

ASSESSING WOMEN ENTREPRENEURSHIP
THROUGH THE MODEL OF BUSINESS DEVELOPMENT CENTERS
(İŞGEM):
TOKAT İŞGEM AND PENDİK KİŞGEM CASES

A THESIS SUBMITTED TO
GRADUATE SCHOOL OF SOCIAL SCIENCES
OF
MIDDLE EAST TECHNICAL UNIVERSITY

BY

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IN PARTIAL FULLFILMENT OF THE REQUIREMENTS
FOR THE DEGREE OF
MASTER OF SCIENCE IN SOCIAL POLICY

JANUARY 2018

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ABSTRACT

ASSEESING WOMEN ENTREPRENEURSHIP THROUGH THE MODEL OF BUSINESS DEVELOPMENT CENTERS (İŞGEM): TOKAT İŞGEM AND PENDİK KİŞGEM CASES

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Master of Science, Social Policy

Supervisor: Prof. Dr. SibelKalaycıođlu

January 2018, 121 pages

Within the neoliberal economic system, women entrepreneurship concept has an important role. Women entrepreneurship is presented as a solution for increasing women poverty and unemployment and so support mechanism have been established in national and international level. Micro credit implementations and high grant rates for women are the examples of this situation. Encouragement of developing women entrepreneurship is supported in Turkey with the micro credit implementations and high proportion of grant rates for women. The rate of new entrepreneurship support of KOSGEB is higher for women compared to men. However, it is controversial how these implementations affect the problems that women entrepreneurs confronted with. The women entrepreneurship encouragement programs should be planned considering gender related problems of women.

Business Development Centers (İŞGEM) have been introduced by World Bank as the support mechanisms for new entrepreneurs. There are 15 active İŞGEMs in Turkey. Their aim is to provide incubation services which are business plan preparation, management consultancy, sales and marketing support and training

supports. There are few studies about İŞGEMs and their support mechanisms. However, there is no study which analyzes the relation between women entrepreneurs and İŞGEMs. This study aims to assess the implications of İŞGEMs on women entrepreneurship dynamics through Tokat İŞGEM and Pendik KİŞGEM cases. The interviews have been conducted with the women entrepreneurs located in these İŞGEMs and also with those who are either managers of İŞGEMs or consultants who have worked during the establishment processes of the İŞGEMs covered in this study.

Keywords: Entrepreneurship, Women Entrepreneurship, Neoliberalism, Incubator, İŞGEM,

ÖZ

KADIN GİRİŞİMCİLİĞİNİN İŞ GELİŞTİRME MERKEZLERİ (İŞGEM) MODELİ ÜZERİNDEN DEĞERLENDİRİLMESİ: TOKAT İŞGEM VE PENDİK KİŞGEM ÖRNEKLERİ

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Tez Yöneticisi: Prof. Dr. Sibel Kalaycıoğlu

Ocak 2018, 121 sayfa

Neoliberal ekonomik sistem içerisinde kadın girişimciliği kavramı önemli bir yere sahiptir. Git gide artan kadın yoksulluğuna ve işsizliğe bir çözüm olarak sunulan kadın girişimciliği için ulusal ve uluslararası düzeyde destek mekanizmaları oluşturulmuştur. Mikro kredi ve kadınlara yönelik yüksek hibe oranı uygulamaları bunlara örnektir. Türkiye’de de mikro kredi uygulamaları ve kadınlara yüksek hibe oranları gibi destek mekanizmaları uygulanmaktadır. Örneğin, KOSGEB’in verdiği yeni girişimci desteğinde kadınların aldığı hibe oranı erkeklere göre daha fazladır. Ancak bu uygulamaların kadınların iş yaşamında karşılaştığı problemlere nasıl etki ettiği tartışmalıdır. Kadın girişimciliğini destekleme amacı güden programların, kadınların toplumsal cinsiyet rolleri nedeniyle karşılaştıkları sorunları göz önünde bulundurarak destek uygulamaları planlamaları gerekmektedir.

İş Geliştirme Merkezleri (İŞGEM) Dünya Bankası tarafından yeni girişimcilere destek olacak bir mekanizma olarak tanıtılmıştır. Türkiye’de 15 aktif İŞGEM bulunmaktadır. Bunların amaçları iş planı hazırlama, yönetim danışmanlığı, satış ve pazarlama desteği ve eğitim desteği gibi kuluçka merkezi hizmetleri vermektir.

İŞGEM'ler ve onların destek mekanizmalarıyla ilgili çok az çalışma bulunmaktadır. Ancak kadın girişimciler ve İŞGEM'ler arasındaki ilişkiyi araştıran bir çalışma bulunmamaktadır. Bu çalışmanın amacı İŞGEM'lerin kadın girişimcilik dinamikleri üzerine etkilerini Tokat İŞGEM ve Pendik KİŞGEM örnekleri üzerinden değerlendirmektir. Bu çalışmada İŞGEM'lerdeki kadın girişimciler, İŞGEM müdürleri ve İŞGEM'lerin kurulumunda yer almış danışmanlarla görüşmeler yapılmıştır.

Anahtar Kelimeler: Girişimcilik, Kadın Girişimciliği, Neoliberalizm, Kuluçka Merkezi, İŞGEM

To My Family:

My Dear Mother Gülhan Ersoy Patlar,

My Brother Mehmet Can Kaya and

My Adorable Niece Ayşe Defne Kaya

ACKNOWLEDGEMENTS

First of all, I would like to thank to all support and help during the thesis process to my supervisor Prof. Dr. Sibel Kalaycıođlu. Also, I would like to thank to my committee members Prof. Dr. Kezban elik and Assist. Prof. Dr. Ayőe İdilAybars for their valuable suggestions and contributions.

Secondly, special thanks are owed to my brother Mehmet Can Kaya for all contributions and support. My mother Glhan Ersoy Patlar, and my brother's wife Gizem orakbaő Kaya was always supportive and patient during the thesis process and I am grateful for their endless understanding. They always encouraged me from the beginning.

Also, I would like express my deepest thanks to my dear friends Cansu Bostan and Gonca Trgen. They have always been patient and they gave me courage to never give up. They have always been there for me whenever I call. Lastly, I owe a warm thanks to my roommates zge Turan and Dilara Peker. They listened and support me all the time.

Lastly, I would like to thank to İzzet evik, Necla Halilođlu, őeyda İkiz for all their help, contributions and advises for my thesis. Without their support, this thesis would not have been possible. Moreover, I appreciate for the help of my colleague and lovely friend Tezay Topalođlu.

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LIST OF ABBREVIATIONS

ALMP: Active Labor Market Policies

İŞGEM: Business Development Center

CAD: Canadian Dollar

ÇKGV: Contemporary Women and Youth Foundation

KAMER: Center for Women

EU: European Union

KEDV: Foundation for the Support of Women's Work

KADAV: Foundation for Women's Solidarity

KİŞGEM: Women Business Development Center

GAD: Gender and Development

GEM: Global Entrepreneurship Monitor

ILO: International Labor Organization

IMF: International Monetary Fund

KWNS: Keynesian Welfare Nation State

NBIA: National Business Incubators Association

NGO: Non-Governmental Organization

OECD: The Organization for Economic Co-operation and Development

PLMP: Passive Labor Market Policies

ÖSDP: Privatization Social Support Project

SAP: Structural Adjustment Policies

GAP-GİDEM: Southeastern Anatolia Project-Entrepreneurship Support Center

SWPR: Schumpeterian Welfare Regime

SME: Small and Medium Enterprises

KOSGEB: Small and Medium Enterprises Development Organization

KAGİDER: The Women Entrepreneurs Association of Turkey

TÜBİTAK: The Scientific and Technological Research Council of Turkey

TEKMER: Technology Development Center

UK: United Kingdom

UN: United Nations

UNDP: United Nations Development Program

USA: United States of America

WAD: Women and Development

WID: Women in Development

CHAPTER 1

INTRODUCTION

The main aim of this study is to make a critical assessment of women entrepreneurship in Turkey through the support mechanisms like Business Development Centers (İŞGEMs). These purposes and motivations behind the establishment of these Centers and their impact on women entrepreneurship dynamics will be analyzed in this thesis. Also different motivations of women to become entrepreneurs and the problems and difficulties they face during this process compared to men will be questioned. More specifically, this study will be about women's experiences in İŞGEMs and to evaluate the benefits and limitations of these Centers on the empowerment of women entrepreneurs.

With the change of world economic system since 1970s, entrepreneurship has become an important actor for economic development. Flexibility and competitiveness notions have risen with neoliberal regime shift which pioneer the entrepreneurship idea. Entrepreneurship has been supported with the wide range of programs of governments and the international organizations. Entrepreneurial activities have become the crucial elements for economic growth in neoliberal economy. Women entrepreneurship has been brought on to agenda as part of participation of women into labor market in this period. Moreover, women entrepreneurship has been accelerated since 1980s and especially in the 1990s. Before the 1970s, less than 5% of small companies were belonged to women, but in the 1990s, this number increased to 28% (Güney, 2006, p.31). Ecevit explains

that there are two reasons of encouragement of women entrepreneurship. First reason is rapid decrease of participation of women into labor market. Second one is deepening of poverty in the big cities. These situations are required some political interventions and the women entrepreneurship is a preferable way for this intervention. In other words, the subjects of women entrepreneurship are not women; they are households. Since 1990s, poverty has been accepted as an important problem by the international organizations. Women entrepreneurship was seen as useful strategy for this growing problem, because welfare of women means welfare of the family (Ecevit, 2007, p.39). Therefore, in most countries, international and governmental support programs have been operated for developing women entrepreneurship in order to decrease women unemployment and poverty.

Incubators have been established to support early stage ventures to deal with the problems that they confronted in the beginning. Their aim is to encourage the entrepreneurial activities and develop entrepreneurship. Incubation center is a concept and a practice that describes the cohabitation and management of start-ups and entrepreneurs with services that offering technical, location, educational, networking and financial assistance for early stage businesses. Incubators may provide a wide range services including management and consulting assistance, office space and shared facilities, shared equipment, shared administrative services, consulting services, seed fund or other business services (Esenli, 2014, p.1). Incubators are seen as one of the tools which can remove the barriers in front of entrepreneurs. As mentioned in the beginning that, women entrepreneurs confront with different problems compared to men. According to Amezcua and McKelvie (2011) who conduct a longitudinal research at around 950 gender neutral business incubators in US, if incubators develop women-centered services, they are able to help women to overcome historical gender gaps in business life (p.1). Gender neutral incubation programs do not consider the gender based

problems and this may discourage the women. They may feel as outsiders or intimidated in the masculinized culture of entrepreneurship (Jaffee, 2015, p.9).

İŞGEMs have been established as one of the first incubators of Turkey established with the government supports and World Bank funds. While the entrepreneurship and incubation notions have started to be risen in Western countries in the 1980s, they were introduced in the 1990s in Turkey. Incubation centers and entrepreneurship support programs were started to be developed in the scope of social policy after 2000s. İŞGEMs were planned as an important actor decreasing the effects of privatization implemented as the result of structural adjustment policies in Turkey. The first İŞGEMs have been established in the regions where privatization caused rapid unemployment. They aimed to help unemployed people who would like to establish businesses in those regions through the services they provided. İŞGEMs can also play an important role the effect of disadvantage position of women in work life. Organizations construct and are constructed by gender which means gender attributes are assumed and reproduced. However, women can contribute to the creation of social capital with their entrepreneurship activities (Aaltio, Kyrö&Sundin, 2008, p.13). Therefore, women entrepreneurship is a very important strategy for empowerment of women and İŞGEMs can play a positive role for the implementation of this strategy.

In this study, implications of İŞGEMs on women entrepreneurship dynamics will be analyzed through Tokat İŞGEM and Pendik KİŞGEM cases. They have been chosen, because these two İŞGEMs provide different women entrepreneur profiles related to job opportunities, sectoral diversity, educational backgrounds of women, and social structure. Pendik KİŞGEM is women-centered İŞGEM and relationality among women creates different dynamics and Tokat İŞGEM described a different strategy from the other İŞGEMs. The main target of Tokat İŞGEM is being a role model for local development. Therefore, these two İŞGEMs have potential to show different perspectives and profiles about women

entrepreneurship. Interviews have been conducted with women entrepreneurs, İŞGEM managers, and business consultants. İŞGEM perceptions of these three groups are reflected under different topics. In order to understand the capabilities of İŞGEMs, the dimensions which affect women entrepreneurship dynamics are divided into three categories: gender, procedural complexities and administrative and managerial challenges. Gender dimension refers to difficulties that women confronted with because of being women.

In Chapter II, relation between changing economic system and the processes which make entrepreneurship as a strategy for women's poverty and women's employment will be argued. Different approaches related to women entrepreneurship concept will be presented.

In Chapter III, the research methodology is explained. The research is a qualitative study with women entrepreneurs located in two İŞGEMs and also consultants. İŞGEMs and the incubator system are explained in this section. The background information about İŞGEMs as a strategy is explained. Then the major inquiries of the research and the headlines covered in the interviews are presented. Limitations of the research are discussed. Moreover, the interviewees' profiles in the study are explained and analyzed.

Chapter IV is about the discussion of data and related studies about the implications of İŞGEMs on women entrepreneurship dynamics. Firstly, the data about women's experiences in the İŞGEMs are explained. Then women entrepreneurs evaluations and opinions about starting a business in the İŞGEMs are discussed. This chapter mainly discusses the findings about the challenges for the empowerment of women in these Centers. Mainly the discussion is based on three challenges, namely, the challenge which emerges from gender related issues, the challenges from procedural issues and the challenges from administrative and managerial issues. Finally, in this chapter differences and similarities of challenges which are experienced by women entrepreneurs are compared in two

cases, Tokat İŞGEM and Pendik KİŞGEM. The supports given to the women entrepreneurs are evaluated in terms of their capability of empowerment of women.

The aim of this study is not comparing these two İŞGEMs or making generalization through them; however, they give an idea about how incubation is understood in Turkey. The incubation idea basically depends on support for the entrepreneurs in order to make them stand on their own feet. The type of services and the quality of these services can vary. This study aims to show how İŞGEMs are effective and what their potential can be for the development of the women entrepreneurship.

CHAPTER 2

LITERATURE REVIEW

2.1. TRANSFORMATION OF WORLD ECONOMIC SYSTEM TOWARDS NEOLIBERALISM: CRISIS OF CAPITALISM

2.1.1. INTRODUCTION

In this chapter, relation between changing period of economic system from welfare to workfare will be interpreted. There is a significant relation between entrepreneurship and neoliberal policies. Moreover, in this period, entrepreneurship has been brought into agenda as the strategy for feminization of poverty. Therefore, women entrepreneurship and micro credit concepts will be presented as different strategies of women employment and feminization of poverty. Policies and programs related to women entrepreneurship in the world and Turkey will be analyzed. It is very important to understand current situation of women entrepreneurship both in the world and in Turkey in order to analyze the implications of İŞGEMs on women entrepreneurship dynamics. Since İŞGEMs have potential to be used as different strategy to develop women entrepreneurship in Turkey, it is significant to know background of women entrepreneurship concept.

2.1.2. Transformation from Welfare to Workfare

World economic system has been into transition period towards neoliberalism starting from the end of 1970s. Neoliberalism can be identified as radical regime shift within capitalism. Inception of this change can be related with “oil crises” in

the same era and this new system focused on continuous economic growth and this will change the whole capital and labor relations. Between the years 1950 and 1996, World exports have increased 16 times. During this time, while developing countries have started to export manufactured goods, developed countries preserved the share of export commodities in their GDP (Leys, 1996, p.2). This situation can be an example of globalization of trade which has transformed to neoliberal world order. Flexible working hours is one of the important trademarks of this transition. Mass production has been divided into smaller parts and this was the inception of subcontracting system. This situation led to change in labor force like informalization (Çoban, 2006, pp.19-20).

The last big crisis of capitalism brought the new discussions into the agenda. Welfare states are designed as the safety gears of capitalism. However, rapid growth trend in capitalist production needs different kind of labor organization which is cheap, insecure, informal and flexible. This started the transformation from welfare to workfare with the help of neoliberal policies.

State refers to ruling mechanism, which has the power of political institutions under it. The capitalist states are responsible for maintaining social cohesion, enabling the capital accumulation, coordination of economic governance, and organization of social norms. The regulation power of state defines that political institutions and actors have less or more autonomy in relation with market. Moreover, regulations of state encourage the domination of men and masculinity in labor market and state and economy theories generally ignore this situation. Welfare states have emerged as the conclusion of conflicts aroused from deep social inequalities in the capitalist society. They aimed to show the political commitment of state which have been a provider of fairness and social solidarity. Welfare states have power to reshape gender relations, gender identities, and embedment of women into political life and this have the huge potential to increase the quality of men and women's lives. However, from the feminist

perspective, the most important question in here; how gender is constructed in welfare state policies. Family is constructed as private institution in neoliberal ideology, which means it is independent from the public functions of the state. Therefore, child bearing is a private affair of a family, in fact a woman's. This causes putting all burden of childcare on the shoulders of individual woman, which affects the employment conditions. Feminists argue that welfare states provide services for care and motherhood and shape the public and private spheres through the advantage of women (Gottfried, 2013, pp. 119-121). In order to understand how changing economic system affected the women's position in labor market, it is important to understand transformation from welfare to workfare.

According to Esping-Andersen's "three worlds of welfare capitalism", there are three types of welfare state typology which are liberal, conservative and social democratic welfare state regimes. Liberal welfare state adopted modest social insurance plans, which are directed to low-income, especially working-class, state dependents. In this model, working is preferred instead of welfare distribution. Working is more advantageous than receiving welfare distribution so people are willing to work (Esping-Andersen, 1989, p.26). USA and UK are the pioneer countries as the example of liberal welfare state. For example, in USA, state does not play a role in regular welfare provision and it does not have any responsibility in providing healthcare and retirement benefits (Hughes&Jennings, 2012, p.101). Contemporary neoliberal implementations are the reflection of classical liberal political economy. According to Adam Smith market is the superior means for the abolition of class, inequality and privilege. State intervention would be an obstacle in front of the equalizing process unless a necessary minimum. Classical liberal scholars believed that only way to equality and prosperity could be provided with minimum state intervention to the market. (Esping-Andersen, 1989, p.27).

The most remarkable part of Esping-Andersen's typology of welfare regimes is making differentiation between the commodification and de-commodification concepts. De-commodification is right based services which enable sustainability of livelihood outside of the market economy (Gottfried, 2013, pp.122). Underestimation of de-commodification is the beginning of the transformation from welfare to workfare. Advocates of neoliberal theory also are on the wrong track while explaining the failure of welfare states. They explained the inefficiency of welfare states with the limited economic growth and state interference to the market. Without considering social, political and economic dimensions together, analysis about welfare regimes would not be adequate.

In 2000, World Report was written by distinguished fourteen member of World Commission. This report asserts that welfare states are costly, inefficient, and inadequate to eliminate poverty and cash based rather than the empowerment. The report offers that welfare state should be dismantled to support policies which lead people to find welfare into work; in other words, it promotes active and productive citizens. Moreover, it is mentioned that there should be more solidarity and partnership activities between public and private sector. In the World Report, all the changes in this new system were inferred as natural, spontaneous, inevitable, technological and demographic. It takes all these technological changes and globalization is default and happened through their nature. They are depersonalized and fetishised without mentioning the economic, social and political power which created their base. Moreover, it assumes that these changes will be the solution of each problem inherited from the welfare system; again without mentioning how these processes are deeply politicized and controlled by the dominant powers. Globalization, technological change, and competition are seen as depersonalized processes, but individuals have to seek their survival and sustainability. Besides all social, economic and political effects of this process, local communities, women and workers have to adapt themselves to these depersonalized powers. They have to bend themselves to take the shape of

neoliberal shift. Individuals must be in self-improvement process in whole life, flexible and so on (Jessop, 2002, pp.464-470). This new system always promotes the self-achievement of the individual in the society. Legitimization of the system cannot be provided through ignoring social and political dimensions in the society. For instance, how can a position of women in business life be analyzed without thinking the traditional gender roles and domestic burden of the women. This only leads to increase the vulnerability of disadvantageous groups. If the equal opportunities are not provided for everyone in the society, the burden of poverty or failure in business life cannot be put on the shoulders of individuals excluding the state role in there. Otherwise, the consent between state and society has to be reorganized. Absolute regression of state intervention from the market in neoliberal societies and the decline of welfare states changed the employer and employee relations and work understanding and also the impacts of this transition on vulnerable groups deepen the gap in social strata.

Welfare states have developed mechanisms to reduce impact of market risks on people in certain different ways. Social benefits are constructed related to employment. Welfare state policies about the provision of social benefits were divided into two as active labor market policies (ALMP) and passive labor market policies (PLMP). While ALMP promotes the employment to utilize the social benefits, PLMP compromises unemployment benefits to minimize the losses. David Rueda distinguishes between two historical states of welfare:

“...what I will call the de-commodifying (or traditional) welfare state and the workfare state. Starting in the 1990s, a new emphasis on activation and conditionality started to dominate the thinking about social policy in most OECD countries. I will analyze in more detail this transformation below, but the main characteristics of the workfare state can be summarized briefly. First, activation is meant to push people into employment (although often this may turn out to be low-pay employment) by reducing the attractiveness of social benefits. Second, attempts are made to develop or strengthen traditional active labor market policies so that benefit recipients are provided with the skills required to be successful when searching for a job.”

(2015, pp.297-298)

Transformation to workfare has taken the advantages of de-commodified welfare benefits which were preventive especially for vulnerable groups in the society. In workfare states, people are pushed into employment which is extent to low-paid jobs and this leads to cause in-egalitarian effect over market. Employment oriented social benefit system also increases the employment demands that cannot be supplied by labor market. This situation causes unemployment and increases market and income inequality through wage competition in low-skill/low-wage works. However, in welfare states, policies have negative effect on market income inequality. The reason of this is explained through providing active and passive incentives for high-pay employment and do not push individuals into low pay employment (Rueda, 2015, p.298).

When the transformation of welfare state to workfare state has been analyzed, soaring budget deficits are reasons of welfare cuts. State governments rapidly implement workfare policies as a result of globalization to fill the gap in their budgets. During this transformation, the role of democratic governments of the states in terms of providing social assistance for vulnerable groups has started to be questioned. Workfare means that working is a necessity in order to reach social rights and, because this can deepen the inequalities in the society, state can lose its legitimacy as the conclusion of this situation (Pinder, 2011, p.162). Sherrow O. Pinder argues:

“There are two key components of this definition of workfare: a) it is a work activity, and b) participation is compulsory. Workfare’s more usual meaning, it seems to me, is the reorganization of the state’s role in promoting social reproduction within a neoliberal model of welfare restructuring. The aim of the neoliberal model is to valorize and promote the provision of welfare on a market basis. The idea is that a lack of government interference with the market mechanics enables the market to provide the most efficient use and allocation of resources. In fact, it is a grave mistake to relying on market forces to address social inequalities because ‘the market has a force of its own, which it imposes on everyone, capitalists as well as workers, certain impersonal systemic requirements of competition, accumulation, and profit-maximization’. It is on these grounds that workfare should not be a substitute for welfare.” (2011, p.163)

According to Bob Jessop, this is a shift from Keynesian Welfare Nation State (KWNS) to Schumpeterian Workfare Postnational Regime (SWPR); this regime has four different features from Keynesian Welfare National State (KWNS):

- Promotion of international competitiveness and innovation rather than full employment and planning.
- Flexibility of labor market. Drag people into welfare into work rather than allocating money for welfare expenditures to supply the needs of public. Creating entrepreneurial subjects and dependents of them.
- Transformation from national scale of policymaking and implementation to local and regional governance. Bottom up decision making mechanism gets important.
- Growing reliance on partnership, networks, consultation, negotiation and all the other self-organization (Jessop, 2002 pp.459-460).

This transformation has changed all the definitions about work, labor and occupation. Workfare policies of neoliberal system focused on self and employment issue turned into individual's problem instead of social problem which state should involve.

2.1.3. Transition to New World Order

Neoliberal economic project had to be internationalized with the help of new policies and this occurred under the aegis of Washington Consensus promoted by U.S Government and the leading international organizations. This can be seen as controversial to view of neo-liberalism to eliminate state intervention but neo-liberals argue that this is a transition period and state will find its proper role which is providing secure environment for the liberal market economy and civil society (Jessop, 2002, p.454). The initial implementations of neoliberal regime shift were led by Thatcher and Reagan governments in UK and USA in 1980s. Followers of this shift were Canada, New Zealand and Australia. Collapse of

Soviet Union in 1989-1990 provided an important playground for the trials of neoliberal implementations. They were launched as a program for neoliberal system transformation of post-socialist economies to capitalist economy. Stabilization policies were imposed to post-soviet countries for adaptation to capitalist system and also the debtor countries were forced to implement these policies and programs to integrate their economies to neoliberalism (Jessop, 2002, p.457).

The main principles of neoliberalism are deregulation of state interference to market, liberalization of investment and capital and privatization which is the main tool of liberalization and deregulation. Because neoliberalism argues that societies are made up of individuals and families unlike the other communities and collectivities, any institution, service and mechanism should not carry public character (Çoban, 2006, p.23). Bourdieu (1998) argued that neoliberalism has not only deregulated market towards pure and perfect situation, it has also made possible politics of financial deregulation. It has destructive action to any collective structures which are the nation, work groups, unions, associations, cooperatives and even the family. Neoliberalism has brought the individualization of careers, and competition and this made forgotten the power of collectivity. Therefore, flexibility notion has gained power and employers started to prefer fixed-term or temporary contracts with the employees. The immense competition environment among the firms extended to individuals through the individualization of wage relationship, individual performance evaluations, individual salary increases or granting of bonuses. Because of the spreading competition to individual level and the strengthened flexibility notion, professional relations among all employees became harder. It is wide known fact that labor markets are gender segregated in most part of the world and this situation affects women negatively. Individual competition makes this situation more difficult for women. Participation of women into labor market has increased in 20th century with the impacts of World Wars and rise of Keynesian capitalism.

Because of this, women are less experienced than men in labor market and also the traditional roles embedded to women such as motherhood and domestic care giver positions caused the discrimination against women in business life. During the transition period from liberal to neoliberal economy and changing labor market dynamics, make harder to find a place for women in professional life. Some occupations have been gendered through the history such as domestic service, nursery, teaching, sex work. However, women predomination over these jobs cause historic devaluation of such work because the relation with feminine value (Freeman, 2011, p.357).

Liberalism offered economic, social and political deregulations within the national borders; however, neoliberalism carried these across the borders. This new system prioritized privatization of state-owned enterprises and state-provided services. Force has taken over from government to market and partnership based on governance (Jessop, 2002 p.453). In order to aggrandize the power of markets for the sake of economic efficiency, administrative and political barriers should be eliminated for the benefit of capital owners and their individual profit maximization. To provide this, independent central banks had to be established and nation states should be weakened. To prohibit deficits and inflation, governments should cut the public expenses, open the gates to privatization (Bourdieu,1998).

The big difference between liberalism and neoliberalism is the transnationalization of capital movement. This is the important action for elimination of the intervention of domestic government to the market. World Bank and International Monetary Fund (IMF) have played important role in this action. At the end of 1970s, since oil prices drastically increased, accumulated money in international finance area was lent to developing countries which did not have enough savings with high interest rates. Because of the saving gaps of the developing countries, high interest rates dragged them into bottle neck. This

situation led to follow up credits and international finance organizations with the leading of World Bank and IMF started to interfere and manipulate domestic economies to maintain the debt crisis. The bottleneck of the developing countries caused increasing dependency of their economies to foreign funds and they started to cut their public expenditures with the instructions of international finance organizations (Çoban, 2006, pp.19-20). World Bank and IMF push the loan recipient countries to apply structural adjustment programs (SAP) to rapidly transform their economies through neoliberalism. However, economic changes led by World Bank and IMF caused negative effects on poorest people in less developed countries (Abouharb&Cingranelli, 2006, p.233).

Developed countries, who adapted their economies to neoliberal order, have been affected from the crisis of new economic system. Their coping strategies focused on searching new markets and decreasing labor costs to sustain profit margins. Because of this reason, tension between employer and employee has increased in this transition period. In debtor countries, in order to decrease this tension, rigid precautions were taken and structural adjustment policies have started to be implemented. These coping strategies of the developed countries have opened the liberalization of transnational trade. Liberalization of investment and monetary regimes led the production to be organized in global area. Capital has flown to overseas for cheap labor and raw material and utilizing incentives presented by the debtor countries which are indigent to international capital. The opportunity of cheap labor and promised incentives awaken the transnational corporations' interest, so, this provided short-term investments and money flow for debtor countries. This money was seen as short-term healer for debt burdens and fiscal gaps. However, this suddenly arriving money had devastating effects when leaving the country. Governments were not able to control the currency rate in order to prevent crisis conditions through their policy formulation and implementation. Liberation of foreign investment and short-term foreign portfolio investments in domestic market caused losing control over foreign currency and

import substitution oriented policy transformed to export oriented policy. This led to open the gates of domestic market to international competency. This new situation revealed flexible and new types of employment; moreover, restructured labor-capital relation abolishing welfare state. (Çoban, 2006, pp.21-23).

As a conclusion of this situation SAPs are forced to debtor countries by international finance organizations. SAPs have been presented as the rapid adaptation of debtor countries to new economic system. However, the real purpose in here is creation of new markets and cheap labor areas for the pure neoliberal countries. This is a manipulative action for the domestic economies and opens a space for intervention of transnational organizations and finance institutions.

Neoliberal economic theory offers that SAPs are the useful mechanisms to reduce the size and the role of government in the economy. State role should be minimized to produce and encourage the economic growth which leads to economic and social development. According to this view, governments' missions should be empowering individuals via making more space to make them realize their potentials which will lead to individual responsibility and self-reliance. It is not only limiting the government in maximizing the individual opportunities, but also limits the opportunity for corruption and people can achieve the places that they deserve with their talents (Abouharb&Cingranelli, 2006, pp.233-236). In terms of this point of view, public sector is corrupted and is inefficient and should be replaced by efficient private sector. All the concepts like lifelong learning, entrepreneurship, business development and flexibility increase the burden of individual instead of capital. During the transition to neoliberal economy, full employment perception transformed into employment for "better employee" and at the end, employment for "the best employee" with the help of SAPs. An individual should compete with her/himself and the others, according to this theory.

Informalization, flexibilization and deregulation of work have affected the social policy related to work status of employees. New types of labor laws have been started to introduce including flexible and part time jobs(Çoban, 2006, p.29). During this transition process, domination relations in society were articulated within neoliberal implementations as the control and exploitation mechanism. Just like the previous one, this new system also leans on women's unpaid and paid labor. De-regulated labor market created new gender stratification based on women subordination. Women are engaged with more flexible (home-based, part-time, temporary), low wage, insecure works. In these conditions, women are oriented to self-employment to avoid the risks of this de-regulated labor market. Moreover, when they establish their own businesses, they are not delineated in terms of working hours and deadlines (Çoban, 2006, p.35).

2.1.4. Developments after 1980s in Turkey

The big crisis of capitalism has also affected Turkey with extended shortages, negative growth, and high inflation in late 1970s. Economy has started a remarkable transformation from an inward-oriented outlook to an outward-oriented one. Moreover, immense liberalization policies had been implemented in the areas of trade and finance. Despite the outward-oriented transformation, inflation had been tremendously high, around 70%, and budget deficit in public sector was out of control (Rodrik, 1990, p.1). Fikret Şenses defines this situation for Turkey:

“Turkey’s inability to cope with growing strains in its balance of payments and accelerating domestic inflation during the late 1970s culminated in January 1980 with the introduction of far-reaching stabilization program under IMF auspices. The program which was initially introduced as a stabilization program to tackle short term instability through standard IMF policy prescriptions was soon transformed under the guidance of World Bank with the incorporation of measures for deep structural adjustment.” (1991, p.210)

Turkey implemented structural adjustment policies smoothly in the first half of 1980s. However, in the second half, Turkey has gone deeper debt crisis and economically elusive. These changes have been actualized in Turgut Özal era and

he launched extension of the process of outward orientation. Moreover, through the SAPs implanted to Turkey, first wave of privatization of state owned enterprises have been launched in this era, 1988(Rodrik, 1990, pp.2-5). One of the main reasons why privatization process was started eight years after the SAPs began was statism principle which was adopted since the foundation of Turkish Republic. Industrialization process of the country had been started by the state and it had always been the main employer in Turkey. Even though there had been general thrust to the SAPs of which direction was reducing state intervention and increasing control of market forces, privatization process had remained limited because of the above mentioned reasons. However, after the eight years period, process started to gain momentum. The main actors of SAPs and privatization implementations were IMF and World Bank in Turkey such as in the other debtor countries. Privatization has never appeared the agenda of SAPs propelled by IMF and World Bank, but it was one of the results of the major aspects of programs such as providing short term financial stability, redirecting investment programs and changing role of State Economic Enterprises (Üniş, 1991, pp.163-165)

SAPs have been implemented during the adaptation process of Turkey from inward-oriented industrialization strategy to outward-oriented one, but employment conditions and income distribution have not been satisfactory. These implementations have been issued disregarding the labor market structure in Turkey and rate of increase in employment was not enough in terms of the demands. This situation caused the dramatic decrease in real labor costs and led to flexibilization in labor market (Onaran, 2000, p.195). SAPs have been implemented in every debtor countries to deregulate market through neoliberal needs and deregulation created insecure, flexible, low-paid informal labor environment in Turkey. The aim here is, in order to integrate Turkish economy to global economic system, increasing the competitiveness and shifting the demand from domestic market to international market while decreasing the labor cost.. In the second phase of the structural adjustment process in 1989, immense amount of

money had been loaned and this provided a maneuver area for the government (Onaran, 2000, pp.196-198).

After 2002, integration to neoliberalism has gained momentum and acquiring candidature status for full membership to EU had a vast impact on that. In this period, privatization has accelerated compared to previous years. As a conclusion of this, international money flow into the domestic economy has increased. Turkish economy has rapidly grown in this era, but this did not create employment as expected; in fact, deepen the poverty. Since most of this money was invested on construction sector instead of production or technology, desired amount of employment could not be provided. However, government tried to deal with the poverty issue by distributing social aid to these people but this was a temporary solution. In order to diminish the impact of unemployment, entrepreneurship has started to be encouraged by the state policies.

2.2. ENTREPRENEURSHIP AS A STRATEGY OF NEOLIBERALISM

The idea of entrepreneurship is closely related with the knowledge and flexibility notions. These two concepts have gained significance during the globalization world economy with the idea of competitiveness. Economical shift which started in late 1970s was the pioneer of this rise of entrepreneurship idea. Moreover, technological changes and the intensified global competition have facilitated the economic liberalization and also fostering entrepreneurship¹.

2.2.1. What is Entrepreneurship?

Entrepreneurship is a way of thinking that attracts attention on importance of opportunities and on organized behavior. It is a process of value creation which is taking the opportunities and gathering the sources to utilize them. It is taking opportunities which haven't been realized before. It is different than previous

¹EntrepreneurshipandEconomic Development: TheEmpretecShowcase.
Retrievedfromhttp://unctad.org/en/docs/webiteteb20043_en.pdf,3, 20.11.2017

routine work processes. According to an economist, an entrepreneur is a person who brings the sources, labor power, machine and the other entities together and makes them more valuable than what they were before. For a psychologist, an entrepreneur means a person who has impulses like struggling to reach something, trying, succeeding and needing to dispose the authority owned by somebody else. Meaning of an entrepreneur can be a threat or violent competitor for business people, it can also be a client, an ally or a person who works for the welfare and happiness of the others (Güney, 2006, p.27).

Analysis of entrepreneurship from different perspectives pointed out that entrepreneurship is a dynamic process rather than a static phenomenon. The notion of entrepreneurship can include all the meanings defined here. Entrepreneurial activity cannot be explained through only business related economic activity. The notion of “self” which has risen with the neoliberal policies has embedded into entrepreneurial activity. Self should search the new opportunities to be an entrepreneur and this is a life style. Schumpeter says: “Everyone is an entrepreneur who carries out new combinations”². Opportunity is an important notion for the field of entrepreneurship. It can be defined as: “the study of sources of opportunities, the process of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate and exploit them.” Opportunity notion is an objective phenomenon, which should be profitable and exploited through firms and markets. Entrepreneurship can be easily seen as the positive economic activity that leads to social change (Calas&Smircich&Bourne, 2009, p.552). Positive economic action is not the only element of entrepreneurship which lead to social change. Exploitation of opportunities which is the main slogan of entrepreneurship means that entrepreneur must develop her/his capacities to reach resources. Entrepreneurship is often discussed under the entrepreneurial spirit includes entrepreneurial factor, function, initiative and behavior. The entrepreneurial factor associated with the

² Ibid., 4

work and capital; function refers to exploitation of opportunities; and entrepreneurial behavior related with combination of innovativeness, risk taking and proactiveness (Cuervo&Ribeiro&Roig, 2007, p.3).

There are three mostly mentioned functional roles of entrepreneurs the major schools of thought on entrepreneurship which are *risk seeking* (Cantillon and Knight), *innovativeness* (Schumpeter), and *opportunity seeking* (Kizner). Wennekers and Thurik synthesized all these specialties of entrepreneurship and did one operational definition:

"...the manifest ability and willingness of individuals, on their own, in teams within and outside existing organizations, to perceive and create new economic opportunities (new products, new production methods, new organizational schemes and new product-market combinations) and to introduce their ideas in the market, in the face of uncertainty and other obstacles, by making decisions on location, form and the use of resources and institutions."³

In changing economic system, entrepreneurship became pioneer element of this change. Several studies indicate a positive correlation between entrepreneurship and economic growth. According to these researches, small and medium-scale enterprises perform better in terms of output growth compared to big companies. This situation leads to increase the significance of entrepreneurship in economy. The transition has started from a “managed” to an “entrepreneurial” economy. This transformation has happened between the mid-1970s and early 1990s and industry structure has started to shift from large enterprises to smaller entities, especially to small and medium-sized enterprises (SMEs). Entrepreneurial economy based on flexibility and knowledge which brought technological change and the intensification of global competition. Since the smaller businesses show higher flexibility and tendency to innovation, they were good at coping with consequences of global competition⁴. As a result of this transition, encouragement of entrepreneurial activity meant encouragement of economic growth.

³ Ibid.,4

⁴Ibid.,6

2.2.2. Current Situation of Entrepreneurship

Entrepreneurship has become a significant factor for distribution of welfare and social justice in neoliberal economy. It is one of the important actors of economic growth which is the essential part of neoliberalism. Therefore, most governments prioritize developing policies for encouragement of entrepreneurship. Generally, two perspectives have been adopted through the implementation of these policies, which are: 1. Supporting Entrepreneurship, and 2. Supporting SMEs. Under these two topics, Entrepreneurship and SME policies have been categorized:

Table1Differences between SME and Entrepreneurship Policies

SME Policies	Entrepreneurship Policies
Elimination of bureaucratic procedures and obstacles	Elimination of bureaucratic procedures and obstacles
Access to capital/finance	Micro credits and access to starting capital
Supply of information services	Informing about establishment of business
Supply of export and marketing services	Representation of entrepreneurs as role models
Supply of training and consultancy services	Entrepreneurship training
Technology transfer	Networking services

Except the elimination of bureaucratic procedures and obstacles, there are clear distinctions between the policy implementations to SMEs and entrepreneurs. However, this differentiation is not clear and distinct in Turkey.

Entrepreneurship Action Plan of EU 2020 aims revealing entrepreneurship potential, eliminating obstacles and reviving entrepreneurship culture. In order to reach this aim;

1. Delivering entrepreneurship to provide establishment of new businesses and growth of current enterprises
2. Creating suitable environment for entrepreneurs and abolishing structural preventions
3. Improving entrepreneurship culture

Moreover, EU Commission develops new initiatives in order to eliminate difficulties for women entrepreneurs. Through this direction, they started important initiatives which are Mentors Network for Woman Entrepreneurs (KAGİDER represents Turkey), Woman Entrepreneurs Ambassadors Network, the European Network, and Woman Entrepreneurship Portal⁵.

2.2.3. Entrepreneurship Policies and Programs in Turkey

The tendency in the world is increasing entrepreneurial activity and draw women to entrepreneurship to make them benefit from the distribution of welfare. Turkey is also acting through this tendency. KOSGEB has been founded through aim⁶. From now on, KOSGEB has been implementing entrepreneurship support programs in Turkey. According to GEM⁷ 2014 data, 53% of people carries entrepreneurial specialties and 19% of them started entrepreneurial activities in Turkey. The rate of people who see the entrepreneurship as career path is higher

⁵Ibid., 12-14

⁶KOSGEB has been founded in order to increase the share and impact of small and medium-scale enterprises for meeting economic and social need of the country, improve competency powers and levels, carry out industry integration to economic development in most suitable way in 1990 as the relevant institution of Ministry of Science, Industry and Technology.
http://www.kosgeb.gov.tr/Content/Upload/Dosya/Yonetmelikler/KOSGEB_Kurulu%C5%9F_Kanunu.pdf

⁷Global Entrepreneurship Monitor (GEM) began in 1999 as a joint project between Babson College (USA) and London Business School (UK). The aim was to consider why some countries are more entrepreneurial than the other. In 2013, 33.287 interviews were conducted in Turkey. In order make comparable analysis, the same research was done with the same method in 2014. The comparative report including 2013-2014 data was written Assoc. Prof. Dr. EsraKaradeniz and published with the contribution of KOSGEB, TEB and Yeditepe University.

than the average of other developing and developed countries (Karadeniz, 2014, p.12).

Under the SME and Entrepreneurship topics of 10th Development Plan of Turkey, main aim is explained as increasing the competition capacity of SMEs and makes them contribute to economic growth. In order to provide this entrepreneurship, culture should be proliferated and policies should be developed to create powerful ecosystem for entrepreneurship. The policies which have been planned to reach these aims are:

- Entrepreneurship culture will be developed as integrating entrepreneurship programs into each step of education system. The quality of entrepreneurship trainings will be increased. Role model entrepreneurs will be rewarded and promoted.
- Cooperation levels of all institutions which provide service and support will be improved.
- The quality of incubators, business development centers (İŞGEM) and accelerators will be enhanced to make them more effective.
- Besides the criterions such as efficiency, increasing employment, growth and collaboration for providing entrepreneurship and SME supports, woman, youth entrepreneurship and social entrepreneurship will be prioritized.
- Venture fund, personal participation capital, credit guarantee fund, micro credit implementations and capital market opportunities will be developed and achievement of SMEs and entrepreneurs to financial sources will be easier.
- R&D, innovation and exportation capacities of SMEs will be improved and level of their internationalizations will be increased. ⁸

⁸Entrepreneurship Strategy and Action Plan of Turkey 2015-2018 retrieved from <https://www.sanayi.gov.tr/DokumanGetHandler.ashx?dokumanId=493ac1cc-1115-4eba-aa7b-771aee977189>, 27-28

Through these targets of 10th development plan, several public institutions have started to develop programs. *Ministry of National Education* explained that in order to improve entrepreneurial spirit, creativity and innovative perspectives, integration of entrepreneurship topics into education system is one of the important targets of the ministry. *KOSGEB* designs practical entrepreneurship training module in order to extend entrepreneurship culture and provide entrepreneurs well prepared business plans for the establishment of more successful businesses. At the end of these trainings, entrepreneurs become eligible to apply *KOSGEB* grants and credits. *TÜBİTAK* develops entrepreneurship programs which includes supports focused on innovation, technology and R&D. For the development of entrepreneurship, innovation, technology and R&D are important and the main public institutions who are responsible for encouragement of these activities are Ministry of Science, Industry and Technology, *KOSGEB* and *TÜBİTAK*. Through these aims, public institutions provide financial and technical supports for the SMEs and entrepreneurs. Besides the financial supports given by public institutions, there are several sources that entrepreneurs can benefit in terms of levels of their businesses; venture fund, business angels, banks, capital markets and factoring are couple of those sources⁹.

2.3. WOMAN ENTREPRENEURSHIP

With the neoliberal shift, participation of women into labor market has become important topic. When the woman population is considered, it can be seen how this kind immense labor power can make important contribution to work life and especially entrepreneurship. The women who establish and manage a business in the tough conditions of work life will not only work for themselves; they will contribute to welfare of society and country at the same time (Güney, 2006, p.26).

“Contribution of women’s business to a national economy has been well-documented in different countries of the world. In Canada, the Prime Minister’s Task Force on Women Entrepreneurs (2003) reported that more than 821,000 Canadian women entrepreneurs were

⁹Ibid., 29-33

engaged in economic activities and that their contribution to the economy of Canada is in excess of CAD 18.109 billion annually. In the United States, the female-owned and -managed firms represent 28% of total firms and these firms created employment opportunities for 9.2 million people. In Germany,, women-owned entrepreneurship have a good share in the business having annual turnover of at least Euro 16.620 billion per year and provide jobs for 2 million employees. In the United Kingdom and Korea, a growing trend of self employment was found among women (26% of all self-employed in the UK in 1999 and 36% of all firms in Korea in2001) (OECD, 2004).” (Rabbani&Chowdhury, 2013, p.32)

Since 1980s, SMEs and entrepreneurship idea have been thought as a solution for the elimination of poverty in Third World Countries. Moreover, feminization of the poverty has started to be discussed as a growing problem. Therefore, women and entrepreneurship idea have been merged and programs which support women entrepreneurs have started to be encouraged in all countries (Soysal, 2010, p.88).

2.3.1. Women Entrepreneurship as a Strategy in Development Approach

There is direct relation between women entrepreneurship and development understanding. In neoliberal economy, it is understood that SMEs and entrepreneurs have great impact on economic development so that economy has been started to shape through entrepreneurial activities. Women have to be involved to economic activities for the fulfillment of economic development.

Development is seen equal to economic development mostly and it is measured by economic growth and macroeconomic factors. However, economic growth itself cannot be the only criteria that measures development. Therefore, the United Nations Development Programme described new criteria for the development concept. These include living standards, under-five mortality rate, access to safe water, calorie taken by daily based, and adult literacy rate. After these, UN Commission on Environment and Development has started to use “sustainable development” concept which means “development that meets the needs of present without compromising the ability of future generations to meet their own needs”. Development should include fulfillment of human rights and economic development should be used as a tool to promote human rights. Development is a

process in which the human is a subject and requires improvement of economic, political, social and cultural situation (Skogly, 1993, pp.751-754). Also women and development concept cannot be understood without considering political, social and cultural dimensions of gender.

When the main development approach is considered, women and development issue have started in late 1970s. It has been recognized that development has differential effects on women and men in 1970s. There has been greater awareness of the ways in which gender is implicated in development in 1980s (Willis, 2005, p.27). Even though women poverty had been a fact, there hasn't been a special emphasis on women in development literature until 1970s. Since 1980s different strategies have been developed for the feminization of the poverty within the development approach.

WID approach was developed by female development professionals based in Washington in 1970s and considered integrating women into development for sustainable development model. WID's priority was integration of women's productivity into economy to improve their status in society (Razavi, 1995, p.3). This approach argued that modernization could be actualized only with the help of gender equality (Serdaroğlu, 2008, p.131).

WAD approach eliminated the differences among women like race and ethnicity and had a tendency to see women as a class. It emphasized women's labor, aims and responsibilities and indicated how women's differences and unique roles are important in development processes. This approach developed a slogan: "Give credit where credit is due" and people who adopted WAD approach worked for changing policies and reviving the topics about women in national and international area (Serdaroğlu&Yavuz, 2008, pp.134-135).

GAD approach prioritizes the redistribution of power. Instead of the idea that women should utilize the benefits of development that men do, it emphasizes

questioning men's privileges in cultural, social and economic areas. This approach internalizes changing institutional norms; thus, women can benefit the same sources equally with men (Baltacı, 2011, p.26). One of the main differences of GAD approach is that defending gender roles are not clear and distinct; irreversible reflections of nature so they can be changed (Serdaroğlu&Yavuz, 2008, p.142).

Among all discussions about relation between development and women, feminization of poverty approach has raised. This term has been spelled in 4th World Conference on Women by Diane Pearce in 1978 and after 1980s has started to gain strength. According to this approach, women were considered as actors who struggle with poverty and its burdens. This topic was brought up to agenda related to poverty in woman headed households and increasing number of women who work in informal sectors. Analyses of this approach based on households and feminization of poverty means poverty of woman headed household. As a consequence of these analyses, poor women became focus of alleviating poverty policies with the help of tools like micro credit and income raising projects (Uçar, 2011, pp.23-24).Disadvantageous position of women is led them to work insecure and low paid jobs. According to ILO, not all woman dominated occupations are low scale, but women are concentrated in low paid occupations and insecure work conditions compared to men. Also occupational and sectoral segregation inhibit women to be accessed better occupations which have good working conditions (ILO, 2016, p.39). Therefore, women entrepreneurship concept has started to be brought up to agenda as one of the strategies to struggle with women poverty. Micro credit has become an important support mechanism for women entrepreneurs who would like to run small businesses. This implementation based on the assumption that women generally produce traditional handmade production and with this very few amount of money; they can establish a small business. Micro credit implementations brought

the idea of women entrepreneurship as the useful tool for reducing women poverty.

2.3.2. Micro Credit: As Another Empowerment Strategy

Micro credit implementation has been institutionalized by Grameen Bank, which is a bank giving credit to poor people, in 1983. This implementation has been started as a project without seeking any profit interest and credits have been given to both men and women with low interest rate (Ören&Negiz&Akman, 2012, pp.319-320). The first micro credit project of Turkey was implemented in Diyarbakır in 2003. This approach was seen as a tool to make poor people to more integrate into labor market and improve their social and economic status (Altay, 2007, p.60). Specifically, after 1990, micro credit implementation has been considered as an important tool for struggling against poverty and first “Micro Credit” summit conference was delivered in 1997. Afterwards, UN declared 2005 as “Micro Credit Year”. Even though this implementation has been started to distribute credits to both men and women, in ensuing period, 95% of credits was distributed to women and 75% of micro credits are used by women now (Ören&Negiz&Akman, 2012, pp.319-320). The reason of why micro credit distribution is common among women based on the idea that economic, political and social empowerment of women can be provided through this implementation and it derived from WID approach. Moreover, some part of this implementation has shifted to GAD approach. In other words, some of micro credit has been run around WID frame, some of them who defined women empowerment as ultimate target are based on GAD approach (Baltacı, 2011, pp.56-57).

According to World Bank gender statistics database, women employment rate is lower than men’s in all countries. Mostly, women are seen as the major actor of low paid jobs and informal sector. Not all woman dominated occupations are low scale, but women are concentrated in low paid occupations and insecure work conditions compared to men. Also occupational and sectoral segregation inhibit

women to be accessed better occupations which have good working conditions (ILO, 2016, p.39). Micro credit services are mostly delivered to women because they are more disadvantaged than men reaching to the financial sources (Baltacı, 2011, p.62). Another reason why micro credit is given to women is because women poverty has raised and assumption is that women tend to spend their money for family welfare. Empowerment of women meant empowerment of family. Moreover, women are loyal debtors who pay their debts mostly on time (Ören&Nergiz&Akman, 2012, p.325). Potential of micro credit to empower women economically, politically and socially made it popular and this assumption legitimizes the use of micro credit on development projects to empower women in the Third World Countries through donors (Baltacı, 2011, p.56).

Despite all these empowerment arguments of micro credit, it is criticized because condemning women to low paid insecure jobs. Most of these jobs are in informal sector and make women more vulnerable. Moreover, the institutions who give micro credit pressurize women and their relatives to pay their debts on time. This situation causes increasing the subordination of women instead of empowering them. Also, pursuing a business is not only related to have money. Providing the established business to make profit and maintaining its sustainability is another profession. Business owners should reach new technologies, cheap raw material and information about the market where they can sell their products and women have difficulties about this issue. After taking these credits, women have to struggle with these problems on their own (Keskin, 2014, pp.85-86). Furthermore, the mentalities of which women spend money for their families and men for themselves reproduce the traditional gender roles. The emphasis on this situation leads to rationalization of irrational behaviors of men. Approaching gender roles from this perspective increases the burden of women who are the caretaker of the family. On the other side, the disturbing part of the idea based on micro initiatives of women is that this is actualized through neoliberal market reform which are shrinking welfare expenditures of state and abolishing the security of labor power.

Small enterprises which are established with micro credits are preferred instead of consistent formal sector employment (Balkız&Öztürk, 2013, pp.4-7).

2.3.3. Concept of Women Entrepreneurship

Women entrepreneurship concept has become subject of different disciplines since 1980s. The studies about women entrepreneurs are generally focus on defining socio-demographic specialties of women, reasons of establishing business, difficulties that they confronted during the establishment and management process of the business, organizational tendencies and differences between male and female entrepreneurs (Yetim, 2002, p.81). Women entrepreneurship has been studied as an important notion for participation of women into labor market. Ecevit (1993) defines women entrepreneurs who are:

- Owner of one or more business outside of home
- Working in that business herself or with her employees or getting into business partnership
- Managing the processes of producing a product or service; doing marketing and sales of that product or service
- Providing direct relation with related people such as individuals, associations, and institutions
- Being decision makers about the organization of work processes, planning of goods and services, running, shutting down or developing business
- Having the right of use the money received from the business. (p.20)

Women entrepreneurs have special characteristics which could be defined as dynamic, independent, confident, competitive and purpose-oriented. Moreover, women who run entrepreneurial activities are ambitious and risk takers. Even though male and female entrepreneurs show similar specialties, women have different instincts, skills and experience compared to men. Male entrepreneurs establish their businesses younger ages than females. While male entrepreneurs

have tendency to establish their first businesses in manufacturing and construction sectors, female entrepreneurs are in service, training, consultancy, public relations sectors. Gender based segregation can be observed in sector branches between men and women (Yetim, 2002, p.81).

Differences between male and female entrepreneurs are categorized in Table 2.

Table 2 Categorization of Male and Female Entrepreneurs

CATEGORIES	EXPLANATIONS
EXPERIENCE	Most studies indicate that women have more direct experience in the sector that they establish a business than men. Male entrepreneurs are more experienced in paid job. Moreover, women allocate less time for their businesses than men do.
TARGETS	Women care about life style of business more, profitability less.
BUSINESS FACTORS	Women tend to establish smaller and more routine businesses mostly related to social and financial issues.
SOCIAL FACTORS	There is a big difference between men and women in this topic. Women always live under pressure of their social environment and this makes them scared to take risk or increase the fear of loss.

(Çelebi, 1997, p.21)

The reasons drag women into entrepreneurship can be described as pulling and pushing factors. Pushing factors are economic necessities, inadequate family income or need of side income, family issues, bad working conditions, salary differences between men and women, glass ceiling. Most important reason which pushes women to entrepreneurship is the need for income. Women are in

disadvantageous groups all over the world. Unemployment and economic factors are the other reasons pushing women to entrepreneurship. Pulling factors of women entrepreneurs are increasing life standards, independency, success and self-realization, being beneficial for people, flexible working hours and more income for their families. Even though the factors who lead women to entrepreneurship are similar, those can be changeable in terms of different cultures and country conditions. Cultural structure of countries is important for the development of entrepreneurial spirit. Economic development of a society is related with entrepreneurial spirit. While the factors who lead women to entrepreneurship are pulling factors in developed countries, pushing factors are dominant in developing countries (Keskin, 2014, pp.74-75).

2.3.4. Challenges of Women Entrepreneurs

Entrepreneurship derives from the spheres of society and work-life. It is widely accepted fact that labor markets are gender segregated. Organizations construct and constructed by gender. Women can open a path for themselves with entrepreneurial activities and contribute to social capital which creates prosperity in societies (Kyrö&Sundin, 2008, p.13).

There are a lot of dimensions to establish a business. Both women and men have to struggle with a lot of problems. However, women entrepreneurs have to struggle with other problems except the problems related to establishing of a business (Güney, 2006, p.37). Since 1980s, lots of studies have been conducted about the problems that women entrepreneurs confronted with. The common view of these studies is that women have problems related with being a woman which are social norms, lack of knowledge, lack of experience, lack of education, role conflict besides the general problems of entrepreneurship. According to research about the factors which affect women entrepreneurs held in 37 countries, these factors can be ordered as demographic environment and family structure, literacy and education, socio-economic environment, labor power and employment,

gender and organizational forms and sectoral employment and economic development (Soysal, 2010, pp.96-97). Even though women have the one third of ventures in the world, most of them are micro and small size enterprises which have little or no growth potential. Because women face with additional challenges related to gender, their potentials are underdeveloped. According ILO data, 50% of women's potential remain unused, compared to 20% of men's in entrepreneurship area (ILO, 2016, p.40).

Concrete problems of women during and after establishment process of their businesses are related with both gender and entrepreneurship in Turkey. Finding capital, finding workplace, procurement of goods, office supply, relations with official bodies, inexperience, and solitariness are common problems that women confront with. The most prominent problem among these is finance related problems. This is valid for all entrepreneurs but it is more difficult for women. There are two main reasons of this situation; initially, in general women do not have records which prove financial conditions, therefore they are struggling with lending institutions. Lending institutions investigate work experience, goods and services which will be delivered and most women do not have these information; thus, they are obliged to take support from their husbands, fathers and partners or they have to use their savings. Second reason is lack of experience of most women in finance, financial planning and accounting (Güney, p.39).

Finance related problems and lack of experience of women entrepreneurs make women disadvantageous compared to men. A research conducted in 2001 indicated that there is a big difference in employment conditions of men and women before the establishment of their businesses. While 80 percent of men had experience in a job before establishment of their businesses, this decreased to 46 percent for women. Almost half of women who participated into the research declared that they did not work in a job before. This findings show that women enter work life generally for economic needs and they establish their own

businesses because they can't find secure paid jobs in the labor market. Lack of experience in business life lead women to establish a business in line with the works they do in their home and they tend to do business they know (Özar, 2005, p.18). Moreover, men have more past experiences and background about entrepreneurship and women generally are not ready to establish their businesses so tend to take more many risks (Soysal, 2010, p.88). This situation increases the social pressure on women. Because the social and financial capital of women are limited compared to men, taking so many risks increases the fear of being unsuccessful.

2.3.5. General Review of Women Entrepreneurship in Turkey

Studies about women entrepreneurs in Turkey are conducted with the effect of women entrepreneur support programs of international organizations such as EU, OECD, and UN. Nevertheless, in Turkey, women entrepreneurship is not as improved as in Western countries (Soysal, 2010, p.94). Since 1980s, empowerment of women has drawn attention. There are several approaches increasing the share of women in labor market and developing occupational status. The widely accepted one among these approaches is women entrepreneurship. There are two main reasons behind the support of women entrepreneurship. First reason is rapid decrease of women participation into labor market and high unemployment rate among women. Policy makers thought that developing entrepreneurial activities affect this tendency positively. Second reason is deepening poverty in urban areas has been required political interventions and development of women entrepreneurship was one of the choices to improve the situation. In other words, women are not the subject of women entrepreneurship debates; households are the subjects of this topic. Also Mayoux (1995) criticized the hidden intention behind the entrepreneurship support programs with the words below:

“What is disturbing about much of the recent enthusiasm for micro-enterprise development for women is its promotion in the wider context of neo-liberal market reform, particularly

rolling back the state, the removal of welfare provision and the dismantling of all forms of labour protection. It is also widely seen as a viable and less socially and politically disruptive alternative to more focused feminist organizational strategies. All the evidence indicates that there are likely to be serious limitations on any micro-enterprise strategy for poor women in isolation.”(p.56)

Government and private institutions and NGOs develop projects which have different targets and orientations. Ecevit emphasized that there was no holistic approach to women entrepreneurship concept or a framework which helps analyzing economic activities of women. This situation leads to inconsistent support programs for women entrepreneurs. Women NGOs interact with women entrepreneurs and organize their supports through the demands from women. However, governmental and private institutions are far from this interaction (Ecevit, 2007, pp.40-41).

According to 2013-2014 data of GEM, while the proportion of women entrepreneurs were 31,51% in 2013, it reduced to 22,24% in 2014. However, male entrepreneurs increased from 68,49% to 77,76%. This situation clearly shows that entrepreneurial activities of women are not consistent in Turkey and need to be supported (Karadeniz, 2014, p.27). The most comprehensive entrepreneurship support programs are developed by KOSGEB in Turkey. There are incentives for women in the support programs. KOSGEB delivers non-refundable funds up to 50.000,00 TL and refundable funds with low interest rate up to 100.000,00 TL. Non-refundable funds include establishment support, machinery supply, office equipment and software supply and business expenses. In order to access these funds entrepreneurs should attend entrepreneurship trainings or have a place in İŞGEM. To receive these funds, an entrepreneur purchases first and submits the invoices of expenses to KOSGEB. In 1st and 2nd regions, 80% of invoices are reimbursed; in 3rd, 4th, 5th and 6th regions, 90% of invoices are reimbursed to women entrepreneurs and with this payment scheme, women entrepreneurs can receive grants from KOSGEB up to 50.000,00 TL. These rates are 60% and

70%for male entrepreneurs¹⁰. KOSGEB funds aim to provide incentives for women with these rates. However, there are some problems about these funds. Firstly, entrepreneurs have to spend money and when it is thought that the one of the most important problems of women entrepreneurs is finance, these funds cannot help women who do not have starting money. Moreover, reimbursements of the invoices are actualized in long time process mostly and this can cause trouble in the budget of business. Secondly, the high rates of reimbursement can be seen as an important support for women, but this situation are tend to be used by men. Male entrepreneurs prefer to establish their businesses on women in order to utilize incentives for women. Because of this reason, these should be followed carefully to increase the women's benefit.

After 2000, number of women entrepreneurship projects has increased in Turkey. GAP-GİDEM was one of these projects held in South East Region of Turkey including the provinces Diyarbakır, Mardin, Şanlıurfa and Adıyaman (Ecevit, 2007, pp.19). There are also women NGOs who work specifically to increase women entrepreneurship. KAGİDER, KEDV, ÇKGV, KADAV and KAMER are primary NGOs who run projects to develop women entrepreneurship and provide financial supports for women entrepreneurs.

Although there are many programs and projects run by governmental and private institutions and NGOs, there should be applicable model for developing women entrepreneurship. This model should be designed through the needs of target groups. Moreover, there is no coordination among institutions and organizations about the women entrepreneurship implementations. Also monitoring and evaluation processes of these projects are inadequate. Target and strategy harmonization is important in the implementations of projects and programs. Monitoring and evaluation processes of projects are limited to measure success of the implementation; however, the level of achievement to targets defined in the

¹⁰GirişimcilikDestekProgramı. Retrieved from<http://www.kosgeb.gov.tr/site/tr/genel/detay/1231/girisimcilik-destek-programi>

beginning should be measured. Sustainability should be the criteria of these programs and projects. The process after the ending of project or support should be monitored and tested to understand the sustainability situation of established business. Most of the projects are successful leading women into entrepreneurship, but they are inadequate for their sustainability (Ecevit, 2007, pp.44-45).

CHAPTER 3

THE RESEARCH METHODOLOGY

3.1. Research Problem

İŞGEMs were established as the incubators in economically under-developed provinces of Turkey at the end of 1990s. The main aim of these establishments was diminishing the effects of privatization by supporting the entrepreneurial activities of the people who suffered from unemployment because of the privatization. Although there exist some separate studies on İŞGEMs and women entrepreneurship, there is no single study about the influences of İŞGEMs on women entrepreneurship. This study is mainly focused on the implications of İŞGEMs on women entrepreneurship dynamics.

3.2. Business Development Centers as the Incubator Models

Business incubators have become one of the popular policy instruments of economic development. There are approximately 3000 incubators all around the world. 150 of them are in Eastern Europe; 900 of them are in Western Europe; 1200 of them are in Americas; 600 of them are in Far East and 150 are in other continents (Güner&Korkmaz, 2010, p.49). The first known incubator was founded in Batavia, New York in 1959 by Joseph Mancuso. Incubator movement was started in US in mid 1980s with the sponsorship of US Small Business Administration through series of conferences. This movement led to foundation of National Business Incubation Association (NBIA) in 1985 with 40 founding members (Akçomak, 2009, p.7). Business centers, science parks and business incubators have been increased in 1980s and 1990s in USA. The main aims of incubators were creating entrepreneurship, innovation and employment

opportunities and facilitating economic growth in the beginning of 1990s. (Güner&Korkmaz, 2010 p.48).

3.2.1. What is an Incubator?

The importance of SMEs and enterprises on increasing total income and employment has been accepted globally since 1980s.

Flexible structures of SMEs make them tendentious to adapt changes in economic environments quickly and this feature makes them important actors in new venture and job creation. However, SMEs have several problems such as difficulties of accessing to tangible and intangible resources, poor management skills of founders and lack of know-how. Incubators have been founded as support mechanisms for SMEs and entrepreneurs to deal with these difficulties. (Akçomak, 2009, pp.5-6). There is no standard definition of a business incubation. Business incubator concept has become an important mechanism which delivers services such as training consultancy and networking. Incubator term can be described as an umbrella concept which includes a heterogeneous group of institutions. There are several studies classify business incubators in terms of their purpose, ownership structure which are owned publicly or privately, service portfolio and management features. However, common characteristic of incubators can be defined as helping mechanism for small enterprises to cope with difficulties existed in the initial stages, survive, grow and become successful mature businesses (Özdemir&Şehitoğlu, 2013, pp.283-284). Incubator services are generally planned to serve for a limited period up to 3 or 4 years for new firms; after this period, they have to be replaced with the other new ventures. Studies have indicated that one third of new ventures could not manage to survive in first three years and 60 percent could not manage to survive until the seventh year. However, among the incubator tenants, this rate decreases to 15-20 percent. Because of this reason most countries have engaged in establishing incubators (Akçomak, 2009, p.7).

NBIA defines business incubation as:

‘...a dynamic process of business enterprise development which: (i) nurture young firms; help them to survive and grow during the start-up period when they are most vulnerable, (ii) provide hands-on management assistance, access to financing and orchestrated exposure to critical business or technical support services, and (iii) offer entrepreneurial firms shared office services, access to equipment, flexible leases, and expandable space—all under one roof’. The most important element that identifies incubators from the rest of similar establishments is that, it provides high level business support/management services under one roof for entrepreneurs and new ventures that have (medium) high level technological focus to create synergy” (Akçomak, 2009, p.7)

The first generation incubators focused on employment and new venture creation which are seen as important drives for economic development. During the first phase of economic growth between the years 1984 and 1990, massive public fund was directed to incubators as a solution of unemployment and firm failure. Creation of university technology incubators process has been initiated in this period. These factors have played important role in the promotion of entrepreneurship. The rapid growth of incubation industry in developed countries has been slow down in the mid-1990s. With the help of development of new technologies, sector-specific incubators have been created which have aimed to stimulate networking among high tech start-ups. Concept of this second wave incubators have been adopted by developing countries such as China, Brazil, India, Malaysia, and Turkey. Between the years 1990 and 2000 incubators have started to be established in these countries and now 40 percent of incubators in the world exist in developing countries (Akçomak, 2009, pp.9-10).

Basic services of incubators are providing physical space at affordable rates, sharing business services and equipments at little or no cost if possible, helping for business plan preparation, giving legal and technical advises and financial supports. However, since 1990s, importance of training and consultancy services has been discussed by the researchers (Özdemir&Şehitoğlu, 2013, pp.283-284). In order to deliver qualified services, for-profit incubators which are independent entities or operated under an umbrella corporation have been emerged. The main aim of these is to generate a profit for their owners. For-profit incubators have

been established mostly in developed countries; in developing countries most of the incubators are still accepting government funds and for-profit idea has not been adopted yet. Many incubators in developing countries are supported by EU funds and regional development funds. Moreover, there are modest financial supports of international organizations such as World Bank and UNDP (Akçomak, 2009, p.11). According to NBIA statistics, more than %90 of incubators are non-profit and the remaining %10 are run as for-profit entities (Esenli, 2014, p.34).

Incubator concept has begun to differentiate after 1990s. While the first generation (traditional) incubators provide office spaces, common facilities and equipments for manufacture based enterprises, the second generation (conventional) incubators started to give importance to training and consultancy services, but still the main attraction was the rental spaces. The third generation (virtual) incubators focus on improving software and reducing the sizes of infrastructure. These are innovation focused incubators and aimed to create incubator without walls (Lustrati&Crillo&Sommacal, 2012, p.27). İŞGEMs and TEKMERs in Turkey can be categorized under first and second generation incubators.

To summarize, incubators have been established and supported for different reasons:

1. *Providing protection for start-ups by reducing early stage operational costs of ventures.* This includes mostly managerial and administrative consultancy as well as physical infrastructure for tenants.
2. *To be means of regional development policy.* The creation of new job and employment and reducing unemployment made incubators effective policy tools.
3. *Enhancing collaboration between university and industry via university incubators.* They aimed to increase commercialization of research and transfer of technology.

4. *Setting up network among firms.* This came up with the idea of creation of collaboration among entrepreneurs who experienced the same problems.
5. *Reversing or preventing brain drain.* Incubators can create environment to increase the financial value of scientific research (Akçomak, 2009, pp.12-13).

3.2.2. Business Incubators and Business Development Centers (İŞGEMs) in Turkey

Incubator concept has been placed in the law of Technology Development Regions under the article 4691. It has been defined as “institutions which provide office services to the firms, equipment support, management support, access to financial sources, business and technical supports in order to develop especially young and new entrepreneurs.”¹¹. Business incubator concept refers to support to newly established ventures in Turkey and compared to Western countries, it is relatively a new concept. Because the SMEs and entrepreneurs have an important role in Turkish economy, government authorities have developed policies in order to encourage the SMEs such as direct financial support, R&D support and tax allowances. Through this direction incubator movement has been initiated with the Technology Business Incubators (TBIs). Incubators have been established by KOSGEB as non-profit, semi autonomous organizations whose main responsibilities are enhancing the competitive capacities of entrepreneurs (Akçomak, 2009, p.19). There are basically two different incubator programs which are established with the support of KOSGEB. These are Business Development Centers (İŞGEMs) and Technology Development Centers (TEKMERs) (Sungur, 2015, p.139). Incubators established by KOSGEB have non-profit, semi-autonomous structures.

TEKMERs aims are supporting entrepreneurs who work in technological fields, encouragement of establishment of new technology based ventures,

¹¹Aslan, H. (2017). Türkiye’de Kuluçka Merkezleri. Retrieved from <http://www.kapsamdenetim.com/2017/01/07/turkiyede-kulucka-merkezleri/>

encouragement of commercialization of R&D activities, increase the interaction between university and industry and assisting to policy initiatives related to diversification of regional economic activities (Akçomak, 2009, p.19). TEKMERS have been founded through the protocol between KOSGEB and universities and chamber of commerce (Özdemir&Şehitoğlu, 2013, p.286).

Besides the İŞGEMs and TEKMERS supported by KOSGEB, there are 33 private incubators and accelerators which are founded by universities and private sector. Before 2005, there were two university incubators which are “ODTÜ Teknokent Incubation Program” and “Bilkent Cyberpark Kuluçka”. After 2005, the number of university and private incubators have increased rapidly (Esenli, 2014, pp.17-18). Most of the incubators are located in İstanbul; Ankara and İzmir are the followers (Esenli, 2014, p.-33). Their incubation services focused on the firms which are in technology and R&D field.

3.2.3. Background of Business Development Centers (İŞGEMs)

İŞGEMs have been on the agenda in 1997 as the model for local development and support mechanism of entrepreneurship. İŞGEMs are defined by KOSGEB: “The centers provide services such as business development coaching, access to support mechanisms, access to finance sources for the ventures in their bodies in order to help new entrepreneurs who are fragile in the first years to overcome the problems they confronted with which are called Business Incubator or Business Plantation.”. The definition of İŞGEM is derived from the incubator definitions in the literature. The first İŞGEM implementations were started in order to create employment for people who were unemployed because of the privatization implementations at the end of 1990s and in the beginning of 2000s. In the scope of Labor Power Adjustment Program held between the years 1995 and 1999, the first İŞGEM was founded in Zonguldak in 1998. After the implementation of the first program, two more “Privatization Social Support Project” (ÖSDP) was run with the support of World Bank. Within the scope of these projects, six İŞGEMs

were established where in Tarsus, Ereğli, Eskişehir, Adana, Mersin and Van between the years 2001 and 2005. Moreover, within the scope of the second version of the project between the years 2005 and 2009, five more İŞGEMs were founded in Avanos, Samsun, Elazığ, Yozgat and Diyarbakır (Sungur&Dulupçu, 2013, pp.8-9).

After the proliferation of EU funds in Turkey, 7 of İŞGEMs have been established by using EU funds in Çorum, Kütahya, Hacibektaş, Pendik, Tokat, Malatya, and Kastamonu. Besides the ÖSDP and EU projects, there are 4 more İŞGEMs financed by several projects' budget or only KOSGEB fund. These are Ceyhan İŞGEM, Erzincan İŞGEM, Yalvaç İŞGEM and Malatya Yeşilyurt İŞGEM. However, 7 of these İŞGEMs, Mersin, Ereğli, Avanos, Yozgat/Sorgun, Diyarbakır, Eskişehir, Hacibektaş and Çorum, are closed because they cannot provide their financial sustainability , find entrepreneurs to İŞGEM, etc.

The common services should be provided by İŞGEMs are;

- Offices for the use of tenant for limited time
- Secretarial and common support (accountancy, security, etc.) services
- Common office equipments
- SME consultancy and training support
- Access to financial source mechanisms
- Access to source of information
- Managerial support
- Marketing support

Most services delivered by İŞGEMs are provided by the staff employed by İŞGEMs. If there is a need for more professional knowledge, these services are outsourced. İŞGEMs aim to help entrepreneurs in order to make them stand their own feet (Sungur&Dulupçu, 2013, pp.8-10). *(For more information of structures of İŞGEMs, please check Appendix-A)*

When I asked to the consultants about incubation services and structures of İŞGEMs, the first consultant gave background information about how İŞGEMs were established:

“In order to support privatization programs of Turkey, the World Bank gave vast amount of funds. When the World Bank gives this kind of support, they allocate some budget for social projects. One of these was “Privatization Social Support Project (ÖSDP)”. The aims of this program are to support employment programs for the people who were unemployed because of the privatization and to support people who wanted to establish their own business among those unemployed group with the help of İŞGEMs - this concept has been introduced by the World Bank to Turkey-. The subject of the project was unemployed people as the consequence of privatization. The provinces of İŞGEMs have been selected according to this subject. The aim of İŞGEM was not creating employment; it was supporting people who wanted to be entrepreneurs. After the World Bank projects closed, EU funds have started to be received.”

When I asked the contributions of İŞGEMs to entrepreneurs, she said:

“In one side, there are contributions that İŞGEMs provide already and the other side, there are contributions that İŞGEMs should provide. The contributions that İŞGEMs provide are supporting entrepreneurs in the starting period and finding places in affordable costs. Moreover, the contribution of İŞGEMs should provide is supporting enterprises in order to make them provide sustainable growth. Turnovers and profitability of the ventures should be increased. Therefore, entrepreneurs should be evaluated whether they have growth potential or not before they are accepted to İŞGEM. There should be selection criterias to İŞGEM.

She added that in the current structure, İŞGEMs cannot be efficient to the development of women entrepreneurship. She said:

“İŞGEMs should improve their functions related on progressing businesses of entrepreneurs. İŞGEMs need to exploit different opportunities specific to the region. There are still need for İŞGEMs in some regions of Turkey. However, concept of incubation is changing nowadays. The incubator types such as accelerators, virtual incubators and especially corporate venture incubators are becoming popular. İŞGEMs are first generation incubators which are ineligible to provide qualified services.”

I asked the reasons of shutting down of 7 of İŞGEMs, she mentioned that this situation have different dimensions. Main reasons are generally related to local dynamics, lack of management, and not taking responsibilities of İŞGEM mission by the shareholders. There is no institutional structure behind İŞGEMs. Mostly shareholders establish İŞGEMs with temporary enthusiasm. Two consultants draw attention to responsibility issue. This problem related to both İŞGEM

managements and KOSGEB. When I asked about establishment processes and targets of İŞGEMs to the second consultant, who worked in Ceyhan İŞGEM and Tokat İŞGEM projects, he expressed:

“Before I started Ceyhan İŞGEM project, I always criticized these kinds of institutions. There exists several structural problems in the establishment processes of İŞGEMs. Firstly, in order to develop entrepreneurship in the field, we need to start from bottom level. Based on my observations, İŞGEMs have been founded by order and guidance of the central authority. Moreover, almost all were financed with World Bank and EU funds. I did the opposite of this in Ceyhan İŞGEM. I believe that was true. If the local institutions do not take responsibility to run these İŞGEMs as a social responsibility service, İŞGEMs cannot be successful. Tokat İŞGEM was founded with the guidance of central authority. This is one of its disadvantages.”

He continued the targets of Ceyhan and Tokat İŞGEM:

“İŞGEMs should have good reputations. If an institution cannot provide its own sustainability, giving advices about entrepreneurship is not realistic. Therefore, we aimed that these İŞGEMs should provide their financial sustainability and increase their work capacities. When I look at the architectural projects of last İŞGEMs, they have 5.000-6.000 m² closed area and at around 3.000 m² of it reserved for rental units. If rent dependent İŞGEM model is planned, rental unit area should be increased to more than 15.000 m². Most of the İŞGEMs in Turkey are rent dependent, classical İŞGEM models. Consultancy and training services are just on the paper. Delivering these services is possible with qualified İŞGEM staff. I think that İŞGEMs are the actors for local development. Therefore, İŞGEMs should be restructured in order to reach this capacity. Current services of İŞGEMs are not satisfactory except providing rental units.”

He thinks that in order to make İŞGEMs successful, an indigenous İŞGEM model should be developed.. He mentioned that:

“İŞGEMs are modeled on European incubators. According EU impact analysis report on the success of European incubators, their success rate is up to %20.. If we continue to imitate European model, we have to accept less than %20 success rates, because the best imitation is worse than real one. We need to develop our indigenous models. In order to actualize this, we need people who can design ideological background of such model. İŞGEMs are the actors of local development and if they are seen as the support mechanism of 15-20 enterprises for a while, this investment becomes useless. There are a lot businesses opening and shutting down in Turkey. They should be a model and attraction center.”

He continued telling what kind of methods İŞGEMs should develop in order to increase the efficiency of the services:

“İŞGEMs have to employ qualified personnel in order to deliver qualified training and consultancy services to entrepreneurs. However, current financial structures of İŞGEMs cannot afford the cost of this. These services should be delivered for free to the

entrepreneurs in İŞGEM, but they have to be sold to people outside of İŞGEM to make money which will provide financial sustainability of İŞGEM. Moreover, there is not sufficient demand to training and consultancy services. People do not want to pay money to these kinds of services yet. Therefore, İŞGEMs have to find different methods to provide their financial sustainability. These could be founding partnerships and marketing of some products”

Both consultants think that İŞGEMs have potential to create an impact for entrepreneurs but they have structural problems.

In Table 3, all İŞGEMs information was shown in order to draw a profile¹².

Table 3. List of All İŞGEMs in Turkey

No	İŞGEM Name	Accepted Entrepreneurs	Total Employment	Current Entrepreneur Number (2017)	Female Entrepreneurs (%35)	Male Entrepreneurs (%65)
1	Adana (2005)	243	2.787	30	6	24
2	Ceyhan (2015)	14	30	14	2	12
3	Elazığ (2007)	69	646	27	4	23
4	Erzincan (2013)	50	120	17	4	13
5	Kastamonu (2016)	29	65	22	9	13
6	Kütahya (2008)	100	387	17	12	5
7	Malatya Yeşilyurt (2013)	26	1.000	26	4	22
8	Malatya 2. OSB (2015)	42	50	35	14	21
9	Pendik (2008)	86	205	21	21	0
10	Samsun (2007)	48	156	20	5	15
11	Tarsus (2003)	569	12.399	120	41	79
12	Tokat (2015)	23	107	13	6	7
13	Van (2004)	115	721	28	5	23
14	Yalvaç (2012)	57	35	32	17	15
15	Zonguldak (1998)	11	672	9	2	7
16	Diyarbakır (In establishment phase)					
17	Karaman (In establishment phase)					
		1.482	19.380	431	152	279

¹²Information was retrieved from KOSGEB based on 2017 data of İŞGEMs

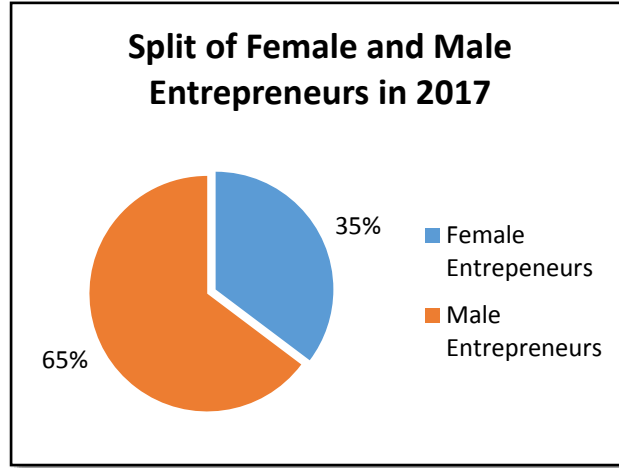


Figure1. Split of Female and Male Entrepreneurs

İŞGEMs are obliged to give the supports mentioned above in order to have the right of franchising “İŞGEM” issued by KOSGEB¹³. These general requirements have to be fulfilled by İŞGEMs, were planned to eliminate the difficulties which have been confronted by newborn firms. According to information taking place inTable3, 1.482 entrepreneurs have established their businesses in İŞGEM and they generated employment for 19.380 people in total. There are 152 female and 279 male entrepreneurs; which means %65 of the entrepreneurs is men, while %35 of them is women in İŞGEMs. Moreover, consultants mentioned that, among these enterprises, some of them run by men although the firms are owned by women. In other words, rate of women entrepreneurs can include male entrepreneurs who are not officially the owners of the companies.

3.3. Pendik KİŞGEM and Tokat İŞGEM Cases

Pendik KİŞGEM and Tokat İŞGEM have been selected as the cases of this study because these two İŞGEMs provide different women entrepreneur profiles related to job opportunities, sectoral diversity, educational backgrounds of women, and

¹³KOSGEB. (2016). Girişimcilik Destek programı
retrievedfrom<http://www.kosgeb.gov.tr/site/tr/genel/detay/1231/girisimcilik-destek-programi/>
27.11.2017.

social structure. Pendik KİŞGEM is women-centered İŞGEM and relationality among women creates different dynamics and Tokat İŞGEM described a different strategy from the other İŞGEMs. The main target of Tokat İŞGEM is being a role model for local development. Therefore, these two İŞGEMs have potential to show different perspectives and profiles about women entrepreneurship. The women entrepreneurs profile of Tokat and Pendik are classified in Table4andTable5.

Table4Profile of Pendik KİŞGEM¹⁴

KİŞGEM Info	Sector
<p>According to data gathered from Pendik KİŞGEM, 21 Women entrepreneurs are based in Pendik KİŞGEM and there are only female entrepreneurs. KİŞGEM has started to accept entrepreneurs in 2008. Since that time, there have been 86 women entrepreneurs established their businesses in KİŞGEM and generated employment for 205 people.</p>	<p>5 of the entrepreneurs work in manufacturing sector and 16 of them work in service sector. Sectors in KİŞGEM are;</p> <ul style="list-style-type: none"> Prefabricated construction Architectural project services Consultancy (Work healthy and safety, foreign trade, environment, engineering) Textile Organization (wedding, birthday, engagement, social and cultural organizations etc.)

¹⁴Information was retrieved from Pendik KİŞGEM Manager and KOSGEB.

Pendik KİŞGEM has been established as “Technical Assistance for Woman Business Development Center” with EU funded project named “EU Support to Women Entrepreneurship” in Pendik, İstanbul. Four Women İŞGEMs have been established with this project; in Çorum, Hacibektaş, Kütahya and Pendik. Çorum and Hacibektaş were shut down; Kütahya changed its concept and started to serve both women and men. Only Pendik KİŞGEM preserved its women-centered structure. Pendik KİŞGEM fulfills the requirements of KOSGEB; however, the quality of the services and impact of them will be questioned.

Table5 Tokat İŞGEM Profile¹⁵

İŞGEM Info	Sector
<p>According to the data gathered from Tokat İŞGEM, 13 entrepreneurs have been placed in Tokat İŞGEM and 6 of them are women. Tokat İŞGEM has started to accept entrepreneurs in 2015. Since that time, there have been 23 entrepreneurs established their own businesses in İŞGEM and created employment for 107 people.¹⁴ of them work in women’s businesses.</p>	<p>Entrepreneurs in Tokat İŞGEM work in manufacturing sector</p> <p>These are;</p> <p>Textile</p> <p>Food</p> <p>CNC machine production</p> <p>Packaging</p> <p>Industrial materials (Electrical boards, car maintenance materials, cabinets etc.)</p>

Tokat İŞGEM has started its activities in 2014 with an EU funded project named “Technical Assistance for Establishment of 3 Business Incubators in Selected Regions and Development of a Network among Incubators in Turkey”. In the scope of this project, 3 İŞGEMs have been established in Tokat, Kastamonu and

¹⁵Information was retrieved from Tokat İŞGEM Manager and KOSGEB.

Malatya. Tokat İŞGEM is placed in Tokat Industrial Zone. There are 13 entrepreneurs in İŞGEM and 6 of them are women on the paper. However, 3 of them are the real owners of their businesses which are in textile sector. Because of both Tokat İŞGEM's physical conditions and socio-economic structure of Tokat, manufacture based firms are suitable for İŞGEM. Textile sector is developed in Tokat and local motives are widespread in textile. İŞGEM Manager emphasized that this is a woman labor-intense sector in Tokat. Also women entrepreneurs, who run their own businesses, manufacture traditional textile motives in Tokat İŞGEM.

The aim of this study is not making comparison between these two İŞGEMs. There are multiple dimensions which affect women entrepreneurship dynamics. Entrepreneurship is not only the personal choices of women; there are structural reasons which push or pull women into entrepreneurship idea. These two İŞGEMs provide different women entrepreneur profiles related to job opportunities, sectoral diversity, educational backgrounds of women, and social structure. İstanbul is a metropol and this gives different reasons, opportunities, and difficulties for women entrepreneurs in Pendik KİŞGEM. Moreover, Pendik KİŞGEM is women-centered İŞGEM and relationality among women creates different dynamics. Also it is the only KİŞGEM has been survived. This is the unique example to see the implications of woman to woman environment on women entrepreneurship.

Tokat İŞGEM is recently established and incubation services are delivered for both women and men. Moreover, I worked in the technical assistance project on developing incubation services and staff capacities of Tokat İŞGEM. I observed the identification process of targets and aims of Tokat İŞGEM. During this project, I have visited eight of İŞGEMs and met all İŞGEM managers in national conferences and workshops held by the project. According to my observations, almost all İŞGEMs in Turkey are far from incubator idea and depend on their rent

income only. Therefore, they could not improve their incubation services and they are more like office complexes where İŞGEM managers act like landlords who collect rents.

Tokat İŞGEM described a different strategy from the other İŞGEMs. The main target of Tokat İŞGEM is being a role model for local development and deliver qualified training and consultancy services to both entrepreneurs in and outside of İŞGEM and the companies which demand these services. Through these targets, İŞGEM staffs have been trained in order to make them qualified enough to give these services during the project. After the project ended, they signed protocols with big companies in the region to develop training program for their staff and they started a low-budget EU funded project called “Meslekte Dikiş Tutturan Kadınlar”¹⁶. These were planned for making İŞGEM an attraction center and role model for the region. Tokat İŞGEM aimed to develop a financially sustainable model which is not only dependent on rent income such as the other İŞGEMs do. This model made İŞGEM act as an entrepreneur. Also Tokat İŞGEM is one of the two İŞGEMs which has this vision. The other is Ceyhan İŞGEM. It is not chosen, because there are few amount of entrepreneurs and no woman in Ceyhan İŞGEM.

These two İŞGEMs are not chosen to make comparative research between them. These are chosen to see women entrepreneurship concept from different perspectives and they have different peculiarities compared to other İŞGEMs in Turkey.

Services of İŞGEMs were identified by KOSGEB. However, the questions about selection criterias and structure of İŞGEMs have been asked to İŞGEM managers

¹⁶In the scope of “MeslekteDikişTutturanKadınlar” Project, 300 of unemployed women and 100 employers were interviewed. Moreover, sewing courses have been delivered to unemployed women. The report of the project has been written by Prof. Dr. Nurper Ülküer and İzzet Çevik. This report was not published but distributed as the output of the project. Project parties are Directorate of EU and Financial Assistance and Human Resources Development Operating Structure, Ministry of Labor and Social Security and Ministry of National Education. This report was retrieved from Tokat İŞGEM.

in order to understand their İŞGEM perceptions. Pendik KİŞGEM Manager told that there is not strict selection criterias. She said:

“Entrepreneurs come to apply having place in KİŞGEM and we make pre-interview to learn their business ideas. We talk whether this idea is applicable and sustainable or not and I tell them to think this for one week. If they still want to establish the business after that week, they come and fill the application form. The filled form is submitted to executive board of KİŞGEM and if the board decides to accept the entrepreneur, they pronounce the judgment. We make contract with the entrepreneurs and give them to one month to establish their business within that month.”

She also mentioned about the structure of executive board of İŞGEM:

“There is an important issue that although Pendik KİŞGEM is woman İŞGEM, all executive board members except me are men. They are married with children, so they do not support wholeheartedly to participation of women into work life. This may creates some problems. Moreover, they asked me to accept male entrepreneurs in KİŞGEM, but I wanted to keep this woman to woman structure and also Pendik municipality¹⁷ supported me to keep this structure.”

I also asked her what kind of incubation services they provide for KİŞGEM tenants. Especially training and consultancy services were asked:

“During the establishment process of KİŞGEM, trainings related entrepreneurship was delivered, but there are not much training services now. Trainings occupy all day. Because the entrepreneur profile in KİŞGEM is educated, they want to take specific courses such as social media training. They do not need simpler trainings. We do not have capacity to arrange qualified trainings. I support them sharing information related to their sectors such as fairs, conferences etc. This is my personal effort. Women entrepreneurs in here can be sensitive. When something happen negative, they may be rapidly demoralized. Also when there is something good, they can become dreamy. I try to support them in these situations. Besides my personal effort, we can provide spatial supports to entrepreneurs such as affordable rent, common rooms and also sometimes municipality intervene to some bureaucratic problems of women. There are not exact incubation services in KİŞGEM. We need money for this and nobody allocate this money for KİŞGEM”

Tokat İŞGEM manager told the selection criterias of İŞGEM:

“Manufacture based business ideas are accepted to Tokat İŞGEM. The physical conditions and location of İŞGEM do not suitable for commercial activities. Also business ideas should be eligible to take KOSGEB grants. When entrepreneurs come to hire a place from İŞGEM, firstly we discuss the feasibility of the business idea. Is this idea sustainable? Can it be successful in İŞGEM? Does the person has experience about that sector? Does s/he has enough money? Does s/he know the job? Does s/he know the sector and clients? Can s/he do marketing and sell the products? People generally do not realize that their ideas are applicable or not. Many of them come here to take a place in İŞGEM and give up

¹⁷Pendik Municipality is the head of KİŞGEM Operator Company.

establishing business when they heard challenges and costs. The financial situation of the entrepreneurs is important especially in manufacturing sector because the machines are expensive. “

Tokat İŞGEM manager also mentioned the incubation services:

“We organized entrepreneurship trainings for three times for the utilization of future entrepreneurs of İŞGEM who have not had place in İŞGEM yet. Moreover, İŞGEM was funded by EU project and during the project and entrepreneurs in İŞGEM utilized the facilities provided by the project. Sales and marketing training has been delivered by the experts came from Ankara. Moreover, women entrepreneurs had chance to exhibit their products in international conference organized in İstanbul by project They sold their products in there and met international experts who work in incubator and entrepreneurship area and also met the other entrepreneurs came from other İŞGEMs. Besides these, we give business plan preparation support and technical information about KOSGEB grants. Moreover, we are running an EU project in order to create employment opportunities for women. We founded sewing workshops in İŞGEM. We would like to improve incubation services of İŞGEM, but local dynamics, financial problems and lack of human resource are big obstacles in front of us. However, we are making plans to overcome these problems.”

3.4. The Research

During the study, primary and secondary data have been used for the analysis. In the second chapter, the literature about relationality of neoliberalism and women entrepreneurship concepts has been reviewed. In that part, researches about women entrepreneurship have been used as the secondary data. In order to deepen the analysis of the implications of İŞGEMs for women entrepreneurship, qualitative research technique has been used in the study and two İŞGEMs have been selected which are Pendik Women-İŞGEM (KİŞGEM) and Tokat İŞGEM. In-depth interviews which took 40-45 minutes of each have been conducted with ten people. In-depth interview method has been chosen because there are limited information about İŞGEMs and their relation with entrepreneurship. These interviews provided background information about İŞGEMs and stories of women entrepreneurs. These are the primary data of the study.

The interviewees are selected from the different parties of the samples who are:

- Six women entrepreneurs in Tokat and Pendik KİŞGEM.

- Managers of two İŞGEMs.
- Two consultants who have been working in entrepreneurship and incubator field.

As I mentioned before I worked in the project of technical assistance and establishment of network among İŞGEMs. During this project, I met the İŞGEM managers and national and international consultants who have been working in entrepreneurship field. Moreover, because KOSGEB was one of the parties of the project, I have contacts with the operation coordination unit of the project in KOSGEB. Through these networks, I reached İŞGEM managers and gathered the information of women entrepreneurs in İŞGEMs. I learned that there are six women entrepreneurs in Tokat İŞGEM and only three of them are the real owners of the ventures. The other three are run by men but they belong to women on the paperwork. I knew that Pendik is woman-İŞGEM and in order to provide numerical equality between these two İŞGEMs, I decided to conduct interviews with three women in each İŞGEM. Managers of İŞGEMs helped me to contact with the women entrepreneurs in İŞGEMs. Because the managers introduced me, women did not hesitate to talk to me. Also, I asked questions to managers to see similarities and differences in terms of the points of views between these two parties in İŞGEMs. Moreover, because there are few amount of studies about İŞGEMs, I decided to interview with two consultants who were in charge in the establishment processes of these İŞGEMs and who have vast knowledge about entrepreneurship in order the deepen the analyze of the implications of İŞGEMs. I reached these two consultants using the network I set up during the projects.

3.4.1. Limitations of the Study

İŞGEMs in Turkey have been generally placed distant from each other. Because of the limited time related to my work load and financial situation of me, I chose Tokat İŞGEM and Pendik KİŞGEM in terms of the reasons I mentioned before. I interviewed with the women entrepreneurs and İŞGEM managers. The profile of

women in these two İŞGEMs has potential to provide different dimensions of women entrepreneurship. I reached these women with the help of İŞGEM managers; however, because there were time limitation for me and women work flexible as the owner of their businesses, interviewing with the women got harder. On the other hand, despite these challenges, interviews have been finalized.

Scope of this study should be extended including all İŞGEMs and entrepreneurs in them. Moreover, comparative study could be conducted between İŞGEMs and the other incubators in Turkey. Social policies can be developed through that study in order to increase the effectiveness of services of İŞGEMs. Therefore, action plans and new İŞGEM models can be designed with the help of large scale study about İŞGEMs.

3.4.2. Questions of the Study

Three different questionnaires have been prepared for the in-depth interviews. Questionnaire for the women entrepreneurs in İŞGEMs include 14 questions which have been organized to understand how they started to establish their businesses, what the challenges are, how İŞGEM support them and what their expectations from İŞGEM are to develop or sustain their businesses.

Questionnaire for İŞGEM managers include 10 questions which have been prepared to learn structure of İŞGEM and the supports given to woman entrepreneurs. Moreover, it is anticipated that these interviews done with two parties of İŞGEM which can reveal the contradictions about İŞGEM perception of two sides.

Consequently, questionnaire for the consultants include 14 questions which have been prepared to understand the background information about İŞGEMs and taking expert opinion about women entrepreneurship and İŞGEM concepts.

The data gathered from these questionnaires are compiled with the information gathered from the other sources in order to enhance the analysis of the study. (*You can see the questions as Appendix-B*)

3.4.3. Profile of Interviewees

Ten interviews have been conducted to understand what the implications of İŞGEMs for women entrepreneurship dynamics are. There are six women entrepreneurs who are based in Tokat and Pendik KİŞGEM, managers of the İŞGEMs and the two consultants who work in entrepreneurship and in the incubator field. The interviewee's profiles can be seen the tables below.

Table6 Profiles of Women Entrepreneurs in Pendik KİŞGEM and Tokat İŞGEM

Women Entrepreneurs	Sector	Education	Marital Status	Experience	Employment Provided	Year (in İŞGEM)
Pendik KİŞGEM						
1st Interviewee	Prefabricated Construction Cabins	University	Married	Seventeen years experience in this sector.	Nine people work in the business. Manufacturing works are subcontracted.	She has been in İŞGEM for five years
2nd Interviewee	Work Health and Safety	University	Single	Two years experience in this sector.	No employment provided	She has been in İŞGEM for two years.
3rd Interviewee	Welding Gloves	University	Married	Eight years experience in leather industry.	She works with her husband. No employment provided. Some parts of production are subcontracted.	She has been in İŞGEM for five years.
Tokat İŞGEM						
1st Interviewee	Home Textile	Vocational Training	Single	Twenty-eight years experience in this sector.	No employment provided	She has been in İŞGEM for two years.
2nd Interviewee	Textile	Vocational School of Higher Education of Textile	Single	Twenty-seven years experience in this sector.	Three people work in the business. However, there are ten women who work by the piece for her. She creates employment for housewives.	She has been in İŞGEM for two years.
3rd Interviewee	Textile	High School	Single	Fifteen years experience in this sector.	She works with her father. No employment provided. All manufacturing are subcontracted. She organizes the sales and marketing of products with her father.	She has been in İŞGEM for two years.

Table7Profile of Managers of Pendik KİŞGEM and Tokat İŞGEM

İŞGEM Managers	Education	Experience	Years (in İŞGEM)
Pendik KİŞGEM Manager	University / Formal Education	She worked for twenty years in banking sector and retired.	She is the manager of İŞGEM for nine years.
Tokat İŞGEM Manager	University / Distance Education	She worked as freelance SME consultant for six years.	She is the manager of İŞGEM for one year

Table8Profile of Consultants

Consultants	Occupation	Experience	İŞGEM Projects
1st Consultant	SME and Entrepreneurship Consultant	She worked as expert and director of Development of Entrepreneurship Department in KOSGEB. She is working as freelance consultant now.	She was in charge of the establishment of İŞGEMs which were founded with World Bank funds and she started two EU projects related to İŞGEMs
2nd Consultant	SME and Entrepreneurship Consultant	He worked as bureaucrat in public sector and he is one of the two partners of an Education and Consultancy Services Company.	He was in charge of establishment of Ceyhan İŞGEM and Tokat İŞGEM.

KOSGEB new entrepreneur support is providing a higher amount of grant as the strategy for the encouragement of women entrepreneurship; therefore, some small-medium sized enterprises (SME) are run by men but founded to the name of women who are the relative of the men. The women entrepreneurs who were chosen for the interviews, in this research, are in charge of running their own businesses.

The women entrepreneurs in Pendik KİŞGEM are highly educated; in fact, this could be observed through the sectors of women entrepreneurs. Three interviewees of KİŞGEM were in different sectors. First one works in the construction sector. She subcontracts the manufacturing of the prefabricated construction cabins and organizes the sales and marketing of them. She is a civil engineer and has 17 years- long experience in this sector as a deputy director general of a company. She was given promised to be the director general of the company but this was not kept. Therefore, she found her own company in this sector. She has an office in KİŞGEM for 5 years. Second interviewee delivers trainings on work health and safety, first aid and etc. She had been a biology teacher before and after taking work health and safety certificate, she decided to establish her own business in this sector. She has an office in KİŞGEM for 2 years. The third interviewee has also graduated from university and she works with her husband in the manufacturing of welding gloves. She has an 8 year-long leather industry experience and also her husband had been working in the welding jobs before so that they brought these two ideas together. They have a small workshop in İŞGEM and they do all the works by themselves. They divided production into pieces and subcontracted to other workshops. She has a place in KİŞGEM for 5 years. Two of the interviewees are in the service sectors – *actually prefabricated construction cabins refer both service and manufacturing but production part is subcontracted and the woman who owns the company is doing all of the organizational part* – one of them is in the manufacturing sector. While

the first and third interviewee have been eligible for KOSGEB grants, since KOSGEB does not support work health and safety area, the second interviewee could not benefit from it.

Women entrepreneurs in Tokat İŞGEM decided to grow their businesses enhancing production margin. The first interviewee sells home textile products like bed clothes and table clothes. She draws the designs patterns created by her on the products. She went to Quran School after the primary school and then she had vocational training of needle craft from the public training houses. She has been doing this job for 28 years. She delivered needle craft training to women for 12 years and after that, she founded a little shop to sell her own products and run that business for 16 years. She has a place in İŞGEM for 2 years. The second interviewee developed a technique called batik dyeing. She graduated from the vocational school of higher education of textile. She sells dresses, trousers, kerchief and various kinds of accessorizes produced with batik dyeing technique. She has been working in textile sector for 27 years. She did small piece of works with her self-invented technique for a while and then she has started her business in Tokat İŞGEM 2 years ago and she grew her business. The third interviewee also works in the textile sector and sells traditional Tokat motives on dresses, scarves etc. She graduated from high school and has worked in this sector for 15 years with her father. She has a workshop outside of İŞGEM and products are manufactured in there. She uses İŞGEM office for administrative and organizational works. She has a place in İŞGEM for 2 years. All these three women entrepreneurs utilized KOSGEB new entrepreneurship support which is also one of the selection criteria of Tokat İŞGEM.

Manager of Pendik KİŞGEM participated in KİŞGEM organization during the project process. She worked in banking sector for 20 years and retired from this sector. Since 2008, she has been working as the manager of KİŞGEM.

Tokat İŞGEM Manager has 6 years experience in work life and worked as freelance SME consultant; she prepared business plans for SMEs to take KOSGEB grants. She studied economics and she works as manager for 1 year in Tokat İŞGEM.

The first consultant worked in KOSGEB and she was the first director of entrepreneurship institute which was established in 1998. Since that time she has been continuing to work in entrepreneurship field. Although she is retired currently, she still works actively. She took part in the foundation of first İŞGEMs that had been funded by World Bank in Turkey. Moreover, she was the manager of operation coordination unit of the “Technical Assistance for Woman Business Development Center” and “Technical Assistance for Establishment of 3 Business Incubators in Selected Regions and Development of a Network among Incubators in Turkey” Projects. She has great experience about İŞGEMs and entrepreneurship fields.

The second consultant who was interviewed with was working in public sector as a bureaucrat. Now, he is the co-partner of a training and consultancy services’ company and he actively works in the entrepreneurship field for ten years. He was in charge of establishment process of Tokat and Ceyhan İŞGEM. Both consultants who were conducted interviews have great experience in this field. They have different point of views towards İŞGEM support and woman entrepreneurship notions.

CHAPTER 4

THE IMPLICATIONS OF İŞGEMs ON WOMEN ENTREPRENEURSHIP DYNAMICS

There are several studies about the reasons of why women entrepreneurship is accepted as the strategy for decreasing women unemployment and poverty. The factors which drive women to entrepreneurship can be described as both positive and negative. Negative factors which are economic problems, inadequate family income, familial problems such as death or divorce, indecent working conditions, discrimination among male and female employees/workers, glass ceiling, push women into entrepreneurship. The most important reason which pushes women is financial difficulties. Positive factors which are increasing life standards, independency, success, desiring to lead their lives, flexibility attract women for being the entrepreneurs (Keskin, 2014, p.74). Besides these factors which lead women entrepreneurship, women confront with many challenges before, during, and after the establishment of their businesses. In order to see these entrepreneurship dynamics of the women in İŞGEMs, their experiences and perception of work are analyzed under three topics.

4.1. The Work Life Experiences of Women in İŞGEMs

In this part of study, previous experiences of women in İŞGEM are going to be analyzed. One of the main challenges of women is lack of experience. The women in these two İŞGEMs are generally experienced in their sectors. They have different educational backgrounds and also the reasons which push and pull them to entrepreneurship are various. The women in Pendik KİŞGEM have worked as employees in different sectors and their entrepreneurship journey is more like the choice of the women in Pendik KİŞGEM. However, this seems the only way for

the women in Tokat İŞGEM. When we look at their life experiences before they come to İŞGEMs, this situation can be observed.

The first interviewee (Pendik KİŞGEM, prefabricated construction) mentioned her background:

“I am civil engineer. I have 24 years work experience and I have been working for 17 years in this sector. I worked as deputy general director in one of the pioneer companies of this sector and I was promised to be the general director. I wanted to have second child and I gave up this because of this promise. However, they did not keep their promise so I quit and took my compensation from the company. I decided to set up my own company using this money. I trusted my intellectual knowledge and experience. I had good relations with the customers and I have a network in this sector. Also I had grown up in the construction areas because my father was contractor. In the beginning, I had a business partner and we were about to lease another place where in an office tower, but he called me one day before and said to give up. After this, I decided to move on alone.”

The second interviewee (Pendik KİŞGEM, work health and safety) told the story of how she decided to start her own business:

“I was a biology teacher. I liked studying biology and teaching something important for people gave me inner satisfaction. I took work health and safety certificate 8 years ago and I have been working as work health and safety expert since that time. When I was working in Çanakkale 3 years ago, I saw a firm which worked in this sector and I decided to start my own business in this sector.”

The third interviewee (Pendik KİŞGEM, welding gloves) told that she faced some unexpected situations when she started her business. She said:

“I established the business in 2012. Before that I was working in leather industry for 8 years. I quit the job. I wanted own my own business in order to be more flexible. We thought that we can produce leather gloves. My husband worked in welding industry and we combined these two ideas. We learned everything with asking to people. However, establishing a business is really tough job. If you have an idea but not money... You need to be prepared for big problems. We spent all money for this business. We went to holiday this year for the first time after 5 years.”

As it is seen from the interviews that women in Pendik KİŞGEM have wide spectrum of different experiences. Moreover, they worked as the qualified employees before establishing their own businesses. Entrepreneurship is not a requirement but a life choice for them. When we look at Tokat İŞGEM, there are only 3 women entrepreneurs in there and they all work in the same sector which is

textile. Although their backgrounds are different, they share the similar experiences.

When the first interviewee (Tokat İŞGEM, needle craft) her story how she started to this business, she said:

“I am designing genuine motives for the home textile products. I have been doing this job since 1989. I delivered vocational training about needle craft for 12 years and after that I opened a shop in city center. I did not have any money even for buying one meter cloth. I rented a shop and started. I had a sewing machine and I decorated the display window with the pieces from my dowry. My father helped me to pay the rent for the couple of months. Then I started to make money. However, the number of these kinds of shops increased and I did not want to continue to same way. I knew that I can grow my business and export my products. I want to work with big companies but I do not trust the firms in Turkey. The stole my designs before so I do not show my designs to anyone.”

Textile is the most common sector in Tokat. There are vast amount of shops in which traditional local motives on textile products are sold, in Taşhan (city center). Unemployment rate of women in Tokat is high and it seems that textile sector is one of the biggest sectors which create employment for women. It seems that this is not much like the intended choice of women; it is more like the best and safest way to be in the work life because there are not many opportunities for women who want to participate into labor market in Tokat. When I listened their background stories about how they decided to start their business, I could see that this was not intended or well planned decision.

The second interviewee (Tokat İŞGEM, batik dying) was telling their entrepreneurship story as:

“I graduated from the Vocational School of Higher Education of Textile. I prepared patterns for big companies for 10 years. However, improvements in technology affected my job and I could not get new orders. At that time, I was doing batik dyeing at home as the hobby. Then I invented the new method in this technique. After that I decided to develop and grow this job.”

The third interviewee (Tokat İŞGEM, textile) mentioned:

“Before rent a place in İŞGEM, I was printing local motives of Tokat on the clothes and scarves. I was working as fason. I wanted to be more institutionalized in order to increase my profitability.”

As it is seen from the examples above, textile is the most common working area for women. Also there are few business opportunities in Tokat especially for women. However, women in Tokat İŞGEM have self-confidence about what they do. Although choosing the sector is not their intended decision, they have an enthusiasm to grow their business and they would like to make difference.

There are pulling and pushing reasons which drive women to entrepreneurship. Through their stories, it can be analyzed that women in Pendik KİŞGEM had many different opportunities, but they preferred to be entrepreneurs with different impulses. However, it seems that entrepreneurship is one of the best ways to make money and career for women in Tokat İŞGEM. On the other hand, familial factors are among one the reasons that pull or push women into entrepreneurship. Many studies show that women generally spend money for their families. Therefore, women entrepreneurship is seen as the strategy to reduce poverty. I tried to learn tendencies of women entrepreneurs on spending money for. In Pendik KİŞGEM, among 6 women, only 2 of them were married with children. Also one of them works with her husband and this business is their only income. Therefore, she said that she spend all of their money for their entire expenses including their business costs. The other was the first interviewee (Pendik KİŞGEM, prefabricated construction) and she said that she never spends money for the social activities; she mostly spends her money for the family and also she invests to her own job. The women who were not married told that they spend their money for their subsistence and their businesses. Whether they married or not, these women have perception that they need to invest their businesses for the growth. Maintaining or supporting their family budgets are not the only focus of these women. They also want to sustain their businesses and success.

4.2. The İŞGEM Experiences of Women

The women who were interviewed with in this study have past experiences in work life. Even though the experiences and backgrounds of women in Pendik

KİŞGEM and Tokat İŞGEM are different, reasons of why they wanted to establish their businesses in İŞGEM have similar peculiarities. Mainly, they chose to be in İŞGEM in order to smooth over the problems that they face in establishment of their business.

These are the first phase problems such as finding capital, finding a place, reducing the starting costs, purchasing goods and machines, loneliness (Güney, 2006, p.38). Providing rental units and opportunity to utilize KOSGEB grant without taking entrepreneurship courses would be helpful to reduce the impact of these problems. The women in İŞGEMs mentioned these situations while telling why they chose İŞGEM. The first interviewee (Pendik KİŞGEM, prefabricated) said:

“After we dissolved the partnership with my business partner, I needed to find cheaper place in order to keep my money longer. I heard KİŞGEM from KOSGEB. If I could not find KİŞGEM, my money would have run out sooner.”

The second interviewee (Pendik KİŞGEM, work health and safety) also mentioned that for her job she needed classrooms and common spaces in KİŞGEM are useful for this. She said:

“I have heard KİŞGEM from my friend and I came here to start my business. Rents are really affordable. Moreover, I have to meet the standards of work health and safety trainings and it is really difficult to provide this outside. I have struggled too much to get the approval of Ministry of Health. We did some renovations in İŞGEM for this. For example, we changed the electric boards and İŞGEM management allowed those changes.”

The third interviewee (Pendik KİŞGEM, welding gloves) told why she preferred to be in İŞGEM:

“When I started this job, my husband was not with me. The first reason I chose KİŞGEM is security. It is really difficult to run a business outside as a woman. KİŞGEM is very good place for women. The utility bills for common areas of KİŞGEM were met by the municipality. Moreover, rents are very convenient.”

When it is considered how living conditions are expensive in İstanbul, one of the main aims of the women in Pendik KİŞGEM is reducing their starting costs. Moreover, besides the spatial support of KİŞGEM, all entrepreneurs mentioned

the solidarity and friendship among women in KİŞGEM. They think that KİŞGEM is advantageous for women. The second interviewee (Pendik KİŞGEM, work health and safety) emphasized that there are some women entrepreneurs who cannot afford to sustain their business without support of KİŞGEM. Moreover, they mentioned that KİŞGEM manager is very supportive and she always helps them. They all said that there are good relations among women in KİŞGEM and they support each other. Some of them make collaborations to be stronger. The second interviewee (Pendik KİŞGEM, work health and safety) told that people have at least one good friend in KİŞGEM. This situation creates solidarity among women and friendly environment where women feel comfortable. However, these situations are different for Tokat in some way. The women in Tokat do not think that rents are convenient in Tokat conditions. The first interviewee (Tokat İŞGEM, needle craft) thinks that rents and the other utilities are high in İŞGEM, but İŞGEM management gives time to her to pay the rent. She also told why she preferred to be in İŞGEM:

“I want to grow my business. I want to export my products. During this whole time I searched a lot where can I start. I talked to KOSGEB and they told me that I can go to İŞGEM. I rented two units in here. Work places are suitable for manufacturing. There is enough space to put the machines.”

Second interviewee (Tokat İŞGEM, batik dyeing) also thinks that the rents are not too low. However, she said:

“I had a small amount of capital and I decided to apply KOSGEB grant. I have heard İŞGEM from KOSGEB and I rented two units. Moreover, İŞGEM manager helped me to prepare my business plan for the application of KOSGEB grant. One part of the units is used for dyeing process and the other part is used for the turned the dyed pieces into textile products such as dresses, scarves, kerchiefs etc. The units are big enough for the manufacturing.”

The third interviewee (Tokat İŞGEM, textile) told:

“I heard İŞGEM from KOSGEB and I learned that I can utilize the new entrepreneurship support of KOSGEB, if I have a place in İŞGEM. With the KOSGEB support, I opened a workshop outside of the İŞGEM and I am organizing manufacturing, sales and marketing from the office in İŞGEM with my father.”

Even though rent costs are not attractive for women entrepreneurs, spatial conditions of İŞGEM are crucial for them. Moreover, the advantage of eligibility to KOSGEB grants without taking entrepreneurship courses and free consultancy about preparing business plan are effective why women chose to start their business in İŞGEM. The women in İŞGEM did not mention solidarity among women but security is also important for them.

I also asked what kind of services they take from İŞGEM in order to understand how consistent of the information gathered from İŞGEM managers. Women entrepreneurs in İŞGEMs gave the consistent information with the İŞGEM managers. Women in Pendik KİŞGEM said that KİŞGEM manager always supports them and inform them about the events related to their businesses. KİŞGEM manager told that they delivered entrepreneurship trainings to women in the establishment of KİŞGEM, but now they do not organize trainings. Also women in Pendik KİŞGEM confirm this situation. Their main motivation to be in KİŞGEM is infrastructural support and supportive approach of KİŞGEM manager. The women in Tokat İŞGEM also confirmed that they receive training support. Moreover, second and third interviewees told that they attended the international conference with the guidance of İŞGEM and demonstrate their products in there.

Women consider the advantages of İŞGEM while establishing their businesses in İŞGEM. Furthermore, they utilized the unknown advantages of İŞGEM such as the solidarity, especially women in Pendik KİŞGEM. Nonetheless, there are some inadequacies of İŞGEMs which were emphasized by the women entrepreneurs. When I asked the question of “what kind of services do you expect from İŞGEM besides the current ones?”, it is seen that even though there are common points, answers are differs in terms of the point of views of women in Pendik and Tokat. The first interviewee (Pendik KİŞGEM, prefabricated construction) told her expectations:

“I want to have some specific training, but not the basic level entrepreneurship trainings. I can deliver specified trainings such as social media management, fund raising etc. Also I want here to be more alive place.”

The second interviewee (Pendik KİŞGEM, work health and safety) would like take training support, specifically about sales and marketing. Moreover, she emphasized that network is very important and KİŞGEM is inactive to help them to set up or find new networks. The third interviewee (Pendik KİŞGEM, welding gloves) added another dimension:

“In the beginning, I suffered from the lack of knowledge about bureaucratic and legislative subjects. It would be very good that if KİŞGEM could provide legal consultancy.”

The women in Tokat İŞGEM have similar expectations from İŞGEM. However, they live some problems because of the physical and locational conditions of İŞGEM. Besides these, because they have less knowledge about entrepreneurship, they need more guidance. The first interviewee (Tokat İŞGEM, needle craft) told her expectation from İŞGEM:

“KOSGEB and İŞGEM should make a deal about the rents and the other costs. I should not think about all these staff. I only want to focus on my job. I am searching networks to sell my products. İŞGEM should find these networks.”

She would not like to struggle with the managerial and budget related parts of entrepreneurship. She would like to focus on her creativity. The second interviewee (Tokat İŞGEM, batic dyeing) mentioned physical conditions of İŞGEM:

“İŞGEM has advantageous in many ways. Rents are not too low, but it is difficult to find these size units in Tokat to this price. However, in the beginning I suffered from the infrastructural problems of the building. They solved most of them but I am afraid that they will be happen again because my places were about to ruined. Moreover, İŞGEM is located far from the city center. Retail sale is not possible in here and also transportation is difficult if you do not have a car.”

She added that she had problems about marketing and networking, but she started to solve these problems. However, she thinks that İŞGEM can involve more to these processes. Also the third interviewee (Tokat İŞGEM, textile) pointed to similar issues. She said:

“I came here to benefit from the advantages of İŞGEM. They helped me to prepare business plan for KOSGEB grant. However, I would like to have more support about marketing and networking.”

It seems that İŞGEMs can meet the minimum requirements what they are expected. However, they cannot provide the qualified services which help to improve growth and profitability of the ventures in İŞGEMs. This situation is consistent with the opinions of consultants about İŞGEMs. Tokat İŞGEM manager mentioned that they would like to improve their incubation services but financial problems, local dynamics and lack of human resources are main obstacles. Also the entrepreneurs mentioned about the inadequacy of consultancy services of İŞGEM. These services cannot be improved rapidly. Time will show whether Tokat İŞGEM will be succeeded to improve its incubations services or not. This situation is different for Pendik KİŞGEM because there is no effort or plan to improve training and consultancy services, even though there is demand from entrepreneurs.

4.3. Women’s Evaluations to Work and Entrepreneurship

Participation of women into labor market has become important topic and the policies and programs about increasing women employment rate have been accelerated since 1980s. Women are the great majority of population and capitalist societies need the labor power of women. Creating employment for women has started to be seen as the strategy for one of the solutions of poverty. However, women confront with some difficulties related to establishing a business which all entrepreneurs confront with. Besides these problems, women have to struggle with different problems related to being a woman. Also Pendik KİŞGEM manager mentioned the similar issues:

“Financing and sexism are big problems for women. Even men and women have equal educational background and experiences, men are preferred in work life. Also there are a lot of people who involved women’s job. Women who want a place from KİŞGEM generally come here with a man. When I ask a question to the woman, the man next to her answer that question. They are under pressure by their social environment. Moreover, women who have little children face some problems. During summer holiday, children are

at home. They have to bring them into KİŞGEM. This is advantage for them. Nobody has problem with that. Children play together. However, husbands of some women pressurize them to give up their job. They are telling these to me. There are even some women who divorced from their husbands because of these conflicts.”

The second consultant used the complementary sentences with Pendik KİŞGEM manager:

“The problems that women entrepreneurs face with are not much different from the problems that they confront with in the work life. These are family structure which hinders women taking education and participation into labor market and gender inequality in the society.

Because the majority of women interviewed with are not married and also all of them have working experiences before, they were exposed less social pressure. However, when we look at the women in İŞGEMs, the most dominant reason for the women in both İŞGEM is to be successful and being free to what they want to do. Furthermore, they may face with different kind of pressures and problems in their entrepreneurship journey. Soysal (2010) defines these problems as the problems related being women and the problems related to establish business. The problems related being women are traditional gender roles, lack of education, lack of experience and knowledge and distrust to women about their successes (pp.77-78). Also the problems related to establish business are general problems for all entrepreneurs; these are preparation of business plan, needs assessment and supply of needs, finding capital and management of budget, finding clients, sales and marketing, administrative issues - management and sustainability of the business - (Güney, 2006, p.38). In order to understand what kind of problems women in İŞGEMs faced with and what their perspectives about the work, I asked the problems in the establishment process of their businesses and reasons why women should work.

The first interviewee (Pendik KİŞGEM, prefabricated construction) answered:

“I did not struggle with the big problems because I had intellectual knowledge and strong networks. I have always asked what to do to the people who know the best. However, people generally think what women do is just a hobby not a real job. There is a big social

pressure on us. They expect us to make money as fast as possible. Because of this we afraid to take risk. This is the biggest disadvantage of being women, not taking risk.”

The second interviewee (Pendik KİŞGEM, work health and safety) mentioned bureaucratic problems related to legislations:

“I had to struggle with the changes in regulations and also it was really difficult to meet all requirements of Ministry of Health. These were not the problems directly related with me. Moreover, I had financial difficulties and borrowed money from my family and my boyfriend.”

The third interviewee (Pendik KİŞGEM, welding gloves) mentioned:

“Establishing business is too difficult. Manufacturing is too hard; there are too many pieces. It is really difficult to arrange raw material. Nobody keeps promises. We had a little accumulation. Banks did not give credit to us. We sold our apartment. There are many unexpected expenses in manufacturing. We lost a lot of money. Also documentation is problematic. We decided to manufacture welding gloves, but they said you have to have quality certificate. Who will give that certificate? There is no such institution. We take the certificate from Hungary. You have to have certificate to carry your materials. These take too much time and this process is exhausting.”

Financial and bureaucratic problems are the main problems of women in Pendik KİŞGEM. However, the first interviewee mentioned that women are afraid to take risks and this is the biggest disadvantage of women. Moreover, this situation was indicated in GEM 2013-2014 data that women are more deliberate to take risk compared to men in business life (Karadeniz, 2014, p.22). Even though women in Pendik and Tokat have different urges to work and being entrepreneurs, they may face de similar problems.

The first interviewee (Tokat İŞGEM, needle craft) told:

“When I started to run my shop, everybody told that this girl cannot do this. I feel that I have to prove myself to them. I know this job, I can do it. However, I have never thought how difficult it would be. When I come to İŞGEM to grow my enterprise, my business plan which will have been submitted to KOSGEB was delayed for nine months. I received KOSGEB grant one year later from the date I set up this business. This put me in very difficult situation. Banks did not give credit to me and I had to borrow money from my relatives and friends. I hate banks, they exploit us! But I believe that I will get over these times. I have potential to work with big companies”

The second interviewee (Tokat İŞGEM, batik dyeing) mentioned:

“In the beginning, I bought the machines to increase the production. Receiving the KOSGEB grant took eight months. Until that time, I had serious financial problems. Also I needed to find clients to sell my products in that time. I borrowed money from my family in order to get through that period. But thank God now, everything started to get in the way.”

The third interviewee (Tokat İŞGEM, textile) told that she wanted to minimize the risk. She said:

“I needed to buy machines and I needed people who work for me in order to increase the capacity of production. However, I had limited money and KOSGEB grant would have been paid for months. Therefore, I rented an office in İŞGEM and I waited to buy machines until I receive the money from KOSGEB”

Women generally struggle these problems alone. Some of them are not ready to carry this burden. They hesitate to take to risks but also they have courage to improve the capacities of their businesses. Therefore, they try to find the least risky way. For example, almost all women entrepreneurs interviewed with suffered from financial problems but they preferred to borrow money from their relatives or they chose İŞGEM in order to keep their limited amount of money for longer time. These are the safety exit strategies of women who wanted to be entrepreneurs with taking low risk. Moreover, it was important to learn why these women want to work despite all these challenges.

The first interviewee (Pendik KİŞGEM, prefabricated construction) answered why women should work:

“I have never thought to not working during my entire life. The most important reason is economic independency. I cannot live through taking money from my husband. Women should work for producing and being beneficial to other people.”

The second interviewee (Pendik KİŞGEM, work health and safety) the same question:

“Everybody should work. Working is related to human nature. Moreover, women should work for their self development and raising good children.”

The third interviewee (Pendik KİŞGEM, welding gloves) thinks that working is a therapy. She said:

“Women should work for her mental health firstly. Moreover, they should work for the welfare of their families. If women work in a society, that society can move forward. Working is a big therapy, it is healthy. It makes you trust yourself. You are working in public. You are being a respected person.”

The first interviewee (Tokat İŞGEM, needle craft) pointed another important issue for women:

“We, women suffered from poverty. We need to work in order to avoid poverty. We need to produce something valuable. We need to work for the children. We need work to access to good positions. We need to work in order to be independent, but the state should encourage women.”

The second interviewee (Tokat İŞGEM, batik dyeing) said:

“Women should work for themselves. They should not be dependent a man. They should be economically independent for their future. Also women should fork for their children because the children are our future.”

The third interviewee (Tokat İŞGEM, textile) mentioned that working increase women’s self-esteem. She said:

“While I am working, I feel useful. Being productive makes me feel great. I think women should work for to be stronger and realize their capabilities.”

Although these women face with many problems, they have strong ties with working. Working is kind of self-actualization for these women. Moreover, whether they are married or not, almost all of them emphasized that women should work for their families or children. Most entrepreneurship data show that women have a tendency to spend their money for their families and these interviews shows that women interiorize this approach. On the other hand, several studies show that women entrepreneurs carry similar peculiarities which are need of success and independency (Güney, 2006, p.34). When we look at these women, besides the motivation of earning their lives, they also want to be independent, create a value, being successful and feel themselves comfortable. These are also consistent with the entrepreneurship motivations of women indicated in the studies.

4.4. Empowerment or not? What are contributions and/ or Limitations of İŞGEMs?

There are a lot of studies on impulses which leads women to entrepreneurship, obstacles which hinders women into labor market and difficulties that are faced before and after the establishment of the businesses. Results of these studies could be varying related to different situations. Aim of İŞGEMs is eliminating the problems of business establishment. Therefore, while İŞGEMs are bringing solutions to entrepreneurship related problems, they may have a positive role in the solution of gender related difficulties.. According to data gathered from women entrepreneurs, as long as İŞGEMs are adequate in several aspects regarded to women entrepreneurship, they are also inadequate for many situations related to targets and structures of İŞGEM and profiles of women entrepreneurs.

Even though İŞGEMs have been founded as incubator centers, they deliver pre-incubation services. Pre-incubation services include spatial and intellectual support to entrepreneurs for improving their business ideas. Even though there are not management standards of İŞGEMs, they provide three major benefits to entrepreneurs: providing cheap work places, purpose oriented areas and equipments, and convenience on receiving KOSGEB grants.

Both İŞGEMs which are subjects of this study deliver pre-incubation services, but Pendik İŞGEM provides solidarity, collaboration and friendship among women by the advantage of being women centered organization. This situation is extra motivation and support for women entrepreneurs. Tokat İŞGEM have both male and female entrepreneurs, but the services provided by the two İŞGEMs are not different on the paper. Tokat İŞGEM tries to improve training and consultancy services in order to deliver advanced incubation services. Being a role model for local development is one of their targets. Tokat İŞGEM is acting as an entrepreneur who seeks opportunities to provide its own sustainability. Financial problems and lack of human resource are important obstacles. However, they

started some initiatives to reach their target. The Project of “Meslekte Dikiş Tutturan Kadınlar” is one of the examples of Tokat İŞGEM’s attempts. In the scope of project, the reasons of unemployment of women in Tokat have been researched and found that lack of vocational skills and education are important reasons hindering women from entering labor market. Sewing machines have been purchased and courses have been delivered to women in Tokat İŞGEM. They made negotiations with the textile companies in the region and they opened the path of employment of women in these companies after training. This attempt means a lot for participation of women into labor market in Tokat. Determining the elements that prevent women from participating in the labor market and efforts to remove these elements would make Tokat İŞGEM a role model for the region. Although this is an encouraging step for women's participation into worklife, Tokat İŞGEM managers think that supporting entrepreneurship should not be the only way and that alternative paths must be found.

4.4.1. Implications of İŞGEMs on the Challenges of Women

İŞGEMs generally bring practical solutions for very early phase problems of enterprises which are finding proper place and business plan. However, their current situation is inadequate to solve more complex problems of women entrepreneurs. Implications on women entrepreneurship dynamics of İŞGEMs can be expressed in three categories: gender, procedural complexities and administrative and managerial challenges. Gender issue means that women entrepreneurs confront with extra difficulties just because of being women. Procedural complexities and administrative and managerial challenges refer to problems related to establishing business. Procedural complexities include difficulties of business establishment process such as finding capital, budget management, finding proper workplace, preparing business plan, supplying office equipment and etc. Administrative and managerial challenges cover all

organizational and managerial challenges such as bureaucracy, networking, market research, finding clients, sales and marketing.

4.5. The Challenges of Women Entrepreneurship

4.5.1. Gender Dimension

Women are oppressed under the pressure of traditional roles. Idea of entrepreneurship attracts women, because being owner of a job provides them more flexible work environment. However, this situation does not eliminate all problems related to gender for women in work life. Traditional gender roles, lack of education, and social pressure are main obstacles and difficulties in front of women.

Traditional gender roles are always an obstacle in front of women hindering participation into labor market. Raising children, caring elders or handicapped of family and domestic works are always seen as primary duties of women. Even if women work outside of home, perception of gender roles in society do not change. This is also one of the reasons which led women to entrepreneurship. Because permanent paid employment is not as flexible as entrepreneurial activities and this may cause trouble in the family. However, flexibility of entrepreneurship is not always a smooth solution of the familial problems. Pendik KİŞGEM manager told that many people intervene in the women's businesses. Also women may face some problems related their roles in the family with their husbands which can even lead to divorces sometimes. Moreover, child care is another important barrier for women in labor market. KİŞGEM creates an environment where women can bring their children in summertime but this is not the concrete solution.

According to the field research conducted in Tokat, the unemployed women said that domestic works, child and elderly care are major reasons hindering women's participation into labor. When the same question was asked to employers, most of

them argued that traditional roles and responsibilities of women have important role hindering women from the participation into labor market¹⁸. It is observed that traditional gender roles play a negative role on women's participation into labor and business establishment. According to GEM 2013-2014 data, women are more deliberate to take risk compared to men in business life. The ability of taking risks is related to individual's situation how he/she is away from social pressure and individual's financial condition. Women generally have limited money and they are exposed to social pressure so they have only one hit wonder. Therefore, fear of failure prevents them from taking risks. Women are more likely to focus on being successful at their works. This situation can be observed on women in İŞGEMs. They would like to be good at their jobs. They do not take huge risks but they try to improve their capacities in some way in order to provide sustainability of their businesses. They need to extend their markets, find new networks, clients and investors. In this point, help from İŞGEM is needed, but İŞGEMs are inadequate to provide support in this regard. If İŞGEMs could create the opportunities for women to improve their capacities, they will not feel alone and they will be more courageous about taking risks. KİŞGEM manager mentioned that there is nothing KİŞGEM can do to improve this situation. Tokat İŞGEM manager indicated the same situation.

Traditional roles and social pressure on women are not the only obstacles. Women are generally less educated compared to men. Despite the level of education of women is increasing, it's still behind men's education level. Also the qualifications of female entrepreneurs are not at the same level for each region in Turkey. In urban areas, women are more educated, have qualified skills and have some savings in order to use for establishment of their businesses. In rural areas, women are less educated and do not have enough human capital. The women who are in the first group prefer entrepreneurship as the part of their occupational

¹⁸Ülküer, N. & Çevik, İ. (2017). "Meslekte Dikiş Tutturan Kadınlar" Projesi Ortak Akıl Toplantısı Raporu. 2017, p.33

improvement; for the women in second group, entrepreneurship is a life and subsistence strategy (Keskin, 2014, p.77). When we look at the two İŞGEMs, peculiarities of these two groups can be observed. The women in Pendik KİŞGEM are more educated and their businesses are part of their career path and they all have enough amount of money to start their businesses besides the KOSGEB grant. However, women in Tokat İŞGEM are generally less educated and more likely to run operations on business areas which are consistent to traditional roles of women in society, such as needle crafting and fabric printing. Only one interviewee among three in Tokat İŞGEM, who run her business with her father, does not manufacture by herself. She organizes production, sales and marketing with the help of her father. The other two women in Tokat İŞGEM, lead their handicraft skills to an entrepreneurship idea as life and subsistence strategy. Furthermore, these women aim to grow their businesses and increase their profit margin.

4.5.2. Procedural Complexities

Women entrepreneurs struggle with procedural problems related business establishment process. Women generally have trouble on finding capital, calculating costs, finding work place, preparing business plan, supplying office equipment and sustaining business lonely. Finding kick-off money is the first challenge. Because women have less money, less experience and less property compared to men, they are less eligible to take credits from banks. KOSGEB grants are provided on the basis of invoiced expenditures to the entrepreneurs. Therefore, women who do not have enough kick-off money and not eligible to take bank credits, cannot benefit from these grants. It has been observed that some of the women in İŞGEMs are not eligible for bank credits and those who are eligible do not prefer to use credits. Every interviewees except the second in Pendik KİŞGEM (work health and safety) benefited from the KOSGEB grant. Besides they used their own savings and the money they owe from their relatives.

Among major duties of İŞGEMs are bringing solution to the lack of physical infrastructure of the workplaces and the provision of counseling support in financial matters. It is considered that they are sufficient in the context of infrastructural support. Second interviewee (Pendik KİŞGEM, work health and security) indicated that, she could provide requirements of her business by the help of KİŞGEM supports. These supports include providing physical environment for delivering health and safety trainings and the right to use common areas. second interviewee (Tokat İŞGEM, batik dyeing) indicated that, she uses two workshops, 70 sqm each, and it is less possible to find such a place in Tokat under normal conditions. However, common areas of İŞGEMs can be used more efficiently and effectively. Providing opportunities such as lifelong vocational trainings, conferences, fairs and seminars may improve capacities of entrepreneurs and make them develop networks easier. Unfortunately human resource and staff capacity of İŞGEMs are not adequate to organize such activities. It is considered that the consulting services provided by İŞGEMs in terms of access to financial resources are at an inadequate level. Although Tokat İŞGEM manager expressed that they provide detailed information to entrepreneurs on access to those grants and other financial resources, it has been concluded that entrepreneurs' information on financial matters is inadequate. İŞGEM only supports entrepreneurs on accessing grants. It has been evaluated that there is no adequate support for improving the efficiency and profitability of the business and thus ensuring the financial sustainability of the enterprise. For example, first interviewee (Tokat İŞGEM, needlecraft) mentioned that İŞGEM should introduce the people with business ideas and investors in order to find solutions to financial problems. As mentioned above, providing work places is the major requirement of İŞGEMs and it is important for entrepreneurs, especially for women entrepreneurs because İŞGEM provides secure and cheap work places. Moreover, women have limited money and İŞGEM allows them to keep that money for longer time. The first interviewee (Pendik KİŞGEM, prefabricated

construction) emphasized that her saving would run out sooner, if she could not find a place in KİŞGEM

İŞGEMs facilitate some difficulties of the procedural processes for entrepreneurs. However İŞGEMs' structure does not ensure that the entrepreneurs have sufficient capacity to increase their business capacities, financial viability and profitability, as the two consultants have stated.

4.5.3. Administrative and Managerial Challenges

Most of the researches about women entrepreneurs reveal that women are less experienced in work life compared to men. According to the field research on micro and small scale businesses in 2001, %80 of male entrepreneurs had worked in a job before the establishment of their business, while this rate is %46 for women (Özar, 2005, p.18). Women are at a disadvantage position compared to men in administrative and managerial matters, which causes women to face greater challenges in bureaucratic processes, networking, market search, customer discovery and marketing.

In the start-up period of businesses, entrepreneurs have to deal with heavy bureaucratic processes. Due to the inadequacies of existing structures of İŞGEMs, they cannot support entrepreneurs in this process. However, women's solidarity contributes to problem solving in such situations in Pendik KİŞGEM. For example, an entrepreneur who has had trouble with legal processes in the previous period can provide support to entrepreneurs who need it to find a reliable lawyer. This is not the direct service provided by KİŞGEM, but the atmosphere of KİŞGEM. The other important challenge for women is networking. It is key point in here because all business relations are run through networks and setting up networks is a long process which women are in disadvantage position. The women in Pendik KİŞGEM are more advantageous at setting up networks due to having previous work experiences and living in İstanbul. The women in Tokat

İŞGEM stated that they needed support in market research and customer relationship issues but they did not receive help from ISGEM. The first interviewee in Pendik KİŞGEM suggested that İŞGEMs should play a pioneering role in networking among women entrepreneurs. The most important elements in business execution are the organization of services and production process, customer relations, personnel management, sales and marketing. The role of women in labor market is often the workers position. There are fewer women in the managerial position. Their lack of knowledge and experience on this subject negatively affects the sustainability of the business. This situation can be observed more clearly in Tokat İŞGEM. For example, the first interviewee (Tokat İŞGEM, needle craft) mentioned that she does not want to struggle with financial issues such as paying the rent and utilities. Moreover, she thinks that KOSGEB and İŞGEM should agree on the payment of the rents and similar expenses. She also mentions that İŞGEM should find new clients and network for her.. These sentences are indicators of lack of managerial skills. Calculation of office costs, market search, networking and sales of products are the main elements of founding an enterprise. All these have to be planned, calculated and organized before starting. If an entrepreneur starts a business without considering these elements, it will cause failure. She implied that she only wants to focus on the creative part of her job without thinking the other elements of entrepreneurship. However, entrepreneurship is not independent from paying the rent, finding the client etc. In fact, she does not want to be an entrepreneur. She desires to work free in order to use her creativity, but she does not have any other option to do this except entrepreneurship.

İŞGEMs do not directly interfere with the management processes of the companies. With the improvement and dissemination of counseling and training services, it is evaluated that women's management skills can be improved.

4.6. Differences and Similarities between the Cases: Pendik KİŞGEM and Tokat İŞGEM

These two establishments (Tokat İŞGEM and Pendik KİŞGEM) fulfill the minimum requirements for the right to use names¹⁹. Even though Pendik is woman İŞGEM, there are differences in support mechanisms between Pendik and Tokat. The profile of woman entrepreneurs shows one of the main distinctions which lead to different analysis in terms of the implications of İŞGEMs on entrepreneurship dynamics of women. These are educational, and solidarity based differences. The important point in here is to analyze how same supports affect women of different profiles in terms of the problems they face. Moreover, women's profiles are not the only parameters to see the impact of İŞGEM. The gender perception, personal drive and efforts of managers have also important roles in here. Pendik KİŞGEM manager has gender perspective. This means that because Pendik KİŞGEM was founded as an incubator for only women entrepreneurs, KİŞGEM staff has taken gender equality trainings. It was aimed that KİŞGEM staff can approach difficulties of women entrepreneurs from the gender perspective. KİŞGEM manager is aware of the different challenges of women compared to men. She emphasized that women entrepreneurs provide solidarity and besides the İŞGEM support, this makes them stronger. Moreover, she personally interested in women's problems related to their jobs and families. She knows that this kind of place is important for women and would like to preserve this structure as much as possible. Tokat İŞGEM manager is also a woman but she does not approach the women entrepreneurs like the way that Pendik KİŞGEM manager does. She knows that there are obstacles making women's participation into labor market difficult, but she thinks that the problems

¹⁹İŞGEM name right is belong to KOSGEB and İŞGEMs should fulfill requirements described by KOSGEB in order to use and preserve İŞGEM name. İŞGEMs take establishment support from KOSGEB up to 650.000,00 TL. Moreover, up to 200.000,00 TL, İŞGEMs get operational support. Retrieved from [http://www.kosgeb.gov.tr/Content/Upload/Dosya/Giri%C5%9Fimcilik/2017.03.16_Giri%C5%9Fimcilik_Destek_Program%C4%B1_Uygulama_Esaslar%C4%B1_UE-03-\(14\).pdf](http://www.kosgeb.gov.tr/Content/Upload/Dosya/Giri%C5%9Fimcilik/2017.03.16_Giri%C5%9Fimcilik_Destek_Program%C4%B1_Uygulama_Esaslar%C4%B1_UE-03-(14).pdf)

related to entrepreneurship are valid for both men and women and İŞGEM mechanism exists to eliminate those. She does not think that women feel the pressure of these problems more than men. Moreover, there are educational and experience based differences between two İŞGEM managers. They both are graduated from university but Pendik KİŞGEM manager studied formal education and Tokat İŞGEM manager studied distance education. Also, while Pendik KİŞGEM manager has vast experience in banking sector, Tokat İŞGEM manager has been working for 6 years. These differences can be explained through where they born and raised, the impact of the cultural and traditional codes and their world view. Even though Pendik KİŞGEM manager is seen more qualified than Tokat İŞGEM manager, Tokat's manager has more professional ambition to contribute entrepreneurs' work lives and run İŞGEM as the real incubator. While Pendik KİŞGEM manager approaches entrepreneurs "emotionally" considering the other dimension of problems that women face with, Tokat İŞGEM manager approaches more "professionally". These conceptualizations are deduced from their understanding of management and consultancy. Pendik KİŞGEM manager does not have career ambition because she worked in managerial positions in banking sector for 20 years and retired. She has developed friendly relationship with the women in KİŞGEM. Her management understanding is not hierarchical. This is also related that KİŞGEM is in İstanbul and developed economic life in İstanbul leads managers to new generation managerial understanding. KİŞGEM manager is not able to provide qualified training and consultancy services for the tenants, but she listens and encourages them. Therefore, her relationality is more "emotional". However, Tokat İŞGEM manager has more ambition to move forward in her career, because she is less experienced and İŞGEM gave this opportunity to her. She is less experienced in work life compared to KİŞGEM manager, because Tokat is a small city with very few career opportunities for women. On the other hand, İŞGEM gave this opportunity to her. She approaches this job as the important opportunity for her professional career; therefore, her relations with the tenants are more "professional". She does not involve in their

personal lives, but she has targets to improve incubation services of Tokat İŞGEM.

Pendik KİŞGEM profile shows that all women entrepreneurs are well educated and the enterprises founded in KİŞGEM require different qualifications. Moreover, women who were interviewed have experiences in work life as qualified employees. Women in Tokat İŞGEM get vocational trainings in handiwork and also they have experience in this field. When we compare this two situations, gender based work understanding could be observed. While women in Tokat İŞGEM are doing works related to women's traditional role, women in Pendik KİŞGEM are working in various kinds of sectors. This is not only related with the different backgrounds of women; this is also related with the textile where woman's labor intense sector is the main sector of Tokat. Women in Tokat do not have limitless choices or opportunities as the women in İstanbul do.

Women in KİŞGEM are mostly well educated and they may search developments and events related to their businesses; they have chance to use opportunities living in İstanbul. They have access trainings, conferences, workshops and meetings in various topics and they can set up a network through these channels. With the help of these networks; finding clients, selling and marketing their products or services become easier compared to the women in Tokat İŞGEM. For example, the first interviewee (Pendik KİŞGEM, prefabricated cabins) was a member of KAGİDER and attending events related to entrepreneurship and her job. Second interviewee (Pendik KİŞGEM, work health and safety) attended entrepreneurship groups which are "*Yeniden Biz*" and "*Girişim Savaşçıları*".

Tokat does not have these opportunities that İstanbul has. The interviewees in Tokat İŞGEM told that they participated in "sales and marketing" training organized by Tokat İŞGEM. Although the women in Tokat İŞGEM have less opportunity to access trainings and events compared to women in Pendik

KİŞGEM, they do not demand any training services from Tokat İŞGEM management as it is understood from the interviews. They think that they need support for more concrete issues such as finding new markets, clients and networks and also they may expect financial support from İŞGEM. They do not think that trainings are the part of developing their businesses unlike the women in Pendik KİŞGEM. Moreover, women in Pendik KİŞGEM have more opportunities about trainings and events, they demand this from KİŞGEM. On the other hand, İŞGEM can be a facilitator about networking, but building relations between big companies and clients requires experience and communicational skills. In other words, it is not solution to find net works, clients etc.; women entrepreneurs' capabilities should be encouraged to develop to sustain their businesses through these relations.

There is also thematic difference between these two İŞGEMs. As mentioned before, Pendik KİŞGEM is woman-centered incubation center funded by an EU project. All entrepreneurs are women and they are the real owner of the enterprises. When the “*why KİŞGEM*” question was asked to the interviewees; they mentioned that there is a big solidarity among women in there. For example, if someone needs something or has a problem, others help her or share their experiences. Women see that there are other people like them. Moreover, some of the companies in KİŞGEM are doing compatible works and they make collaborations sometimes and support each other in this way. Moreover, they told that they feel physically and mentally secure in KİŞGEM. Women circle around them and being in sheltering KİŞGEM building makes them to feel secured. Lastly, the reason of “*why KİŞGEM*” question is the cheap office rents which could be crucial in İstanbul. Solidarity among women has not been observed in Tokat which may be related with its gender mixed structure. Women are working in same sectors but they do not collaborate with each other. Also the interviewees answered “*why İŞGEM*” question as that is because they wanted to grow their businesses and İŞGEM provides large offices suitable for the manufacturing.

Furthermore, they become eligible for KOSGEB grants without taking entrepreneurship training when they have units in İŞGEM. They do not think that office rents are low, but this is also related to their expectations from İŞGEM. When we look at the security issue, women in Tokat İŞGEM feel physically secure in İŞGEM building, but the mental security illustrated by solidarity which appears in Pendik KİŞGEM has not been indicated by the interviewees in Tokat. This situation why women in Tokat İŞGEM do not collaborate or support each other can be explained through the competition issue. Textile is the most common sector in Tokat and most women work in this sector. There is a big competition among women and this is their only chance to be in work life. However, this is totally invalid for İstanbul. Also these two cities are not comparable with each other and comparison is not the purpose of this study, but differences of them create different dynamics for women entrepreneurs.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS ABOUT WOMEN ENTREPRENEURSHIP AND İŞGEMs

Women entrepreneurship is accepted as one of the useful strategy for providing women participation into labor market. It is seen as effective solution for feminization of poverty. Because of the disadvantaged position of women related to their lack of education and experience, micro enterprises of women are thought as the poverty alleviation tools. Micro credit implementation was very first activity to support small-scale women enterprises. Although it is criticized for micro-crediting, it is the most common practice in supporting women's entrepreneurship..The reason of that is the enterprises established by women are the traditional producers and low profitable enterprises. İŞGEMs' contributions to women entrepreneurship dynamics are undeniable. İSGEM supports women entrepreneurs in planning their businesses in order to prepare them for possible future problems..Secure and affordable working areas, common areas and equipment are provided to women entrepreneurs, thus the starting costs of women entrepreneurs remain low.(Güner&Korkmaz, 2010, p.62). İŞGEMs are first generation (traditional) incubators which focused on providing office spaces, common facilities and equipments and mainly for manufacture based enterprises. Traditional incubators are male dominated and gender-neutral incubation services may cause women feel excluded. Although Tokat İŞGEM tries to implement second generation incubator activities, structural problems and lack of human resource are obstacles in front of this effort. Tokat İŞGEM delivers gender-neutral incubation services. When Tokat İŞGEM case analyzed, it is seen that there are only three women entrepreneurs in Tokat İŞGEM and all they are in textile sector,

because women are concentrated in textile and service sector in Tokat. The research conducted in Tokat indicated that %92 percent of interviewed women who have work previous experience told that they gained this experience in textile or service sector²⁰. There are limited job opportunities for women in Tokat and generally they gain their work experiences in textile sector. Therefore, when they want to work and to be independent, they chose to be an entrepreneur, because this is one of the biggest opportunities to participate into labor market in Tokat. Even though Tokat İŞGEM provides good conditions for both male and female entrepreneurs, they do not have any specific plan for the women entrepreneurs.

Pendik KİŞGEM is thematic İŞGEM focused on female entrepreneurs, but there are not women-specific incubation services. Because Pendik KİŞGEM is women-centered incubator, this creates its own advantage which is the solidarity among women. In Turkey, all incubators are traditional and gender-neutral because there is no gender perspective in the incubator policies. İŞGEMs need to be restructured to ensure that they operate more efficiently. There are significant weaknesses of İŞGEMs in Turkey:

- They focus on tangible services
 - They are strongly dependent to government in both financial and promotional way
 - They suffer from lack of qualified personnel
 - They suffer from lack of planning and creativity to solve problems
- (Akçomak, 2009, p.24)

Two consultants who were interviewed also indicated that İŞGEMs have structural problems. These problems are mostly related to taking responsibility of İŞGEM organization and monitoring of İŞGEMs. Although the services delivered by 15 active İŞGEMs are the same on paper, there is no specific standard for the quality of services delivered. Moreover, their company structure is problematic

²⁰Ibid., p.31

too. İŞGEMs are run by operational company includes local actors on the board. Even though İŞGEMs support entrepreneurs in some level, they are not as successful as desired about the positive implications on women entrepreneurs' dynamics. Tokat İŞGEM is one of the examples of this situation. The project that they implemented can create important impact on women's lives which can be observed in time. Pendik KİŞGEM does not have an aim to be role model. There are contextual factors which differentiate Tokat İŞGEM and Pendik KİŞGEM. Although Pendik KİŞGEM does not have an aim to be role model, solidarity and collaboration among women creates different advantage for women entrepreneurs compared to Tokat İŞGEM. This makes felt women more secure and strong. This solidarity can be proliferated through networks among İŞGEMs.

Recommendations about Women Entrepreneurship and İŞGEMs:

Even though İŞGEMs bring some solutions to problems faced by women entrepreneurs, in order to improve the capacities of İŞGEMs, taking a concrete step to solve the structural problems and İŞGEM status should be clarified. According to KOSGEB legislations²¹, İŞGEMs cannot distribute profit to share holders during the time that they receive KOSGEB support. This is problematic because it is a company, but profit cannot be distributed. If share holders would make money from İŞGEM, services and efficiency of İŞGEM can be improved. İŞGEM name right is issued by KOSGEB and all İŞGEMs send annual report about their activities and entrepreneurs in İŞGEMs to KOSGEB. However, there is no department in KOSGEB that evaluates the accuracy of these annual reports.. Because of these reasons, İŞGEMs cannot be standardized. Standardization of İŞGEM supports can create permanent impact, but it is controversial how strong this impact is. Moreover, the advantage of using İŞGEM name rules should be regulated and become more advantageous. Moreover, monitoring facilities of

²¹KOSGEB, (2017). GirişimcilikDestekProgramlarıUygulamaEsasları. Retrieved from [http://www.kosgeb.gov.tr/Content/Upload/Dosya/Giri%C5%9Fimcilik/2017.03.16_Giri%C5%9Fimcilik_Destek_Program%C4%B1_Uygulama_Esaslar%C4%B1_UE-03-\(14\).pdf](http://www.kosgeb.gov.tr/Content/Upload/Dosya/Giri%C5%9Fimcilik/2017.03.16_Giri%C5%9Fimcilik_Destek_Program%C4%B1_Uygulama_Esaslar%C4%B1_UE-03-(14).pdf) p.18-19

İŞGEM should be more systematic. An action plan should be prepared to improve services delivered by İŞGEMs. After these changes, methods should be developed to increase the women-centered activities of İŞGEMs. Not only İŞGEM but all entrepreneurship or SME supports which will be provided for women should be specified in terms of needs of women entrepreneurs. Furthermore, human capital and cultural background of women from different groups should be considered while these supports are designed. Moreover, incentives for İŞGEMs should be increased according to number of women who are supported by İŞGEM and quality of the services they provided. However, these should be monitored properly and it is necessary to make sure that women benefit from these services.

In Pendik İŞGEM example, it is seen that solidarity among women have power to create a significant impact. If women in İŞGEMs can touch each other, this would be the start of stronger chain which may create different opportunities for women. Also this issue was indicated by the two consultants interviewed. They suggested that there is a need of umbrella organization which gathers all İŞGEMs under it. If there is network among all İŞGEMs, this would be a vast advantage for both women entrepreneurs and sustainability of İŞGEMs. Entrepreneurs can reach the other entrepreneurs in other İŞGEMs and have chance to make new collaborations and find new markets to sell their products and services. An umbrella organization for İŞGEMs should be established and network among İŞGEMs should be encouraged. This would create an opportunity that women can become together in common platform where they can interact with each other. There is an association of İŞGEMs, but its capacity is not sufficient to set up this kind of network. Moreover, *“Technical Assistance for Establishment of 3 Business Incubators in Selected Regions and Development of a Network among Incubators in Turkey”* was the project that Tokat İŞGEM has involved, aimed to develop this network. However, these two initiations were failed. In order to increase the impact of İŞGEMs, networking among them plays important role, but KOSGEB should involve this process as facilitator. Moreover, İŞGEMs should aim being a

role model in their regions and encourage women who would like to be part of labor market.

On the other hand, İŞGEMs could be the useful strategy to develop women entrepreneurship, but entrepreneurship cannot be presented as the only solution of participation of women into labor market. The research conducted in Tokat²² showed that the main reasons hindering women from labor market are traditional gender roles of women and lack of education and qualified skills. Without developing policies and programs in order to remove these barriers of women confronted with in work life, it is not possible to develop women entrepreneurship too. Women have rights to work as employees in decent and secure jobs in labor market. Entrepreneurship should be an option for women if they would like to become entrepreneurs. As Ecevit (2007) argued that women entrepreneurship issue cannot be degraded to creation of new entrepreneurs; the policies should be developed in order to eliminate problems of current women entrepreneurs (p.43). Women entrepreneurship would be the strategy for making them a part of labor market and İŞGEMs can make positive contributions to this strategy. However, women entrepreneurship perception should be deconstructed and programs should be developed in order to lead women to innovative and high-profit businesses. These should be structured and well-planned programs because women have different problems in order to be overcome compared to men; therefore, these problems should be analyzed well and policies should be developed under different categories. On the other hand, the real subject in here is to develop policies and programs in order to eliminate the barriers of women in work life. Afterwards, the programs about developing women entrepreneurship

²²This research was conducted in September 2017. In the scope of “Meslekte Dışı Tutulan Kadınlar” Project which was run by Tokat İŞGEM, 300 of unemployed women and 100 employers were interviewed. The report has been written by Prof. Dr. Nurper Ülküer and İzzet Çevik. This report was not published, distributed as the output of the project. Project parties are Directorate of EU and Financial Assistance and Human Resources Development Operating Structure, Ministry of Labor and Social Security and Ministry of National Education. This report was retrieved from Tokat İŞGEM.

should be developed in terms of the needs of women and İŞGEMs should be included into these programs.

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APPENDICIES

A: İŞGEM STRUCTURES

Structure of İŞGEMs is defined by KOSGEB legislations. İŞGEM structures are defined:

a. Founder

1. İŞGEMs can be founded by higher education institutions, special provincial directorates of administrations, incubators and chambers as solely or collectively.
2. Founder has to be placed in the province that İŞGEM is founded

b. Structure of Operational Company

1. İŞGEMs are run by operational company
2. Operational company is the legal entity which is defined in Turkish Code of Commerce
3. Operational company cannot distribute its commercial profit during the process that it takes İŞGEM establishment support or operational support from KOSGEB.

c. Residence of İŞGEM and Physical Structure

1. Residence of İŞGEM should be selected in the territory that local production and services are existed. There should be transportation opportunities to center.
2. İŞGEM building should be big enough to serve mission and strategic targets of İŞGEM.
3. There should be common spaces but their surface cannot be larger than indoor spaces which are allocated for work places. There should be spaces for the needs of parking area and storage.

4. İŞGEM buildings should belong to operational company or they should be donated or leased to İŞGEM as not affecting income and expense balance negatively.

d. Mission and Strategic Targets

1. There should be demand for İŞGEM services in the region
2. İŞGEM mission should be compatible with İŞGEM concept and contributions to the regions should be defined clearly.
3. Measurable targets should be defined in order to reach mission

e. Ventures in İŞGEM

1. Ventures which can take a place in İŞGEM must be established under İŞGEM body. Applications of entrepreneurs who took entrepreneurship courses are assessed primarily.
2. The companies which did not meet the requirements to take place in İŞGEM, but established for providing regular income and indirect benefits to İŞGEM are called anchor companies. The places allocated for anchor companies cannot be more than %30 of the work places allocated for new ventures.
3. The maximum allotment time is five years for the ventures, but there is no time limitation for anchor companies.

f. Executive Board and İŞGEM Manager

1. İŞGEM has to assign an executive board in order to describe strategy and targets. Executive board is different than board of operational company.
2. Executive board includes at least five members and there should be representatives of other institutions and organization which work for development of entrepreneurship and SMEs.
3. İŞGEM manager is assigned by executive board
4. İŞGEM manager has to graduate from four years higher education and have at least five years working experience.

g. İŞGEM Model and Income Sources

1. İŞGEMs can generate an income from different sources. These can be rents and service charges, project incomes, partnerships with ventures, local contributions, grants etc.

İŞGEM name right is belong to KOSGEB and İŞGEMs should fulfill abovementioned requirements to get and preserve İŞGEM name. İŞGEMs take establishment support from KOSGEB up to 650.000,00 TL. Moreover, up to 200.000,00 TL, İŞGEMs get operational support²³.

İŞGEMs were established for eliminating the negative effects of privatization in Turkey in the first step. In current situation, they have become actors of economic development especially for the economically under-developed regions. However, their capacities have to be developed to make them more efficient.

²³Retrieved from
[http://www.kosgeb.gov.tr/Content/Upload/Dosya/Giri%C5%9Fimcilik/2017.03.16_Giri%C5%9Fimcilik_Destek_Program%C4%B1_Uygulama_Esaslar%C4%B1_UE-03-\(14\).pdf](http://www.kosgeb.gov.tr/Content/Upload/Dosya/Giri%C5%9Fimcilik/2017.03.16_Giri%C5%9Fimcilik_Destek_Program%C4%B1_Uygulama_Esaslar%C4%B1_UE-03-(14).pdf)

B: QUESTIONNAIRES

1. QUESTIONS FOR WOMEN ENTREPRENEURS

- 1- What is your sector?
- 2- When did you think this business idea?
- 3- Why did you want to work in this sector?
- 4- How did you establish your business? How did you find capital? Did you receive any support from İŞGEM in this process?
- 5- Does your income enough for sustainability of your business?
- 6- What do you spend your income for? (Family, kids, personal needs etc.)
- 7- Did you face with problems during the establishment process of your business? If yes, what were those? What did you do to overcome these problems?
- 8- Why did you want to establish your business in İŞGEM?
- 9- Did İŞGEM give any support to overcome these problems?
- 10- What kinds of services and supports did you receive from İŞGEM?
(Training, consultancy, network, etc.)
- 11- Did İŞGEM lead you how you can develop your business?
- 12- What kinds of supports would like to receive from İŞGEM?
- 13- Do you think that İŞGEM is advantageous for women entrepreneurs?
- 14- Why women should work?

2. QUESTIONS FOR İŞGEM MANAGERS

- 1- How many entrepreneurs are there in İŞGEM?
- 2- How many of them are women and how many of them are men?
- 3- Which sectors women generally work in İŞGEM?
- 4- How many people are employed in women's businesses?
- 5- What are the selection criterias of İŞGEM?

- 6- What kinds of supports do İŞGEM provide to entrepreneurs? Do you deliver training and consultancy services? If yes, can you tell?
- 7- Do you implement any need assessment analysis?
- 8- Do you have any special support mechanism for women?
- 9- Do you have any plan to improve İŞGEM services?
- 10- What are the difficulties that women entrepreneurs confronted in business life different than men? If yes, what are they?

3. QUESTIONS FOR CONSULTANTS

- 1- How long do you work in entrepreneurship field?
- 2- What are the reasons that proliferation of entrepreneurship concept and making policies about entrepreneurship in Turkey
- 3- How do you evaluate programs for the development of women's entrepreneurship?
- 4- Do you think these programs positive for the development of women entrepreneurship? Why?
- 5- Which of the İŞGEMs were you in the establishment process? Can you explain the processes? What was the goal? What was targeted? What is the last situation?
- 6- What are the contributions of İŞGEMs to entrepreneurs?
- 7- Do you think what kind of services and supports that İŞGEMs should provide?
- 8- How was women İŞGEM project planned? What were the aims and targets?
- 9- What kinds of sectors were planned in İŞGEMs?
- 10- What kinds of services were planned for women entrepreneurs in women İŞGEMs?

- 11- What are the reasons of failure of women İŞGEMs? What kinds of impact were foreseen on women entrepreneurs? How could Pendik KİŞGEM sustain its continuity?
- 12- What are the difficulties that women entrepreneurs confronted in business life different than men? If yes, what are they?
- 13- Do you think that İŞGEMs can be effective to eliminate the problems that women entrepreneurs have and can they provide opportunities to develop women entrepreneurship? If yes, what are they?
- 14- What kinds of policies can be developed in order to support women entrepreneurship and make İŞGEMs more effective?

C: TÜRKÇE ÖZET

Bu çalışmanın temel amacı, İş Geliştirme Merkezleri (İŞGEM'ler) gibi destek mekanizmaları ile Türkiye'de kadın girişimciliğinin eleştirel bir değerlendirmesini yapmaktır. Bu merkezlerin kurulmasının ardındaki amaç ve nedenler ve kadın girişimciliği dinamikleri üzerindeki etkisi bu tez çalışmasında analiz edilmiştir. Ayrıca kadınların girişimci olma yönündeki farklı motivasyonları ve bu süreçte erkeklere göre daha farklı yaşadıkları sorun ve güçlükler sorgulanmıştır. Daha spesifik olarak, bu çalışma İŞGEM'lerdeki kadın deneyimleri ve bu merkezlerin kadın girişimcilerin güçlendirilmesi üzerindeki yarar ve kısıtlamalarını değerlendirmiştir.

1970'lerden bu yana dünya ekonomisinin değişmesi ile birlikte, girişimcilik ekonomik kalkınma için önemli bir aktör haline gelmiştir. Dünya ekonomisi 1980'lerden itibaren neoliberalizme geçiş dönemine girmiştir. Neoliberalizm, kapitalizm içinde radikal bir rejim değişikliği olarak tanımlanabilir. Bu değişimin başlangıcı aynı dönemde "petrol krizleri" ile ilgili olabilir ve bu yeni sistem sürekli ekonomik büyümeye odaklanır ve bu da tüm sermaye ve emek ilişkilerini değiştirecektir. 1950-1996 yılları arasında, dünya ihracatı 16 kat artmıştır. Bu süre zarfında, gelişmekte olan ülkeler üretilen malları ihraç etmeye başlarken, gelişmiş ülkeler ihracat mallarının GSYİH içindeki payını korumuşlardır (Leys, 1996, s.2). Bu durum, neoliberal dünya düzenine dönüşen ticaretin küreselleşmesine bir örnek olabilir. Esnek çalışma saatleri, bu geçişin önemli ticari markalardan biridir. Kitlesele üretim küçük parçalara bölünmüştür ve bu fason üretim sisteminin başlangıcıdır. Bu durum, kayıt dışılık gibi işgücünün değişmesine neden olmuştur (Çoban, 2006, s. 19-20).

Kapitalizmin son büyük krizi yeni tartışmaları gündeme getirmiştir. Kapitalizmin güvenlik dişlileri olarak tasarlanan refah devletleri yerini yeni bir oluşuma bırakma eğilimine girmiştir. Hızlı büyüme trendinde olan kapitalist üretim, ucuz,

güvensiz, kayıt dışı ve esnek olan farklı emek örgütlenmelerine ihtiyaç duymaktadır. Bu, neoliberal politikalar yardımı ile refahtan işyerine geçişe başladı.

2000 yılında Dünya Raporu, Dünya Komisyonunun en önemli on dört üyesi tarafından yazılmıştır. Bu rapor, refah devletlerinin güçsüz olmaktan ziyade yoksulluğu azaltmak ve nakit akışını arttırmak için maliyetli, verimsiz ve yetersiz olduğunu iddia etmektedir. Raporda, refah devleti politikalarının insanların iş bulmalarına teşvik edilmesine yol açan politikaları desteklemek üzere ortadan kaldırılması gerektiği belirtiliyor. Başka bir deyişle, aktif ve üretken vatandaşların teşvik edilmesi gerektiğini söylemektedir. Ayrıca, kamu ve özel sektör arasında daha fazla dayanışma ve ortaklık faaliyeti olması gerektiği belirtilmektedir. Dünya Raporunda, bu yeni sistemdeki tüm değişiklikler, doğal, kendiliğinden, kaçınılmaz, teknolojik ve demografik olarak tanımlanmıştır. Tüm bu teknolojik değişimleri ve küreselleşmenin yükümlülüğünün yerine getirilmesi doğaları gereği gerçekleşmiştir. Bu kavramlar, tabanını yaratan ekonomik, sosyal ve siyasal iktidardan hiç bahsedilmeden kişiliksizleştirilmiş ve fetişleştirilmiştir. Üstelik, bu değişikliklerin, refah devleti sisteminden kalan her sorunun çözümü olacağını varsaymaktadır. Bu süreçlerin egemen güçler tarafından nasıl derinden politikleştirildiğini ve kontrol edildiğini belirtmeden bu çıkarımları yapmaktadır. Bu sürecin tüm toplumsal, ekonomik ve siyasal etkilerinin yanı sıra, yerel örgütler, kadınlar ve işçiler, kendilerini bu duyarsızlaştırılmış güçlere adapte etmek zorunda görülmüşlerdir. Bireyler hayat boyu kendi kendini geliştirme sürecinde ve esnek olmalıdırlar (Jessop, 2002, s.464-470). Bu yeni sistem her zaman toplumdaki bireyin kendine başarısını teşvik etmektedir. Sistemin meşrulaştırılması, toplumdaki sosyal ve siyasal boyutları ihmal ederek sağlanamaz. Mesela kadınların geleneksel cinsiyet rollerini ve kadınların ev hayatlarındaki yüklerini düşünmeden iş dünyasındaki konumları değerlendirilemez. Bu, dezavantajlı grupların savunmasızlıklarının arttırılmasına neden olur. Eşit fırsatlar toplumdaki herkes için sağlanmazsa yoksulluğun yükü

veya iş hayatında başarısızlık, orada bulunan devlet rolünü hiçe sayarak, sadece bireylerin omuzlarına konamaz. Aksi takdirde, devlet ile toplum arasındaki rızanın yeniden düzenlenmesi gerekir. Neoliberal toplumlarda pazarın devlet müdahalesinin mutlak gerilemesi ve refah devletlerinin gerilemesi işveren ve çalışanların ilişkilerini ve çalışma anlayışını değiştirmiştir ve bu geçişin hassas gruplar üzerindeki etkileri, toplumsal tabakadaki boşluğu derinleştirmektedir.

Esneklik ve rekabetçilik kavramları, neoliberal rejime geçişle beraber, girişimcilik fikrinin de öncülüğünde giderek önem kazanmaya başlamıştır. Girişimcilik, hükümetlerin ve uluslararası örgütlerin geniş program yelpazesıyla desteklenmektedir. Girişimci faaliyetler, neoliberal ekonomide ekonomik büyüme için çok önemli unsurlar haline gelmiştir. Girişimciliğin farklı perspektiflerden analizi, girişimciliğin durağan bir olgu olmaktan ziyade dinamik bir süreç olduğunu belirtmektedir. Girişimci faaliyet yalnızca işle ilgili ekonomik faaliyet yoluyla açıklanamaz. Neo-liberal politikalarla yükselen "ben" kavramı girişimci faaliyetin vazgeçilmez bir parçasıdır. Bir girişimci, girişimci olmak için yeni fırsatları aramalı ve bu bir yaşam tarzı haline gelmelidir. Schumpeter, "Herkes yeni kombinasyonlar uygulayan bir girişimcidir" demiştir. Fırsat kavramı girişimcilik alanında önemli bir düşüncedir. Girişimciler, "Fırsat kaynaklarının incelenmesi, fırsatların keşfedilmesi ve değerlendirilmesi süreci; ve onları keşfeden, değerlendiren ve kullanan bireylerden oluşan bir grup "olarak tanımlamaktadır. Fırsat fikirleri, firmalar ve pazarlar aracılığıyla karlı ve sonuna kadar kullanılması gereken objektif bir fenomendir. Girişimcilik, sosyal değişime yol açan olumlu bir ekonomik faaliyet olarak k görülebilir (Calas & Smircich & Bourne, 2009, s.552). Pozitif ekonomik eylem, girişimciliğin toplumsal değişime götüren tek unsuru değildir. Girişimciliğin ana sloganı olan fırsatların sömürüsü, girişimcinin kaynakların erişilmesi için kapasitesini geliştirmesi gerektiği anlamına gelmektedir. Girişimcilik genellikle girişimci faktör, girişim, inisiyatif ve davranışları içeren girişimci ruh altında ele alınmaktadır (Cuervo & Ribeiro & Roig, 2007, s.3).

1980'lerden itibaren, KOBİ'ler ve girişimcilik fikri, Üçüncü Dünya Ülkelerinde yoksulluğun ortadan kaldırılması için bir çözüm olarak düşünülmüştür. Dahası, yoksulluğun dişileşmesi giderek artan bir sorun olarak ele alınmaya başlamıştır. Bu nedenle kadınlar ve girişimcilik fikri birleştirilmiş ve kadın girişimcileri destekleyen programlar tüm ülkelerde teşvik edilmeye başlanmıştır (Soysal, 2010, s.88). Bu dönemde kadın girişimciliği kadınların işgücü piyasasına katılımının bir parçası olarak gündeme gelmiştir. Ayrıca, kadın girişimciliği 1980'lerden beri ve özellikle 1990'lı yıllarda hızlanmıştır. 1970'lerden önce küçük şirketlerin% 5'inden azı kadınlara aitken, 1990'lı yıllarda bu rakam% 28'e yükselmiştir (Güney, 2006, s.31). Yıldız Ecevit, kadın girişimciliğinin teşvik edilmesinin iki nedeni olduğunu açıklamaktadır: Birinci neden kadınların işgücü piyasasına katılımlarının hızla azalmasıdır. İkincisi, büyük kentlerdeki yoksulluğun derinleşmesidir. Bu durumlara bazı politik müdahaleler gerekmektedir ve kadın girişimciliği bu müdahale için bir seçenek haline gelmiştir. Başka bir deyişle, kadın girişimciliğinin konusu kadın değildir; kadın girişimciliğinin konusu hane halkıdır. 1990'lı yıllardan beri, yoksulluk uluslararası örgütler tarafından önemli bir sorun olarak kabul edilmiştir. Kadın girişimciliği, büyüyen bu sorun için etkili bir strateji olarak görülmektedir, çünkü kadınların refahı ailenin refahı olarak değerlendirilmektedir (Ecevit, 2007, s.39). Bu nedenle, çoğu ülkede kadınların işsizlik ve yoksulluğunu azaltmak için kadın girişimciliğinin geliştirilmesi için uluslararası ve hükümet destek programları işletilmektedir. Kadın girişimciler hakkındaki çalışmalar genelde kadınların sosyo-demografik özelliklerini, iş kurma nedenlerini, işyerinin kuruluş ve yönetimi sürecinde karşılaştıkları güçlükleri, örgütlenme eğilimlerini ve kadın ve erkek girişimcilerin arasındaki farklılıkları tanımlamaya odaklanmaktadır (Yetim, 2002, s.81). Kadın girişimciliği, kadınların işgücü piyasasına katılımı için önemli bir kavram olarak incelenmiştir. Yıldız Ecevit (1993), kadın girişimcileri tanımlamaktadır:

- Ev dışında bir veya daha fazla iş sahibi
- Bu işte kendisi veya çalışanlarıyla çalışan veya iş ortaklığına giren

- Ürün veya hizmet üretme süreçlerini yöneten; bu ürünün veya hizmetin pazarlanması ve satışını yapan
- Bireyler, dernekler, kurumlar ve ilgili kişilerle doğrudan ilişkiler kurman
- İş süreçlerinin organizasyonu, malların ve hizmetlerin planlanması, işletilmesi, kapatılması veya geliştirilmesi konularında karar alıcı olan.
- İşten alınan parayı kullanma hakkına sahip olan. (s.20)

Kadın girişimcileri, dinamik, bağımsız, kendinden emin, rekabetçi ve amaç odaklı olarak tanımlanabilecek özel niteliklere sahiptir. Dahası, girişimci faaliyet gösteren kadınlar iddialı ve risk alabilmektedirler. Erkek ve kadın girişimciler benzer özelliklere sahip olsalar da, kadınlar erkeklere kıyasla farklı içgüdüleri, becerileri ve deneyimleri vardır. Erkek girişimciler, kadın girişimcilere göre işlerini daha erken yaşlarda kurmaktadır. Erkek girişimciler üretim ve inşaat sektörlerinde ilk işlerini kurma eğilimindeyken, kadın girişimciler hizmet, eğitim, danışmanlık ve halkla ilişkiler sektörlerinde kurmaktadır. Toplumsal cinsiyete dayalı ayrımcılık kadın-erkek arasındaki sektör dallarında da gözlemlenebilmektedir (Yetim, 2002, s.81).

Girişimcilik, toplumun ve iş hayatının dinamiklerinden ortaya çıkmıştır. İşgücü piyasalarının cinsiyetçi olduğu yaygın olarak kabul edilen bir gerçektir. Örgütlenmeler cinsiyete göre yapılandırılarak inşa edilir. Kadınlar, girişimcilik faaliyetleri ile kendileri için bir yol açabilir ve toplumlarda refah yaratan toplumsal sermayeye katkıda bulunabilir (Kyrö & Sundin, 2008, s.13).

Bir iş kurmak için birçok boyut vardır. Hem kadınlar hem de erkekler bir sürü sorunla mücadele etmek zorundadırlar. Bununla birlikte, kadın girişimciler bir işletmenin kurulmasıyla ilgili sorunlar dışında diğer sorunlarla mücadele etmek zorundalar (Güney, 2006, s.37). 1980'lerden beri kadın girişimcilerin karşılaştığı sorunlarla ilgili çok sayıda çalışma yapılmıştır. Bu çalışmaların ortak görüşü, kadınların girişimciliğin genel sorunlarının yanı sıra sosyal normlar, bilgi

eksikliği, deneyim eksikliği, eğitim eksikliği ve rol çatışması gibi konularla ilgili kadın olma sorunlarına sahip olmalarıdır. 37 ülkede düzenlenen kadın girişimcileri etkileyen faktörlere ilişkin araştırmalara göre, bu faktörler demografik çevre ve aile yapısı, okur ve yazarlık ve eğitim, sosyo-ekonomik çevre, iş gücü ve istihdam, cinsiyet ve örgüt biçimleri ile sektörel istihdam ve ekonomik olarak tanımlanmaktadır (Soysal, 2010, s.96-97). Kadınlar dünyadaki girişimlerin üçte birine sahip olmasına rağmen, çoğu büyüme potansiyeline sahip olmayan veya az olan, mikro ve küçük ölçekli işletmelerdir. Kadınlar, cinsiyete ilişkin ilave güçlüklerle karşı karşıya kaldıklarından, potansiyelleri az gelişmiştir. ILO verilerine göre, kadın potansiyelinin% 50'si kullanılmayan halde kalırken, erkeklerin ise girişimcilik alanında potansiyellerinin % 20'si kullanılmayan halde kalmaktadır (ILO, 2016, s .40).

Türkiye'de kadın girişimcilerle ilgili çalışmalar, AB, OECD ve BM gibi uluslararası kuruluşların kadın girişimci destek programlarının etkisiyle yürütülmektedir. Bununla birlikte, Türkiye'de kadın girişimciliği, Batı ülkelerinde olduğu kadar gelişmemiştir (Soysal, 2010, s.94). 1980'lerden beri kadınların güçlendirilme faaliyetleri dikkat çekmektedir. Kadınların işgücü piyasasındaki payını arttıran ve mesleki statüyü geliştiren çeşitli yaklaşımlar vardır. Bu yaklaşımlar arasında yaygın olarak kabul gören yaklaşım kadın girişimciliğidir. Kadın girişimciliğinin arkasında yatan iki ana neden var. Birinci neden kadınların işgücü piyasasına hızlı bir şekilde düşmesi ve kadınlar arasında yüksek işsizlik oranı olmasıdır. Politika yapıcılar, girişimcilik faaliyetlerinin geliştirilmesinin bu eğilimi olumlu etkilediğini düşünmekteydiler. İkinci neden, kentsel alanlardaki yoksulluğun derinleşmesinin siyasi müdahaleler gerektirmesi ve kadın girişimciliğinin geliştirilmesi durumun iyileştirilmesinin seçeneklerinden biri olmasıdır.

Hükümet ve özel kuruluşlar ile STK'lar farklı hedef ve eğilime sahip projeler geliştirmektedir. Ecevit, kadın girişimciliği konseptinde bütüncül bir yaklaşım olmadığını veya kadınların ekonomik faaliyetlerinin analiz edilmesine yardımcı

olan bir çerçevenin olmadığını vurgulamıştır. Bu durum, kadın girişimciler için tutarsız destek programları oluşturulmasına sebep olmuştur. Kadın STK'ları kadın girişimcileri ile etkileşimde bulunup desteklerini kadınların talepleri doğrultusunda organize etmektedir. Bununla birlikte, hükümet ve özel kurumlar bu etkileşimden uzaktır (Ecevit, 2007, s. 40-41). Kadın girişimciliği uygulamaları hakkında kurumlar ve kuruluşlar arasında koordinasyon bulunmamaktadır. Kadın girişimciliğiyle ilgili projelerin izleme ve değerlendirme süreçleri yetersizdir. Hedef ve strateji uyumlaştırması, projelerin ve programların uygulanmasında önemlidir. Projelerin izlenmesi ve değerlendirme süreçleri, uygulamanın başarısını ölçmek için sınırlıdır; Bununla birlikte, başlangıçta tanımlanan hedeflere ulaşma düzeyi ölçülmelidir. Sürdürülebilirlik, bu programların ve projelerin kriterleri olmalıdır. Proje veya desteğin sona ermesinden sonraki süreç, kurulan işletmenin sürdürülebilirlik durumunu anlamak için izlenmeli ve test edilmelidir. Projelerin çoğu başarılı kadınları girişimciliğe yöneltmekte, ancak sürdürülebilirlikleri açısından yetersiz kalmaktadır (Ecevit, 2007, s.44-45).

Kuluçka merkezleri –inkübatör, işletme kuluçkası, işletme fidanlığı gibi farklı kullanımları da mevcuttur -, yeni kurulmuş işletmelerin başlangıç aşamasında karşılaştıkları sorunlarla başa çıkmalarında onlara destek olmak üzere kurulmuştur. Amaçları, girişimci faaliyetleri teşvik etmek ve girişimciliği geliştirmektir. Kuluçka merkezi, başlangıç aşamasındaki işletmeler için teknik destek, iş yeri sağlama, eğitim, ağ oluşturma ve finansal konularda destek sağlayan ve girişimcilerin birlikte yaşama ve yönetimini tanımlayan bir kavram ve bir uygulamadır. Kuluçka merkezleri, yönetim ve danışmanlık yardımı, ofis alanı ve ortak tesisler, ortak ekipman, ortak idari hizmetler, danışmanlık hizmetleri, fonlar veya diğer ticari hizmetleri de içeren geniş bir yelpazede hizmetler sağlayabilir (Esenli, 2014, s.1). Kuluçka merkezleri, girişimcilerin önündeki engeller kaldıran araçlardan biri olarak görülmektedir. Başlangıçta belirtildiği gibi, kadın girişimciler erkeklere kıyasla farklı sorunlarla yüzleşmektedirler. ABD'de yaklaşık 950 cinsiyet ayrımı gözetmeyen işletme kuluçkasında

derinlemesine bir araştırma yapan Amezcua ve McKelvie'ye (2011) göre, kuluçka merkezleri, kadın odaklı hizmetler geliştirirse kadınlara iş hayatında karşılaştıkları tarihsel bir olgu olan toplumsal cinsiyete dayalı ayrımcılığı aşmalarına yardımcı olabilirler (s.1) . Toplumsal cinsiyete dayalı inkübasyon programları cinsiyete dayalı sorunları dikkate almamaktadır ve bu kadınlar için cesaret kırıcı olabilmektedir. Girişimciliğin maskülenleşmiş kültüründe kendilerini yabancı veya sindirilmiş hissedebilirler (Jaffee, 2015, s.9).

İş Geliştirme Merkezleri (İŞGEM), hükümet desteği ve Dünya Bankası fonlarıyla kurulan Türkiye'nin ilk inkübatörlerindedir. 1980'lerde Batılı ülkelerde girişimcilik ve inkübasyon kavramları yükselmeye başlamış olsa da 1990'lı yıllarda Türkiye'de gündeme gelmiştir. 2000'li yıllardan sonra sosyal politikalar kapsamında kuluçka merkezleri ve girişimcilik destek programları geliştirilmeye başlanmıştır. İŞGEM'lerin kurulumu, Türkiye'de yapısal uyum politikalarının sonucu olarak uygulanan özelleştirmenin etkilerini azaltması beklenen önemli bir faktör olarak planlandı. İlk İŞGEM'ler özelleştirmenin hızlı bir işsizliğe neden olduğu bölgelerde kurulmuştur. Verdikleri hizmetler vasıtasıyla bu bölgelerde, özelleştirmeler sonucu işsiz kalmış ve iş kurmak isteyen girişimcilere yardım etmeyi hedeflemişlerdir. İŞGEM'ler ayrıca kadınların çalışma hayatındaki dezavantaj konumunun etkisine de önemli bir rol oynama potansiyeline sahiptir. İş hayatında oluşturulmuş toplumsal cinsiyet temelli ayrımcılığa etki edebilecek bir aktör olarak değerlendirilebilir. Bununla birlikte, kadınlar girişimcilik faaliyetleriyle birlikte sosyal sermayenin yaratılmasına da katkıda bulunabilir (Aaltio, Kyrö & Sundin, 2008, s.13). Bu nedenle, kadın girişimciliği kadınların güçlendirilmesi için çok önemli bir stratejidir ve İŞGEM'ler bu stratejinin uygulanması için olumlu bir etkiye sahip olabilir.

Bu çalışmada İŞGEM'lerin kadın girişimciliği dinamikleri üzerindeki etkileri Tokat İŞGEM ve Pendik KİŞGEM (Kadın İŞGEM)örneklemeleri üzerinden analiz edilmiştir. Seçilen bu İŞGEM'ler, iş fırsatları, sektörel çeşitlilik, kadınların eğitim geçmişleri ve sosyal yapı ile ilgili farklı girişimcilik profilleri sunmaktadır. Pendik

KİŞGEM kadın merkezli bir İŞGEM'dir ve kadınlar arasındaki ilişkisellik farklı dinamikler yaratmaktadır. Tokat İŞGEM de diğer İŞGEM'lerle karşılaştırıldığında farklı bir strateji belirlemiştir. Tokat İŞGEM'in ana hedefi yerel kalkınma için bir rol model oluşturabilmektir. Dolayısıyla, bu iki İŞGEM'in kadın girişimciliği konusunda farklı bakış açıları ve profilleri gösterme potansiyeli vardır. İŞGEM'lerdeki kadın girişimciler, İŞGEM yöneticileri ve iş danışmanları ile derinlemesine görüşmeler yapılmıştır. Bu üç farklı grubun İŞGEM algısı birbirinden ayrı başlıklar altında incelenmiştir. İŞGEM'lerin kapasitelerini anlamak için, kadın girişimciliği dinamiklerini etkileyen boyutlar üç kategoriye ayrılmıştır: toplumsal cinsiyet, prosedürel zorluklar ve idari ve yönetsel zorluklar. Toplumsal cinsiyet boyutu kadınların sadece kadın oldukları için karşı karşıya kaldığı zorlukları ifade etmektedir. Prosedürel ve idari yönetsel zorluklar tüm girişimcilerin karşılaştığı iş kurmayla ilgili problemlerdir. Kadınlar toplumsal cinsiyet ayrımcılığı nedeniyle iş kurma ve yürütme süreçlerinde karşılaştıkları zorlukları erkeklere oranla daha zor atlatabilmektedir veya atlatabilmemektedir.

Bu çalışmada öncelikle, değişen ekonomik sistem ve bunun kadın girişimciliğini, kadın yoksulluğuna ve işsizliğine dair çok önemli bir strateji olarak sunması durumu tartışılmıştır. Kadın girişimciliğine dair farklı konseptler sunulmuştur. Sonrasında, İŞGEM'ler ve inkübatörlerle ilgili bir arka plan bilgisi verilmiştir. Yapılan araştırmanın metodolojisi, bu iki örneklemin seçilme nedeni açıklanmış ve elde edilen veriler doğrultusunda bulgular analiz edilmiştir. Bu bulgular doğrultusunda iki İŞGEM arasındaki farklılıklar ve İŞGEM'lerin kadın girişimciliğin dinamiklerine etkileri tartışılmış, yeterli ve yetersiz olduğu noktalara değinilmiştir. En sonunda da İŞGEM'lerin kadın girişimcilere etkisini arttırabilmek adına yapılması gereken çeşitli değişiklikler ve düzenlemeler hakkında tavsiyeler verilmiştir.

Tokat İŞGEM bölge için bir rol model olabilmek adına kuluçka hizmetlerini geliştirmek istemektedir. İŞGEM olarak yaptıkları projeler ve etkinlikler doğrultusunda bir cazibe merkezi olmayı ve bir etki yaratmayı amaçlamaktadırlar.

Bununla ilgili önlerinde insan kaynağı yetersizliği, yerel dinamikler gibi birtakım engeller olsa bu hizmetlerini geliştirme hedeflerini sürdürmektedirler. Tokat İŞGEM bir kurum olarak da bir girişimci gibi davranarak etrafındaki fırsatlardan yararlanmayı amaçlamaktadır. Ancak, bu vizyonerliğine rağmen Tokat İŞGEM'in kadın girişimciler özelinde bir çalışması bulunmamaktadır. Pendik KİŞGEM, ise kadın girişimcilere odaklanan tematik bir İŞGEM olmasına rağmen kadınlara özgü kuluçka hizmetleri vermemektedir. Ancak Pendik KİŞGEM kadın merkezli bir İŞGEM olması, kadınlar arasındaki dayanışma oluşmasını sağlamış ve bu anlamda kendi avantajını yaratmıştır. Bu anlamda Pendik KİŞGEM kadın girişimciler için kuluçka hizmetleri arasında bulunmayan ekstra bir hizmet sağlamaktadır.

Türkiye'de İŞGEM'ler geleneksel inkübatör olarak adlandırılan ilk kuşak kuluçka merkezlerindedir ve toplumsal cinsiyet yaklaşımları bulunmamaktadır. Çünkü ne inkübatör politikalarında ne de İŞGEM'lerin yönetici kadrosunda cinsiyet perspektifi vardır. İŞGEM'lerin daha verimli çalışmasını sağlamak için yeniden yapılandırılması gerekmektedir. Türkiye'de İŞGEM'lerin önemli zayıf yönleri şunlardır:

- Somut hizmetlere odaklanmaktadırlar.
- Hükümete hem mali hem de tanıtım açısından güçlü bir şekilde bağımlıdırlar
- Nitelikli personel eksikliği çekmektedirler.
- Sorunları çözmek için planlama ve yaratıcılık eksikliği çekmektedirler (Akçomak, 2009, s.24)

Görüşülen iki danışman da İŞGEM'lerin yapısal sorunları olduğunu belirttiler. Bu sorunlar çoğunlukla İŞGEM organizasyonunun sorumluluğunu üstlenmek ve İŞGEM'lerin izlenmesiyle ilgilidir. Aktif 15 İŞGEM tarafından sunulan hizmetler kağıt üzerinde aynı olmasına rağmen, sunulan hizmet kalitesi için belirli bir standart yoktur. Dahası, İŞGEM işletici şirketlerinin yapısı da sorundur.

İŞGEM'ler yönetim kurulunda yerel aktörleri içeren yürütücü bir şirket tarafından yönetiliyor. İŞGEM'ler girişimcilere bir dereceye kadar destek olsa da, kadın girişimcilerin dinamikleri üzerindeki olumlu etkileri hakkında umulduğu kadar başarılı olamamaktadırlar. Tokat İŞGEM bu durumun örneklerinden biridir. Uyguladıkları “Meslekte Dikiş Tutturan Kadınlar” projesi, kadınların hayatları üzerinde zamanla gözlemlenebilecek olan önemli etkiler yaratabilir. Pendik KİŞGEM'in rol modeli olma amacı yoktur. Tokat İŞGEM ve Pendik KİŞGEM'i birbirinden ayıran bağlamsal faktörler vardır. Pendik KİŞGEM'in rol modeli olma amacı olmamasına rağmen kadınlar arasındaki dayanışma ve işbirliği, kadın girişimciler için Tokat İŞGEM'e göre farklı avantajlar yaratmaktadır. Pendik'teki bu ortam kadınları daha güvenli ve güçlü hissettirmektedir. Bu dayanışma, İŞGEM'ler arası ağlar vasıtasıyla çoğaltılabilir.

İŞGEM'ler kadın girişimcilerin karşılaştıkları sorunların bor kısmına çözüm getirirse de, İŞGEM'lerin kapasitelerini artırmak için yapısal sorunların çözümünde somut bir adım atılması ve İŞGEM'in statüsünün açıklığa kavuşturulması gerekmektedir. KOSGEB mevzuatına göre, İŞGEM'ler KOSGEB desteğini aldıkları süre içerisinde pay sahiplerine kar dağıtamazlar. Bu bir şirket açısından sorunlu bir durumdur. Bir şirket olarak tüzel kişiliğe sahip olup vergi mükellefi olmalarına rağmen karlarını dağıtamamaktadırlar. Bu durum yeniden düzenlenir ve pay sahipleri İŞGEM'den para kazanabilirlerse İŞGEM'in hizmetleri ve verimliliği de aynı ölçüde artırılabilir. İŞGEM'in isim kullanım hakkı KOSGEB tarafından verilmektedir. Bu sebeple tüm İŞGEM'ler faaliyetlerini ve girişimcileri hakkında bilgilerini yıllık bir rapor olarak KOSGEB'e göndermektedir. Bununla birlikte, KOSGEB'de yıllık raporların doğruluğunu değerlendiren bir birim bulunmamaktadır. Bu sebeplerden dolayı, İŞGEM'ler standardize edilmesi çok güçtür. İŞGEM desteklerinin standardize edilmesi kalıcı etkiler yaratabilir, ancak bu etkinin ne kadar güçlü olduğu tartışmalıdır. Ayrıca, İŞGEM isim hakkı kullanım kuralları düzenlenmeli ve daha avantajlı hale getirilmelidir. Dahası, İŞGEM'lerin izleme ve değerlendirme faaliyetleri daha sistematik olmalıdır.

İŞGEM'lerin sunduğu hizmetleri geliştirmek için bir eylem planı hazırlanmalıdır. Bu değişikliklerden sonra, İŞGEM'lerin kadın merkezli faaliyetlerini artırmak için yöntemler geliştirilmelidir. Sadece İŞGEM değil, kadınlar için sağlanacak olan tüm girişimcilik veya KOBİ destekleri, kadın girişimcilerin ihtiyaçları açısından belirtilmelidir. Ayrıca, bu destekler tasarlanırken insan sermayesi ve farklı gruplardan kadınların kültürel arka planı da göz önüne alınmalıdır. Ayrıca, İŞGEM'in desteklediği kadın sayısına ve sağladığı hizmetlerin kalitesine göre İŞGEM'lere yönelik teşvikler arttırılmalıdır. Bununla birlikte, bunlar düzgün bir şekilde izlenmeli ve bu hizmetlerden kadınların yararlandığından emin olunması gerekmektedir.

Pendik İŞGEM örneğinde, kadınlar arasındaki dayanışmanın önemli bir etki yaratma gücü bulunduğu görülmektedir. Eğer İŞGEM'lerdeki kadınlar birbirlerine ulaşabilirlerse, bu, kadınlar için farklı fırsatlar yaratabilecek daha güçlü bir zincirin başlangıcı olacaktır. Ayrıca bunun önemi görüşülen iki danışman tarafından da belirtildi. Tüm İŞGEM'leri bir araya getiren şemsiye bir organizasyona ihtiyaç olduğunu öne sürdüler. Tüm İŞGEM'ler arasında bir ağ oluşturulursa, hem kadın girişimciler hem de İŞGEM'lerin sürdürülebilirliği açısından büyük bir avantaj olacaktır. Girişimciler diğer İŞGEM'lerde diğer girişimcilere ulaşabilir ve ürün ve hizmetlerini satmak için yeni işbirliği ve yeni pazarlar bulma şansına sahip olabilirler. İŞGEM'ler için bir şemsiye organizasyon oluşturulmalı ve İŞGEM'ler arasındaki ağ teşvik edilmelidir. Bu, kadınların birbirleriyle etkileşim kurabileceği ortak platformda bir araya gelebilecekleri bir fırsat yaratacaktır. İŞGEM'lerin bir derneği vardır, ancak kapasitesi bu tür bir ağ kurmak için yeterli değil. Ayrıca Tokat İŞGEM'in dahil olduğu bu ağın geliştirilmesi amacıyla "Türkiye'de Seçilmiş Bölgelerde 3 İş İnkübatörü Teknik Yardım ve İnkübatör Arasında Bir Ağ Geliştirilmesi için Teknik Yardım" projesi hayata geçirildi. Ancak bu girişimler başarısız oldu. İŞGEM'lerin etkisini artırmak için aralarında bağlantı kurulması önemli rol oynamakla birlikte, KOSGEB bu süreci kolaylaştırıcı olarak içermelidir. Ayrıca, İŞGEM'ler bölgede bir rol modeli

olmayı ve işgücü piyasasının bir parçası olmak isteyen kadınları teşvik etmeyi amaçlamalıdır. İŞGEM'ler kadın girişimciliği geliştirmek için gerçekten yararlı bir strateji olabilir, ancak girişimciliğin kadınların işgücü piyasasına katılımının tek çözümü olarak sunulması mümkün değildir. Tokat'ta yapılan araştırmalar, kadınları işgücü piyasasından alıkoymanın başlıca nedenlerinin kadınların geleneksel toplumsal cinsiyet rolleri ve eğitim eksikliği ve nitelikli beceriler olduğunu gösterdi. İş yaşamında karşılaşılan kadınların bu engellerini kaldırmak için politika ve programlar geliştirilmeden, kadın girişimciliğini geliştirmek de mümkün değildir. Kadınların işgücü piyasasında iyi ve emniyetli işlerde çalışanlar olma hakları vardır. Girişimcilik, girişimcilik yapmak istiyorlarsa, kadınlar için bir seçenek olmalıdır. Ecevit (2007), kadın girişimciliği meselesinin yeni girişimcilerin yaratılmasıyla çözülemeyeceğini savundu; mevcut kadın girişimcilerinin sorunlarını ortadan kaldırmak için politikalar geliştirilmelidir (s.43). Kadın girişimciliği onları işgücü piyasasının bir parçası haline getirme stratejisidir ve İŞGEM'ler bu stratejiye olumlu katkılar yapabilir. Bununla birlikte, kadın girişimciliği algısı bozulmalı ve kadınları yenilikçi ve yüksek karlı işlere yönlendirmek için programlar geliştirilmelidir. Bunlar yapılandırılmış ve iyi planlanmış programlar olmalıdır, çünkü kadınlar erkeklere oranla üstesinden gelmek için farklı problemlere sahiptir. Bu nedenle bu sorunların iyi analiz edilmesi ve politikaların farklı kategoriler altında geliştirilmesi gerekir. Öte yandan, burada asıl konu, kadınların iş hayatındaki engelleri ortadan kaldırmak için politika ve programlar geliştirmektir. Daha sonra kadın girişimciliği geliştirme programları kadınların ihtiyaçları doğrultusunda geliştirilmeli ve İŞGEM'ler bu programlara dâhil edilmelidir.

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