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Women's Entrepreneurship in Turkey: Recent Patterns and Practices

Türkiye'de Girişimci Kadınlar: Güncel Örüntüler ve Pratikler

Aslı Ermiş Mert*

Abstract: This article sets out to understand the recent patterns and practices of women's entrepreneurship in Turkey, and by investigating its demographics using quantitative methods, critically discussing microcredit as a policy tool, evaluating the reinforcement provided by civil society and public institutions specifically based on the action plans of the Small and Medium Enterprises Development Organization (KOSGEB), the aim is to examine whether existing entrepreneurship opportunities and support mechanisms enhance women's skills and potential based on Nussbaum's (1999; 2000) *combined capabilities* approach and *human powers* concept. This article finds that there is no particularly restricted demographics of women's entrepreneurship in Turkey, specifically referring to marital status and educational level. In terms of microcredit as a common practice, discussions underline that it does not seem to contribute to women's human powers to a large extent in terms of strengthening their position in the job market and society. Finally, it is seen that there are various sources of support towards women in entrepreneurship in Turkey offered largely by NGOs as well as public institutions, yet at the level of action plans the main target is mostly increasing the number of entrepreneur women, who are considered as a part of special target groups rather than being regarded as a separate focus. Based on Nussbaum's combined capabilities approach (1999), this article underlines that public institutions and social policies as primary external capabilities need to continue supporting women's internal capabilities (via training, networking activities etc.) in entrepreneurship, yet also concurrently focus on the expansion of the scope and fields of women-owned businesses to enable the execution of their human powers.

Keywords: Entrepreneurship, Gender, Entrepreneurship Policies, Entrepreneur Women, Combined Capabilities Approach.

Öz: Bu makale, Türkiye'de kadınların güncel girişimcilik örüntülerini ve konuya ilişkin pratikleri irdelemeyi amaçlamaktadır. Öncelikle, kadınların girişimciliğinin demografik yapısı nicel yöntemlerle incelenmiştir. Ardından, mikrokredi bir politika aracı olarak tartışılmış ve bu konudaki sivil toplum ve sosyal politika destekleri özellikle Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı (KOSGEB) aksiyon planları bağlamında değerlendirilmiştir. Makalede, girişimcilik imkanları ve desteklerinin Nussbaum'un (1999; 2000) *birleşik yapabilirlikler* yaklaşımı ve *insan güçleri* kavramı

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çerçevesinde kadınların bu alandaki yetenek ve potansiyellerini geliştirme kapasitesi ele alınmıştır. Sonuçlar Türkiye’de kadınların girişimcilik örüntülerinde özellikle medeni durum ve eğitim seviyesi açısından çok kısıtlı bir demografik yapıya işaret etmemiştir. Yaygın bir uygulama olan mikrokreditin ise kadınların insan güçlerine istihdam ve toplumdaki statülerini geliştirme bağlamında yüksek düzeyde bir katkı sağlamadığı tespit edilmiştir. Son olarak, sivil toplum alanında kadınların girişimciliğine ilişkin çeşitli destek mekanizmaları olduğu görülmüştür. Kamusal aksiyon planları çerçevesinde de girişimci kadınlara yönelik adımlar mevcut olmakla birlikte çoğunlukla bu alanda çalışan kadınların sayısını artırmanın hedeflendiği ve spesifik olarak kadınlara odaklanan politikaların eksikliği dikkat çekmiş, girişimci kadınların özel hedef grupları arasında değerlendirildikleri gözlemlenmiştir. Bu çalışma, Nussbaum’un (1999) birleşik yapabilirlikler yaklaşımına dayanarak, en önemli dışsal yapabilirlik öğelerinden olan kamu kuruluşu destekleri ve sosyal politikalar bazında girişimci kadınların içsel yapabilirliklerini (eğitim imkanları, ağ oluşturma aktiviteleri vb. aracılığıyla) pekiştirme süreçlerinin devamı ile birlikte kadınlara ait girişimlerin kapsam ve alanlarının genişlemesine ilişkin çalışmalara odaklanılmasının önemini altını çizmiştir.

Anahtar kelimeler: Girişimcilik, Toplumsal Cinsiyet, Girişimcilik Politikaları, Girişimci Kadınlar, Birleşik Yapabilirlikler Yaklaşımı.

Introduction

Putting women’s entrepreneurial skills into practice has exclusively been becoming crucial in Turkey as a result of the barriers they face while entering the labor market in different sectors and work statuses. Considering that there are many vertical and horizontal segregation patterns in the job market (Ermiş-Mert, 2017), and women’s employment rate (for those who are 15 years old and above) in Turkey was only 26.3 per cent in 2020 (Turkish Statistical Institute - TurkStat, 2020), entrepreneurship opportunities offer a considerable potential for women to contribute to the economy and gain economic independence. However, mainly in the light of Nussbaum’s (1999) (combined) capabilities approach, this article argues that women’s entrepreneurship in Turkey needs to move beyond the context of financial gain and economic independence through a more improved understanding, by targeting the expansion and development of women-owned businesses for them to reflect their skills in their ventures and to compete with their male counterparts at a greater extent. Therefore, it should be a priority to continue supporting women’s internal capabilities for exercising the function of being involved in more advanced levels of entrepreneurship based on their own talents and background with the support of relevant external capabilities, both of which form the combined capabilities for women to realize their human powers, two major concepts introduced by Nussbaum (1999; 2000).

The first purpose of this article is to examine the recent demographic structure of women's entrepreneurship in Turkey. Understanding the impact of demographic determinants — particularly educational level and marital status— on women's likelihood to become entrepreneurs is one of the ways to evaluate the characteristics of their entrepreneurship in Turkey. Therefore, investigating whether married women are significantly more likely to become entrepreneurs (in terms of being presumably more likely to have the need to contribute to the family budget) and to predict the impact of education to see whether entrepreneurship is likely to be adopted prominently by higher educated women as potentially a career path are worthwhile in the context of Nussbaum's (1999) combined capabilities approach. In other words, though indirectly, there is an initial need to assess whether entrepreneurship is associated with women's secondary position in the job market, hence used primarily as a strategy for providing financial support to family or is largely preferred for managing a higher level of paid work-unpaid work balance (both in relation to being married) rather than career-oriented motivations (looking into educational level) — especially in relation to microcredit practices. Firstly, to determine the impact of these demographic components on women's likelihood to be entrepreneurs, Life Satisfaction Survey (TurkStat, 2019) will be used to conduct a Firth's logistic regression (1993) model. In addition, grasping the satisfaction level of entrepreneur women even at the descriptive level will create a basis to discuss the extent of women's fulfilment in this area of work. Secondly, microcredit as a practice to reduce women's poverty via small scale provisions for starting a business will be critically assessed related to its role in expanding women's human powers, or lack thereof, following which civil society support towards entrepreneur women and their status in action plans of mainly the Small and Medium Enterprises Development Organization (KOSGEB) will be discussed. Finally, related policy recommendations targeting the enhancement of women's entrepreneurship trajectories beyond its functions of diminishing poverty, increasing the number of women in paid work, and contributing to family budget will be presented.

Theoretical Framework

Capabilities approach was first introduced by Sen in 1979 (Sen, 1980; Saith, 2001). In terms of individual well-being and advantage, Sen (1999a) highlights the capabilities of individuals to function in terms of what they can do or be, questioning the conventional economic notion of utility. While Sen and Nussbaum both examine individuals' capabilities for functioning and they have a particular focus on gender (Sen, 1995; Nussbaum, 1999; 2000), their theoretical claims (Sen's claims being less specified) of capability approach differ (Robeyns, 2003). Nussbaum (2001) argues that capability rather than functioning is the proper political goal, which she states has not been particularly affirmed as a theoretical point by Sen, and that the three types of

capabilities she introduced also have no direct correspondence in his work. These three types of capabilities are: Basic capabilities (the innate tools needed as a basis for developing further capabilities), internal capabilities (adequate conditions necessary for implementing a function), and combined capabilities (internal capabilities combined with suitable external circumstances for the application of a function) (Nussbaum, 1999: 44).

Kleist (2010) discusses Nussbaum's capabilities approach in relation to human powers regarding which Nussbaum (2000) argues that it is not adequate that a capabilities approach simply offers real opportunities for individuals to exercise a function but a function must be executed in a genuinely human way by manifesting one's human powers for a dignified life. To underline what functioning stand for, Robeyns and Byskov (2020) signify that these are states individuals can be in or activities that they can do (in the context of this article, e.g. becoming a leading entrepreneur), as capabilities are the real opportunities for realizing the former (e.g. means for achieving this goal via internal development and external support). Nussbaum (2000: 222) indicates that women lack the necessary support for living a life that is fully human, and even when they live in a democratic context and are equal on paper, their position in society is in fact secondary. It could be specified that this secondary position is seen widely in the labour market for women (International Labour Organization & Asian Development Bank, 2011; Değirmenci & İlkaracan, 2013) and looking specifically into the case of women in entrepreneurship, there are various barriers women face in the way towards executing their skills in entrepreneurship as will be presented throughout this article. In line with this argument, this article points out that women's internal capabilities need to be strengthened alongside supporting external capabilities such as complementary social policies and accompanying macro-level practices (subsequently forming combined capabilities), for their talents and human powers to be reflected in their entrepreneurial endeavors.

I. Patterns of women's entrepreneurship in Turkey

Before discussing the Firth's logistic regression (Firth, 1993) model that examines the patterns of women's entrepreneurship in Turkey in relation to marital status, educational level, and age, a review of the literature regarding the demographics of women in entrepreneurship, the barriers they face at work and the characteristics of women-owned businesses in this context will firstly be briefly presented. In her study undertaken in early 2000s, Özar (2003) expresses that many of the one-person enterprises owned by women are in home-based manufacturing, women tend to own very small businesses, and 12 per cent of the enterprises run by women lack legal status. According to the data on Turkey in the context of OECD (2016), only 12 per cent of women report that access to finance is not a barrier for them to start a business (which is 21 per cent for

men), OECD average for women being 27 per cent. Women's lack of experience and access to funding in starting businesses compared to men (İnce Yenilmez, 2018) are indeed frequently emphasized issues. Özbebek Tunç and Alkan (2019) also include access to financial support among the main barriers for women's entrepreneurship, alongside the socio-cultural aspect (traditional gender roles), less inclusion in social networks as well as lack of business skills, female role models and awareness about how to access information.

Regarding training opportunities, OECD (2016) data demonstrates that in Turkey, 17 per cent of women report to have access to training on starting and expanding a start-up (35 per cent for men). Alongside these issues, in her study in Istanbul and Izmir, İnce Yenilmez (2018) finds that women's entrepreneurship is driven by the motivation of income and becoming independent—necessities rather than opportunities—, due to their domestic burden women's entrepreneurship is limited in scope, and they are concentrated in certain sectors. Reflecting upon sectoral concentration, Ecevit and Yüksel Kaptanoğlu (2015) point out that 82 per cent of entrepreneur women are in the service sector in Turkey, in which they are also overall the most employed, and women in entrepreneurship are concentrated in trade and sales with 40 per cent, which is the occupational area most widely embraced among women in the Turkish job market. Boudet and Agar (2014) also highlight the occupational areas that have the highest share of women in terms of entrepreneurship (although their proportions are still very low), and list them as financial and insurance activities, health and social work, and education consecutively.

In her research comprising nearly 5.000 micro and small enterprises in Turkey, Özar (2016) finds that only 6 per cent of these are led by women. While the quantity of women-owned businesses is important for monitoring improvement in this aspect, we need to be careful about the qualities (scope, concentration, type of enterprise) as well. Relevant action plans and majority of the related implementations are generally based on improving certain internal capabilities (as in training, networking etc.) and increasing the number of entrepreneur women in Turkey as will be seen below. The latter is surely expected to be among the goals in policy formation processes considering that women's share in entrepreneurship was only 16.1 per cent in 2020 (TurkStat, 2020). However, while working towards supporting more entrepreneur women is significant, developing the existing or potential female entrepreneurship patterns needs to be at least simultaneously prioritized for women to equally compete with men in this work status, e.g. by encouraging new business ventures based on corresponding educational background or personal talent.

Before analyzing the characteristics of women's entrepreneurship in Turkey, it is crucial to determine how this type of work is conceptualized in the literature. Differences between concepts such as self-employment and entrepreneurship (Martínez et al., 2007) as well as self-employment and business ownership (Light & Munk, 2016) are underlined in the international literature, and there are studies that differentiate between solo self-employment (self-employed with no employees) and employer entrepreneurship (Van Stel et al., 2014). In the Turkish literature, entrepreneurs mostly comprise the self-employed and employers (TÜGİAD, 1993; Keskin, 2014). From this perspective, recent data demonstrates that there are nearly 2.5 times more men than women in entrepreneurship: 25.5 per cent of working men are entrepreneurs, which is 10.9 per cent for women (TurkStat, 2020). Alongside the rates of women and men in entrepreneurship, it is important to understand the experiences of working women who are entrepreneurs. Evaluating women's subjective well-being -at least descriptively- in entrepreneurship could reflect their conditions in comparison to women in other statuses of work. As stated above, considering both the self-employed and employers as entrepreneurs, 35 per cent of entrepreneur women report to be content (satisfied or very satisfied) with their income, which is 47.1 per cent for women who have other employment statuses in total (regular employee, casual employee, and unpaid family worker) according to the Life Satisfaction Survey data (TurkStat, 2019). Furthermore, 72.6 per cent of entrepreneur women are content with their work, which is 78.5 per cent for women holding other statuses in the labour market.¹ It could be seen that while there is not a high level of discrepancy between women in entrepreneurship and other statuses of work in terms of satisfaction with their job, the gap widens for being content with one's income, which could be related to the limited scope of women-owned businesses in Turkey that this article highlights as one of the major issues women entrepreneurs face.

As the central argument of this study revolves around the need of improved combined capabilities for women in entrepreneurship, it is important to examine whether female entrepreneurship is reduced to certain characteristics in Turkey, which could prevent them from realizing their potential at work. To put it differently, investigating the impact of women's marital status and educational level on their likelihood to be entrepreneurs could contribute to the understanding of whether entrepreneurship is associated with restricted demographic features as a barrier for the realization of women's human powers in this area. There are contradictory findings regarding the effect of educational level and domestic division of labour in relation to marital status on women's entrepreneurship in Turkey. Educational level as an internal capability is associated with entrepreneurship in the literature (Oğuz, 2018; Fiş et al., 2019), and Ökten (2015) finds that

¹ Percentages in this paragraph are author's tabulations.

living in an urban area increases the odds of becoming an employer for men but decreases the odds for women referring to a rising gender gap in entrepreneurship, which is reduced by higher education. However, the slowly yet steadily growing higher educational attainment of women in Turkey is neither reflected in the job market in general —evidently nor in entrepreneurship— to the anticipated extent, particularly in traditionally male-dominated sectors (Ermiş-Mert, 2017). This implies a lack of transformation of the external circumstances including social norms, values, and traditional gender roles among others for women. Boudet and Agar (2014) point out that being married has no effect on women's odds to be an employer (rather than being inactive or unemployed) unlike for men in which case the odds are increased by being married. Karakoç and Uysal Kolaşın (2008) indicate that educational level is less of a barrier for entrepreneur women in Turkey and most of them are low educated, one-third of women in entrepreneurship have home-based businesses, and entrepreneurship makes it easier for women to balance their work and family life due to the more flexible working conditions as also this type of work helps to overcome the cultural obstacles women encounter in paid work. Based on women's percentages in different types of work according to marital status, their report further indicates that being married is more common among entrepreneur women than wage workers, which Karakoç and Uysal Kolaşın (2008) interpret as marriage being not much of a barrier to paid work for women in entrepreneurship. However, recent data shows that 67.5 per cent of female entrepreneurs are married, which is 71.5 per cent for non-entrepreneur women according to the Life Satisfaction Survey (TurkStat, 2019).

To present a better understanding on the issue, a Firth's logistic regression (Firth, 1993) model is used to examine the impact of marital status and educational level on the likelihood of women to be entrepreneurs in Turkey. As seen in Table 1, results show that there is not a statistically significant impact of marital status. For educational level, women who have completed general high school and a doctoral degree are statistically significantly more likely to be entrepreneurs relative to women who have not completed any school with the log odds of .86 and 1.01 consecutively. To interpret the odds ratios for statistically significant results, the odds of women with a general high school degree to be an entrepreneur are 2.36 times higher than those with no education, which are 2.75 times higher for women with a doctoral degree. Age (and age squared) is also added as a control variable and this improves the model considerably: With this addition, the p value of the chi-square statistic ($\text{Prob} > \chi^2$) changes from 0.0932 to 0.0008, making the model statistically significant. As seen in Table 1, for each one unit increase in age, the log odds of women to be entrepreneurs (rather than being in other work statuses) increases by .22 (exp.

1.25). Yet, the coefficient for age squared shows that as women get older, the impact of age decreases.

Table 1. Firth's logistic regression model for predicting women's likelihood to be entrepreneurs

	Coefficient (Standard Error)
Marital status (Reference category: Single)	
Married	-.49 (.32)
Divorced	.06 (.45)
Spouse deceased	.56 (.45)
Educational level (Reference category: Not finished any school)	
Primary school (5 years)	.61 (.33)
General secondary school	.41 (.46)
Vocational/technical secondary school	.38 (1.47)
Primary education (8 years)	.57 (.73)
General high school	.86 (.41)*
Vocational/technical high school	.65 (.49)
Associate degree (2 or 3 years of higher education)	-.67 (1.46)
Bachelor's degree	.49 (1.48)
Master's degree	.69 (.51)
Doctoral degree	1.01 (.40)**
Age	.22 (.05)***
Age squared	-.002 (.00)***
Constant	-8.51 (1.09)***
Wald χ^2 (15)	38.28
Prob < χ^2	0.0008
N	4.986
Penalized log likelihood	-506.62254

* p value ≤ 0.05 , ** p value ≤ 0.01 , *** p value ≤ 0.001

Source: Life Satisfaction Survey (TurkStat, 2019)

Age as a control variable being the most influential means, findings reveal that marital status is not a meaningful factor for predicting women's likelihood to be entrepreneurs in Turkey. In terms of education as a predictor variable, while only two coefficients are statistically significant, these demonstrate an intermittent yet positive impact of increasing educational level on women's likelihood to be in entrepreneurship. In other words, though limited (as there is not much difference between the odds ratios of those with a high school and doctoral degree), the positive effect of rising educational attainment could imply that entrepreneur women tend to be somewhat more educated.

Following the model presented in Table 1, Table 2 demonstrates the predicted probabilities of women with different marital statuses and educational levels to be in entrepreneurship.

Table 2. Predicted probabilities after Firth's logistic regression model
(with only marital status and educational level as predictor variables)

	Margin (Standard Error)
Marital status	
Single	.02 (.01)***
Married	.02 (.00)***
Divorced	.04 (.01)**
Spouse deceased	.04 (.01)***
Educational level	
Not finished any school	.01 (.00)***
Primary school (5 years)	.03 (.00)***
General secondary school	.02 (.01)**
Vocational/technical secondary school	.02 (.03)
Primary education (8 years)	.02 (.01)
General high school	.03 (.01)***
Vocational/technical high school	.02 (.01)**
Associate degree (2 or 3 years of higher education)	.01 (.01)
Bachelor's degree	.03 (.04)
Master's degree	.03 (.01)**
Doctoral degree	.04(.01)***
N: 4,986	

p value* ≤ 0.05 , *p value* ≤ 0.01 , *** *p value* ≤ 0.001

Source: Life Satisfaction Survey (TurkStat, 2019)

Predicted probabilities confirm the structure in which women's entrepreneurship is not characterized by a certain marital status, as women with different marital statuses have highly similar probabilities to be an entrepreneur (although divorced and widowed women's predicted probabilities are relatively higher compared to that of single and married women). Also, as seen in Table 2, the results for educational level demonstrate that only having a doctoral degree makes a small but more evident positive difference relative to all other degrees in women's predicted probability to be an entrepreneur, which is four times higher compared to having not finished any school. The findings that there is no restricted demographics for women's entrepreneurship e.g. in relation to being married or low educated as well as observing a limited yet statistically significant positive effect of educational level are both encouraging patterns concerning the possibility to support a more advanced entrepreneurship framework for women via expanding their internal capabilities further. However, in the context of certain external capabilities as in microcredit, practices regarding women's entrepreneurship directly correspond to supporting relatively

disadvantaged women for increasing their employment rates and diminishing poverty in Turkey. Thus, the next section will critically discuss microcredit practices in the context of Nussbaum's (1999, 2000) combined capabilities approach and human powers concept.

II. Microcredit as a Practice for Women's Entrepreneurship in Turkey

Turkey has by far the highest number of microenterprises among OECD countries according to the most recent data available, followed by Italy and Japan (OECD, 2021), and 93.8 per cent of SMEs are microenterprises in Turkey². Soyak (2010) states that the reason for supporting female entrepreneurship is reducing poverty and improving women's socio-economic status in many developing countries. Hence, microcredit is a widely adopted means in these contexts to challenge women's financial struggles via small scale provisions but it is mostly expressed in the literature that microcredit lacks the adequate social and cultural means to improve women's status in the job market and society, as will be discussed in this section.

There is various research in Turkey, most of them being local studies, regarding the impact of microcredit on women's financial and social status. In line with the main aim of microfinance, some of these studies underline its financial aspect as an advantage, and state that it is a policy tool that provides women a certain level of economic freedom, helps them to generate income, financially contributes to their household and/or reduces unemployment (Şengür & Taban, 2012; Selek Öz & Çolakoğlu, 2014; Balkız, 2015; Tüzün Rad & Altıkulaç, 2016; Bayramoğlu & Dökmen, 2017). However, there are contradicting findings as well. Aşkın and Barış (2015) state that microcredit does not have a positive impact on increasing women's employment in terms of quality and quantity. Based on their findings, Sarvan and Tömen (2015) refer to the inadequacy of microcredit to save women from poverty and to transform women into entrepreneurs. In different studies, it is also found that microcredit is occasionally spent for family use, is given to husbands/sons, or used for urgent needs rather than for business purposes in Turkey (Selek Öz & Çolakoğlu, 2014; Aşkın & Barış, 2015; Sarvan & Tömen, 2015). Microcredit also tends to create informal employment considering the corresponding enterprises being small scale and generally based on handicraft (Selek Öz & Çolakoğlu, 2014), in other words, in relation to the scope and extent of businesses it creates. Bayramoğlu and Dökmen (2017) similarly emphasize that microcredit does not have a highly positive impact on (challenging) informal employment for women.

² Please see: <https://en.kosgeb.gov.tr/site/tr/genel/detay/5667/definitions-and-regulations> (Last accessed: 30 January 2021)

Çuhadar and Algan (2019) find no causal relationship between microcredit and reduction of poverty for women in Turkey, and they argue that low levels of education as well as the impact of informal institutions (as in traditions, norms etc.) on gender equality are the main barriers in transforming the situation. On a similar note, Balkız (2015) indicates that when microcredit provided to women is used by their husbands, it creates a barrier for women's empowerment and does not transform women's social status as there is a need for change regarding all sorts of gender inequalities in society for a full transformation. She further points out that only very few microfinance programs aim to politically mobilize women or raise political awareness. This refers to the lack of accompanying internal capability reinforcement of microcredit, while external capabilities as in the necessary steps towards improving women's status in society and economy alongside the provision of microloans need to be accentuated as well to be able to discuss microcredit in the context of combined capabilities. Though it provides limited funding, microfinance has a potential to create a financial basis for women to start a successful prospective venture, yet this to happen, monetary provisions need to be concomitantly supported with initiations that comprise training programs for women on sustaining and expanding a business and raising awareness towards the importance of gender equality in paid work is also highly necessary at the macro level. However, existing problems, some of which have been underlined above, stand as barriers for entrepreneurship to become a tool for women's empowerment in a more advanced context.

It is also frequently argued that microcredit is mostly used in traditional production undertaken at home in Turkey, which is among the causes of its limited impact regarding the transformation of women's status as entrepreneurs. Balkız and Öztürk's (2013) study shows that microcredit is largely used to support an existing enterprise, but it does not provide regular income, which is highly limited when it does, and these enterprises are associated with traditional home-based production. While there are few studies that signify that microcredit positively affects women's social status (Tüzün Rad & Altıkulaç, 2016; Bayramoğlu & Dökmen, 2017), it could mostly be observed that it has a restricted impact and provision of (micro)loans (and generating a certain level of income based on this) does not improve women's status in the family and society by itself (Balkız & Öztürk, 2013; Balkız, 2015). In other words, the practice is not adequately supporting the social and cultural aspects of women's entrepreneurship (Selek Öz & Çolakoğlu, 2014). Ören et al. (2012) stress the importance of short-term courses especially for low educated women that focus on women's legal as well as political rights and on how to create economic value as a complementary practice to microcredit. While this would certainly improve the internal capabilities of women, as expressed previously, there still needs to be the appropriate external

context in which gender equality is reinforced not only in entrepreneurship ecosystem or the wider job market but also in society as a whole.

Based on Nussbaum's (1999) arguments on combined capabilities and human powers, this article argues that as the provision of microcredit creates real opportunities to perform a function (primarily as in earning an income and having the opportunity to be an active part of the economy), the restricted scope of microfinance makes it questionable whether it is adequate for women to execute their human powers, also be involved in this type of work by fully realizing themselves and expressing their potential and talents. Therefore, via microcredit or other similar practices, the aim needs to be moving beyond merely providing financial support. Sallan Gül and Altındal (2016) indicate that women's entrepreneurship in Turkey was heavily focused on battling poverty in 2000s and actions related to provision of microcredit were undertaken. However, they argue that as barriers women face in accessing financial resources as well as issues concerning discrimination, cultural values, and prejudices were mostly ignored in these programs, the success of related policies and implementations for women's entrepreneurship remained limited. Gilardone et al. (2014) emphasize a similar point and stress that microfinance does enhance women's capabilities by providing economic freedom and generating income through presenting them real opportunities, yet they underline that it does not contribute to women's real freedom (despite that there is a potential it may help). They further point out that microfinance exacerbates discrepancies between women and men, and among women by creating new hierarchies against which other social constructs (informal/social institutions as presented by the authors, e.g. traditions and norms) need concurrent transformation. In the light of the capability approach of Sen and Nussbaum (Sen, 1999b; Nussbaum, 2006), Molnár (2017) states that if provision of loans is not accompanied by capability building that can be achieved via providing economic and social capital synchronously, this could result in mission drift³ (a shift towards groups that are relatively less disadvantaged), causing the most in need to be socially excluded even more.

While microfinance is definitely an incentive for battling poverty (despite problems such as giving out the money to husbands or other family members for personal needs), its impact on increasing and enhancing female employment is questionable and its primary aim does not appear to be creating opportunities that target entrepreneur women's empowerment. Also, microcredit could not be considered as a strong enough tool to improve women's position within the family from the perspectives of time availability and resource bargaining approaches. As the former refers

³ Mission drift represents microfinance institutions' shift from the poor to wealthier potential recipients (Darko, 2016).

to longer hours spent at paid work reducing the time unpaid work is undertaken, the latter stands for increased resources (mainly income) improving the bargaining power for sharing domestic responsibilities more equally (Greenstein, 2000). Entrepreneur women's work—in the context of microcredit in particular— can even be considered as a “privilege” by men, letting them justify their further abandonment of household responsibilities (which would cause a heavier burden for women) (Gilardone et al., 2014) in relation to these approaches, presumably due to women-owned businesses being located mostly at home, their limited scope, and lower levels of income they bring. In addition, specialization of women in certain areas (in terms of sector as well as concerning the type of production that is mostly home-based and which does not really have an extensive impact on their status in the job market) is problematic alongside the prioritization of quantity (number) over other means of quality (scope/growth) of women-owned businesses. In that terms, action plans and policies concerning female entrepreneurship are definitely remarkable means to improve entrepreneur women's prospective work, in cooperation with other institutions working towards gender equality in the labor market and society. Hence, the next section will focus on civil society support towards entrepreneur women, and their position within the social policy formation processes through a discussion based on the literature and the most recent action plans of the Small and Medium Enterprises Development Organization (KOSGEB) in Turkey.

III. Institutional support and action plans for women in entrepreneurship: An outlook

The SME Policy Index document by OECD et al. (2019) presents that in terms of the standards of policy development and implementation for women's entrepreneurship (scored between 1 and 5, 1 being the lowest and 5 being the highest score), Turkey received 5.00 for planning and design, 4.43 for implementation, yet 2.60 for monitoring and evaluation, the latter being highly related to sustainability of policies. In addition, in the “Entrepreneurship Strategy and Action Plan of Turkey (2015-2018)” prepared by KOSGEB⁴, referring to OECD et al. (2012), it is stated that Turkey had a score of 2.52 for the *Small Business Administration* (SBA) principle of “entrepreneurial learning and female entrepreneurship” (the mean score for 8 countries evaluated was 2.41). In spite of the overall positive evaluation (except for monitoring and evaluation) of efforts towards improving women's entrepreneurship, policy formation specifically designed for women in entrepreneurship is rare, and action plans involving women mostly consider them as part of special target groups in Turkey as will be seen below. Moreover, Çoban (2018) argues that supporting policies are limited to unsystematic endorsements and goal-oriented initiatives that

⁴ Please see (in Turkish): https://www.kosgeb.gov.tr/Content/Upload/Dosya/Mali%20Tablolar/Gisep_2015-2018_TR.pdf (Last accessed: 30 January 2021)

public policy offers in Turkey, with mostly a lack of follow-up or monitoring processes for the services provided.

In terms of civil society reinforcement, certain NGOs support female entrepreneurship in Turkey as one of their missions or as their main goal. A prominent example is The Women Entrepreneurs Association of Turkey (KAGİDER), which directly supports women's economic empowerment and targets gender equality in the context of this particular area of work by providing training, mentoring, and guidance to women in entrepreneurship.⁵ Turkey is also a part of The European Network to Promote Women's Entrepreneurship (WES), which is a policy network and comprises representatives from 31 nations, who are mainly responsible of promoting and reinforcing female entrepreneurship in their countries⁶. Another institution in relation to women's entrepreneurship is The Union of Chambers and Commodity Exchanges of Turkey (TOBB) - Women Entrepreneurs Council, an NGO which holds the aims of providing information, guidance, and training to those with entrepreneurial skills, raising awareness regarding entrepreneurship in Turkey, helping entrepreneur women to do internships for experienced entrepreneurs, creating a coaching/mentoring system to new starters, specifying policies that support entrepreneurship in universities and different sectors, guiding women towards and reinforcing them in these areas.⁷

Following a brief introduction on how women's entrepreneurship in Turkey is evaluated in the context of OECD and the support civil society institutions offer to women in entrepreneurship, this section will continue focusing on how women are included in the action plans concerning entrepreneurship by thoroughly presenting and discussing KOSGEB's most up-to-date documents comprising entrepreneurship strategies and proposed initiatives. The Small and Medium Enterprises Development Organization (KOSGEB) is a public institution for entrepreneurship in Turkey, and their action plans and related documents include components regarding the development of women's entrepreneurship as well. KOSGEB is affiliated with the Ministry of Industry and Technology and has been providing support and services to all SMEs (Small- and Medium-Sized Enterprises) since 2009, before which their main focus was SMEs in the production sector. KOSGEB offers financial support to entrepreneurs including women in the process of starting up their businesses and promotes female entrepreneurship via different initiatives including motivational reinforcements such as giving the "Female Entrepreneur of the Year

⁵ Please see: <https://kagider.org/en/corporate/about-us> (Last accessed: 5 October 2021)

⁶ Please see: https://ec.europa.eu/growth/smes/supporting-entrepreneurship/women-entrepreneurs/support-networks_en (Last accessed: 30 January 2021)

⁷ Please see: <https://www.tobb.org.tr/TOBBKadinGirisimcilerKurulu/Sayfalar/Eng/AnaSayfa.php> (Last accessed: 30 January 2021)

Award”⁸ among other categories. KOSGEB’s financial contribution is relatively higher especially compared to microcredit practices and they offer affirmative actions towards women such as the provision of extra (5.000 Turkish Lira) performance support and extra scores in evaluation processes.⁹

Considering that Turkey has received a full score for planning and design regarding women’s entrepreneurship policies in the SME Policy Index (OECD et al., 2019), it is crucial to discuss KOSGEB’s most recent action plans and entrepreneur women’s position within these documents. In KOSGEB’s “Entrepreneurship Strategy and Action Plan (2015-2018)”, within the framework of the main aim “Expansion of entrepreneurship culture in the country, creating a strong ecosystem, improving entrepreneurship”, under the Strategic Target 1 (Improvement of the entrepreneur-friendly regulatory framework), action no. 1.10. states that “The regulatory framework will be evaluated from the perspective of female entrepreneurship” (p. 9), referring to a planned gender mainstreaming process. Under the Strategic Target 3 (Development and application of a sustainable support system in thematic priority areas as women, youth, eco, social and global entrepreneurship and in general areas), action no. 3.5. remarks that “Women entrepreneur ambassadors project will be extended”, 3.6. states that “Training needs analysis will be undertaken for women entrepreneurs”, and 3.7. highlights the research perspective by stating: “Research will be undertaken on women entrepreneurs’ problems” (p. 11). As seen, the aims regarding the development of women’s entrepreneurship in this document mainly focus on training, enhancing support mechanisms, and research.

Under the second main title of this KOSGEB document, the “Current state of entrepreneurship in Turkey and the world”, which is a part of the subtitle “2.3. Policies and programs supporting entrepreneurship in the European Union”, Article 37 is on developing initiatives with European Commission member states on diminishing the barriers for women’s entrepreneurship, and primary programs within this framework include: Mentors Network for Women Entrepreneurs (provision of advice and support during establishment, development, and expansion processes of enterprises, Turkey represented by KAGİDER in the program), *The European Network of Female Entrepreneurship Ambassadors* (successful entrepreneurs providing motivation as role models to women of all ages in the way of becoming entrepreneurs), The European Network to Promote Women's Entrepreneurship (WES) (a platform that aims to increase the number of female entrepreneurs, enhance the extent and visibility of businesses via

⁸ Please see (in Turkish): <https://www.kosgeb.gov.tr/site/tr/genel/detay/7023/kosgeb-6-kobi-ve-girisimcilik-odul-finalistleri> (Last accessed: 30 January 2021)

⁹ Please see (in Turkish): <https://www.kosgeb.gov.tr/site/tr/genel/detay/6878/kosgebden-kadinlara-pozitif-ayrimcilik> (Last accessed: 30 January 2021)

sharing national best practice examples, and undertake collaborative projects, KOSGEB representing Turkey in the Network), and Women's Entrepreneurship Hub (which aims to provide access to information on institutions, networks, projects, and events on women's entrepreneurship) (pp. 27-28). In this particular context, it could be seen that networking, role models, and mentoring mechanisms come to the forefront.

The above-mentioned KOSGEB action plan document also reflects upon the findings that Turkey has a low score in systematic research and development activities for women-owned businesses and has the 18th place out of 30 countries in the Gender Global Entrepreneurship and Development Index (GEDI) (Aidis et al., 2014) ranking (KOSGEB, 2015-2018: 40-41). In the SWOT analysis section on women's entrepreneurship in the document, the *strength* is expressed as "sensitivity of numerous institutions concerning the issue", *weakness(es)* as "lack of data on the needs of women entrepreneurs", "inadequacy of cooperation networks", and "focusing on temporary programs and projects that are not evaluated in the framework of 'mainstream' (*as stated by the report*)", *opportunity* as "women's involvement, who constitute the 50 per cent of the population, in the labor force, and their contribution to the economy", *threat* as "patriarchal perspective in society", and related intervention area referring to "thematic and general support, and regulatory framework" (p. 68). An important weakness underlined in the SWOT analysis is the temporary nature of the projects and the lack of gender mainstreaming in the evaluation of these programs. In those terms, the need of considering women's entrepreneurship as a separate area within the larger entrepreneurship culture emerges, which Çoban (2018) also denoted by as an issue concerning women entrepreneurs in the context of policy-making. Furthermore, increasing the number of women in the job market and their contribution to the economy is referred as the opportunity, and this reflects the risk that support towards women in entrepreneurship could remain at the level of increasing the quantity rather than scope and development of women-owned businesses. Patriarchal perspective is emphasized as a threat, referring to one of the most primary problematic external conditions, which corresponds to a barrier to improved external capabilities (Nussbaum, 1999) for women in entrepreneurship (and overall in the labor market). In the words of Walby (1989), patriarchy is defined as "*a system of social structures, and practices in which men dominate, oppress and exploit women*". The job market, of which entrepreneurship is an important part, is one of the social structures in which women are exposed to exclusion and segregation primarily due to the expectations and prejudices associated with traditional gender roles. Therefore, patriarchal relations at work definitely need to be addressed on the wider social context with the cooperation of all corresponding institutions working towards gender equality,

for further progress in women's position in paid work overall as well as entrepreneur women's conditions particularly in terms of their businesses' limited scope and fields of specialization.

In KOSGEB (2015) Strategic Plan for 2016-2020, the association between this plan and relevant policy documents in Turkey is presented, and those in relation to the target 2.3. ("Special target groups will be supported", which involves women's entrepreneurship) under the strategic purpose no. 2 ("Spreading entrepreneurship culture, improving entrepreneurship, and ensuring the sustainability of enterprises") are as following:

- 64th Government Program – The main title "Woman" (Related plans include continuity of incentives provided for women's paid work, preparing and implementing the Women's Entrepreneurship Program, and supporting women in business life)
- 10th Development Plan 2014-2018 – Article 249 (Main purposes are reinforcing women's role in the social and economic contexts, preserving the family unit and improving its status, and reinforcing social integration, in the context of gender equality in society)
- 10th Development Plan 2014-2018 – Article 251 (The aim is to secure the extended involvement of women in decision-making processes, increasing women's employment rates, and enhancing their educational level as well as skills)
- 10th Development Plan 2014-2018 – Article 257 (The aims are raising awareness regarding gender-sensitive budget formation and developing pilot practices)
- 10th Development Plan 2014-2018 – Transformation Programs with Priority 8-7 (The aim is to prepare and carry out a Woman Entrepreneurship Program)
- 10th Development Plan 2014-2018 – Transformation Programs with Priority 8-8 (The plan is undertaking activities to promote women's entrepreneurship)
- The Medium-Term Program (2016-2018) – Article 255¹⁰ (The plan includes continuation of policy practices to increase the labour force participation and employment rates of disadvantaged groups, women, and the disabled in particular)

In addition, although not directly and solely targeting entrepreneur women, in relation to the target 2.3., 10th Development Plan 2014-2018 – Article 693 comprises plans on prioritization of the support given to female, young, and social entrepreneurship, improvement of monitoring and assessment processes, and impact analysis regarding the effect of the provided support on the economy. It could also be seen that articles in policy documents that are related to the strategic aim in KOSGEB's action plan that includes women mostly emphasize general purposes on involving women in the job market as entrepreneurs, with no specific focus on the expansion and advancement of women's businesses.

¹⁰ The number of the Article is revised based on the original document (The Medium-Term Program (2016-2018)).

In the latest, renewed KOSGEB Strategic Plan (2019-2023)¹¹, under the second purpose of “Ensuring the establishment and expansion of successful enterprises primarily in high technology areas and production sector”, aim 2.4. focuses on “Supporting special target groups (youth, women, disabled, war veterans, and first-degree relatives of martyrs)”. As seen, women continue to be a part of a long list of special target groups in this strategic plan, which again demonstrates the need for gender mainstreaming in policies regarding women’s entrepreneurship. Furthermore, the focus on women is limited to the above-mentioned point in the most recent strategic plan concerning entrepreneurship, which implies that women’s entrepreneurship has a secondary position in this context. In other words, currently, the only highlighted point on women in the KOSGEB Strategic Plan is that there will be support towards female entrepreneurship, which shows that the weight given to this area is still at the basic level. Hence, there is a lot of room for improvement to extend the focus on women’s entrepreneurship in policy formation processes to encourage them for executing their full potential and realizing their human powers in this work status with continuing reinforcement towards their internal capabilities and with a more inclusive social policy agenda as part of external capabilities.

Discussion and Conclusions

This article presented an evaluation of the demographic structure of women’s entrepreneurship in Turkey, a critical discussion on microcredit practices, civil society support towards entrepreneur women as well as their status within KOSGEB’s recent action plans in relation to Nussbaum’s (1999, 2000) combined capabilities approach and human powers concept. Firstly, the patterns and demographics of female entrepreneurship were presented. The literature referred to a horizontal segregation pattern, also women’s concentration in certain sectors and types of enterprises, and their struggles especially regarding access to financial support mechanisms relative to men. While descriptive findings revealed that female entrepreneurs are less content with their income in comparison to their counterparts in other statuses of work, a Firth’s logistic regression model (Firth, 1993) demonstrated that there is no statistically significant impact of marital status on women’s likelihood to be entrepreneurs, and compared to women with no education, those with general high school and doctoral degrees are more likely to be entrepreneurs as observed in the statistically significant findings. Moreover, increasing age was found to be improving women’s likelihood to be in entrepreneurship. These findings illustrated that entrepreneurship does not seem to be reduced to a strategy for married women to balance

¹¹ Please see (in Turkish):

[https://www.kosgeb.gov.tr/Content/Upload/Dosya/Mevzuat/2020/KOSGEB_Stratejik_Plan%C4%B1_\(2019-2023\).pdf](https://www.kosgeb.gov.tr/Content/Upload/Dosya/Mevzuat/2020/KOSGEB_Stratejik_Plan%C4%B1_(2019-2023).pdf) (Last accessed: 30 January 2021)

employment and family life (predicted probabilities even showed otherwise that single and married women have slightly lower predicted probabilities of being entrepreneurs compared to divorced and widowed women) or particularly undertaken by women with lower levels of education: On the contrary, a slight positive impact of increasing educational level was observed in predicted probabilities as well.

Secondly, microcredit as a practice for reducing women's poverty was discussed. Based on the findings of the literature, it was concluded that as microcredit provides women a certain level of economic freedom, it has been continuously found and emphasized that it neither really improves women's status as entrepreneurs at work or in society nor creates an opportunity for them to establish sustainable and large-scale ventures. There were also other issues highlighted such as giving out the loans to husbands, spending it for private urgent matters or other purposes than starting a business. The discussion led to the conclusion that microfinance needs to be provided alongside the tools that improve women's internal capabilities as in trainings and activities to raise awareness on the importance of gender equality at work and in society, to transfer up-to-date knowledge, experience, and know-how on how to start as well as grow and expand a business, and access financial support (through banks, civil society initiatives, national and international civic action projects etc.). These processes are also expected to be complemented with the overall support of external capabilities such as specific and measurable policies, projects, and evaluation of the outcomes of these programs. As stated in an OECD report (2009), it is crucial not to consider entrepreneurship as a solution to unemployment, instead to see it "*as a means to dynamic economic development*" (p. 75) and reinforcing women's position as a part of the process, which is a key means to help them to be involved in entrepreneurship concomitantly by expressing their human powers.

Finally, civil society support as well as strategies and action plans for women in entrepreneurship, specifically based on NGO programs and an evaluation of KOSGEB's three recent action plans, were assessed. Women's entrepreneurship is supported in various ways in Turkey by NGOs, local administrations (Özkaya, 2009), banks (Akyüz & Kılınç Savrul, 2016), and public institutions. The need for research, training, and raising awareness is widely highlighted as regards to female entrepreneurship in the action plans of KOSGEB, and it was seen that there are (national and international) projects/programs in Turkey or involving Turkey that are supporting women in entrepreneurship, particularly in terms of reinforcing networking among entrepreneur women, and provision of information and mentoring. It was also indicated that KOSGEB provides financial support to entrepreneurs including women, and they offer some other support mechanisms associated with affirmative action. While these could definitely be considered

as the reinforcement of internal and external capabilities for women in entrepreneurship in Nussbaum's (1999) terms, looking into the recent KOSGEB action plans, female entrepreneurship continues to be underlined as part of special target groups alongside youth, eco, social, and global entrepreneurship, all of which are quite different (yet overlapping at times) areas that need varying and specific supports and actions. This and other highlighted issues, in turn, prevent the proper combined capabilities for women in entrepreneurship to emerge. Also, although the importance of mainstreaming is touched upon in one of the action plans discussed in the article, it is observed that the inclusion and specificity of women's entrepreneurship in these documents decreased over time, which is a problematic discursive approach towards the issue. In addition, action plans involve provision of certain programs (of training, for raising awareness, to encourage potential entrepreneur women etc.) but these strategies mostly focus on increasing the number of women in entrepreneurship with scope and growth of their enterprises not being prioritized. Hence, evaluation of these documents reveals the need to set precise, measurable, and tangible goals in the context of policies that directly target women's entrepreneurship.

We have seen that in the Turkish context, in terms of overall female employment as well as female entrepreneurship, combined capabilities (Nussbaum, 1999) need to be reinforced by firstly supporting women's internal capabilities further, following which creating the necessary external conditions via primarily promoting gender equality in society should become a priority. Women's entrepreneurial potential needs to be encouraged, supported, and funding them for larger scale ventures based on their skills and talents should be among the main targets. Some of the policy recommendations by OECD (2009) regarding entrepreneurial culture and attitudes could be adopted to the case of female entrepreneurship in the Turkish context, including: Raising awareness regarding entrepreneurial opportunities via promotion (access to information being an important issue particularly for women from disadvantaged backgrounds in terms of age and education), integrating entrepreneurship as content in education starting from early ages, supporting and establishing apprenticeship opportunities for women in SMEs, and reinforcing intrapreneurship also encouraging female employees for entrepreneurship within companies (pp. 75-76). Some of these are implemented via certain policies and NGO activities, as well as in the private sector in Turkey. However, while reinforcing women's internal capabilities via education and apprenticeships is crucial, there needs to be more emphasis on strengthening the combined capabilities (Nussbaum, 1999) by involving external capabilities also an environment in which women can exercise their human powers and realize themselves at a higher and more advanced level of entrepreneurship. Thus, moving one step further than the existing strategies and action plans after monitoring the current implementations, measuring the impact of existing programs,

challenging the restricting norms and values surround women in entrepreneurship and their secondary status in the job market play a vital role in the wider perspective.

Warnecke (2016) states that programs on women's entrepreneurship need to be supported by policies as well as social norms for best outcomes –both of which this article considers as external capabilities–. By highlighting the importance of internal and combined capabilities in the context of entrepreneurial programs for women, parallel to the main argument of this article, Warnecke (2016) further argues that internal capabilities are important yet not sufficient for human freedom by themselves unless appropriate external capabilities are available, also combined capabilities are needed to be supported in these entrepreneurial programs. Not only human freedom but also human powers for women to put their skills into action are central to their entrepreneurial trajectories. Rather than focusing on female entrepreneurship only as a part of a subsection in the action plans, gender mainstreaming in entrepreneurial policies is critical due to the need of supporting entrepreneur women not only to help them out of poverty but to support them in moving beyond the basic, small-scale, home-based businesses to compete with their male counterparts. Çoban (2018) similarly stresses the importance of gender analysis and gender mainstreaming in public policies that support women's entrepreneurship, to answer their needs efficiently.

Çoban (2018) points out that there are different approaches of specific institutions towards policies targeting female entrepreneurship, including diminishing poverty approach (that aims to support income generating activities for women in poverty, and benefits from microfinance), employment and socio-economic development approach (which focuses on generating employment opportunities regardless of the scope and extent as in being high technology or growth-oriented), and productivity approach (which argues that public and private institutions should reinforce entrepreneurship activities comprising innovation and technological advancement via policies and services). We could say that the first two are present in the context of Turkey, while there is a need to promote the third approach to improve the status of entrepreneur women and to create opportunities for increasing their business success. In addition, policies that will support and encourage women in entrepreneurship are expected to focus on improving women's organizational skills and enhancing solidarity and cooperation between women in the sector (Yetim, 2002) to larger extents. Also, long-term collaborative programs and projects with different countries that share commonalities with Turkey in terms of female employment patterns in general and in entrepreneurship could be recommended for further improvement. It should be added that women's leadership also their position as decision-makers in policy formation processes concerning entrepreneur women's status and development is another remarkable issue that needs to be underlined in Turkey as well as globally. Women's entrepreneurship should also

be elevated to risk-taking and the establishment of larger scale ventures through higher amounts of funding, supporting women's novel ideas, and changes in the current entrepreneurship ecosystem alongside sustainable strategic plans and policies. Last but not least, further research is expected to evaluate women's entrepreneurship in Turkey using panel data and social policy analysis in particular, as well as detailed survey research on women's entrepreneurship patterns, their needs, and expectations.

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