## AN EVALUATION OF THE WOMEN'S ENTREPRENEURSHIP SUPPORT ACTIVITIES IN TURKEY

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#### **ABSTRACT**

## AN EVALUATION OF THE WOMEN'S ENTREPRENEURSHIP SUPPORT ACTIVITIES IN TURKEY

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Efforts for promotion of women's entrepreneurship in Turkey have growing evermore noteworthy in Turkey, in parallel to the other countries' experiences. These efforts are ranging from creation of shared workshops by civil society organizations, entrepreneurship trainings, shared sales places to establishment of business incubators. Correspondingly, the actors involved in these activities are getting diverse. Women's organizations, state organizations, private enterprises, chambers and national-international development foundations are developing their own models and strategies for supporting women's entrepreneurship.

These efforts are all can be categorized within the framework of development practice and be considered as a new strategy. As a development policy strategy women-focused entrepreneurship support activities are significant when compared with other employment generation aimed development programmes in terms of the number of project and programmes implemented and the multiplicity of the objectives they are acknowledged to serve.

These programme and project based efforts targeting development of women's entrepreneurship are stated to have objectives of increasing women's employment

and developing their productivity, alleviating women's poverty and contributing to women's social empowerment. In this work, it is argued that according to the objective prioritized over others, it is possible to diagnose three different paradigms guiding the practice of different actors. In this vein, economic efficiency oriented, poverty alleviation oriented and empowerment oriented approaches to women's entrepreneurship support. A similar conceptualization is also offered by Mayoux (2001b).

This work explores different approaches to women's entrepreneurship support issue in Turkey using above described categorization and discusses their assumptions and implementation-process-consequences comparatively. The analysis is substantiated upon the data of 17 semi-structured interviews held with the representatives of the organizations widely involved in the area, published and unpublished reports reached and the archival data on the practices of the primary actors in the area.

Keywords: Women's Entrepreneurship, Labour Market Policy, Women's Employment, Turkey

#### TÜRKİYE'DE KADIN GİRİŞİMCİLİĞİNİN DESTEKLENMESİNE YÖNELİK FAALİYETLERİN BİR DEĞERLENDİRMESİ

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Türkiye'de kadın girişimciliğini artırmaya yönelik çabalar dünya deneyimine paralel olarak görünürlük ve yaygınlık açısından giderek daha dikkat çekici bir hal almaktadır. Bu çabalar sivil toplum örgütlerinin kadınlara yönelik ortak atölye oluşturmasından, girişimcilik eğitimlerine, ortak pazar alanlarından işletme inkübasyon merkezlerinin kurulmasına kadar uzanmaktadır. Benzer şekilde bu çabalar içerisinde yer alan aktörler de çeşitlenmektedir. Kadın örgütleri, develet kurumları, özel şirketler, odalar, ulusal ve uluslararası kalkınma örgütleri bu alandaki proje fonlamasının desteğine dayanarak kadın girişimciliğine yönelik kendi stratejilerini geliştirmektedir.

Bu çabalar, kalkınma pratiği sınıfında görülebilir; ve bir dizi amacı gerçekleştirmek üzere kadın girişimciliğine destek verilmesini savunan yeni bir stratejinin göstergesi olarak düşünülebilirler. Öte yandan bir kalkınma politika stratejisi olarak kadın girişimciliğinin desteklenmesi, diğer kadın istihdamının artırılması amacına sahip programlarından uygulanan projelerin sayısı ve hedeflenen sonuçların çokluğu açısından farklılık göstermektedir.

Kadın girişimciliğinin desteklenemesine yönelik bu program ve proje bazlı çabalar temel olarak kadın istihdamının artırılması ve böylelikle kadınların üretkenliklerinin artırılması, kadın yoksulluğunun azaltılması, ve kadınların sosyal güçlenmesine katkı sağlamak amaçlarına sahip olduklarını söylemektedirler. Bu çalışmada, ön planda tutulan amaca göre kadın girişimciliğinin desteklenmesine yönelik pratiğe yön veren farklı paradigmaların belirlenebileceği öne sürülmektedir. Bu anlamda, ekonomik etkinlik temelli, yoksulluk azaltma temelli ve kadının güçlenmesi temelli üç farklı yaklaşım tespit etmek mümkündür. Benzer bir kategorizasyon Mayoux tarafından da önerilmiştir (2001b).

Bu çalışma tarif edilen bu kategorizasyon kullanılarak Türkiye'de kadın girişimciliğinin desteklenmesine yönelik farklı yaklaşımları belirlemekte ve bunları temel aldıkları varsayımlar ve uygulamada doğurdukları farklılıklar açısından karşılaştırmalı olarak analiz etmektedir. Bu analiz alanda geniş varlık gösteren örgütlerin temsilcileri ile yapılan 17 görüşme, raporlar ve alanda yer alan temel aktörlerin arşiv bilgilerine dayandırılmıştır.

Anahtar Kelimeler: Kadın Girişimciliği, İşgücü Piyasası Politikaları, Kadın İstihdamı, Türkiye

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#### LIST OF ABBREVIATIONS

ALMP	Active Labour Market Policies
AİPP	Aktif İşgücü Piyasası Politikaları
AWE	Association of Women Entrepreneurs
KAGİDER	Kadın Girişimciler Derneği
CEDAW (UN)	Convension for Elimination of All Forms of Discrimination Against
	Women
	Kadına Karşı Her Türlü Ayrımcılığın Engellenmesi Sözleşmesi
CTCT	Confederation for Tradesmen and Craftsmen in Turkey
TESK	Türkiye Esnaf ve Sanatkarlar Konferedasyonu
CW	Center for Women
KAMER	Kadin Dayanışma Merkezi
CWYF	Contemporary Women and Youth Foundation
ÇKGV	Çağdaş Kadın ve Gençlik Vakfı
DAW	Development Alternatives with Women
	Kadınlarla Kalkınma Alternatifleri
DFT	Development Foundation in Turkey
TKV	Türk Kalkınma Vakfı
DGWS	Directorate General for Women's Status
KSGM	Kadının Statüsü Genel Müdürlüğü
EU	European Union
AB	Avrupa Birliği
EU MEDA	European Union Mediterranean Partnership Programme
AB AİP	Avrupa Birliği Akdeniz İşbirliği Programı
EU WES	European Union Women's Entreprneurship Support
AB KGD	Avrupa Birliği Kadın Girşimciliğinin Desteklenmesi
EUBDC	European Union Business Development Center
ABİGEM	Avrupa Birliği İş Geliştirme Merkezi
FCEM/WAWE	World Association for Women Entrepreneurs
	Kadın Girişimciler Dünya Birliği

FEP	Fund for Entrepreneurship Promotion
GDF	Girişimcilik Destek Fonu
FSD	Foundation for Sustainable Development
SKV	Sürdürülebilir Kalkınma Vakfı
FSWW	Foundation for the Support of Women's Work
KEDV	Kadın Emeğini Değerlendirme Vakfı
FWS	Foundation for Women's Solidarity
KADAV	Kadınlarla Dayanışma Vakfı
GAD	Gender and Development
	Toplumsal Cinsiyet ve Kalkınma
HWSG	Home-based Workers Study Group
EÇÇG	Ev Eksenli Çalışanlar Çalışma Grubu
ILO	International Labour Organisation
UÇO	Uluslararası Çalışma Örgütü
ISSCP	Institution for Social Services and Child Protection
SHÇEK	Sosyal Hizmetler ve Çocuk Esirgeme Kurumu
LCSF	Ladies Collaboration and Solidarity Foundation
HAK-YAD	Hanimlar Yardımlaşma ve Dayanışma Vakfı
MAYA	Microcredit Agency of FSWW
	KEDV'e ait mikrokredi kuruluşu
NGO	Non Governmental Organisation
HKÖ	Hükümet Dışı Örgütler
OECD	Organization for Economic Cooperation and Development
	Ekonomik Kalkınma ve İşbirliği Örgürü
SASF	Social Assistance and Solidarity Foundatiom
SYDV	Sosyal Yardım ve Dayanışma Vakfı
SAP	Southeastern Anatolia Project
GAP	Güneydoğu Anadolu Projesi
SAP-ESC	Southeastern Anatolia Project-Enrepreneurship Support Center
GAP-GİDEM	Güneydoğu Anadolu Projesi- Girişimcilik Destek Merkezleri
SAP-MPCC	Multi Purpose Community Center
GAP-ÇATOM	Güneydoğu Anadolu Projesi-Çok Amaçlı Toplum Merkezleri
SME	Small and Medium Size Enterprise
коі	Küçük ve Orta Ölçekli İşletmeler

SMIDO	Small and Medium Industry Support Organization
KOSGEB	Küçük ve Orta Ölçekli Sanayi Destekleme Başkanlığı
SPO	State Planning Organization
DPT	Devlet Planlama Teşkilatı
SRMP	Social Risk Mitigation Project
SRAP	Sosyal Riski Azaltma Projesi
TCEA	Türkish Confederation for Employer Associations
TİSK	Türkiye İşveren Sendikaları Konfederasyonu
TEO	Turkish Employment Organization
İŞKUR	İş Kurumu
UCCET	Union of Chambers and Commodity Exchanges of Turkey
TOBB	Türkiye Odalar ve Borsalar Birliği
UN	United Nations
ВМ	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-WEP	World Bank- Women's Entrepreneurship Programme
	Dünya Bankası-Kadın Girişimcilik Programı
WEDGE	Women's Entrepreneurship Development and Gender Equality
	Kaıdın Girişimciliğinin Geliştirilmesi ve Toplumsal Cinsiyet Eşitliği
WID	Women in Developmen
	Kalkınmada Kadın

#### **CHAPTER I**

#### **INTRODUCTION**

The subject of this study is the phenomena of the progressive trend in use of womenfocused entrepreneurship support activities observed in the development policy context in the world and in Turkey. It is presented that with the increasing variety of the actors involved, diverse range of activities employed, and the increasing volume and extent of the relevant projects, women focused entrepreneurship support have became a noteworthy development strategy believed to be serving to various aims.

#### Aim of the Study

Differences in the design and implementation of these activities are considered to be indicative of differing perspectives of actors involved in the implementation. To explain why some category of different actors, ranging from various state organizations, civil society initiatives to private enterprises approach the issue differently the categorizations concerning available perspectives on the issue offered by the literature is reviewed. Aim of the study is, through discussing these categorizations, to diagnose and delineate prevalent approaches to the women's entrepreneurship issue within the context of Turkish implementation and evaluate them in a comparative manner.

#### Significance of the Study

Although many project and programme based efforts are initiated everyday in the name of developing women's entrepreneursip in Turkey, the extent and the number of studies identifying this increasing trend in relevant activities are rare and they are merely written within a theoretical framework. This outlook severely limits the political and theoretical debates over the issue. This study aims to place the issue within an advanced theoretical framework introducing the relevance of the issue to a number of study areas like development, employment, gender equality and labour market policy. Therefore the debates in the literature and political contexts the issue is taken up within would be provided with an enlarged theoretical vista.

#### **Scope of the Study**

Within the scope of this aim defined above, organizations prominent with their projects and programme based efforts on women's entrepreneurship issue is tried to be covered in the analysis. Yet, some projects turned out to be very small scale efforts of small organizations, particularly women's organizations, which are difficult to reach and include in this study. As indicated by Ecevit (2006), it is not possible to include all the efforts conducted by small cooperative initiatives unless a comprehensive networking is achieved to feed into a database built for mapping purpose. On the other hand, since the primary aim of this study is to explore perspectives and policies on women's entrepreneurship development, not being able to give an exhaustive list of activities in the area does not constitute an important drawback. Setting out from this consideration, selection criteria for the organizations are determined as their policy making capacity and/or their capability of mobilizing crucial resources and/or raising important debates and/or initiating large or medium scale implementation. Organizations qualifying one or more of these criteria are tried to be covered.

#### Method

Analysis draws upon the semi-structured interview data collection method. Other than the consequences and details of implementation process of the projects of organizations, perspectives of chosen organizations are targeted to be captured. For the same reason collection of documented data on implemented projects is not used as largely as is interview data.

In this thesis in-depth interviews held with 18 representatives from the organizations involved with women's entrepreneurship development practices in Turkey constitute the main data source. Aside from these interviews, the writer has participated in a number of meetings, workshops, and presentation programmes; and had the chance of making informal (unrecorded) conversations with the same and different representatives from state and civil society organizations. Among the occasions at which such contacts have been available [29-30 September 2005, Mardin New Perspectives for Women's Economic Development in SAP Region Workshop], [10-11 February 2006 İstanbul TCEA (Turkish Confederation of Employer Associations, TİSK) Women's Employment Summit, FCEM (World Association of Women Entrepreneurs)-AWE 14 February 2006 Istanbul Forum] can be counted. The insights derived from these organizations and conversations have informed the plot and content of this thesis, too.

In-dept interview technique is used to collect data for a couple of reasons. First, documented information about women's entrepreneurship project and programmes are limited. Also, the existing documented data has already been collected in order to be used within the context of a previous work<sup>1</sup> in which the writer took part. Second, this study intends to outline the approaches to women's entrepreneurship issue in Turkey. These approaches are considered to be available to be diagnosed and delineated through an analysis over the perspectives of organizations involved in related efforts. In-dept interview in this vein is evaluated to be the most suitable technique to capture the perspectives of the parties taking part in policymaking and implementation of women's entrepreneurship development area. Third, although many organizations with whose representatives interviews are held have official views declared in their web sites, project texts, and reports, through in-dept interview investigation over their perspective could be enlarged to include the discussion points that are not included in emerging discourse on the issue.

<sup>-</sup>

<sup>&</sup>lt;sup>1</sup> Ecevit, Y. (2006) Mapping women's entrepreneurhsip development efforts in Turkey, unpublished ILO report.

Interview questions are formulated to capture the views of the interviewees over entrepreneurship definition, difference of women's entrepreneurship from men's, policy framework the organizations have to act within, relation of women's entrepreneurship support activities with women's empowerment, women's entrepreneurship support efforts, and the perceived needs in this area.

In interviews, all organizations taking part in policymaking and implementation parts of women's entrepreneurship support activities have been tried to be covered. With the exception of very small mostly cooperative based initiatives and those loath to interview all organizations taking part in the support activities are included in the interview list. In this sense, state organizations like SMIDO, SAP and SAP-ESCs have been contacted and with most relevant names, in terms of being informed about and directly taking part in entrepreneurship support activities, interviews have been held. Similarly, member-based organizations like UCCET, ETCT, AWE, and foundations like TDF and SDF had known activities in the area, and they have been included in the interview list. Women's organizations constituted another category of organizations just like the academicians with published works over the issue. Exact list of the organizations is given below.

- DGWS (Kadının Statüsü Genel Müdürlüğü, KSGM)
- SAP-ESCs (Güneydoğu Anadolu Projesi, Girişimcilik Destek Merkezi, GAP-GİDEM)
- SAP-MPCCs (Güneydoğu Anadolu Projesi-Çok Amaçlı Toplum Merkezleri, GAP-ÇATOMlar)
- Şemsa Özar from BU (Bosphorous University)
- Recep Varçın from AU (Ankara University)
- Two representatives from HWSG (Ev Eksenli Çalışanlar Çalışma Grubu)
- Two representatives from SPO (Devlet Planlama Teşkilatı, DPT)
- CWYF (Cağdaş Kadın ve Gençlik Vakfı, CKGV)
- FSWW (Kadın Emeğini Değerlendirme Vakfı, KEDV)
- CW (Kadın Merkezi, KAMER)
- FWS (Kadınlarla Dayanışma Vakfı, KADAV)
- AWE (Kadın Girişimciliği Deneği, KAGIDER)
- SDF (Sürdürülebilir Kalkınma Vakfı, SURKAL)
- UCCET (Türkiye Odalar ve Borsalar Birliği, TOBB)

The thesis synthesizes the data from these interviews and from implementation included in reports and policy papers in order to attain a holistic account of the views of covered organizations.

#### Subject and Theoretical Framework of the Study

Women-focused entrepreneurship development policies have started to constitute one of the most rapidly rising practices in the development area. Vocational trainings, business development trainings, mentoring and apprenticeship services, establishment of centres providing women with consultancy and other support services and of business incubators, and micro-credit systems have become widespread phenomena. In the meantime, the actors taking part in the design and implementation processes of these services have grown diverse including public, private sector, and civil society organizations all.

There lies both supply side and demand side reasons behind the unprecedented rise of women-focused entrepreneurship development policies. In the case of Turkey, the demands coming from local women to newly matured women's organizations in search of finding means of earning a living have been responded by these organizations with entrepreneurship and self-employment support projects. This has been primarily because these organizations, in terms of their capacity and nature, are more inclined to creating opportunities for entrepreneurship development than for providing waged-employment.

On the supply-side, Turkey has testified an increasing decline in women's labour market participation and started to resort to more 'active labour market policies' and enterprise development among these policies. In addition, international donor funding has welcomed the projects and programmes for women's entrepreneurship development.

ILO with issuing of the 1998 Job Creation in Small and Medium-Sized Enterprises Recommendation<sup>2</sup> recognized the importance of employment generation through small and medium sized enterprise development. SEED programme (In Focus Programme on Boosting Employment through Small Enterprise Development) of ILO is acknowledged to be based on this Recommendation and in description of the programme it is clearly stated that:

Since this is where most women and men earn their living now - in micro and small enterprises , in self-employment, as home workers - this is where policies, regulations, business training, market development, and organization building can matter most" (http://www.ilo.org/dyn/empent/empent.portal?p\_prog=S&p\_lang=EN, 27.07.2006)

This is an explicit recognition of the fact that new trends, effective over markets, and employment, have been directing more and more people into self-employment, own account working, and business development. All these activities can be categorized together within the entrepreneurship definition. In one of the sub-chapters of the Recommendation, 'development of an entrepreneurship culture' is in parallel to these considerations has been emphasized. Underneath the title; support services for different stages and aspects of enterprise development are counted and recommended to be developed in the shortest possible time by economies to boost employment increase.

ILO also devised a programme named Women's Entrepreneurship Development and Gender Equality (WEDGE) in order to perform three functions to support women's entrepreneurship; developing the knowledge base of women's entrepreneurship, developing innovative support services and products for women, and promoting advocacy and voice for women's entrepreneurs<sup>3</sup>. WEDGE acknowledging that within the context of entrepreneurship development issue those three components ought to be exclusively dealt with within the context of women's work in order to ensure effective gender mainstreaming in ILO's relevant activities.

<sup>&</sup>lt;sup>2</sup> http://www.ilo.org/ilolex/cgi-lex/convde.pl?R189; 27.07.2006.

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<sup>&</sup>lt;sup>3</sup> http://www.ilo.org/dyn/empent/empent.portal?p\_prog=S&p\_subprog=WE; 27.07.2006.

ILO, having been engaged with women's entrepreneurship development issue through providing training kit 'Start your own Business' and taking part in a technical cooperation programme to modernize TEO (Turkish Employment Organization) in order to incorporate its activities an active policy component, which includes entrepreneurship development policies in Kocaeli region<sup>4</sup>, has recently conducted a mapping exercise scanning women's entrepreneurship support efforts in Turkey<sup>5</sup>.

World Bank has always had a development view which prioritizes market mechanisms, unfettered market regulation and private sector agency. In a recent project initiative, which has been developed in cooperation with Halk Bankası and Türk Sanayi Kalkınma Bankası<sup>6</sup>, WB focused on the weakness in added value production of Turkish small and medium sized enterprises and aims to enhance their innovation and efficient work capacities. In WB country assistance report (2006), the same issue is also underscored referring to the needs of development of entrepreneurship environment and culture<sup>7</sup>.

OECD, similarly pointing to the importance of entrepreneurship culture in economic development on 25<sup>th</sup> July 2005, on 12<sup>th</sup> July 2005 Africa<sup>8</sup>, and on 24<sup>th</sup> July 2005 İstanbul workshop on women's entrepreneurship, presented its interest over the issue. In the final reports of the workshops, special importance of women's entrepreneurship was stressed.

<sup>4</sup> http://www.ilo.org/public/turkish/region/eurpro/ankara/programme/piyasapolitika.htm; 27.07.2006.

<sup>&</sup>lt;sup>5</sup> Ecevit, Y. (2006) Mapping Women's Entrepreneurship Development in Turkey, unpublished ILO Report.

<sup>6&</sup>quot;Turkey - Access to Finance for Small and Medium Enterprises Project" <a href="http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016">http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016</a> <a href="http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016">http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016</a> <a href="http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016">http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016</a> <a href="http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016">http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2006/05/22/000160016</a> <a href="http://www.wds.worldbank.org/external/default/wdscontentServer/IW3P/IB/2006/05/22/000160016">http://www.wds.worldbank.org/external/default/wdscontentServer/IW3P/IB/2006/05/22/000160016</a>

<sup>&</sup>lt;sup>7</sup>http://www.wds.worldbank.org/external/default/WDSContentServer/IW3P/IB/2005/11/15/00009034 1\_20051115102906/Rendered/INDEX/33995.txt; 27.07.2006.

<sup>&</sup>lt;sup>8</sup>http://www.oecd.org/publicationanddocuments/0,3023,en 33873108 33873854 1 1 1 3 1,00.html; 27.07.2006.

UNDP, in its 2004 Report to the Secretary General of UN<sup>9</sup> stresses the importance of local entrepreneurs in development process and making the development process pro-poor. In view of the fact that local entrepreneurs themselves generally take place at the ranks of poor, the report emphasizes the non-competitive structure in markets where big companies dominate without a challenge from the bottom strata of business hierarchy and points to the necessity of creating special measures and tools to regulate and intervene in market processes in favour of small and micro (poor) enterprises.

UNDP counts microfinance among the poverty reduction strategies<sup>10</sup>. 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.

In Turkey, UNDP supports microfinance organizations and conducts researches on the issue<sup>11</sup>. Apart from this, UNDP also took part in the establishment of the South Eastern Anatolia Project- Entrepreneurship Support Centres (SAP-ESCs), which primarily targets competency and capacity development for existing small and medium size enterprises in the region.

Entrepreneurship is accepted to be a part of the development and employment policy of the European Union. In line with this understanding, EU engaged in the establishment of SAP-EDCs. In additional regions, European Union Business Development Centres (EUBDCs) started entrepreneurship consultancy and other support services in Gaziantep, Kocaeli, and İzmir to support women's entrepreneurship.

<sup>&</sup>lt;sup>9</sup> "Unleashing Entrepreneurship: Making Business Work for the Poor", <a href="http://www.undp.org.mk/datacenter/publications/documents/fullreport.pdf">http://www.undp.org.mk/datacenter/publications/documents/fullreport.pdf</a>; 27.07.2006.

<sup>&</sup>lt;sup>10</sup> http://sdnhq.undp.org/poverty/links/Poverty/Anti-Poverty\_Strategies/Microfinance/; 27.07.2006.

<sup>11</sup> http://www.undp.org.tr/Gozlem2.aspx?WebSayfaNo=232; 27.07.2006.

Regarding these attempts and incoming projects<sup>12</sup>, it is possible to identify a trend towards increasing support from international development and cooperation organizations for entrepreneurship in general and women's entrepreneurship in particular.

A similar trend is also valid for civil society organizations. In the last decade, women's organizations in Turkey have engaged in many entrepreneurship support projects and programmes<sup>13</sup>. Changes in organization of development practice have allowed their undertaking greater roles and responsibilities in these projects and programmes.

In this study, the rise in women's entrepreneurship support efforts is analyzed within the broad context of facilitating trends and underlying approaches drawing upon the Turkish case, from a feminist point of view.

This study argues that in order to fully understand why women's entrepreneurship has become such a popular strategy in the efforts concerned with development; poverty reduction; and women's empowerment, it is crucial to examine the economic and social trends enabling this development. For this reason, following the insights Mayoux's analysis of the issue<sup>14</sup> provides (Mayoux, 2001b), (1) world economic crisis of 1970s and the following neo-liberal model developing as an answer to this crisis, (2) changing concerns and strategies of development in view of growing social inequalities and poverty, (3) changes in labour markets taking shape as to felexibilization and deregulation programmes, (4) general debates determining the discourse in which entrepreneurship support strategy is placed like governance and liberalization, (5) growing role and importance of civil society organizations in development practice are discussed at length.

 $<sup>^{12}\,\</sup>underline{\text{http://www.girisimciliknetwork.gen.tr/kgkosgeb.html}};\,27.07.2006.$ 

<sup>&</sup>lt;sup>13</sup> for more detailed information: Ecevit, Y. (2006), Mapping Women's Entrepreneurship Development in Turkey, unpublished ILO Report.

<sup>&</sup>lt;sup>14</sup> Mayoux differentitaes three major paradigms operating in women's entrepreneurship support efforts: Neo-liberal market paradigm, feminist empowerment paradigm and interventionist poverty alleviation paradigm.

It is argued that starting from the late 1980s and 1990s welfare state functions have been pruned, and both social policy and development practice have been reorganized to be based on more market-oriented systems. 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.

Conditions in production and labour markets have led to such a shift in employment policy. Partitioning and scattering of different production processes between countries, regions, and enterprises have created subcontracting chains starting at the one end from big corporations and ending at home-based working outworkers (Elson, 1996). These chains have allowed activities of new and smaller enterprises in markets although these activities have been dependent and taking part mostly in informal sector. Whereas a small amount of employees have still been resisting to the passing of the regulations for flexible employment and flexible work schemes, the needed flexibility has already been achieved by capital through relocating and reorganizing its production shifting labour intensive parts to the weaker enterprises and to the informal market area in practice. These developments have created highly controversial 'opportunities' for self-employed or micro-small business activity in markets.

In the same period, liberalization and deregulation policies have eroded state's power over economic processes. Growing international integration of world economy has weakened state power over macro economic parameters. Further limitations for developing economies have occurred due to clear measures of structural adjustment programmes for shrinkage of market activity of the state and tight fiscal policies. For employment policy this situation has resulted with the withdrawal of state from markets as the biggest employer and thereby norm-setter; growing pressure on governments to reduce employment costs through minimizing tax and social security requirements; and the serious limitations on state's capacity to pursue a investment policy aiming employment generation. Thus, macro political framework previously

within which employment policy had been taken up has been outmoded and micro scale efforts and those that do not necessitate the use of public policy have been prioritized. At this point human capital development and business environment development policies comprising intensive job seeking and placement services, skill trainings, enterprise development, consultancy and support services have been taken up. Entrepreneurship being supported as a part of these supply side labour policies has started to constitute the focus of the discourse of entrepreneurial society, in which the state's role in economy is minimized, and an efficiency and competency increase targeted labour market policies replace the welfare policies of the past.

Development programme processes have been altered to remove state regulation, agency, and intervention from the process. Instead, civil society organizations have come to take ever-expanding roles on the grounds that they were representing different groups of society better and working in a transparent and accountable way (Yüksel Acı, 2005). Thus, activities of civil society organizations have been funded by international donors and development organizations while shifting the scale of development practice from macro to regional and local, even micro.

In Turkey, in parallel to the availability of international funding for relevant projects, various women's entrepreneurship development projects have been implemented since the late 1990s. *First*, state organizations have engaged with the programmes which involve entrepreneurship development projects and women have specifically been included within the target groups of these programmes. SPO (State Planning Organization) has engaged in an Active Labour Market Programme of EU, which includes a grant programme for employment generation projects. Similarly, Social Risk Mitigation Project of Social Assistance and Solidarity Foundation (SASF) has been funded by World Bank and included a 'local initiatives component' giving primacy to supporting entrepreneurial activities of the poor. These programme-based activities have been performed within the context of specific programmes by the state organizations not having to fit in their usual work programme and mission due to international and multi-partnership organization of these programme works. SMIDO, despite being the responsible public organization for enterprise development and entrepreneurship support in Turkey, has failed to develop needed

products and services specially designed according to the needs of women in entrepreneurial activity area. Other than offering its standard entrepreneurship trainings to women's groups and asking for help of women's organizations to mobilize women's demands for these trainings, SMIDO has only accepted to take part in an EU funded incubator project together with Confederation for Tradesmen and Craftsmen in Turkey (CTCT).

Second, development projects have become more inclined to incorporate a component for entrepreneurship support like LEAP (Linking Eastern Anatolia to Progress) Project of UNDP, and SAP-ESCs (South Eastern Anatolia Project-Entrepreneurship Support Centers) development of which UNDP, EU and SAP administration worked jointly. In the first project, women's entrepreneurship has been accepted as a critical area since the primary aim of the project has been poverty reduction and income increase for women. In the second project, women's entrepreneurship has had a slighter emphasis since the primary aim of the project is creating efficiency and competency development in existing enterprises.

*Third*, some civil society organizations like AWE, UCCET, and CTCT through utilizing their professional and organizational capacities have embarked upon the area of women's entrepreneurship development by using international funding opportunities. Business incubator, employment centre establishment, apprenticeship, and mentoring services have been the most frequently utilized support types by these organizations.

Fourth, women's organizations have started to engage in women's entrepreneurship support activities. Having elevated to the phase of searching for the methods of income generation for women after achieving a noteworthy progress in empowering women on the issues of violence and citizenship rights and attaining a serious success in organizing women in the civil area, women's organizations have moved to skill training programmes, entrepreneurship trainings, business support services, and even micro credit services for women.

Lastly, micro credit services like those provided by Grameenbank-Diyarbakir Programme, the Turkish Development Foundation (TDF) and Foundation for Support of Women's Work (FSWW)-MAYA, have started to offer micro credit opportunities for the poor. Women, constituting the most important group to focus interventions for effective poverty alleviation in the households, have turned out to be the largest group of beneficiaries within the credit taking population. Furthermore, FSWW-MAYA was founded specifically for credit provision for women.

This overview is quite indicative of a number of qualities that the women's entrepreneurship support issue and practice in Turkey presents. These qualities are formulated as the primary investigation areas in this study and shape the plot:

(1) First, support efforts towards women's entrepreneurship present an important diversity in terms of the actors and the range of activities they employ, and in the underlying motivations they act upon. The actors taking part in the area have extended to include all state organizations, professional organizations, and civil society organizations as well as private sector enterprises. Similarly, the activities to support women's entrepreneurship have been ranging from forming collective workshops, marketing areas, and channels in local organizations to apprenticeship trainings, mentoring services, micro credit services, and establishing business incubators. Stated aims in such activities as well differ covering primarily employment generation for women, income increase for women and their families, economic efficiency increase, and finally women's socio-economic empowerment.

Looking at the implementation of various countries, Mayoux identifies three paradigms within which women's entrepreneurship issue is taken up as neo-liberal market paradigm, feminist empowerment paradigm and interventionist poverty alleviation paradigm (Mayoux, 2001/a). Approaches identified by Mayoux are overlapping with the approaches evaluated in this study. Within the scope of this study focusing on the Turkish experience, these approaches have been differentiated in relation to women's entrepreneurship development.

Efficiency increase approach is interpreted to be based on the upheld principles of achieving efficiency increase in labour of poor, social security systems, and project implementation. This approach prioritizes enlargement of market area into the livelihoods of poor integrating their labour into market processes assuming that desired efficiency increase would be attained through generalization of market rationality into labour market policy, social policy and anti- poverty policy areas. The approach argues that inequalities and poverty of the socially subordinated can only be removed through ensuring their access to markets. Thereby, empowerment of women would be settled in through their increased market activity.

In this study, it is argued that in order for women's entrepreneurship support policies to create desired efficiency increase, an enabling and supporting macro policy framework ought to be developed since efficiency approach is built upon a macro scale claim. Thus, as clearly seen in the inabilities of public institutions to set organizational targets in women's entrepreneurship area and their only being able to engage in efforts in the area through foreign-funded and *extra-regulations* programmes and projects, such a holistic macro policy framework has not developed in Turkey yet. This accounts for the weaknesses of the discourses and practices based on efficiency approach in Turkey.

Poverty alleviation approach targets poverty reduction and prevention through supporting enterprise development and self-employment of the poor. Since in difference with efficiency approach its target can be met in differing scales and are easy to prove to be met, it has constituted a more widespread approach. It simply aims to achieve, at best constant, income increase for the poor. Though Mayoux argues so, in Turkish context, poverty alleviation approach has an indiscernible view on its demanded macro policy model other than underscoring the need for investment incentives to micro and small enterprises. In terms of women's empowerment, poverty alleviation approach claims that empowerment would be enlarged to other areas of life once women get out of poverty. It recognizes the multi-dimensionality of women's empowerment but does not try to incorporate a gender perspective in the

tools and models it uses, postponing complete empowerment of women to future projects or other implementation components.

With the growing agency of women's organizations in entrepreneurship support services targeting women, their feminist empowerment perspective has been unfolded as another approach in the area. Feminist empowerment perspective had been developed as a bottom-up feminist development approach prioritizing women's organizing at the grass roots to find out ways of socio-economic empowerment on a collective basis and through political and transformative feminist action. Thus, agency and collectivity of women is important, and feminist organization is the target in itself being the utmost model of agency and collectivity of women. Thereby, empowerment approach insists on appropriation of feminist empowerment principles in any kind of action women's organizations engage in. In Turkish case, too, majority of the women's organizations have brought their solidarity and advocacy based work principles into entrepreneurship support activity.

These approaches constitute the first line of analysis this study focuses on since motivations, tools, methods, and agent institutions of these approaches differ considerably.

(2) Another quality of women's entrepreneurship support activities seen in above described picture is that these activities are uncoordinated project and programme based efforts implemented by several actors without being placed within a macro public policy and programme framework. Therefore, required back and forwards links of an effective women's entrepreneurship policy are missing. For this reason, as well as industry and enterprise policy, women's entrepreneurship support policy should be integrated to social policy (labour market policy and social security policy) and gender equality policies. Otherwise, it is impossible to talk about a public policy on women's entrepreneurship by looking at scattered and non-programmatic efforts flourished within the context of development assistance efforts. Implications of this lack of public policy for the nature and effectiveness of women's entrepreneurship support activities constitute another point of concern in this study.

(3) Another important point of women's entrepreneurship support activities in Turkey is that these project and programme based efforts have been organized according to the principles of new generation development paradigm. State policy, intervention, and agency have been minimized, and civil society organizations have taken the leading role. Local and regional scale actions have been prioritized to ensure democratic participation and effectiveness in meeting special needs of different social groups.

In parallel to the growing role in development projects in general and entrepreneurship development support activities in particular, the capacity and influence of women's organizations have increased. Women's organizations have made progress in their relations with women from grassroots, through moving from only violence and citizenship awareness oriented efforts to those concerned with employment issues in addition to the others. Employment generation and entrepreneurship support oriented works also allowed women's organizations to work together with state organizations, professional organizations, and prominent private enterprises. In addition to enlarging the network of women's movement and lobby into the areas of these organizations, it has also set the ground for social dialogue on women's issues.

Further importance of agency of women's organizations seems to lie in their quest for new models for a feminist type of engagement in women's entrepreneurship support activities. Solidarity, collectivity, and advocacy-based organization of support process and out coming enterprises indicate this quest. It is claimed that in their effort to develop such models, women's organizations and feminist activists have to face with the new socio-economic trends paving the way of the rise in entrepreneurship support strategy and thereby shape their own attitudes concerning these trends.

(4) For feminist empowerment approach to be developed by women's organizations, it is argued that entrepreneurship support activities have been the first and most

convenient nexus. Entrepreneurship support strategy necessitates an activity type where civil society organizations ought to work in collaboration with all public regulation and policy, markets, especially labour markets, professional organizations, international development assistance, and cooperation organizations, all of which have been at the heart of recent change trends. These encounters have urged women's organizations to develop their attitude towards these new trends in development thought and practice in labour market relations, especially those emerging out of informalization and flexibilization agendas, and democratic participation and policy making models. In this study, it is claimed that through shaping their view and standing on such issues, women's organizations in Turkey have come to shape feminist empowerment approach and demarcate it from both efficiency approach and poverty alleviation approach. For this reason, another focus of this study is how women's organizations in Turkey relate to these newly emerging trends in development organization, labour market relations, and democratic participation models and how derive their insights, models, and attitudes shaping in the middle run empowerment approach in Turkish context.

#### Organization of the Study

The first chapter of this study consists of socio-economic developments of the last two decades that are considered to have critical relevance with the phenomena of increase in women's entrepreneurship support activities. Within this scope, world economic crisis of 1970s; neo-liberal upsurge following it; changes in development thought and practice, and in labour market relations; recent models and debates concerning political participation, democratic and participatory organization of development process; and growing importance of civil society area are discussed. It is argued that neo-liberalism has attempted to structure these trends as to its fundamental principles but in the meantime faced with the challenge of alternative models and strategies of some civil society organizations, mostly those in connection with social movements. Accordingly, last part of the chapter is allocated to the comparative evaluation of differing and sometimes conflicting agendas of neo-

liberalism and radical democracy evaluation of social movements exemplified in feminist empowerment formulation.

The second chapter describes the types of support activities for women's entrepreneurship development and the operating dynamics leading into ever-increasing volume of activities. It also discusses at length differing approaches determining the design and implementation of the support activities suggesting that basically three approaches can be identified; one focusing on efficiency increase, another on poverty alleviation, and the other on women's empowerment.

The third and fourth chapters evaluate women's entrepreneurship support activities in Turkey through looking at the activities<sup>15</sup> and interviews held with representatives from relevant organizations and academics. In these chapters, gradual increase in the interest and activities in the area is described; different approaches are delineated; and development process of feminist empowerment approach through the practices and deepening insights of women's organizations is focused upon.

This study is important in that it identifies differing perspectives on women's entrepreneurship support activities in Turkey as the first time and broadens the discussion framework on the issue

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<sup>&</sup>lt;sup>15</sup> Ecevit, Y. (2006) Mapping Women's Enterprise Development in Turkey, unpublished ILO paper.

#### **CHAPTER II**

## DYNAMICS OF THE CHANGE IN DEVELOPMENT ORGANIZATION PAVING THE WAY FOR WOMEN'S ENTREPRENEURSHIP SUPPORT POLICY

Women's entrepreneurship support activities can be analyzed within the context of development thought and practice. Discursively and in practice, the targets of the women's entrepreneurship support activities have been listed to include increasing women's contribution to economy through paid employment, alleviating poverty conditions that women face, and helping social empowerment of women, all of which are considered within the province of development policy. Hence, in order to have a critical understanding over the issue, we need to look at the recent important changes molding the parameters of development thought and practice in a way presenting 'supporting women's entrepreneurship', as one of its most promoted policies.

#### 2.1. Crisis in World Capital Accumulation System

There is plenty of work on the economic crises of 1970s. In order to avoid the difficulty of tracing back the terminology and argument set of the analyses developed in these works, it is convenient to sketch out their noteworthy theses in a listing style:

After the well-known shock of the huge increase in the oil prices, the money accumulated in the international financial area was lent in great sums to developing country governments. The stressing need for funds in foreign currency of

developing countries, because of their saving gaps, caused a historical increase in the interest rates of these credits. These high interest rates soon dragged burrowers into insolvency creating a financial bottleneck. This development necessitated commissioning of international financial organizations to follow up credits and audit and manipulate domestic economies to maintain the solvency of the country as a whole. Otherwise this blockage would keep increasing the rate of interests to such heights that resources would threateningly shift from productive to unproductive investment areas and the risk of investment would increase to unbearable levels for lenders.

This mounting debt burden raised the dependency of developing countries on foreign funding, and limited their capability of using fiscal and monetary policies to buttress their macro-economic policies. Soon it became necessary for them to put limits on their public expenditures along with financial contribution of the state to public social security systems, and on public education, health, social housing and the like.

Appearing at the surface as such, the crisis of the late 1970s was offered to be a result of a deeper level crisis in the capital accumulation regime of the previous period (Amin, 1982). Decreasing profit margins resulting from saturated markets did not allow a large capital to further accumulate through appropriating more surplus-value. In corollary, maintenance of the profit margins could only be achieved through re-organization of the terms of employment relations. This change in employment relations was achieved through reorganization of production. Smaller production units were substituted instead of old big ones formed according to the principles of fordist regime<sup>16</sup>. Flexibility was the main motto of this change period. Production processes were partitioned into small pieces and started to be performed by smaller firms and by out-workers through subcontracting opportunities. This process caused relocation of production, differentiation of labour force and informalization.

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<sup>&</sup>lt;sup>16</sup> For a detailed discussion of fordism look at Matthews, 1992.

Export-substitution models were deepening the crises of developing countries. This industrialization model was supporting production of end-commodities in the country but was incapable of fostering semi-processed commodity production. Domestic industries were opting for exportation of semi-processed inputs rather than producing them in the country. The consequent high dependence on importation for semi-processed commodities engendered a big foreign currency need which couldnot be met by limited foreign currency inflows. Thus emerged a serious need for new macro economic policies to attract more foreign currency. And this policies were designed by international financial organizations under the category name of "export oriented development policies".

The developed countries were facing a crisis as well. For them the crisis was in the form of recession. This urged the capital to search for new markets and decreased labour costs to maintain their profit margin.

At the smaller micro scales of this picture, another dynamic of the crisis was operating. Growing recession in developed countries and stagflation in developing countries had made the labour-capital relations more heated because of the smaller size of the surplus value they were struggling over. In developing countries this caused authoritarian political regimes with clearly announced agendas to discipline the working class. Later the structural adjustment programs, which were known to have instigated great social revolts, were implemented. Already pressured down profit margins, in turn, led big companies into searching for new markets in order to lower their production costs. This decrease was stemming from both labour costs (wages, extra wage benefits) and legal costs (taxes and other liabilities) of production. Thus, liberalization in investment and trade regimes were resorted to, in especially developing countries, to attract foreign investments causing competition through cheaper labour and more deregulation in labour markets between these countries.

This last development also caused changes in organization of production, giving way to more outsourcing of different (especially labour intensive) parts of

production process. Thus, organization of production grew more complicated through forming of subcontracting chains, outsourcing models and homeworking schemes.

All these dimensions of world economic crisis were indicators of pending economic transformation both in macro economic policies in the domestic area and in the international economic relations/regime.

#### 2.2. Integration in the World Economy

As has already been briefly discussed, globalization is a controversial concept. Despite the ongoing discussion over the extent and the defining elements of globalization process, some of its characteristics have been agreed upon by all the parties presented below.

Integration of the trade, capital and finance at the global level has reached an unprecedented level. The fact that between 1950 and 1996, the volume of the world exports increased 16 times while total world output increased only 6 times provides an excellent example for the globalization of trade. Whereas developing countries have started to export manufactured goods in ever increasing amounts, developed countries preserved the share of export commodities in their GDP (Leys, 1996: 2). Also, the prices of primary goods exporters, which were mainly developing countries, decreased relatively compared to manufactured goods. Against all odds, developing countries have managed to reach a high proportion in their shares in total exported manufactured goods. On the other hand, a great deal of this exportation has been realized by multinational companies located in developing countries for cheap labour and/or other cost-reducing regulations.

Secondly, with liberalization in investment and monetary regimes, production has begun to be organized at the global scale. Beside physical investments in search of cheap labour and other promising conditions, short term investments has grew at a striking rate. These short term money flows were just what governments, trying to

manage their dept burdens, needed: a way of financing fiscal gaps. But it turned out to be a dangerous option as seen in the Asian crisis of 1994. Fast moving money was causing disastrous effects when leaving a country. Domestic authorities were unable to catch up with the rate it moved at, in their policy formulation and implementation as to prevent crisis conditions. These efforts were considered to be based on firm information about possible developments in economic parameters. However, with the growing amount of flowing money; herd-behavior started to be observed.

Abolition of the restrictions on long term foreign capital investments and short term foreign portfolio investments, lifting of the controlled foreign currency and interest rate regimes were the policies liberating money and capital markets.

Import substitution policy was replaced by export-led development strategy. Thus, product markets were opened to competition of foreign capital.

The 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.

#### 2.3. Rise of Neo-liberalism

As an ideology, neo-liberalism exalts the merits of free markets and judges all state and public interference as detrimental to individual freedoms, justice and economic efficiency. The hidden hand of the liberalism is once more invoked with the neo-liberalism. In accordance, pruning of the state organization and public services sector, as to cover solely limited "essential functions" of state like security, law making and juridical administration, abolition of the public social security, health and education systems have been all insistently argued for.

In practice basic principles of neo-liberalism have been deregulation, liberalization and privatization. Through deregulation state intervention in and public regulation over markets were minimized. Liberalization meant opening of and even leaving altogether previously state activity areas like social services (social security, education and health) to the private sector and removal of regulative terms concerning international investment and trade. Privatization was the main strategy through which deregulation and liberalization strategies have been pursued.

When looked closer it is generally accepted that neo-liberalism is basically based on three pillars of assumption. First, other than communities and other collectivities, societies are made up of individuals and families. Thus, resource transfer through re-distributive policies is not legitimate. Institutions, services, actors, and mechanisms which are claimed to have a public character and thereby treated with different provisions are believed to be unacceptable. All actors in society, as well as all institutions, should obey the rules of 'private area' and ought not to be granted with "public privileges". Thus social policy as well as development policy activities should be performed through the institutions of the private area (markets –liberal-, families and communities–conservative-). Second, state/public interferences through above counted public service provisions restrict the area of individual freedom and/or justice whereas unfettered market mechanisms push for expansion of the area of freedom and justice. Third, existing social inequalities are being maintained through extra-market processes (social relations) where entrance of those weak parties of social power relations to markets on equal terms with others is prevented. Market mechanism, on the other hand, is the only guarantee for freedom and justice (if not equality). In corollary, creating mechanisms to ensure entrance and the competence acquisition of the disadvantaged in markets would save those socially weak groups.

Elizabeth Martinez and Arnoldo García<sup>17</sup> likewise list the main suggestions of neoliberalism as the rule of the market, cutting public expenditure for social services, deregulation, privitization, elimination of the concept of public good or

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<sup>&</sup>lt;sup>17</sup> http://www.globalexchange.org/campaigns/econ101/neoliberalDefined.html, accessed on 10.05.2006 (updated on February 26th, 2000)

community, underlining the policies neoliberalism takes shape of in practice and in its discourse.

These principles were endorsed and applied in different sectors of socio-economic life firstly and most eminently by Thatcher and Reagan governments who both came to power in 1980s. Although bourgeoned in the countries of these two leaders, Great Britain and the USA, neo-liberal policies spread to the other countries soon, as the last four decades have also been marked by the radical integration of the world economy (Balkan ve Savran, 2002). For the Third World countries, this penetration has occurred through the structural adjustment policies and stabilization programmes imposed upon them due to their economic conditions growing fragile and their rocket-high debt figures (Bakker, 1999).

Neo-liberal policies are oriented to achieve 'marketization', 'privatization' and minimization of the area of public in favor of those of private and civil society. In line with this orientation, social policy has been the first welfare state institution coming under attack. Redistributive function of social policy which aims to ensure vertical (hierarchical) justice in society has started being anticipated to be removed through leaving of social security services to the private sector, which offers only fund management services on the basis of individual accounts. Public services were planned to become an alternative among other privately offered counterparts. States meanwhile reorganized their social policy systems in a way abandoning redistributive function embedded in them and turning included services into the products which can be offered by any private organization without a public privilege.

Correspondingly, in labour markets deregulation policies torn down the frame which the employment relation had previously been regulated within; atypical employment relations sprouted out rapidly and boosted inner-differentiation of labour. Macro political strategies targeting employment relations were all abandoned and instead supply-side active labour market policies were devised. In these policies, state and state institutions were targeted to behave as a private agent

with social ends, trying to match qualifications and strategies of labour with the demand of capital through human capital development services (training, consultancy and job-seeking services, temporary employment, apprenticeship, mentoring, etc.). Terms of employment relations were denied as constituting public concerns demanding state policy. Instead, entrepreneurship and individual and independent labour market activity types have become popular in official discourses. Entrepreneurship has been taken up as a strategy for economic development and effective labour market policy implying changing position of wage labour from being the central element of labour market policy to a cost item in entrepreneurial activities and development.

Entrepreneurial capitalism started being promoted and diverse institutions supporting entrepreneurial activities were established (consultation centers, training centers). As can be seen, in the Third Way policies in Britain the population previously accepted as welfare dependents were directed to take jobs. These policies too, increased the weight of active labour market policies and enlarged the institutional environment made of vocational training, job seeking-placement, and consultation services.

These changes, institutionalizing neo-liberalism in world economic system, caused the equally radical shifts in development understanding and practice. These shifts may be identified as given below:

The state's role is almost totally undermined. Macro economic parameters of development relinquished being determined by the requirements of structural adjustment and financial stabilization programs. As a result, development practice got squeezed down to local, regional level and non-public policies<sup>18</sup>. The tools and strategies necessitating the state inclusion were rejected.

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

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<sup>&</sup>lt;sup>18</sup> These are the policies that are in practice applied by state in collaboration with, and which may be appropriated alone by, private agents like private sector enterprises and civil society organizations.

enterprises), its resources (foreign country program funds, donor funding, sponsorship, etc.), its operation scale (micro, local and regional), and in terms of the policies it chooses to achieve its objectives (policies that expand the area of markets, encourage integration of extra-market activities to markets, better the institutional and behavioural perfection of markets).

As for labour market policies, private character of development practice has led to supply-side understanding of development. This understanding focuses primarily on perfection of institutional infrastructure of market activity and perfection of labour in terms of its human capital and labour market strategies. That is reflected in the fact that the most frequently heard keywords have been "human capital development" and "business environment development" in development policy texts. Thus, there lies an assumption beneath the development practice that when market mechanisms are expanded to overarchingly include all human activity; when institutional business environment is perfected; skills of labour are matched with the demands of capital through training and the support mechanisms like consultancy; and when the same opportunities are provided to the labour in order for enabling it to pursue the best labour market strategy; in short, when the market regulation is carried to its theoretical limits through additional services (those concerning human capital development and business environment development) in terms of its extent and perfection, and all predictable market failure reasons are combed out by micro-scale efforts, development is believed to be achieved.

From such a perfect market system, primarily two things are expected: First, increase in the welfare of majority through perfection of the market system and expansion of its operation area; second, alleviation of social inequalities through expansion of the area of market relations which are transaction and rationality based.

One of the most telling examples of the appearance of these above described changes in development practice is lately born "female entrepreneurship" discourse and its dominance in practice over the other strategies of the development policy

focusing on gender dimension of development. In this work it is claimed that overshadowing of entrepreneurship support strategy over other policies, which would also be used to support the targets of increasing women's employment, alleviating their poverty and boosting their social empowerment, is indicative of these development policies' belonging to the new generation development paradigm which is neo-liberal in essence. This argument will especially be clear when the supply side employment policies, those of which women-focused entrepreneurship support strategy would categorize within and on which new generation development practice draw upon heavily, are explored.

In spite of the introduction of more humane targets and principles for development policy (human development, sustainable development, alleviation of poverty, empowerment of the vulnerable and elimination of social inequalities) neo liberalism has been the main principle shaping up the whole practice. It is possible to find many examples of this situation. In case of the gender sensitive development policies, although the stated targets have been the empowerment of women and elimination of their poverty, and the like; due to the market reductionist approach to gender subordination, all these humane targets were accepted to be achieved only by the way of expansion of the area of market to include women and women's labour. Thus, gender equality target has once again subordinated to 'market regulation principle'.

### 2.4. Changes in Labour Markets

As pointed out by many scholars<sup>19</sup>, growing neo-liberal deregulation in labour markets has distorted old labour contracts of the welfare state period through spurring informalization and flexibilization. With the trade liberalization, global capital has moved its labour intensive production processes to the Third World, creating a fierce competition between developing countries to attract investment. Due to the relocation of labour intensive manufacturing jobs in the Third World

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<sup>&</sup>lt;sup>19</sup>This issue is discussed at length and with various aspects within the Turkish context by the writers of "Ravages of neo-liberalism" (Balkan and Savran eds., 2002)

where labour is cheaper and regulation is limited in terms of tax and labour liabilities of capital, having found its most complete example in free trade zones, a huge sector structured in the Third World (Cagatay, 2001). According to the DAW paper on poverty eradication, "the share of developing countries in world export of manufactures steadily increased from about 11 per cent in 1980 to about 25 per cent in 1999, while the share of industrialized countries over the same period steadily declined from about 83 per cent to 72 per cent" (DAW Paper:2001:17). Export manufacturing sector has been depending on strategic articulation of informal and formal markets through subcontracting mechanism and use of cheap, "flexible" and disorganized labour of women, children and minorities transmitting the social incompetence of these groups to lower wages thereby larger profit margins for capital in labour process. This sector, (1) using cheap labour of the socially subordinated (women, children, minorities, immigrants, and refugees) and (2) furcating out of big corporations into the capillaries of society through subcontracting to small-micro enterprises, workshops and even homes, and appropriating the power dynamics of these atypical work relations, levelling social control mechanisms of social inequalities for the purposes of control over labouring process, and (3) separating the labour from its product through (international) trade and spatially partitioning the production process as well as other alienating means brought about by employment relations and production organization themselves, has embodied the *ideal type* of new labour relations even in the economies where export oriented manufacturing sector do not occupy a big place.

Within the context of labour markets, informalization, flexibilization and deregulation have been the trends composing neo-liberal restructuring. Before internationalization of production organization and capital mobility's crossing a critical threshold and the accompanying appearance of flexible employment and work types, 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 (ILO, 2002). Social policy and work status related benefits had been tied to employment status. Also there were other complementary social safety networks where the unemployed were targeted, to ensure their meeting

their basic needs. This general picture was especially valid for developed country labour markets. For developing countries this scheme of employment had constituted an undisputed standard as well, informing labour market regulation and policy.

With the partitioning of the production process and shifting of its labour intensive parts to relatively under-regulated the Third World labour markets, flexible types of employment became an alternative upon different the Third World countries engaging in competition to draw the First World country investment through deregulating their labour markets. This trend was also followed by growing informalization, besides formal and informal sectors growing intertwined. Subcontracting and outsourcing capacities have triggered formation of very competitive sub-market comprising small, informal market enterprises working for big, formal market ones. Thus, partitioning of production process created intractable subcontracting chains where primary employer was outsourcing its labour intensive production processes' outputs from smaller employers who were working informally or hiring labour in a relatively cheaper way, from relatively weak segments of labour force in terms of negotiation power. In time, labour laws started to introduce new (literally flexible) types of work, including temporary, part-time employment, outworking, home-based working by accepting atypical employment contracts. In the meantime, where the market control was being concentrated in the hands of big corporations, the number of the small businesses was proliferated<sup>20</sup>. Thereby, there shaped up a multi-levelled labour market hierarchy where waged labour became a very diverse category and where selfemployed and micro-small enterprise owners were to be regarded as labour categories in that they constituted equally weak categories in market relations. If professional occupations are excluded from consideration, within the above described picture of labour markets, waged work, self-employment and small enterprise ownership have started to be similar, all engaging with temporary, on-

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<sup>&</sup>lt;sup>20</sup> A report published by UNIFEM mentions that, "Authority and power tend to get concentrated in the top links of value chains or diffused across firms in complex networks, making it difficult for microentrepreneurs to gain access, compete for profit and bargain and for wage workers to bargain for fair wages and working conditions" (Chen, Vanek, et all. 2005, p: 10).

call, dependent schemes of work (Chen, Vanek et all, 2005). All three forms of market activity can be considered as forming small, separated and fragile business units in terms of their undertaking market risks on behalf of big corporations, being established on small capitals of the poor, as subsistence strategies (Beneria, 2003). The proliferation in the number of small business units organized as self-employed or micro-small enterprises, in this sense, fit in the market structures where market and production risks have been transferred to these units while market control has concentrated in the hands of a few big corporations and where prospects for employment thus moving out of poverty is limited to self-employment or initiating with business development using own capital (family funds) as a subsistence strategy.

In parallel, according to ILO statistics between 1980 and 2000 self-employment increased from about one-quarter to about one third of non-agricultural employment worldwide, comprising the bulk of the informal sector activity in economies. Selfemployment in non-agricultural activities increased in almost all developing regions (ILO, 2002:11). Moreover increase in self-employment is not distributed equally between developed and developing countries and regions: "Selfemployment is less important in the developed regions where it is about 12 per cent of non-agricultural employment" (ILO, 2002:12). In addition, it is pointed that women tend to engage with self-employment more than men. According to ILO report self-employment has been more important as a source of employment among women workers than among men workers. In 1990/2000, in every sub region of the developing world, a greater proportion of women than men in non-agricultural employment were self-employed (ILO, 2002). This apparently shows that selfemployment is more an alternative for weaker economies and weaker segments of labour force. This proves the above explanation about the increase of independent employment categories like entrepreneurship and self-employment.

When self-employment activities are categorized in terms of their place in the labour market hierarchy, it is seen that those socially most disadvantaged people (like women) tend to engage with the jobs placed at the lower segments of this

hierarchy: "Social norms that constrain women's mobility are often reflected in a relatively low incidence of women street traders and a relatively high incidence of women working at home, particularly in statistics on manufacturing" (ILO, 2002:13).

Furthermore "research in the Philippines, Argentina and elsewhere shows that selfemployed women predominate (over 70%) in the smaller employment-income producing enterprises (which do not grow economically-), whereas men are found (80 percent) heading the larger profit /growth oriented ones"<sup>21</sup>:

Within the small informal sector, virtually all units in manufacturing, 75 percent of those in personal services and half of those in trade are headed by women. By contrast, in the semi-formal sector (of five or more workers), 85 percent of manufacturing, 76 percent of trade and 87 percent of services are headed by men (Sethuraman, 1982: 149-150). Furthermore, the small enterprise is rapidly increasing in the Third World where it "provides more than half of the world's work force with a livelihood". It provides an income "particularly to women who are the sole providers for their families" and these rapidly growing enterprises "alleviate the misery of the largest group of the poorest of the poor: women [as sole family providers]" (M.E.S., 1985: 1).<sup>22</sup>

Small-micro enterprise ownership and self employment appeared as an advantageous alternative which is underpinned by the new conditions in markets. On the other hand, these types of economic activity, on the part of employed, is fostering unpaid family work, informal working and atypical employment schemes. Thus, production markets are segmented at a noteworthy degree and the upper and lower segments of the markets are linked together though subcontracting mechanism. This structure needs a social environment where oppressive social relations are prevalent and those relations are transformed into oppressive work and material exploitation relations. This situation in general boosts intensive and unpaid use of labour of those weak in intra-family and community negotiations like women, children, minorities, and the like. Also, informal working and working schemes depending on atypical employment contracts help market risk being

<sup>&</sup>lt;sup>21</sup> http://www.nald.ca/canorg/cclow/newslet/1986/Spring\_v4/19.htm, 11.05.2006.

<sup>&</sup>lt;sup>22</sup> http://www.nald.ca/canorg/cclow/newslet/1986/Spring\_v4/19.htm, 11.05.2006.

burdened on labour by labourers, through being tied by easier requirements for removal from job, calculation of wages according to the working hours which are used flexible depending on the decision of the employer, and restriction of work related social benefits and rights facilitate this transfer.

In light of this analysis, it is possible to argue that once again, the definition of "work" is being negotiated over in a sense indicated by feminists with reference to non-recognition of domestic labour of women as "work". The status and labour of new informal market workers as well as temporary, home-based, part-time formal market workers, have been trivialized through precariousness of the category, irregular hours, place, period, skill-base of the work they do and removal of their work from the jurisprudence of public regulation and concern. The latter point ought not to be taken as simply an invisibility problem. Informal market workers and those employed on atypical working schemes coupled with the value of their work are not only missed from the eyes of public attention through spatial and temporal disorganization of their economic activity, and the intertwining of paid and unpaid labour (as in the example of homebased working women) for them, but also because of the changing employment and social security regulations and labour laws which do not protect them or prevent informalization, along with the differentiation and disorganization from which labour, as a general category, suffers.

The negotiation over the definition of work and for public recognition of new working types is progressing into deterioration in workers' social status as well as pruning of wages, work benefits, organized negotiation power all of which was once guaranteed as a consequence of welfare contract between labour, capital and state. For some, when the developed and developing country axis is added, this may well be understood as *housewifization* of Third the World jobs (Mies, Bennholdt-Thomsen, Werlhof, 1988). Establishment of work contracts between worker and employer on individual basis, not inclusion of any public authority or legal regulation in the process, mixed content of the work demanded, low skill

requirements, flexible use of labour are the main characteristics of new working types leading to the 'housewifization' thesis.

In conclusion, new generation policies manifesting themselves in small entrepreneurship and self-employment policies and supply-side active labour market policies instead of macro scale employment increase policies chosen on the grounds of their acknowledged target of empowering directly the vulnerable groups in society are perfectly in accord with new labour market conditions shaped under the hegemony of neo-liberal policies of the last decades. In other words, they bolster the newly settling capital accumulation regime. According to Acosta-Belen and Bosa, functional relation between development policies and neo liberal capital accumulation regime has become more evident with the strong emphasize on poverty alleviation target and development policies' re-orientation to pro-poor policies. Mies (Mies, Bennholdt-Thomsen, von Werlhof, 1988) pinpoints "three tiers in the capitalist pyramid of exploitation: the holders of capital; wage workers (mostly white men); and non-wage workers (mostly women), housewives, and subsistence producers in the colonial countries (men and women)" (quoted in Acosta-Belen and Bose, 1999:12).

Women, being vulnerable to being forced for squeezing their working hours and simply working longer at home and for wages, constitute a perfect labour force for especially sectors looking for lower wages and ways of waiving other employment costs. Subsistence businesses, similarly, being partly linked to non-commodity production and unpaid labour (of subordinates of social inequalities like women and children, immigrants, etc.), allow extraction of extra surplus value due to concentrated and longer use of labour of the oppressed in social power relations. In subsistence production and other kinds of unpaid labour (domestic works, unpaid family work, etc.) work, the status of the worker and of his/her relation with the employer is not defined; thus gains of whole welfare provision over labour relations is both socially and economically lost. In other words, flexibilization of labour relations in formal market and informalization works through putting into use all the domination relations in a society or region, and articulate them within the neo-

liberal labour process as a mechanism of control and exploitation. In this respect, gender subordination and patriarchal patterns are of great importance. Just like in other kinds of subordination relations women's social subordination is translated into a work-related one and gender subordination is incorporated into the new types of labour control and exploitation mechanism. The most important point in this translation of gender inequality into surplus value is the labouring process spinning of unpaid as well as paid labour of women.

New gender stratification under de-regulated labour markets has soon appeared: women engaged more with new types of (flexible) employment (home working, part-time, temporary, on-call working...), in badly paid sectors (especially in export oriented manufacturing sectors<sup>23</sup>), generally unregistered or in the places where labour regulation is weak (free zones, informal workshops...etc) (Elson 1996; Mitter 1994; Fernandez-Kelly 1994). Also, growing intertwined of paid and unpaid work in women's labour, coupled with women's working in jobs where tasks are similar with their natural gender tasks, renders exploitation unperceivable for them. When women participate in economic life through self-employment and entrepreneurship in which their labour is not delineated in terms of working hours/days, types of tasks, and where exploitation is realized through more complicated processes, this exploitation have the potential of being more severe.

In conclusion, development policies supporting self-employment and enterprise development of the poor in the names of poverty alleviation, integration to markets, and empowerment of the poor are perfectly in line with recently formed exploitation relations where small firms, and self-employed or independent workers constitute the weak party of production relations, and serve to the informalization, destructuralization and use of unpaid labour. In the example of women's self-employment and enterprise development, this situation is considerably obvious

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<sup>&</sup>lt;sup>23</sup> Turkey, in sharp difference with other Third World countries, has not attracted significant amount of foreign investment. Thus, the export-oriented manufacturing sector is not as grown as in many Third World countries; and women are now generally concentrated in services sector. On the other hand, women's work conditions have deteriorated as a result of "flexible" labour market regulation, and informalization. In the final analysis, export oriented manufacturing sector carries an analytical importance to show the mechanisms pushing for deregulation in labour markets; but deregulation is not restricted to this sector.

compared with those of other vulnerables. There are a couple of reasons for this. Since women's labour is divided between paid and unpaid activities and through flexible working, outworking and homeworking this division has easily been reshaped to extend and intensify their work hours. In addition, for several 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, work hours and returns. Consequently, enlargement chances of their businesses are limited and they are placed at very competitive sub-markets from which big corporations outsource. Lastly, when the limited rate of labour market participation of women is considered, the fact that especially in developing country contexts, self-employment and enterprise development policies stand as a substitute for indispensable policies for increasing their waged employment, poses a great danger. Because, self-employment and entrepreneurship support strategies focus on developing human capital, thus enhancement of the supply side of labour market relations, these policies run the danger of ignoring the important implications of demand side and structural factors effective over women's employment such as employer prejudices, discrimination, occupational segregation, family constraints.

## 2.5. New Generation Development Paradigm

Examined in its historical course, emergence of new generation development practice finds its roots in the deep disappointment that traditional growth oriented development policies had brought about as well as post-development criticism. Traditional development policies depending on macro scale economic tools and totalistic indicators of progress had long been ignored, resulting in perpetuation and maintenance of social inequalities, poverty and environmental deterioration through development practice<sup>24</sup>. Thus, these policies resulted in increased poverty, inability of especially vulnerable groups in societies in meeting their basic needs, environmental deterioration, reinforcing of the autocratic government system and economic failures in the long-term. In development literature, this phenomenon

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<sup>&</sup>lt;sup>24</sup> For an insider view see: Wolfhensohn, J.D. (2004) Development with Poverty Reduction: Looking back Looking ahead, Report prepared for the 2004 Annual Meetings of the World Bank and IMF.

raised harsh criticisms. The main criticisms and the principles developed against them may be evaluated in three points:

First, development process has accepted to create different socio-economic results for different social groups. As well as distribution of welfare created out of development process, social and humane aspects of the process itself has aimed at recognition. New development definitions and indexes have supported this aim.

Second, social inequalities have been accepted to cause implications in development process; thus the need to eliminate them is recognized.

Third, participation has become one of the main principles guiding development practice. Contributing to democratization has been as well adopted as an objective.

Firstly, the criticisms addressing domination of the totalistic abstract economic categories and formulas in development plans have emphasized that results of macro economic policies for different segments and groups in societies ought to be revealed and considered in development strategies and accordingly totalistic indicators ought to be reshaped to reflect these aspects of development process for social and human development. In response to these concerns, both final targets and socio-economic analysis on which tools and strategies of development were based have been changed. Aside from economic growth, human and social development were started to be seen as important policy targets. Multilevel operational design has been introduced to act against society-community and interpersonal as well as macro level structures and processes preventing human and social development and consequently obstructing long-term, sustainable economic development. Starting from the late '60s, importance of human development had been pointed out (Sen, 1999). The UN, from the early '90s on, has published annually the Human Development Indexes which have indicators about educational situation, expected life age, gender development and the like presenting its enlarged view of development. Similarly ILO, in its 1986 World Employment Conference, brought up the basic needs approach to development, which attracted attention to the examination of development practice by results, and the distribution of welfare development programs bring to different groups.

Secondly, social inequalities are understood to have implications in development practice resulting in some long-overlooked implications in the planned development processes like severe poverty, especially concentrating upon some vulnerable social groups. Social inequalities were re-structuring and mediating economic processes and hence development practice, too. Poverty as well was the most explicit phenomena manifesting how social inequalities were being articulated in economic processes. Thus poverty appeared as a pressing priority in development policy agendas. Social inequalities were accepted to be counteracted by development policies in order to ensure effective functioning of development strategies and attainment of human development targets. Setting out from this point, development thinking has started to make an extra effort to incorporate the perspectives of ecologist, feminist, and other social movements into its theoretical body. By this means, development thinking conceded its responsibility in eliminating social inequalities.

Thirdly, due to the democratization mission with which development thinking has started to feel itself burdened, the implementation process and actors in development practice have been revised. Instead of the state, the role of the private sector and civil society organizations have been enlarged. By this means, representation and participation of sub-nation identities in development process have been tried to be supported.

These three points also constitute the change axes in development understanding. First, recognition of differing outcomes of development practice for different social groups at the ground level together with the recognition of social and human aspects of the development process gave way to a broader understanding of development. Within this understanding the implications of social inequalities have been addressed and participation of the disadvantaged in the development process has been underlined.

### 2.6. General Debates of the Period

Seen through the general debates brought about both within and out of development literature, the principles guiding new generation development policies were two. If significant debates/thesis of last decades are reviewed the with an eye to their consequences for development practice, governance-democratization and liberalization debates appear as relevant.

The governance concept has first appeared in 1989 in a World Bank report with "good governance" definition. The OECD in 1992 declared its adoption of the concept and in 1997 the concept was reframed by the UNDP (1997). In 1989, the World Bank started to give place to governance concept in its reports. Birgül Ayman Güler states that in 1997, all three organizations, the World Bank, OECD and UN agreed upon the definition of the concept within the context of public government (Ayman Güler, 2003).

The governance model is based on participation principle and suggests partnership relation between public organization (bureaucracy), private sector and civil society organizations. In any kind of decision making process and development project, these parties are qualified as stakeholders. In order to catch the gap between state and public decision making processes and society in general different mechanisms and middle stage organizations have been developed referring to good governance model.

Birgül Ayman Güler comments that though democratic participation is the underlying target of governance model, the three-legged partnership offered between the state, private sector and civil society is deceiving in that those counted among the civil society organizations category are actually organizations of capital in terms of both number and nature (Ayman Güler, 2005).

The governance model requires localization in policy production and implementation. When applied to development programmes and projects, governance model thus requires partnership of state, private sector and civil society organizations in a local or regional context over a well defined project.

Women's entrepreneurship development projects exemplify such a partnership attempt. In the task of establishing businesses for women and of supporting existing women entrepreneurs, women's grassroots organizations, trade chambers, occupational, professional and employer organizations come together with some government organizations. Women's organizations try to organize women and ensure communication with women at the grassroots. Professional organizations provide training and consultation. Member-based employer organizations, trade and industry chambers, and business women organizations offer mentoring and apprenticeship services. Also, state organizations are expected to prepare regulative and coordinative infrastructure for this model.

On the other hand, the basic criticism directed towards governance model is that, private sector and civil society organizations, undertaking the primary roles in provision of previously public services, would change the social aim that once guided public provision of these services. For example, in the case of entrepreneurship support policy area as a part of the labour market policy, this shift of agency would cause reorganization of these services as to the principles of 'distribution on the basis of economic capacity' or 'membership to some certain groups'; since private sector seeks profit and civil society organizations try to serve their target groups. However, the aim of ensuring hierarchical justice in the society can only be constituted through redistributive policies which can be employed only by state authority according to generality and inclusiveness principles.

Another criticism voiced by Ayman Güler is that the desired democratic participation cannot be realized through governance model, since capital organizations dominate others and civil society organizations are incapable of ensuring equal representation of all social groups.

Secondly, liberalization debate resulted in the general commonsense that leadership of state/government in development projects would cause corruption, insufficient addressing of needs and expectations of the population who present ethnic, citizenship-based, racial differences, of women, children and disabled, all of those who were the subordinated parties of the current power relations. Bridging itself onto democratization debate as such, liberalization thesis argued for the state's withdrawal from the economic area, privatization, and market regulation in public services, on the grounds that the state tends to be corrupt and politically biased in difference from market mechanisms themselves; reproducing the old liberal thinking which see markets as the area of freedom in contrast with the public/state area. Liberalization debate cut off the role of the state and of all others, which could be played only by a state-like authority (public one) in development policies and limited its policy tools and strategies to those which could be used by private/civil initiatives. Development assistance has started to collaborate more with civil society and especially grass-roots organizations and less with state, became more inclined to use micro policy tools previously thought to be peculiar to private actors. In parallel, Middleton, O'Keefe and Visser (2001) claim that development assistance's positioning itself in development process as if a private business causes in action plans the omission of the functions needing effective political structures, social institutions, and the codification of rights. All of these socio-political aspects may have been included in a view open to demand-side understanding of development. They emphasize that the whole development enterprise adopt a supply-side understanding over development process.

In parallel, another trend that should be identified as regards the new design and practice of development assistance is that whereas macro scale social and economic policies have been left to the parameters of structural adjustment and economic stabilization programs, the development practice has reoriented itself towards small scale, local or regional efforts. This policy design is in line with the above mentioned principles of democratization and liberalization and with the aim of counteracting the inequality generating processes taking place at the local and

social realm. Small scale operation plans were allowing inclusion of grass roots organizations of vulnerable groups, welfare of whom is directly targeted for raising, in the development process. Their representation and participation in the development process was hence considered to be ensured. Also, through structuring the networks between civil society, private sector, international development organizations, and state bodies, the institutional infrastructure of governance model was created by the development practice (Chen, Vanek and et all, 2005). Bypassing of some state roles in public services provision by way of the civil society organizations undertaking some service providing functions in development projects, inclusion of private sector in these projects and more importantly the supply side labour market policies supported by these development policies reflects the liberalization principle and neo-liberal ideal in them.

# 2.7. Struggle of the Agendas for Shaping and Institutionalizing the Trends

One parallel trend manifesting itself simultaneously with the above explained ones from the beginning of 1980s has been the strengthening of grassroots movements and civil society organizations, along with national and international platforms they formed for policy making. Moghadam celebrates "transnational feminist networks" as "the organizational expression of the transnational women's movement, or global feminism" (Moghadam, 1999: 385). Maturing of grass-roots movements and their institutionalization in civil society organizations have created new actors which can act upon the trends of the period. Globalization, localization of development programmes and appearance of governance models, identitydifference debates, 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/grassroots movements, as well as they have been in those of international corporations, liberal and conservative governments, international economic cooperation and development organizations.

Some newly-emerged principles concerning development process and participatory policy-making models have been also supported by civil society organizations from the very beginning. Some new models were perfectly describing their own for-long-offered principles. It was actually civil society organizations and initiatives who have first directed criticism towards traditional top-down development policy design and implementation of 1960s and 1970s. They have further addressed the blindness in the stated policies towards the inner differences and power relations within the 'society' leading into disproportionate sharing of development benefits when not taken into account in development programmes. Again, it was civil society organizations calling for a more participatory design in development policies and for taking action against social inequalities.

However, on which direction development theory and practice should take, the alternatives offered by neo-liberalism and civil society grassroots organizations differ crucially. Furthermore despite its support on the surface, the neo-liberal project for civil society development is different from the fundamental motivations and aims of civil society organizations, too. Neo-liberalism was unfolding its 'enterprise society ideal' in civil society area through partitioning civil society into small, local service providing 'social enterprises' which are dependent on donor funding, and unorganized in overall, thereby unable to influence political decisions at the macro scale, and apolitical in culture; social movements like women's movement has gained further strength through getting institutionalized and linking itself with grassroots movements. Civil society has also enlarged and strengthened its organizational capacity and diversified its areas of concern through acting upon growing possibility of international action and organization.

The case of women's movement constitutes a perfect example of this development. As well as developing independent organizations at the world scale and pursuing an effective strategy to base its power on the local grassroots organizations in many countries, it has also gotten organized in the United Nations body. Holding international meetings on thematic issues paved the way of creation of an road map

in several issues like development, employment, poverty, violence, population policies and health, racism, etc. The introduction of CEDAW (Convention of Elimination of All Forms of Discrimination against Women) in several countries has enabled the use of an international tool to mobilize governments and all other responsible parties into taking action against gender inequality. In the overall the sensitivity towards gender inequality has grown. Within the procedures in which countries prepare their national plans on the progress they achieved and challenges to be met within the context of CEDAW, the UN system has encouraged civil society organizations to participate in the preparation and presentation of hearing sessions. This has contributed to the creation of a cooperation culture between women's organizations and governmental organizations and strengthened the positional power of women's organizations in their perceptions.

In the development field, parallel developments had been taking shape. Rejection of state-led development programmes on the grounds that the state was causing corrupt use of funds channelled and tended to be discriminative, whereas it had been expected to act against social inequalities, strengthened the role of civil society organizations and grassroots organizations particularly in development programmes. Another change has been in the scales and strategies used. Rather than macro tools, in use of which it is hard to perceive group specific impacts, micro scale efforts and tools have been employed widely. Support for small scale income generating activities, solidarity models have started to increasingly take part in development practices. Initiative of local organizations, which had the capacity to represent the targeted local population, has become important in order to realize a bottom-up, participatory development process.

Meanwhile, this development practice has necessitated acting of civil society organizations increasingly in the area of markets. Since macro scale institutionalization of development process had been rejected in order not to create a top-down manner, development practice has been forced to resorting to market structures and mechanisms instead of macro policy. On the other hand, existence of civil society development efforts in the markets area has not included their

complete incorporation in market mechanisms. Instead civil society practice in the markets area has started to attempt to enlarge its own activity logic into the markets area in two ways. First, international organizations of social movements like environmentalists and gender equality activists have offered alternatives to macro scale regulations such as international trade agreements, agreements regulating population movements, deregulation in the markets and especially labour markets. *Ad hoc* solutions as well have followed these efforts such as fair trade system and enterprises. Second, during their efforts to create models for a development practice based on self-power and organization of local and disadvantaged groups, they have come up with solidarity-oriented solutions. Especially feminist organization models have been constituted a source of inspiration for women's organizations.

During these developments with the leadership of social movements and grassroots organizations empowerment perspective has been formulated. This perspective was offering an inside-out alternative to traditional development models shifting the initiative of defining needs and solutions of targets groups in local contexts to these groups themselves instead of bureaucrats and development specialists.

Whereas what is offered by the neo-liberal new development models has been small scale efforts lead by local initiative groups and organizations and appropriation of market logic in activities similar to the empowerment approach; the crucial difference lies in the intent of the neo-liberal approach to remove public character of development process. 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. Against this suggestion, the empowerment approach defends the public and political character of the development process and of the relations it structures between social groups, their self-organizations, civil society, private sector and state area. While the neo-liberal approach tries to split socio-economic policy in two parts as macro and micro, and supports focusing of development efforts at the micro level; approving determination of macro level policies and structures as to the rules of markets, the empowerment approach tries to structure the networks, platforms and mechanisms of negotiation for both levels of policy

making, designing its operations from micro to macro levels in practice. Thus, addressing and adjusting to new trends the empowerment approach defends the area of public and politics against total-marketization suggestion of neo-liberal approach.

The latest and rapidly widening tools appropriated in the development practice have turned out to be active labour market policies (ALMPs). These policies have consisted of intensive job seeking, job placement, temporary employment, vocational on-out of job trainings and enterprise development support services, which 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. These services have been offered, besides state organizations, by also civil society organizations.

These tools (ALMPs and microcredit schemes) have required acting of implementing parties at a place where markets, public rule and regulation and the civil society area all operate together. Civil society organizations had to get connected to market system. This has resulted in their shaping of their own attitude towards market system and regulation. On the one hand, they have been under continuous pressure of entrepreneurial society discourses and found powerful allies and support from public and private sector while offering ALMP services and micro-credit. For them it has been and still is easier to move with the tide and accept market logic instead of logic of grass-roots movements and participatory democracy perspective. On the other hand, as they implement similar projects one after another they have started to feel the need of creating policy-making mechanisms to voice their demands and achieve political change and develop alternatives against total market regulation.

For this reason, micro-credit services and ALMPs which entrepreneurship support services should be considered as a part of, constitute an area where the clash and the struggle between the neo-liberal approaches and the empowerment approach of civil area is most visible.

In the case of women's entrepreneurship support policies the arguments and typical practice of the neo-liberal approach offers that, just like other social inequalities, gender inequality is maintained through women's disadvantage in reaching and using market mechanisms and institutions. Thus, if women's access in market system is promoted gender equality would be also promoted. Therefore, human capital development of women coupled with establishment of support systems is exactly what is needed for promotion of gender equality. Since markets would benefit from inclusion of women in market mechanism through efficiency increase and/or because society would benefit from the same thing through the multiplier effect of alleviated female poverty, this is also desired for a development perspective. However, use of macro policy tools or state intervention for this strategy is irrelevant, since macro socio-economic policies are gender neutral, and what is needed is strategies for individual scale empowerment of women to remove micro-relation level disadvantages of women to ensure their equal access to these macro structures. This is the reason why policies with neo-liberal orientation do not offer social policy solutions for child and elderly care with which women are burdened with. Instead, they offer market solutions like flexible working hours, or entrepreneurship and self employment of women, where women can adjust their working hours. Also, the demand for policy making on macro level issues is not needed, since macro structures in markets are gender-neutral.

Against this view, the empowerment approach, with reference to the issue of women's entrepreneurship support services, sees both micro and macro structures (markets and social institutions/relations) as gendered, and adopts a transformative perspective for achievement of gender equality. Setting out from this view, it believes in the necessity of political action. In case of women's entrepreneurship promotion policies, besides small scale support policies, it supports socio-political change perspective on issues like wage disparities, occupational and job segregation on the basis of sex, social organization of child and elderly care, property regimes, male culture of business organizations and relation, etc. In order to achieve a change in these broader issues the approach seeks ways of political

organization, and political action. In the meantime in the micro level more solidarity-oriented entrepreneurship models are sought against sole incorporation of market logic in their practice.

#### **CHAPTER III**

## WOMEN'S ENTREPRENEURSHIP

# 3.1. Feminist Development Perspective

When examining the women-focused entrepreneurship strategy as a development policy it is necessary to look at the development approaches this strategy has been identified to be placed within, in discourse and in practice. Focusing on the feminist development policy discussions in the historical development path they have pursued, we can place the issue within a feminist analysis framework. Drawing upon feminist criticisms towards mainstream development practice would be differentiating different enabling in the approaches which women's entrepreneurship issue has been taken up within; and in seeing through the links of the discourses and practices over the issue to the different political standings perceivable within the framework of broader discussion titles.

Starting from feminist development discussions that can be traced back to the work of Boserup (1987), feminists have tried to incorporate a gender relations dimension in the development theory and practice and evaluated development policies in terms of their approaches to women.

The first approach to place women's issues and to add a gender relations dimension to the development theory has been 'women in development approach' (WID). WID approach points to the omission of productive work of women in development theories. Boserup (1987), in her work, emphasizes the need of development approaches to acknowledge the productive work of women and importance of this work in economic systems in general.

On the other hand, the approach does not challenge division of labour between women and men in domestic responsibilities, leading women into continuing to take the responsibility of non-market, unpaid reproductive work. Instead, the importance of women's education and their being aware of and behaving active in family planning is stressed in continuation with pre-WID welfare approach, and women are realized to be the crucial agents for effective population and family policies. Welfare approach emphasizes that when women are more educated and more powerful economically and socially, population growth rate tends to drop, and resource allocation in families is more likely to support family welfare and education of children. Put another way, this view contributed to the emergence of the understanding that investment on women was more efficient to shore up household welfare and that education of women would result in better educated and healthier generations for the first time. The approach is acting upon this understanding as well was then called the 'welfare approach' by Molineux and evaluated to be instrumentalist in its approach to women (Molineux, 1985). Later considerations of feminists and women activists evaluated welfare approach as ignorant towards women's productive work, and criticized its presentation of women as victims and passive welfare receivers or intra-family agents at best within the context of the development process.

Following WID approach removed this deficiency and developed the understanding of development theories concerning women's productive labour. The WID (or Women in Development) approach called for greater attention to women in development policy and practice; and, emphasised the need to integrate them into the development process. Women's labour market participation was attributed importance and mass scale measures and projects designed to increase women's productive work activities were introduced. On the other hand because reproductive work burden of women has not been addressed in the approach, the practices it supported turned out to have the effect of making women over-burdened (Reeves and Baden, 2000).

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 (Molineux, 1998). 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. With appearance of the approach, also a shift in discourse from 'acknowledgement of women's role' to 'representation of women' is noteworthy in parallel to growing significance of the women's NGOs among other new development agents.

Later developed 'gender and development' (GAD) approach overcame some of these problems in the conceptualization in development theory concerning women's issues and gender relations. In GAD approach the focus shifts from women's 'participation in productive work area' –productive role- in the society to the consequences of unequal gender relations in development and overall work burden (paid and unpaid) of women. WID approach is criticized in that it does not take the unpaid labour of women as problematic within the GAD approach (Kabeer and Subrahmanian, 1996).

WID approach argues for women's inclusion in the development projects for a number of different reasons: First, the liberal claim that women's participation in labour market would increase their social status (equity approach), second, that women's participation in waged labour would enhance efficiency in the economy (efficiency approach), and third, that woman's paid work activities would contribute to welfare increase and poverty alleviation on the household level (welfare and poverty alleviation approaches) (Young, K., 1993:22). These three motivations behind supporting women's paid activities also overlap with the three developments women's movement and development practitioners have to deal with. First, whereas women continued to be under represented in government bodies, they came to the fore by their civil society initiatives in the international area, voicing themselves increasingly in the civil society; and women's organizations

developed enough to take part in the NGO-led development projects. Second, development practice was accepted to deal with gender inequality, meanwhile women's organizations appeared to be the agents to take charge of the development projects when compared with the governments who still had poor gender sensitivity. Third, growing awareness about the complex and multifaceted nature of gender inequality created a need to differentiate different categories of women and parallel differentiation of the development projects with different target groups, reinforcing the need to more micro-level approaches.

These developments and theoretical shifts have also paved the way for empowerment approach which can be considered as a part of GAD. Revelation of multi-level and multifaceted nature of gender inequality has shown that in development efforts incorporation of gender equality target is not an easy task. "Empowerment" at this point was suggested as a concept both accounting for holistic character of gender subordination and providing a strategic perspective to counteract this subordination. Empowerment perspective offered strategies for women to achieve access to resources, skills and social relations. Empowerment process is defined to be attained by women themselves through the catalyst role of women's NGOs and self-organizations of different groups of women. The principle is enabling those women groups' to find their own ways to empower themselves according to the social environment they live in instead of through heavy interventions of development assistance organizations. Collectivity similarly is aimed in these processes. Thus, the process itself is defined as empowering in development efforts instead of the previous target of achieving progress by results.

The differentiation between practical and strategic gender needs, hence, has partially been rejected with the empowerment approach. That is because this differentiation was criticized to be based on practical realities of elite, practitioner women; whereas these two needs were inseparably interwoven in the lives of poor/local women. Furthermore, in practical strategic needs differentiation, the strategy/tool separation was manifesting itself in the implicit acceptance of a duality between more important needs (strategical gender needs) and less important

needs (practical needs). This was causing overshadowing of the empowering potential of designing the process in an empowering way when it is organized in a participatory and open-ended manner instead of being designed and strictly planned by development specialists.

Table 1. Approaches to gender and development relation

	APPROACHES		
	WID	GAD	Empowerment
Problematic	Women's participation	Gender relations	Gender relations in
Issue	in productive work	and totality of	relation with other
		women's labour in	stratification and
		paid and unpaid	inequality generating
		activities	dynamics
Focused role	Productive	Gender	(in
of women	Role	Roles of	continuation
		women and	with GAD)
		men in	Holistic
		labour	character of
		divisions	women's
		within both	labour and
		paid and	activities
		unpaid	
		activities	
Picturing of	Disadvantaged	Subordinated	Agents
women			
Perspectives	Equity	Besides all others	Empowerment
Underlying	perspective,	empowerment	perspective
Development	•	perspective	
Practice	perspective,		
	poverty		
	alleviation		
	perspective		
Needs	Strategical	Both practical and	Development of
addressed	gender needs	strategic gender	women's agency in
		needs	every sectors of societal
	· ·	0 11 1 1	life
Strategic	Large equal	Small scale income	$\mathcal{C}$ 1
tools	opportunities	generation and	and local scale
employed	policies and	enterprise	participatory activities
	projects	development	
		projects	

Feminist development studies also show the underlying motivations of mainstream approaches to women's place in development process. Molineux (1985) in this vein suggested first classification model for mainstream development efforts' motivations in adding a gender dimension to their practice. After Molineux, Moser (1993) developed further this classification offering differentiation of welfare, efficiency, equity and empowerment approaches in gender perspectives of development efforts.

The welfare approach stresses the role of women in reproductive activities and argues that investments on women would produce a multiplier effect in terms of the returns of these investments on family welfare. Development investments on women range from family planning programmes, and literacy trainings, to nutrition and health aids. Women are accepted to channel their knowledge, income and any kinds of resources to the family wellbeing even at the cost of sacrificing their own. This approach instrumentalizes women to achieve the target of supporting household welfare without aiming at empowerment of women as individuals. Even income generating activities of women are supported on the grounds that women's income is more effective to increase family welfare and help the household in moving out of poverty. Though it was identified with the earlier development efforts claiming to have a gender dimension, it is still possible to meet this approach in recent development practices, too.

The efficiency approach justifies women-focused efforts in development practices through suggesting that women's inclusion in economic activities and integration of women's unpaid activities to the market system would increase the overall economic efficiency and effectiveness of the development efforts. This approach, too, instrumentalizes women and inclusion of a gender perspective in development programmes through subordinating the aim of women's empowerment to the aim of achieving effective implementation and an efficient economic system.

The equity approach argues that apart from any economic reductionist approaches which justifies women-focused efforts through claiming that these efforts would

also serve to the economic ends of development efforts (welfare increase, efficiency increase, poverty reduction, etc.) gender equity should be taken as an aim itself. On the other hand gender equity is considered to be an objective which can be attained through ensuring equal opportunities for women in public sphere activities. In practice, the equity approach tends to manifest itself in the manipulative implementation of totalistic and one-fits-all equal opportunity programmes. These programmes are generally commissioned with 'equalizing conditions for both women and men' in public sphere activities like those in labour markets, politics and social/civil initiatives, regardless of the special obstacles women have to carry and differing and diversified models they can pursue in participating in these activities instead of a male model.

The empowerment approach is the one developed through the experiences of women's organizations in the development area. It is based on the principles of women's empowering themselves, their organizing in their self-initiatives, and finding solutions to their multi-level problems on a collective basis. In the empowerment approach, it is argued that only women themselves know completely their livelihoods and only their collective activities can come up with viable solutions and that this way of organization and activity would also strengthen their political capacity. Although in practices of mainstream development actors, empowerment approach is claimed to define an 'implementation strategy' without substantial suggestions concerning development process and women's equality struggle, it has been proven to be just the opposite in the practices of women's organizations.

The empowerment approach criticizes development practice taking an assistance activity form, and claim that it ought to be central in development efforts to activate self-strength of vulnerable parties and materialize their initiative. This constitutes a substantial criticism towards mainstream development practice and spurs a continuous quest for new organizational, strategic and political models in development practice. More importantly, the empowerment approach rejects all kinds of instrumentalist inclusion of women and gender perspective in the

development theory and practice. As such, the empowerment approach deserves the further attention that mainstream development organizations have paid. Considering that lately many development programmes have mentioned the empowerment of women as an objective, in the following parts of this work interpretation of the approach by mainstream development programmes is evaluated. As can be followed in the stated part, it is concluded that the empowerment approach is functionalized by mainstream development programmes in a way deteriorating the substantial critical potential it has because of the neoliberal supply-side understanding dominating development pratice.

Nowadays, because of the domination of the neo-liberal economic approach on the development process, all these above described paradigms (or approaches) generally reflect a neo-liberal orientation in practice. Domination of neo-liberalism instead of simply promoting efficiency approach in development practice has caused neo-liberal reshaping of all approaches in their diversity. In the following parts this neo-liberal influence over each approach is discussed briefly.

The welfare approach has started to give more weight to women's income generating activities on the grounds that supporting women's income is more effective to increase the household welfare. In this vein, activities designed to improve women's human capital have been promoted.

In the women-focused entrepreneurship support policies welfare approach manifests itself through emphasize on the increase in total household income and the effectiveness of especially women's income increase in household welfare increase. Especially the programmes and projects of local or regional development agencies declare their aim in reaching women through entrepreneurship support, in order to alleviate household poverty and support household welfare effectively through using the multiplier effect of targeting women. For that reason entrepreneurship support policies in welfare approach generally prefer to talk about "income generating activities" removing the emphasis on enterprise development. Because enterprise development requires more professional and complicated

programmes, they prefer income generating activities which mostly depend on women's intra-household production of traditional products or women's coming together in collective workshops to produce again the same products.

Lately, the welfare approach has bifurcated into two paths. The first part has gotten united with poverty alleviation approach and the other has been swallowed by the efficiency approach with the rise of neo-liberal market centricism in social policy.

The efficiency approach finding its ultimate justification in neo-liberal upsurge has continued to argue for enlargement of the area of market operation in order to eliminate social inequalities. For this reason, intervention of development programmes is accepted only if there is a market failure in the related area and if the intervention is directly targeting efficiency increase.

The equity approach also has adjusted to the neo-liberal principle of primacy of market mechanisms. Thus, the equity approach has started to show social inequalities as the proofs of market failures. Thus, within the context of the approach while extra-market (social) reasons of gender inequality, stressed markets are presented as of equality-creating and maintaining character.

Within women-focused entrepreneurship support policies, the equity approach argues for providing support for women to build their own enterprises in order to catch the gender gap in this area and increase their social status through participating in paid work area.

The empowerment approach, offering both a full-fledged development approach guiding policy design together with implementation and a target, deserves more indept analysis which takes part in the Section 3.2.3.

Within the context of women's entrepreneurship support policies, these approaches manifest themselves in differing arguments, institutional organizations, tools, and development strategies. Whereas the efficiency approach has become the

dominating approach in development thought and created a significant institutional and political change bolstering its dominance; the poverty alleviation approach, though subordinated to the former, has found itself a certain implementation area. The empowerment approach, though mainly in harmony with the socio-economic trends of the period, has tended to carry more of an alternative character against efficiency and poverty alleviation approaches which observed to have an 'arranged by agreement' relation<sup>25</sup> with each other.

### 3.2. Women's Entrepreneurship in the World

Women's entrepreneurship became popular in the world in different contexts. Among them, three important contexts can be clearly perceived: Efficiency increase in markets, poverty alleviation and women's social empowerment. These contexts define practice areas as well as different aspects issues can be looked through. Similarly these three contexts correspond to different priorities in the area of women's entrepreneurship support policies. Şemsa Özar similarly differentiates three functions of women's entrepreneurship mentioned by different actors in justifying their activities in the area: increase of women's contribution to market production thereby solidifying the ground of gender equality, poverty reduction and contribution to country development (Özar, 2005:13).

The first context which women's entrepreneurship issue has been placed within is labour market policies. Women's entrepreneurship support policies have gained popularity as a way of developing women's employment. The long-pursued

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<sup>&</sup>lt;sup>25</sup> The poverty alleviation approach is operating in a bottom-up fashion whereas the efficiency approach is taking a top-down operation strategy. This was because efficiency approach tries to base its activities the justification of efficiency increase creation on macro scale; while the poverty alleviation approach is satisfied with putting up created income increases for households and individuals. On the other hand, the underlying understanding towards efficiency and poverty is common in both approaches. According to this understanding, efficiency increase would be achieved through expansion of the market operation area and poverty alleviation in parallel can be attained only ensuring market integration of the activities of poor. Mayoux as well defines poverty alleviation approach as caught in the middle (Mayoux, 2001b). Yet, in this thesis looking at the Turkish practice of the approach it is further argued that poverty alleviation is in line with efficiency approach in terms of its basic assumptions over poverty and efficient practice against poverty.

objective of supporting women in the labour market has found itself a powerful tool set with active labour market policies (ALMPs). Active labour market policies were programmes for intensive job search, human capital development trainings, temporary work schemes and enterprise development. Enterprise development support was also the most available strategy among others for a couple of reasons. It 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'. As part of ALMPs and 'workfare policies' in general, entrepreneurship support strategy had been adopted largely especially for women whose placement in waged employment was bearing some special problems.

Growing importance attributed to women's entrepreneurship had created opportunities for establishing alliances between diverse and strong social circles, businesswomen lobbies, political circles, donor organizations and development assistance organizations. In a relatively short time, businesswomen's organizations organized in large networks and got into connection with civil and political area actors. These developments were perfectly in line with the neo-liberal discourse promoting entrepreneurial society ideal and this harmony created its own momentum. In these elite groups women's entrepreneurship has been discussed in terms of its contribution to economic efficiency in different levels. For example women's entrepreneurship was offered as a best way of overcoming the glass-ceiling problem in organizations, a problem that prevents women's actualizing their full potential (Wirth, 2001).

Policies supporting women's entrepreneurship has been justified in terms of efficiency of entrepreneur selection process in markets. This view depends on a human capital theory based entrepreneur definition which argues that only best ones achieve to be entrepreneurs, thus elucidates that expansion of the potential entrepreneur pool to comprise women would allow a better selection and lead to a better profile in entrepreneurs in general. In the world in general, women-owned

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<sup>&</sup>lt;sup>26</sup> Workfare policies are discussed in the Section II.2.2.1.

businesses constitute 25 to 33 per cent of all businesses (Employment NOW Community Initiative 1998). In Europe, women have one third of all new businesses, and 9.5 per cent of women officially counted as self-employed compared to 18.9 per cent of men (Employment NOW Community Initiative, 1998). Similarly women's entrepreneurship is discursively defended in rural contexts, referring to the relatively small returns women are willing to take out of entrepreneurial activity and the positive effect of this factor on rural employment expansion. 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 homes 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.

The second context where women's entrepreneurship issue has been a popular buzz-word has been that of poverty alleviation efforts. Women's position in households was critical in poverty alleviation efforts since women were using their income more effectively towards household welfare (education and health of children, etc.). Besides, increase in the number of lone mothers and atypical household compositions was indicative of the need for an approach specifically towards female poverty since the old marriage contract where men were accepted as providers has seemed to be broken. Whereas all discourses depending on these arguments have been apparently seeing women as instruments of interfering in household welfare, in the feminist circles other approaches refraining from instrumentalist approaches and pointing to the difference and seriousness of female poverty (poverty conditions women themselves face) have also developed and guided poverty alleviation efforts in another direction<sup>27</sup>.

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<sup>&</sup>lt;sup>27</sup> for a sophisticated discussion of female poverty see:

Valenzuela, M.E. (2003) The Incorporation of Gender in Employment and Anti-Poverty Policies: Challenges for the Future, Discussion Paper for Capacity-Building Programme on Gender, Poverty and Employment, National Policy Group Policy Integration Department ILO, Geneva.

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. These alternatives were expected to be compatible with market regulation. In this respect, micro-credit systems attracted a considerable attention in poverty alleviation and for a period seemed as an almost magical remedy to poverty. For the reasons counted above women constituted an important part of the micro-credit system target group. Women credit takers soon developed a perfect record of credit back-payment. However, women's income out of their entrepreneurial activities started on micro-credit was not detected to be satisfactory and their businesses were generally determined to be fragile (Kantor, 2001). Still, micro-credit programmes were capturing satisfactory rates in pushing women and their families out of absolute poverty (Kantor, 2001). Micro-credit and enterprise development programmes were also the perfect model of anti-poverty programmes the neoliberal paradigm might accept. It was in harmony with entrepreneurial capitalist society ideal and market centricism desire in all social mechanisms and institutions.

The third context women's entrepreneurship issue has captured a significant attention has been women's movement and development efforts led by women's organizations. Women's organizations have turned to quasi-ALMP services like vocational trainings, micro-credit, shared workshops, common sales places, 'charity-like working' organizations for developing sales channels, product design programmes due to the demand from poor women for an income earning activity. These services were generally targeting increase in women's self-employment and

Chant, S. (2003) The 'Engendering' of Poverty Analysis in Developing Regions: Progress Since the United Nations Decade For Women, and Priorities for the Future, London School of Economics Gender Institute Working Paper Series:1, Issue:11, London.

Çağatay, N. (1998) Gender and Poverty, UNDP Social Development and Poverty Elimination Division, Working Paper Series:5.

entrepreneurship activities, since the parameters of a different policy focusing more on creating an increase in women's waged employment were relatively more uncontrollable by them, requiring increase in employer incentives for hiring women labour, workplace reorganizations for accommodating needs of women (crèches, nursing rooms, etc), and work hours reorganizations which all need public regulation, institutionalization and intervention, thus public policy. Otherwise, the potential waged employment option had for increasing women's employment was limited. So long as structural factors are not dealt with; ALM services can remove only a small number of the barriers against women's employment, mostly the barriers stemming from supply-side factors like women's human capital weakness. Women's developing their own businesses or engaging with self-employment were presented to be the options leaping over all demand-side and structural factors of these problems in employment generation through internalizing the demand (employer) side in the model. However, as will be discussed in more detail, this of preference women's organizations towards self-employment entrepreneurship models concerning employment creation for women has reinforced the neo-liberal imagination anticipating private agents, acting independently and according to private law and definitions, instead of claiming public intervention in developing solution to the problem. Women's organizations, focusing on "doing themselves" through entrepreneurship model instead of demanding in the name of "women" and "labour" from political authorities and other social groups, changes in employment field, in practice have faced the danger of weakening of their political view and reinforcing of neo-liberal society and civil society imagination. On the other hand they have soon come to develop their own alternatives in view of these dangers.

In order to understand the differences in discourses and practices of the approaches towards women's entrepreneurship support derived from different discussion contexts, a further evaluation is needed. For this reason in the following sections three contexts/approaches which have been described briefly are discussed at length.

# 3.2.1. Poverty Alleviation Approach /Context

The poverty alleviation approach claims that with the dissolving some of women's practical problems (here income earning), through the tools of existing social formation (here through entrepreneurship and the market system), it is possible to contribute to women's empowerment and make them stronger in their efforts to attain strategic gender needs and social transformation. The poverty alleviation approach anticipates an urgent need for counteraction against female poverty but it does not design a solution within a transformative perspective. Instead, sticking to the differentiation between practical and strategic gender needs, the approach argues that it tries to remove the serious barrier against women's emancipation, but not through feminist strategies and tools, nor pursuing a transformative perspective (Mayoux, 2001a).

From 1980s on poverty became a progressively growing phenomenon. Especially in the developing countries following implementation of structural adjustment policies which had imposed the neo-liberal deregulation policies, poverty in both absolute and relative terms has reached an alarming level. Thus, in the '90s, poverty alleviation became a priority target in development policies (World Bank, 1990: 1). The UN declared, among the Millennium Development Goals, the targets of reducing by half the amount of people living on less than a dollar a day and of reducing by half the proportion of people who suffer from hunger by 2015 in response. In terms of the set targets the progress has been achieved. "The number of people living on less than \$1 a day fell by nearly 250 million from 1990 to 2001" (Chen, Vanek, et all, 2005:15).

Efforts in development practice to alleviate poverty have been intensified in parallel to these developments of the last three decades, and changed in strategy significantly. Previous efforts were based on 'poverty alleviation programmes integrated to economic growth strategies', aiming to attain better distribution of resources out of economic growth (WB, 1990). Thus, the poverty alleviation target

had been embedded in the development programmes targeting accelerated economic growth.

With the advent of 1990s, a change in policy discourse and strategy became tangible. With the revelation that poverty was not a problem which would be left behind through economic development and growth, and that market system itself was processing through articulating social inequalities and creating poverty generation processes, it started to be deemed necessary to address poverty problem directly.

Afterwards, the poverty alleviation target gained more importance in the agendas of development organizations. The World Bank, being the benchmark organization in this area in terms of the policy setting power, declared a strategy of targeting the poor directly in order to reduce the cost of poverty reduction programmes (WB, 1993). This meant a change in policy track to include more programmes prioritizing poverty alleviation without justifying its practice in terms of its expected contribution to economic growth. On the other hand, when looked at between the lines and the practice it guides, it was obvious that subordination of poverty alleviation aim to economic growth and efficiency increase was perpetuating itself in another way. In 1990 and 2000 reports of the World Bank, the reason for engaging with poverty alleviation programmes were mentioned as creating a healthier and more skilled labour force.

Since simultaneous developments were the rise of neo-liberalism and the removal of state and macro-scale public intervention in socio-economic area, the solution started to be sought for in markets and integration of poor masses in the labour market through "at the bottom" efforts. Growing poverty has started to be considered as a problem of achieving social inclusion against the marginalizing effect. Besides, because the marginalization faced by different categories of the poor was differing from each other, working out "one fits all" models in overcoming marginalization problem was impossible. Instead, small scale flexible tools which can be designed in harmony with the needs of different groups were

required. Along with micro-finance other enterprise/self-employment development support models; employability increasing measures like vocational trainings, intensive job seeking services, temporary employment were adopted as the most suitable tools for poverty alleviation efforts in the period. They were tools, first, flexible enough to be accommodated in the programmes directed to specific groups. Second, they were available to be used in differing scales of operation. Third, they were in line with the neo-liberal understanding of poverty as a result of market failures to deliver equal opportunities to all groups in developing the human capital which would provide them with employment and a living above poverty line. Actually, these tools were supplements to the market mechanisms patching their failures through micro operations, focused on creating extra human capital development opportunities. As such they were part of supply-side labour market policies.

Microfinance became popular with qualifying all the above counted criteria sought in a poverty alleviation tool. The microfinance system was depending on a small amount of credits for the poor through a collective in-person guarantee scheme. The poor was expected to invest this small amount of money on his/her income generating activities and carry him or herself out of poverty.

Linda Mayoux differentiates three paradigms on gender-focused microfinance programmes: financial self-sustainability, poverty allevation, and feminist empowerment paradigms (Mayoux, 2001a). In the financial self-sustainability paradigm, constitution of sustainable mechanisms or institutions (in this case sustainable micro finance organizations) is the most important criteria a development intervention should qualify. Gender lobbies diverted their policies to proving importance of women's economic activities for economic growth and pointed to the high repayment rates credit-taking women presented. Justifying women's inclusion in target groups as such, women both accept that micro credit mechanisms would contribute to women's socio-economic empowerment per se. When applied to other kinds of women-focused income generation and business development efforts, a similar reasoning works. The projects which predicts

establishment of sustainable institutions or mechanisms as project outcomes are apparently prioritized over others by donor institutions. Behind this preference lies a political orientation producing a commitment to act within market mechanisms and to integrate related efforts to market mechanisms. When it is considered that markets reward efficiency, profit and perpetuate and maintain inequality structures, it is obvious that in the projects where financial sustainability is placed as the main principle, economic efficiency and profit stand as the actual criteria and inequality structures are not addressed effectively.

The poverty alleviation paradigm prioritizes poverty reduction in some particular social groups who are considered to be the poorest of the poor. Different women groups are deemed within this category and mentioned in target groups of poverty reduction oriented development efforts. In addition, high levels of female poverty and women's responsibility for providing for households are counted as other reasons for producing women-focused poverty alleviation programmes. In the case Mayoux (2001a) brings forth, microfinance is believed to constitute an effective mechanism through which women can break the subordination circle and come up with ways to move to wider empowerment.

The poverty alleviation as a paradigmatic approach to development efforts underlines the importance of targeting directly elimination of poverty conditions masses of people face. On the other hand separation of this aim within overall development practice itself is problematic in that it analyses poverty as separated from its structural and macro scale roots. The World Bank approach sees poverty as a phenomenon which does not have any causal relationship with macro economic parameters. For this reason, the solution for the poverty problem has been sought in making market mechanisms more effective and inclusive. On the other hand, the UN in 1995 Social Development Summit discussed structural causes of poverty, and in its 2000 report pointed to the role of social inequalities against effective poverty alleviation. Relating social inequalities and poverty as such the UNDP in its 2000 report (p:32) acknowledged its view through underlining the need for planned action in view of failure of markets through maintaining inequalities and

poverty. This view on poverty and poverty alleviation differs from that of the World Bank's in its conception of poverty as a systemic problem and as a process working through articulating social inequalities in market and extra-market relations and processes and in its emphasize on those markets, which in this process maintain and strengthen inequalities and poverty. In conclusion, within the poverty alleviation realm and approach two motivations prevail. The first motivation prioritizes market regulation and creating efficiency increase in poverty alleviation programmes as has been exemplified in the approach of the World Bank, and the second motivation considers market regulation as problematic due to its accommodating poverty generating processes as well and recognizes the need for counteracting social inequalities which believed to strengthen and maintain poverty generation.

As poverty alleviation strategies get closer to the employment area solutions, like those designed to achieve employability increase and entrepreneurial activity development for the poor, the poverty alleviation approach gets more similar to the efficiency approach. As with the rise of workfare policies, poverty is responded with systematic formulations of efficiency approach and other alternatives grow blurred.

In spite of the insights, derived most evidently from the UN experience, leading into the understanding that unfettered market regulation in fact worsens the inequalities and poverty (UNDP, 2000); the poverty alleviation approach is invaded by the rising efficiency approach and the workfare policy model it offers.

However, some definitions of and approaches to poverty have been promising in terms of their deviation from market reductionist poverty understanding such as human poverty and capabilities approaches first developed by Sen (1999). In the case of the latter, poverty is defined as a complex situation of being incapable of attaining the desired life. In terms of its seeing poverty in relation with social inequalities, turning to power dynamics on all macro, institutional and interpersonal levels; and at the same time focusing on individual scale experiences and

manifestations of incapability, the approach is very similar to the empowerment approach. Furthermore, it is possible to say that with slight differences, the capabilities approach is a variation of empowerment approach developed through focusing on the poverty phenomenon instead of gender inequality and development problems.

In conclusion, poverty alleviation concern and efforts have in time bifurcated into efficiency and empowerment approaches abolishing poverty alleviation approach as an independent and individual category.

# 3.2.2. Labour Market Policy Context and the Efficiency Approach

Labour market policy context is a very common one in the discussions over women's entrepreneurship. In Europe, European Commission reports that entrepreneurship as a way out of unemployment is rather common, with 60 per cent of new enterprises started for this reason in Northern Europe and 70 per cent in Southern Europe (1998). When taken within the labour market policy context with reference to support policy development problem, the following discourse and practice generally is in line with efficiency approach.

The efficiency approach, within the context of women's entrepreneurship support issue, accepts the primary aim of alleviating the poverty of women. On the other hand, it accepts that this task is to be achieved through connecting poverty alleviation efforts with markets and labour market area and thereby linking social security policy with labour market policy in a way setting a one single work-fare system. It argues that this way, the overall efficiency of this integrated social security - labour market policy system would be increased. For this reason, it is only through acceptance of workfare regimes which effectively link social security (unemployment provision, social aids) system with labour market policy, the issue of women's entrepreneurship promotion has gained a robust efficiency perspective.

Its main difference from the poverty alleviation approach lies in its systemic and

market-oriented solution suggestion to the poverty problem, whereas the poverty alleviation approach does not bear such an intent intrinsically. On the other hand, it is possible to see poverty alleviation approach as a paradigmatic twin of the efficiency approach operating from within the poverty situation (represented by development assistance organizations); whereas the efficiency perspective directly sets out from the markets rationality principle (governments and international financial organizations).

The efficiency approach primarily argues for enlargement of the operation area of markets into the social areas. Benefits expected from this enlargement are economic rationalization, and efficiency increase. The efficiency approach, in the area of labour market policies and social policy finds its main manifestation in active labour market policies which have constituted the main tool of workfare policies. In order to understand the operation of the efficiency approach in connection with women's entrepreneurship support issue, it is needed to trace how it is contextualized in labour market policy area and how rationality of supporting women's entrepreneurship is explained in connection with markets and new trends in markets.

# 3.2.2.1. Workfare policies

"Workfare means that people who receive financial aid through welfare are required to perform compulsory labour or service as a condition of their assistance. The traditional definition of workfare refers to mandatory participation in a designated activity" (Torjman, 1996:4).

Workfare policies are claimed to have replaced old welfare policies, most typically in Britain and the USA, and have represented radical enlargement of labour market system into the area of social policy (Beaudry, 2002). With the adoption of workfare policies, universal unconditional welfare benefit systems are turned into conditional and social group-specific systems. This is realized through reduced

benefits and stricter eligibility criteria in welfare regimes. Eligibility criteria furthermore have been tied to the satisfactory effort of dependents in participating in labour market activities. Therefore, job search, human capital development (training, apprenticeship, temporary work, and public work) services and entrepreneurship support policies have been developed and designed according to the supposed qualities and needs of different categories of the unemployed within various programmes. Following one of these programmes has become the precondition of access to social benefit systems for the unemployed. In short, in the social security and labour market policies area shrinkage of welfare policies previously granting the needy, who cannot find any other means of survival and are dependent on welfare benefits as the last resort, the universal and unconditional social benefits resulted in integration of active labour market policies and social policy into each other later extending into poverty alleviation policies which have emerged as an independent policy category recently. Through directing the poor/unemployed/dependent into labour market, social policy, anti-poverty policies, and employment policies have exhibited a convergence and a growing tendency towards more market-oriented reorganization. Prescriptions for poverty alleviation, employment generation, and efficiently increase in institutions and mechanisms (social security institutions and labour market mechanisms) have all turned to include more market orientation.

Active labour market policies have started to be adopted in developed countries following the shift from welfare to workfare regimes, but also in the countries who did not adopt a workfare policy officially. Even in the developing countries that had not had a social protection system, active labour market policies were put into implementation in differing scales as a way of achieving social cost reductions and employment increase.

#### 3.2.2.2. Active labour market policies (ALMPs)

Active labour market policies are generally described in contrast with passive measures consisting unemployment insurance, seniority funds and other

compensatory measures developed considering contingencies of temporary, permanent unemployment, disability, and the like. Grubb (1994:213) classifies active labour market programmes into three broad categories: public employment services, and training and job creation schemes, the last category including employment subsidies. Public employment services comprise the transitory employment in public enterprises or project based organizations. They primarily serve to those who do not have the necessary work experience. Training and job creation schemes comprise vocational on and out of job trainings directly targeting human capital development of participants and especially those with poor human capital, or whose skills and experience became irrelevant because of change in technology, sector composition of the economy or migration. Subsidized employment means giving some incentives for employers to hire certain category of labour. These incentives may be insurance fee reductions, tax reductions and exemptions concerning similar fiscal liabilities.

Active labour market policy measures try to establish middle stage institutions for employment relation, in order to respond to market failures in providing labour with sought-for human capital and those stemming from internal markets. These middle stage institutions are those temporary work schemes, on and out of job trainings; enterprise development and employment subsidize schemes. In a sense, these institutions work to reinforce and support the labour market mechanisms. The shift from passive to active dominant policy framework was presented to express policy makers' will to encourage population to active participation in the labour market. The aim was also to limit the expenditure on passive labour market policies through decreasing the number of dependents including lone mothers, long-term unemployed, and those lacking even elementary human capital. They were aiming 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). Active labour market policies at this point were utilized as the mechanism to integrate target population into labour market.

What was crucial in adoption of active labour market policies and workfare policies in general was the parallel rise of neo-liberalism in economic and social policies. 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. "By making labor more 'flexible' and creating incentives to take work rather than welfare, there will be a significant increase in employment" (Handler, J.F. 2004). Therefore, workfare cannot be considered as a response to long term unemployment in the first place. Rather it has been an extension of neo-liberal market-centricism in labour market policies and social policies. In the following, intervention in labour market and social policy has carried supply-side characteristics ascribing labour market failures to the human capital deficiencies of long term unemployed instead of structures of labour relations, work organization, and employer behavior. Results in line with this characteristic have been spreading of flexible and temporary working schemes (lighter regulation concerning work security and working types, undertaking of the cost of training by state instead of employer, granting of tax and insurance incentives -savings- for employer) other than redesigning of labour relations and work organization in a way accommodating labour with disadvantages (disabled, emigrants, etc.) or social, familial responsibilities (lone mothers). Whereas employers have continued to benefit from comparatively low cost of employing disadvantaged categories of labour, they it also have become able to enjoy efficiency increases out of trainings financed by the public. Thus, instead of generalization of the benefits that might have been achieved through more socialoriented work and employment types like shorter work hours without wage decrease, more day-offs, crèches, reorganization of working places for workers with disabilities, the model was based on burdening of costs onto the shoulders of the labour and the state.

Active labour market policies are neo-liberal in several respects: First, being policy tools of workfare system, they inhabit a philosophy prioritizing markets in organization of social wellbeing. 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. Second, they embody a supply-side understanding of the labour market processes and failures. ALMP try to enhance human capital of target groups, those whose employment is targeted, according to the needs of markets. On the other hand, they do not take labour-capital relations problematic (law, organization of both sides, etc.) or the demand, that is, the capital side of the relation. Third, they transfer training and placement services costs from the enterprises to thepublic. Fourth, especially in the developing countries, because state support is limited for active labour market services, civil society organizations themselves try to ALM services for their target groups. Especially for women's organizations this situation is noteworthy in the Turkish context. This causes increase in service-orientation instead of policy orientation.

Supporting ALMP and the recent change in labour market policy and social policy, the efficiency approach is based on the claims that support for enhancement of women's entrepreneurship would increase efficiency of

- Women's labour through integrating it into market rationality;
- Entrepreneurial area through enlarging the pool of potential entrepreneurs to include women and thereby enabling more effective selection;
  - Social safety systems through decreasing the number of dependents;
- Regional economies through integrating women into entrepreneurship area and harnessing the potential of women's relatively low profit expectations (ensuring market integration of the areas of market activity which stayed impotent due to low profit potential);
- Support programmes through reinforcing the most suitable entry point, women's income, of support policies into household welfare.

# 3.2.3. Empowerment of Women Approach/Context

The empowerment approach constitutes the most mature and current feminist approach to development. Though it presents an overall approach in mainstream

development practices, it tends to be reduced down to an implementation strategy or a development target in discourses and practices of mainstream development organizations.

Empowerment is a concept developed by Third World Country grassroots organizations especially those of women's. Elaboration of the concept has been the result of growing of self organizations of the poor in the Third World and their accumulating and formulating their experiences in the fields of development, human rights of the poor and political struggles in political strategies.

With respect to women's entrepreneurship support policies, the empowerment approach finds its material base in the growing strength of women's movement and women's organizations. With the increase of women's organizations, problems of women have become more visible. As has been in relation with all other programmes targeting women, women-focused entrepreneurship support programmes thus acknowledged the need to be handled through a gender perspective. Thus, the empowerment perspective claims to have gender perspective and corresponding approach to the issue.

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. On the other hand, as it becomes a buzzword in the development area, it tends to be taken as a concept which does not address the inequality producing processes and structures in social institutions (markets, family. etc.) and which is based on a strategic but not transformative perspective; hence as a concept, one that suggests not social change but individual or groups strategies for women. In this work, it is indicated that this is a result of the neo-liberal influence in the development field.

In the development field, women's organizations have developed their experiences in criticism of mainstream development practices. Women's organizations and other civil society organizations have appeared as the new actors who are in direct relation with local social groups and know closely their problems and possible strategies of development. Recognition of this new reality has opened a place in which civil society organizations can evaluate critically current organization of development practice. Hence, especially women's organizations have come up with the objections concerning top-down approach, and participation problems in existing development practice. Criticizing development practice as such, they articulated the recent debates about human rights, participation and good governance:

The current popularity of the term empowerment coincides with recent questioning of the efficacy of central planning and the role of 'the state', and moves by donor governments and multilateral funding agencies to embrace NGOs as partners in development. Political and institutional problems have gained prominence on the development agenda with a focus on human rights, good governance and participation (Razavi and Miller, 1995).

The feminist empowerment perspective, on the other hand, is rooted in a more elaborate feminist approach to power, other than being simply derived from the current popular debates concerning governance, participation and human rights. Power is suggested to cover four different meanings (Qxaal and Baden, 1997; 5):

- 'Power over': this definition of power depends on zero-sum understanding of control over resources and people. Once one party takes hold of power, the other loses and the former is obliged to exert violence and oppression in order to maintain its power. It is build upon a scenario of conflictive relationship between two or more parties.
- '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.
- 'Power with': This definition of power describes a collectivity of people engaged around a common purpose.

• 'Power within': This power defines transformation of positive individual or collective experiences' to self confidence and assertiveness in people.

Feminist movement has devised its empowerment strategy especially through using 'power with' and 'power within' definitions. Feminist view acknowledges that power should be understood in different level of its operation, including individual, household, community, institution and macro levels. In order to transform existing power structures and operations in all these levels, a multi-level counteraction strategy and holistic perspective is needed. This perspective is provided with empowerment approach. Basic principles of empowerment approach in this sense have derived from the principles and experiences of feminist organizations:

- 1- Empowerment of women themselves: This perspective aims to mobilize women's own potential to empower themselves.
- 2- Bottom-up approach: women's organizations and their target groups should design, implement and monitor their own development practice.
- 3- Agency: Beyond designing participatory models, the empowerment approach searches for ways of action in which women themselves find strategies of empowerment and act as the main agents in implementation.
- 4- Collectivity: In spite of the dominant interpretations of the empowerment approach in mainstream development efforts, the feminist empowerment approach puts a huge emphasize on collective action of women. Oxaal and Baden explicitly mention "not just individuals but organizations which are the focus of empowerment process" (Oxaal and Baden, 1997:12). Most of the appropriations of the empowerment approach by mainstream development efforts fail to capture this aspect of empowerment. The feminist empowerment approach addresses the structural and systemic character of gender subordination and argues that in order to appropriately respond to gender subordination, women should get organized and act on a collective basis. Another consequence of this reasoning is acknowledgement of transformative action, that is, the need to create social change instead of devising successful strategies for individual or groups of women by empowerment approach.

5- Transformative - Political character of activities: Practices aiming to empower women in a way conceptualized by feminist empowerment approach should directly target political organization and transformative political action. Because women's subordination is a systemic and structural problem long-term, political, transformative struggle perspective is *sine qua non* of empowerment approach. Mainstream development efforts that state empowerment of women as an objective tend to limit their political perspective to providing women with successful individual or group strategies and to adjusting existing institutional environment in a way allowing women's assets, as in women-focused microfinance programmes. On the other hand, beyond fixing the failures in markets, socioeconomic institutions and mechanisms through adjustment, a transformation in them is required. Thus, transformative political action perspective is a defining element in feminist empowerment approach.

Empowerment of women has started to be frequently stated in the objective lists of mainstream development practices. As has been indicated by Oxaal and Baden (1997) "the meaning of empowerment can be seen to have altered as it has gained currency in mainstream development discourse" (p:18). Development agencies adopted an individualistic account of empowerment and it has started to be understood as empowerment of the individual woman, her capability in access to mainstream institutions and mechanisms, and her self-reliance. This has constituted a serious threat to the essence of the approach. Young indicates the picturing of the empowered woman as entrepreneur woman, and mentions that individualistic approach to empowerment is in harmony with the belief in entrepreneurial capitalism and market mechanisms (Young, I.M. 1993). Thus, deterioration in the empowerment approach is caused by the neo-liberal upsurge preaching equalizing essence and regulative superiority of market mechanisms over state regulation and state provision of welfare, services and employment.

As empowerment is a broad approach providing an understanding towards governance, democratization and participatory politics, the neo-liberal deterioration has spread to its thesis in these areas, too. The empowerment approach bases its

good governance understanding on participation and leadership of women's organizations in socio-political programmes and decision making processes. Other than simply arguing for mainstreaming policies to ensure gender equal consequences of mainstream policies, the empowerment approach suggests leadership of women's organizations and constitution of extra-institutional participation mechanisms within a governance model. At this point, feminists point to the weaknesses of mainstreaming policies, arguing that these policies generally result in subordination of the aim of attaining gender equality-oriented transformation to other goals, which are privileged because of the institutional culture and objectives. For this reason, in order to place gender equality objective at the hearth of policies women should stand out of the institutional structures and inside the women's movement, to preserve a critical autonomy from existing institutions and policy frameworks. "The integration of women into existing programmes and planning processes does not necessarily promote empowerment as energies may come to be primarily directed towards realizing other institutional objectives. There is a continuing need for spaces in which women can work together to challenge the objectives of the institution from a feminist perspective" (Lycklama a Nijeholt, 1991). Positioning outside the institutions would provide women with the focal point to see the failures of existing policy frameworks and chance to broaden and reshape them.

On the other hand, realizations of neo-liberal governance and participatory decision making models in developing countries are far from this ideal. They depend on 'entrepreneurial' activities of various collectivities and civil society organizations. These activities involve use of already available mechanisms and participatory processes in markets and politics in a more powerful way due to collectivity. Yet, these collectivities and organizations do not take part in negotiations of political processes, thus are unable to create transformative change in the terms of the structural processes they act within. They operate within the borders of the private area of markets and community activity, not within the public area of politics and society-wide social projects. They try to provide better opportunities and strategies in markets and social life for their members and target groups. In this effort, they

make use of existing mechanisms and tools reinforcing the legitimacy of existing systems and institutional structures. In this sense, they remain in the area of private instead of public and this perfectly fits in the neo-liberal desire to turn all actors into private ones, depriving them of their public privileges and expanding the area of private against the public. As well as the state, civil society organizations are expected to behave as if they are private actors. For example, women's organizations are welcomed to initiate projects and programmes to organize skill trainings for women, but they are ignored when they raise their voices to demand public employment schemes for women and change of the discriminative legal regulations. When they offer small scale substitutes for systems like the vocational education system, they are cherished; while political demands they raise are simply ignored. Compartmentalization and detachment of areas of action for different civil society organizations also causes their failure in their access to decision making process. Separation of employment and entrepreneurship of women in terms of related discussions, platforms and related organizations, for example poses the danger of not problematizing of the structural factors creating common problems in each field like domestic labour division.

Thus, the neo-liberal influence, as well as turning empowerment into an individual development process for women, deteriorates the transformative perspective of feminist empowerment through turning the principle of 'agency of women' and 'self-empowerment' principles into small scale initiatives of women in which some women improve their position within existing structures and regulations. However, in the empowerment approach small initiatives of women are organized as to self-agency principle in networks, and demand political action to create structural and regulation change in order to attain their goals. Neo-liberal understanding, on the other hand, cuts off this political organization and action dimension which actually bestows empowerment approach with the potential of creating transformative change.

Empowerment is interpreted as women's organizations' taking role in small scale, local development projects and programmes which state the aim of empowerment

of specific groups of women. However, as has been observed in practice, these efforts do not connect with women's movement and fail to produce political demands. Rather, these projects are expected to stick with the rules of existing institutions and systems. For example, women-focused entrepreneurship support policies give women entrepreneurial and vocational training and microcredit opportunities. These supports provide women with segregated opportunities which aim to be substitutes for market mechanisms in cases of market-centered system failures in education, finance, etc. to provide equal opportunities. On the other hand, these initiatives, solely focusing on **supply side factors** of women's disadvantage in labour markets, do not involve components which address the discriminative processes and mechanisms in market mechanisms and social institutions itself. Demands concerning change in family systems, property regimes in marriages, change in vocational education systems, employment relations and finance systems go far beyond the perspective of these small scale, short-term, project-based action designs. In such a programme design, even if women in grassroots are able to formulate empowering solutions within these restrictions, their political organization and movement capacity as well as their perspective with respect to gender subordination would remain poor.

Apart from these aspects, especially inequality generating processes in markets (like those in labouring processes) and institutions (such as family) are ignored in the neo-liberal use of the empowerment concept. Thus, these structures are not aimed to be challenged. Instead, market mechanisms, education, and finance systems within it are targeted to be extended and reinforced with special programmes targeting women. In the case of entrepreneurial and vocational trainings, consequences of the existing education system's discriminative dynamics of education are tried to be compensated for women. In microfinance schemes, financial system is tried to be complemented with additional practices working in capillaries of the system and in the overall women's human capital lack is aimed to be compensated. On the other hand systemic underpinnings of women's disadvantaged position in labour markets are not addressed. Domestic division of labour, cultural restrictions on women's paid work and working area choices as

well as employment relations which place women in generally informal market poorly paid low status jobs are not aimed for transformation. Rather, consequences of all these structural factors are tried to be compensated for individual women. In this sense, the underlying assumption behind this policy design is that once women individually have the necessary assets and capacities to take part in the market system, inequality generating processes would be overcome. Thus, the market-reductionist approach is adopted concerning social inequalities including gender inequality.

This narrow understanding of the empowerment process is reinforced because of the 'measuring problems'. Project-programme and donor fund based action design needs concrete, measurable results. Goetz and Sen Gupta (1996) argue that donor interests in seeing the development of financially self-sustaining credit programmes has led to quantitative goals supplanting qualitative and elusive social change objectives. "Confronted with the problem of how to translate conceptual categories into identifiable, observable, empirical indicators, they choose to concentrate on the individual in order to ensure detailed observations of the subtleties involved in social transformations" (Oxaal and Baden, 1996: 21).

In conclusion, the crucial failure of neo-liberal empowerment account is its apolitical and technical understanding of the role of women's organizations and gender equality struggle in the empowerment process, whereas only the structural change demands would connect women's organizations to each other and enable them see totality of their problems and address them politically.

Entrepreneurship support, in parallel, poses a convenient strategy for the neo-liberal imagination in that it praises individual empowerment and independence, and takes part in supply-side measures within the context of labour market policies. However, in the practice of women's organizations, entrepreneurship strategy could be turned into an empowering tool in the feminist sense of the term. By way of designing businesses in partnership like cooperatives, adding collective production processes, developing solidarity models and networks they have been able to create and offer a

non neo-liberal relationship between women's entrepreneurship support and women's empowerment. Their models have reflected more collectivity, solidarity among women and larger solutions for women's problems such as child care, solidarity-oriented organization and action models against male dominance in the business world<sup>28</sup>.

In conclusion it is possible to perceive two different empowerment understandings in the context of women's entrepreneurship support issue. The feminist definition of empowerment is based on collective action and organization, political understanding of shared problems and solidarity-based organization and activity types in a broad sense going beyond the work related issues. The neo-liberal definition of empowerment on the other hand is based on individual understanding of empowerment process, professional action and burgeoning of competent market behavior in women.

In the following chapter appearances of all these approaches in women's entrerpreneurship support area is evaluated.

This problem – gender blind approaches when gender equality is ensured in appearance- has been focused upon by several feminist theoreticians (Kabeer 1994; Kabeer and Subrahmanian 1996; Ohio Women's Business Network 1997; Richardson 1993; Van Der Wees 1995).

#### **CHAPTER IV**

# WOMEN'S ENTREPRENEURSHIP IN TURKEY

The most recent work on women's entrepreneurship support activities in Turkey is the unpublished ILO report titled "Mapping Women's Entrepreneurhsip Development Efforts in Turkey" prepared by Ecevit (2006). This mapping study tries to cover all of the organizations taken part in support activities for women's entrepreneurship support. This study places relevant organizations in three categories:

Those that are to be considered to be parts of institutional structure in the country for entrepreneurship support in general and women's entrepreneurship support in particular. These institutions are counted in an exhaustive manner:

- Prime Ministry, Directorate General on the Status of Women: DGWS (KSGM)
- 2. The Prime Ministry State Planning Organization: SPO (DPT)
- 3. The Ministry of Industry and Trade
- 4. The Ministry of Industry and Trade, Small and Medium Industry Development Organization: SMIDO (KOSGEB)
- 5. The Ministry of Education, General Directorate of Girls Technical Education
- 6. The Ministry of Labour and Social Security
- 7. The General Directorate of Social Assistance and Solidarity
- 8. The Southeastern Anatolia Project: SAP (GAP)
  - a. Southeastern Anatolia Project-Multi-Purpose Community Centers: SAP-MPCCs (ÇATOM)

- b. Southeastern Anatolia Project- Entrepreneurship Support Centers :SAP-ESCs (GAP-GİDEM)
- 9. Turkish Employment Office:TEO (İŞKUR)
- 10. Union of Chambers and Commodity Exchanges of Turkey: UCCET (TOBB)
- 11. Confederation for Tradesmen and Craftsmen in Turkey: CTCT (TESK)
- 12. Banks (Vakıfbank, Ziraat Bank, Halk Bank)
  - a. Vakıfbank
  - b. Ziraat Bank
  - c. Halkbank

Second category consists of international organizations:

- 1. United Nations Development Program (UNDP)
- 2. United Nations Industrial Development Organization (UNIDO)
- 3. European Union: EU (AB)
- 4. World Bank: WB (DB)
- 5. International Labour Organization: ILO (UÇÖ)

Third category covers civil society organizations:

- 1. The Confederation of Tradesmen and Craftsmen in Turkey: CTCT (TOBB)
- 2. Association of Women Entrepreneurs: AWE (KAGİDER)
- 3. Foundation for the Support of Women's Work: FSWW (KEDV)
- 4. Contemporary Women and Youth Foundation: CWYF (ÇKGV)
- 5. Foundation for Women's Solidarity: FWS (KADAV)
- 6. Grameenbank-Diyarbakır Project
- 7. Development Foundation in Turkey:DFT (TKV)
- 8. Center for Women: CW (KAMER)
- 9. Kibele Cooperative

The report acknowledges that due to the difficulty of covering all activities and all organizations taking part in this activity area it is inescapable to left some of them

out. For this reason the last part of the study lists some of the small organizations on activities of which the researcher could not reach the detailed information:

- 1. Agro Tourism Women Cooperative (Karaburun)
- 2. SELİS (Diyarbakır)
- 3. Association for Supporting Contemporary Life (Denizli Branch)
- 4. LCSF (Ladies Collaboration and Solidarity Foundation) (Diyarbakır)

According to the type of the organizations, types of the support activities reported to be changing. State organizations and others considered within the institutional structure, are expected to provide policy and regulation supports and permanent services and products like subsidized credits of state banks and entrepreneurship trainings of the SMIDO. On the other hand, though expectations are in this direction this does not define a general truth about the activities of first category organizations. Instead these organizations tend to provide programme based support activities and services resources and design of which is supported by international programme and projects of international organizations.

International organizations generally provide programme-based support schemes for national state or civil society organization activities on women's entrepreneurship support. Sometimes these programmes have turned into permanent institutions like in the example of the SAP-ESCs. Some organizations institutionalize their support policies for women entrepreneurs like ILO did with WEDGE programme.

Civil society organizations mostly work in project based fashion. Support schemes they adopt are generally temporary service provision like entrepreneurship trainings, consultancy services. On the other hand a trend towards their continuing with these activities within centers and bureaus on a permanent basis is significant.

#### **Historical Development**

Starting from the early 1990s, women's entrepreneurship issue has become a popular discussion and activity area. Until this date, entrepreneurship had already been a strategic tool for those working in development assistance area, within the context of poverty alleviation and employment generation programmes.

In Turkey, in parallel to developments in the world, some pioneer bureaucrats and academics brought the issue to the discussion platforms. Following a national symposium on women's entrepreneurship organized by Directorate General on Women's Status (DGWS <sup>29</sup>) as a part of the National Program for the Enhancement of Women's Integration in Development Project<sup>30</sup>, the issue was made subject of intensive research; a number of publications were prepared; and, a number of pilot projects were implemented. This first move soon inspired others. Especially women's organizations took rapid steps to create their own entrepreneurship support models utilizing international donor funding available in the area in order to respond to the needs of their target group women towards income generation.

The support mechanisms and programmes concerning women's entrepreneurial activities that were developed during 1990s were not framed in a holistic programmatic and political manner. The scattered efforts of various actors were sprouting out in increasing volumes. These efforts of different organizations and institutions created different approaches developed in differing contexts depending on their activity perspectives. Halkbank, a state bank responsible for channeling loans to the micro and small enterprise sector, administered a subsidized credit programme named 'Women Entrepreneur Credits and Credits for Young Entrepreneurs' supported by the Treasury. Though it turned out later that not many

<sup>&</sup>lt;sup>29</sup> The national machinery for gender equality in Turkey established as a administration connected to Prime Ministry.

<sup>&</sup>lt;sup>30</sup> For the further information on the Programme visit: www.ksgm.gov.tr

women had benefited from this credit programme as pointed out by Şemsa Özar<sup>31</sup>, it was indicative of the flourish of a consciousness towards women's entrepreneurship and public responsibility in supporting it.

In the following years, numerous efforts were made by many actors. Among the actors engaged in these activities, public institutions, women's organizations, chambers, and some other occupational organizations can be counted. Taking this development as the marking of the beginning of a new discussion period differing from the earlier one in several respects, it is possible to identify two periods of discussion over the issue. What is striking in these second period efforts was a shift in the understanding determining who is responsible for and which tools to support women's entrepreneurship.

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Now with the pressure coming from European Union some attempts are made for women. Halkbank for example has a women and young entrepreneurs credit programme. But in the practice women could not access to this programme due to criteria necessitating preperation of several documents and having an elready estalished enterprise. These criteria were impossible to qualify for women. But everywhere people talk about this programme indicating such a support were provided. (Semsa Özar)

Table 2. Shift of approach in discussions and practice on women's entrepreneurship issue in  $Turkey^{32}$ 

	Earlier period of discussions	Later period of discussions
Primary concern(s)	Increasing	Various concerns
	women's	most common ones
	employment rate	being efficiency
	and overcoming	increase, poverty
	problems women	alleviation, and
	face in labour	women's social
	market	empowerment
Actors deemed to	State, state	<ul> <li>State institutions</li> </ul>
be available to take	institutions	working about
responsibility	working about	entrepreneurship,
	labour market	employment and
	issues	development
		<ul> <li>International</li> </ul>
		development
		organizations
		<ul> <li>Member based</li> </ul>
		organizations like
		chambers, occupational
		organizations
		Civil society
		organizations
		Private sector
		organizations
Tools employed	Public policy	Small scale direct
	1 2	support (financial,
		consultancy
		support)
Implementation	Public policy	Micro-small scale
design	development	project and
	1 .	programme based
		direct efforts
Paradigm	Earlier	New generation
	development and	development
	labour market	paradigm
	policy paradigm	

<sup>32</sup> In the Table 2, the comparative differences between the discourse and practice of women's enrterpeneurship support of first and following discussion periods are given . Although this shift does not correspond to clear cut historical periods; it is useful to show difefrences between them in order to put this shift in the broader perspective of development paradigm shift observed in world practice.

During the 1980s and early 1990s, the issue of developing women's entrepreneurship was conceptualized as a macro-policy problem demanding adjustments in law and institutions to provide easier procedures and better incentives for women entrepreneurs, financial products and procedures geared to needs of women, constitution of public consultancy services. Thus, designing and executing related policies were regarded as the responsibility of public organizations, like public banks -Halkbank, Ziraatbank, Vakifbank- which could introduce subsidized credit schemes, microcredit programmes; of SMIDO (Small and Medium Industry Development Organization) which can devise tools to encourage and support women entrepreneurs; of national and regional development institutions like SPO (State Planning Organization), SAP (Southeastern Anatolia Programme) which could decide upon the required measures in development plans to boost women's entrepreneurship; and of employment offices like Turkish Employment Office (TEO) which could offer legislations to issue and which could develop labour market policies for women entrepreneurs. These macro policy, state agency, and regulative intervention triangle was exhibiting the conventional (development) policy paradigm the issue was understood within.

A number of developments weakened the dominance of this paradigmatic framework. In the world scale, countenance on state's accountability was shaken due to ex-post analysis on previous state-led development efforts which showed that benefits had not been trickled down to the neediest in society. This was clearly indicating that resources had been shared as to existing power structures because of state agency, and a serious degree of corruption had been going on in development process. For this reason, as pointed out by the interviewees, a search for alternative development strategies and actors started to emerge in parallel to what was happening in the world. Accompanying debates were emphasizing the need for more participatory, more locally organized administrative and development models. The representative from Foundation for Sustainable Development provides an elaborate account of this change:

Development assistance relations had been developed as relations between states after the Second World War and have been developed through civil society organizations after 1980s. During the first period, the dominant expectation was that the concepts and benefits of development and modernization would enlarge in growing circles from top to bottom. Yet, there occurred a noteworthy shift due to the introduction of the neo-liberal understanding which argues for the removal of state interventions in development process. At the same time let alone development problems even simplest economic problems became unsolvable. Today according to World Bank statistics 1,2 million people live under the hunger line. All development organizations World Bank being the foremost and the development agencies of some countries started to think about this problem. They had concluded with the detection that the resources were not put into effective use. Especially the neediest could not enjoy the resources and benefits of development. At the same time as poverty grows the pressure on natural resources grows, too, female poverty becomes a phenomenon. Male population came to cities to work leaving their households and took up jobs in informal sector. These men hand over their work burden in agriculture to women. Although till 1980s WID approach was dominant the following approaches revealed that development efforts were increasing the work burden of women instead of decreasing. At this point two things show themselves: First, inequalities grow in societies and between societies. Second, development organizations have decided that now that the resources have not been used effectively and wasted in non-transparent bureaucratic processes they ought to be delivered to grassroots organizations and these organizations should take the leading role in development process. (FSD)

If not in the sense of the term indicating enhancement of political participation, a localization process did take place in development administration and practice in Turkey. A regional irrigation project was turned into a full-fledged regional development programme (SAP); Local Agenda 21s<sup>33</sup> were established; and most importantly the number and capacity of civil society organizations increased. These organizations underlined the fact that leadership of civil society is possible in development efforts; it is possible to find funding for local, small scale projects and programmes through international civil, development assistance organizations and donors; and that this initiative taking in different areas of development practice would help to figure out the participatory models civil society glorifies.

Also, world experience was shifting towards a more direct, other than regulative, implementation level "support service-type" development efforts. In parallel, entrepreneurship support activities emerged during this period as popular strategies. Thus, growing availability of international development assistance and donor funding, appearance of civil society organizations and maturing of models which civil society organizations can use in local and regional settings have set the stage

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<sup>&</sup>lt;sup>33</sup> After 1992 Rio BM Summit, in order to act on 21 issues a civil participatory and local model was developed. In the official web site of Agenda 21s in Turley agenda 21 is defined as an action plan which targets setting a balance between environment and development and fulfillment of sustainable development". And "they embody the utmost manifestation of the global commitment and political will towards achieving these aims". (<a href="http://www.la21turkey.net/index.php">http://www.la21turkey.net/index.php</a>)

of the use of entrepreneurship support models by civil society, private and occupational organizations. All these developments, which are still going on instead of remaining in the past, were the symptoms of new generation development policies which are diagnosed, in the Chapter I, to have imparted a private character to development problem and practice. They have done this through inclusion of private actors (civil society and private sector) and adoption of private area activity strategies (entrepreneurship support, micro scale service provision) instead of public actors (state and state organizations) and strategies depending heavily on public policies (state regulation).

Another simultaneous development was a growing awareness towards the role of social inequalities in poverty generation, the maintenance of underdevelopment and unstability, and a conflict producing social environment. Links between development process and poverty and between poverty and social inequalities were revealed. In the name of being further effective in poverty alleviation efforts and in development programmes more generally, social inequalities were accepted to be addressed and counteracted in development practice. To give voice to the most silenced in this respect gained importance, in order to represent their demands and ensure their participation in the process. Grassroots organizations constituted targeted allies in development assistance efforts. On the other hand, at the macro scale the conditions were not helping to create transformation in economic structures. Thus, instead of macro, micro level cumulative solution seeking started:

With the introduction of neo-liberal policies capitalism has stepped at the level of globalization and has replaced the concepts like production and investment by finance capital's starting to seek short term returns. This situation made those whose voice was not heard in development processes search for cumulative solutions. In this sense I do not consider women's entrepreneurship as a final solution. How could it be? Concepts and debates should be transferred to national and international political platforms, for environmental problems as well solutions should be sought. Otherwise success of micro scale enterprises would be limited. Still these enterprises do contribute to strengthening of grassroots movements. They may facilitate flourishing of new important actors in society and inter-society relations. (FSD)

Grass-roots organizations played the most important role among other components of civil society, in new generation development efforts. A parallel important

development at this point was maturing of women's organizations at the grassroots as well as of those operating at a nationwide scale. With the development of these organizations, the visibility of women's problems has increased. Direct and continuous relations these organizations developed with their target groups allowed an improved understanding of women's needs. Women's needs were presenting a multi-level character within the context of any specific particular issue and requiring a holistic perspective to be fulfilled. This holistic perspective in civil society organizations dealing with women's issues has found its way in the emergence of empowerment approach in relation to development area:

The main problem in Turkey is that women's entrepreneurship issue is taken up as if it is an isolated matter. Holistic character of the issue is ignored. For this reason I believe it is important to turn to possible strategies within the framework of women's empowerment. (FSWW)

These realizations brought formulation of empowerment perspective in the Turkish context as well. Though not named as such it was pretty obvious to women's organizations; women were in need of a totally different approach in terms of the development services offered. In relation to this point, during interviews representatives from women's organizations pointed out the need to develop a language corresponding to a different methodology in activities, qualifying the principles of siding with women, placing women's social empowerment at the center. CWYF (Contemporary Women and Youth Foundation) has started a project for employment center establishment, skill training, and entrepreneurship trainings in 2005. the person responsible from the implementation comments that:

Although the terminology and technique of women's entrepreneurship projects are different from those designed against violence, I believe it is possible to develop a language which sides with women. We ought to use such a language. (CW)

Furthermore, in practice, the needed 'different' approach has been substantiated on the different needs of women identified in situations that are more concrete. For example, one interviewee attracts attention to the deep contrast between the places where women improve their knowledge, communication habits and forms, and public space and its communication and relation rules: Aim of this Project was selection of 500 women from the neighborhood who do not have previous knowledge and skill and helping them to be employed even to ensure their employment. First we gave these women courses on women's human rights, communication, work life and law. For example the importance of communication and problem solution was not so obvious when looked from outside but they became critical training modules. Women do not know how to communicate and solve problems in work life. They act on their habits of neighborhood and community relations. We tried to transform this. This is important for both themselves and their work lives. We gave entrepreneurship training for seven weeks. (CWYF)

Similarly, a feminist academician states that mainstream efforts and their methodology can be totally exclusive for women:

We examined several training modules. Materials are difficult for woman to follow. Examples are chosen from the cases having no relevance with women's life experience and the terminology is difficult. (Ş.Özar, Bosphorus University)

Reasoning this way, women's organizations started to take roles in women's entrepreneurship support services, too. Also, they have already been facing with the huge demand from women for a way of earning their livings. The most convenient tool in the hands of women's organizations, not having a regulative power through which it was also possible to control the parameters of women's waged employment, was entrepreneurship support, that's business development and self-employment support models:

Women's organizations did not want to lead women to entrepreneurship. They wanted women to be able to earn an income. But this (entrepreneurship) was the only thing in their hands and they used it. (Ş. Özar)

These trends, rising of micro scale civil society-led development practice, growing awareness towards the importance of social inequalities and poverty, and the development of civil society organizations, contributed to the creation of diversity in actors as to include civil society and occupational organizations, lobby groups, and to diversification in the tools employed ranging from small scale, civil society-led programmes and project-based efforts to regulative or macro-trend setting level efforts. Whereas the second type of support strategies has been employed in a very limited way, the first type of supports have widened and increased. This expansion in actors and strategies was perfectly in line with new approaches in development thought and practice. Regionalization and localization of development efforts was endorsed in connection with the aim of understanding different social groups within

their livelihoods and within the power structures they were placed, and counteracting the implications these specificities were posing like poverty and granting them viable participation models in/through development practice. This would be only possible through inclusion of self/grassroots organizations of all groups but especially those of disadvantaged groups to development practice. Use of small scale and flexible tools would make achievement of these aims possible.

In line with these considerations starting from 1990s, Turkey has testified the increased use of entrepreneurship trainings, sales and production supports, promotion purchases of women's products by private sector enterprises, product design supports of civil society and private sector actors to women's groups, and increased activity of microcredit services organizations.

Foundation for the Support of Women's Work (FSWW) was founded in 1986 as to give support to women in their paid and unpaid work and to create collective solutions to their practical problems. FSWW identifying the trend and the need in the area established its microcredit organization (MAYA) in 2002.

In the area of rural development, reaching women had always been accepted as a basic rule for successful implementation. Between 1999 and 2005, Development Foundation in Turkey (DFT) started to organize 'Start up Your Business (SYB)' trainings using the training kit of ILO (International Labour Organization) for women's groups. In addition, DFT initiated a small credit programme called 'Fund for Entrepreneurship Promotion' and supported its training activities with this component, too. Whereas from 1999 to 2002 these training participant groups were including solely the women's groups from SAP-MPCCs (Southeastern Anatolia-Multi Purpose Community Centers), from 2002 on other groups from different local women's organizations have benefited from the trainings. This calendar was also showing the approximate date from which on women's organizations in Southeastern Anatolia Region became active in development efforts and strengthened their relations with other civil society and public organizations

working towards similar objectives<sup>34</sup>.

SAP-MPCCs also offered vocational training courses, business development trainings, shared production workshops, and shared sales places to women.

The General Directorate of Social Assistance and Solidarity started an EU funded Social Risk Mitigation project in 2001, and among others within the context of one component of the programme, Local initiatives Component<sup>35</sup>, funded small entrepreneurial activities of women on a privileged basis within the context of poverty alleviation. Within the programme component of Local initiatives Component, The General Directorate granted priority to women.

Actually the activities listed under the name of supporting women's entrepreneurial activities were all results of poverty alleviation efforts. Women's problems were strongly associated with poverty and easily slipping into poverty context. It was obvious even to the organizations which are not directly concerned with poverty and poverty alleviation:

Poverty alleviation projects in Turkey are generally the efforts towards poor women. They are implemented for poverty alleviation. This also would reduce the use of child labour. Men cannot earn enough income, women do not work and that is why children are withdrawn from schools and sent into labour market. (UCCET- Union of Chambers and Commodity Exchanges in Turkey)

But this time, what reminds women's entrepreneurship in people is poverty, poor women. (SMIDO- Small and Medium Size Insudtry Development Organization)

Women were defining the most suitable group to focus interventions to achieve the most effective implementation in poverty alleviation efforts. This belief is depending on concrete data and the widely adopted understanding that women are more inclined to spend their income for family welfare when compared to men. Thus, poverty alleviation has been the first area of concern in which women's entrepreneurship support has been accepted as an important strategy:

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<sup>&</sup>lt;sup>34</sup> Information about the activities of TDF is provided by the institution.

<sup>&</sup>lt;sup>35</sup> within the local initiatives component the related entrepreneurship support activities take place as part of the sub-component of income generating, micro-scale sub-projects for the poor.

Why has such an issue as women's entrepreneurship appeared? First, woman spends her money on her family's well-being. Man on the other hand is more selfish in his spending. Second woman also raise the children. Not only domestic work and child care, woman also does the chores man left behind after migration. The question is that, can we turn her into someone who starts up her own business enterprise, does planning on this and works in connection with markets other than an unpaid family worker. (FSD)

This tendency of women to contribute more to family being then her own has led organizations with poverty alleviation concerns in taking part in women's entrerpeneruship development activities. This has created a corresponding profile of organizations which has come to use the strategy first, namely civil society organizations, regional development organizations, public and civil social assistance organizations.

Thus, women's entrepreneurship has started to be discussed (in the first period) within the context of the concerns about women's labour market participation. In this contextualization, the concerns about the rapid increase in male migration from rural to urban places and the implications of this development for women's labour market participation have played an important role.

At the backdrop of this concern was lying the fact that whereas women in rural settings were mostly taking part in labour market as unpaid family workers, with the migration to cities they were getting pushed into total economic inactivity. Where women are left behind after male migration to urban places, women are observed to shoulder extra work burden and continue to work on an unpaid basis. Thus, out of migration to cities two impotant consequences have broke out for women's labour. First, the decrease in the rate of women's labour market participation reached an alarming level:

At this stage it is said that 'people employ themselves'. Why do you think we should support women's entrepreneurship? Because women's labour market participation rates are far more problematic (than of men's). Only % 24 of women is in the labour market. Bulk of this is in agriculture. Through migration (from rural to urban places) women become housewives. (DGWS)

Second, in rural places women's workload has increased. However, women could not manage to have more control over resources and could not attain a more powerful status in rural places as may have been expected due to their increased and intensified labour burden.

On the other hand, neither the better use of classical policy tools (regulation and institutional changes, adoption of incentive-providing measures in tax and social security systems, investment regime) nor the systematic use of active labour market policy tools has been discussed drawing upon these observations. Thus, the sensitivity towards enhancing women's entrepreneurship instead of their employability in the labour market found itself a practice place in the poverty alleviation policies that were already institutionalized during 1990s, later expanding into new poverty alleviation programmes like Social Risk Mitigation project of The General Directorate of Social Assistance and Solidarity.

Stepping up of a few other actors has explicitly diversified the motivations operating in the area of women-focused entrepreneurship support services. Especially, the state organizations like Ministry of Labour, TEO (Turkish Employment Organization), and more recently SMIDO (Small Medium Industry Development Organization), incorporated the discussions and concerns of an efficiency-oriented point of view in women's entrepreneurship issue. These organizations, though providing arguments primarily concerned with economic efficiency, have been differing from each other in discourse and practice because of their differences in institutional mission and organizational culture.

The Ministry of Industry and Trade, Small and Medium Industry Development Organization (SMIDO), has started to offer its general entrepreneurship trainings also to women only groups. It has also declared that soon it would start a business incubator project for potential women entrepreneurs including setting up of eight incubators in different provinces of Turkey<sup>36</sup>.

Turkish Employment Organization, though it still does not have a specific policy targeting women entrepreneurs, got engaged in a EU funded Active Labour Market

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<sup>&</sup>lt;sup>36</sup> For further information visit <u>www.girisimciliknetwork.gen.tr</u>

Programmes Project in 2003 and called those interested to submit labour market projects including those on business development and support services for entrepreneurship, counting women among the privileged social groups<sup>37</sup>.

Association of Women Entrepreneurs (AWE) was established in 2002 by prominent businesswomen in order to create a lobbying organization which also would work to enhance entrepreneurial activities for women in Turkey. As well as holding national and international meetings and engaging in lobbying activities, AWE, taking part in several businesswomen networks, implemented many projects in order to develop entrepreneurial capacities of women and help new small women entrepreneurs to start up with their own businesses<sup>38</sup>.

Union of Chambers and Commodity Exchanges of Turkey (UCCET) also notifies that it is planning to establish youth and women entrepreneurship committees to provide trainings, mentoring, and coaching services for young and women entrepreneurs in its member organizations mobilizing its huge organizational capacity.

Confederation for Tradesmen and Craftsmen in Turkey (CTCT) has completed a project in 2004, funded by the European Commission giving 1630 women business start-up training and establishing five training and consultancy centers<sup>39</sup>.

As can be seen in this picture, inclusion of these new actors in providing entrepreneurship support services to women, though imparted an efficiency discourse in discussions, has not radically changed the underlying motivation of poverty alleviation in the area. This is very visible in the complaining comment of the interviewee from SMIDO:

Senior management of SMIDO has only recently started to give importance to the issue of women's entrepreneurship. Our activities in the area are progressing

<sup>38</sup> for further information visit www.kagider.org.tr

<sup>39</sup> The data is based on the information note provided by the organization.

<sup>&</sup>lt;sup>37</sup> For further information visit<u>www.iskur.gov.tr</u>

accordingly. But, this time, what reminds women's entrepreneurship in people is poverty, poor women. (SMIDO)

SMIDO was established to support small and medium sized enterprises in the industry. Efficiency increase and innovative capacity development are the primary concerns of SMIDO in its activities. This is explicit in the interviewee's definition of entrepreneurship, which seperates entrepreneurial activities that are targeting economic competence development and enlargement from those created out of the poverty-alleviation targetted business-development efforts:

(Entrepreneur is) a person who notices the open operation areas in markets and who has the motivation and capacity to take action on them. Each person who starts with his/her own business is not entrepreneur. The criterion here is the growth potential and innovative capacity of the business. Otherwise that person employs him/herself, provide a living for his/her family but cannot be en entrepreneur. (SMIDO)

The interviewee from SAP-EDCs (Southeastern Anatolia Project- Entrepreneurship Development Centers) mentions a similar view. Although she acknowledges their organizational mission as increasing the competitive power of larger enterprises in the SAP region, the reason for their engaging in women's entrepreneurship support services is different. She regards such efforts as a part of the social responsibility of their organization positioning them out of the primary area of their organizational concern. Mentioning that their primary target is to create competitive enterprises and thereby contribution to regional development; she states:

Women's entrepreneurship issue has been brought forth in order for women's social empowerment to progress. Other than entrepreneurship and contribution to development the target is women's social empowerment. (SAP-ESCs)

On the other hand, growing popularity of women's entrepreneurship support activities is pushing SMIDO in difference from SAP-ESCs to take responsibility in the area in spite of the poverty alleviation context the issue has placed within.

Thus, bulk of the services continued to focus on poverty-stricken women from relatively underdeveloped regions.

On the other hand, the discourse accompanying the efforts as well as the tools and

methods chosen for support services has started to exhibit significant differences in the second phase. In terms of the tools and methods, professional and more market-oriented approach appeared with the inclusion of more professional and/or 'incharge' actors. Especially AWE and expectedly UCCET have mobilized, and they are willing to mobilize their capacity towards mentoring, coaching, and on-job trainings. SMIDO and CTCT (Confederation for Tradesmen and Craftsmen in Turkey) started with incubator projects for women which would serve to the creation of more professional enterprises:

Those girls (coming from the East Anatolia for apprenticeship) came and had their apprenticeship in our companies. (AWE)

UCCET is forming a committee for women and young entrepreneurs. Here, we will look at what UCCET can do for development of the entrepreneurial capacity of those groups. Vocational trainings, apprenticeship, mentoring opportunities will be offered. (UCCET)

Since AWE (Association of Women Entrepreneurs), CTCT, UCCET, TEO (Turkish Employment Organization), and SMIDO have not been expected to display activities in the area of poverty alleviation, unlike SAP and SASF<sup>40</sup> (Social Assistence and Solidarity Foundation), they have justified their engagement in their activities to support women's entrepreneurship in line with their organizational mission and culture-making variations in the dominant discourse. Although AWE slightly differs from others, they all have emphasized the importance of women's labour market participation, their market activity for economic development, modernization, maturing of entrepreneurial culture, and effective implementation of development projects. CTCT exemplifies this type of a justification mentioning women's propensity to work in the informal sector:

In 'Women's Entrepreneurship Support' Project, supporting of women who cannot engage with entrepreneurial activities due to the roles attributed to them by the society, who do not have enough knowledge and skill, who have a low education level, and incorallary who works generally in the informal sector. (CTCT, http://www.tesk.org.tr/tr/proje/yurutulen/kadin.html, reached on 14.07.2006)

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<sup>&</sup>lt;sup>40</sup> Social assistence and solidarity foundation was established as an autonomous organizations to contribute to the establishment of a poverty aid system. This strucuture presents a private organization of social aid system based on traditional community solidarity codes. Later in 1986 the Directorate General on Social Assistance and Solidarity was established and administration of the foundation was handed over to the Directorate General.

UCCET puts emphasis on the potential contribution of entrepreneurship to overall economic development:

All types of entreprneurship are important. They are important for Turkish economy to recover. Why is the issue of women's entrepreneurship so important? This would provide women with both economic independence and empowerment in the family. They would participate in societal life with their productive activities thereby contribution of half of the population to economy would be ensured. (UCCET)

TEO on the other hand does not have an active role in women's entrepreneurship support area. Instead of its own perspective, what has been declared and what has found its reflection in practice is the view of EU programmes since TEO has come to engage in this area only with respect to its role as a national mediating project party, the Turkish party of the Active Labour Market Programmes. On the other hand, for exactly the same reason it has embodied a real efficiency perspective through the projects supported in this programme. The name under which entrepreneurship projects are taken up indicates this clearly: *active labour market measures* grant plan (<a href="http://www.iskurabprojesi.org/lang/tr/indextr\_1.aspx">http://www.iskurabprojesi.org/lang/tr/indextr\_1.aspx</a>, accessed on 14.07.2006)<sup>41</sup>.

AWE, having shared many common platforms in many occasions with women's organizations, points out the importance of equal representation of women in entrepreneurship area. However, this equity-oriented view may perfectly be placed within an efficiency perspective, also. This constitutes also an example of how hybridization of views takes place in the area:

This means women with potentials get lost on the way. Those women attempt to become entrepreneurs whenever they find the chance of reaching the knowledge and opportunity. There is an inequality in distribution of the opportunities, here. That is why the opportunities should be provided to women through extra interventions. (AWE)

Women's organizations taking part in entrepreneurship support provision for women have displayed a considerable difference from other actors in terms of the relation they have developed with (target group) women; and their discourse, and

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<sup>&</sup>lt;sup>41</sup> Data and information on the activities of the organization are partly taken from the information note provided by the organization.

design of their activities.

Due to the continuous interaction they have with target group women and their experiences in several areas in which women facing problems like violence, poverty, and unemployment; women's organizations tend to exhibit a more holistic approach to women's entrepreneurship support issue on the basis of women's empowerment. They are inclined to work more as a partner within the businesses of women they supported through doing market research, developing business ideas, and arranging suppliers, workshops, sales-marketing channels for them. Contemporary Women and Youth Foundation (CWYF-ÇKGV) implemented a project in collaboration with Nehem International and established a center designed to integrate at least 120 women per year into the labour market via job mediation and self-employment. The representative from CWYF describes their project as inclusive of capital development and other support models based on partnership of the foundation with the created enterprises on a temporary basis and financial assistance; business contact and client portfolio development and marketing assistance on a permanent basis.

Some organizations complemented job/enterprise development efforts with organizing community or market based child-care services. Since they have a clear understanding that if they want to support women's paid work activities, women's unpaid work burden needs to be alleviated through such services. For instance, FSWW is one of these organizatios. Foundation for the Support of Women's Work (FSWW-KEDV), besides providing credit to women producers through its microcredit enterprise, organized community daycare centers and supported *community motherhood system*:

It is important to form public places. In particular we use women-child centers for this purpose. These centers meet a practical need, also. (FSWW)

Elderly and disabled people are invisible in their homes. On the one hand, our cultural codes support this and on the other, we do not have the necessary care services. The elderly and the disabled are taken care of by women at home. The unavailability of childcare services makes mothers to resort to the labour of their elder children. We ascertained this. For example, a woman said that if there were a place to leave her children, she would have worked in daily cleaning jobs. Instead, she is leaving them in

street because it is safer and extra income is needed. For this reason, our reading rooms meet a need. (SAP)

Their discourse, too, addresses the multi-dimensionality of gender inequality problem and emphasizes the socio-political handicaps of dividing women's paid labour into the pieces of waged-employment and entrepreneurship. For women's organizations, women's paid labour should be taken as a political issue and be subject to demands for transformation since roots of the problem are furcating into every aspect of societal life maintaining gender inequality in several different parts of the societal life. Inseperable character of women's paid and unpaid labour, interactions of gender patterns in labour market with other institutions like family and social policy were all the dimensions brought forth by women's organizations as well as feminist scholars:

Women have more burdens on their shoulders because of their gender roles. These need to be reduced through support services in childcare, elderly care and domestic work. In addition, women's mobility is restricted. They can not go from one place to another as they wish. There is that financial problem in addition. Daughters and wives are not given money to start a business. Moreover, women do not have property thereby do not have any chance of taking credit. [...] When you say let us make women have jobs, the first thing that comes to mind is handcrafts. How many women can earn money out of these activities? How many times can I buy the same tablecloth or baby clothes? (Ş. Özar)

Center for Women (CW-KAMER), a women's organization based in Diyarbakır province, gives business-idea development courses to women with the help of experts and works in cooperation with Development Foundation in Turkey (DFT) for Start up Your Business trainings. CW mentions that it has sought for the ways to offer alternative childcare facilities in order to encourage women's market work. CW's entrepreneurship support services follow and are based on its previous efforts to empower women to be able to leave their homes, as this is the main problem women encounter and need to overcome to participate in public activities in Southeast Anatolia. The person in charge from SAP-MPCCs addresses a similar point during interviews. Because there is a strong cultural resistance against women's taking part in public activities in the region, local civil society organizations meet the necessity of devising special and multi-phase strategies to directly overcome this difficulty. For the very same reason, some other institutions which are not located in the area and/or are unable to develop continuous relations

with women of the region generally fail to reach most of the oppressed women. Since they develop relations with local women only for a project or programme related reasons and for limited periods, and since they are unable to plan long-term and multi-phase action programmes for them because of working in project-based schemes over the issue, they cannot cultivate faith in women and rarely create feasible project designs.

Foundation for Women's Solidarity (FWS-Foundation for Women's Solidarity) is a women's organization founded in İzmit region following the big earthquake in 1999 with an aim of providing rehabilitation services for women. KADAV soon started to give labour market services to women due to the increasing demand from women of the region; and established a multipurpose center with hands-on vocational training rooms and a crèche room.

In conclusion, except for the first period when the issue started to be discussed, in Turkey the issue of support for women's entrepreneurship has developed generally with reference to women's poverty and poor women, as it has been in the world experience. In this sense, poverty alleviation constitutes the general target shaping the efforts of all actors. On the other hand, motivations of different actors and practices in participating in the area differ.

The most clearly seen perspectives are efficiency increase, poverty alleviation, and empowerment of women as they are discussed in the following parts at length. In terms of their target group —poor women-, both poverty alleviation and efficiency approaches serve to alleviate poverty. Efficiency approach justifies the practice in the area differently, with reference to achieving an efficiency increase in different realms but most importantly in social security system provision, whereas poverty alleviation approach bases its justification on destructive nature and consequences of poverty phenomenon. Empowerment perspective, on the other hand, acts on the primary target of empowering women.

## 4.1. Factors Strenghtening Women's Entrepreneurship Support Discourse

Women's entrepreneurship has become a popular buzz-term in the discussions on women's labour; and the support services for women's entrepreneurship have widened and spreaded into the activity areas of various actors. This popularity is interpreted by the interviewees looking at the different aspects of the development.

Some of the interviewees analyze the economic transformations and the changes in development policy focusing on the macro dynamics paving the way of increased emphasis on women's entrepreneurship:

Some others stress the role of state policy. As for the role of state policy, the most frequently mentioned issue is related with unemployment. The interviewee from Home-based Workers Study Group places the issue in the historical context of changing public policy preferences towards reducing unemployment and boosting small enterprises:

Another dynamic was created by state policy. In Turkey, there is unemployment problem, and employment capacity has decreased drastically. At this point entrepreneurship is brought forth as a model where people can employ themselves whether men or women. It prevents people's entering in the labour market as unemployed. That is why small enterprise development is supported by the state. [...] When one looks at the history of Turkey, a picture of praise for the benefits of small entrepreneurship is seen. 'Now that we cannot establish large, let us develop small ones. Some of these considerations are of course right. Our state has supported small entrepreneurship for employment problem since 1950s. First SMEs then enterprises of craftsmen and tradesmen were supported. Now there is a policy saying you just employ yourselves, that is enough. There has developed such an employment policy scaling down to the micro of the micro for state. This is not something negative. On the other hand, how women got influenced from those policies [...] this is important. Women's organizations considered it a possible solution, too. Not only out of the demand from local women but also due to the state policy have women's organizations turned to small entrepreneurship. (Home Based Workers Study Group, first interviewee)

During interviews, the reasons for the stated change in state policy is linked with the structural changes in economy and labour markets' going on at the world scale:

In every part of the world, the same problem is met. First problem is unemployment. Employment generation capacity of economy does not grow at the equal pase with economic growth. In paralel, women's entreprneurship is talked about. Every year 700.00 new people are added to the Turkish labour market but such an employment

capacity is not created. At this stage it is said that 'people employ themselves'. Why to support women's entrepreneurship? Because women's labour market participation rates are far more problematic (than of men's). Only % 24 of women is in labour market. Bulk of this is in agriculture. Through migration (from rural to urban places), women become housewives. (DGWS)

Not only in Turkey but in Europe too the same trend exists. Especially after 80s, a number of phenomena like decomposition of mass production, availability of relocating existing investments at the world scale, resultant dismantling of production processes, growing importance of medium scale enterprises... This is the first part of the problem. Second is the limited capacity of new technologies in generating employment. The phenomenon we called 'growth without employment' occurs. Many international organizations, too, foresee this trend. They started to put more importance on generating employment capacity. Employment generation strategy is constructed through a logic of making everyone entrepreneur. (Ş.Özar)

This is (rise of entrepreneurship support discourse), in my opinion, an imposition of globalization. (Home Based Workers Study Group, first interviewee)

As a different dimension, some interviewees indicate a prefence towards granting primacy to employment of men in the first place. This comment fits in the male breadwinner thesis arguing that since men are the breadwinners, their employment has the primacy over those of women and in corollary public policy is concerned with only the employment of men. As a consequence of this picture, women's unemployment rises. Within the interviews, additional ways to create an increase in women's employment, have been put forth. These ways are not considered within the realm of traditional 'public' employment policy, and they focus on entrepreneurship and self-employment promotion.

It seems it is all the same in every part of the world because unemployment rate is very high. There is not enough capacity to employ everyone. The existing capacity is used for men, too. State is not the only actor now. With the efforts of other actors, it is said that, let women create their own playground themselves. (FSWW)

(In Turkey) The state when turning to supporting entrepreneurship with a concern to boost employment has not addressed women's situation. There has always been such a dilemma that when you invest in the areas where a high added value can be created, you cannot create employment capacity, but if you invest in labour-intensive areas, you lag behind of technological progress. So... what will happen to the labour surplus? You should be rationale if you are threatened by imported goods or if you produce for export. In the end, Turkey is a free trade country. They all form restrictions for your policies. For example, we try not to decompose agriculture sector; this is important. Otherwise, those leaving agriculture will become unemployed on their way to urban areas. Why did we add a new category to the list of employment status for home-based working women? Otherwise, they would be unemployed. They need to have an economic activity. Small entrepreneurship and small business ownership at this point were seen as alternatives. Afterwards women's entrepreneurship has started to be talked about within the context of activist efforts. (Home Based Workers Study Group, first interviewee)

Some interviewees take the issue of the rise in entrepreneurship support policies in relevance to the increasing poverty all over the world and shifting of development efforts to micro scale activities because of the incarceration appearing in macro policitical parameters:

In my opinion, through globalization and other developments, poverty really increased to such a level that people have nearly no alternative. Unemployment became a serious problem. When you talk about entrepreneurship and the like, I believe they all are ways distracting us from the unemployment and poverty problem. (SAP)

Finally some interviewees point to the demand of women for income, which has lately started to be heard due to developments in women's organizations and to some extent to these organizations' success in empowering women against violence. With these developments, the voice of poor women demanding jobs and income, it is pointed out, has come to be heard:

We concluded after examining the experiences of women's organizations that after taking trainings, women started to feel more self-confident to voice their demands for jobs. Women's entrepreneurship efforts did not start as top down initiatives. Of course, in the beginning it is said that let us train women entrepreneurs. However, at the same time there is a demand coming from the bottom, now. Women do not necessarily want to be entrepreneurs. They just want to earn some money. They know that it would make them stronger. (Ş. Özar)

Interviewees see the reason for the increasing emphasis on women's entrepreneurship in growing unemployment and poverty, which adversely influence women more than men. This stems from the overall interlocking codes and structures of patriarchal system like male breadwinner belief, hereupon founded state policy prioritizing male employment, cultural attitudes giving more importance to men's employment and income earning, and further subordination of women after some recent phenomena like growing migration to urban places, natural deseasters, increased chores in rural setting. In response to high rates of female poverty and unemployment, most of the interviewees think, entrepreneurship has become a strategical answer. On the other hand as clearly put by the interviewees, entrepreneurship support is not a satisfactory answer in terms of its capacity to generate employment and income increase for poor and for women. In this sense, according to some interviewees, rather than a logical and complete answer to deteriorating female poverty and unemployment conditions, it

was an ideological preference to promote an entrepreneurship discourse and shift the political efforts with 'women's entrepreneurship support' to the 'micro scale', 'state policy excluded', 'civil society –led/participated' design of action.

## 4.2. Dynamics Operating in the Women's Entrepreneurship Support Services

As explicitly mentioned by almost all of the interviewees, in the area of women's entrepreneurship support services, there is not a holistic public policy. Rather, the reason for the rise and dynamism in women's entrepreneurship support policies has been the fluctuation in the number of individual and uncoordinated projects, implemented by civil society or private sector organizations.

Supporting women entrepreneurs should be a serious policy subject. What we have are all projects. I do not see a significant thing when looked through them in terms of policy. The most important need, that is credit, does not exist. In Turkey there are only two firms giving credit. There is not legal infrastructure. (FSWW)

Support for women's entrepreneurship is not satisfactory. There is nothing tangible. Two years ago, supporting women's entrepreneurship was one of few items in Ministerial Meeting. However, support means giving support. It is not acceptable to pretend supporting although you do not. (AWE)

That is why it is convenient to depict the women's entrepreneurship support area as an area of non-programatic and scattered services corresponding to uncoordinated practices of various actors instead of an area where one general holistic policy and regulation rules. Şemsa Özar identifies this situation looking at threats of failure in developing coordination between the activities:

Most importantly there is lack of coordination. This will let us in for really serious problems. (Ş. Özar)

Because there is not a clear-cut and holistic public policy about and committment for women's entreprneurship, demand and supply side factors influencing the activities in the area operate in an unregulated way.

In this services area, there are clearly perceivable demand- and supply-side factors operating. The projects and programs take shape under the influence of all these

factors, concomitantly. Increasing urge of grassroots women from women's organizations to help them in income generation have constituted the demand side; whereas increasing popularity of women's entrepreneurship and availability of international funds have made up the supply side of this area of activity.

Demands of women have been apparently very effective especially over the activities of women's organizations. Representatives of women's organizations have all emphasized that women's entrepreneurship for them has become a prioritized issue because of the demand that local women voiced. Women in local settings quite recently met with grassroots women's organizations, and gained an awareness regarding their problems and came to take action against them. Women soon expresseed their need for a decent income in order to overcome poverty and economic dependency. Women's organizations identifying this need have started to implement small income generation projects for women. Lacking collaboration with the state and seeing the impossibility of achieving foreseeable results in the area of waged employment area, they have focused their employment generation efforts on enterprise and self-employment development. Since demand from women have been seen, determined, and acted upon generally by women's organizations, and these organizations tend to adopt empowerment approach which bear a holistic view over women's problems and multi-level counter-action strategies, empowerment approach has been generally manifesting itself in demandled entrepreneurship support activities of women's organizations.

Meanwhile, state institutions which are responsible in the employment area like TEO and SMIDO, and others like UCCET and CTCT introduced programmes financed by international donors to increase women's employment in view of sharply declining rates. On the other hand, they evaluated to fail in adopting a gender perspective and a close relation with women. Many studies (Ehlers and Main, 1998), however, show and comment on how "without a clear grounding in the realities of women's lives, microenterprise support programmes targeted at women can be designed with the assumption that the entrepreneur is male" (Kantor, 2001:4). This failure in getting closer to the realities of women and developing

models that are based upon these insights may result in a parallel misjudgement of women as incapable of following the programmes:

Those having a gender perspective should lead in such works (women focused training works). Otherwise, these objections this time are taken to mean that women need a watered version of these trainings. 'Poor women, they are not capable of understanding...' this is not what is needed. For exactly this reason, our need is for related material to be developed in collaboration with women's organizations. (Ş. Özar)

These programmes have not been started upon a demand from women and the institutions starting them were not familiar with the problems of women. Rather these programmes have been designed upon a supposed need of women and on availability of funding in the area. This makes the programmes and projects having these motivations supply-led in nature.

Both demand-led and supply-led programmes and projects have advantages and disadvantages. Whereas demand-led programmes/projects are generally implemented by grass-roots women's organizations and with an empowerment perspective, they may present a lack of expertise:

Another point is that it is not an area we are familiar with. Our team took intensive training programmes. We projected our works and received supports. (CW)

Civil society area is not capable of developing expertise in a rapid way. (CWYF)

It is very frequently mentioned in this study that women's organizations when acting alone do not have the capacity to conduct a market research for choices of area of activity, product, and market. Thus, in the projects developed by women's organizations the most common problems are selection of wrong production area, production organization, marketing channel product design choices:

But the areas women demand training over are those women are traditionally familial with like handicrafts, carpet-rug weaving. We could not find different project areas, only in a few projects. (SASF)

This is also proved by SASF's work; it has been done by independent researches to determine in which areas innovative investment can be realized and what kinds of implementation models can be employed to be effective:

We made researches in three regions on what we can do to go beyond traditional production. (SASF)

We conducted a research in the Isparta-Burdur region in order to understand what kind of entrepreneurship projects can be developed there. As it was expected, there were not so many projects ideas. Grassroots organizations that are expected to develop project ideas are incapable of doing this. Always the same things are repeated. There is not an enterprise idea which can carry people out of poverty. (R. Varçın, Ankara University)

Still, as seen in example of the Mamak project where MATRA Programme and Contemporary Women and Youth Foundation got into collaboration, collaboration of women's organizations with professional-experienced parties help remove this weakness. Moreover, if specialized like Foundation for Women's Solidarity (FWS), the chance of women's organizations to overcome their weaknesses is certain to be high.

Foundation for Women's Solidarity (FWS) and Contemporary Women and Youth Foundation (CWYF), the former of which is in İzmit region and the latter in Ankara region, conducted demand analysis for women's labour in their areas of work. By doing this, they managed to collect valuable data, which even TEO does not have. This is actually in contrast with the comments of interviewees who indicate the technical weaknesses of women's organziations with respect to entrepreneurship support servcies provision and indicative of the potential of women's organizations when they collaborate with professional parties<sup>42</sup>.

On the other hand, supply-led programmes and projects may fail in defining the target group, analyzing the needs of the group, and choosing the right model of support; thus acting within an empowerment perspective. This is clearly seen in the failures of this kind of programmes in providing women with alternatives for childcare responsibilities during work/course hours, and especially the failures of the microfinance programs in using the appropriate criteria for evaluation of the implementation and impact. If not seen through a holistic perspective on gender inequality, it is possible to see women's hardship in participating in labour market activities solely in their human capital insufficiencies. On the other hand, while

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<sup>&</sup>lt;sup>42</sup> FWS conducted that research in collaboration with ILO.

increasing the human capital and/or employability of women, it is necessary to offer solutions concerning their responsibilities at home in order not to overburden them. For microcredit schemes, a similar problem lies in the evaluation criteria used for measuring the success degree of programmes. Generally, taking credit return rate (which is higher for women than for men) as the evaluation criteria makes microcredit programmes seem more successful than they actually are if women's empowerment is the concern (Varçın, Ilkay, 2006).

There are some consequences of this picture of the supply-and-demand side of dynamics operating in entrepreneurship support activities area in Turkey. That is primarily because they operate in an unregulated way due to lack of a public policy in the area.

First of all, the projects and programmes aiming to support women's entrepreneurship are not planned, designed, or implemented in a coordinated way as indicated by Şemsa Özar (2005, p:4). The lack of public policy in the area causes problems and ineffectiveness in the implementation.

Some interviewees also comment that the investment incentives and similar measures, which can be granted through public policy to women entrepreneurs, are known as the most effective tools to boost women's entrepreneurial activities. Nevertheless, bureaucrats and politicians are reluctant to introduce them. This indicates the lack of political will towards developing women's entrepreneurship:

Maybe for these people we should grant some privileges in terms of tax liabilities; maybe we even should pass such a law. ... There are really certain things that can be done, but somehow there is not a will or commitment. (SASF)

In order to develop the entrepreneurship, basic infrastructure of the economy needs to be good and the economy ought to be stable. Laws must not discourage entrepreneurship activities. There need to be a macro framework. Our works are complementary to this framework, not an alternative to it. Thus, for us to be effective, there again needs to be a macro framework. We have had really serious difficulties due to not having such a framework. (SMIDO)

Because there is not a regulative superior authority in the area or necessary databases, research and planning organizations have not been established and

organizations taking part in the implementation do not base their efforts on required data and plan:

Because at the beginning of our activity data (on poverty and how poverty has been counteracted through our activities) is neither collected nor stored on gender basis; our database is now considerably weak. For this reason, we cannot take clear data through it. (SASF)

This lack of planned and programmatic approach to women's entreprenurship promotion causes failure in directing excess supply (stemming from availability of funding and prestige of the activities) into right projects in the area. Nazik Işık, referring to the need to plan the period after entrepreneurship / skill trainings, elaborates this:

Though it seems so, leaping into entrepreneurship through training is not really possible. However, it is a matter of supply and demand. If you say you can give entrepreneurship trainings, there will be a certain group that will demand your trainings. People will think that the rest can be handled afterwards. There must be a planning over the issue. (Home Based Workers Study Group, first interviewee)

A similar point is made by Şemsa Özar arguing that economic analysis and planning ought to guide these efforts:

What is wrong is that people think 'women should have all kinds of trainings'. However, what will be done after trainings is not considered. It is not taken into consideration that how many more small enterprises for women in this city we can establish, or how many more transactions can be done in this city. (Ş. Özar)

Moreover, civil society, grassroots organizations and other implementation organizations at the grassroots are anticipated to shape the implementation through self-initiative, project submission, and service provision. For this reason, their failure in developing the necessary technical, innovative and research capacity results in incapability of going beyond creation of businesses in traditional and/or already saturated, weak sectors. The representative from SASF points to the lack of macro scale research concerning in which sectors what kinds of jobs are needed; and also the lack of expertise in civil society organizations in determining the right sectors and jobs to focus on in their activity areas. The same point is mentioned by Recep Varçın.

In fact, we want that vocational trainings should give some employment guarantee to the participants. We want open sectors to be found, and into these sectors people should be directed. Nevertheless, we generally work with public training centers and they are the ones who determine the types of courses. The range of things we can do with them is very narrow; it is apparent what kinds of services they are providing in the end: Carpet-rug weaving, cloth cutting, sewing... Here the importance of CSO (Civil Society Organizations) is understood. ... The crucial matter is to find market and employment oriented business activity areas and to organize women. (SASF)

We conducted a research for the SASF in the Isparta-Burdur region in order to understand what kind of entrepreneurship projects can be developed there. As it was, there were not so many projects ideas. Grassroots organizations that are expected to develop project ideas are weak. Always the same things are being repeated. There is not an enterprise idea which can carry people out of poverty. (R. Varçın)

Şemsa Özar comments that short-term results may be misleading in terms of effectiveness of the practice. The tendency of creating as many enterprises or self-employed as possible in the short term would easily result in failure altogether. Another consequence of this approach as she implies would be perpetuation of gender segregation of occupations since changing the gendered patterns in occupational segregation necessitates longer term and a more complicated design of action. Representative of CWYF continues with Şemsa Özar's line of reasoning and comments that the tendency of women towards concentrating in the same and deteriorating sectors constitutes an important danger that needs to be addressed in projects and to be taken action against:

There is a tendency towards using a wrong model which prefers the idea of achieving many things at once through entrepreneurship. However, there is another requirement to reach sustainability in practice. Women tend to engage in the jobs which require similar works with those they do in homes. Think of it! In a small city, you cannot open 20 coiffeurs or not everybody can sell food or jewellery. (Ş. Özar)

We face another serious difficulty in matching women's desires with the demands of market. Almost all of the women want to work in textiles sector. Nevertheless, the sector is going sluggish in economic the outlook. There already has started labour cut offs. Those women, too, will be unemployed then. We need information about the general outlook and the trends of sectors. However, there is not such data in TEO, nothing. We went to ATO, TOBB. There is not. (CWYF)

The interviewee from SPO offers a solution based on large-scale analysis and planning against these dangers discussed by other interviewees:

We need in Turkey a map on 'where to produce or raise what' in the country scale. Ehre markets are open and where they are saturated should be clearly known. (SPO, first interviewee)

In addition, the prestige of taking responsibility in the area and the oppurtunity provided by big amount of funds available in the area creates competition in the area. This leads into lack of transparency in implementation and reluctance towards passing of the knowledge tapped out of past experiences to other actors:

Is everything really as beautiful as it was pictured to be? Why can people not express their work without boasting? They ought to share their experiences. (CWYF)

In conclusion, there are supply-and-demand side factors operative in women's entrepreneurship promotion area. At the demand side, there take place the demand of women constituting the target groups of women's organizations. Demand of those women towards income generation has become more significant and effective lately with increasing poverty and since the activities of women's organization both at the national scale and at the grassroots contexts have furthered women's conscioussnes over their individuality, citizenship and increased their power in making their life choices. Supply side factors of the area are made up of the availability of international funding and the prestige of being active in the area. However, because there is not any holistic policy over how and within which macro and long-term programme to enhance women's entrepreneurship, the activities in the area are small scale, project or programme-based, uncoordinated, and non-standardized efforts. Unregulated operation of supply and demand side factors, lack of policy, planning, and coordination institutions cause structural problems.

## 4.3. Approaches to Women's Entrepreneurship

Efforts to develop women's entrepreneurship can also be evaluated through looking at the underlying perspectives and motivations encouraging and shaping the practices in the area. Several actors engage in projects and programmes for women's entrepreneurship promotion with differing motivations and perspectives depending on their organizational/institutional visions, missions, and cultures. The

foremost of these motivations are provided by poverty alleviation, efficiency increase, and feminist empowerment perspectives.

# 4.3.1. Poverty Alleviation Approach

Poverty alleviation approach regards entrepreneurship support for women as a way of increasing their income and helping them to move out of poverty.

As Mayoux elaborates that (2001b) for poverty alleviation motivation to define a separate approach in women's entrepreneurship development issue, it needs to be interventionist. This intervention depends on offering of mainstream (market oriented) services in a way available to the use of the poor as exemplified in microcredit services. When doing this, the approach does not go beyond adjusting mainstream mechanisms and models to the anticipated needs of poor and expect poor to get 'empowered' with the push these models provide. In this respect, the approach may be evaluated to ignore the multi-dimensionality of poverty and inequality problems. Mayoux (2001b) regards this 'use what is at hand for poor' understanding as devoid of an independent perspective. In this sense, poverty alleviation is qualified to be caught in between (efficiency and empowerment approaches).

In Turkey, women's entrepreneurship support services have been developed generally acting upon the concerns for poverty alleviation. Whenever the issue is taken up, it is almost exclusively conceptualized within the context of the poverty of women and poverty alleviation strategies. Though there is a small group of professional entrepreneur women who recently gained public visibility through AWE that can articulate an efficiency perspective, they also discuss their support for women's entrepreneurial activities with reference to the poverty problem in Turkey. Furthermore, other institutions which can impart an efficiency perspective in understanding of the issue of women's entrepreneurship are forced to develop services for poor women. Women who are considered to be the poorest of the poor

generally constitute the target group on which support services are focused as mentioned by the representative from SMIDO.

This contextualization partly stems from the urgent need for counteracting severe poverty problem in Turkey. By 2004 approximately 909 thousand people were living under hunger line and 17 million 991 thousand people were living under poverty line according to Turkish Statistic Institute<sup>43</sup>. In view of this picture all social parties feel the need of addressing and taking action against this problem.

However, in Turkey, poverty alleviation has not been a particular concern for public policy until very recently. The poverty problem has been taken up within the context of other political issues, like urbanization, migration, unemployment, education. This has been a resultant of the understanding of poverty as an element of underdevelopment and of the belief that once development process progresses, poverty would fade away. This was a typical indication of growth-oriented poverty alleviation approach pursued worldwide until 1990s.

The sole social aid system of Turkey had been made up of the Social Assistance and Solidarity Fund for a long time. This Fund was organized in foundations in several regions and been financed jointly by public funds and donations. A parallel scheme was Green Card system providing poorest population with free health services and priority in social aids. As such, Directorate General for Social Assistance and Solidarity was not a welfare social assistance organization responsible from solving the poverty problem. The most explicit indicator of this is said to be its being an individual organization separate from the Ministry of Labour and Social Security by Ayşe Buğra (2006) and that the eligibility criteria for accessing social aids are counted in a listing style without assuming a universal social security system, one that is based on citizenship principle.

In parallel with the trends in the world, Social Risk Mitigation Project was developed with funding of World Bank within the body of the organization. As

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<sup>&</sup>lt;sup>43</sup> http://www.tuik.gov.tr/VeriBilgi.do, accessed on 24.07.2006.

well as conditional cash transfer programmes, Social Risk Mitigation Project included a local initiatives component which was anticipated to finance and support income generating activity development projects of civil and private initiatives. However, this component was reported to have attained a limited success by the interviewee from this organization in terms of creating women entrepreneurs in the area:

When we look at local enterprises component of the project, we see that we could not reach the desired number of women in our income generating projects like employment trainings or providing social services. We have a formula used to determine who deserves to take social assistance. Here we have surplus grades for women, for women living alone, divorced... First of all they should qualify the poverty criterion and they should not be in a social security scheme, but the problem is that we could not draw women into income generating activity projects as widely as we want. They could not be entrepreneurs, could not get organized well. On this issue, we wanted to work with civil society organizations, organized two meetings. ... Still, CSOs did not show the eagerness we had expected. Especially with CSOs that engaged in women's issues, we could not collaborate. ... Our success in income generating projects was limited. We did not find what we'd expected in terms of directing women in entrepreneurship into getting organized in cooperatives. Maybe the problem was that this project had already been designed by SASF targeting poor, but this category of people cannot reach even civil society organizations. (SASF)

Similar efforts were and are still made by SAP-MPCCs in the Southeast Anatolia Region. As indicated frequently these efforts are accorded to overcome social problems of women. Within this perspective, these efforts have generally given place to poverty alleviation efforts instead of market oriented business development efforts. Similarly, MPCCs have engaged with income generating activities targeting women.

On the other hand, a trend towards increased use of professional business development strategy has appeared in MPCCs. However, works of MPCCs were not targeting women specifically.

Because of a similar trend at the world scale and on local reasons like lack of enough local investments and employment opportunities, migration and perception of the settlements as transitory, informalization and the opportunities it has unfolded, enterprise development and self-employment support are intended to be used intensively in income generating activity support programmes.

Thus, in Turkish implementation, entrepreneurship support efforts are largely aimed to be used, though on a scattered basis, within the context of poverty alleviation. These efforts also focused on women's entrepreneurship support since women are accepted as defining a disadvantaged category. In addition, a multiplier effect that women's income increase are expected to create for poverty alleviation was important:

(2) Women are also more inclined to spend money on children, and they are more fond of children. (SASF)

As elaborated in the Section II.2., in the world experience, as labour market policies and social assistance policies grow integrated drawing upon the principle of 'employment of all citizens' on the basis of workfare oriented policies, poverty alleviation efforts get reshaped on the efficiency principle. In parallel, efficiency context has started to be felt more in the understanding of the women's entrepreneurship issue and the support practices concerning the issue. Supply side measures aiming to increase employability and self-employment opportunities of poor are tried to be enhanced, and elibibility criteria of social assistance systems are re-defined conditioning access to benefits on participation in such programmes and on proving of unemployability. In this sense, offering of skill trainings and widespread entrepreneurship support services have constituted manifestations of efficiency approach in entrepreneurship support and poverty alleviation efforts.

# 4.3.2. Labour Market Policy Context and Efficiency Approach

In similarity with world experience, efficiency approach in women-focused entrepreneurship policies have grown in Turkey in parallel with active labour market policies. In addition, this context has given efficiency approach the most convenient tools and discourses to explain its thesis fully. On the other hand, in organization and context, active labour market policies in Turkey present a number of crucial differences from those in European countries and USA.

Entrepreneurship support policies are typical element of active labour market policies. Enterprise development along with intensive job search, vocational training, and subsidized and temporary work schemes is counted among the ALMPs offered. When discussed within the context of labour market policy, some main benefits are expected from enterpreneurship support policies targeting women as reflected in the interviews in this thesis.

Being mainly from public organizations and professional occupational organizations, interviewees who perceived and discussed the women's entrepreneurship issues within the framework of labour markets and social policy presented arguments in line with efficiency argument. Depending on the main mission of their institutions, they evaluated these support policies as to their potential contribution to these missions like curbing of informalization trend, employment generation, employment generation for disadvantaged labour. Still, they all met in the following arguments symptomatic of efficiency approach. Although each argument focuses on efficiency of different processes or institutions, all prioritize the effectiveness of market mechanism:

1- Efficiency of entrepreneurial area: Some interviewees point to underutilization of the potential women's entrepreneurial talents because of the gender inequality in entrepreneurial area. They argue that if women were granted with the equal opportunities and incentives with men, entrepreneurial profile of Turkish economy would be much better and this would contribute to the competency of our economy in general:

This means women with potentials get lost on the way. Those women attempt to be entrepreneurs whenever they find the chance of reaching the knowledge and opportunity. There is an inequality in distribution of the opportunities, here. That is why the opportunities should be provided to women through extra interventions. (AWE)

This line of reasoning also praises to the aim of enhancing of the entrepreneurship culture in general and especially among women. Some respondents suggest that entrepreneurial culture is empowering for society and for individuals drawing upon an enlarged definition of entrepreneurship:

I consider entrepreneurship as a process in which existing course of life is reorganized through different tools, strategies and methods thereby old traditional structures are replaced with contemporary, more clearly, market structures. I testified that in Anatolia, big investments are made and they turned out to be idle. Thus, entrepreneurship is capability of people in engaging for a shared purpose. No matter what you do, you should engage in cooperation with others. The main actor of both production and development is people. Entrepreneurship is to suggest new things where competition is tough and traditional values are very deep rooted. (FSD)

Women furthermore define a special social group in that their labour generally stays isolated from markets and market rationality. Thus, integration of their labour into market and market culture (entrepreneurship culture) constitutes further importance. Thus, women's entrepreneurship is encouraged on the grounds that it would support their empowerment and bolster their productive participation in economy:

(Through entrepreneurship) Contribution of half of the population to the economy would be ensured (UCCET)

2- Efficiency of regional economies: Some interviewees focusing on the entrepreneurship supports given within the context of regional development programmes (like in the South East Anatolia Region and supports given by the SAP Administration and other annexed organizations), stess the importance of entreprenurial culture at local scales as has been pointed in the above queted remark of the representative from SDF.

They also pointed to the fact that some traditional products of the regions could come to light as commercial products only by women. These traditional products can be offered in markets solely by women because of women's lower return expectation. The last point is elaborated by two interviewees. The interviewee from Homebased Worker Women Work Group, enunciated that when women work at homes they do not realize the alternative cost of their labour; hence, they work for very low wages and returns. Thus, their self-employment or enterprise development activities can be built upon very little income amount/profit rate expectation. This reality is indicative of markets' enlargement into previously non-market activities through development of women's entrepreneurship:

Women's income is deemed secondary in the household when come from other areas as well as entrepreneurship. For this reason, it is more dispensable. Extra income character is dominant in women's income. To some extent, where money is invested matters, too. If you venture into some sectors, you should earn more than a certain amount. Women could not enter these sectors because of gender sesgregated character of the market. Second, women do not have so high expectations. They do not know how to calculate profit margin. They only look at the amounts that can be measured on a monetary basis. They do not know to calculate value of their labour. Furthermore, their labour does not have an alternative value/alternatvie cost. Such rational tkinking does not exist. For most of the women, minimum wage is higher than the perceived value of their labour. (Home Based Workers Study Group, first interviewee)

Women do not develop so many expectations in work life. Women know how to manage with a little money. In this sense, they differ from men. For them it is important to earn even a tiny amount of money. Men naturally cannot be satisfied with those amounts. For this reason, women can survive as entrepreneurs but of course this does not based on a scientific rationale. (SAP)

Other than these comments, new regionalism's arguments can be considered relevant (Keating, 1998 and Pinarcıklı, 2004). According to the main thesis of new regionalism, inner dynamics of a region when once plugged cannot be fixed through foreign investment; instead, people of the region should invest in the region since alternative cost and thereby expected profit rate for them is smaller than it is for foreign investors. Similarly, women are willing to work for smaller gains in entrepreneurial activities because their chance of switching to another activity is restricted; thus, alternative cost of their entrepreneurial activity is lower. For this reason, women's entrepreneurship may play a pivotal role in activating inner dynatics of locked regions

- 3- Efficiency of women's labour: That women's entrance into labour market through entrepreneurial activity helps them organize their times and energies between domestic and market work effectively and increase efficiency of their overall labour constitutes another argument line of efficiency approach.
- 4- Efficiency of support programmes: Among others aiming to boost employment entrepreneurship support services provide the chance of more effective implementation since it is their own enterprises that are expected to survive or fail participants of the programmes are expected to be more collaborative in implementation. Enterprise development of target group people guarantees their due diligence concerning the programme or project and limit moral hazard risks

more common in vocational trainings, public work, and temporary work alternatives. Second, once defined as welfare approach, an argument claims that through increasing women's income and socio-economic capital it is easier to increase household welfare than the same is done for men. The last point is mentioned by some interviewees:

Women have a stronger tendency to spend their money on their children, and they care much about them. ... These influences show themselves more clearly in the longer term. Following ten years' time when those children have professional occupations and become mothers, this influence will be more tangible. (SASF)

First, when women work she spends her Money on her family. Man, on the other hand, is more selfish in his spending. Second, women also raise the children. (SDF)

5- Efficiency of social aid systems and aid provision: Some interviewees underline the fact that when women's income is supported through their entrepreneurial activities, social expenses which needs to be allocated for basic needs of family and child wellbeing will decrease. This constitutes another rationale of supporting women's entrepreneurship:

We require participants to get recorded in Bağ-Kur. So that they will stop being dependent on social aids and be self-sufficient. This frightens them. (SASF)

On the other hand, in Turkey there are a couple of forces functioning against women's entrepreneurship support activities' defining a systematic and wholistic policy area. As argued in the precious chapter, when entrepreneurship support is not provided within holistic policy, efficiency increases it can provide would be limited. First, Turkey cannot pursue a labour market policy which targets employment of all employable population. For this reason, long-term unemployment does not solely stem from lack of labour market services like ALM services<sup>44</sup>. Thus, entreprneurship support services cannot be placed within the framework of ALMPs and threby workfare policies. In the countries where employment capacity in the economy is officially accepted to increasingly lag behind the employable population, adoption of workfare policies which draw upon the principle of employment of as much of the population as possible, and which tie

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<sup>&</sup>lt;sup>44</sup> Active labour market services are vocational and on-job trainings, intensive job seeking sevices, temporary and subsidized public/private employment, and enterprise development supports.

the eligibility criteria for receiving social assistance on being employed or due effort for getting employed, differs from the workfare policy experiences of Scandinavian countries where employment capacity allows all job seekers to be placed in considerably short time and where long term unemployment stems completely from skill misfit between market demand and human capital of long term unemployed (Esping-Andersen, 2006b). Hence, ALMPs and workfare policies are the most convenient policy frameworks within which entrepreneurship support activities can be placed, but in Turkey the economic outlook and structure in labour markets does not support use of ALMPs and workfare policies.

Second, in countries like Turkey there are a number of factors limiting the reach and extent of labour market policies. Firstly, public employment capacity is severely pruned through privatization. Secondly, public investment with economic and social objectives is not an option due to strict fiscal policy measures. Thirdly, use of subsidized employment schemes in private sector is not in policy agenda except for the provisions aiming technical development of SMEs<sup>45</sup>. The last point also illuminates how some policy tools that are used as a part of employment promoting measures in developed countries are used in developing countries like Turkey solely on the grounds of efficiency increase creation in enterprises. These limitations on use of public or subsidized employment schemes and policies which developed country workfare policies employ largely as part of workfare policies rises another difficulty: In support of entrepreneurial activities it is crucial to provide opportunities of employment experience as mentioned by Şemsa Özar (2005:7). This evaluation is especially valid for women. Employment experience can be gained in public and temporary employment in a most effective way. However, Turkish labour market policy is not capable of using these tools satisfactorily.

Third, a holistic policy towards supporting entrepreneurship necessitates adjusting of social security system. When poor people are granted with direct poverty alleviation aids, they would be reluctant to risk these benefits through starting with entrepreneurial activities. In this respect, either the risk of entrepreneurial activities

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<sup>&</sup>lt;sup>45</sup> SMIDO provides some subsidized employment opportunities for SMEs on a temporary basis.

should be reduced or social aids should be conditional on due collaboration of the beneficiaries with employment/entrepreneurship generation programmes, or both has to be done. Otherwise, dependence of poor people on social aids system cannot be decreased and entrepreneurship cannot boost. When unemployed people are not granted social aids in case of unemployment and active employment generation programmes are not set, they would tend to engage in bad quality atypical self-employment or entrepreneurial activities. In addition, when supporting measures for taxation and capital development process are not taken for micro and small scale enterprises, like in Turkey, this self-employment increase would probably take place in the informal sector. Under such conditions, efforts to create self-employment and enterprise development activities in the formal market area would face a dilemma. It is presented in the observations of the representative from SASF. She says when pushed for registered activity, people tend to behave reluctantly for self-employment and entrepreneurship alternatives:

For example, about lump-sum tax system requires them to pay tax even for the money that they did not earn. Maybe this is the greatest fear of all we have met in people about our income generating projects. This is a fear from being a tax-payer and becoming indebted to state in turn. Because we require the Project participants to get recorded in BAG-KUR in order for them to stop being dependent on social assistance aids and become economically self-sufficient. This scares them. ... (SASF)

In addition, because the appearence of ALMPs does not correspond to a broad change in social policy and labour market policies in Turkey, they are still being offered to 'people with other alternatives', specifically unconditional social aids. This deteriorates the incentive of target group in engaging with ALM services in general and entrepreneurship support services in particular. Put as such the problem lies with ineffectiveness of active labour market programmes and projects out of simultaneous use of both passive policies and active policy based programs. Incompatibility of active and passive measures in poverty alleviation efforts is also mentioned by our interviewee from Social Solidarity Fund. Women's addiction to taking unconditional social aids and its leading them into 'laziness' is what she puts forth as the reason behind disappointingly low interest shown by target groups to Fund's programmes for income generating activities:

The most serious problem of target group is that they do not have a motivation to break

the poverty circle since their fathers, their grandfathers could not achieve this. They think that no matter what they do, they will not be able to achieve. There are resources wasted for exactly this reason. ... That is why I tell my personnel to support people with work incentive, hope, and ambition. The reason for poverty is really laziness. For now social assistance and foundations provide families not covered in a social security scheme with the support for their survival above the hunger treshold. Combustion material, education aid, cash transfer, greedcard... Those foundations already give them the support which enables them to continue the life as they used to. (SASF)

As indicated in the famous article of Esping-Anderson, these types of jobs depending mostly unregistered employment weakens the tax revenue-base of social policy in turn adding to the visious circle of weak social security system and swallowed informal activity rates. Considering that in Turkey tax burden of registered employment is high; social security system is based on work-related status of beneficiaries and on self-sufficiency of each individual account; informalization<sup>46</sup> is ever-increasing, danger of being caught in this circle is obvious. Thus, what is needed in Turkey for the success of poverty alleviation and formal sector job development efforts, for the establishment of a healthy social security system and to avert dangerous trends like informalization in labour market, poverty in employment, social policy should be based on citizenship status, other than work status and provide universal services to the entire population (Buğra, 2006).

These labour market and social policy dilemmas account for why entrepreneurship support and in particular women's entrepreneurship support issue cannot be taken within a holistic policy framework to an important extent. They also indicate the reasons why women's entrepreneurship support issue could not leap into an efficiency approach from poverty alleviation approach through becoming part of a systematic and institutionalized labour market policy.

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<sup>&</sup>lt;sup>46</sup> Most scholars agree upon the picture that there is an extensive an accelerated use of unregistered labor in the Turkish labor market; and the ratio of informal labor to total labour force in the manufacturing sector realized to be around 49 percent in 1994 and 44 percent in 1995.

## 4.3.2.1. Weakness and Partial Use of ALMPs in Turkey

In European countries and USA, entrepreneurship support policies have been placed within a social-labour market policy set. With introduction of active labour market policies as primary labour market policy tools, labour market policies has turned into localized and small-scale labour market services of vocational training, job search, consultancy and enterprise development support. These policies were directly focusing on enhancing human capital and employability of target groups. In countries where workfare policies had been accepted, the participation of poor/unemployed/welfare dependent on one or more programs including these services was issued as a requirement for reaching social benefits. In practice of these countries, thus, ALMPs were placed within a holistic social-labour market policy framework (Esping-Andersen, 2006a). Service providers in accordance with small scale and to-the-need service planning principles, has become local civil society organizations, professional service enterprises, and public organizations whose accreditation conditions was regulated by the public authority in charge. Thus, another important pillar of this system was the capacity of local civil-privatepublic enterprises undertaking responsibility in provision of ALMP services. Moreover, ALMPs are very suitable tools for the use of civil society organizations since they are convenient to design and use in local and small scales.

Yet, that active labour market policies are based on small-scale implementation design does not mean that they do not require a political commitment, macro economic planning, coordination, and appropriate institutional and regulative framework. In European countries, active labour market policies have become subject to comprehensive political and economic discussions and social dialogue; and, an institutional regulative framework has been instituted. On the other hand, in implementation of developing countries, in our case in Turkey, this institutional-regulative framework is still lacking, and necessary social-political debates have not been held yet. In Turkey, it is not possible to talk about active labour market policies, but many programmes and projects qualifying this category of activities are being carried out. Lack of complementary macro economic policy, labour market data and analysis system, coordination, and planning in implementation are

the important outcomes of this situation. This also happened to be the most frequently mentioned problem of women-focused entrepreneurship support policies during the interviews held with policy-makers and practitioners.

the world experience, women-focused entrepreneurship efforts have systematically been undertaken with introduction of active labour market activities as a public policy field. Since this development has not taken place in Turkish context<sup>47</sup>, entrepreneurship support activities targeting women have remained made up of uncoordinated, non-programatic and most importantly unregulated, scattering projects and programmes of generally private and civil society actors. Problems running out of these shortcomings manifest themselves in two important phases in practice. First, there is not a public policy women's entrepreneurship support area as mentioned by all the interviewees. Thus, necessary political steps cannot be taken due to inexistence of political authorities in charge and inexistence of institutional and regulative mechanisms which would help translation of the needs into political demands. Second, existing projects and programmes are not coordinated and based on a political programme. Hence, they tend to be ineffective in several respects such as wrong market or product choices, none sharing of existing experiences and tools and reproduction of them in every project, failure in monitoring the implementation and impact. All these points are elaborated by interviewees. Representative from CWYF points to the lack of a guiding database on labour market demand and lack of information-experience sharing between different actors:

We need to be informed about the general outlook and the trends of sectors. However, there is not such data in TEO, nothing. We went to ATO, TOBB. There is not. They think of male worker when talked about worker. We told them several times that please replace your questionnaires in a way it can provide data on gender basis. ... (About other actors and their works in women's entrepreneurship support conduit) Please tell me, 'I do such a Project in the future I would do this and not do that'. They give some data. They say, they attained such and such degree of success. Nevertheless, I really cannot get how they did what exactly they did. Sometimes you go and see the

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<sup>&</sup>lt;sup>47</sup> For an evaluation of the constraints of active labour market policies in Turkey see: WB and ETF (2003), Background Study on Labour Market and Employment in Turkey; and for the most of the arguments criticized in this chapter see

Peter Auer, P. and Popova, N. (2003), Labour Marke Policy for Restructuring in the Turkey: The Need for more Active Policies, ILO Employment Paper 2003/51, Geneva.

implementation place of a project which was presented as successful and see women crying, regretful. ... Organizations that are far distant from women and women's problems promise too much. They want women to be eager so they will be able to implement the Project, women will develop businesses and thereby project will be successful. They apparently deceive women and give them false promises. (CWYF)

The representative from the SMIDO comments that follow-up of created enterprises is not satisfactory:

The primary problem of SMIDO is related with monitoring and evaluation. The same thing applies to the case of women's entrepreneurship. After two years from their establishment what happens to those enterprises? (SPO, second interviewee)

Nonetheless, in the sixth policy priority of the 2006 Country Programme states that employability of the labour force would be enhanced through granting a larger place to active labour market policies. Among the related measures, provision of more effective entrepreneurship training on a more extensive scale was planned. On the other hand connecting unemployment provision system with active labour market programmes is not anticipated.

In the case of Turkey, ALMPs have been part of the programmes designed by international donor or development assistance organizations. These programmes have been channeled through the public organizations responsible in the areas of social assistance (The General Directorate of Social Assistance and Solidarity, WB financed Social Risk Mitigation Project), employment (TEO, Active Labour Market Programmes Projects) and resources have been delivered to project-based activities of local initiatives supporting women's entrepreneurship. Being financed by international organizations and exempt from related organizational regulation, mediating public organizations have offered support-services on a scattered and non-systematical basis, without calling for deep change in institutional and political structure of the country.

In Turkey, the shift in social policy and labour market policies, from those giving weight to passive labour market policies and anti-poverty measures based on direct social aids to active labour market policies and workfare policies, has not been realized. On corollary in its existing form, Turkish social policy and labour market policies are not integrated as they are in workfare regimes.

Very recently, passive labour market policies have been supplemented with an unemployment insurance system. Yet, unemployment insurance system provides coverage only for those once employed and for a short period of time, thus uses a quite strict eligibility criterion. Turkish Employment Organization (TEO) in addition neither have all-embracing, permanent and systematic active labour market services like vocational trainings, intensive job search and public work or entrepreneurship support services nor is in a position to take initiative to organize these services at a national scale.

One of the interviewees comments that though unemployment insurance system was designed in a way allowing integration of active labour market measures, due to lack of political will towards taking this step, it could not be achieved. The interviewee underlines a conflict between bureaucratic rationality and market rationality, manifesting itself in the process of introduction of active labour market policies. He referred to the problems experienced by TEO concerning *employment guaranteeing vocational training services* between project coordinators and government inspectors over the validity of the spendings on the services. According to him, the inspectors were unable to understand that in markets nothing can be guaranteed, and it is necessary to concede a moderate success rate. On the other hand, the inspectors were considering the expenditures put on training participants who had not been able to find employment as a misuse of public resources. This is a very explanatory example of how bureaucracy is unable to understand the logic of active labour market policies, which necessitates acting within market system and logic:

Why have active policies not been introduced? Because existing bureaucracy does not allow. Think of that once TEO was organizing vocational training courses with employment guarantee for participants. Then, an inspector came. He said not all people who participated in the programme had been placed into jobs. He blamed the administration for wasting the public resources. Do you think this organization will ever organize such programmes again? They are the bureaucrats working there, responsible. Otherwise, unemployment insurance system allows the establishment of an active policy system. These policies can be integrated into the insurance system. However, so long as a serious change does not take place in the perspective of bureaucracy, it is not an easy task. (R. Varçın)

The example above indicates lack of political will to transform national social security system into one based on workfare principles.

Consequently considering that efficiency approach has found its most full-fledged and perfect appearance in workfare policies and thereby nation-wide, systemic implementation of ALMPs in developed country contexts within the context of entrepreneurship-support issue, in Turkey articulation of efficiency discourse and approach in general have remained relatively slow. Partial use of ALMPs and entrepreneurship support policies hardens the use of the arguments peculiar to the efficiency approach in understanding women-focused entrepreneurship support policies. Encouragement and support of women's entrepreneurship is justified in workfare-policy-pursuing-countries through the arguments depending on its expected benefits in increasing efficiency of social security spending, and overall social security system, enhancing entrepreneurial capacities of women, harnessing unused potential in the economy through market integration of women's labour, increasing women's income, and giving a wise alternative to waged employment for women.

Thus, in Turkey ALMPs and women-focused entrepreneurship support services are not as advanced as those in developed countries, and manifest crucial differences in practice from them. Thereby in manifestation of efficiency approach, there have been a number of specificities:

1- Labour market and social policy have not changed in a holistic way into forming a system based on conditional social aids, unemployment assistance, and use of ALMPs. Participation in ALM programmes does not constitute a prerequisite for reaching social benefits in social security system. Thus, active labour market programmes and projects are being implemented in an environment where passive policies are being executed in a way posing a contradiction with active measures. The situation gets further problematic for implementation of active labour market policies because of not revitalizing of micro-small entrepreneurship through tax reduction, exemptions, and similar policies. Because some target group people, in particular poor, already have an income from social aids, and because they are forced to engage in entrepreneurial activities in the formal area where no incentive is provided to reduce their costs and compensate for their risk by public policy,

entrepreneurship development support efforts will be ineffective to attain a satisfactory result.

- 2- Since ALMPs and women focused entrepreneurship support services are not considered within the framework of a general labour market policy, they are in general applied partially towards poverty alleviation concerns.
- 3- Because ALMPs have not become a part of public employment policy, public institutons and policies needed for a proper application of entrepreneurhip support programmes are lacking. For example it is not clear who can provide entrepreneurship trainings and through which kind of programmes to women and who can accredit the organizations in this area. This would results in inflation in the number of organizations taking part in the area when availability of foreign funds and prestige of leading entrepreneurship programmes for women is considered while effectiveness would decrease.
- 4- Another crucial point is that many organizations from public, private, and civil sector engage in small-scale local and scattered programmes and projects, and these projects are not implemented in a planned or coordinated manner. Thus, they are not led by a labour market database on determining in which sectors what kind of projects should be supported not to cause market saturation in the already limited number of sectors women tend to work in. Separate programmes and projects of different actors, similarly, cannot take into consideration the experiences of previous implementations; cannot use the resources available for shared usage like already developed expertise and human capital in the area, training material, kits...etc. On the contrary, because of the competition over the foreign funds, there is a growing tendency in organizations towards hiding information about their own projects.
- 5- For these reasons, efficiency approach finds a limited area of implementation and takes the form of a criticism against existing implementation in terms of the concerns of the approach.

### **CHAPTER V**

# EMPOWERMENT APPROACH TO WOMEN'S ENTREPRENEURHIP SUPPORT IN TURKEY

Empowerment approach within the context of women's entrepreneurship support efforts manifests itself in some qualities in practice. First of all, the women-focused entrepreneurship support efforts led by empowerment perspective are generally those demand-led programmes or projects because only in this way bottom up development programme preference of the approach can be incorporated. Second, they draw upon a wholistic perspective on women's labour. Third, they embody a quest for collective, solidarity-based models of support. Lastly, they constitute an alternative to efficiency approach oriented efforts. In these three characteristics, we can diagnose the projects implemented by women's organizations as qualifying a feminist empowerment perspective.

## 5.1. Demand-led Character of the Practice of Women's Organizations

The projects implemented by women's organizations are designed upon demands of women and according to their needs and demands:

Women after attaining some gains through taking support on violence came to us with demands for business development, and in this way the issue entered into our agenda. (CW)

Second, in parallel with the points above, these projects/programmes are initiated and implemented by women's organizations that are in close relationship with women at the grassroots.

Third, entrepreneurship support services are developed as part of a broader set of empowerment efforts like those against violence, under-education, occupational problems, poverty...etc:

We have a standard conscioussness raising programme. We now have allocated last part of this programme to explore the future expectations of women. This nourishes the development of business ideas. Then we will conduct researches together with women themselves on feasibility of the idea and marketability of the product. We will, then, monitor and help those businesses for two years following their start ups. We will collaborate with Turkish Development Foundation (TDF). We will do the first phase. Then we will arrange a group work for business idea development, market research components where women can work with consultants. Then we will direct women to TDF trainings. (CW)

In the stories provided by women's organizations during interviews, entrepreneurship support efforts are said to be ventured on as a response to the demands from women for earning an income. These organizations report their efforts to find employment opportunities for women coming up with these demands. They say they got into contact with TEO offices, industry and trade chambers in their provinces, and some of them conducted demand analysis for women's labour (CWYF and FWS), set-up networks with employers to be able to place women in empty positions, and organized vocational trainings to develop matching skills in women using their analysis data. Women benefiting from these services were all those who had participated previous programmes of these women's organizations and they had already gotten a close relationship with the organizations.

In a sense, these organizations started to provide women with active labour market services at a local basis since job seeking and placement efforts, vocational training, and entrepreneurship support are all components of ALMPs.

### 5.2. Holistic Perspective on Women's Labour

Women's organizations generally declare that they engage in efforts to reach the institutions dealing with employment issues, to cultivate sensitivity and to spur political action towards enlarging the area of women's *waged employment* 

simultaneous to their entrepreneurship support activities. All interviewees from women's organizations agree that entrepreneurship consisting of enterprise development and self-employment alternatives should not be regarded separate from women's employment issue in general. Another fact that is also pointed out is that because most convenient strategy they were able to employ was that of entrepreneurship support, they tended to utilize entrepreneurship support services in an effort to provide women with income generation alternatives. These comments shed light onto micro process of entrepreneurship alternative's gaining an area of application in local contexts going beyond those of all other employment alternatives in mostly civil society-led income generating activity programmes. It was more a necessity than a purposeful and strategic choice. Semsa Özar refering to the findings of her research (Özar, 2003) comments that women generally enter the work life out of economic necessity and because they cannot find a waged employment alternative, they need to create their own businesses (Özar, 2005:18). Reflecting a reaction towards the tendency of considering solely entrepreneurship option when women's labour market activity support is taken up in the workshop tittled "Women's Participation in Income Generating Activities" which was organized within the the Programme titled women's economic development organized jointly by SAP and UNDP in Mardin on 29-30 September 2005, it is stated that "the (workshop) group has agreed on the principle of not limiting their quests to women's entrepreneurship field and on adopting a broader perspective embracing the alternatives other income generating activity types like waged employment present" (SAP, incoming book material)

Thus, where macro policy initiative is not developed over enhancing women's labour market activities, these small-scale programmes mostly focusing on women's entrepreneurship alternative are the only strategies that could be utilized by women's organizations. Furthermore, foreign donor organizations have been supporting entrepreneurship apparently on the grounds that Turkey is in need of developing its entrepreneurial culture especially in the poor and women. The biggest confederation of employers in Turkey, too, agrees on the view that desired

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<sup>&</sup>lt;sup>48</sup> Moderator of the workshop is Prof. Dr. Yıldız Ecevit.

employment generation can only be achieved through entrepreneurship promotion in Turkey, Association of Turkish Employers Unions (ATEU, 2006). On the other hand, providing an overall analysis of investment environment and education and support systems influencing entrepreneurial activity dynamics ATEU suggest a macro-programmatic approach to the issue. Public authorities, however, ironically are content with declaring their support to such efforts where there are many things to be done by them in developing women's labour market activity:

Now that there are such big incentives granted to investments in Eastern regions, the state can easily give support to small-micro businesses. They can be granted when they start up to operate with a working capital under a certain amount. There are really certain things that can be done, but somehow there is not a political will or commitment to do them. (SASF)

In the symposium programme of SAP titled 'women's economic development in the South East Anatolia Region', four workshops, three of which were in direct relation with women's entrepreneurship issue on the themes of finance, production, marketing, and local actors, were organized. Policy recommendations of these workshop final reports also indicate that there are many responsibilities lying with the public authority (SAP, incoming book).

Pointing to the increasing decline in women's labour market participation rates, this manner of public authorities is interpreted by the interviewees from FSWW as a manifestation of the view that "women should create their playground themselves". This implies the anticipated irrelevance of public policy in women's labour market participation issue.

In difference from the views of the interviewees mentioning their point in line with efficiency approach, those interviewees from women's organizations demand a holistic public policy on 'women's labour' as has been explicitly mentioned in the press release text signed by 36 women's organizations:

Generating new employment capacity and ensuring that these employment opportunities are open to women are among the most priority responsibilities of state and private sector. Within this context, active labour market policies should be devised against unemployment and a comprehensive women's employment policy should be included. In order for these polices to be put into implementation in the nearest possible future, a concrete and time-bound target setting planning should be made. For

equality polices to be executed, related institutions and mechanisms should be supported in terms of financial and human resources and for this purpose an amount from the budget should be specifically allocated. (Press release of 36 women's organizations)

The holistic public policy, inexistence of which they are complaining about, is not a policy over active labour market policies or workfare policies more broadly, but 'women's labour policy', which would consists of passive as well as active measures in labour market and social policy. They count the areas where a need for change is clearly felt. The needs include a continuously updated database and overall analysis of Turkish labour market in terms of demand for women labour force, developing sectors that can employ women in the future and demanded skills in different category of women, granting of incentives, like tax reductions, for employers to hire women, acknowledgement of a plan of action to increase women's participation in male dominated sectors, development of a public child and elderly care policy, programmatic support for women's business networks, business groups and civil organizations in order to alleviate the male culture in business relations and business organizations, legislation of amendments in some certain labour law articles of labour law, and planned, programmatic, coordinated, publicly regulated active labour market services for women (Press declaration of 36 women's organizations). In order to attain gains over each item as well as dialogue and organizing, political action is required. This press release of 36 women's organizations exemplifies such a political action.

Thus, the demand of women's organizations as also acknowledged by the interviewees is an overall perspective and policy framework concerning women's labour. They put emphasis on empowerment of women in labour market activities without resorting to partial conceptualizations of the issue within the context of women's entrepreneurship or women's waged employment, women's informal market activity, etc.

This holistic perspective and political comprehension are explicitly symptomatic of feminist empowerment approach. Coupled with the fact that these views are mentioned by women's organizations working at the grassroots upon the principle

of women's empowerment through their own organizations and action, the approach exhibited by women's organizations to the issue of women's entrepreneurship can be regarded as totally qualifying the feminist empowerment approach.

## 5.3. Quest for Collective, Solidarity-based Models of Support

Interviewees also give clues about the superiorities of empowerment approach in women's entrepreneurship support services in terms of design and implementation of the activities. Women's organizations bring together voluntarily organized groups and guide them into collective work. When it comes to directing them into market work, thereby, these groups enjoy the advantage of having already created the thrust of women, which proved to be an essential asset in such efforts:

In microcredit, collective guarantee by person system is applied to women. This means when one of them does not pay others have to pay her share, too. This is a drastic measure and affects relations between people adversely. Those are different women doing different jobs but they come together on the basis of a monetary matter.some women take money and run away, other ones pay her share. If those groups were formed before on the basis of thrust, if they were doing similar jobs it would be better. Moreover, through saving groups women's own financial resources could be mobilized. Here women's organizations are important. (FWS)

In otherwise formed groups, in which women come together solely for credit guarantee, solidarity between women can be harmed. This is also indicated in the UN report that microcredit organizations as well sometimes worsen the situation through putting a heavy pressure on women for return of the credits (UN, 1999).

Furthermore, due to the division of labour between women, which takes part in collective activities in women's organizations, who could be an entrepreneur became perceivable. Thus, a successful selection process to determine whom to invest on is more possible in women's organizations and within groups they are in relation with. This is also underlined by one of the interviewees through pointing to the danger of leading women into abortive attempts. Since women attain the chance of engaging in a public sphere activity in a very hard way and mostly in spite of the disapproval of their families and communities, their failure creates a backlash

effect. For the very same reason respondents from women's organizations and feminist activists acknowledge their preference towards putting the risk as little as possible on women and devising protective models to avoid major material losses. It is obvious in Şemsa Özar's qualifying entrepreneurship support activities of women's organizations as "artificial to some extent" because of their tendency to create protective models.

This view is in accordance with the practice of women's organizations which opt for collective production workshops, collective open market sales, cooperative job or business development through participating in capital of women's enterprises themselves rather than sole credit giving, microcredit systems and 'leave once established' approaches in entrepreneurship support. Women's organizations, using their organization and network capacity, try to monitor the women's businesses after establishment and support them through providing them with business contacts, making purchases...etc:

Three enterprises have been founded in affiliation with the center. The center supported these enterprises through putting half of the capital. We anticipated that those women would buy the stocks of the center in a one year and have the companies completely. We helped the women in capital development, business management, developing business contacts, and finding clients. Women in groups established their enterprises and became partners with the center. Now these enterprises also have to employ women who took trainings within the context of the project. We put into use this multiplier effect too. (CWYF)

We then monitor and help those businesses for two years following their start ups. (CW)

This follow-up capacity also places women's organizations at a focal point where they can see the weaknesses and strengths of previous practices and "learn rapidly" as mentioned by one of the interviewees (Şemsa Özar). Thus, women's continuous relation with women and not relating them solely by and during project implementation gives them many advantages in entrepreneurship support services area. Most importantly, they design the implementation process with a gender perspective. 1996 report of The European Observatory for SMEs explicitly recognize the importancence of this mentioning that if microenterprise service providers do not accord their programmes to women's needs, women specific programmes remain necessary.

On the other hand, protectionism in the practice of women's organizations also causes problems. Voluntary work and the work against violence on which women's organizations have worked a lot and in relation to which they acquired their organizational habits, culture and relations, is in apparent disaccord with those required by labour market support services. This point is also indicated by an interviewee from a well-known local women's organization. The logic of organizing a work in connection with markets is very different from that of civil society work. Whereas the latter necessitates solidarity and cooperation development, the former needs different rules and protectionism may not work well in this area:

If an organization comes to us and say that from now on we will deal with the women who want to start up their own businesses, we would give up supporting women for entrepreneurship and be very happy. We still want to concentrate on violence issue. I learned through our practice that techniques and languages differ radically in works against violence and those on entrepreneurship. For example, in group works designed in relation with violence, our attitude towards women is very different. Everything depends on her own choices. However, if you want to start up a business and be successful in this; you should get used to the fact that there is a hierarchy creation in the nature of this area. On the other hand while we work we reject hierarchy altogether. I learned all these feeling all difficulties in the process. However, we have not met with so many groups who internalized the principle of working together with women as equals. (CW)

Şemsa Özar also points to the difficulty and necessity of utilizing a dual perspective on women's entrepreneurshio issue, one prioritizing gender equality concerns and centering the problems that are peculiar to women with an eye to women's empowerment and other prioritizing market rationality (Özar, 2005: 23).

Concerns over the backlash effect, which a failure of women's business initiatives may create, may be considered as one of the reasons why women's organizations tend to design entrepreneurship support service models more protective. Yet, this protectionism can cause creation of fragile businesses from this start. Women who are used to work in collective workshops and within arranged business/customer relations are said to prone to suffering from not internalizing market rationality in their businesses after the end of protective relations (Özar, 2005:24).

Still, business relations and organizations present a male character, and this makes making women's inclusion in these organizations harder. For these reasons, it is apparent that if aptly designed, protective models are clearly what are needed to boost women's entrepreneurship activities in order to compensate for these disadvantages. If women's activities are wanted to be integrated with markets protective and solidarity based organization, transaction and process models are to be developed.

In any case, solidarity-based, protectionist, and collective activity patterns are peculiar to civil society area and even more to grassroots organizations as well as empowerment approach. It is reasonable for these organizations to enlarge their activity logic through such models into newly ventured-in area of women's entrepreneurship. Thus, the tendency of women's organizations to create entrepreneurship and entrepreneurship support models based on collectivity and solidarity is indeed indicative of expansionary reflex of civil society and grassroots organizations' logic of organization and action into market area.

### **5.4. Insufficient Technical Capacity**

A serious problem in women's organizations' entrepreneurship support services design stems from their weakness in technical capacity and expertise. Since 'labour market services' is a new field of work for women's organizations, just like other civil society organizations they have not developed the technical and expertise capacity in this field yet. This point is indicated by SASF working in close relationship with civil society organizations:

There should have been a component for capacity development of civil society organizations. Data from the fields reveals this. (SASF)

One interviewee underlines the fact that a great amount of EU funds has been sent back due to insufficient demand from local civil society organizations, in whose project the funds were meant to be used, and that important degree of efforts in civil society area is diverted to capacity development efforts like in AWE's establishment women's fund within its body:

Nevertheless, today 20 Euro allocated to four cities for rural development in the East is talked about. Not even the half of this amount has been used. According to an official authority, Turkey has had to give back 38 million Euro up till now. There is not satisfactory number of organizations with needed capacity. They (these organizations) are unsatisfactory in terms of quality and quantity. Empowerment concept has appeared out of this picture. These organizations should gain managerial skills and work in harmony with markets. (SDF)

### 5.5. Constituting an Alternative to Neo-Liberal Development Understanding

The model working through channeling of international funds to local and regional civil society organizations and initiatives depends on the principle of 'agency of grassroots'. Empowerment approach, as well, draws upon the same mechanism, except for international character of the funding as it turns out to be in developing countries, in order to fulfil its mission of devising an 'inside-out' development model incorporating a gender perspective. As to give initiative to grassroots, organizations in grassroots ought to be strong in capacity to take part in development programmes.

Besides being capable of taking part in the implementation, being autonomous in designing policy and implementation are important for civil society organizations to develop their models and embody their own approaches in development area activities. As discussed in previous parts of this study, some conditions result in manipulation of the practices of civil society organizations by development assistance and donor organizations or the agendas of other organizations (business organizations, public organizations...etc.). These conditions are dependency on donor or development assistance funding; being isolated from other actors, civil movements; not having a network, upper organization or platform to participate in decision making regarding the macro aspects of existing development practices. These conditions all lead to inability of these organizations to voice themselves politically.

This last point also constitutes where neo-liberal and empowerment models exhibit differences from each other. While neo-liberal approach tries to remove state policy from the development area completely and deems the issue as a technical one accepting solely technical and efficiency creating dialogues between participating actors, empowerment model accepts the importance of public authority and policy and other than technique political dialogues with the actors in the area. In our case, women's organizations, feminist academics, and feminist activists elaborate their stance underscoring the need for a central civil organization which conducts research, plan, and coordinate efforts of civil organizations and most importantly, engage in advocacy and develop policy in women's entrepreneurship support activities area. This center is expected to serve as a platform where macro picture can be figured out through research and analysis; and a political dialogue between private, public and civil society actors. In turn, a political perspective can be developed through participation of all actors in this area:

Entrepreneurship centers capable of organizing all these stuff at the country level should be established. When the establishment of such a cebter was started in the South Anatolia this was important for that reason. Now we are going for establishment of such a center at the country level. Really, this is of importance for development of main policies, achieving visibility and advocacy. (Home Based Workers Study Group, first interviewee)

Similarly, Özar, drawing upon the findings of her report, concludes with a view that central organization is needed to perform a number of functions in the area: Conducting field works for government policy development; data collection and standardization, developing coordination among different entrepreneur women's organizations from different regions, and ensuring coordination of the activities of relevant organizations; networking for enhancing apprenticeship opportunities and mentoring; networking for marketing opportunities; partnership development with international organizations; preparation of business development guide books; ensuring coordination; monitoring and evaluation for EU funded projects (Ozar, 2005:10).

Women's organizations also explicitly mentioned their demand for public policy and funding. One interviewee stresses the need for inclusion of state-subsidized credit schemes and public financed guarantee fund establishment for financial needs of women entrepreneurs. She criticizes the understanding which offers solely microcredit for promotion of women's entrepreneurship:

No sooner than those considerations are voiced are we starting to talk about microcredit. I am not against microcredit but am angry with its presentation as the only financial issue women's entrepreneurship general title covers underneath. This is only one aspect of the issue. It may solve some problems but still is only a tiny part of the finance problem. More than this, state should create different financial resources. In my opinion, microcredit appeals to only poorest and demands personal scale design, and monitoring. That is why microcredit should be implemented by women's organizations, not banks. On the other hand, women do need small and medium size credits, too. It is possible for banks to form a fund and give women credit with facilities in guarantee terms. Credit guaranty institutions can be established. In the end, return rate does not need to necessarily be one hundred percent. Some incentives can be granted to the banks taking part in implementation. (Ş. Özar)

Moreover, women's organizations explicitly declared their will to explain their independent political views by writing a declaration after Women's Labour Summit which had been organized by TİSK in 2006 and which has widely excluded feminist activist and women's organizations, working in the area of women's labour.

Women's organizations present a feminist empowerment approach rejecting to act as apolitical service providers in entrepreneurship support activities area as offered by neo-liberal governance perspective. Instead, they acknowledge their model as that of necessitating public funding and policy against dependence on international development assistance and donor funding, and demanding macro political organizing of the parties taking part in the area in a platform.

As such, empowerment perspective women's organizations draw upon in their practice for enhancing women's entrepreneurship in Turkey constitutes a search for an alternative model to neo-liberal development organization. This model needs to address and act within new trends of the period like localization in development efforts; use of ALMPs within development programmes; convergence of public, market and civil society area in general and in application of ALMPs; civil society/grassroots organizations' inclusion in development programmes; and, changing forms and platforms of politics. Entrepreneurship support and labour market activity support services in general occupy a place where public, private,

and civil areas converge and all new trends manifest themselves. These manifestations are reacted against by the actors included in the area of development in general and entrepreneurship support in particular. As elaborated, both neoliberalism and participatory democratic approaches come into conflict with each other to institutionalize their approach one way or another within these trends and to implement their agendas.

Neo-liberalism tries to narrow the area of politics, state, and citizenship-based demands in favor of markets. It makes this through making smaller the scales of development efforts and employing grassroots organizations in development process in the name of the democratic principle of ensuring participation of all social groups. However, it directs these organizations into accepting social inequalities as the results of the inequalities between different groups in reaching market mechanisms, therefore into engaging with services provision for removal of the barriers against their target groups' market participation. When doing this, it weakens political character and functions of grassroots/civil society organizations. Furthermore, in developing countries these scattered organizations appear to be dependent upon international donor and development assistance funding. Thus, they tend to be unable to negotiate their development programmes at the macro scale with other organizations and to constitute the platforms for this aim. Therefore, they are generally unable to engage with politics.

Participatory democratic models at this point offer establishment of effective platforms to incorporate grassroots/civil society organizations in macro decision making processes and preserves the citizenship based rights perspective arguing for inclusion of state in funding of grassroots/civil society organizations, and in developing active policies against social inequalities.

Women's organizations in Turkey, almost altogether clustering around feminist empowerment approach, side with this approach within the context of the womenfocused entrepreneurship support policies, which is of crucial importance taking part in the area where new models of regulation are tried to be institutionalized and where markets, civil society, and public area converge in implementation. Practice of women's organizations in this area is also crucial in its exemplifying a possible democratic civil attitude in a developing country in view of the market-centricist solutions offered.

Furthermore, entrepreneurship support activities of women's organizations embody a search for new models representing more of the logic of civil society area and feminism and less of entrepreneurial capitalism and markets. Their emphasizing collective organization and other solidarity-based models, sometimes qualified as protectionist, are all symptoms of such a seeking.

In conclusion, women's entrepreneurship promotion activities occupy a special place, bringing together the manifestation areas of first new organization of development process, which principally depends on the agency of grass-roots and civil organizations; second, labour market policy changes based on the use of ALMP intensively and emergence of new labour processes; and third, development of democratic participation models anticipating the participation of civil society organizations to decision-making processes.

Thus, it is reasonable to say that feminists in their considerations about and women's organizations in their practices in the area try to shape their political attitude and program against all these new trends thereby form the fundamentals of empowerment approach in Turkish context.

# 5.5.1. Attitude of Women's Organizations towards New Organization of Development Process

Feminist empowerment approach to an important extent shares the promises of new generation development policies in terms of their suggestion of an inside-out process where initiative of women's or other groups' self-organizations lead. Thus, feminist activists and women's organizations welcome growing role of civil area.

On the other hand, the disputable aspect of current development practice lies in its tendency for focusing solely on micro processes and technical role it attributes to civil society organizations. This, as pointed by the interwievees, may cause neglect of macro structural aspects of the problems taken up and in turn their apolitical conception of them. Coupled with predominant role of private area, actors in new development projects as project implementation and service providing parties development process may be framed as a private matter instead of a public one. Thus, root causes of problems like social inequalities, poverty and labour market inequalities, which can only be conceptualized within a macro perspective may slip out of the development agenda on contrary to what is intended. Civil society organizations may turn into service providers other than representative participation-based politic entities. Weakening of the public character of the issues addressed in development thought and practice may result in enlargement of logic and operation area of markets. Another point to be addressed in developing country context is dependence of implementation party actors being mostly civil society organizations on international donor funding. As well as other activist strands, feminists and women's organizations' approach critical to this picture poses such dangers:

This situation made those whose voice was not heard in development processes search for cumulative solutions. In this sense, I do not regard women's entrepreneurship as a final solution. How can it be? Concepts should be carried into national and international political platforms, for environmental problems, as well, solutions should be sought. Otherwise, success of micro scale enterprises would be limited. ... What I am trying to say is that there are problems which can only be solved at the macro scale. They are tried to be handled as if they can be solved through smaller scale operations and through the conceptual framework these operations suggest. This sometimes causes missing of the big problem. (SDF)

First of all, some interviewees from academia acknowledge their view towards growing entrepreneurship discourse embedded in women's entrepreneurship promotion efforts mentioning the ideological character of this discourse and seek a new theoretical framework to avoid perpetuating the underlying assumptions existing use of the term bear:

Donor organizations do not go through a conceptual confusion. They are acting upon pretty clear preferences. Conceptual confusion is in my opinion something women's organizations experience. Money is empowering, yes, but it is not the only source of

empowerment, and also not enough alone for empowerment. Organizations like WB and UN do not have any ideological confusion. They have ideological preferences. Definition of poverty is clear for them. They give poor the chance of imagining themselves like Koç by talking about entrepreneurship. This is a marketing policy, an ideology is marketed. Thus, they (donor organizations) have an ideological choice and they market it well. (Home Based Workers Study Group, first interviewee)

For some time I have been thinking about whether we use the term entrepreneurship appropriately or not. I think we ought not to use word entrepreneurship for the work we do. In Turkey entrepreneur is used for employers, whereas women entrepreneurs that establish their work through our supports are not employers. All those who engage in production activity produce added value. It is not necessary for them to employ others in their businesses. We should get clear on whether we try to make women individual employers or direct them into own-account working, or do we also support the works they can do on a collective basis. (Ş. Özar)

Comments of the latter interviewee continue with an emphasis on the need of women's organizations to develop new models of entreprenurship support for women. Şemsa Özar stresses that women's organizations try to pursue, to some extent, an artificial project in that they offer more protective and collective business development models. What she implies is that practice of women's organizations is not completely fitting the entrepreneurship definition in its widely accepted meaning of individual and risk taking venture:

For example we should develop other models for shared production workshops. Another thing is that in common workshop it is visible which women cling to the work, and another wants to come in the morning and leave at night and have a regular income. Here it is obvious which women can be an entrepreneur. To some extent we try to realize an artificial project for women to be able to leave their homes, get empowered. We shield them. This stems from the fact that they face discrimination and this needs compensation. But for this purpose we should develop new models. (Ş. Özar)

It is possible to say that the models women's organizations are suggested to develop are more in line with the practice logic of grass-roots and civil society area and less with that of market area. Demand for more solidarity and collectivity based and more protectionist models marks where empowerment approach dissolves itself from efficiency approach. This is perfectly presented by the interviewee from SAP-EDCs in her description of activities of the organization:

Our target is to contribute to the region and economic development in general through creation of competitive enterprises and supporting of the most competitive ones. In the end, we have limited resources and we have to invest them on the most successful ones. (SAP-ESCs)

Other interviewees, too, repeats the importance of using collectivity based models and protectivism:

The models based on multi partnership should be supported, for example. In Turkey, it is rather rare. ÇKGV with Matra partnership achieved this. The reason for its success lies here I believe. (Home Based Workers Study Group, first interviewee)

(on protective models) I believe all these are needed at the beginning. Women do want to do something, have a business idea, confidence but do not have enough courage to enter into labour market. These women need support. Hence opportunities provided by civil society organizations should be used to support them. (DGWS)

We established a 'women's training and employment center'. We founded it as an associationand wanted all 500 to be members and collective behavior and service provision to continue. (ÇKGV)

For me women's forming collective initiatives is far more important than their establishing than individual enterprises. (Home Based Workers Study Group, second interviewee)

Second, within the context of efficiency and poverty alleviation approaches, civil society organizations are only referred as the implementation units whose capacity needs to be developed. However, women's organizations reject to take women's entrepreneurship issue as a technical and implementation-oriented issue, and insist on holisticity of women's labour issue. Accordingly, they attempt to establish central platforms for policymaking. This attitude points to their eagerness to keep their political agenda and view:

(A center which will operate at country level) Really, it is important for development of main policies, gaining visibility, and advocacy. (Home Based Workers Study Group, first interviewee)

## 5.5.2. Attitude towards the Changes in Labour Market Policy and Labour Processes

With the shift from passive to active-measures-dominated labour market policy framework, different segments of labour force have gained more visibility and attention in the world within the context of labour market policy. Different, previously qualified to be marginal work and employment types have become

widespread. In addition, it has been recognized that different groups take place in labour market differently in terms of occupations and jobs they concentrate, pay levels, informal-formal market distribution, employment schemes. Thus, for encouragement of their activity it has been accepted to introduce differing measures and employment-work types. Flexible types of work and employment schemes have been justified on the grounds that they were allowing different groups to enter into the labour force. Flexible work and employment types have also been diversified, generally refering to the objective of increasing women's labour market participation<sup>49</sup>.

On the other side, business organizations have started to depend more on subcontracting (outsourcing). Smaller business organizations have developed subcontracting based relations with larger ones. Whereas former category of organizations was generally working in informal sector, the latter was operating in formal sector, and as a result of their relationship, formal and informal sectors have started to grow more integrated than ever.

The last link in subcontracting chains, homeworking has grown as well. Upon this development, women's organizations and feminists focused their attention on the issue of homeworking. Homeworking mostly being an unrecorded and informal type of working, in which the status of labouring women is hard to determine, has constited the utmost example of new types of work and employment relations.

In home-based working, a couple of ativity types can be delineated. Those professionals working from home, those working on order, and those trying to sell home-made products are all homeworkers. Second and third categories of activities are also possible to be met together in the work of one home-based worker. The most important characteristic of home-based working can be delineated in the second category. This characteristic is continuously changing status of homeworkers. This is eloquently mentioned by an interviewee:

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<sup>&</sup>lt;sup>49</sup> As well as many other official resources in SPO's annual programme for 2006 flexible and parttime working is planned to be supported in order to promote women's labour force participation.

Home-based working necessitates review of the conceptual framework on women's labour, especially the concepts of paid and unpaid labour. It is possible that a work you once did at home on an unpaid basis becomes a paid work when you start to work connected with markets even if you continue to do it at home. You can sell the traditionally-made products you produce at home. Second category shows the out working you perform at home due to partitioning of the factory system. Thus, you can perform both a highly professional work in your home-office and you can also perform highly labour intensive works. Second category has appeared out of outsourcing of some production processes due to cost-saving effect and technological availability, whereas it could have continued to be done in factories, as well. Following this way, one can save both transportation and labour costs, in addition to the decrease in the labour value. Women both overcome their immobility problem and become able to manage their time more easily. However, it is an area of serious exploitation. You work for several years to contribute to household income, but you neither have any social security coverage nor is your labour appreciated. In home-based working, your status constantly changes. For a period, you have no order; then, you are unemployed, then you take an order and become employed, then when you buy a machine at home, you turn into an entrepreneur. In some court decisions, home based workers are accepted as self-employed because their relation with employers are limited specifically for a certain work's being done. Furthermore, there may be more than one employer of a home-based worker. (Home Based Workers Study Group, first interviewee)

Evaluating new employment and work types through drawing upon home-based working, feminists develop their critical reflections on entrepreneurship definition and empowerment capacity of these types of work. Though, as indicated by Nazik Işık, women's organizations do not still have clarity over the implications that new work types create for traditional conceptualizations of women's labour; they are expected to develop some insights out of their experiences.

Home-based working creates some advantages for employers like using labour of a disadvantaged category, women; using a labour category which is at isolation in homes; transfering the risk of flexible employment and work schemes to the employed; and mixed content of the work. All these are taken up in the theoretical part of this study as defining elements of housewifization thesis. This thesis argues that the loss of worker identity, inner-differentiation of labour force, and above counted phenomena altogether correspond to appearance of precarious working types which are getting more and more widespread. Home-based working is one of these working types, also one that is revealing the gender stratification going on within the process.

Considering that economic activities of most poor women are contextualized within the concept of women's entrepreneurship, it is important to develop a framework which includes a perspective over new working types and new employment relations in order to continue to act within an empowerment perspective for women's organizations and not to insert women into precarious work/employment types through their entrepreneurship support efforts.

As pointed out by Nazik Işık, entrepreneurship concept is a package wrapping supply side micro policies for self-employment, which makes people feel as if equal to big corporation owners like Koç. On the other hand, as described by the UNİFEM paper, smaller enterprises and self-employed are deprived of market control and control over even their business and they are generally unable to reach satisfactory returns (Chen, Vanek, et all, 2005, p:9)

In addition to directing women in establishing innovative and competent enterprises in expanding sectors and towards products with good market enlargement prospects, it is important to help self-employed or enterprise owner women in their market relations as done in joint project of CWYF and MATRA Program:

The other was founded as 4 Women's Employment Center by three partners. Catering, cleaning, child and elderly care services are offered. These services are served to homes or performed at homes. We attained one major benefit out of this: women were already demanding such jobs but because they were ashamed and could not get permission from their husbands or they did not trust the clients they were not able to perform at such jobs. In our case, the enterprise and the foundation backed these women and enhanced their working conditions in these jobs. (CWYF)

Women's organizations have also a clear perspective over how home-working makes women's labour invisible, isolates women from work relations, and forces them to take individual level employment relations weakening them both socially and in employment relations. They point to the fact that women's paid labour and income is undervalued when performed and gained at home. All these show that women's organizations are aware of dangers that may come out of blurring of worker status. Against these problems they offer models where homebased women workers can come together, get organized, and push for recognition of their worker status publicly and in legislation and where they can further develop collectivities for acting together during the when the terms of employment relations are bargained over:

We all want women to have the chance of entering into the kind of jobs that proceed through social relations and are based on social activity. Nevertheless, it is really hard to change conditions of some women. Thus, home-based work should be supported for them on a temporary basis. Women cannot work comfortably fulltime outside of home unless a solution is developed for children, relative care, and homework. We need to see this fact. We try to develop consciousness of those women working at homes in terms on their labour. In order to do this, it is necessary to support their organizing. In our last project, we tried to organize these women in a cooperative organization. In this cooperative establishment, in fact, a lot has been achieved in some different cities. (Home Based Workers Study Group, second interviewee)

The representative of FSWW elaborates that home-based working is continuously promoted for women because it allows women to continue with their domestic tasks. However, some other business activity areas can be more advantageous fro women:

Women are given this (home-based working) as business idea. State gives them this, and so do projects. All women are called to produce something. They are not supported in the area of trade. Whereas women would be able to leave their homes if they engage with trade, they are forced to production in the name of ensuring productivity of their labour. However, where are women supposed to find production tools? 65-70 percent of women taking microcredit from our organization engage with small trade activities. They are far smarter than we are. When they see any example of it, women turn to trade other than small production. Production, marketing are all very expensive and difficult works. It requires registration, which is also expensive. (FSWW)

Women's taking part in work life as a business owner is bound to their taking part in business life in the first place. In order to do this they should be in business relations and business environment. They cannot do this from their homes. Home-based working women should at least establish a center and live business experience there. I do not consider home-based working in entrepreneurship category. (FWS)

In conclusion, unlike feminist scholars, women's organizations do not have a clear perspective over new employment relations, work types, and labour market processes. On the other hand, in their practice they try to feel after the ways of protecting women of their target group from the exploitative relations these new labour market order structures.

These reflections and/or practical reasonings also show that women's organizations and feminists stray from the neo-liberal understanding of social inequalities. Neo-liberalism considers social inequalities as appeared and maintained through incapability in accessing to markets and ignore inequality-generating processes in

markets. On the other hand, women's organizations also show their awareness of (gender) inequality generating processes structured in markets.

## 5.5.3. Attitude towards New Democratic Participation Models

Development practice as described in previous chapters has been transforming since late 1970s. Removal of the state from development process as the leading actor, promotion of civil society initiatives, inclusion of grassroots organizations in various stages of practice, uninstitutionalized project and programme based enterprises, and the flow of international funding into such enterprises have constituted the main phenomena of the period. All these have changed the previous development understanding and organization of development practice. Also, broader understanding of development as a process in which democracy and participation principles ought to be realized and the task of establishing a governance system that is based on these principles have brodened the perspectives and missions with reference to which development process is discussed. On the other hand, the emphasize on participation and ensuring inclusion of grass-roots and civil society has made the scale of development practice smaller, project and programme based, and short term. Because these project and programme based efforts are merely placed in an institutional and macro political framework, particularly in developing countries as examplified in the lack of accreditation system for entreprenurship trainings in Turkey, regulation and planning have appeared to be significant problems in the area:

There is not any institution, including universities, which gives entrepreneurship training in Turkey. There must be institutes working in a disciplined way. We looked for some party that can give such trainings and there was none. We produced training material, developed training kit. There is demand in the end. However, there are not enough trainers during this time. When we started this work, there was only one enterprise in the area. As a state organization, we cannot directly purchase a service from one organization. Then we had to open a tender, and thus increase the number of trainers. It was not necessary to do this within the body of SMIDO. Let SMIDO coordinate the training programmes and we increase the number of independent trainers. There is no increase in the number. Nobody on the earth buys entrepreneurship training. It is for sure that SMIDO will have to give these trainings as a state organization. We turned to providing training for unspecialized organizations. There was no trainer. We brought through our World Bank project four times. We

trained them gave the certificates thereby created enterprises which can lodge a tender. (Her comments about SMIDO's trainings for trainers) Still there is not any organization with appropriate quality of service. They cannot renovate themselves. We are not an accreditation institution. How largely can we offer trainings? There has not developed a capacity in the area. (SMIDO)

In addition, in this development practice, there lies the danger of loosing of political and public character of development process due to the removal of the state and the state's resigning itself from its macro political responsibilities in the area. Moreover, intensive use of market mechanisms instead of public services adds to this danger.

Feminist empowerment approach welcomes the principles of leadership of civil society/grassroots organizations, locally designed and implemented development programs; thus, an inside-out approach in development practice. On the other hand, women's organizations conceptualize women's entrepreneurship issue in relation with broader political field of macro policy towards women's labour, call state into taking responsibility and attemt to build platforms where issue can be politically discussed and women's demands can be advocated, present a critical stance against some aspects of new generation development thought and practice:

The main problem in Turkey is that women's entrepreneurship issue is taken up as if a isolated matter. Holistic character of the issue is ignored. [...] Supporting women entrepreneurs should be a serious policy subject. What we have are all projects. I do not see a significant thing when I look through them in terms of policy. The most important need, credit, does not exist. In Turkey there are two firms giving credit. There is not legal infrastructure, childcare services, or crèches. These are all because women's entrepreneurship issue is taken as an individual subject not placed in a holistic perspective. (FWSS)

State should raise funds for these purposes. How can we (as civil organizations) do this? We can put our labour. World Banks says it supports women coming to them. However, how can women find out this opportunity, or how will they project it? All this stuff should be handled by either civil society organizations or consultancy firms. (CWYF)

### **CHAPTER VI**

## EVALUATION: APPROACHES TO WOMEN'S ENTREPRENEURSHIP IN TURKEY

Poverty alleviation approach prioritizes income generation and amelioration of poverty conditions for the poor and argues that when used for women, entreprneurship support strategy would reduce women's poverty, help them meet their pratical needs, and pave the way of gender empowerment through its per se expanding effects in other sectors of societal life. On the other hand, this approach does not anticipate special methods, strategies, and organization in its practice in order to adjust mainstream practices to women's needs and gender empowerment target. Process is not designed to bear a gender perspective within poverty alleviation perspective. Instead, it yields results which are expected to contribute to empowerment of women. In this sense, poverty alleviation depends on the principle of fulfilling practical needs of women and empowering them indirectly in a unidimensional way. In Turkey, poverty alleviation perspective guides most efforts for women's entrepreneurship development. Most of the organizations including SASF, SAP and microcredit organizations (FSWW-MAYA, Grameen Thrust Diyarbakir) act with a poverty alleviation concern.

Efficiency approach depends on basic principle of empowerment through market participation. The underlying assumption of the approach is that gender inequality would fade away as women take part in market activities and as the barriers against their equal representation in market activities are removed. For this reason, entrepreneurship development efforts originating from efficiency perspective concerns support principally women's labour market participation. Entrepreneurship is considered to be the most developed type of labour market

activity necessitating the person's active use of all institutions and mechanisms of markets. Within entrepreneurship discourse, efficiency approach uses empowered women who are misleadingly depicted as entrepreneur women. This view ignores class inequalities as well as gender inequalities and inequality generating dynamics of markets. It depends on a simple society picture where individuals engage with society through their market activities. It effaces other institutions and actors shaping market structures and processes like state regulation, social policy, and family. In efficiency approach, in accordance with its society, understanding gender empowerment is equalized with economic independence. This independence is deemed to bring all needed power for women to free themselves from oppressive social relations. This is concesuqent upon the approach's omission of all other institutions except markets from its society and social relations imagination.

Though efficiency approach in Turkey manifests itself in practices of some state labour market organizations like SPO and SMIDO along with those of professional business women organizations, most prominently AWE, the approach has been far from being dominant. Primary reason for this weak profile is incompatibility of labour market; social security and social policy framework of Turkey in general with a workfare model in which ALMPs find their most effective use and efficiency approach in parallel unfold its principles. Since entrepreneurship support is a component of ALMPs, this incompatibility prevents entrepreneurship development policies' placement within an institutionalized labour market policy. Now that labour market policy context is where efficiency approach can sprout out as a paradigm-guiding discourse and practice, weakness of ALMPs causes weakness of the approach.

Empowerment approach, on the other hand, depends on the experiences of civil society organizations at the grassroots level and constitutes an alternative to both approaches of efficiency and poverty alleviation in terms of priorities; principles of organization and implementation; and targets.

Empowerment approach differs from poverty alleviation approach within the women's entreprneurship development context in that whereas poverty alleviation approach tries to use entrepreneurship support strategy for women as a mainstream, result-oriented way to fulfil the pratical needs of women, empowerment approach focuses on both process and outcome, and tries to design entrepreneurship support process in a participatory, collective, and political way. Whereas the former claims that poverty reduction would empower women in turn, the latter argues that development of women's organizing on an empowerment basis in general, creating a collective action and socio-political consciousness rising in the process would serve to meeting of both practical and strategic needs of women since agency of women would be established in the process itself.

Empowerment approach differs from efficiency approach in many crucial ways. Empowerment approach understands gender inequality as a multidimensional problem which cannot be solved simply through women's access to markets. Firstly, in contrast with the assumption of efficiency approach, empowerment approach regards markets as the places where important gender inequality generating dynamics operate. Secondly, in corollary to the first point, empowerment perspective analyses relations between social policy, markets, and family; and appropriately rejects to equalize income earning with economic and social empowerment for women. Thus, as to empowerment approach, entrepreneurship development strategy when appropriated for women's empowerment should, first, beware of inequalities in markets and keep women from engaging in new types of seriously exploitative labour market activities and relations like atypical work and employment schemes, dependent-to-one-employer home working, low paid and insecure informal market activities. In order to evade such a danger, the approach depends on the use of collective and solidarity based models. Second, according to the perspective, women's empowerment should be conceived as a multidimensional issue, and multilevel strategies should be adopted covering political organization, social policy, and family areas.

Empowerment approach within the context of women's entrepreneurship support services in Turkey is embodied in the practice of women's organizations. The programmes and projects developed and implemented by women's organizations to support women's entrepreneurship are demand-led projects and programmes, incorporating agency of target group women themselves, employing an overall perspective over women's empowerment including a consciousness towards the need of political action and on the political character of their conduct.

Women's organizations have implemented various programmes focusing on women's empowerment in several sectors of societal life. Entrepreneurship support services have been developed in the course of the continuous development of their overall practice in this direction. Thus, entrepreneurship support services are appropriated within a broader project of establishing gender equality and women's empowerment. Since these projects are developed with the initiatives of local women who form the target group of the organizations, their say have been dominant in over all stages of design and implementation processes. This makes the practice of women's organizations more responsive to the needs of local women. Furthermore, continuous relation women's organizations have with local women have helped in overcoming frequently mentioned implications of short-term, project based implementation of professional organizations which generally do not have previous relation with target group women in their projects. On the other hand, women's organizations generally lack the capacity and expertise to develop and implement projects in labour market field. This can cause problems. Thus, collaboration of these organizations with professional organizations and public institutions may be expected to generate better results (Özar, 2006, p. 24).

Another importance of women's entreprneurship support issue stems from its delineating an area where new trends in development organization, labour markets and political participation mechanisms manifest themselves and traditionally well-differentiated areas of public, private and civil society converge. Women's organizations as the new actors in development area have encountered these trends and started to create their own attitudes towards them. This learning and creation

process ought to be thought as the process in which feminist empowerment approach develops its suggestions concerning new development thought and practice.

### **CHAPTER VII**

### **CONCLUSION**

This study is primarily concerned with revealing the alternative perspectives on the support efforts for women's entrepreneurship in Turkey. Correspondingly looking at the trends enabling and bolstering the rise of women's entrepreneurship support policies in general, world practice in the area and implementation in Turkey, the needed theoretical framework for delineating and diagnosing the differing approaches in the area are set. Three approaches guiding the discourse and practice in the area of support activities targeting women's entrepreneurship development in Turkey are identified in parallel with the world experience. Analysis is made through the use of 18 interviews held with the representatives of the organizations that are largely involved in implementation.

As this study has evolved, a need for more detailed investigation of the development of feminist empowerment perspective in Turkey has emerged. This study is done with a feminist perspective focusing on the priority of women's social empowerment and progress of women's movement because feminist empowerment perspective exhibits a clear similarity with the perspectives of other social movements and a contrast with efficiency approach, which has lately been bolstered and widened by neo-liberal upsurge. In this study, feminist empowerment approach is attributed a special importance. For this reason, the last chapter focuses on how involvement in entrepreneurship support programme and projects provides women's organizations the necessary problematic and relational nexuses to develop empowerment approach. Since entrepreneurship support requires an activity in relation to markets, state policy, private sector collaboration, and emerging trends in all these areas are

evaluated by women's organizations in a way moulding empowerment approach towards them.

Being the first evaluated approach to women's entrepreneurship, efficiency approach is ascertained to demand rearrangement of social security systems, labour market, and labour processes according to an efficiency principle on the basis of market regulation. Expectations of the approach from women's entrepreneurship development within this context can be counted as follows<sup>50</sup>:

- Reorganization of women's labour in a more effective way,
- Reduction of women's dependence on welfare benefits,
- Increase in market efficiency through expansion of entrepreneurial culture and entrepreneurship support mechanisms to include disadvantaged social categories like women,
- Widening of the area of flexible work and employment relations which are considered to be a condition for market cleaning through increasing selfemployment and enterprise development<sup>51</sup>.
- Introduction and enlarging of a perspective that evaluates issues like women's labour and employment relations through entrepreneurship (private sector) support-oriented labour market policy understanding which deems labour as a cost item and ignores public character of employment relations issue. This would in turn weaken the legitimacy of redistributive social policy and protective labour legislation.

As argued in Chapter II, efficiency approach within the context of women's entrepreneurship development issue finds its most convenient macro policy environment with workfare policies. Workfare policies depend on the assumption

<sup>&</sup>lt;sup>50</sup> At this point it must be kept in mind that as elaborated by Özar (2005) in women's entrepreneurship discussions emphasize sometimes put on 'entrepreneurship' and sometimes on 'women'

<sup>&</sup>lt;sup>51</sup> It is misleading to think that flexible work and employment schemes are being expanded solely through adopting of enabling regulations in the formal sector. Instead, through subcontracting mechanism flexible employment relations take the form of independent contract-based working (in the case of a relation with self-employed) and inter-organizational work relations (in the case of a relation with enterprise owner). Because latter parties of the work and employment relations are considerably weaker when compared with the former parties, small-micro enterprise owners are forced to work in informal employment relations in their businesses and the relations between two parties takes the form of insecure dependency relation.

that through supply-side human capital development policies (ALMPs) and businessenvironment development efforts, all adults can and should be placed in jobs and thereby they would stop being a burden on the social security system. Entrepreneurship support activities, as well, are a part of ALMPs.

Women can be directed into entrepreneurship development when they face difficulty in achieving further career progress reaching the glass-ceiling (Wirth, 2001) in waged employment alternative, or when they have limited human capital for demands of existing employment alternatives, or if they are in need of flexible working hours and at the time same time not satisfied with the wages and benefits of part time jobs (Mayoux, 2001b). Either way, it is argued that, women's labour would be put in more efficient use through entrepreneurship alternative.

On the other hand, limited and narrowing employment capacity in Turkey for both sexes, but especially for women, poses a structural hindrance against feasibility of a workfare policy which assumes possibility to employ all adult population. Since unemployment is a threat also for men; using existing capacities for women has been implicitly turned down as a policy alternative despite constantly declining female labour force participation and employment rates<sup>52</sup>. Furthermore, different from the countries that have adopted workfare policies<sup>53</sup>, Turkey does not have enough public employment capacity to offer permanent and/or temporary public employment schemes as a crucial part of ALMPs.

Apart from an enabling social policy framework, entrepreneurship support activities do not have a complementary public policy on enterprise support. Services of SMIDO do not comprise those designed to support micro enterprises and women's entrepreneurship. Taxation system does not provide the required supporting measures and other supporting mechanisms like subsidized employment schemes

<sup>&</sup>lt;sup>52</sup> By 2006 March according to household labour force participation surveys of TIS (Turkish Institute for Statistics) men's labour force participation rate is estimated to be 70,2 whereas women's is 23,1 and employment rate for men is estimated to be 62,5; while the same rate for women is 20,6. <a href="http://www.die.gov.tr/TURKISH/SONIST/ISGUCU/isgucu.html">http://www.die.gov.tr/TURKISH/SONIST/ISGUCU/isgucu.html</a>.

<sup>&</sup>lt;sup>53</sup> They are mostly Scandinevian countries, Britain and USA (Grubb, 1994)

have not been discussed yet. All these factors create another difficulty for enterprise development support efforts; they necessitated recorded, formal market activity since it has continued to be informal market area which provides supporting conditions for micro-small enterprises, while they are not provided by the state regulation.

In general, women's entrepreneurship support activities have continued to be deprived of an enabling macro political and institutional framework. For this reason, efficiency approach, which bases its arguments on an assumed systematic and holistic policy regulation, could not unfold its discourse and implementation principles concerning practice. This exemplifies a seemingly paradoxical situation in that even the most liberal and market-oriented approach itself requires an enabling public policy framework and a transformation towards setting up this framework; revealing that liberal and neo-liberal models as well are built upon a public policy choice, as are others.

State organizations and professional organizations that are seeing the issue through efficiency perspective, therefore, have emphasized this lack of macro policy during the interviews. Representatives from the organizations that comprehend the issue within efficiency perspective but have not taken part largely in women's entrepreneurship support activities (like central organization of UCCET), tend to comment on women's entrepreneurship issue referring to its expected efficiency contribution to some areas like employment, employment policy, organization of women's paid and unpaid labour. Other organizations adopting efficiency perspective and having been largely included in the practice area (SMIDO, TEO, AWE) assert that an enabling public policy framework is needed in order for their support efforts to create the desired efficiency increasing effect.

In general, another important particular feature of efficiency approach is its disinterest in specialties of women's labour. This approach accepts women as a disadvantaged category with respect to entrepreneurship activities but does not concentrate upon the reasons creating this disadvantaged social position. It pays attention to character of women's labour when it is performed at household or

informal market; and aims to carry these activities into the area of formal market activity. Domestic labour of women is ignored; thus, market alternatives or social policy supports in order to alleviate women's domestic burden are not addressed as a policy concern. Instead, domestic labour requirements are only addressed within the context of flexible employment and work hours which can free women to manage both paid and unpaid work together. Concerning this point, flexibility is praised as a formula which enables all disadvantaged people including women to engage with labour market work.

Labour market activity is expected to provide women with economic independence and thereby higher social status ignoring other dimensions of gender subordination structured in employment and family relations. Aside from when it is taken within the context of economic efficiency related concerns, social policy and family structures are not addressed as the parameters determining the distribution of women's labour between paid and unpaid activities and patterns of concentration of women's paid work in the jobs at the lower segments of benefit and prestige hierarchy. Since these aspects of 'gender inequality at work' are not taken into consideration, entrepreneurship support activities of efficiency approach tend to perpetuate gendered patterns at occupational segregation, gendered segmentation of works in terms of benefits and future opportunities, and domestic division of labour.

As the second approach to women's entrepreneurship, poverty alleviation approach has been devised in view of dangerously increasing conditions of poverty all over the world. Development theory's response towards this drastic rise, supported also with the insights derived from the failures of previous development practice, has been based upon the revelations on the implications of poverty and social inequalities in the development process; and, included taking active and direct action against poverty. Poverty alleviation approach is based on the view that social inequalities are being transformed into socio-economic incapabilities<sup>54</sup> and in turn poverty inactivating great segments of population in the development process. According to the approach, in order to activate this poor population socially and economically,

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<sup>&</sup>lt;sup>54</sup> This view is inspired by the capabilities approach developed by Sen (1999).

poverty reduction measures ought to be taken regardless of whether they also contribute to economic efficiency or not. It argues that because hunger, crime, and social exclusion stemming from poverty are very serious dangers, before economic rationale, social and humane concerns should guide the development practice in poverty alleviation efforts. In difference from efficiency approach, which prefers a societal order based on pure market regulation, poverty alleviation approach calls in state and social policy for necessary action. Mayoux (2001), considering this point, qualifies poverty alleviation approach as interventionist. Though built upon a socially responsible development understanding, it presents "in many ways a very uneasy marriage between promotion of market growth on the one hand and the development critique of gender lobbies on the other... (It) shifts uneasily between policy relevant to growth-oriented small business and policy to address problems of very poor self-employed and workers in the informal sector" (2001:2). Her considerations point to the inconsistent and elusive standing of the approach among others.

In the Turkish context, as well, although some interviewees from responsible organizations (like SAP) put an emphasis on poverty spiral and on the need for taking action directly against this problem, they fail in suggesting a holistic development model embodying their view.

In terms of women's socio-economic empowerment, poverty alleviation approach suggests that if not the process, the consequences of income generation activities and entrepreneurship support activities between them would create a momentum towards women's empowerment in the broader social context.

Still, looking at the emphasis on poverty in relevant discussions and the separation suggested by some interviewees between women's entrepreneurship issue and economic efficiency related issues on the grounds that the former is considered to be a socially (not economically) motivated activity category, it is reasonable to say that the most dominant approach guiding the discourse and practice in women's entrepreneurship support area in Turkey is poverty alleviation approach. However, it must also be added that some interviewees and apparently some organizations

contextualize the issue within the poverty alleviation issue due to being unable to see systemic back and forward links of the issue in labour market policy and social policy and due to lack of serious interest despite their project based activities in the area. Scattered and uncoordinated character of the activities in the area also contributes to this situation and further feeds into the general failure in effectively demanding a public macro policy framework.

Empowerment approach have been formulated by feminist activists drawing upon the accumulated experiences and insights provided by the revealed failures of the mainstream approaches to development and of previously employed gender perspectives in development practice in enhancing gender equality. Women's organizations at the grassroots have rejected all top down approaches to women's development and suggested a model based on women's agency through organizing and developing their own solutions according to the realities of their lives. In such an approach, as well as benefits expected from development projects, process itself is designed in a way promising empowerment opportunities to women included.

In 1990s, mainstream development organizations have started to use the term empowerment, too. On the other hand, the concept has been stripped off the feminist context and come to be used loosely. Sometimes, as is exemplified in the interviews, the concept is accepted to refer to capacity development of local civil society organizations losing its political character to an important extent. When examined in detail, it can be seen that in mainstream uses the concept loses its definitional relations with political organization; collectivity; long term multi-dimensional agenda setting, social change perspective; and solidarity. What is preserved in mainstream uses of the concept is the principle of agency and/or participation of civil society organizations of the poor or the disadvantaged in development process. This critical and implicit operation going on over the meaning of empowerment is reflecting of the attempt of neo-liberalism to incorporate this concept into a market-centric development understanding.

Removal of policy and collectivity elements from the definition of empowerment while the principle of agency of grassroots is being preserved means that civil society

organizations are expected not to demand a public and political support from the state and not to act within a public space through political action and by coming together with other civil organizations to work out a shared macro policy alternative. Under such conditions, civil society organizations would engage solely in micro scale service provision through funding of international organizations and donor agencies and would have to resort to markets in this process where public policy is denied from inclusion. This also constitutes an appearance of the conflict between neo-liberal and radical democratic views on political participation (thereby governance models) and the area of public.

Women's organizations in Turkey have long dealt with violence issue and derived their organizational experience and culture from the activities combating violence. In the late 1990s and in the 2000s, relations of women's organizations with their target groups have developed, and they started to deal with other critical issues concerning women's lives. Women having been empowered through the women's human rights trainings, women's organizations have started to raise demands for an income. The alternative, women's organizations could most easily come up with has been skill training courses and self-employment, enterprise development models. With the encouragement provided by the volume of the international funding for these projects, they embarked upon women's entrepreneurship support activities. Though their expertise is not satisfactory, soon developing successful partnerships they have made tangible progress.

In time, their perspective over the issue has come in line with that of feminist empowerment. In a couple of issues, they put their differences from poverty alleviation and efficiency perspective. First, they<sup>55</sup> place the issue of women's entrepreneurship right in the context of empowerment strategies and made issue acquire a holistic framework, gender empowerment. Setting out such a point they aptly put all parameters of women's labour; social policy, family and labour markets. They are aware of the fact that women's labour consists of paid and unpaid components, and in order to support women's paid work, some ameliorating changes

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<sup>&</sup>lt;sup>55</sup> FSWW, CWYF, CW, and FWS are among the women's organizations acting on such a perspective reached within the scope of this study.

ought to be made to alleviate women's unpaid work burden. Concerning childcare, they demand social policy intervention and also create some micro scale solutions through community and organization based models when supporting women in labour market activities and while continuing with their quest for a permanent solution. Meanwhile majority of them, rejecting home-working as a model of entrepreneurship as well as rejecting focusing enterprise development efforts in traditionally low status female sectors, show their awareness over gendered character of markets. They avoid equating economic independence and an income with empowerment pointing to intra-family secondary distribution processes and commenting that women ought to have the control over their income.

Second, women's organizations insist on programmatic approach to women's entrepreneurship issue and inclusion of state authority in the effort to women's entrepreneurship development. Placing the issue within the context of women's labour, recently 36 women's organizations have declared their demands from state. Similarly, for approximately one year, works for establishment of a women's entrepreneurship centre, which will work for policymaking, data collection, research, and coordination, has been going on. In difference from the representatives thinking in line with the efficiency approach, their macro policy demands centres gender equality and empowerment concerns, not those of efficient implementation and maximized economic outcome. Another difference lies in their demanding more social policy intervention other than market regulation.

Third, the practice of women's organizations in the enterprise development and self-employment support are of collectivity-based character. In these efforts, continuous support of organizations to established enterprises constitutes a rule. Since women's organizations deem implementation process itself as a part of empowerment process, both implementation design and resultant entrepreneurship models are based on collectivity and solidarity. Organizing shared workshops, sales places, arranged (by women's organizations and networks) marketing channels, providing initial capital support through partnership, women's organizations create protectionist models. In this study, this situation is interpreted as a sign of expansionary tendencies of

feminist civil society organizations' relation types into the markets where individualistic, competency based behaviour is deemed appropriate.

Considering these three points, practice of women's organizations in entrepreneurship area is accepted to qualify feminist empowerment approach and represent an alternative to efficiency approach, which has a neo-liberal orientation. In the last chapter, it is argued that the alternative of empowerment approach has been further matured through the insights derived from entrepreneurship support activity experiences of women's organizations. Since entrepreneurship issue was embracing all controversial issues appearing lately as new generation development understanding and practice, new labour market trends, and democratic participation models, women's organizations in Turkey have been forced to live an encounter with all these issues and develop their own attitude. Most prominent of these trends are:

(1) New generation development understanding has taken shape through rejection of state as an important actor in the development process, and acceptance of the greater priority of local action and political representation (democratization). Due to the failure of previous top-down state agency based approaches, development practice has turned to local scale practice in order to ensure fair distribution of development benefits to different groups through operating directly at the lower links of the distribution relation. This has been in line with growing concern towards poverty and social inequalities; and their implications for development process; and also the new trends in public administration towards localization and governance model participation depending on three legged representation of bureaucracy, private sector, and civil society in decision-making processes. Feminist empowerment approach has welcomed some aspects of these developments. Recognition of social inequalities as a hindrance for economic and human development and introduction of growing agency of grassroots organizations as a response are among these aspects. On the other hand, feminist empowerment view has still been preserving transformative perspective of feminism and women's emancipation. Thus, though supporting a bottom-up process design, it has continued to target the area of public and policy and argue for the need to develop macro policy alternatives while organizing at the

grassroots in network-like structures. Following this way, civil society organizations at the grass-roots would also evade the danger of turning into service-providers working jointly with private sector and be able to maintain their political character. In this sense, newly emerging feminist empowerment approach in Turkey has dissolved itself from neo-liberal development understanding depending on micro scale action, apolitical service-oriented organization and partnership with private sector. Instead, still accepting the importance of micro scale practice and self-organization, women's organizations prefer to build organizations dealing with several issues and political in character and other than markets preserved their demand for social policy and state regulation and created solidarity and collectivity based models.

(2) Last couple of decades have also testified important changes in labour market relations, employment and work types. Flexibility and informalization have been two important trends emerging in the areas of employment relations and work organization. Within inter organization contexts, flexibility has meant decreased job security for labour, easier conditions in hiring and removal from job, flexible work time schemes; also through subcontracting possibilities outsourcing of labour intensive production processes from smaller enterprises and outworkers have constituted another way of flexibilization and informalization. In addition, subcontracting chains have caused intertwined development of formal and informal sectors through forcing weaker party of the relation into cost reduction by unregistered activity. Within these processes, labour of socially weak groups including women has started to be included more in atypical employment and work relations deepening gender based segregation and stratification in labour markets. The best examples of this are export oriented manufacturing sector extensively depending on women's labour and increasing home-based work engagement of women.

Since self-employment and enterprise development support activities targeting women have come to make home-based work an issue of concern for women's organizations, they have needed to develop a view over it. Representatives from women's organizations in Turkey, though not as clearly as do feminist academics and professionals, show awareness over changing conditions of employment and gendered character of the deterioration. Some academics and professionals explicitly underscore that bundling of atypical employment types and dependent micro enterprise activities together under the name of entrepreneurship is clearly ideological and misleading for women activists and women's organizations. Women's organizations, on the other hand, having, if not theoretical, practical comprehension towards this phenomenon, have tried to create more protectionist models for entrepreneurship. In this attempt, they have used the opportunities of collective and solidarity based models through organizations and networks. This tendency leads to instrumentalisation of solidarity based work styles and organization and network capacity of civil organizations in the markets area.

(3) Another important preoccupation guiding the change process in development thought and practice has been the will to support newly suggested political participation and public administration models through development programmes of international assistance organizations. Good governance, social dialogue, collaborative action have become the frequently used buzz-terms in development programmes and projects revealing democratization and administrative transformation creation mission expected from new generation development practice. The model anticipated in development programmes and project has been summed, in time, under the name of good governance. Good governance is described by World Bank with the definitional elements of "public sector management, competitive private sector, structure of government, civil society participation and voice, and political accountability"<sup>56</sup>. Although the last three items have also been taken up in the civil society area within the context of the quest for more effective participation models, the solutions offered by development and economic cooperation organizations and civil society organizations have turned out to be differing. Civil society participation and giving voice to disadvantaged in practice have applied through a precarious "civil society" concept which includes those working in service

<sup>&</sup>lt;sup>56</sup>http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/MENAEXT/EXTMNAREGTOPG OVERNANCE/0,,contentMDK:20513159~pagePK:34004173~piPK:34003707~theSitePK:497024,00 <a href="http://html">httml</a>; 2 August 2006.

provision and within market mechanisms and excludes those defining themselves democratic mass organizations and targeting directly improvement of social movements. Thus, good governance has been the way where actually markets and private sector have voiced themselves to public authority and moulded the development practice. In difference, women's organizations in Turkey have continued to use traditional public space political organization and demand from social policy and state regulation power while engaging with micro scale initiative development activities like regional or provincial committees as been in the example of Kocaeli example<sup>57</sup>.

Overall analysis of the issue of women's entrepreneurship shows that women's entrepreneurship has been and most probably will be among the important policy titles of development organizations, feminist theoreticians, and practitioners. At this point, it is important to ascertain that the multi-dimensional character of the issue requires employment and simultaneous, articulated use of a number of frameworks namely those on women's empowerment and employment, development theory and practice, social policy, neo-liberal influences, and civil society-grassroots activism in order to attain a meaningful account of it.

Moreover, it is the ignorance of the relevance of these frameworks to the women's entrepreneurship issue. In existing technical discussion framework, women's entrepreneurship issue gives a sense of strangeness and incapability to women's organizations and feminists. Since women's organizations and feminist activist are used to discuss and deal with the issues of women's empowerment, social policy needs, and women's movement. The technical discussions that are squeezed down to employment and income generation, models and requirements of successful business development have prevented the development of a popular and multidimensional discussion or a terminology where women's organizations can use and further their understanding though. This technical discussion axis, coupled with precariousness in definitions of some key concepts like entrepreneurship, civil society, democratization, participant models; and the allure of entrepreneurship discourse

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<sup>&</sup>lt;sup>57</sup> <u>http://www.ilo.org/public/turkish/region/eurpro/ankara/programme/piyasapolitika.htm,</u> 2 August 2006.

have made harder for activists to develop a perspective over the rising use of women's entrepreneurship support activities. On the other hand, growing inclusion in practice has seemed to enhance their view.

A following work can investigate in a more detailed way one or more of the following points: How these entrepreneurship support activities and discourse have been going hand in hand with settling-in neo-liberal models through (1) weakening of social policy and services, (2) flexibilization of employment and work conditions, trivialization (Chen, Vanek, et all. 2005) or housewifization (Mies, Bennholdt-Thomsen, Werlhof, 1988) of jobs in developing countries, (3) growing tendency towards social services' and development programme and projects' being designed and implemented as to market regulation principle through privatization and deregulation, and how radical democratic views of social movements, among them feminist movements, are developing their alternatives combing out neo-liberal preferences from the recent discourses and trends in practice.

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## **APPENDICES**

## A. INTERVIEW QUESTIONS

- 1.In which areas and what kind of steps do you think we should get in order to support women's empowerment?
- 2. How do you think we should place entrepreneurship support strategy within the women's social empowerment project?
- 3.Do you think sometimes project and programmes guide women into entrepreneurship without applying any eligibility criteria and without questioning whether enabling conditions exist? What is your opinion about them?
- 4. Which group(s) of women do you think we should encourage and support for entrepreneurial activities?
- 5. What qualities an entrepreneurship support strategy should have in order to contribute the objective of women's entrepreneurship?
- 6. What is your definition for entrepreneurship?
- 7. What does make 'women's entrepreneurship' a special policy concern? What is the thing differentiating women's entrepreneurship issue from that of entrepreneurship in general?
- 8. What are the support activities of your organization for women's entrepreneurship?
- 9. How is the issue of women's entrepreneurship discussed in Turkey? What are your opinions and observations?
- 10. What is your opinion about the weaknesses and strengths of the projects implemented?
- 11. I believe there is a trend in which entrepreneurship support strategy overshadows all other strategies aiming employment increase for women's. When do you think this trend started and what are the reasons for this?
- 12. What are the roles that should be played by state institutions, private organizations and civil society to support women's entrepreneurship?

- 13. Do you think the existing institutional structure is enabling for promoting women's entrepreneurship or is a new institutional reorganization is needed? If so what kind of reorganization you would suggest?
- 14. What is your opinion about home based working of women and entrepreneurship models depending on home-working?
- 15. Is public policy framework supportive?