kadın Girişimciler Derneği Credit for Guarantee Fund
KGF CTCT	Kredi Garanti Fonu Confederation for Tradesmen and Craftsmen in Turkey
TESK DAWN	Türkiye Esnaf ve Sanatkarlar Konfederasyonu Development Alternatives with Women for a New Era
DFT	Yeni çağ için Kadınlarla Kalkınma Alternatifleri Development Foundation in Turkey
TKV EUBDC	Türk Kalkınma Vakfı European Union Business Development Center
ABİGEM EU	Avrupa Birliği İş Geliştirme Merkezi European Union
AB FSWW	Avrupa Birliği Foundation for the Support of Women's Work
KEDV GAD	Kadın Emekini Değerlendirme Vakfı Gender and Development
ILO	Toplumsal Cinsiyet ve Kalkınma International Labour Organization
UÇÖ MAYA	Uluslararası Çalışma Örgütü Microcredit Agency of FSWW
SME	KEDV'e ait mikrokredi kuruluşu Small and Medium Enterprises
KOBİ OECD	Küçük ve Orta Ölçekli İşletmeler Organization for Economic Cooperation and Development
SMEDO	Ekonomik Kalkınma ve İşbirliği Örgütü Small and Medium Enterprises Support Organization

KOSGEB	Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı
TEO	Turkish Employment Organization
İŞKUR	Türkiye İş Kurumu
TÜBİTAK	The Scientific and Technological Research Council Of Turkey
TÜİK	Turkish Statistical Institute
UCCET	Türkiye İstatistik Kurumu Union of Chambers and Commodity Exchanges of Turkey
TOBB	Türkiye Odalar ve Borsalar Birliği
UN	United Nations
BM	Birleşmiş Milletler
UNDP	United Nations Development Programme
BMKÖ	Birleşmiş Milletler Kalkınma Örgütü
UNIDO	United Nations Industrial Development Organization
BMEKÖ	Birleşmiş Milletler Endüstriyel Kalkınma Örgütü
WB	World Bank
DB	Dünya Bankası
WB-WED	World Bank- Women's Entrepreneurship Programme
WAD	Dünya Bankası-Kadın Girişimcilik Programı Women and development
WID	Kadın ve Kalkınma Women in Development  Kalkınmada Kadın

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 The subject of the study**

Gender equality and women's empowerment constitute one of the central issues in the process of development. Women's emancipation and empowerment has always been the leading goal of women's struggles. Women face both economic and social problems all around the world. Women remain in a disadvantaged position in securing paid jobs; they mostly face wage differentials, occupational segregation, higher unemployment rates, poverty and disproportionate representation in both the formal and informal sectors and economic advancement. Socio-cultural attitudes, employment policies and lack of options for balancing work and family responsibilities contribute to inequality in the labour market. On the other hand, discriminatory belief systems, such as patriarchy, have defined women's social roles. Traditional structures related with women's rights in society reduce the chances of women to access education, health and political representation. These constitute the major social problems that women face. Both economic and social structures have put women in a subordinated position vis-a-vis men.

Until the 1970s, women were only included in development policies as passive beneficiaries such as mothers and housewives, while training technology and finance were targeted at men. This western model of development became widespread through development programmes and focused on the home as a standard recipient unit and particularly on men as breadwinners with a salaried job, while women were dependants in charge of the home. In other words, under neoliberalism, women became visible as subjects in development but they were not recognized by social policies. On the other hand, economic crises around the world had led to increasing poverty, and structural adjustment policies as a solution for the economic crises increased that poverty. These policies mainly hit women because it was women who

had to create jobs for themselves in the informal sector and move into the labour market on unequal terms where they suffered discrimination both in terms of low wages and skills. All these negative developments and feminist discussions gave direction to the development programmes. Therefore, gender equality as well as the position of women were seen as significant in development strategies and policy makers paid special attention to them (Smee and Woodroffe, 2013). Gender equality is not only a humane interest but it is also important for economic development as well as to decrease discriminatory barriers against women (UNIDO, 2013).

To address this issue, it is necessary to find ways to empower women and gender equality since these issues go hand in hand. Many international organizations such as the International Labour Organization (ILO), the United Nations Development Programme (UNDP) developed projects and programmes to empower women, which includes women's ability to make life-determining choices for themselves, access and control resources, and take advantage of their rights and opportunities. The ILO and the UNDP believe that access to the labour market is the major way to increase women's emancipation. Therefore, policies on women's employment have mainly focused on increasing the educational level of women, promoting women's entrepreneurship and making the labour market more flexible.

Entrepreneurship is portrayed as an economic necessity within a modern economy, promoting structural balance, employment choice, economic growth, and national and personal prosperity (Jennings and Cohen 1993 quoted in Green and Cohen, 1995). Woman entrepreneurs are considered important for economic development since they contribute to employment creation and economic growth through their increasing numbers. Also, entrepreneurship empowers women to gain autonomy and improve the health of their families by increasing household income and helping to alleviate poverty in society (Premchander, 2003). At that point, entrepreneurship has been highlighted by development agencies and organizations as a useful tool to increase women's empowerment. Empowering women through entrepreneurship and business training programmes has become a prominent approach in the development efforts of governments.



In parallel with the evolution of entrepreneurship programmes for economic development at a global level, there has been much discussion about these programmes' effects on women's lives. Some criticize entrepreneurship support programmes for not always providing empowerment. There are limitations for women to get into business, and women's roles in decisions about loan use; whether they use loans for their own purposes, or give them to their husbands is not always clear. Although many entrepreneurship support programmes promote individual empowerment, they ignore the collective dimensions of empowerment. According to some of the discussions on the use of entrepreneurship supports, they lead women to have greater control over their own financial assets, such as income and savings, which is referred to as economic empowerment in the literature. This finding is important since the literature indicates that economic empowerment always forms the basis of women's empowerment in other discussions.

## **1.2. The Research Questions and Methodology**

There have been many studies about the characteristics of women's entrepreneurship, as well as the reasons why women prefer to establish small or micro-enterprises. Moreover, there are many studies on the effects of micro-credit, which is a kind of entrepreneurship, on women's empowerment. These studies provide different points of view about this phenomenon. In general, previous research saw microcredit programmes as entrepreneurship and mostly, they focus on microcredit and its effect on poor women's social and economic life. Micro-credit programmes were provided by non-governmental organizations; therefore, micro-credit does not present the effects of government's entrepreneurship support on women's lives. Moreover, in Turkey, there are many different types of entrepreneurship programmes, which are provided by governmental and non-governmental organizations. There are three main government organizations dealing with entrepreneurship support: these are TÜBİTAK, the Ministry of Science, Industry and Technology and KOSGEB (SMEDO). Whilst TÜBİTAK and the Ministry focus on innovative techno-entrepreneurs, KOSGEB is the sole public agency, The reputation of KOSGEB

among prospective entrepreneurs is higher than TÜBİTAK and the Ministry, because KOSGEB entrepreneurship support is given to all entrepreneurs, and there is not priority for innovative start-ups. All kind of enterprises are supported by KOSGEB. Therefore, KOSGEB's target group is wider than those of TUBITAK and the Ministry. That is the reason for preferring to set the study the scope of this agency's entrepreneurs.

Also, there is very limited research on the issue of the effects of the government entrepreneurship support programmes on women's empowerment in terms of social and economic life. Previous studies mainly focused on the effects of female entrepreneurship on the Turkish economy and the main characteristics of women's entrepreneurship. Therefore, there is not enough information about the social and economic effects of support on women entrepreneurs. Furthermore, there is no specific research on this support. All of these reasons directed me to study the effects of the support programmes on women's entrepreneurs. The main aim of this study is to find a relationship between women's empowerment and government support programmes for women's entrepreneurship, and to give a different viewpoint about entrepreneurship on women's social and economic empowerment.

At that point, one important question arises: Can governmental entrepreneurship support programmes contribute to increased access to the bases of social and economic power needed for women to develop the necessary ability to access and control of financial resources, self-esteem, the freedom to do things, well-being and participation in the decision-making process in daily life - in other words, empowerment? How do traditional gender norms and structures impact the potential empowering process of entrepreneurship? What is the impact of entrepreneurship on women's empowerment?

To find the answers to these questions, the research was conducted in Ankara and the Small and Medium Enterprises Development Agency (KOSGEB) was selected as an example of a government organization that gives entrepreneurship support for micro start-ups. There were various reasons for selecting Ankara and KOSGEB as the

research area. First, KOSGEB has three important centres in Ankara which are named as application centres; these three centres are available for numerous enterprises since they have a large target group under the jurisdiction of KOSGEB. Besides numerous support programmes for enterprises, women's entrepreneurship is supported by entrepreneurship training, seed capital funding and incubating. Moreover, KOSGEB has a significant role in this kind of support because in Turkey, apart from KOSGEB, there is non-governmental institution that gives direct financial support for micro start-ups. Hence, this situation raises an opportunity to conduct research to find a relationship between Entrepreneurship Support Programmes and women's empowerment.

The research methodology was based on two phases. Firstly, a desk review was used. During this phase, a literature review on empowerment, women's entrepreneurship and entrepreneurship support in Turkey was completed in order to construct a framework and a background for the field research. For this purpose, previous research papers, academic articles and reports were carefully analysed.

Secondly, after examining theoretical understanding, in-depth interview technique was used as a qualitative method, in order to explore the opinions of women who received support, as they are thought to provide the most important information source for this study, which aims to reflect their own experiences. This kind of data collection technique makes it possible to ask open-ended and additional questions to carry out a detailed examination of the research topic. Therefore, a semi-structured questionnaire which had 29 questions was used, and within this questionnaire to measure the effect of the entrepreneurship support programmes on women's empowerment, educational background, financial help, household annual income, women's household status, the household decision-making process and making household purchases were used as variables.

In the survey, 18 women were interviewed. The list including the names, firms, firm's address and telephone, and educational level was obtained from the presidency of KOSGEB with a letter of application. From the list, I identified 36 women on the

basis of their working district. Then from this list, I chose 20 women randomly without considering their educational background. I preferred to interview women whose firm was easy to reach because in the list there were many addresses from different districts of Ankara such as Beypazarı, Polatlı and Nallıhan. It was very difficult for me to travel these long distances because I was working and could not get time off work. Therefore, I chose samples from the central parts of Ankara: four from Kavaklıdere, three from Mamak, two from Cebeci, one from Maltepe, two from Kızılay, one from Sincan and three from Etlik.

Furthermore, the participants were purposefully chosen based on the type of their business, in order to cover as many types of business as possible. The primary data were collected through 30-40-minute interviews with 18 women who are beneficiaries of KOSGEB's support in their workplaces.

In addition to the interviews with women entrepreneurs, policy makers were been consulted in order to get a more accurate and full picture of the support programme. Therefore, to understand the legal side of the support programme I conducted an interview with the manager of the Entrepreneurship Development Centre and to understand the application process I talked with an expert responsible for entrepreneurship training courses in the Ankara KOSGEB OSTİM directorship.

### **1.3. Overview of the study**

Chapter 2 provides the theoretical framework of this study, which centres around the concept of empowerment. The term 'empowerment' has its roots in the development discourse as a result of the ignorance of women within development policies. Development is the heritage of Western enlightenment thought and modernity. Development planners designed projects aimed to modernise colonies all over the world between the 1940s and 1950s. At that point, theorists had little to say about women and generally they did not emphasize the diversification of men and women's role in social and economic life. Therefore, for that time period there was non-specific focus on women. Many approaches such as WID, WAD and GAD tried

to develop new solutions for women's participation in social and economic life. Moreover, many indicators were developed to understand and analyse it easily. To access the decision-making process at home as well as income and to find financial resources are the basic indicators of that situation. All these discussions and indicators were analysed and elaborated in detail to improve theoretical understanding for the study.

In the third chapter, there is an explanation about the definition of entrepreneurship and the meaning of women's entrepreneurship around the world and in Turkey. Moreover, women's employment situation in Turkey is examined to clarify the sectoral division of women's employment and entrepreneurship in Turkey. Moreover, as a basic target of this study important entrepreneurship support mechanisms in Turkey are examined. Although there are many different local non-profit organizations that provide entrepreneurship support for women, institutions that have a broad network all around Turkey were examined in three groups: non-financial support organizations (TEO, CTCT, UCCET, AWE, CGF, EUBDC), banks (Halkbank, Finansbank, Garanti) and financial support organizations (FSWW, MAYA, DFT, TÜBİTAK, KOSGEB and the Ministry of Technology, Industry and Science). KOSGEB's entrepreneurship support programme was selected as an example of a government support organization, and therefore was examined in detail. Chapter four gives brief information about the research process and methodology. The significance of the thesis, research field, research questions, research methodology and constraints of the research are mentioned in this chapter. Moreover, it includes the results of the field research. Interview results will be analyzed within the conceptual framework and main discussions around women's entrepreneurship support programmes. Friedmann's (dis)empowerment approach, practical and strategic gender interests will be used in the determination of results within the Gender and Development approach.

In the concluding chapter, Chapter 5, the results driven from the analysis will be discussed by focusing on changes that entrepreneurship support programmes have caused in women's social and economic lives. Furthermore, some policy suggestions will be provided in order to obtain more efficient and effective empowerment

## **CHAPTER 2**

### **CONCEPTUAL FRAMEWORK**

In this context, this study aims to find and to understand the relationship between entrepreneurship and women's empowerment. In the light of the entrepreneurship and empowerment criticisms, one important question arises: what is the impact of entrepreneurship on women's empowerment? In order to establish the links between the entrepreneurship and empowerment, it is important to go into details of the concepts of entrepreneurship and empowerment. Therefore, in this chapter the concept of empowerment will be examined within the development discourse.

#### **2.1 Defining the concept of empowerment**

The term empowerment has been widely employed for over a decade, both in the discourse of international organizations and by politicians and actors in the field who promoting entrepreneurship schemes throughout the World. In the literature, empowerment does not carry the same meaning or it does not correspond the same manifestations for everyone therefore, it is difficult to define this concept in a universal manner.

According to Khan et al (2011), before defining the women empowerment we must understand the word empowerment. Empowerment in its broader sense refers to an individual's or group's increased "power" where power means access to and control over material, intellectual and ideological resources (Batliwala, 1994). Adams (1994), argues that "empowerment is the means by which individuals, groups and communities to take control of their circumstances and achieve their own goals, thereby being able to work toward helping themselves and others to maximize the quality of their lives (Khan et al, 2011).

In the light of these discussions, empowerment can be conceived as a process by which strategic identity and female agency could emerge and act on it. Empowerment is an outcome that symbolizes women's awareness and becoming more significant, effective and powerful in the development process, in their family and society. The most significant element of empowerment is related with self-definition, self-determination and self-actualization as well as power of women (Furat,2013).

As related with this topic, Parpart, Rai and Staudt (2002 quoted in Furat, 2013), summarized three conceptualizations of power related with the analysis of empowerment: power over, power within and power to.

- Power over: means the ability to make things happen. In this sense, it means an ability to change the world.
- Power within: it defines transformation of positive individual or collective experiences' to self-confidence and assertiveness in people.
- Power to: this power relates to having a decision making capacity, authority to enlarge existing options concerning decision making and being free to choose and capable of realizing his/her decisions (Çoban,2006).

In general meaning, empowerment refers to power by underprivileged or vulnerable segments of the population. In development discourse, this term is commonly used in reference to gender inequalities (Palier,2005).Therefore, in the discourse of this study, the concept of empowerment is recognized as an essential strategy to strengthen the well-being of women's. The concept of power to taken as a strategy for women to take control of their circumstances, economic resources and achieve their own goals such as decision-making within the household, self-esteem both in the society and the household.

As seen from the definitions, there are many different arguments related with empowerment, all the scholars use different meanings according to their target of the study. Therefore, it is important to look at the basis of the concept of empowerment

to argue and analyze it as a process and there is a need more detailed critical framework.

## **2.2. Basis of empowerment**

The concept of empowerment has its roots in development discourse because over the years development programs have been criticized for ignoring gender roles and their impact on women. In the light of the worldwide discussions on this topic, there is a shift to integrate women into development programs, in the hope of eradicating poverty and low social economical status of women.

Development, in mainstream understanding is the product of the post world war II. In other words, it is the heritage of the western enlightenment thought and modernity. For that time, development is mainly associated with the “third world” which was named as underdeveloped. Politicians and researchers believe that all countries have to pass through the same road to achieve development. They believe that development is evolutionary as well as cumulative process of improvements. At that point, industrialization, urbanization, western world model of literacy, education, technology and sciences were the only ways for backward societies, especially for the third world, to become modern or developed (Parpart, 2000). This kind of development can lead to social change as well as economic growth and all of these positive changes affect the whole society regardless of gender, class and race.

Development planners, designed projects aimed to modernize colonies all over the world between 1940s and 1950s. At that point, theorists had little to say about women and generally they were not emphasized the diversification of men and women’s role in social and economic life. Therefore, in that time there was not any specific focus on woman.



In the 1970s, Western discourse of development had began to be questioned in terms of whether these policies sufficient to solve the third world's problems and achieve development through western way. Therefore, post-modern thinkers proposed an alternative form of development which was sensitive to the third world needs and recognizing the significance of human aspect in the economic development (Varol, 2013; Sarker, 2006). For the first time Ester Boserup's (1970) "women's role in economic development" investigated the impact of development projects on third world women. Boserup discovered that most of these projects ignored women and that many technologically sophisticated projects undermined women's economic opportunities and autonomy (Parpart, 2000). After this initiative, women's place in the development discourse began to appear. A number of UN Agencies, bilateral and multilateral agencies which emerged during post second world-war period are dictating and determining the development policies and programmes in the third world countries along with the execution of development programs and policies especially for women (Sarker, 2006). Moreover, In the First Human Development Report of UNDP (1990), human aspect has taken into consideration and the objective of development is articulated as "to create an enabling environment for people to live long healthy and creative lives.

After the feminist critiques about the neglect of women from the productive sphere, the idea of woman involvement in the development issues has taken into attention of US policy makers and women challenged the assumption that modernization would automatically increase gender equality, and feminist thinkers formed the basis of empowerment approach with their studies and they began to use the term "women in development" in their efforts to influence the policies. The emphasis on "equal opportunity" for women came out of liberal feminism (Parpart, 2000, Varol, 2013).

### **2.2.1. Women in development (WID) Approach:**

There are different policies and discussions according to women and/or gender in the development approach. In this context, Women in Development Approach (WID)

has gained importance. It began to emerge in the early 1970's and it is the first approach to place women's issues and to add gender relations dimension to the development theory. It explicitly called for social justice and political equality for woman, improved education and employment opportunities, increased health and welfare services. It argues that the process of economic modernization marginalized women economically as well as socially and increased their dependence on men (Sarker, 2006 quoted in Boserep, 1970). Therefore, women's subordination was seen as having its roots in their exclusion from the market sphere and their limited access to, and control, over resources (Bradshaw, 2013). Because of its roots related with market, Chowdry (1995) argues that WID approach has two main branches of modernist discourse: Colonial discourse and liberal discourse on markets. According to Colonial discourse, women's productive roles in their community are ignored because national accounting ignored their activities since much of women's work are within the household and subsistence economy (Sarker, 2006 quoted in Rogers, 2000) and they were mentioned with their reproductive roles especially during 1950s and 1960s with adoption of colonial representations of third world women (Parpart and Marchand, 1995; Chowdhry, 1995 quoted in Varol, 2013). This discursive creation of Third World women has formed the basis of WID policies around the world. As related with this discussion, Kabeer (1997) argues that in the pre 1970s period women were not totally out of the development agenda, but they were recognized with their sex-specific roles such as mothers and housewives. Because of women's role model at that time period, women were placed to welfare programs in the branch of economics, health care, family planning and nutrition rather than employment (Kabeer, 1997).

The liberal discourse, which is called as second strand of the WID approach, mainly based on the frameworks of modernization theory supports the idea that the benefits of economic development would "trickle down" to families through the male breadwinner. The important point here is that modernization theory has a gender-neutral viewpoint. Here, women were regarded as passive recipients whose major role in the society was child-rearing.

By 1970s, when “Women’s role in Economic Development” by Ester Boserup was published and The United Nations General Assembly reviewed the results of the First Development Decade of the 1960s, various social movements like civil-rights movement, black power movement and women’s movements gained prominence and the idea to improve women’s position in the society has developed (Varol, 2013; Parpart, 2000).

Ester Boserup, as a vital turning point in the 1970s, demonstrated that women made important economic contributions, which were being ignored by governments in the national development efforts. Boserup (1970) was the first person to illustrate the sexual division of labor in agrarian societies and also showed that development had different effects on women and men. Agricultural mechanization, industrialization, and urbanization, assumed to benefit everyone, actually increased workloads for women and made greater demands on them as food producers and casual laborers (Varol, 2013 quoted in Boserup, 1970; Rathgeber, 1990).

These discussions gave direction social movements with the effect of the Boserup’s work to create more efficient, effective development through incorporating women-specific projects into development plans and this perspective is referred as Women in Development (WID). In shortly, this approach’s assumption was based on the identification of women’s and men’s experience of development and social change, recognition of women’s productive roles and their equality with men. It is assumed that, to enhance women’s access to development as well as to create equality, there is a need for improvements in women’s access to education, training, property and credit as well as new employment opportunities (Varol, 2013; Parpart, 2000).

In the 1970s, issues regarding the involvement of women in development processes slowly began to take place in the agendas of national and international development

agencies. In 1975, the International Women's Year was celebrated and the "First World Conference on Women" took place in Mexico City, resulting in a world plan of action to improve women's status. The UN Decade for Women, 1975-1985, called for equality between the men and women. At the end of the conference, The World Plan of Action emerged and resources became available for WID activities and by 1980, many countries and agencies had set up special offices as the central point of these concerns (Parpart, 2000). In that period, policies were mainly focused on the nutrition projects, family planning, family health and education.

However, during the course of the decade, disappointments arose and national women's offices found their roles and capacities diminished through inadequate funding and limited political leverage. Moreover, WID approach was criticized to become a part of the modernization theory in terms of ignorance of the impact of global inequalities on women in the Third World and to ignore the questioning the sources and nature of women's subordination and oppression as well as not interested in the importance of race and class in women's lives (Rathgeber, 1990).

At that point, other important discourses joined the discussions. For example, socialist feminism debates Marxist paradigm because Marxism sees women's subordination is a consequence of the development of private property and capitalism. A successful struggle with the capitalist system is required before gender inequalities can be changed. In other words, Marxist thinkers mostly put their energies into the struggle against capitalism rather than to focus on gender relations. Therefore, socialist feminism works to include the importance of reproductive labor and the role of class in women's lives (Parpart, 2000). According to socialist and Marxist feminism, patriarchy exists in all societies and is the fundamental source of inequality. Politically, this suggests the need to create alternative social institutions, separation from men, within which women can fulfill their needs. During the 1970s, this idea influences the thinking and practice of politicians and thinkers. They argued for recognized the dangers of integrating women into a patriarchal world, and they sought instead to create "women-only" projects, carefully constructed to protect women's interests from patriarchal domination. This new approach sometimes been referred to as "Women and Development" (WAD) (Parpart, 2000).

### **2.2.2. Women and development (WAD) Approach:**

Although the demarcation between the WID and the WAD approaches is not entirely clear the WAD approach probably emerged in the second half of the 1970s and grew out as a result of the explanatory limitations of modernization theory. Generally, WAD perspective focuses on the relationship between women and development processes rather than purely on strategies for the integration of women into development. Theoretically the WAD perspective recognizes the impact of class, but in practical project design and implementation like WID approach take women together without consider class, race or ethnicity, all of which may exercise powerful influence on women's actual social status. WAD offers a more critical view of women's position than WID but it fails to undertake a full-scale analysis of the relationship between patriarchy, differing modes of production and women's subordination and oppression. The WAD perspective implicitly assumes that women's position will improve if and when international structures become more equitable. A second weakness shared by the WAD approach is a singular preoccupation with the productive sector at the expense of the reproductive side of women's work and lives. WID/WAD intervention strategies therefore have tended to concentrate on the development of income-generating activities without taking into account the time burdens that such strategies place on women (Rathgeber, 1990 quoted in Roberts 1979; McSweeney and Freedman 1982).

Supporters of WAD argued that women were already integrated into development processes but on unequal terms. They pointed out that development projects increased the demands on women without increasing access to resources or decision-making power, and, in effect, worked against women's interest. WAD argued that class structures were more oppressive than gender. It stresses the distinctiveness of women's knowledge, women's work and women's goals and responsibilities. It argues for recognition of this distinctiveness and for acknowledgement of the special roles that women have always played in the development process.

However, WAD approach does not analyze the relationship between patriarchy, differing modes of production, and women's subordination and oppression. It did not consider adequately the reproductive side of women's work because it is mainly focusing on the productive role and assumes that if international structures become more equitable, women's position in society will improve. WAD approach is not interested with the relations between gender roles and the women's oppression inside the household through lack of landownership and other economic resources, lack of participation in the decision making process, and sexual division of labor is not considered (Furat, 2013).

Within these discussions, The Nairobi Conference of 1985 enabled new opportunities for alliances and networks among women throughout the globe but especially among Third World women. As a result of these interactions "Development Alternatives with Women for a New Era" (DAWN) emerged. It emphasized the importance of women's experiences and learning from these diverse experiences as well as they developed long term strategies to break the inequalities emerging in the intersections of gender, classes and nations (Varol, 2013 quoting from Parpart, 2003; Sen and Grown, 1987). In other words, for DAWN global and gender inequities are important to women's development.

**Table 1:** Evolution of Women's Development in Approaches

EVOLUTION OF WOMEN'S DEVELOPMENT			
PROJECT GOAL AND TIME OF INTRODUCTION	CONCEPT OF THE PROBLEM	CONCEPT OF THE SOLUTION	POTENTIAL DEVELOPMENT INTERVENTIONS
Welfare (1950)	-Women's poverty -Women's special needs -Women as vulnerable group	-Provide support services of health, nutrition, childcare, etc.	-Maternity, health clinics -Immunization campaigns -Feeding programs
Economic Self-Reliance (1960)	-Women as underemployed, unproductive, dependent, lacking in productive skills	-Promote self-reliance and independence, -provide productive skills, encourage enterprise	-Income generating projects for women -Women's saving/investment/production groups
Efficiency (1970)	-Women as previously overlooked resource in development planning -Women as underdeveloped human capital, in need of skills training and improved access to resources	-Identify women's actual productive roles and recognize the gender division of labor -Improve women's access to skills training, technology, and resources	-increase women's access to credit and marketing facilities, technology
Equality (1985)	-Structure of inequality -Discrimination against women inschooling, credit, access to land,etc.	-Implement equal opportunity for women in schooling, access to the factors of production	-Affirmative action to promote equal opportunity, equal participation -Adopt and enforce equal opportunity laws
Empowerment (1985)	-Unequal gender power relations -Male-dominated society -Social and political resistance-both male and female	-Expand women's participation in the development process to achieve gender equality in control over productive resources -Use strategies of mobilization for collective action	-Grassroots projects that recognize women's roles -Projects concerned with advocacy, democratization, and political action

Source: Weiss, A. (2009), Gendered Frameworks and Gender Analysis: Identifying Challenges and the MDGs (Millenium Development Goals).

In shortly, according to table 1, which is useful to see the women's development stages clearly in terms of years, in the 1950s, the concept of women's poverty and special needs argument came to the international arena and policy makers suggested to provide support services for health, nutrition, childcare by established health clinics, providing feeding programs. With the 1960s, women's economic self-reliance began to take place into world discussions and organizations improved income-generating projects for women within the development discussions. With the effect of Boserup's book of "Women's role in Economic Development" and The Women in Development Approach, development programs and projects began to focus on helping women to improve their economic position through education,

vocational skills training and in that way they aimed to facilitate women's access to resources.

In the 1980s, because of the critics of WAD approach, GAD movement appeared and the rationale for conducting women's development programs began to shift from efficiency to equality between men and women as well as empowerment. Therefore, at that time period, grassroots projects began to recognize women's roles and they concerned with advocacy, democratization and political action. Here, as a main topic of this study, there is a need to detailed examination of GAD approach and its empowerment viewpoint.

### **2.2.3. Gender and Development Approach (GAD)**

Some feminists and development theorists questioned both WID and WAD approaches in terms of neither address the fundamental factors that structure and maintain inequalities. Therefore, gender and development approach has emerged in the 1980s as an alternative to both approaches. This framework is also referred to as the "empowerment approach" or "gender-aware planning" (Parpart, 2000). It finds its theoretical roots in Western socialist feminism, Third World feminists and the Development Alternatives with Women for a New Era (DAWN) network. According to GAD approach, as taken from the socialist-feminism; women's status in society in other words, women's subordination is directly affected from the patriarchal structures and ideas- accepted norms and values- which shows women's and men's role and duties in society in national and household levels. (Parpart, 2000 quoted in Sen and Grown, 1987). It can be said that proponents of this view place woman's subordination within a broader context of socially constructed pattern of relations between men and women and how these relations are shaped by the development process (Yeboah, 2015 quoted in Momsen, 2004). Here, unlike the other approaches, the focus is on the relationship and/or power relations between women and men, not only on women. GAD questions the structures behind gender inequality and unequal power relations. Gender relations, class, race and the social construction of their



defining characteristics are seen as the key determinants of women's position in society. Because according to Moser (1989), women, experience oppression differently according to their race, class, colonial history, culture and position in the economy (Parpart, 2000; Varol, 2013 quoted in Moghadam, 1998). Therefore, GAD puts greater emphasis on the participation of the state in promoting women's emancipation (Rathgeber, 1990). Development Planners' most of the important inadequacies are the ignorance of the women's specific requirements. Such as, employment planning is concerned with individuals as paid workers and assumes a household support system, while women's participation to labor force requires arrangements about child and elderly care. Therefore, at this point, it is important to take into account of the specific requirements; i.e. prioritized concerns (Moser, 1989).

**Table 2:** Comparison of WID and GAD

	WOMEN IN DEVELOPMENT	GENDER AND DEVELOPMENT
The Approach	-seeks to integrate women into the development process	-seeks to empower women and transform unequal relations between women and men
The Focus	-Women	-Relations between men and women
The Problem	-The exclusion of women from the development process	-Unequal relations of power that prevent equitable developments and women's full participation
The Goal	-More efficient, effective development	-Equitable, sustainable development  -Women and men sharing decision-making and power
The Strategies	-Implement women's projects, women's components, integrated projects  -Increase women's productivity and income  -Improve women's ability to manage their households	-Identify and address short-term needs determined by women and men to improve their condition  -Identify and address women's and men's longer-term interests

Source: Weiss, A. (2009), Gendered Frameworks and Gender Analysis: Identifying Challenges and the MDGs (Millennium Development Goals).

Shortly, when we look at the most of the differences between WID and GAD, as understood from the table 2, GAD pursued a wider perspective in comparison to WID approach by focusing on women's health, sexuality and reproductive rights, intra-household relations, and inequalities, women's education, violence against women, women and decision making, and women's collective action. In other words, while WID concentrates on women's economic activities, GAD focuses on the question of inequalities in power and looks to empowerment of all fields.

In terms of the aim of this study, in WID approach, women's productive work is recognized and supported. In parallel, "gender equity" and "efficiency" are accepted to be the underlying targets and framing paradigms of the approach. In line with these targets, women's market work is supported on the grounds that it would enhance overall economic efficiency and contribute to gender equality. Small scale income generation and enterprise development projects targeting women constitute the preferred development practice in this approach. However, the unity of productive and reproductive work is not problematized and the reproductive work loads of women have to be included in discussions. Moreover, this approach did not problematize women's lack of landownership and ownership of other economic resources and the centrality of household in determining the patriarchal power relations. Thus, this approach did not focus on the structural problems of inequality and the role and position of women in society.

On the other hand, in the GAD approach the focus shifts from women's participation in productive work in society to the consequences of unequal gender relations in development and the overall work burden (paid and unpaid) of women. Therefore, the GAD approach is more able to evaluate women's empowerment. Gender and development approach analytical tools are significant to differentiate the social and economic situation of women. These analytical tools give emphasis to analyzing the changes in women's socio-economic position in relation to the development policies and projects. Parpart, Connelly and Barriteau (2000), summarized these concepts as: gender division of labor, types of work, access to and control over resources and

benefits, influencing factors, condition and position, practical and strategic interests, levels of participation and potential for transformation. Therefore, these analytical tools can be used in this study, in analyzing the effects of the KOSGEB Entrepreneurship support programme on women's empowerment.

Moreover, according to the Visvanathan (1997) quoted in Furat, the unique contribution of this approach is its analysis of the women's economic and social activities of women inside and outside the household. Its main focus is analyzing the development issue with a holistic perspective that includes all aspects of women's lives and analyzes the basic reasons to create specific gender roles to different sexes. In other words, GAD offers a holistic approach. It does not focus just on women, but on gender as a set of social relations between men and women in both the production of the labor market and reproduction of the household. It recognizes women's contribution inside and outside of household, including both the formal and informal sectors.

Both the WID and GAD approaches can contribute to women's progress and increase gender equity. Women specific projects enable women to address their practical needs and gain experience for future projects in which they will be mainstreamed. Another important aspect of the GAD approach is the practical and strategic needs which are important to achieve the empowerment of women. Integrating gender into programmes, the GAD approach enables women to address their strategic interests or needs and women and men to work together toward mutual goals and greater equality. At that point, to determine whether if increased access to the bases of social power has actually resulted in empowerment for women, it is necessary to consider and take into account how women's and men's different roles and responsibilities can affect the empowerment outcome. In general, GAD provides a rich context in which to understand women's issues in the context of gender relations and to view men as potential supporters of women. For this reason, the concept of practical and strategic gender interests will be analysed in the following section.

#### **2.2.4 Empowerment and Practical and Strategic Gender Interests**

Another important concept for the discussions between empowerment, development and gender is the issue of gender interests which is used for the first time by Molyneux (1985). It became important to identify women's interest and needs in analyzing the problems of women in relation with gender and development. According to Kabeer (1994), women's interests are discussed in gender and development theory as in two forms: practical and strategic gender interests. Practical gender interest mainly related with day to day problems of women and it is originated from women's position within gender division of labor. They derive from the women's position within the division of labor and it points out women's traditional roles and responsibilities in society. Practical interests are usually a response to an immediate perceived need, and they do not generally entail a strategic goal such as women's emancipation or gender equality (Moyeux, 1985).

In contrast to practical gender interests, strategic gender interests are aiming to transform women's socio-economic and cultural positions in the unequal social system. Both of these interests are important in development policies to analyzing the problem of women's empowerment and its possible solutions. While most development organizations and policies address the practical problems without acknowledging the structurally unequal relations of gender, there is a need for an alternative vision of gender and development to use women's practical needs as beginning point and not an end itself (Furat, 2013).

The distinction between practical and strategic gender needs rise from the distinction between women's interests and gender interests. Women's interests are based on biological similarities, assuming compatibility of interests based on biological similarities, whereas gender interests are based on the culturally constructed differences between men and women. Gender interests can be practical or strategic.

The theory of gender interests also acknowledges that women's different interests can stem from other sources (cultural sources), such as class and ethnicity. A programme or study that concentrates on gender needs or interests puts its emphasis on empowerment (Moser 1989 quoted in Simojoki, 2003).

Kabeer (1994) suggests that the concept of gender interests be reserved for those that "women may develop by virtue of their social positioning through gender attributes. At that point, the question of how to achieve women's empowerment through defining of strategic needs in development policies and strategies remains significant. Kabeer states that identified practical and strategic needs are not dichotomous categories but related in the general aim of reaching empowerment.

However, policy makers usually prefer to pay attention in the development programs to practical interests because these interests are easy to carry, they contain women's daily problems like unpaid work within household, health or child care. In other words, it is related with community's basic service demands. It does not require crucial change in gender or power relations. But strategic gender interests include direct women's participation to the discussions that aims to change the policy and rules radically. Therefore, it is hard for the governments to deal with radical changes in the cultural norms and beliefs which are embedded in the society from the beginning. According to Moser, achieving strategic interests may lead to women's emancipation which can be made possible with bottom-up struggles of women themselves (Varol, 2013 quoted in Moser 1989).

In this context, empowerment process requires to become aware of strategic needs of women and social positions. This is the precondition for transformation of the subordination structure, control over financial resources and knowledge, to take decisions and to reduce gender inequalities. Women's secondary position is structural and strategic social gender interests require structural changes (Moser, 1993). Therefore, policies which related with empowerment have to take into

account strategic needs and also they must make contact with practical interests to be effective.

In sum, practical and strategic interests are important for the empowerment framework, I will use these interests as a bridge that links theoretical framework of empowerment to practical experiences of women that mainly I will try to analyse the effects of the entrepreneurship support programs on women's empowerment. Also, I believe that without actualize practical interests it is impossible to embody strategic interests. According to Molyneux (1985) the formulation of strategic interests can only be effective as a form of intervention when full account is taken of mentioned practical interests.

### **2.3. Indicators of empowerment**

Empowerment is not a measurable variable, and there is a disagreement whether it can be measured or not. Main indicators for its measurement are mobility, economic security, the ability to make purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness, and involvement in political campaigning and protests (Ackerly 1995, Hashemi et al. 1996, quoted in Simojoki, 2003). UNDP has created the Gender Empowerment Measure (GEM), which examines whether women and men are able to participate actively in economic and political life and take part in decision-making.

Welfare, poverty and efficiency, concepts from the Women in Development framework, have long been established terms in development policy. Women's empowerment as a means is compatible with the Women in Development framework, but as a goal it is rather unfamiliar with it. Women's empowerment requires a change in thinking and also in terminology; more relevant concepts are power and social injustice (Kabeer 2001,). Therefore, Gender and Development

Approach, which is related mainly gender relations, has gained importance for women's empowerment indicators.

In order to empower women and find remedies for inequalities between the genders it is crucial to analyse what women's subordination is based on; patriarchal relationships in the family or unequal gender relations in the market place, or as is usually the case, both of these. Usually gender relations in the market place or within the household are thought as the right channel to address the promotion of women's empowerment. But, Bisnath and Elson (1999) quoted in Simokoji argues that too much compartmentalising of empowerment into different components and formulating empowerment strategies may hinder the understanding of the realities of women's lives and the complexities of their subordination. (Simojoki, 2003).

According to Kabeer (1999), empowerment entails a process of change. People who exercise a great deal of choice in their lives may be very powerful but they are not empowered. Therefore, different scholars have identified the indicators of women's empowerment: Schuler and Hashemi(1994) outlined six elements of women's empowerment in Bangladesh which includes a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups. While on the other hand, Friedmann's (1992) analysis of women's empowerment identified different kinds of power: economic (access to income, assets, food, markets and decision –making power in the economic activities) social (access to certain bases of individual production such as financial resources, information, knowledge, skills and participation in social organizations), political (the access of individual household members to process by decisions, particularly those that affect their own future, are made) and psychological (self-confident behavior and self esteem). While on the other hand, Rowlands (1995) describe it as “a process where women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and

to control resources which will assist in challenging and eliminating their own subordination.

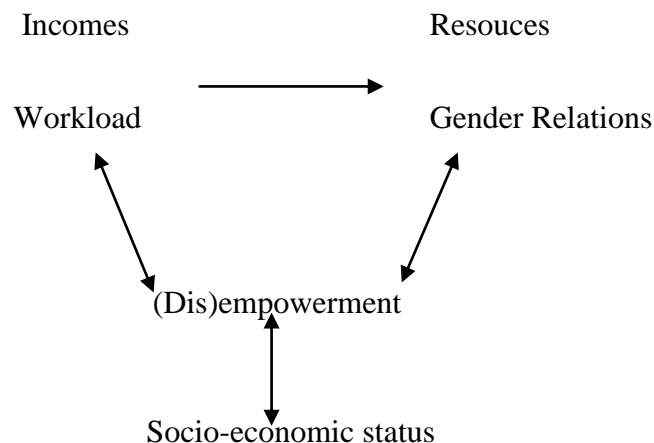
Besides these indicators, according to Gangwar et al (2004) economic empowerment could be analyzed by looking at the concepts of ability, control over income and control over property. In his classification, ability refers to right to earn her/him self income, control over income related with the decision about what to do with the income earned by women and by family and lastly control over property or resources refers to having accumulative nature (Furat, 2013). Participation in formal economic activities which reflect the productive capacity of women, and control over their own incomes, are some of the important dimensions of economic empowerment. Access to earned income improves women's position within the household substantially, gives them greater control over the distribution of such earnings and household resources, and generally improves their status and strength in society as well as their own self-esteem. The ability to earn income from outside and to engage in activities other than household-oriented ones can lead to significant social change in the long run. It allows women to participate in the public sphere, to interact with a wider network of individuals and because it can increase self-esteem secure their own well-being (Dutta 2000; Salway 2005 quoted in West, 2006).

As seen from the above there are many classifications made by different authors. Among these, the common ones are social, economic, political and psychological. However, this classification does not mean that empowerment is achieved by these dimensions independently from each other. Every dimension is related with each other and progress in one of them can affect the other in a positive way. Therefore, empowerment in one dimension does not target empowerment in all dimensions. For example, many development projects mainly focus on the economic empowerment and these situation leads to the neglect of real reasons of the social inequalities in society. Therefore, to measure empowerment process, all relations between these dimensions must be taken into consideration.



Economic empowerment is defined as economic changes/financial gain, and increasing bargaining power and/or structural change that allows to women to lead safely their economic achievements. It requires production activities to provide financial autonomy. Social empowerment concerns the topics that include the elimination of discrimination towards women and girls, to ensure visibility of women in social areas. On the other side, political empowerment is defined as the access of individual household members to decision making, representation of women in political sphere and organization for social change (Malhotra, 2002).

Stromquist (1995) quoted in Simojoki who works on empowerment on education has added psychological and cognitive dimensions. Cognitive dimension includes to take a contradictory decision towards cultural expectations and norms. On the other hand, psychological dimension refers to women's collective and individual movement to raise their status. Because of the learned helplessness, many women, especially those who belong to low-income household, develop low level of self-esteem. Therefore, psychological dimension of empowerment requires the conditions to develop self-esteem and self-respect. At the same time, as the indicator of interrelated of all dimensions, psychological dimension includes struggle with inequalities and can be effective on development of collective consciousness which is important for political empowerment. Therefore, when empowerment strategies interfere women's conditions, it must transform their status and at the same time it must meet practical and strategic interests (Simojoki, 2003).



There are two main empowerment models. One is Weil's model that includes four levels: (dis)empowerment, resources and gender relations, incomes and workload, and socioeconomic status. The model does not present either empowerment or improved socioeconomic status as an end or an instrument; the interaction between (dis)empowerment and the socio-economic status is reciprocal, empowerment is both the goal and the instrument. These four different factors can improve or undermine women's socio-economic status, and thus the two-way process can be empowering or disempowering. Gender relations, which can be constraining or enabling, include also women's access to and control over resources. The ability of income to improve a woman's socio-economic status is remarkably dependent on gender relations and the woman's ability to control the income (Simojoki, 2003).

Another important model is developed by Friedmann. Friedmann's (dis)Empowerment Model sees the poverty in the argument of alternative development discourse, as a state of (dis)empowerment. It is a political variant of the basic-needs approach. Then the question of empowerment is discussed in terms of household access to the bases of social power. According to him, a major role in the household economy is assigned to women who is normally dominant in the household itself. According to Friedmann (1992), there are eight bases of social power, the principal means available to a household economy in the production of its life and livelihood:

1. *Defensible life space* refers to the territorial base of household production. It is the physical space in which members of a household meet, eat and sleep. According to Friedmann, this is the most prioritized social power of them all.
2. *Surplus time* is the additional time available to the household economy beside the time needed to sustain a subsistence livelihood. For example, access to surplus time is dependent on the frequency of illness in the household, how much time that is spent on the way to work as well as the gender division of labour within the household.

3. *Knowledge and skills* refer to the human resources of the household. It includes the level of education as well as the specific skills mastered by the household members. Recognizing the importance of education and technical training for improving the household's economic situation, poor households tend to invest their extra time, energy and money in the education of at least some household members.
4. *Appropriate information* concerns a household's access to accurate information necessary for household subsistence. This may include information about practices available public services and opportunities for wage-employment. As stated by Friedmann, such information is required for households to make use of their knowledge and skills and to be able to improve their social situation.
5. *Social organizations* can include both formal and informal organizations that provide a link between the household and the outer society such as, sports clubs, credit circles and associations for neighborhood improvements constitute important sources of information, support and collective action.
6. *Social networks* can be seen as a source of security to which households can turn if they need to. Social networks and social organizations are the bases of social power solely related to civil society and from which the state is completely excluded. By collaborating with others, as these two bases imply, households can obtain greater possibility to increase their access to the other means of social power (ibid., 68, 70).
7. *Instruments of work and livelihood* concern the tools required for household production, including physical strength in terms of healthy bodies and the tools necessary for managing the informal and domestic work of the household.
8. *Financial resources* refer to formal and informal credit arrangements and the net monetary income of households.

Since there are different definitions of empowerment, there are different indicators to measure empowerment. Therefore, it is important to select the indicators related with the research topic. It is not possible to establish the meaning of an indicator, whatever dimension of empowerment it is intended to measure, without reference to the other dimensions of empowerment specified in this paper. It is significant to

acknowledge that all mentioned dimensions of empowerment are assumed in a dynamic interaction with each other and overlapping each other in a specific context of time and place but also in relation with the global economic conditions of capitalism and patriarchy. It is important to acknowledge that the local context of empowerment is subject to dynamic relationship with the local socio-economic, political and cultural conditions of women's lives.

By definition, indicators of empowerment cannot provide an accurate measurement of changes in women's ability to make choices; they merely have to indicate the direction and meaning of change. Therefore, these indicators are important to see and evaluate the changes in the women's life.

Shortly, according to women's development approaches there are still widely used inequalities and gender biases against women within households, labor markets, legal codes and political systems throughout the world which render women more vulnerable than men in terms of equality. Generally, specific causes of women's weakness stands out from that women's work is seen as less important income opportunities and women's activities are conceptualized as an aid to men. When they have income, they are experiencing difficulties both in decision making process that how to use this income and conversion to decision making capacity. When women take a decision, they are less inclined to develop their own personal welfare decisions since their roles as natural caregivers as well as being a mother and the meaning of being a woman is socially constructed in this way. Empowerment is also impeded because women's employment is often survival-driven and does not affect changes in gender relations, women's low earnings do not offer them entitlements to social protection, employment does not relieve the burden of domestic labor, it does not increase political participation and it does not lead to equal property rights (Pearson 2004; Baruah 2005 quoted in West, 2006). Despite these barriers, employment, under the right conditions, can be an important factor in the promotion of women's empowerment.

After the detailed examination of the empowerment within the development approaches and the indicators of women's empowerment, in the next chapter I will emphasize the definition of entrepreneurship, historical background of it and the arguments about the effects of the entrepreneurship support programs on women's empowerment.

## **CHAPTER 3**

### **WOMEN AND ENTREPRENEURSHIP**

This chapter will present the significant position of women in the economy and the growing sector of women's entrepreneurship in Turkey. It will summarize the main arguments and the perspectives of the most prominent scholars in the field of entrepreneurship and gender. Then according to organizations the basic entrepreneurship support mechanisms will be examined and will be given detailed information about KOSGEB's Entrepreneurship Support Program as a main topic this study.

#### **3.1. Who is an Entrepreneur?**

The term entrepreneur is identified differently since it has been studied by several different disciplines like sociology, psychology and economics. All of these disciplines identify entrepreneur according to their study field. According to Avolio and Markovic; some writers identify entrepreneurs as people who establish new enterprises without taking into account how they obtained ownership ( Hisrich and Brush, 1986; Inman, 2000; Schwartz, 1976; Smith-Hunter, 2003; Aidis, 2002; quoted in Avolio, Marković (2013).

On the other hand, some of them identifies entrepreneur as people who are employers or self-employed (Hisrich and Fulop, 1994; Inman, 2000; Smith-Hunter, 2003; Aidis, 2002; Izyumov and Razumnova, 2000; quoted in Avolio, and Marković, M. 2013). Other writers identify entrepreneurs as people who not only own, but also manage their enterprises or who own but do not manage their business (Avolio, and Marković, M. 2013)

In general, common definition of entrepreneur was made by OECD. According to OECD (2008), “entrepreneurs are those persons (business owners) who seek to generate value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets”(Ahmad and Seymour, 2008).

At that point, it is important to think about the definition of women entrepreneurship. In Turkish literature, there are different meanings of the concept of an entrepreneurial woman. Generally, in the literature a woman entrepreneur is defined as a woman establishing an enterprise and a second-generation entrepreneur. The Women Entrepreneurs Association of Turkey (KAGİDER), defines a woman entrepreneur as someone ‘with a creative idea of a woman; in a sustainable, long-term framework of a business plan, process of establishing a new business where capital and ideas are combined’ (Bedük and Eryeşil, 2013).

Another significant definition specifies a woman alone or employing other people, who is a registered member of The Union of Chambers and Commodity Exchanges (TOBB), and entrepreneur is under the umbrella of one of the social security institutions, which employ women alone or alongside other people, producing and selling directly market-oriented goods or services which are convertible into cash, by undertaking calculated risks, having their own business tax registration, within a market economy (Bedük and Eryeşil, 2013).

However, there is a question about whether we can categorize as an entrepreneur a woman who works at home for her own profit or who has a registered office but does not participate in the activities of an enterprise? Because it is a known fact that some women appear to have a business but their husbands work in the office. Therefore, according to Ecevit (1993) studies about women entrepreneurship includes some common definitions. She believes that a woman entrepreneur is a person:

- Who has a workplace in its own right outside the home,
- Working by alone or other people who were employed and/or work in partnership
- Operates in the production process of goods or service and carries out the distribution, marketing and sale of these goods and services,
- Make contacts with organizations and institutions about her work by herself,
- Decides by herself about organization of the work process, planning of production of goods and services, the operation of the work place, closing or improving,
- Women who have a right to I income earned from the investment and business uses.

Also, Lee-Gosselin and Grisé in their study about women entrepreneurs in Canada, according to them, women entrepreneur is a women who own at least 1 percent of the enterprises' property, are responsible for at least one managerial function (marketing, accounting, human resources or other) and work in the enterprise (quoted in Avolio, and Marković 2013).

Another important study about women entrepreneurship definition is conducted by Schreier and Schwartz. They define women entrepreneurs as;

- Though owner of the business seems to be a women, generally women entrepreneurs work in partnership with a man,
- The vast majority of women entrepreneurs operate in the service and retail sector,
- Women entrepreneurs' educational levels are over the national educational level,
- Women entrepreneurs are usually the first child of a family belonging to middle layer,



- The vast majority of women entrepreneurs are included in the labor market after 35 years,
- Before setting up their own business they work in other places for a few years,
- Women entrepreneurs generally dense in health, food and clothing, tourism and service sectors, and mostly evaluate their own savings in small-sized enterprises (Moore D. P, 1990).

In the light of these informations, it is possible to sum up a woman entrepreneur in a common definition as; a woman working in a place outside of the home, having a workplace set up on her own behalf and carrying out activities related to the production of any goods or services by working with people in her employ, doing or having done the distribution, marketing and selling of these goods and services, undertaking all types of work-related risks and, having the right to make use of the profits she accrues (Ecevit, 1993).

Together with the industrialization, women began to be included in labor market by peeling off the tasks given them by society and they have become a factor of production creating value in economic and social sense. Therefore, Dorothy P. Moore (1990) studied women entrepreneurs' profiles and in her study she classified women entrepreneurs into two groups: traditional women entrepreneurs and modern women entrepreneurs.

**Table 3:** Women entrepreneur types according to Moore's distinction

	Traditional Women Entrepreneurs (1945-1970)	Modern Women Entrepreneurs (1970- )
Orientation	Home and family	Carrier
Aim of working	Providing additional income	Realizing the ideals
Sectors	Service and retail trade	Business where men are dominant and new enterprises
Finance	Personal resources	External resources
Credit	Discrimination	Equal credit chances
Education	Higher sciences such as science or history and philosophy	Business management supported by collaboration and experience
Type of ownership	Sole proprietorship and low income	Partnership and high income
Role Models	Prohibitive	Less prohibitive

Source: Moore (1990:277)

According to the table 3; traditional women entrepreneurs' main reason to open a workplace is to provide additional income for their household and they work in the services and retail trades sectors. Initial capital comes from own personal resources or savings. On the other hand, Moore (1990) argues that a traditional woman entrepreneurs' age is between 35-45 and they are either formerly or still married as well as having a family, their immediate family members and she also self-employed. A woman entrepreneur operates a relatively new and young firm, it is her first entrepreneurial effort and it is probably a service or retail business with few employees. Personal savings or retail business were her primary source of start-up financing. Also, she was employed for several years before starting her own business and probably has some managerial experience in her entrepreneurial field; she is motivated by a desire for money, independence and a chance to use her skills and talents. On the other side, modern women entrepreneurs' main aim is to work for their career and to realize their ideals. Unlike traditional they work in the sectors where men are dominant and they have chances to provide credit for their start-ups. Modern women entrepreneurs have higher education levels than the traditional ones.

After these explanations about definition of entrepreneurs, it is important to look at the relationship between entrepreneurship and empowerment. Because when the definition of women entrepreneur was made it is obvious that it is different from the general identification of entrepreneur.

### **3.2 Entrepreneurship: Theoretical Background**

The 1990's are the important period for the rapid economic, social and political changes. Economic globalization, the export-led development strategies and structural adjustment policies are seen as elements for increasing market growth, poverty reduction and development (Mayoux, 2001). Starting from the late 1980's and 1990's both social policy and development practice have been reorganized on the basis of more market-oriented systems. The neo-liberal model supports enlargement of the area of markets in the development practice and appropriation of the processes within the terms of private area. Cheaper labour, deregulation in markets and liberalization of capital, capital movements, rise of small scale production and complex relations between big and small enterprises due to subcontracting/outsourcing opportunities have been all addressed in the agendas of civil society organizations and grassroots movements (Çoban, 2006).

Within the context of employment policies, this has found its reflection on weakening of the public character of employment relations and prioritization of self-employment and business development models for employment generation. Before internationalization of production organization and capital mobility, employment had been primarily covering the category of waged employment which was based on the indefinite term labour contract, full-time and formal market employment. Therefore, with the effect of the neo-liberal paradigm labour market was made flexible and new types of employment and work have appeared invalidating the institutionalized labour-capital relation model of welfare state period. Atypical work and employment relations

led into individualization of work, and in turn weakening of the collective negotiation power of labour.

In that sense, new type of active labour market policies and workfare policies came into the economic agenda as a result of rise of neo-liberalism in economic life. Part-time, temporary, home-based and other atypical work types were started to be introduced in the name of flexibility of labour markets. These working types are also presented as a precondition of workfare policies and the only way of embracing disadvantaged labour in labour markets

In a sense, economic policies target to reinforce and support the labour market mechanisms. They aim to direct “the long-term unemployed, unemployed youth, lone parents, and various groups lumped together as the ‘socially excluded’ into employment and to reduce the welfare costs of state (Handler, J.F. 2004 quoted in Çoban, 2006). Active labour market policies (ALMP) at this point were utilized as the mechanism to integrate target population into labour market.

These policies have consisted of intensive job seeking, job placement, temporary employment, vocational on-out of job trainings (such as shorter courses, which do not fundamentally change the type of a job a person can do) and enterprise development support services. They are available for design in small scales taking into account the needs of specific groups. At the same time, micro-credit has become a popular strategy for poverty alleviation aims. (Bonoli, 2010; Çoban, 2006).

Therefore, entrepreneurship, small-micro enterprise ownership and self-employment have become popular in official discourses. Entrepreneurial capitalism started being promoted and diverse institutions supporting entrepreneurial activities such as consultation centers, training centers were established. In line with this picture, the development practice has acquired a private character in terms of the policy agents it mobilizes: civil society organizations, market enterprises, foreign country program funds, donor funding, sponsorship mechanisms.

Active labour market policies are neo-liberal in some respects: Firstly, being policy tools of welfare system, they inhabit a philosophy prioritizing markets in organization of social wellbeing. In that sense, these policies are used to direct the unemployed/dependent/poor into the labour market activity to make them earn their living as much as possible. Secondly, they try to enhance human capital of target groups, those whose employment is targeted, according to the needs of markets. Thirdly, they transfer training and placement services costs from the enterprises to the public. Especially for women's organizations this situation is noteworthy in the Turkish context. (Çoban, 2006).

In that sense, entrepreneurship supports are used to increase employment opportunities among women who have a less chance to participate labour market since women have less educational level and financial resources, they do not join the employment easily. Therefore, state support entrepreneurship on the neo-liberal policy and it creates environment for women to establish her enterprise and earn her living. In this way, state reduces its responsibilities on socio-economic policies. Moreover, these kind of support mechanisms use the neo-liberal arguments of entrepreneurship support programs decrease women's oppression and increase women's self-esteem, ability to control over income at household level. These conditions are significant in many discussions to create women's empowerment. Therefore, all these discussions are important for this study. The earlier studies on entrepreneurship. These studies were not taking into account how entrepreneurship can socially affect societies and communities on a local scale, in other words, its social impacts are neglected. To meet this, this study aims to go beyond the economic factor of entrepreneurship and look at its social dimensions with focus on the micro level.

### **3.3 Women Entrepreneurship and women's empowerment**

Women's entrepreneurship at all levels has been sponsored throughout the World as a strategy and as a development policies, which is neo-liberal in essence, to reduce the women's poverty, as well as to increase social and economic empowerment of women in globalized economy (Porter and Nagarajan, 2005). In other words, entrepreneurship is portrayed as an economic necessity within a modern economy, promoting structural balance, employment choice, economic growth, national and personal prosperity (Jennings and Cohen 1993 quoted in Green and Cohen, 1995). Woman entrepreneurs are considered important for economic development since they contribute to employment creation and economic growth through their increasing numbers. Also, they make a contribution to the diversity of entrepreneurship in the economic process (Verheul and Thurik, 2001 quoted in İnce, 2013; Kantor, 2001; Buvinic, Furst-Nichols and Pryor, 2013). Nowadays, women's self-employment through entrepreneurship is especially encouraged because they generates higher incomes and empowers women to gain autonomy and improve the health of their families by increasing household income and helping to alleviate poverty in society (Premchander, 2003). Moreover, there are arguments and studies that promoting entrepreneurial activities lead to economic growth in society (Ambrish, 2014; Alecchi and Markovic, 2013). According to Global Entrepreneurship Monitor: 2004 Report on Women and Entrepreneurship by Minniti et al. (2010), entrepreneurial activities especially women's activities play an important role in the creation of an active and dynamic economy both in developed and developing countries' economies.

Therefore, women's entrepreneurship became popular around the World in the different contexts: efficiency increase in markets, poverty alleviation and women's social and economic empowerment constitute three important contexts. At that point, some scholars argue that self-employment and small business initiatives are parts of women's emancipation from poverty and gender constraints (Apitzsch, 2003; Snodgrass, 1997; Wahid, 1994).

In the efficiency increase in markets context, women's entrepreneurship support policies are placed in the labour market policies. Here, the main aim is the increase women's employment within the labour market. It accepts the alleviation of the poverty of women as a primary aim and it is achieved by market participation and the underlying assumption of the approach is that gender inequality would disappear as women take part in market activities when the barriers against their equal representation in market activities are removed. For this reason, it is important to create a link between social security policies and labour market policies. Entrepreneurship, micro-credit systems are considered to be the most developed type of labour market activity requiring the person's active use of all institutions and mechanisms of markets. Therefore, enterprise development support was also the most available strategy among others for a number of reasons. This kind of support was not necessitating a change in labour market regulation and collaboration of employers and had many 'financial and technical assistance' supporters due to the popularity of 'the entrepreneur society discourse'. In Turkey, Ministry of Development, Small and Medium Enterprises Development Agency (SMEDO) and professional business women organizations like Association of Women Entrepreneurs (AWE) activities are based on this approach (Çoban, 2006).

In the second context which is related with poverty alleviation focuses on women's position in households since women were using their income generating activities towards increase household welfare, like education and health of children. This context believes that entrepreneurship support strategy when used for women would reduce women's poverty, help them meet their practical needs and create gender empowerment through its expanding effects in many parts of social life (Mayoux, 2001).

As poverty became widespread and deepened, micro-scale efforts has gained importance (Valenzuela, 2003). Having left old tools of 'poverty alleviation' like direct income transfers and redistributive social policies in general, development assistance specialists and governments started to search for alternative strategies. In

this respect, micro-credit and enterprise development programmes were also the perfect model of anti-poverty programmes the neoliberal paradigm might accept.

In the third context as related with main topic of this study, empowerment approach with respect to women's entrepreneurship support policies, finds its base in the growing strength of women's movement and women's organizations. In fact, it is developed by Third World Country's women as a result of their experiences in the fields of development and political struggles in the political strategies. As a result of this, it has a more gender perspective. With the increase of women's organizations, problems of women have become more visible.

According to empowerment approach; empowerment means women's getting organized and producing empowerment strategies according to the reality of their livelihoods in order to develop ways to improve their status, their decision-making capacity and access to assets and capacities in every field of life meanwhile creating transformative change (Çoban, 2006). At that point, empowerment approach constitutes the main focus of this study because main indicators of the empowerment that I have mentioned above will be used to measure changes in women's life.

Within the discussion of these contexts, to understand the problem of women's empowerment we look at the factors that affect empowerment situation. Person's empowerment is affected by both internal and external factors. Internal factors are related with a women's ability to exercise agency. Here, agency is used as "women's ability to make decisions and affect outcomes of importance to themselves and their families or women's control over their lives and over resources (Santillan et al, 2004). According to Schuler and Rottach (2010); women's engagement in paid work outside the home, involvement in major household decisions (including raising livestock for profit, the leasing or buying of land and other investments); the management of family assets and mobility (woman's ability to go outside of the home) are the basic indicators of the women's agency.



On the other hand, external factors can impact women's empowerment relate to: the perceptions attitudes and behaviors of their husband and community, women's opportunities and constraints, social, economic and cultural changes and policies and laws that determine a woman's political and economic environment. Husbands' attitude can play a large role in either encouraging or creating barriers for empowerment: husbands who are particularly patriarchal or controlling often limit women in making choices that will contribute to their feelings of empowerment (Haneef et al, 2014).

By taking into account both internal and external factors, empowerment approach focuses on both process and outcome and tries to design entrepreneurship support process in a participatory, collective and political way (organizes workshops, sales places, arranges marketing channels, providing initial capital and support through partnership). It understands gender inequality as a multidimensional problem which cannot be solved through women's access to markets. It analyses relations between social policy, markets and family and rejects to equalize income earning with economic and social empowerment for women. Thus entrepreneurship development strategy aware of inequalities in markets and keep women from engaging in new types of seriously exploitative labour market activities and relations like atypical work, dependent to –one- employer home working, low paid and insecure informal market activities. It is embodied in the practice of women's organizations (Çoban, 2006). In Turkey, many women's organizations work with the encouragement provided by the international funding for projects with the effect of this approach.

According to general idea of the development approach, when women's education level rise and economic and social empowerment increase, resource allocation in families can be more equal as well as family welfare and children's education will increase. Therefore, entrepreneurship becomes a popular mechanism to increase women's employment, alleviate poverty and boost social empowerment. Because of this conjecture many local and regional strategic plans and strategies develop their women-focused entrepreneurship support policies on the basis of this idea which is

mainly called as welfare approach (Çoban, 2006). Moreover, one of the branches of welfare approach, equity approach, believes that providing support for women to establish their own enterprises, lead to increase in women's empowerment in the society.

All of these views give direction both national and international organizations and/or institutions to develop their plans and strategies according to these discussions. Therefore, many international organizations and institutions some of which are International Labor Organization (ILO) - Women's Entrepreneurship Development Program (WED), United Nations Development Program (UNDP), United Nations Foundation, working with local governments, employers' organizations, trade unions, and local community-based organizations to create an enabling environment for quality jobs; build institutional capacity and to develop tools and support services for women entrepreneurs.

ILO devised a programme named Women's Entrepreneurship Development Program (WED) to enhance economic opportunities for women by carrying out affirmative action's in support of women starting, formalizing and growing their enterprises, and by mainstreaming gender equality issues into the ILO's work in enterprise development (women's-entrepreneurship-development-wed, 2015). To carry out this aim they creating the optimal conditions for women's entrepreneurship to thrive, strengthening the institutional capacity of both financial and non-financial service providers to better serve the needs of women entrepreneurs and providing tailor-made tools and approaches to reinforce women's capacities to start and consolidate sustainable businesses.

The United Nation Foundation believes that empowering women and girls with educational and economic opportunities and securing their health and human rights are one of the best investments for families, communities and the world. The United Nations Foundation and the ExxonMobil Foundation joined forces in early 2012 to create a roadmap to catalyze program and policy action for women's economic

empowerment. Current research has highlighted the impact of gender inequalities on countries' economic development and has made a compelling case for investing in programs that increase women's economic opportunities.

UNDP, in its 2004 Report to the Secretary General of UN stresses the importance of local entrepreneurs in development process and counts microfinance among the poverty reduction strategies. Microfinance is offered to a way through which poor can participate in public sphere and find out ways to make a living. Declaring 2005 as the Year for Micro credit, UNDP endorsed the model as an effective way for reaching the Millennium Development Goals in terms of poverty alleviation and economic growth (UNDP, 2006).

Today, entrepreneurship considered being a relevant vehicle for economic development and women contribute to it significantly worldwide: in 2010, 187 million women were involved in creating and operating enterprises, in means that almost 42% of entrepreneurs around the world were women (L. De Vita and M. Mari., 2013 quoted in Hussain et al, 2014). However, the majority of those in developing and transitioning economies are very small and micro enterprises, with little potential for growth. Societal attitudes and norms inhibit some women from even considering starting a business, while systemic barriers mean that many women entrepreneurs stay confined to very small businesses often operating in the informal economy. This not only limits their ability to earn an income for themselves and their families but impedes them from realizing their full potential to contribute to socio-economic development, job creation.

### **3.4. Small and Medium Enterprises as a kind of entrepreneurship:**

In the last three decades promotion of small and medium enterprises (SMEs) has been in the agenda of governmental and non-governmental institutions both in industrialized and developing countries because of the increasing confidence in their

potential to contribute to economic recovery and growth. According to the Turkish Statistical Institute, micro sized firms are firms with less than 10 employees, small enterprises are firms with more than 11 but less than 50 employees and medium-sized firm employ between 50 and 200 employees. In the industrialized countries SMEs are associated with creating jobs, human-resource management, creativity and innovation, whereas in the developing countries they are usually promoted as a means of generating employment, alleviating poverty, promoting growth and empowerment (Özar, 2007).

In the developing countries, women's role in alleviating poverty and women's empowerment through enterprises has been recognized as vital for a long time and promotion of small and micro enterprises for women are seen as the key to augmenting family welfare (Premchander, 2003). Harper and Finnegan (1998), argues that support programs are being designed to promote income-generation activities for women through micro and small enterprises. In the World, many poor women have been encouraged by development organizations to launch small-scale businesses, with the goal of generating a degree of financial independence for themselves and an improved livelihood for their families.

However, many women lack the capital required for enterprise start-ups and although lending mechanisms exist in the economy basic financial institutions are not oriented towards to provide them funding. Therefore, microfinance programs, generally refers to the provision of financial services like savings, credit and insurance, that target women have been promoted since the mid-1990s as a key strategy for simultaneously reducing poverty and empowering women (Premchander, 2003). International conferences have promoted the idea that all women have a right to savings, credit, pensions, and insurance schemes like anyone else. In fact, this entitlement is an essential part of their economic rights that take place international agreements on human rights and gender equality (Mayoux, 2002 quoted in Drolet 2010 ).

In the mid-1980s, formal institutions began to lend subsidized government or donor funds to micro and small enterprises in urban areas at below-market rates. The poverty-lending model uses subsidies to cover administrative costs and often provides training and social services to borrowers. It targets women because they are seen as poorer than men and more likely to spend income on the welfare of their families (Mayoux, 2002 quoted in Drolet 2010 ).

In the early 1990s, the popularity and financial success of projects like the Grameen Bank of Bangladesh, India's self-Employed Women's Association and Acción International in Latin America have sparked an interest in applying micro-enterprise development over the world and turned into rural or urban poverty alleviation and empowerment mechanism among women (Ehlers, M, 1998).

After these developments, policymakers increasingly focus on the market for promoting empowerment and alleviating poverty among low-income women because banks are bound by institutional constraints that make banking for the poor more costly and uneconomical therefore many women prefer to find financial help from other institutions. At this point, microfinance for women came to be recognized as a viable strategy not only for promotion of women's enterprises but as a strategy for poverty reduction and women's empowerment in general. The US government development policy states 'that a key component of its poverty reduction strategy lies in support for very small businesses called micro-enterprises (Simmons, 2004). All around the world, following this conception, Microenterprise Support Programmes typically offer training and loans to low income women seeking to operate very small businesses. They are often described as a pathway to self-sufficiency through entrepreneurship and as an example of the success of market-based alternatives to welfare government programmes. These initiatives are believed to create jobs, expand consumption and change attitudes towards entrepreneurship idea. Because micro-enterprise support programs are the important model of individual empowerment of the neoliberal paradigm and it is in harmony with the idea of entrepreneurial capitalist society (Strier, 2004). The main argument here is that if

women are integrated into the existing neoliberal system through micro-enterprises or microcredit, they could get rid of poverty and become empowered.

Also, women are disadvantaged in finding resources to expend their businesses and in being allowed to credits to finance their business start-ups. Women's lack of control over financial resources such as land and labour, limits their possibilities to access loans. Therefore, women experience poverty and unequal social and economic relations in general. As a result of this if the aim of development is to improve living standards, to reduce poverty, to provide employment and to reduce inequality, it is obvious that policy makers must give much more attention on women. There is a general belief that economically empowered women give high priority to invest in the health and education of their children. This kind of invest in generations will spur economic growth in the future (OECD, 2014; Premchander, 2003). Therefore, Muzondi (2014) argues that, although women have a serious challenges ranging from lack of finance, lack of equipment, poor access to business training and lack of information on institutional support their contribution to economic development, job creation and income-poverty alleviation can be reckoned as indispensable.

However, there are some studies which argue that the effect of micro enterprise support programmes is insufficient and limited. Leach and Sitaram (2002) argue in their article that the links between women's microenterprises and women's economic and social empowerment are extremely complex because the provision of microfinance to women presents a number of pitfalls in terms of its impact on gender relations. Men may refuse women the support they need to ensure that their micro enterprises grow. On the other hand, if the household is the target of assistance, men are likely to take control of all the resources and women will have gained nothing. They may even be further marginalised in decision making (Leach and Sitaram, 2002).

Another argument is provided by feminists. They are taking a more critical perspective and believe that micro-enterprise programs reinforce gender stereotypes while using the language of empowerment (Issereles, 1999; Ehlers and Main, 1998). They believe that women are provided loans because of the greater likelihood that they will pay them back and contribute with the income they generate to pay for household members', especially children's needs. This not only profits lenders but embodies women as household guardians and mothers; at the same time women's labor and responsibility for economic survival are enlarged (Issereles, 1999; Freeman, 1993).

Moreover, limited human capital such as low level of education among women, social exclusion from the social and economic resources, structural factors related with capitalism and patriarchy and gender constitute the important reasons of weakness among women. According to development approach, women's empowerment is a significant key for family and society development. Strategies under this approach aim to raise women's economic position through rendering of services. Women's conditions are developed by meeting their survival and daily subsistence needs, in other words, practical needs. Hence, this approach underpins the micro-finance programmes.

These arguments are mainly related with women's position in household. They criticize micro-enterprises effects on the empowerment process in terms of household conditions. One of the arguments asserts that women can lose decision making right as a result of the negative attitudes of the husbands whereas another argument blames micro-enterprise supports to increase responsibilities of women at home.

Another significant discussion is related with the gender segregation within labour market. It can be considered a reflection of gender differences in orientations and preferences as well as differences in contribution to the economy and society by gender. According to Burchell et al (2014), it is important to recognise that

segregation is associated with creating and perpetuating gender inequalities in and beyond the labour market. Segregation may generate inequalities in four main respects:

1. Segregation, by definition, narrows employment choices and reinforces gender stereotypes, and these tendencies reappear even when women make entry into new professional areas.
2. Segregation may limit access to higher level jobs, that is, segregation has a hierarchical or vertical dimension (Blackburn et al. 2001 quoted in Burchell et al, 2014) (the tendency for men to hold more senior and better paid jobs) as well as a horizontal dimension (the tendency for men and women to hold different, but equivalent types of jobs).
3. Segregation may be the outcome of a scarcity of jobs where it is possible to combine work and family responsibilities or where those following non-linear careers may be recruited. Only a limited range of occupations, workplaces or contracts may provide working arrangements where work is compatible with caring responsibilities or may provide paths back into employment for returners from care work.
4. Segregation facilitates; the undervaluation of women's work and of skills and competences associated with women, as it may be more acceptable to have variations in the value attached to different workplaces, occupations or contracts than variations in pay for workers

The combined effects of these processes are to promote exclusion and marginalisation of women and the undervaluation of women's work, even though the range of jobs now done by women has expanded. Restricted employment and earning opportunities also reinforce the gender division of labour in the household. Women's lack of access to jobs involving high-level decision making in the workplace may also have spin-off effects on women's position in public and political life. A segregated labour market may also restrict the options available to individual couples to change the gender division of labour in the household as women may still have less access to higher paid jobs than their male partners.



There are two main arguments in that sense. One of the arguments explain gender segregation with women's employment choices as shaped by preferences and orientations towards motherhood and domestic roles that are formed at an early stage in adolescence independently of actual labour market experiences (Hakim 1991 quoted in Burchell et al, 2014 ). Other argument argues that women's choices as more conditioned by actual employment and childcare support options in a specific labour market (Crompton and Lyonette 2005; Fagan and Rubery 1996; Rubery and Fagan 1995; Tomlinson 2006 quoted in Burchell et al, 2014 ).

There is another significant stream that is related with sectoral distribution of women's entrepreneurship. Ehlers and Main (1998) argue that economic, socio-cultural and gender restrictions make it difficult for most women to turn microenterprises into income producers. Besides, most women's enterprises focus on the home-based activities that women already do or familiar with, such as cooking, baking, sewing, handicrafts and selling woman's products of friends. Therefore, they believe that microenterprise support programs can be more problematic because these kinds of programs encourage women to take part in undercapitalized small businesses in a gender biased world.

In conclusion, by the 1980's women's poverty and empowerment discussions began to be popular in the world literature and policies. With the studies and discussions about different sides of poverty, different opinions began to give directions to economic and social strategies. With the effect of the feminist discussions, women in development approach and welfare approach to women's empowerment gained more visibility in the international arena. In a global world, individual factors and gender as basic reasons of (dis)empowerment were tried to eliminate by improving economic growth, education and employment as well as direct transfer interventions. In the 1990's although entrepreneurship and small and micro enterprises were seen as the popular poverty reduction mechanism without considering gender, many studies showed that these policy mechanisms were important for alleviating women's

poverty and increase women's empowerment in social and economic life. Since then many organizations improve enterprise support programs for women to increase their employment and make them more powerful in life. The development discourse to realize economic development claims that women's status in society must be improved because woman who has power both in economic and social means increases household income, education level of children. Therefore, it is vital to understand the women's position in the society and develop support mechanisms for women. In the next chapter, under these explanations women employment and women's entrepreneurship supports will be analyzed in details.

### **3.5 Women's Entrepreneurship in Turkey**

In Turkey, during the first years of the Republic, while economic development was achieved by the state, the private sector was also encouraged to create an entrepreneurship environment by developing policies. Between 1950 and 1980, efforts were undertaken to expand the private sector. After 1980, export-oriented economy policies gave way to increase free-market economy and privatization policies in economic life. With the effect of globalization, neo-liberal policies, new conditions after the cold war and the free movement of labour and capital, Turkey started to implement a structural adjustment programme aiming to liberalize its financial system to integrate with the global financial markets. During the course of the 1980s, Turkey went through a step-by-step liberalization in its economy. Privatization of the state economic enterprises, promotion of export-led growth and , liberalization of the foreign trade regime, were the main components of this new economic programme (Gürses, 2007). However, in the light of this economic programme poverty increased, income distribution was broken and regional inequalities deepened. Therefore at the end of the economic and social transformations unemployment and unfair income distribution became serious socio-economic problems.

The economic crises in Turkey, especially in the last 20 years, have constituted one of the most important reasons for the increase of unemployment. Businesses were

significantly affected by the crisis and many had to close, leaving primarily women unemployed. Therefore, entrepreneurship has become a popular topic of discussion as well as a strategic tool for poverty alleviation and employment generation programmes within the development discourse.

In general, from the beginning of the 1990s, activities were listed under the title of supporting women's entrepreneurship based on the poverty alleviation mechanisms. As a result of the idea that women's income was more beneficial than that of men for household welfare, especially children's education, women's entrepreneurship became an important policy tool for poverty reduction (Çoban, 2006). Both governmental and non-governmental organizations (NGOs) began to discuss women's participation in the labour market. The current state of female employment is a reflection of traditional gender-based divisions carried into the labour market. An increase in women's employment has coincided with a parallel increase in women's share of low-quality employment and, a bigger representation in insecure jobs, flexible and informal working. Male and female, employment rates are 63.3% for men and 25.4% for women. This shows that women's participation rate is still low in Turkey (TUIK News release, February, 16007, 2014). To understand the women's ratio in the labour market, it is important to look at the number of employees working in different sectors.

**Table 4:** Sectoral distribution of employees in Turkey, 2014

SECTORS	MAN	WOMAN	TOTAL
Mining and quarrying	94,2%	5,8%	100%
Manufacturing	75,7%	24,3%	100%
Electricity, gas, steam and air conditioning Supply	88,5%	11,5%	100%
Water supply; sewerage, waste management And remediation activities	90,7%	9,3%	100%
Construction	91,1%	8,9%	100%
Wholesale and retail trade	73,0%	27,0%	100%
Transportation and storage	84,2%	15,8%	100%
Accommodation and food service activities	68,7%	31,3%	100%
Information and communication	65,4%	34,6%	100%
Finance and insurance activities	53,8%	46,2%	100%
Real estate activities	76,5%	23,5%	100%
Professional, scientific and technical Activities	63,7%	36,3%	100%
Administrative and support service activities	70,3%	29,7%	100%
Education	48,7%	51,3%	100%
Human health and social work activities	40,5%	59,5%	100%
Arts, entertainment and recreation	76,9%	23,1%	100%
Other service activities	67,8%	32,2%	100%
TOTAL	74,0%	26,0%	100%

Source: TEO 2014 1<sup>st</sup> semester Turkey Report

\*The second semester Turkey Report had not been announced. Therefore, to show general trend, first semester report was used.

According to the table, within the total number of employees, 74% are men and 26% are woman. Based on the information obtained from TÜİK household labour force survey for May 2014, the percentage of women working outside agriculture and the public sector is 25,9%. When the sectoral breakdown is examined, it is seen that the number of women working in education human health and social work is higher than men. With a rate of 46,2 % women's participation in finance and insurance

activities is nearly equal to that of men. On the other hand, the number of women working in the mining and quarrying sector is considerably low. As seen clearly from the table, sectors in the labour market have gender segregation characteristics. Some of the sectors like water supply, sewage, waste management and recycling , construction, electricity, gas, steam and air conditioning supply constitute male intensive sectors. Wholesale and retail trade is the sector where both men and women can be seen in higher numbers. The third group where the number of men is high is the construction sector. However in the arts, entertainment and recreation sectors their number is very low compared with women. On the other hand, the number of women working in accommodation and food service activities is quite high. Similar data were found by Ecevit's study with Garanti Bank (2014). According to this study, 40 % women works in the service sector in Turkey.

These data are important to see the gender segregation in the labour market. For the purposes of this study, they are significant because supported women entrepreneurs' sectoral division shows a similar trend with this data. As will be seen in table 6, most of the women who benefit from KOSGEB's Support, are working in the services sector such as hairdressing and other beauty treatment, washing and dry cleaning of textiles and, physical well-being activities. Primarily, this information is significant to display the relationship between sectoral distribution of women's employment and sectoral distribution of women's entrepreneurship. If these two distributions resemble each other, it can be interpreted that socio-cultural and economic factors influencing women's employment is valid for self-employment as well. On the other hand, if there is a divergence between the two distributions, it can be concluded that women who do not have the chance to participate in the labour force launch their own business. In this sense, self-employment can be used as a complementary element in employment policy. However, it is understood from table 3 and table 6 that there is not difference between the sectoral distribution of women's employment and entrepreneurship. Therefore, it is obvious that women's preferences show similar trends in these two distributions.

Another important indicator to evaluate in discussing women's employment is employment status. To understand the changing dynamics of women's employment, this is a vital instrument.

**Table 5:** Distribution of women and men according to employment status, 2013 (%)

	Turkey		Urban		Rural	
	Woman	Man	Woman	Man	Woman	Man
2004						
Paid on the basis of wage, salary or daily wage	44.8	57.8	79.3	70.4	11.2	30.3
Employer	1.0	6.5	1.7	8.1	0.3	3.2
Self-employed	9.7	28.0	7.3	18.5	12.0	48.8
Unpaid family worker	44.5	7.7	11.7	3.1	76.5	17.7
2009						
Paid on the basis of wage, salary or daily wage	51.1	63.4	79.7	74.6	15.5	38.8
Employer	1.3	7.3	2.1	8.9	0.4	4.0
Self-employed	12.8	23.9	10.1	14.4	16.0	44.8
Unpaid family worker	34.8	5.4	8.1	2.1	68.1	12.4
2013						
Paid on the basis of wage, salary or daily wage	56.6	67.3	82	78.3	19.9	43.4
Employer	1.2	6.1	1.8	7.3	0.4	3.4
Self-employed	10.7	22.1	8.9	12.8	13.5	42.1
Unpaid family worker	31.5	4.5	7.3	1.5	66.2	11.1

Source: Ministry of Family and Social Policy, Female Workforce Profile and analysis of statistics, 2014

When employment status is analysed, wage, salary and paid on the basis of wage, salary or daily wage employee, self-employed and unpaid family worker are taken as the base. According to the table, there is an increasing trend in wage, salary and casual type of employment status, both for women and men. For women, working as an unpaid family labourer has decreased over the years. In 2009 there was an increase both in the employer and self-employed numbers as a result of the increasing policy

about entrepreneurship support. However in 2013, because of the effects of the economic crisis in 2009, there was a slight decrease in these two categories. Despite the decrease in the rate of self-employed among women, 10.7% is still an important rate and therefore this type of employment continues to be preferred among women.

This can be related with the idea that women's entrepreneurship is also supported in that their businesses could contribute to the labour market flexibility and mobility of resources, and better market clearing since women accept relatively low profit margins working generally at home and small workshops on a flexible basis or as self-employed. Though in the last argument flexibility of women's businesses and labour stems from the precariousness of their work status (temporary worker, self-employed, entrepreneur, own-account worker, etc), it is praised in the name of labour market flexibility.

Women's entrepreneurship is seen as a major way of alleviating poverty among women by creating employment opportunities for them. In this sense, it is a major branch for active labour market policies in the world. Therefore, in recent years, the issue of women's entrepreneurship has increasingly dominated the agenda of national public and non-governmental organizations. Programmes and policies proposed by these organizations to promote women's entrepreneurship attributed various roles to women's participation in business life such as securing gender equity, increasing women's contribution to market production, alleviating poverty and contributing to national economic growth.

Entrepreneurship support programs and services are developed as part of a broader set of empowerment efforts like against violence, under-education, occupational problems and poverty. Women generally enter the work life out of economic necessity and because they cannot find a waged employment alternative as a result of inadequate education level and skill, they need to create their own businesses (Özar, 2005:18 quoted in Çoban, 2006). In 2014 across the Turkey, the ratio of women's in regular employee and casual employee is 60.2% and 9.1 % is in own account worker

while the ratio of males is 68.5 % in regular employee and casual employee 20.7% in own account worker (Turkstat, Gender Statistics, 2014)

### **3.6 Challenges Faced in Women Entrepreneurship in Turkey**

According to the traditional thought system, which is still ongoing, “a woman’s place is in the home” and her customary duties are “being her husband’s wife and her children’s mother”. However, new social roles are being added to this role of women in the process of industrialization and urbanization and depending on the social change process. The result is that inevitable change is on the way with women becoming more independent, free, powerful and conscious as a consequence of gaining economic independence by entering working life.

The leading causes of women starting a business are need to succeed, the desire to be independent and the tendency to take risks. In addition, Turkey’s unemployment problems caused by the economic conditions, unsuitable business conditions for women and gender discrimination where women work, dependent on an employer, can be counted.

Existing in the society with the role of entrepreneur provides opportunities for autonomy within working life, acting independently, self-realization and achieving future goals, more than the other units in working life. Problems which women entrepreneurs face are mainly examined from two points of view: financial and social.

Financial problems, among the most important problems women entrepreneurs face, are very important in terms of both starting a new establishment and managing an established business. In that situation, obtaining financial resources, not only necessary for starting an establishment, but also financial skills are needed to achieve the long-term success of the business. There is evidence to suggest that women entrepreneurs often have less money to start with than their male counterparts (De Bruin et al. 2007, quoted in Hodges et al. 2015). Having financial assets and



necessary information potential is the prerequisite to start an establishment. Absence of financial strength is the greatest challenge for women entrepreneurs (Hodges et al. 2015).

One of the problems arising about women entrepreneurs can be classified as social problems. Social problems can be listed as the cultural environment, where roles of women are stereotyped, gender discrimination, women's lack of adequate educational level, the negative reaction of the family to women's entrepreneurship, the requirement to take risks for entrepreneurship to obtain social resources, high working hours and workload, and reduced time for women to spend at home (Keskin 2014).

According to Hodges et al (2015) women in developing countries also lack the means to build adequate social networks to support their businesses especially outside of the immediate family. As a woman's network typically lies within her family, she often has to rely on what the family can provide.

The patriarchal structure means women tend to be dependent on their husbands through marriage. In patriarchal societies, women working outside the household is often considered inappropriate. Men see women's employment in contradictory ways. Some urban men are interested in having a partner who is not a liability but a financial asset. But on the other hand, some men see women's economic autonomy as a threat to male control over women (Obbo 1980:51). Furthermore, men often hinder women from being employed outside the home on account of a fear of women's sexual infidelity and undermining the role of men as a breadwinner (Chant 1989:182-183). Women's employment might cause conflict with men who have traditionally been the only or the primary breadwinners within the household.

In Turkish society, housework and home care of children and elderly are expected to be done by women. Women have to share the responsibilities in family life such as childcare, elderly and patient care, with her husband and/or the state.

Minniti and Naudé (2010, quoted in Hodges et al. 2015) argue that women struggle to obtain social resources needed to establish or continue for their workplace. This is significant because women lack access to financial capital that is critically important in building business networks. That is, when females have access to social resources like networks, they are more likely to overcome the barriers to obtaining financial support.

Lack of education is another problem mostly faced by women. Families, in particular those who adopt the traditional way of life, want to redirect their financial strength to the education of sons, not daughters, and they expect success and business ownership from the male children (Soysal 2010, quoted in Bedük and Eryeşil 2010).

The patriarchal structure in the direction of women to be dependent on their husbands through marriage and not to have a responsibility as housekeeping impedes the education of girls. However, self-confidence of educated women is higher and they are more courageous to enter the business world. One of the most important factors affecting the work lives of women in society is the gender roles, which they adopt in the society, different from men. No matter how much knowledge women have about the field where they want to work, a difficult process is required for them to be accepted in the market. In addition, working and money earning women in Turkish society is seen as an element of pressure on men and it is thought to harm the image of the man as the head of home.

Women's role as entrepreneurs poses a dilemma between their private and working life, put them away from being entrepreneurs. Again the most common issues can be suggested such as lower wages paid to them than men with the same seniority and the glass ceiling barriers.

Gender based stereotyping is seen as the most important challenge in women's careers. They can be listed as, being expected to fail owing to lack of experience and confidence problem due to not being in the market for a long time. Another factor that prevents women entrepreneurs is the legal and bureaucratic challenge.

Women entrepreneurs have more difficulties in transactions with governmental agencies compared with men entrepreneurs and also have difficulties in overcoming bureaucratic challenges (Bedük and Eryeşil, 2010).

In general, women participate in economic progress and in a flexible labour market in several ways: through their underemployment and unemployment, their willingness to move in and out of the labour market, and their low wages

All these challenges directed both governmental and non-governmental organizations to enhance new policies to improve women's social and economic position in the society. In Turkey, foreign donor organizations have been supporting entrepreneurship on the grounds that Turkey needs to develop its entrepreneurial culture, especially among the poor and women. The biggest confederation of employers in Turkey, the Association of Turkish Employers Unions, agrees on the idea that the employment generation it wants can only be achieved through entrepreneurship promotion in Turkey (ATEU 2006, quoted in Çoban, 2006). Therefore, to understand the programmes, policies and support programmes in the following section there will be a discussion about support policies in Turkey.

### **3.7 Women Entrepreneurship supports in TurkeyI**

In Turkey, in parallel with new economic changes and in relation to international funding projects, various women's entrepreneurship development projects have been implemented since the late 1990s. First of all, state organizations have engaged within the programmes which involve entrepreneurship development projects, and women as a target group have been included within these groups. Mostly, women-focused entrepreneurship development policies consist of vocational training, business development training, mentoring and apprenticeship services, establishment of centres providing women with consultancy and other support services, business incubators and micro-credit systems (Çoban 2006).

The Ministry of Development (which was called the State Planning Organization between 1960 and 2011) began to focus on the empowerment of women

in the socio-economic environment with the 6<sup>th</sup> Five-Year Development Plan (1990-1994). Regarding women's entrepreneurship, five-year development plans and annual programmes have important implications: women entrepreneurship featured in the subcommittee of the 7<sup>th</sup> five-year development plan (1996-2000) for the first time. At this stage there was an opinion that women's entrepreneurship must be encouraged.

According to development plans, in order to strengthen the social status of women and widen their fields of involvement, their level of education as well as their participation in the development process, working life and decision-making mechanisms would be increased

In the 2015 annual programme, there is an important focus on gender equality and women's empowerment in social, economic and cultural life. The main target and idea is to reach millennium development goals by strengthening women economically as well as to increase investment of women in the world. Therefore, like the rest of the world Turkey is developing different strategies and policies to achieve these goals. In the 2015 programme, there is a mention of the preparation of a Gender Equality National Plan for the period 2015-2018. Within this programme, the policy aims to start a pilot project in three cities (not yet specified) to run training programmes about cooperatives, entrepreneurship, marketing and accounting; related government institutions will then give support to women to encourage them to establish cooperatives. As well as increasing participation in economic life and removing barriers and obstacles to women's entrepreneurship, there will be research projects:

*Training programs and training materials will be developed for the policymakers, decision-makers, service providers and the community in order to strengthen the social status of women. Using the related materials, awareness-raising seminars will be organized, and work will continue on the action plan that will form the basis for public policies (Annual Program, 2015).*

As seen from the arguments above, state support is given for entrepreneurship as a form of income-generating projects developed to reduce poverty and enhance women's empowerment. Also, there are plans to use active labour market programmes to increase the employability of unqualified people. Therefore, many organizations are given responsibility to prepare small-scale projects to achieve determined targets.

Entrepreneurship creates new companies and jobs and, opens up new markets. In this way, it makes economies more competitive and innovative. New companies, especially, small and medium enterprises, represent the most important source of employment. Therefore, entrepreneurship is seen as a major strategy to increase employment rates in the labour force market. This strategy has a two-way effect: on the one hand it creates new employment opportunities and on the other hand it contributes to economic development. Because of these positive impacts, entrepreneurship is seen as a main instrument for economic policies. Since entrepreneurship creates new employment opportunities, empowering women through entrepreneurship has become a prominent approach in development efforts and this is prevailing in the creation of the post-2015 global development agenda (UNDP, 2013). Therefore, awareness-raising activities to strengthen women's social position are supported by governments' programmes like Turkey's Entrepreneurial Strategy and Action Plan (2015-2018), Small Business ACT for Europe, and strategies to enlarge women's room for efficiency, raise their level of education to help them benefit from equal opportunities and, foster their participation in the development process, business life and decision-making processes. The vocational consultancy, counseling and information services with regard to setting up a new business are seen as a strategy for women's employment and empowerment.

There has been a growing interest in promoting women's economic status in Turkey in the last two decades. Various approaches have been developed and suggestions have been made to increase the share of women in paid employment and to promote

their occupational status. Actually, a sharp decline in women's labour force participation and high unemployment rates among women, as well as increased poverty among urban poor families, have led to developing new strategies to cope with social and economic problems. Among them, supporting woman's entrepreneurship has been one of the most widely acknowledged strategies. During the first half of the 1990s, entrepreneurship was seen as a vehicle for economic benefits by setting up new working areas and promoting innovation, productivity and economic growth. Therefore, many governments and civil society organizations give priority to support entrepreneurship. In this context, the general topic of entrepreneurship is addressed both at micro (education, information, consultancy, to facilitate access to finance) and macro (competition policy, tax policy, regulatory framework) levels. Between these levels, bank credits for women have been one main instrument to encourage women into entrepreneurship. Although the topic of women entrepreneurship has gained importance in recent years, women entrepreneurship has been neglected because of their preference to start and manage firms in different industries than men tend to do. The industries like retail, education and other service industries chosen by women have often been perceived as being less important to economic development and growth than hightechnology and manufacturing. This situation can be seen clearly from the government entrepreneurship support programmes. Except for KOSGEB, many governmental institutions develop programmes for technology-based enterprises.

Generally, in the field of women's entrepreneurship, by providing access to information and financial resources they aim to support women who want to start their own business. Their aim is the economic sustainability of women's work, to contribute to the process of women's social participation. To achieve their goals, they organize business idea development courses in this area to give education to women who show willing.

All of these women's entrepreneurship support mechanisms illustrate some kind of partnership in the political sphere. Both governmental and non-governmental organizations - sometimes together, sometimes by themselves - try to organize

women and ensure communication between women and organizations. Some of the organizations such as the Turkish Employment Organization (TEO), the Confederation for Tradesmen and Craftsmen in Turkey (CTCT), the Union of Chambers and Commodity Exchanges of Turkey (UCCET), the Association of Women Entrepreneurs (AWE), the Credit Guarantee Fund (CGF) and the European Union Business Development Centres (EUBDC) provide professional training and consultancy services for enterprises. They do not give financial support to entrepreneurs.

On the other hand Halkbank, Finansbank, Garanti, the Foundation for the Support of Women's Work (FSWW), the Micro-Credit Programme(MAYA), the Development Foundation in Turkey (DFT), theMinistry of Technology, Industry and Technology, KOSGEB and TUBİTAK are major institutions who provide financial support in Turkey. These organizations and institutions give credits and support for small and medium enterprises and also entrepreneurships. However, with the micro-credit applications for women and the importance of women's entrepreneurship within the active labour market policies of the state, they develop special programs for women. Apart from FSWW, MAYA and KOSGEB, other institutions provide financial support for innovative entrepreneurs and therefore skills and knowledge are important for them. Entrepreneurs must include innovation. However, FSWW, MAYA and KOSGEB are suitable for women, especially those who are not innovative entrepreneurs. Therefore, these three organizations are more important for women than the others.

In the next section there will be a summary of the best known institutions according to the kind of support they offer, as well as a detailed examination of KOSGEB support as a main theme of this thesis.

### **3.8 KOSGEB and Its Entrepreneurship Support Programme**

As mentioned above, KOSGEB was established as an “associated organization” of the Ministry of Science, Industry and Technology on 20 April 1990 with Law No. 3624, which supported MSEs in the manufacturing sector in accordance with this law, for the purposes of increasing MSEs’ share and effectiveness, improving their competitive power and level, spreading the culture of entrepreneurship, ensuring industrial integration in conformity with economic development and meeting the social and economic needs of the country. It started to support MSEs in sectors other than manufacturing following an amendment made in law in May 2009; the sectors supported are determined by the Council of Ministers.

According to KOSGEB’s mission, there are different types of support programmes such as the SME Project Support Programme, Thematic Project Support Programme, Cooperation-Collaboration Support Programme, R&D, Innovation and Industrial Practice Support Programme, Entrepreneurship Support Programme, General Support Programme and Developing Enterprises Market SME Support Programme. All of these have different support ratios within each other and in KOSGEB there are different departments responsible for these support programs. Each department has different types of support.

In Turkey, KOSGEB has 88 directorates in 81 provinces. In the big cities there are at least two KOSGEB directorates. KOSGEB’s headquarter is in Ankara, as are three KOSGEB directorates. The main difference between headquarters and directorates is the support mechanism. Headquarters does not give financial support to SMEs. Its main function is to formulate SME policies and strategies and manage the human resources and accounting services of all KOSGEB directorates. On the other hand, the KOSGEB directorates in 81 provinces are responsible for providing financial support.

As an aspect of this thesis, it is useful to look at the Entrepreneurship Support Programme and its regulations. The main purpose of the Entrepreneurship Support



Programme - which forms the subject of this study- is to develop and disseminate entrepreneurship as the basic factor to solve economic development and employment issues, establish successful and sustainable enterprises, disseminate entrepreneurship culture, raise employment levels and support entrepreneurship based on local dynamics. It consists of three sub-programmes: Applied Entrepreneurship Training, New Entrepreneur Support and Incubator Centre.

At the beginning of the programme participants have to attend Applied Entrepreneurship Training, which includes training and workshop studies related to entrepreneurship abilities testings, business idea exercises and business plan preparation—a minimum of 60 hours during a total of 10 days. All this training is mostly arranged for specific groups like women and young people, and participants do not have to pay any fees for this programme. These programmes can be organized by KOSGEB or other foundations or institutes such as universities, TEOs, professional organizations and municipalities. At the end of the programmes, the entrepreneurs who complete the training programme prepare a business plan and offer it to a KOSGEB directorate. A commission within the directorate evaluates the application and if the commission approves the application, the support process begins. KOSGEB payment for women support ratio for the 1<sup>st</sup> and 2<sup>nd</sup> regions is 70%, while for the 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> regions it is 80%, as shown in the table (a list of the regions is attached in the appendix).

**Table 6: KOSGEB Entrepreneurship Support Components and Ratios**

SUPPORT COMPONENT		Upper Limit (TL)	Support Ratio (%) (1 <sup>st</sup> and 2 <sup>nd</sup> Regions)*	Support Ratio (%) (3 <sup>rd</sup> , 4 <sup>th</sup> , 5 <sup>th</sup> and 6 <sup>th</sup> Regions)*
Enterprise Establishment Support	Non-refundable	2.000	60 (If Female or Handicapped Entrepreneur: 80	70 (If Female or Handicapped Entrepreneur: 90
Establishment Period Machinery, Equipment and office Hardware Support, Operational Costs Support	Non-refundable	18.000		
Business Expenses Support	Non-refundable	30.000		
Fixed Assets Investment Support	Refundable	100.000		

Source: KOSGEB Support Regulation, 2015

\*List of the Investment Incentives of Regional Applications (19.06.2012 dated and official gazette Published no: 28328, published in the investment about state aid in council of ministers decision).

The list will be see in the appendix A.

According to programme regulations, enterprise establishment support includes notary costs like business manager signature circular or signing statement, printing and confirmation of invoice, shipping papers and expense slips, registration with chambers to get permission to open a business, permits and licences to buy cash registers and fees of financial advisers and accountants. Its upper limit is 2,000 TL.

The second stage support is called machinery, equipment and office hardware support and operational costs support and has an 18,000-TL upper limit. In this support, KOSGEB meets the costs of machinery, equipment, software and office equipment which are purchased within 12 months from the date of opening the business.

The second type of support within the New Entrepreneurship Development Programme is Business Expenses Support. This includes personal costs, office rent, electricity, water, heating and telephone expenses of enterprises. From the beginning of the support date KOSGEB meets the enterprise's fees up to a maximum level of 1,000 TL per month. The support period is 24 months and the annual total limit is 30,000 TL.

All of the programmes mentioned above are non-refundable support. There is also another type of support called Fixed Assets Investment Support. This is refundable support and is intended for entrepreneurs who want to develop their enterprise. Generally this kind of support is not preferred by new enterprises.

The third type of support is called Business Incubator Centres. They are founded and operated with the aim of enabling companies under their umbrella to pass through the critical early years healthily and develop by extending services such as business improvement consultancy, workshop sites that can conveniently be afforded, shared office equipment and office services. Municipalities, universities, special administrations, development unions, professional organizations and non-profit organizations can apply for business incubators centres assistance (KOSGEB 2015). Around Turkey, there are limited numbers of Business Incubator Centres; Ankara, for example, does not have any such centre. After this information about entrepreneurship support, it is important to look at statistics about the numbers of men and women who have benefited from this support.

**Table 7:** Sectoral distribution of supported firms according to gender, 2012-2015

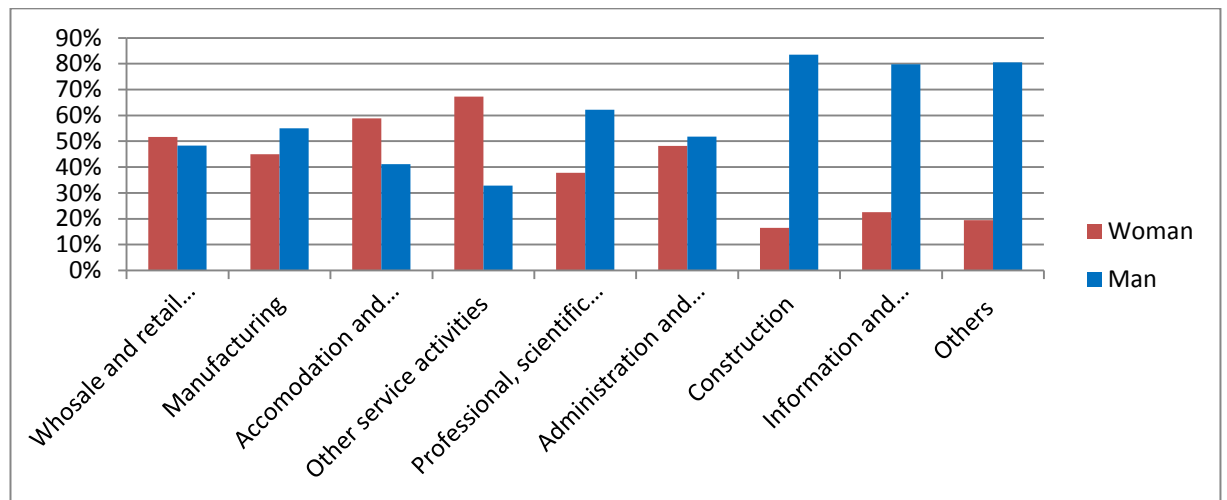
SECTORS	Total 2012-2015		Total
	Woman	Man	
Wholesale and retail trade; repair of motor vehicles and motorcycles	51,7%	48,3%	100%
Manufacturing	45,0%	55,0%	100%
Accommodation and food service activities	58,9%	41,1%	100%
Other service activities*	67,2%	32,8%	100%
Professional, scientific and technical activities	37,7%	62,3%	100%
Administration and support service activities	48,2%	51,8%	100%
Construction	16,5%	83,5%	100%
Information and communication	21,9%	78,1%	100%
Others**	19,5%	80,5%	100%
Total	49,3%	50,7%	100%

Source: KOSGEB Data Base, 2015

\*Include hairdressing and other beauty treatment, washing and dry cleaning of textile, physical well-being activities

\*\*Include transportation and storage, water supply, sewerage, waste management and remediation activities, mining and quarrying, electricity, steam and air conditioning supply.

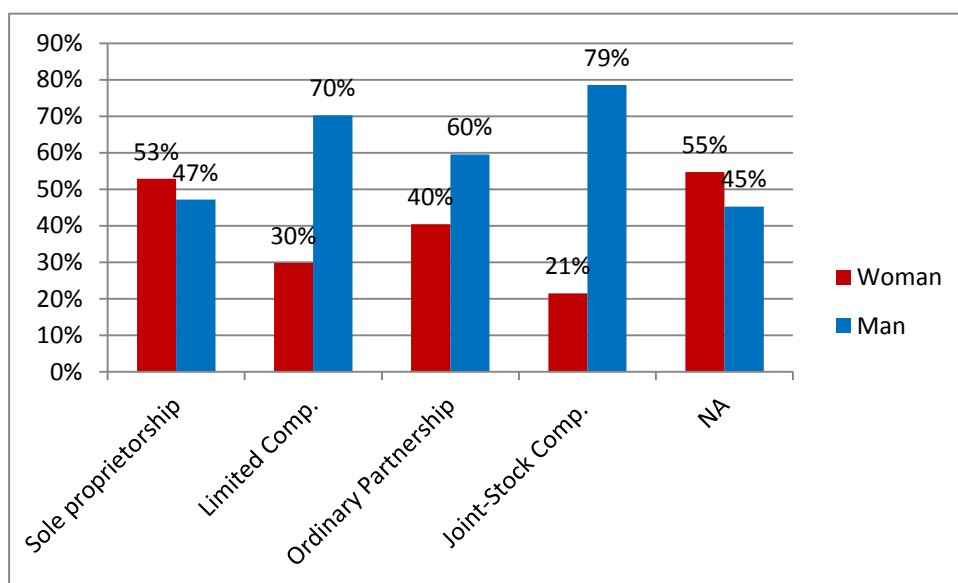
According to the table, the sectoral distribution of supported women shows similar trends with Turkey's labour market in general. The number of women is higher than men in the wholesale and retail trade, accommodation and food sectors as well as other service activities (hairdressing and other beauty treatment, washing and dry cleaning of textile, physical well-being activities) sectors. Administration and support service activities have comparable numbers for women and men. It is clearly seen that the construction sector is predominantly male. This table is important to see the gender segregation in sectors and it illustrates that gender segregation continues in the support process of KOSGEB's policy.



**Figure 1:** Sectoral distribution of supported firms according to gender, 2012-2015  
Source: KOSGEB Data Base, 2015

At first sight, the differentiation in sectoral orientation of the genders can be seen from the Figure 1, accordingly; in two sectors, namely wholesale and retail, the distribution in gender is almost the same. In five sectors, namely manufacturing, professional scientific services, construction, information and other sectors, men are noticeably higher than women, yet in construction, information and other sectors men account for the majority. There is a tendency among women to set their enterprises in accommodation and other service activities. Consequently, gender is a determinant factor in the sectoral orientation of entrepreneurs. The highest representation of women is in other service activity services. In order to enhance our understanding of women's sectoral orientation, one needs to look at the subdivision of this sector. The subdivision of this sector is as follows: hairdressing and other beauty treatments, washing and dry cleaning of textiles, and physical well-being activities. In this respect, it can be interpreted that women mostly use their personal skills to launch their own business. They mostly rely on their personal skills rather than business or physical capital competencies.

The legal status of companies is also a significant indicator to see the differences in gender. According to Figure 2, women mostly establish their enterprises as sole proprietorship, which is also common among men. At first glance, it is clear that women do not prefer or cannot afford to set up limited and joint-stock companies. That can be attributed to the fact that cultural norms, barriers to access to financial resources or limited knowledge can be the main reasons for that situation and it requires further research to find the real reasons.



**Figure 2:** The Legal Status of Companies according to gender, 2012-2015  
Source: KOSGEB Data Base, 2015

Figure 2 shows that a Joint Stock Company is more common among male entrepreneurs, with 80%. This percentage is four times higher than female entrepreneurs. It is obvious that women entrepreneurs prefer to work as sole proprietors.

All these figures illustrate that in general women prefer to work in the service sector, which is closer to their traditional responsibilities. As mentioned in Chapter 2 and explained by TEO and TUIK data, there is gender segregation in the labour force participation whereby women are employed in sectors that do not require technical experience, skills and knowledge.

Starting from the late 1980s and 1990s, both social policy and development practice have been reorganized to be based on more market-oriented systems. Economic globalization and structural adjustment policies are seen as elements for increasing market growth, poverty reduction and development. At that point entrepreneurship came to be seen by policy makers as an economic necessity within a modern economy, promoting structural balance, employment choice, economic growth and national and personal prosperity. Moreover, feminist discussions all around the world offered new viewpoints for economic and social policy makers. For that reason, women's issues such as women's poverty, inequality, unemployment among women and empowerment became important concepts. To resolve these problems, women's entrepreneurship at all levels has been sponsored throughout the world as a strategy and as a development policy to reduce women's poverty, as well as to increase the social and economic empowerment of women in a globalized economy.

Some of these organizations mainly give support only as entrepreneurship training, while others give both training and financial support to women's enterprises. Although there are many different support institutions at local level, these organizations are well known to entrepreneurs. However, it is not possible to cover all of these institutions and organizations in detail, because it is not the aim of this study to list all institutions.

Based on these policies, many governmental and non-governmental organizations concentrate on the issue of women's entrepreneurship. According to information obtained from the database of KOSGEB, there is gender segregation in terms of support. Women entrepreneurs mainly establish their firms in service sectors. Their number is comparatively high in these sectors. In the next chapter, there will be an examination of research methodology and field study.

## **CHAPTER 4**

### **IMPLICATIONS OF KOSGEB ENTREPRENEURSHIP SUPPORT PROGRAM ON WOMEN**

This chapter will present and discuss the methodological means used throughout the research process. The research is based on interviews in seven different districts of Ankara. In total 16 interviews were carried out in the areas mentioned. Moreover, to obtain information about the KOSGEB entrepreneurship support programme's aim and application procedures, interviews were conducted with two KOSGEB staff.

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#### **4.1. Research Field**

The research was mainly conducted in Ankara and KOSGEB was selected as an example of a government organization that gives entrepreneurship support for micro start-ups. There are three main government organizations dealing with entrepreneurship support: TÜBİTAK, the Ministry of Science, Industry and Technology and KOSGEB (SMEDO). Whilst TÜBİTAK and the Ministry focus on innovative techno-entrepreneurs, KOSGEB is the sole public agency. The reputation of KOSGEB among prospective entrepreneurs is higher than TÜBİTAK and the Ministry because KOSGEB entrepreneurship support is given for all entrepreneurs; there is no priority for innovative start-ups. All kinds of enterprises are supported by KOSGEB. Therefore, KOSGEB's target group is wider than those of TÜBİTAK and the Ministry. That is the reason for preferring to set the study scope on this agency's entrepreneurs.



Moreover, I am working at KOSGEB headquarters, and both my department and the entrepreneurship development directorate are in the headquarters. The entrepreneurship development directorate is responsible for the legal procedures of entrepreneurship support and services. My department is responsible for the KOSGEB centres all around Turkey that provide support programmes directly to the beneficiaries. All problems related with support programmes as well as complaints and claims from the entrepreneurs are delivered to the entrepreneurship development directorate through my department. At that point, this directorate and my department work together in the solution phase. In addition, every year the most successful SMEs and entrepreneurs, supported by KOSGEB, receive awards. The SME and Entrepreneurship Awards are regularly organized by my department. In this process, the nominees' success stories are collected and classified. Thus, there is a high awareness of entrepreneurship stories narrated in these applications. Nevertheless, for these awards the selection criteria is business success rather than social impacts on the entrepreneurs' lives. In this regard, there need to be further studies to discover the social backgrounds of entrepreneurs. That is the principal reason why I started this study.

In terms of evaluation, there is a monitoring stage for the support which includes repayments, but for non-resource support there is no monitoring process at the end of the programme. Therefore, there is no information about the social and economic effects of support on women entrepreneurs. Also, there is no specific research on this support. All of these reasons directed me to study the effects of the support programme on women entrepreneurs.

Overall, Ankara is my home town and I am working in Ankara at KOSGEB headquarters; therefore, it is the city whose dynamics I know best and data would be collected easily there.

## **4.2 Research Methodology**

The qualitative research method has been used to conduct this field study. According to Creswell (2014), qualitative research is an approach that functions as a tool to understand and evaluate individuals' or groups' own personal view of a particular social or human issue. It means that attention is given to the participants' perception of the situation and the data are interpreted following their opinions of a specific situation. Therefore, within qualitative research data are collected in the setting of the research participants and then interpreted. The research methodology was based on two phases. Firstly, a desk-top review was used. During this phase, a literature review on poverty and empowerment, women's entrepreneurship and entrepreneurship support in Turkey was made in order to construct a framework and a background for the field research. For this context, previous research, articles and reports were carefully analysed.

Secondly, after examining the theoretical background, the in-depth interview was used as a data collection technique. This involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on particular issues. They are useful to obtain much more detailed information than other data collection methods and make it possible to ask open-ended questions and additional questions to carry out a detailed examination of the research topic. Therefore, a semi-structured questionnaire was used to measure the effect of the entrepreneurship support programme on women's empowerment. The interview covered themes and questions that were easily adaptable and changeable to the interview context and the interviewee's social situation and background. The questionnaire includes 29 questions about educational background, financial help, household annual income, women's household status, household decision-making process, changes in social and economic life, opinions and experiences about KOSGEB's support as well as future expectations. These questions were used to understand and compare the women's situation in general.

In the survey, 18 women were interviewed. The list including the names, firms, firm's address and telephone, and educational level was obtained from the presidency of KOSGEB with a letter of application. From the list, I identified 36 women on the basis of their working district. Then from this list, I chose 20 women randomly without considering their educational background. I preferred to interview women whose firm was easy to reach because in the list there were many addresses from different districts of Ankara such as Beypazarı, Polatlı and Nallıhan. It was very difficult for me to travel these long distances because I was working and could not get time off work. Therefore, I chose samples from the central parts of Ankara: four from Kavaklıdere, three from Mamak, two from Cebeci, one from Maltepe, two from Kızılay, one from Sincan and three from Etlik.

Furthermore, the participants were purposefully chosen based on the type of their business, in order to cover as many types of business as possible. The primary data were collected through 30-40-minute interviews with 16 women who are beneficiaries of KOSGEB's support in their workplaces.

In addition to the interviews with women entrepreneurs, policy makers were been consulted in order to get a more accurate and full picture of the support programme. Therefore, to understand the legal side of the support programme I conducted an interview with the manager of the Entrepreneurship Development Centre and to understand the application process I talked with an expert responsible for entrepreneurship training courses in the Ankara KOSGEB OSTİM directorship.

Moreover, I conducted an interview with a member of staff who works at the KOSGEB OSTİM Directorate. She has been working there for 15 years as an expert, as well as being interested in entrepreneurship training and support. Therefore, she has opportunities to interact with women applicants directly. The interview aimed to collect information about sectors in which women applied the expectations of women, how they applied and the evaluation process. On the other hand, I met the entrepreneurship development director, who has been working there for

fivemonths.This interview aimed to collect information about the history and aim of the support programme, as well as legal aspects.

In this research, KOSGEB as the only governmental organization which gives direct financial support for enterprises, and which has a large database about SMEs who use its support programmes was selected as a case. Therefore, women were selected from the supported SMEs data held by KOSGEB. At the beginning of the research I obtained permission from the KOSGEB presidency, because to share the information of the firms requires legal permission since third parties do not have any right to get information from the presidency without permission. After this stage was completed I chose women from the list randomly. My sample consists of 20 women in Ankara from different ages. In the given list there was no information about their marital status and level of income because KOSGEB does not keep such information in its database. I obtained this information from the women during the interviews.

#### **4.3 Constraints of the Field Research**

The most important shortcoming in terms of the interviews with staff was that in the institution within the previous five months there had been an excessive assignment of staff and this situation led to a problem in reaching the authorities. This situation also made it difficult to access information about the aim of the support programme:-

Another important problem for the research was to reach the women's workplaces, because although their workplaces were seen as active in the KOSGEB database, four of the women had closed their workplaces, and when I went to the addresses I could not find these women. Therefore, I tried to reach them by phone and I succeeded in reaching three of them but I could not reach the fourth, so I replaced that woman with another from the list. Also, there were problems in arranging appointments for the interviews. Some women did not want to talk and therefore my selected sample number decreased from 20 to 18. At the end of the interview process, I talked to 18 women who have received support and two persons from KOSGEB.

According to the result of the interviews, the main reason for closing an enterprise was the lack of financial support. KOSGEB's support is not sufficient to continue economic activities. Women had to close their enterprise as a result of not having money and accumulation to put at risk.

At this point, there is a need for detailed research on the reasons for the closures of the women's workplaces. What are the reasons for that situation? Is it only the entrepreneurship support programme which has any economic effect on that, or is it a result of the social structure (such as gender roles and attitudes towards women)? Therefore, this situation must be researched to clarify the reasons.

In the following section there will be a detailed examination of effects of entrepreneurship support on women's empowerment and the interview results will be evaluated.

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#### **4.5 Barriers for empowerment:**

In addition to some barriers that they have common with male entrepreneurs, female entrepreneurs have some gender-specific constraints. These are behavioural barriers (lack of self-confidence and negative self-image); role barriers, gender relations (conflicting role demands and time constraints); social and cultural barriers (negative attitudes, lack of mobility); educational barriers (lower level of education, biased education and limited access to vocational training opportunities); infrastructural barriers (access to credit, technology, support services and information). Therefore, in women's empowerment discourse these barriers are also important to achieve empowerment. Self-esteem, access and control to economic resources, decision-making within household are important indicators for empowerment literature.

The control over economic resources is the key issue in the equality between the genders. Often power and empowerment is considered in terms of access to and control over economic resources. Thus, control has become the most significant aspect of empowerment and an important aspect of strategic gender needs. However, control over power relations cannot be explained only by access to and control over resources. Batliwala (1997) argues that the analyses should include ideology as "the value systems, attitudes and beliefs that surround power relations". It helps to understand why changes in resources do not inevitably lead to changes in gender relations. Women are part of the ideological system; they are socialised in it and they are also creating it. Therefore, empowering women requires changing the power relations. Even though the control over key resources is crucial for empowerment, women might be incapable of mobilising these resources effectively to support sustainable livelihoods despite having the control.

In terms of self-esteem, women's income-earning activities can emancipate them and/or add their participation to decision-making on household expenditures, and thus contribute to women's strategic gender needs. As mentioned in the chapter two, work outside the household is always an opportunity for women. Working women, even in an inferior situation and with a small income, are presumed to have a greater sense of control over their lives and more power and control over resources within the family than non-working women. Even though work outside the household often means a double burden of work for women, access to work increases a woman's economic independence and thus brings a higher level of general independence.

In the light of these assumptions and literature chapter, control over the economic resources and income, gender relations and workload, socio-economic situation of women will be analyzed in the next section. Since these factors as mentioned by Weil, can improve or undermine women's empowerment, they have two-way process for empowering and disempowering. Therefore, these concepts are significant to evaluate the findings of the study.

#### **4.6 Findings of the Research:**

This chapter will present the results of the field study, conducted in Ankara in the seven districts of Kavaklıdere, Mamak, Cebeci, Maltepe, Kızılay, Sincan and Etlik. The findings are based on observations and interviews with women who have benefited from entrepreneurship support from KOSGEB.

##### **4.6.1 Findings from interview with employees' of KOSGEB**

Starting from the late 1980s and 1990s, both social policy and development practice were reorganized on the basis of more market-oriented systems. Within the context of employment policies, this found its reflection in the weakening of the public character of employment relations and the prioritization of self-employment and business development models for employment generation within the active labour market policies.

In the light of these employment policies, entrepreneurship is portrayed as an economic necessity within a modern economy, for promoting structural balance, employment choice, economic growth and national economic development. Therefore, as stated by the manager of the Entrepreneurship Development Centre, the history of the entrepreneurship support programme is based on the economic conjuncture of the 1990s. The main aim of the KOSGEB Entrepreneurship Support Programme was to achieve economic development to solve the employment problem through entrepreneurship and to give support for the establishment of successful firms in Turkey. In other words, from the beginning of the support programme, the aim was to achieve economic development in Turkey. At that point, as in the world, the manager mentioned that issue of women did not play a part in the policies of KOSGEB.

With the UNDP's first Human Development Report (1990), the human aspect was taken into consideration, as were the effects of the feminist critiques about the neglect of women from the productive sphere; the idea of women's involvement in development issues came to the attention of policy makers. Many discussions among international organizations led to an emphasis on "equal opportunity" for women in employment policies. It was assumed that, to enhance women's access to development as well as to create equality, there was a need for improvements in women's access to education, training, property and credit as well as new employment opportunities. As a result of these improvements, women-specific projects were included in development plans to create more efficient and effective development for women. Women's self-employment through entrepreneurship was especially encouraged because it generates higher incomes and empowers women to gain autonomy and improve the health of their families by increasing household income and helping to alleviate poverty in society.

These new economic strategies of the country gave way to KOSGEB support programmes. The manager mentioned that the support programme was adapted to the new strategy and experts developed an entrepreneurship support programme for



women. Therefore, KOSGEB and TEO began to work in the Small Business Entrepreneurship Support Project with the financial help of the World Bank. Within this project, the aim was to fulfil the expectations of the World Bank. Therefore, KOSGEB management developed the Women's Business Development Centre. According to the Entrepreneurship Development Centre manager, initially it was difficult to find women who wanted to open their own enterprise. Therefore the Centre had not fulfilled its aims. Hence, this project was not only targeting women but also included the youth as well as persons with disabilities as its target groups. After this project, the programme has not been changed and has continued to give support for women and the disabled.

In general, KOSGEB centres arrange training programmes in cooperation with other institutions like TEO, universities and sometimes NGOs. This constitutes the most widespread part of the entrepreneurship support, but there is no specific evaluation of the effects of these training schemes.

Moreover, it was understood that KOSGEB entrepreneurship training is not sector-specific. In other words, training programmes are open to all sectors and experts do not make a sectoral distinction between applicants. All applicants undertake the same training. For example, a person who wants to open a café or one who wants to open a tailor's workshop receives the same training programme. In other words, there is no sectoral specialization of training. At this point, support becomes meaningless. Applicants believe that they gain knowledge about working life so they consider themselves happy, but when they actually start the enterprise, they face important economic problems. This situation generates negative conditions for the continuation of their workplaces.

At that point, it is important to express that in the interview process, I could not reach 4 women as a result of the termination of their business. Therefore, I made an interview with these women by phone. According to the interviews, the main reason for terminating the business activities is lack of finance. At that point, KOSGEB's support is not conducive to women, to cope with these financial

problems. Neither their private accumulation nor the public supports give them optimistic signals to keep in market place. An SME expert, who works at KOSGEB OSTİM Directorate, mentioned that many women close their workplace as a result of financial problems, but there are also other implicit reasons such as marketing problems or inadequate business networks. Therefore, there needs to be further examination to uncover the reasons behind the termination of business. What are the reasons of that situation? Does entrepreneurship support program only have any economic effect on that or is it a result of the social structure (such as gender roles, attitudes towards women)? Thus this situation must be researched to clarify the reasons.

On the other hand, to see or measure the effects of this support programme, there must be an evaluation at the end of the support programme. However, there is no evaluation process at the end of the support programme. Unfortunately, there is only one follow-up during the training. As stated by KOSGEB OSTİM Directorate staff, the trainer collects the signatures of participants, and experts check them because participation is compulsory. Moreover, there are some problems in the training period resulting from trainers. Since training is free, no money is demanded from the participants, but sometimes some of the consulting firms that provide the training can demand money. To prevent these situations, experts follow the training programmes. However, at the end of the support, money is given to those enterprises that completed the process correctly and submit their invoices within the specified time. After this, the workplace is not visited by experts. To put it clearly, KOSGEB is not interested in situations after the support ends. On the other hand, as regards refundable support, because of government checks there is a follow-up process. Here, within 24 months after the date when support starts, an expert visits the enterprise in situ and fills in the monitoring form, which includes information about machinery, equipment and software as well as office equipment. The main aim here is to check whether or not the enterprise has purchased this equipment. If the commitment is not fulfilled or the enterprise could not be found in place, then experts start legal proceedings.

Generally, the specific causes of women's weak position are that women's work is seen as offering less important income opportunities and women's activities are conceptualized as a support to men. When they have income, they experience difficulties both in the decision-making process about how to use that income and adapting to decision-making capacity. When women take a decision, they are less inclined to develop their own personal welfare decisions, since their roles as natural caregivers as well as being a mother and the meaning of being a woman are all socially constructed in this way. Moreover, limited human capital such as low levels of education among women, exclusion from social and economic resources and structural factors related to capitalism and patriarchy constitute important reasons for weakness among women.

This kind of weakness is seen within the support programme application process. KOSGEB OSTİM Directorate staff explained that many women come to the KOSGEB Centre with their husbands. This is a problem for women's empowerment. It shows the inadequacy in the decision-making capacity as well as gender biases against women. As a result of their reduced participation in economic life and employment, women join the working life with the help of their husbands. Moreover, in the light of theoretical discussions, it is important to look at the women applicants' features, the problems about the application process that women face and their opinion about the effect of women's empowerment. In general, as mentioned by OSTİM directorate staff, women applicants do not have difficulties in completing the application process. If they have any difficulties, their husbands and KOSGEB staff help them. Some of the women, especially those who do not have computer skills, have some difficulties and in these situations staff help them to fill in the forms throughout the application process.

According to KOSGEB OSTİM Directorate staff, the most interesting thing about woman applicants is:

*Women come with their husbands. Generally their husbands want them to establish a business. The main aim here is that if the husband has debts he does not have a right to access support; therefore a woman will apply for support in her own name and then the husband will work in the business. In other words, the business is registered under the woman's name but the husband is working. (translated by author).*

Although this situation is not an acceptable condition, she believes that it is a useful way in order to increase women's participation in social and economic life. This is because, from the beginning to the end of the support programme, the applicant must attend the training, enter the commission by herself (nobody has right to enter the commission instead of her) and when the experts visit the enterprise in situ, the woman must be at work. Therefore more or less this support gives women the opportunity to participate in social and economic life. However, this situation does not have a meaning for the continuation of women's work. Many women have a workplace which is registered to them but they continue to stay at home.

At that point, as mentioned in Chapter 3, it is important to think about the definition of women entrepreneurship because there is a question about whether or not women who work at home for their own profit or who have a registered office but who do not participate in the activities of the enterprise can be categorized as entrepreneurs. It is a known fact that some women appear to own an enterprise, but in fact their husbands operate in the office. A similar situation was found in my field research. Two women mentioned situations similar to that above. They had joined training programmes of KOSGEB and at the end of the training they opened their workplaces in their names. However, their husbands work in that place instead of them. They cited childcare as the reason for that situation. Therefore, it is not possible to refer to women who have a workplace in their name but who do not work there as entrepreneurs.. Also, this situation creates a problem and poses a question about the benefits of entrepreneurship support for women. One needs to review the effects of the programme.

Overall, it is clear that KOSGEB support for women's entrepreneurship does not follow any intellectual philosophy, in other words, it has no particular familiarity with entrepreneurship literature. It provides support according to ministry policy and day-to-day decisions. Since the design of the support programme does not have a special concern for gender sensitivity, it is not likely to contribute even to the individual empowerment of women.

#### **4.6.2 Findings from interviews with women entrepreneurs**

As mentioned in Chapter 2, there are many views about the indicators of empowerment. Generally, Friedmann, Schuler and Hashemi, and Gangwar agree on the indicators of empowerment, they argue that egalitarian decision making or decision-making power within the household, changing characteristics of gender relations, access to financial resources and income, self-confidence and control over income constitute the main indicators of empowerment. In my analysis I will use these main indicators to evaluate empowerment.

##### **4.6.2.1. Introduction of participants:**

In the field research, I interviewed 16 women from Ankara. The list of participants and their profiles are presented in Table 8 (the names of the participants have been changed to maintain confidentiality).

**Table 8:** List of participants and their profiles

No	Name	Age	Educational Status	Marital Status	Number of Children	Husband's job	Her job	Average Income
1	Ayşe	35	Highschool	Married	1	Self-employed	Beautician	2000
2	Elif	58	Highschool	Married	3	Retired	Food	1500
3	Hatice	45	Highschool	Married	4	Worker	Food	2000
4	Esra	47	Highschool	Married	2	Self-employed	Food	
5	Gülner	35	Highschool	Single	-	-	Hairdresser	1500
6	Fatma	35	Highschool	Married	2	Tailor	Tailor	2000
7	Melek	51	Highschool	Married	1	Self-employed	Boutique	1500
8	Leyla	39	University	Single	-	-	Beautician	5000
9	Handan	59	Highschool	Married	2	Retired	Fashion Designer	2000
10	Hülya	40	Highschool	Married	-	Self-employed	Textile	3000
11	Tuğba	29	Highschool	Single	-	-	Food	5000
12	Nebahat	41	Highschool	Married	2	Worker	Grocer	1500
13	Zeynep	37	Highschool	Single	-	-	Textile	1500
14	Özlem	25	University	Married	2	Self-employed	Grocer	2500
15	Serpil	38	Highschool	Married	2	Self-employed	Hairdresser	
16	Ebru	25	High school	Married	1	Accountant	hairpiece	5000
17	Selen	38	Highschool	Married	1	Self-employed	Organizer	2000
18	Pınar	42	Primary education	Married	2	Self-employed	General dealer	1500

The majority of women (14) are married, while four are unmarried. Fifteen women graduated from high school and only two women have a university degree. In general, seven women have two children, and four women have one. All the women have their own social security system; it is understood from the interviews that they talked about the Bağ-Kur payment within their monthly expenses.

**Table 9:** Distribution of Age

Age	Women Entrepreneurs
21-26	2
27-31	1
32-37	4
38-45	7
46-51	2
52-57	0
58-63	2

It is evident from the table that the majority of respondents (7) were in the 38-45 age group while the second group (four) belong to the 32-37 age group. Equal numbers of respondents (two) belong to the 21-26, 46-51 and 58-63 age groups. It is obvious that the maximum number of respondents belong to the middle-aged group.

In general, eight husbands work as self-employed in different sectors. For example, one of them manages an internet cafe, one of them is working as a hair dresser, one of them manages a cafe and one is working as a tailor. Six women's husbands work with them, and one of the husbands works with his wife after his main job (as supplementary work). One husband works as an accountant, one husband is retired and another husband works at an uninsured workplace in Siteler.

At that point, the husband's position is significant because according to Simojoki (2003), in the empowerment process gender relations, which can be constraining or enabling, include women's access to and control over resources. The ability of income to improve a woman's socio-economic status is remarkably dependent on gender relations and the woman's ability to control the income. However, many

women work with their husband and they share the decision-making process and the ability to control economic resources at work. Two women who work with their husbands mentioned that sometimes husbands can give financial support for women's enterprise to keep the workplace going. Therefore, this generates problems for women's empowerment since women do not have the authority to decide.

When we look at their monthly average income, 10 out of 18 women earn less than 3,000 TL, three out of 16 earn 5,000 TL and three have an income of between 3,000-4,000 TL. Only one of the women has an income of 1,000 TL. Generally married women's husbands' monthly income is between 2,000-3,000 TL. If the man is retired his monthly income is 1,500 TL.

Most of the women (16) do not have additional income; household income is based on the husband and her earnings. Only two of them have additional income; one of them sells Amway products as additional work, and the other woman's family has a home in another city and they rent out this home as additional income and pay their own rent with this money. Other 14 women and their families do not have extra family support in terms of finance. Only one of the women's home rent is provided by her mother-in-law. Therefore, they have financial difficulties. The monthly income is not sufficient for most of them, especially for women who have children. Single women spend their monthly income for their daily consumption and they do not provide support for their family members. Therefore, they believe that the income is enough for their daily living.

It is obvious that many women graduated from high school and they are middle-aged. Their main aim to work is to provide additional income for their household. In general, women's household economic situation is not high enough to save money for the future. Their wage meets their daily needs. Almost all the women, when asked why they chose to become self-employed, emphasized the importance of being socially and economically free. Some of the women had been employed in other workplaces and they said that they did not have any free time and had more



responsibilities to their employer. Therefore, they had chosen to start their own business.

Overall, it is clear that their educational level is not so high; they are concentrated in the service and retail sectors such as food and clothing and they also invest their own savings in small-size enterprises. Therefore, personal savings or retail business were their primary source of start-up financing. Their main reason for setting up a workplace was to provide additional income for their household. The vast majority of women entrepreneurs are included in the labour market after 35 years, generally women's entrepreneurs' immediate family members and she also self-employed. She operates a relatively new and young firm, it is her first entrepreneurial effort and probably it is a service or retail business with few employees. Also, she was employed for several years before starting her own business and probably has some managerial experience in her entrepreneurial field. According to this information, participants who were interviewed in this research are called "Traditional women entrepreneurs", as defined by Moore (1990) in her study on women entrepreneurs' profiles.

#### **4.6.2.2 Entrepreneurship Support Process:**

All of the women interviewed have micro-enterprises and pay rent for their workplace. Many women have been benefiting from KOSGEB entrepreneurship support for three years. In general, they had received their support money, but three of them faced difficulties in getting this money because two of them did not hand in legal documents to the KOSGEB centre on time. The third woman who opened a grocery store had significant financial problems because she opened her workplace thinking it would benefit from the amount stated, but because of statutory deductions, KOSGEB gave her less money and this situation increased her debts. In general, many women prefer to spend support money to repay loans for machinery and equipment. Some businesses such as beauty salons and fashion houses need more equipment because they require special machines and their costs will be higher. Therefore, women who work in these areas are faced with more debts to pay.

Many women argued that if a person does not have any finance for her business start-ups, it becomes harder because KOSGEB's financial support is not sufficient to cover all expenses. After opening the workplace, KOSGEB gives money (support) in return for legal bills. Therefore, there is a need for some finance at the beginning.

#### **4.6.2.3 Business environment**

Small-micro-enterprise ownership and self-employment is an advantageous alternative for new employment conditions in the market. These types of economic activities foster unpaid family work, informal working and atypical employment schemes. When women are breaking out of traditional roles by producing cash, the nature of their involvement in entrepreneurship is determined by gender norms. In general, women run small-scale businesses. This is also obvious in my research. Many women to whom I talked were self-employed. They often run small businesses and the majority of them (11 women) have one employee because extra employees imply additional costs. The other five women, who are active in the food and beauty sectors, work with a sister or their mother since this kind of working scheme reduces wages for employees.

Another important point is that cultural values affect gender roles and stereotypes, thereby determining which occupations, including entrepreneurship, are considered appropriate for men and women. In addition to discrimination, women's choice of entrepreneurship is linked with gender ascription. In patriarchal societies, for women to work outside the household is often considered inappropriate. Men see women's employment in contradictory ways. Some men are interested in having a partner who is not a liability but a financial asset. On the other hand, some men see women's economic autonomy as a threat to male control over women. Furthermore, men often hinder women from being employed outside the home on account of a fear of women's sexual infidelity and undermining the role of men as a breadwinner. Women's employment might cause conflict with men who have traditionally been the only or the primary breadwinners within the household.

Therefore, including my field research, for some women the location of the workplace is important. Some of the interviewees from Mamak and Etlik stated that they had not encountered negative reactions because they had opened their workplaces in their living environments with their husbands. Therefore, they believed that they did not face negative aspects. One woman explained this situation as follows:

*During this process, I did not get a negative response about the location. If I had opened my workplace in a different place than my hometown, I do not know if that would have been a problem.*

*(Özlem, 25, Mamak)*

According to Ehlers and Main, economic, socio-cultural and gender restrictions make it difficult for most women to turn micro-enterprises into income producers. Besides, women's enterprises are mostly focused on home-based activities that women already do or familiar activities like cooking, baking, sewing, handicrafts and selling women's products. Therefore they believe that micro-enterprise support programmes can be more problematic because these kinds of programmes encourage women to take part in undercapitalized small businesses in a gender-biased world. Moreover, gender-based stereotyping is seen as the most important challenge in women's careers. They can also include being expected to fail owing to lack of experience and confidence problems due to not being in the market for a long time.

In the light of these discussions, this kind of criticism is valid for KOSGEB entrepreneurship support because it reproduces the gender division of labour. In terms of sectoral division of the workplace, field study results show that the service sector is the popular sector among women. Most of the women interviewed opened fashion shops or cafes in which they sell home-cooked meals, a ravioli-like dish served with yogurt (mantı), and pancakes (gözleme). Besides this there is another option for women, to open hairdressing and beauty centres. At this point, the results

support the main arguments of Ehlers and Main. Women generally work in jobs which are culturally determined as women's roles. Economic, socio-cultural and gender restrictions make it difficult for most women to turn micro-enterprises into income producers. Moreover, as mentioned by Burchell in the literature review chapter, this kind of segregation limits the women's employment choices and they mainly choose works where they can easily do and combine work and family responsibilities.

Therefore, it is obvious that KOSGEB does not give attention to prevent this kind of gender segregation and does not develop any programme to direct women entrepreneurs to become more skilled and have the capacity to develop in economic terms. In other words, by sustaining traditional roles, this support might pose an obstacle for empowerment of women. In order to remove these obstacles, KOSGEB should encourage women to learn new skills and enter the markets in which men are dominant.

#### **4.6.2.4 Decision making and control over income**

In studies on empowerment, it is usually argued that when women start to engage with economic activities and contribute to family income, they begin to have a higher status within the household and to participate in the decision-making process at home.

Moreover, besides having access to economic resources, it is the control over these resources that brings women's empowerment. Among my respondents, many women have control over the income they earn and have a right to participate in the decision-making process at home. However, to participate in the decision-making process at home does not seem to be directly related to the support programme. Since many women (12) have previous work experience, they participate in the decision-making process from the beginning. On the other hand, for women who do not have prior work experience, support is a chance for them to participate in decisionmaking.

Therefore, it is obvious that the support programme's effect on decisionmaking changes according to women's work experience.

All the women interviewed agreed that entrepreneurship made them feel independent. It gives them power and a sense of dignity. It also enables them to control their own income and the distribution of the money. Women told similar stories during the interviews. As one woman put it:

*Before I opened my workplace, I was passive and ignorant but now that I opened my workplace, I can say easily that I have social and economic rights and I have an income. My self-confidence has increased (translated by the author).*

*(Nebahat, 41, Mamak)*

Women become happy when they see the change in their lives. They enjoy the feeling that they have a role in this life. Many women participating in this study argue that their business has made them independent and at the same time given them a purpose in life. Therefore, without exception all women think that women must work and be able to stand on their own. In this way, women do not have to look at the hands of man. One of them stated that:

*Women must work. "Do not trust your husband, trust your work." I always told my daughter this (translated by the author).*

*(Handan, 59, Kavaklıdere)*

Another important concept for the discussions between empowerment, development and gender is the issue of gender interests, which became important to identify women's interests and needs in analysing the problems of women in relation with gender and development: in order to put the research findings into a gender-sensitive context, the concept of strategic and practical gender needs has been applied.

Practical gender needs relate to women's daily needs in caring for themselves and their children. On the other hand, gender strategic interests aim to transform women's socio-economic position in society. Here, the entrepreneurship support programme seems to be a vehicle to meet practical gender needs because for many women there has not been any change in their social status since they have been working for a long time as an employee. They have been providing an income for many years, they have decision-making powers and economic resources. Therefore, the entrepreneurship support programme does not have an additional impact on their social status. In that sense, they meet their practical gender interests, in other words, their daily needs. In terms of strategic needs, only two women believed they had benefited from this support. Because of their first work experience in their lives, the support had a positive effect on their social status. Therefore, the entrepreneurship support programme's effect on women's strategic needs depends on the history of women's working lives.

When I look at their viewpoints about women's work, without exception all women agree that women must work. Even if she stays at home and does not work, she can make jam or stuffed vegetables (dolma) and sell these products. Women must have economic freedom because one can stay alone in the world. Household work is boring for all of them as they find it to be routine work. They regard themselves as useful and productive when they are working.

Women themselves usually see the connection between employment on the one hand and social and economic autonomy on the other hand. For married women working outside the home is a strategy to gain more economic and social independence from men. Still, economic activities as empowerment or subordination are related to the more general structures of inequality and women's liberty to control their income.

On the other hand, the women interviewed believe that running a business has positive effects on their social power because entrepreneurship has improved their critical thinking and made them better at analysing new information and conditions. This is important in terms of the decision-making process as they feel more confident

in their decisions. All of these show that in general many women meet their practical gender needs with the help of the support programme.

Moreover, Friedmann's (dis)empowerment model is a political variant of the basic-needs approach. He discusses the question of (dis)empowerment in terms of household access to the bases of social power and he believes that women have a major role in the household economy. According to Friedmann, there are eight bases of social power: defensible life space, surplus time, knowledge and skills, appropriate information, social organizations, social networks, instruments of work and livelihood and financial resources. When the interview results were analysed in the light of this model, it can be said that Friedmann's eight bases are not suitable to explain the effect of entrepreneurship support on women's empowerment in the present case. At that point social organizations, social networks and financial resources constitute the social power among the interviewed women. According to Hodges et al. (2015), women lack the means to build adequate social networks to support their businesses, especially outside of the immediate family. As a woman's network typically lies within her family, she often has to rely on what the family can provide. Therefore, these three subjects are mostly related to women's access to knowledge about the support programme because in general women participate in entrepreneurship training through the effects of social networks. They hear one of their friend's histories about the programme so they decide to join the programme. In this way, they acquire financial resources for their business.

In this sense, it can be understood that entrepreneurship has been successful in increasing women's networking. By opening their workplace, they have a chance to meet new entrepreneurs and learn about different financial resource opportunities to improve their workplace. This situation gives them a way to improve the workplace.

Kabeer believes that empowerment entails a process of change. People who exercise a great deal of choice in their lives may be very powerful but they are not empowered. Therefore, in order to analyse women's empowerment there must be some indicators. As I mentioned in Chapter 2, according to Schuler and Hashemi,

Friedmann, Rowlands and Gangwar, decision-making power within the household, the ability to interact effectively in the public sphere and participation in non-family groups, access to income and financial resources, and self-esteem are the most important indicators of empowerment. In relation to these assumptions, all the women consulted for this research believed that they had full control over their income but they shared household expenditures with other working household members, mainly their husbands. They further argued that they had separate economies from their husbands and different areas of responsibilities within the household. On the other hand, most of the women stated that the decision-making process was mutual at home and there were no sudden changes after the support programme. Generally, they said that there was a sharing of debts and household expenses at home.

According to the general idea of the welfare approach and development discourse, when women's education levels rise and economic and social empowerment increase, resource allocation in families can be more equal and family welfare and children's education will increase too. Therefore, entrepreneurship becomes a popular mechanism to increase women's employment, alleviate poverty and boost social empowerment. As a result of the idea that women's income rather than men's is more beneficial for household welfare, especially children's education, women's entrepreneurship became an important policy for development. At that point, the finding of the field research has a major indicator of this view. Many of the women interviewed mentioned that they invested in their children's education, and this was the main priority for many women who had a child. One of the women interviewed (28-year-old) was trying to finish highschool through distance learning. Believing that education is important for a person, she wanted to send her child to college. Therefore, many women said that they had been able to put away savings for the future, even if they were just very small sums.

When I examined the interview results, I understood that decision-making power, which is one of the indicators of empowerment, is central to the bargaining position of women within the household. Women's freedom of mobility in an economic base



affects the ability to provide their own and their children's needs as a total household unit. For women who join the labour market for the first time, support has important effects to take part in all economic decisions at home. However, for women who have previous work experience, the support programme does not lead to any visible important changes in their social life. As mentioned by West (2006), the ability to earn income from outside and to engage in activities other than household-oriented ones can lead to significant social change in the long run. Thus, those women, who have a previous work experience, has achieved empowerment for a long time ago.

Therefore, as I have mentioned above, the entrepreneurship support programme's effect on decision-making power depends on the history of women's working lives.

In terms of household income, a woman's workplace provides additional income for the household and they split the expenses of the household. At that point, all the women interviewed had economic power in terms of access to income. For women working for the first time outside the home, this kind of support is meaningful in terms of gaining self-esteem, in other words, psychological power. While there is a full audit on earnings among unmarried women, married women control earnings with their husbands. In most cases, it is seen that women have equal rights in the decision-making process in terms of household economy. Although there is an increase in household income compared with previous amounts, the increase is not so huge and therefore, in this sense it is not possible to talk about real economic prosperity.

Moreover, as regards a woman who works with her husband or shares the decision-making process with her husband at work, this means that woman is receiving help at work. This situation shows that women do not have control on the job and it prevents the empowerment process for women.

To sum up, it is clear that there is gender segregation; in terms of the business environment, women generally work in jobs which are culturally determined as women's roles. Although this is the negative side of the support programme, women

generally experience an increase in self-confidence when they have access to economic resources. The overall opinion is that entrepreneurial activities provide some kind of financial security. Women feel stronger since they have the opportunity to contribute their families' livelihood and meet their children's needs. It is a known fact that having economic independence within the household is not sufficient for women to enjoy their new status. It also requires changes in gender relations and status in social life. To that extent, entrepreneurship has been successful in increasing women's social networks. It has improved women's critical thinking and made them better in analysing new work opportunities.

#### **4.6.2.5 Payment Process**

All applicants believe that at the end of the training period KOSGEB will give them money at the maximum level, but this is not true. When the payment period comes they take a little amount of money while they are waiting for more, because statutory deductions such as tax reduce the amount of support and this situation creates disappointment for them. Also, women who are trying to establish their business for the first time have difficulties. These women have troubles both in the application process and support duration because the organization requires many different documents from them; in other words, legal procedures are a serious problem. Women get tired obtaining these documents, especially those who have not dealt with this kind of issue in the past. Therefore, unfortunately sometimes some women prefer to give up or not to attend the training. This is the negative side of the support programme, because there are some studies which argue that the effect of the micro-enterprise support programmes are insufficient and limited. Leach (2002) argues that the links between women's micro-enterprises and women's economic and social empowerment are extremely complex. Studies have shown that simply putting financial resources in the hands of women is not always enough to empower women and improve their welfare. Strier (2010) believes that although the efficiency of micro-enterprise support programmes to increase women's empowerment is limited, these kinds of programmes can provide an alternative solution for some low-income women.

This discussion is important for the expectations of women because many women do not have high expectations since they do not find the amount of support sufficient to achieve something and some women take this livelihood support for household income. On this point a KOSGEB expert stated:

*“Applicants have high expectations and KOSGEB’s claims are high, but the reality is not true. We say to applicants that “you are preparing the soup, and KOSGEB adds the salt”. In this way we try to decrease their expectations (translated by the author).*

Only three women had created employment opportunities for other women. They employ one or two women in their workplace. In this sense this situation supports the feminist analysis that suggests the need for policies that would not only reduce poverty but also change women’s relationship to the labour market.

According to Premchander (2003), micro-finance programmes, in other words, financial support services such as savings, credit and insurance that target women, have important effects on empowering women. Also, micro-enterprise support programmes typically offer training and loans to low-income women seeking to operate very small businesses. They are often described as a pathway to self-sufficiency through entrepreneurship and as an example of the success of market-based alternatives to government welfare programmes. These initiatives are believed to create jobs, expand consumption and change attitudes towards the idea of entrepreneurship. That is because micro-enterprise support programmes are an important model of individual empowerment in the neo-liberal paradigm and are in harmony with the idea of an entrepreneurial capitalist society (Strier 2004).

Overall, in this study entrepreneurship has been evaluated as a potential method for gaining social and economic power. When looking at the research findings through these discussions it is obvious that KOSGEB’s Entrepreneurship Support Programme is not very influential and effective in women’s empowerment. Most of the women interviewed have been working for a long time and for most of them their start-ups

are not their first job. Therefore, it is obvious that this support does not provide any meaningful difference in the social status of women. At that point, the most important effect of this programme is to become a tool for starting up a business. The empowerment effect of the support programme changes the previous work experience of women.

According to the results of the interviews, in terms of empowerment KOSGEB support is not an effective mechanism. Women believe that if you do not have any starting capital, you do not get to open your workplace. Therefore, this support is not enough for starting from scratch without any financial resources. Financial support only decreases the expenses a little and it is useful to open the workplace with a reduced loan.

#### **4.6.2.6 Gender relations and social life**

According to Johnson, in order to evaluate micro-credit practices in terms of empowerment, people should focus on whether there is a change in gender relations because empowerment is a concept that is embedded in gender relations between the two sexes (Çakmak 2006). Micro-credit practitioners frequently claim that micro-credit gradually cause a transformation in the relationship between men and women. When women hold money in their hands, they will experience a rise in status at home and this will eventually affect gender perception of the society.

However, it is clear that doing income generating activities and supplementing household expenses might not be sufficient for such a change because at that point, practical gender interests become important. It is obvious that these kinds of support programmes generally aim to provide solutions for women's daily economic problems; they meet practical gender interests that are mentioned in the second chapter. At that point, it is not possible to talk about transformation of gender relations.

In the light of this disclosure, it is obvious that there is no specific transformation of gender relations. In general, women's husbands are very supportive of women's business ideas and the women said that their husbands encouraged them to become an entrepreneur as the family needed an extra income. Also, three women run their business together with their husbands. These explanations show the meaning of the women's work. Women's work is seen as an additional income for the household, it does not carry empowerment purpose for women. In this sense, men are not afraid to lose control over the household through the women's workplace because economic conditions do not allow to this. All households need all kinds of income opportunities to survive.

On the other hand, the increased workloads of women bother them in terms of participation in social life since they have to fulfil their both familial and job responsibilities. This is also related with dominant gender values in the society, which is a sign of unchanged gender relations. In the field research the majority of women, who were previously housewives or engaged in employment, mentioned that they have limited time for social activities and it has decreased since they started their business life, because running a business takes a lot of time, they do not have any chance to leave the work place for another person to run and some of them are even working at weekends, especially those who work as fashion designers and beauticians.

All woman beneficiaries of the support- except the women who had begun to work for the first time- agree that there is not a sharp difference before and after support. Before KOSGEB support they already had decision-making power both in social and economic life, because they had work outside the home. Mostly, they were working as staff members in different organizations, but for the women working for the first time it had an important effect on gender relations.

However, all women agreed that there was no difference in terms of housework. Again, women are responsible for all the housework. Moreover, in terms of social life they all believed that if you are working as a self-employed you do not have a

social life because all the time you have to be at work. Therefore, responsibilities are increasing and to join social life becomes much more difficult.

Another problem women mentioned is that they have difficulties combining work with family. They believe that sometimes it becomes very hard to deal with housework, children and the workplace. To work outside and at home increases the workload and this situation is very hard particularly for women who are working outside for the first time. For example, some of the women who have gone from being housewives to engaging in entrepreneurship are still expected to carry out the same amount of reproductive work. In fact, many also perceive that their amount of spare time has declined since the start of their business. Indeed, nearly all the women interviewed were experiencing this kind of double burden. Therefore, productive<sup>1</sup> and reproductive roles<sup>2</sup> limit the women's spare time.

All the women consulted for this research show that women's access and control of an income function as security for their autonomy and position in the household. This situation points to the relevance of financial resources being a base of social power. On the other hand, practical gender needs relate to women's daily needs in caring for themselves and their children, whereas strategic gender needs relate to the task of changing gender relations. In line with this, what has been found is that entrepreneurship has mostly functioned to meet practical gender needs and it has not had a significant effect on changing gender relations. This case illustrates that women's engagement in productive work does not change the perception of women being in charge of reproductive work.

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<sup>1</sup>Work done by both men and women for pay in cash or kind. It includes both market production with an Exchange-value, and subsistence/home production with actual use-value, and also potential Exchange-value. For women in agricultural productions, this includes work as independent farmers, peasant wives and wage workers (ILO, 1998).

<sup>2</sup>Childrearing responsibilities, and domestic tasks done by women at home, it includes not only biological reproduction but also the care and maintenance of the work force (male partner and working children) and the future work force (infants and school-going children) (ILO, 1998).

## **CHAPTER 5**

### **CONCLUSION**

During the past 20 years, many national and international organizations have aimed to provide support for micro and small enterprises to alleviate poverty and increase empowerment. Entrepreneurship support programmes have gained importance both in developed and developing countries. In parallel with the emergence of this tool, micro and small enterprises for women came to be recognized as a viable strategy for poverty reduction and women's empowerment in general. There have been many researches about the characteristics of women's entrepreneurship and the reasons why women prefer to establish small or micro-enterprises and they have provided different points of view about this phenomenon. However, although entrepreneurship support programmes have become widespread in Turkey, there is very limited research on the issue of the effects of the entrepreneurship support programmes on social and economic empowerment. Therefore, I believe that this research, by considering changes in the lives of women who benefited from entrepreneurship support, will contribute to the literature with respect to the linkage between entrepreneurship support programmes and women's empowerment.

In the case of women's entrepreneurship support policies the arguments and practice of the neo-liberal approach hold that gender inequality is maintained through women's disadvantage in reaching and using market mechanisms and institutions. Therefore, this approach offer market solutions like flexible working hours, or entrepreneurship and self employment of women, where women can adjust their working hours.

Against this view, the empowerment approach, with reference to the issue of women's entrepreneurship support services, sees markets and social relations as gendered, and accepts a transformative perspective for achievement of gender

equality. In the case of women's entrepreneurship promotion policies, it supports both small scale support policies, and socio-political change in labour market on issues like wage disparities, occupational and job segregation on the basis of sex, male culture of business organizations and relation

Development policies supporting self-employment and enterprise development in the name of poverty alleviation, integration to markets, and empowerment of women are in line with exploitation relations. As a result of socio-cultural reasons, women's enterprises, or the services of self-employed women tend to concentrate in low profit segments of the market where control is hard to achieve over work continuity, working hours and returns.

At that point, social and cultural norms in society are important for women's employment. These norms generally do not allow women to access employment and labour productivity outside the home as well as an economic bargaining position within the household. Generally, the specific causes of women's weakness include the fact that women's work is seen as less important and women's activities are conceptualized as an aid to men. When they have income they experience difficulties both in the decision-making process about how to use this income and conversion to decision-making capacity, since their roles as natural caregivers as well as being a mother and the meaning of being a woman are socially constructed in this way. This gender segregation leads to women having a high possibility of facing social and economic problems. Owing to the unequal participation of women in the rights and opportunities in all spheres of social life, it becomes important to adopt a gender-sensitive analysis for understanding empowerment. At this point entrepreneurship gains importance. It is not only a solution for financial independence but also a key factor about real world experience and higher regard within the family which gives women a better bargaining position and higher security.

This study is primarily concerned with answering the question of whether or not government's women entrepreneurship support increases women's empowerment in



Turkey. It is done with a Gender and Development perspective, focusing on the priority of women's social empowerment. GAD uses gender division of labour, types of work, access to control and control over resources and benefits, practical and strategic interests, levels of participation and the transformation as an analytical tool. Therefore, the analysis is made on the basis of these analytical tools and interviews conducted with 18 women who are beneficiaries of the support programme, as well as interviews held with representatives of the organization who are largely involved in implementation.

What can be seen is that entrepreneurship has a limited effect on women's empowerment. For women who have previous work experience, the entrepreneurship supports do not provide any further empowerment for them. The reason behind this fact is the scope of the entrepreneurship support programmes. Basically, entrepreneurship supports have two dimensions; one is around active labour market policies and the other is poverty alleviation. However, the empowerment dimension of these policies are generally ignored or not considered. Therefore, the impact of entrepreneurship supports on women who have already a job, will be limited to only a change in the form of employment. In the sense of empowerment, this change as from a worker to a self employed does not have any contribution to women.

On the other hand, women who participate in working life for the first time via the support programme, experience this empowerment process in a new way and in this sense it can be said that entrepreneurship support has a positive impact on them. It gives them confidence and freedom. In other words, entrepreneurship makes them feel independent. It gives them power and a sense of dignity. They have full control over their income and separate economies from their husbands. It creates financial security to them. In that sense, access to social power, which is the definition of Friedmann, should be seen as empowerment. Within households, it has changed women's position relative to that of men, as many perceive that their decision-making power has increased along with increased finances. Thus, entrepreneurship has the potential to diminish women's economic subordination, which is strategic

interest for these women. Also, financial independence has made them able to afford purchases and investments of work and livelihood.

All entrepreneurs experienced that having both productive and reproductive roles limits their spare time and causes a double burden for most of them. Therefore, traditional gender norms and structures tend to impact the empowering process of entrepreneurship negatively. However, this unviable situation does not apply only to women entrepreneurs; this situation is a very common problem among all working women. In general, women's reproductive role creates obstacles in entering into the labour market. Women's marital status and age are important determinants in this respect. For married women with children the reproductive and domestic role is generally perceived to be their primary role, which restricts their time and mobility in productive work. Women are constrained to choosing income-earning activities that can be combined with childcare and household work. These activities are usually in the low-income sector. Rather often, business activities are not considered to have a role for women at all. Women's lower level of education and male control over women's activities are also factors affecting their employment. This is the most important reason for women to work in the service and retail sector. According to the results of the study, all women are working in the service sector, which provides a 'suitable' women's role in society. Women mostly used their personal skills to launch their own business. They mostly rely on their personal skills rather than business or physical capital competencies.

As mentioned in the literature review chapter, some studies have shown that simply putting financial resources in the hands of poor women is not always enough to empower women and improve their welfare (Hulme & Mosley 1996; Mayoux 2002; Rahman 1999, quoted in Drolet 2010). Strier (2010) believes that although the efficiency of micro-enterprise support programmes in reducing women's empowerment is limited, these kinds of programmes can provide an alternative solution for some low-income women. From the study it was seen that entrepreneurship has given greater access to capital, networks, knowledge and skills, relevant information and tools of work and livelihood, which points to the fact that an empowerment process has taken place for the first-time employees. On the other

hand, another significant result is related to those women who work with their husbands. According to the results of this study, nearly half of the women work with their husbands and/or share the decision-making process with husbands at work, meaning that women receive help at work. This situation shows that women do not have control over the job and it prevents the empowerment process for women.

Another significant result is related with women who work with their husband. This study has shown that nearly half of the women work with husband and/or share decision making process with husband at work. This, in turn, means that women receive help at her work. This situation shows that women do not have full control on the job and it prevents the empowerment process for women because the ability of income to improve a woman's socio-economic status is remarkably dependent on gender relations and the woman's ability to control the income.

Women's participation in the labour force is low in Turkey (29.5%) in comparison with OECD countries (57.2%). Also, according to statistics, percentages for male and female creation of workplaces seem to be approximately equal, with nearly 52% for men and 49% for women. Therefore, that can be an important indicator of equal participation of males and females in entrepreneurship. However, there is a question mark as to whether this situation is a result of the entrepreneurship support programmes or employment policies of the country. This indicates the need for future research on the reasons for the increase in opportunities and how such opportunities are maintained and reinforced.

Besides, there are different views in terms of the role and functions of social policies related to the struggle for women's empowerment. Many effective social policy instruments are adopted within the decrease in women's poverty and the context of employment in Turkey. In this instance, the KOSGEB Entrepreneurship Support Programme can be seen as a tool. However, it does not seem to produce adequate solutions for women's empowerment. Within the support programme, there is a need for new regulations. Because the problem of empowerment is a complex social problem which includes social and cultural attitudes towards women, finding a single

solution with a single situation is very difficult. Therefore, all institutions must jointly organize a programme.

Results of the field study shows that KOSGEB's entrepreneurship support program fees are not sufficient to solve the financial problems of start-ups. Many women use this financial support to pay their debts. Also, according to the interviews, the main reason for terminating the business activities is lack of finance. At that point, KOSGEB's support is not conducive to women, to cope with this financial problems. Neither their private accumulation nor the public supports give them optimistic signals to keep in market place. Many women close her workplace as a result of financial problems, but there are also other implicit reasons such as marketing problems or unadquate business networks. Therefore, there needs to be further examination to uncover the reasons behind the termination of business. At that point, it seems that KOSGEB's support is not a solution for a long-lived enterprise. Since many women do not have any financial stock to establish a work place, this situation creates problems because KOSGEB gives support in return for official documents after a person opened his/her workplace and does not provide any grant unless the entrepreneur meets all expenses out of his/her own pocket. Sometimes this situation can take too long, although there is a general belief that this type of public support can be useful in terms of opening a workplace with less debt.

Therefore, it is clear that this support programme is not suitable for women who do not have financial savings. The situation raises questions about both the aim and the target group of the support programme.

Overall, entrepreneurship support programmes and services are developed as part of a broader set of empowerment efforts. Mostly, the women-focused entrepreneurship development policies comprise vocational training, business development training, and consultancy and micro-credit systems. The main aim of this research is to ascertain the impacts of the entrepreneurship support programme on women's empowerment. It is understood from the in depth-interviews that the support

programme has two-way effects on women's social and economic life. For women who have previous work experience, the support programme does not provide additional status and power. On the other hand, for women who do not have any work experience, the support makes a change to their social and economic status at home. At that point, this finding is significant because previous studies in the literature do not show different impacts of entrepreneurship support between women with previous work experience and those without. Therefore, policy makers have to consider the social effects of entrepreneurship support programmes on women while taking into account their social and working backgrounds.

KOSGEB support policies are not gender sensitive. The positive discrimination for women exist only in the support ratios. However, women have socio-cultural and economic barriers to participate economic life. Therefore, there need to be designed a special entrepreneurship support program for women by considering their idiosyncratic conditions

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## APPENDICES

### A: LIST OF THE INVESTMENT INCENTIVES OF REGIONAL APPLICATIONS

Region 1	Region 2	Region 3	Region 4	Region 5	Region 6
Ankara	Adana	Balıkesir	Afyonkarahisar	Adıyaman	Ağrı
Antalya	Aydın	Bilecik	Amasya	Aksaray	Ardahan
Bursa	Bolu	Burdur	Artvin	Bayburt	Batman
Eskişehir	Çanakkale (Bozcaada ve Gökçeada İlçeleri Hariç)	Gaziantep	Bartın	Çankırı	Bingöl
İstanbul	Denizli	Karabük	Çorum	Erzurum	Bitlis
İzmir	Edirne	Karaman	Düzce	Giresun	Diyarbakır
Kocaeli	Isparta	Manisa	Elazığ	Gümüşhane	Hakkari
Muğla	Kayseri	Mersin	Erzincan	Kahramanmaraş	Iğdır
	Kırklareli	Samsun	Hatay	Kilis	Kars
	Konya	Trabzon	Kastamonu	Niğde	Mardin
	Sakarya	Uşak	Kırıkkale	Ordu	Muş
	Tekirdağ	Zonguldak	Kırşehir	Osmaniye	Siirt
	Yalova		Kütahya	Sinop	Şanlıurfa
			Malatya	Tokat	Şırnak
			Nevşehir	Tunceli	Van
			Rize	Yozgat	Bozcaada ve Gökçeada İlçeleri

			Sivas		
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## **B :INTERVIEW QUESTIONS**

### **Questions asked to women taking entrepreneurship support in Ankara**

1- Are you married?

2- What is your educational status?

3- What is your marital status?

4- Do you have children?

5- If you have, do your children go to school

6- If you are married, what is your spouse's income?

1000 and below

1000 – 3000 TL

3000 – 5000 TL

5000 – 7000 TL

7000+

7- Do you currently work? What is your income?

1000 and below

1000 – 3000 TL

3000 – 5000 TL

5000 – 7000 TL

7000+

8- How much do you earn monthly?

9- Is your monthly income is sufficient to meet your daily expenses or children's school expenses?

10- Do you have another income source?

11- What were you doing before benefit support?

12- Did you work another job before before setting up your business?

13- If yes, what was your job?

14- When did you take KOSGEB support?

15- How do you use the support?

-Did you use it for set an enterprise or consumption issues such as to pay credit debts?

16- Have you have enough support in achieving your goals?

17- If no, what are the reasons?

18-Do you like your job?

19-Do you use your income on your expenses?

20-Who decides on family spending?

21-What do you think about women's work in general?

22- What was the reaction of your environment to set up your own business as a woman?

23-Has your family life changed with support? Do you experience any change in terms of participation in decisions about your family and household income?

24. Have you experienced any change in your social life after entrepreneurship support?

25-Have you experienced any change in relationship with husband and children changed?

26-Do you think that Entrepreneurship is a efficient way for women's empowerment?

27-Have you experienced any change in terms of self-confidence and empowerment in your life?

28-Have you experienced any change both in your social and economic circumstances? Could you compare past with the present?

29. Do you think that this support is an effective way to increase women's empowerment?



**Questions asked to the staff of Small and Medium Enterprises Development Agency (KOSGEB)**

- 1- Could you explain, why did you need such a programme? How long it has been implemented?
- 2- What were your aims at the beginning of the support program? To what extent have you met these aims?
- 3- Did you contacted with other organizations at the beginning of the program? Is there any relationship with other private or public organizations to arrange training programs?
- 4- Why do you target women?
- 5- Does the amount of support ratios change by region or everyone borrow the same amount?
- 6- How do you decide the borrowers? Are there any criteria?
- 7- What are the main sectors the support is used for?
- 8- How many women has benefited from this support around Turkey?
- 9- Is there any guidance step to explain how and in what ways women use this support?
- 10- Do you have any evaluation mechanism at the end of the program?
- 11- How do you determine whether you are successful?
- 12- If you identify any deficiencies about the programme, what are you planning to improve the support program?
- 13- Is there any repayment process? If yes, what are the ways for repayment?
- 14- Do you observe any changes in those women's lives?

### C.TURKISH SUMMARY

Cinsiyet eşitliği ve kadınların güçlenmesi konusu kalkınma konusu içinde önemli bir yer teşkil etmektedir. Kadınların kurtuluşu ve güçlenme her zaman kadınların mücadelesi içinde en önemli hedef olmuştur. Kadınlar, dünya genelinde hem ekonomik hem de sosyal problemler ile karşı karşıyadır. Ekonomik anlamda, ücret eşitsizliği, sigortalı maaşlı iş bulamama, mesleki ayrışma, yüksek işsizlik oranı, yoksulluk ve yasal ve yasal olmayan işlerde orantısız temsil kadınların en çok karşılaştığı sorunlardır. Diğer taraftan sosyo-kültürel yaklaşımlar, toplumsal norm ve toplum tarafından kadın ve erkek için belirlenen sosyal roller, ataerkillik; kadınların sosyal anlamda eğitim, sağlık ve politik alana katılımlarını azaltmakta ve istihdam politikalarını etkilemektedir. Tüm bu sosyal ve ekonomik problemler erkekler karşısında kadınları dezavantajlı konuma yerleştirmektedir.

1970'lere kadar kadınlar kalkınma politikalarının anne ve eş olarak pasif yararlanıcısı olmuşlardır. Bu döneme kadar yapılan ve geliştirilen stratejilerde daha çok erkekler hedef alınmıştır. Bu batı modeli kalkınma yaklaşımında, diğer bir deyişle neo-libearalizmde, erkekler eve ekmek getiren birey olarak ele alınırken, kadınlar eve ve erkeğe bağımlı olarak değerlendirilmiş, kalkınmanın görülür elemanı olarak algılanmalarına rağmen sosyal politikalarda tanımlanmamışlardır. Diğer taraftan, dünyadaki ekonomik krizler yoksulluğun artmasına neden olmuş ve yoksulluğu azaltmak için geliştirilen yapısal uyum programları yoksulluğu daha da arttırmıştır. Bu programlar öncelikle kadınları olumsuz anlamda etkilemiş, öncelikli olarak işine son verilen gruplar kadınlar olmuş ve bu nedenle çoğu kadın enformel sektörde düşük maaşla ve sigortasız olarak ayrımcılığın yoğun olduğu işlerde çalışmaya başlamıştır. Tüm bu olumsuz gelişmeler ve feminist tartışmalar kalkınma programlarının değiştirilmesinde önemli rol oynamıştır. Bundan dolayı, kalkınma politikaları ve programlarında cinsiyet eşitliği ve kadının sosyo-ekonomik konumu önemli görülmeye başlanarak kadınlara yönelik politikalara öncelik verilmiştir (Smee and Woodroffe, 2013).

Cinsiyet eşitliği ve kadının güçlenmesi çoğunlukla birlikte ele alındığından, birçok uluslararası kuruluş örneğin Uluslararası Çalışma Örgütü, Birleşmiş Milletler Kalkınma Programı kadınları güçlendirmek adına plan ve projeler geliştirmeye başlamıştır. Bu anlamda, kadınların kendi başlarına hayatları hakkında karar verebilme yeteneğine sahip olmaları, ekonomik kaynakları ulaşabilme ve bunları kontrol edebilme haklarının olması önem kazanmıştır. Bu nedenle yukarıda bahsedilen kuruluşlar öncelikle kadının ekonomik yaşama katılımına öncelik vererek onların iş piyasasında istihdamını arttırmaya yönelik eğitim programları, kadın girişimciliği ve esnek çalışma metodunu önemli bir araç olarak ele almışlardır.

Girişimcilik, çoğu zaman modern ekonominin ekonomik zorunluluğu olarak görülmüş, yapısal dengenin sağlanması, istihdam seçeneği, ekonomik büyümenin sağlanmasında etkili bir araç olarak düşünülmüştür (Jennings and Cohen 1993 quoted in Green and Cohen, 1995). Bu anlamda kadın girişimcilerde, istihdam yaratmaları ve ekonomik büyüme sağlamaları bağlamında önemli bir yer tutmaya başlamıştır. Ayrıca, girişimcilik kadınların güçlenmesinde, hanede güç kazanmaları ve elde ettikleri gelirle ailenin ekonomik düzeylerini arttırmalarında ve toplumdaki yoksulluğun azaltılmasında önemli bir yer tutmaktadır (Premchander, 2003). Bu nedenle girişimcilik, birçok proje ve programda kadınların güçlenmesinde ve yoksulluğun azaltılmasında önemli bir etken olarak dikkate alınmaya başlanmıştır.

Dünya genelinde girişimcilik programlarının yaygınlaşmasına paralel olarak bu programların kadınların yaşamına etkisi üzerine tartışmalarda yoğunluk kazanmaya başlamıştır. Bazı görüşlere göre, girişimcilik destekleri her zaman kadının güçlenmesine olumlu bir katkı yapmamaktadır. Kadınların istihdama katılmalarında, ekonomik kaynakların kullanımında verilen kararlarda kadınların rolü, aynı zamanda bu destekleri kendi ihtiyaçları için mi kullandıkları ya da kocalarına mı verdikleri konusunda kesin bir açıklık olmamasından kaynaklanan sınırlamalar olduğu yönünde eleştiriler yer almaktadır. Girişimcilik destekleri, bireysel anlamda güçlenme sağlamalarına karşın, kolektif anlamda tüm kadınları kapsayan radikal değişiklikler yaratansonuçlar doğurmamasından ya da bu etkileri göz ardı etmesinden dolayı eleştirilmektedir. Genel olarak, bu tür destekler bireysel düzeyde güçlenme

sağlamakta olup, ekonomik anlamda geliri ve finansal kaynakları kontrol edebilme hakkına sahip olmalarını arttırmaktadır.

Literatürde, kadın girişimcilerin özellikleri ve neden kadınların mikro ve küçük işletmeler açtıklarına ilişkin araştırmalar yoğun olmakla birlikte, bir tür girişimcilik olarak kabul edilen mikro-kredi uygulamasının etkileri üzerine yapılan araştırmalarda yaygındır. Genellikle, mikro-kredi programları sivil toplum örgütleri tarafından verilmekte olup yoksul kadınların sosyo-ekonomik hayatları üzerindeki etkilerine yoğunlaşmaktadır. Devlet tarafından son zamanlarda popüler olan girişimcilik destekleri üzerine araştırma sayısı az olmakla beraber bu desteklerin kadınların sosyo-ekonomik yaşamları üzerindeki etkisini açıklamaya yönelik incelemeler literatürde çok yer almamaktadır. Türkiye’de TÜBİTAK, Bilim, Sanayi ve Teknoloji Bakanlığı ile KOSGEB (Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı) girişimcilere yönelik desteklerde yoğunlaşmaya başlamış ve ülke genelinde verdikleri destekleri arttırmışlardır. Ancak, TÜBİTAK ile Bilim, Sanayi ve Teknoloji Bakanlığı; yenilikçi girişimcilere daha çok yoğunlaşmakta, piyasadaki rekabet karşısında ayakta durabilecek bilgi ve becerilere sahip, ekonomik katma değer yaratma gücü yüksek olan girişimcilere destek vermekte olup KOSGEB bu tür bir ayırım yapmayarak yenilikçi olan olmayan tüm girişimcilere destek sağlamaktadır. Bu anlamda, KOSGEB’in hedef kitlesi daha fazla olup istihdama katılımı az olan kadın girişimcilere ulaşma olanağı daha yüksektir.

Güçlenme kavramı, dünya genelinde girişimcilik uygulamasını destekleyen uluslararası organizasyonlar, politika yapıcılar tarafından çok fazla kullanılmaya başlanmıştır. Literatürde güçlenme kavramının tanımı, çalışılan disipline göre değişmekle beraber genel olarak, bu çalışmada kullanılan tanımı ile bireylerin, ailelerin ve toplulukların kendi yaşamlarının denetimini kazanmaları, kendi yaşamlarını idare etmek ve eşitsiz konumlarını geliştirebilmek için güç, kaynak ve imkânları ellerinde tutabilmelerini sağlayan önemli bir stratejidir. Bu noktada, güçlenme kavramı kalkınma yaklaşımında cinsiyet eşitsizliğine gönderme yapan bir referans olarak kullanılmaktadır (Palier, 2005).

Güçlenme kavramı ilk olarak üçüncü dünya feministleri ve kadın örgütleri tarafından 1970’lerde Kalkınmada Kadın (WID) yaklaşımı ile kullanılmaya başlanmıştır. İlk defa Ester Boserup (1970), “Kadınların Ekonomik Kalkınmadaki Rolü” konulu kitabıyla kalkınma projelerinin üçüncü dünya kadınları üzerindeki etkilerini ortaya koymuştur. Bu çalışmadan sonra, kadınların kalkınmadaki rolü ve yeri tartışılmaya başlanmıştır. Kavramın amacı, hem ulusal hem de uluslararası seviyelerde ekonomik, sosyal ve politik yapıların dönüştürülmesi yoluyla sosyal adalet ve eşitlik mücadelesine bir çerçeve oluşturmak ve bunu mümkün kılmaktır (Simojoki, 2003). Kadın ve cinsiyet tartışmalarında üç önemli yaklaşımdan biri olan Kalkınmada Kadın (WID) yaklaşımı, kadınların sorunlarını ve cinsiyet ilişkilerini kalkınma teorisi içerisinde ele alan ilk yaklaşım olması açısından önemlidir. Bu yaklaşıma göre, kalkınmada kadınların etkisi yok sayılmakta ve bu nedenle kalkınma programları ekonomik ve sosyal hayatta yeteri kadar etkili olamamaktadır. Bu yaklaşım kadınların konumlarına odaklanmakta ve kadınları kalkınma sürecinde görünür kılmayı amaçlamakta olup, kadınların krediye, teknolojiye ve kaynaklara erişimini arttırmanın kalkınma sürecini olumlu olarak etkilemesinin yanında eşitliği de sağlayacağını ileri sürmektedir (Varol, 2013; Parpart, 2000).

Ancak WID kadınların erkeklere bağımlı kılınması ile sınıf ve ırka dayalı farklılıkların kadınların hayatına olan etkilerini göz ardı etmesinden dolayı eleştirilmektedir (Rathgeber, 1990). Diğer bir deyişle, bu yaklaşımda toplumsal cinsiyet ilişkileri hesaba katılmamakta, kadınların üretici yanları ve gelir kazanmaları üzerinde çok durulmakla birlikte yeniden üretim rolleri üzerine çok fazla düşünülmemektedir.

Bu eleştiriler neticesinde, 1970’lerin sonunda Kadın ve Kalkınma (WAD) yaklaşımı adı verilen yeni bir hareket ortaya çıkmıştır. Bu hareketin temel düşüncesi sadece kadınları kalkınmaya entegre etmek değil aynı zamanda kadınlar ve kalkınma süreci arasındaki ilişkiye de vurgu yapmaktır. Teorik olarak WAD sınıfın etkilerini önemsemekle birlikte proje tasarımlarında ve uygulamalarında WID yaklaşımında olduğu gibi sınıf, ırk ve etnisite farklılıklarını göz ardı ederek tüm kadınları aynı kabul etmektedir ki aslında bunlar kadınların sosyal statülerini belirlemede oldukça

önemli bir yere sahiptir. Bu görüşü destekleyenlere göre kadınlar, hali hazırda kalkınma sürecinin bir parçasıdır ancak eşitsiz koşullar altında bu durum geçerlidir. Kadınların durumunun daha adaletli uluslar arası yapılar aracılığı ile gelişeceğini ve kadınların; ekonomik, politik ve sosyal yapılar içerisindeki düşük temsiliyet probleminin toplumsal cinsiyet ilişkilerindeki radikal değişimlerle değil müdahale stratejileri ile çözülebileceğini savunur. Gelir getirici aktivitelerin bu değişimlerde önemli bir yeri olduğunu belirtmesine rağmen ekstra çalışmanın kadınların üzerinde yaratacağı artı yükü dikkate almamaktadır.

Tüm bu tartışmalar ve kadınların gerçek anlamda güçlenmesine duyulan özlem sonucunda WID yaklaşımı tekrar ele alınarak 1980'lerin sonlarında Toplumsal Cinsiyet ve Kalkınma (GAD) yaklaşımına geçiş yapılmıştır. Bu yaklaşımın temeli Sosyalist feminizme dayanmakta olup, kadının bağımlılığının doğrudan toplumun ataerkil yapısından ve düşüncelerinden kaynaklandığını ileri sürmektedir. Kadının bağımlılığının, kadın ve erkeklerin sosyal olarak inşa edilmiş olan ilişkilerinden kaynaklandığı ve bu ilişkilerin kalkınma sürecinde nasıl şekillendiği konusu üzerinde odaklanmaktadır (Yeobah 2015 içinde Momsen, 2015). Bu yaklaşımda, diğer iki yaklaşımdan farklı olarak odak noktası sadece kadın değil kadın ve erkek arasındaki ilişkiler ve eşitsiz güç ilişkileridir. Cinsiyet ilişkileri, sınıf, ırk ve bunların sosyal yapı tarafından oluşturulmuş tanımlayıcıları, kadının toplumdaki yerini anlamak açısından önemli bir etkidir (Moser, 1989).

Bu ilişkilerin doğru analiz edilebilmesi açısından GAD tarafından kullanılan en önemli nokta “pratik ve stratejik ihtiyaçlar” ayrımıdır. Pratik ihtiyaçlar genel olarak, kadınların günlük problemleriyle ilgili olup kadınların geleneksel rol ve sorumluluklarına işaret eder. Stratejik ihtiyaçlar ise, eşitsiz sosyal yapı içerisinde kadınların sosyal, ekonomik ve kültürel konumlarını dönüştürmeyi amaçlar. Diğer bir deyişle, kadınların erkeklere tabi oluşları ile ilişkili özerklik ihtiyacını karşılamayı ve boyun eğmeye son verilmesini hedeflemektedir. Pratik ihtiyaçları karşılamak, çıkan zorluklarla mücadelenin en önemli aşaması olup stratejik ihtiyaçların karşılanmasının önünü açmakta ve farkındalık geliştirilmesini sağlamaktadır (Molyneux, 1989). Bu bağlamda, güçlenme süreci kadınların stratejik ihtiyaçlarının

ve toplumsal konumlarının farkına varmalarını gerektirmektedir. Bu, erkelere tabi olma yapısının dönüştürülmesi, maddi kaynaklar üzerinde kontrol sağlanması, karar alabilme ve yetki sahibi olabilme ve toplumda var olan cinsiyet eşitsizliğinin ortadan kaldırılması için ön koşuldur. Bu nedenle, kadının güçlenmesine yönelik olarak geliştirilen politikalarda pratik ihtiyaçların yanı sıra stratejik ihtiyaçların da göz önüne alınması gerekmektedir. Bu noktadan hareketle, bu çalışmada kullanılacak olan teorilerden biri de pratik ve stratejik ihtiyaçlardır.

Bir diğer önemli unsurda kadınların güçlenmesinin analiz edilmesinde kullanılacak olan göstergelerin incelenmesidir. Güçlenmenin gerçekleşeceği alanlar ve göstergeler üzerine çok farklı çalışmalar bulunmakla beraber genel olarak ekonomik, sosyal ve psikolojik alanlardaki göstergeler önemli bir yer tutmaktadır.

Ekonomik güçlenme “ekonomik değişim, maddi kazanç ve artan pazarlık gücü ile kadınların elde ettikleri kazançları kendi karar verdikleri alanda harcayabilme” olarak tanımlanmaktadır. Sosyal güçlenme ise, “hareket özgürlüğü ve kadınların sosyal alanlarda görünürlülüğünün sağlanması” ile ilgilidir. Psikolojik güçlenme “kendine güven ve özsaygıyı geliştirebilecek koşulları” içermektedir. Gerçek anlamda güçlenme sağlanabilmesi için ekonomik, sosyal ve psikolojik güçlenmenin gerçekleşmesi gerekmektedir. Çünkü tüm bu kavramlar birbirleri ile etkileşim içinde olup bir alanda güçlenme diğerini de etkilemektedir. Tek bir alanda güçlenme sağlanması genel anlamda güçlenme olduğunun göstergesi sayılamaz (Rowlands, 1995; Friedmann, 1992; Gangwar, 2004).

Bu çalışmanın konusu olan güçlenme kavramının genel olarak açıklanmasından sonra kadının güçlenmesindeki etkisi inceleyecek olan kadın girişimcilik konusunun da irdelenmesi gerekmektedir. Girişimcilik; sosyoloji, psikoloji ve iktisat gibi farklı alanlar tarafından kendi araştırma sahaları üzerinden tanımlanmış olmasına rağmen girişimciliğin, en genel tanımı OECD tarafından yapılmıştır: “Girişimci, yeni ürün, süreç veya pazarları tespit edip bunları kullanmak vasıtasıyla yeni bir ekonomik faaliyet başlatarak veya var olan bir ekonomik faaliyeti büyütürken değer yaratan kişidir” (OECD, 2006). Ancak, yapılan bu tanımlama daha çok yenilikçi girişimcileri

ifade etmekte olup bu araştırmanın konusu olan kadın girişimcileri tam olarak ifade edememektedir.

Bu tanım ışığında kadın girişimciler üzerine çalışan Moore, çalışmasında kadın girişimcileri geleneksel ve modern olarak ikiye ayırmıştır. Geleneksel kadın girişimcilerin işyeri açmalarının temel nedeni eve bir ek gelir sağlamaktır ve genellikle bu kadın girişimciler hizmet sektöründe kadınların geleneksel toplumsal rolleri ile uyumlu olan işlerde çalışmaktadırlar. İlk sermayeleri kişisel kaynakları ya da birikimleridir. Diğer taraftan Moore (1990), geleneksel kadın girişimcilerin yaşının 35-45 arasında olduğunu ve hali hazırda evli olduklarını, aile üyelerinden birinin kendisi gibi kendi işinde çalıştığını ileri sürmektedir. Ayrıca, işletmesinin oldukça genç olduğunu, muhtemelen kendisinin ilk girişimcilik deneyimi olduğunu ve az çalışanı olduğunu ifade eder. Diğer taraftan, modern girişimci kadınlar, işyerlerini kariyer yapmak ve ideallerini gerçekleştirmek üzere kurmaktadırlar. Genellikle erkek egemen olan sektörlerde çalışırlar ve işyerlerini açmak için kredi alma olanaklarına sahip olmakla beraber geleneksel kadın girişimcilere kıyasla eğitim düzeyleri daha yüksektir.

İster geleneksel ister modern olsun kadın girişimciliğin geliştirilmesi, istihdam olanaklarının artırılması, yoksulluğun azaltılması ve kadının güçlendirilmesi yaklaşımları açısından önemli bir politika aracı olarak görülmektedir. Kadınların eğitim düzeylerinin ve yeteneklerinin erkeklere oranla daha düşük olması hem onların istihdama katılım oranlarını düşürmekte hem de işgücü piyasasındaki olanaklardan yararlanma olanaklarını azaltmaktadır. Ayrıca toplumsal yapının kadınlara yüklemiş olduğu sosyal roller, örneğin annelik, eş olma, evinin kadını olma, ev işlerini yapma gibi roller onların çalışma hayatına katılım imkanlarını kısıtlamakta, iş hayatına girseler bile daha çok esnek çalışma ortamlarının bulunduğu güvencesiz enformel sektörlerde düşük ücretlerle çalışmaktadırlar. Bu durumda istihdam da kadın ve erkek arasındaki eşitsizliği arttırmaktadır. Bu nedenle, iş gücü piyasasına yönelik politikalarda kadın girişimcilik esnek çalışma koşulu yaratması ve kadının toplumsal rolüne daha uygun işler yaratabilmesi açısından desteklenmektedir.



Diğer taraftan, genel anlamda yoksulluğu en zor şartlarda yaşayanlar kadınlar olduğu için yoksulluğun azaltılmasına yönelik politikalarda kadın girişimcilik ayrı bir önem taşımaktadır. Kadınlara sağlanan mikro-kredi gibi girişimcilik destekleri ile yoksul kadınlara, gelir getirici iş olanağı sağlanarak, kadınların ailelerine özellikle çocukların eğitim ve sağlık harcamalarına katkı sağlayacakları ve toplumun geleceği için daha sağlıklı ve eğitilmiş bireyler yetiştirecekleri düşüncesinden yola çıkılarak, yoksulluğun önlenmesi çalışmalarında kadın girişimciliğin geliştirilmesi politikalarına özel bir önem verilmektedir (Mayoux, 2001).

Üçüncü yaklaşım olarak Kadının Güçlenmesi adı altında girişimciliğin kadınların kendilerine ait özgüven ve saygılarının artacağı, elde ettikleri kazancı yönetme hakkının kendilerine ait olacağı, ekonomik kaynakların kontrolünü sağlayabilecekleri, evde karar verme sürecinde daha etkin olacakları ve kredi gibi ekonomik kaynaklara ulaşmada zorlanmayacakları düşüncesi ile kadınlar arasında girişimcilik desteklenmektedir. Bu anlamda, bu yaklaşımın cinsiyet ayrımcılığı konusunda daha hassas olduğu bir gerçektir. Dünyada ve Türkiye’de birçok ulusal ve uluslararası kurum\kuruluş ile kadın kuruluşu bu yaklaşım çerçevesinde kadınlara destek sağlamaktadır.

Türkiye’de kadınlara verilen girişimcilik destekleri finansal ve finansal olmayan olmak üzere iki başlık altında toplanabilir. Finansal olmayan destekler; eğitim ve danışmanlık gibi hizmetlerden oluşmaktadır. Finansal destekler ise, hem bankalardan hem de bazı devlet kurumları tarafından sağlanmaktadır. Bu tezin konusunu oluşturan girişimciliğe yönelik devlet destekleri; TÜBİTAK, Bilim, Sanayi ve Teknoloji Bakanlığı ile Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı (KOSGEB) tarafından sağlanmaktadır. TÜBİTAK ve Bakanlık genel olarak yenilikçi, rekabet edebilirliği yüksek ve ekonomiye yüksek katma değer yaratan işletmeleri desteklediğinden geleneksel olarak adlandırılan kadın girişimcilerin bu desteklerden yararlanma olasılığı düşüktür. Bu nedenle, bu iki kurumun hedef kitlesi kadınların oranı düşük kalmaktadır. KOSGEB ise girişimcilik desteklerini verirken çok fazla kriter getirmemekte, başvuran girişimcilerin iş

fikirlerinin yenilikçi olup olmadığı konusunda ayırım yapmaksızın herkese destek vermeye çalışmaktadır. Bundan dolayı hedef kitlesinin daha geniş olması ve hem geleneksel hem de modern kadın girişimcilere destek sağlaması açısından KOSGEB'ten destek alan girişimci kadınların bu çalışmada örneklem olarak seçilmesi daha uygun görülmüştür.

Bu çalışma kapsamında, KOSGEB Başkanlığından alınan izin çerçevesinde KOSGEB Veri Tabanına kayıtlı kadın girişimciler arasından eğitim düzeyine bakılmaksızın 30 kişi belirlenmiştir. Örneklem seçiminde her iş alanından çalışan olmasına dikkat edilmiş, ulaşım zorluğundan dolayı genellikle Ankara merkeze yakın Etlik, Kavaklıdere, Mamak, Cebeci, Maltepe, Kızılay ve Sincan ilçelerinden girişimcilerle görüşülmüştür. Çalışmada karşılaşılan en büyük güçlük veri tabanında aktif görülen işletmelere gidildiğinde bu işyerlerinin kapanmış olmasıydı. Bu nedenle, işyerini kapatmış olan kadınlarla telefonla mülakat yapılmış olup işyerini kapatan ve telefon ile ulaşılamayan kişi ise listeden bir başkası ile değiştirilmiştir.

Araştırma kapsamında, mülakat yapılan 18 kadından 14'ü evli olup 4'ü bekadır. 16'sı lise mezunu sadece 2 kadın üniversite mezunudur. Mülakat yapılan 7 kadın 38-45 yaş grubunda yer almaktadır. Kadınların neredeyse yarıya yakını kocasıyla birlikte çalışmaktadır. Genel olarak görüşülen kadınların aylık gelirleri çok yüksek olmamakla birlikte hanenin kadın ile eşingelirinden başka bir gelir kaynağı bulunmamaktadır. Çalışan kadınların çalışmalarının genel amacı haneye ek gelir sağlamaktır. Kadınların yarıya yakını daha önceden başka bir işte çalışmakta olduklarını ifade ederek, birinin yanında çalışmanın zorluklarından, yeteri kadar para kazanamamaktan dolayı ve kendilerini daha özgür hissetmek bağlamında kendi işlerini kurduklarını belirtmişlerdir. İşini kurarken çoğu kadın, kendi birikimlerini kullanmış ve destek sağlamak üzere KOSGEB'in girişimcilik desteğine başvurmuşlardır. Tüm bu açıklamalardan anlaşılmaktadır ki KOSGEB'ten girişimcilik desteği alan kadınlar Moore'ın (1990) çalışmasında belirttiği, geleneksel kadın girişimci kategorisinde yer almaktadırlar. Diğer bir deyişle, KOSGEB'in geleneksel kadın girişimciliğini desteklediğini söylemek yanlış olmaz.

Saha çalışmasında görüşülen kadınlar, genellikle hizmet sektöründe geleneksel kadın rollerine uyumlu işlerde çalışmaktadırlar. Bu anlamda, kuaförlük, terzilik veya moda evi, güzellik salonu ve ev yemekleri alanları kadınlar arasında oldukça yaygındır. Bu sonuç, Türkiye İş Kurumu ile Aile ve Sosyal Politikalar Bakanlığı'nın Türkiye geneli için yayınlamış olduğu kadın ve erkeklerin işgücü sektörel dağılımlarını gösteren istatistik ile de benzer sonuçları yansıtmaktadır. Bu bağlamda, işgücü piyasasında yaygın olarak görülen cinsiyet ayrımının KOSGEB Destekleri sürecinde de devam ettiği görülmektedir.

Yapılan mülakatlar sonucunda ortaya çıkan önemli bulgulardan biri de KOSGEB desteği ile işyeri açmış olan kadın girişimcilerin daha sonra işyerlerini kapatmış olmalarıdır. İşyerlerini kapatan kadınlar ile telefonda yapılan mülakat sonucunda işyerinin kapanmasının ana sebebi olarak ekonomik problemler ön plana çıkmaktadır. İşyerini kapatan kadınlar, ellerinde yeterli sermaye olmamasından dolayı bu parayı riske atarak piyasa da tutunmayı bekleyememekte ve daha fazla gelir kaybına uğramamak için de işyerlerini kapatmaktadırlar. Ancak bu süreçte kadınları işyerlerini kapatmaya yönlerinden diğer unsurlarda göz ardı edilmemelidir. Pazarlama sorunları, iş hayatını devam ettirmeye yönelik gerekli iş ilişkilerinin ve çevrenin oluşturulamaması, gibi alt sorunlarda kadınların uzun süreli ve sağlıklı işletmeler yaratabilmelerinin önünde bir engel teşkil edebilmektedir. Bu nedenle, bu problemleri yaratan sosyo-ekonomik nedenlerin araştırılmasına yönelik detaylı çalışmalara ihtiyaç duyulmaktadır.

Araştırma sonucunda ortaya çıkan ve kadınların güçlenmesi sürecinde önemli bir etkiye sahip olan kocalarla birlikte çalışıyor olma durumu da dikkat çeken bir diğer önemli noktadır. Simojoki (2003), güçlenme sürecinde cinsiyet ilişkileri kapsamında kadınların eşlerinin konumunun da önemli olduğunu ifade ederek söz konusu durumun kadınların ekonomik kaynaklara ulaşmasında ve bunların kontrolünde hem olumlu hem de olumsuz koşullar yaratabileceğini belirtmektedir. Tek başına gelir elde edebilme, kadının sosyo-ekonomik statüsünün belirlenmesinde önemli bir göstergedir. Ancak, eşleriyle birlikte çalışan kadınlar hem karar alabilme sürecini hem de iş için gerekli finansal kaynakları kontrol etme yeteneğini eşleriyle paylaşmaktadırlar. Bundan dolayı, kadınlar karar verebilme yetkisine tam anlamıyla

sahip olamadıklarından bu tarz çalışma biçimi güçlenme sürecinde problem yaratmakta ve tam bir güçlenmeden bahsedilememektedir.

Diğer taraftan kültürel değerler ve sosyal normlar kadınların girişimciliği seçmelerinde önemli bir etken olarak ortaya çıkmaktadır. Ataerkil toplumlarda, kadının ev dışında çalışması genellikle toplum tarafından çok onaylanmayan bir durumdur. Birçok erkek, kadının girişimci olmasını farklı noktalardan ele almaktadır. Bazıları kadının çalışmasını bir ek gelir olarak kabul edip desteklerken, bazıları da kadının çalışarak ekonomik bağımsızlık kazanmasını, kadın üzerindeki kontrolü kaybetmesine neden olacak bir tehdit olarak algılamakta ve toplum tarafından kadının kontrolünü arttırmayı hedefleyen namus kavramı çerçevesinde kadınların girişimcilik olanaklarını kısıtlamaktadırlar. Bu noktada çalışmada görüşülen iki kadın var olan bu duruma bir örnek oluşturmaktadır. Mülakat yapılan iki kadın girişimci, işyerlerini kendi yaşadıkları çevrede/mahallede açmalarından dolayı eşlerinin herhangi bir olumsuz tepki göstermediğini ancak işyerlerini farklı bir yerde açmak istemiş olsalardı, eşlerinin buna karşı çıkacaklarını ifade ederek erkeklerin kadınların girişimcilik faaliyetlerine etkilerini açıkça ortaya koymuşlardır.

Güçlenme, kalkınma ve cinsiyet tartışmalarındaki bir diğer önemli kavram ise kadınların çıkarları ve ihtiyaçlarının analiz edilmesinde önemli bir yer teşkil eden pratik ve stratejik ihtiyaçlardır. Girişimcilik destek programının etkilerini ortaya çıkarmaya odaklanan bu araştırma bulgularına göre söz konusu destek programı, kadınların stratejik ihtiyaçlarını karşılamada yüksek bir etkiye sahip gözükmemektedir. Çoğu kadının, geçmişte de iş yaşamına katılmış olması sebebiyle destek almalarından kaynaklanan bir statü değişimi göze çarpmamaktadır. Bu kadınlar açısından tek fark daha önce bir yerde çalışan olarak yer alırken, girişimcilik desteği sonucunda kendi işyerlerinin sahibi olmalarıdır. Bundan dolayı girişimcilik desteği kadınların günlük ihtiyaçlarını karşılamaya yönelik olan pratik ihtiyaçları gerçekleştirmede etkili olup pratik ihtiyaçları stratejik ihtiyaçlara dönüştürmede etkisiz kalmaktadır. Ancak burada iki taraflı etkiden bahsetmek mümkündür. Araştırma sonucunda ilk defa çalışma hayatına katılan kadınlar ile eskiden beri çalışma hayatında yer alan kadınlar arasında girişimcilik desteğinin farklı bir güçlenme etkisi yarattığı gözlemlenmiştir. Buna göre, ilk defa çalışma hayatına giren

kadınlar, kendi gelirlerini kazanmaya başlamalarıyla birlikte hanede karar alma süreçlerine daha fazla katılma imkanı bulmuşlar, hanedeki gelirin çocukların eğitimine harcanmasında söz sahibi olmuşlar ve psikolojik olarak kendilerine olan özgüvenleri gelişmiş, sosyal ilişkileri arttırarak işlerini geliştirmede kredi olanaklarına ulaşabilme imkanlarını arttırmışlardır. Bu açıdan bakıldığında, girişimcilik desteğinin kadının güçlenmesinde etkili olduğu söylenebilir. Ancak bu durum uzun yıllardır özel sektörde çalıştıktan sonra kendi işyerini açan kadınlar arasında yaygın değildir. Eskiden beri çalışıyor olmak kadınları güçlendirdiği için bahse konu destek bu kadınların ekonomik ve sosyal hayatında gözle görülür değişiklikler yaratmamıştır.

Finansal olarak KOSGEB Girişimcilik desteği değerlendirildiğinde en önemli sorun olarak verilen desteğin yetersizliği karşımıza çıkmaktadır. Çoğu kadın, destek miktarını yetersiz bulmakta, kişisel birikimi ve öz sermayesi olmayan kadınlar için bu destekten yararlanmanın imkansız olduğunu ortaya koymaktadırlar. Bu noktada, desteğin verimliliği açısından soru işaretleri ortaya çıkmaktadır. Bu durum, kişisel birikime sahip olmayan bir kadın için, kadının güçlenmesinde ne kadar etkili olabileceği konusunda soru işaretleri yaratmaktadır. Bu da sosyal politika anlamında yoksul kadınların, diğer bir deyişle, ekonomik güce sahip olmayan kadınların istihdamdan dışlanmasına neden olmakta kadınların formel sektörde iş bulabilme ya da kendi iş alanlarını yaratabilme kabiliyetlerini kısıtlamaktadır.

Bu nedenle, sonuç olarak KOSGEB; kadınların erkeklerden farklı sosyo-kültürel ve ekonomik problemleri ve kısıtlamaları olduğunu göz önüne alarak, kadınları ekonomik hayata çekecek ve onların hem sosyal hem de ekonomik anlamda güçlenmelerine katkı sağlayacak yeni destek modelleri geliştirmelidir.

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