



## ECONOMIA MARCHE Journal of Applied Economics

Vol. XXXI, No. 2, December 2012

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# Obstacles and future prospects of women entrepreneurs: the Turkish context

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### Abstract

This paper is a review article that highlights some key differences between male and female entrepreneurs in the Turkish labour market. A critical evaluation of the literature revealed that female entrepreneurs often have similar reasons for starting their own businesses.

**JEL Classification:** *E24; I21; J16; J21; J81*

**Keywords:** *Female Labor Force; Service Sector; Employed Women.*

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### Suggested citation

Ince M. (2012), Obstacles and future prospects of women entrepreneurs: the Turkish context, *ECONOMIA MARCHE Journal of Applied Economics*, XXXI(2): 61-73.

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# 1 Introduction

Women's entrepreneurship needs to be studied separately for three main reasons<sup>1</sup>. The first reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. A second reason concerns the sectoral issue: not only have women lower participation rates in entrepreneurship than men, but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing (OECD; 1997-2000). The third reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Thus there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure needs to be addressed by policy makers so that the economic potential of this group can be fully utilized (OECD; 1997-2000).

The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The industries (primarily retail, education and other service industries) chosen by women are often perceived as being less important to economic development and growth than high-technology and manufacturing (OECD; 1997-2000).

The 20th century has been a period of rapid change for many women, but life for women in some parts of the world still remains harsh. Even where females have experienced great advances like in many developed countries, there are still some similarities between their economic role today and in many developing countries the participation of women in the labor market is still lower than in developed countries. In Turkey, it has taken a long time for women to take an active role in both business life and creating jobs for themselves. Because of this late development, the number of female entrepreneurs in the country is very low.

The purpose of this paper is to discuss the important issues surrounding the women's entrepreneurship. Special emphasis is given to the relationships between the female unemployment rate, per capita income, service sector and the female labor force participation rate (FLFPR) on the proportion of women in the total labor force in the period from 1980 to 2010 in Turkey. Three arguments can be made for the differences between men and women's entrepreneurship: i) women invest primarily in their roles within the household while men invest their time in the paid workforce; ii) women and men bring different social and human capital to the sector: they have completely different business relationships, managerial experiences, education, risk tolerances; iii) firms owned by women are relatively smaller than those owned by men. They are concentrated more on retail and service sector rather than industrial sector. In this paper, we will discuss each of these points in order to gain a better understanding of the situation of women entrepreneurship in Turkey.

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<sup>1</sup> Entrepreneurship can be defined as the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks, and receiving the resulting rewards of monetary and personal satisfaction and independence (Michael *et al.*, 2005).

## 2 Entrepreneurship and Women

In Turkey, while overall employment growth was not rapid, manufacturing has created significant job opportunities for women since 1990. The proportion of women who are classified as “employers” is very small and has remained so, whereas the proportion of males has grown steadily. This reflects, from men’s perspectives, that it is inappropriate for a woman to run a workplace by herself, given the competitive nature of the manufacturing industry and the conditions of the workplace. But although progress in the entrepreneurial sector has been made over recent decades, women in Turkey experience difficulties in starting up and continuing their business. They faced many problems such as the community’s views of women’s place in society, that is being a housewife, having children, and the most important one, being a woman. However, women who are in the entrepreneurial sector have a positive impact on the family’s financial situation (Özar *et al.*, 2000).

As in most other developing or middle income countries, in Turkey the female labor force in the industrial sector is young, mainly between fifteen and twenty-four years old. If the twelve to fourteen year old group is included, women under twenty-five comprise half the female manufacturing labor force. While less than ten percent of the female labor force is employed in the industrial sector, there is a high degree of job segregation - eighty percent of women work in textiles and food industries and of these, eighty percent are in the lower ranks of production, and on average they earn up to thirty percent less than men (UNDP, 2001).

Increasingly, female entrepreneurs are considered important for economic development. Not only do they contribute to employment creation and economic growth through their increasing numbers, but they also make a contribution to the diversity of entrepreneurship in the economic process (Verheul and Thurik, 2001).

Female and male entrepreneurs differ with respect to their personal and business profile: they start and run businesses in different sectors, develop different products, pursue different goals and structure their businesses in a different fashion (Brush, 1992; Fischer *et al.*, 1993; Chaganti and Parasuraman, 1996). Duncan (1991) stated that entrepreneurs must have vision, creativity, access to financial resources, motivation and flexibility. Landry (2001) suggested knowledge, experience, education and the willingness to take risks were the main keys to have an entrepreneurial success. Due to Hopkins (2006), passion, tenacity, desire and good ethics were also key elements to have a successful business.

Results of several studies led researchers to conclude that the primary similarity between male and female entrepreneurs could be found in their motivation for starting their own businesses. These similarities included a desire for financial security, a need for autonomy, and a response to the identification of profitable business opportunities (Anonymous, 1995; Birley, 1989). Chaganti and Parasuraman (1996) found no differences between male and female entrepreneurs regarding achievement motivation, autonomy, persistence, aggression, independence, non-conformity, goal-orientation, leadership, or locus of control (cited in Birley, 1989).

However, Chaganti and Parasuraman (1996) did find that women demonstrated a lower self-confidence than men. Looking at a different set of personality traits, Carrington (2006) found that female entrepreneurs tended to be visionaries and catalysts, whereas male entrepreneurs tended to be more traditionalists (cited in Birley, 1989). She concluded that this difference might help to explain the problems women encounter with the “organizational rigidity” of the corporate world and she suggested that women may start their own businesses in an effort to cope with the conflict between their personalities and corporate business processes.

The literature indicates that female entrepreneurs tend to perceive success differently than male entrepreneurs. Male entrepreneurs tend to evaluate success based on revenues and sales forecasts, an emphasis that may, according to conclusions drawn by Garcia, explain why male-owned firms earn 70% more in annual revenues (Garcia, 1999). Female entrepreneurs tend to place more of an emphasis on the balance of important life factors in measuring success, according to a study by Vermond (2000). Further male and female entrepreneurs tend to have very different management styles, a finding that is logical in light of their differences in personality, experiential background, and perception of success. Men tend to have a more directive management style, while women use a more collaborative approach to leadership. In general, women employers understand the conflicting demands on their employees' time and energy, and the employees' need to balance work with family and personal interests (Verheul and Thurik, 2001).

However a review of the literature by Allen (1996) showed that women who start businesses in more non traditional female fields tend to think more like their male counterparts and they tend to have higher profits. These women tend to open businesses in industries that include: transportation, construction and development, communications, manufacturing, aerospace, wholesale distribution, finance, high technology, and entertainment. These women are 26% more likely to develop global markets than women in traditionally female fields, and 64% more likely to export products into foreign markets. This category of female entrepreneurs is also more likely to build larger more corporate organizations that make 38% more gross sales than other female entrepreneurs. Also, these women are more likely to seek bank financing, and were 17% more likely to increase the amount of investment they had in their companies.

The labor market and entrepreneurship can be segregated. Women and men will only engage in entrepreneurial activities where they have some previous experience and knowledge. This has to be considered when trying to explain differences between women's and men's entrepreneurship. Therefore the question which has to be answered is the difference between men's and women's probability to engage in entrepreneurial activities related to the access to information and knowledge, availability of capital, and in some cases institutional factors and opportunities are segregated because of differences in industry and educational affiliation.

Women's entrepreneurship reflects both the position of women in society and the role of entrepreneurship in the same society. So women are therefore dealing both with the factors that affect the gender system and the factors that affect entrepreneurship in the society. While entrepreneurship and the gender system have been widely researched, they also have to be researched separately. Indeed, very little attention has been directed towards women's entrepreneurship.

From those points we will discuss the types of determinants of entrepreneurship categorizing them into the following four groups: per capita income, service sector, female labor force participation rate, and female unemployment rate.

## 2.1 Per Capita Income

The effect of per capita income on entrepreneurship is complex as the development of a country's income level can be an indicator of several economic situations. Further, economic development tends to have a relationship with real wages, the opportunity costs of self-employment and wage rates. Raising real wages raises the opportunity cost of self-employment by making wage employment more attractive. Several studies show the negative effect of economic development on self-employment (Kutznets, 1996; Schultz, 1990; Bregger, 1996). However, these studies

refer mainly to the 1980s and earlier when per capita income levels were relatively low. The negative effect may reflect the exploitation of economies of scale in the post-World War II period when the technological environment was relatively stable. Recently, studies report a positive relationship between per capita income and entrepreneurship since the 1970s (Storey, 1999; Carree *et al.*, 2002). From a certain level of economic development, an increase in wealth tends to be accompanied by technological development and an increase in the size of the service sector, developments that positively influence entrepreneurship. So, both female and male entrepreneurial activity is expected to show a positive relationship with per capita income.

According to the State Institute of Statistics (SIS), 78 percent of people working primarily at home are women in Turkey. This percentage increases to 85 for urban areas and decreases to 64 for rural areas (SIS, 2000: 89). The ratio of women doing work at home has increased 48 percent from 1990 to 2000 (SIS, 1990: 146; SIS, 2001: 93). This significant increase can be interpreted as the result of earning additional income by increasing the household income overall. On the other hand, being married and responsible for childcare and household work at home are also barriers for women to enter the labor force. So they try to find other options that will make them earn income, such as working at home.

## 2.2 Service Sector

The service sector tends to positively influence entrepreneurship. The service sector is characterized by low initial capital requirements, leading to low barriers to entry. Most services in Turkey are characterized by being relatively small in size. The growth of service industries has also been a major factor in increasing female labor force participation (Oppenheimer, 1970; Ward and Pampel, 1985). As women have more opportunity to have a place in the service sector, a higher proportion of services may be more likely to influence female rather than male entrepreneurship.

Although agriculture continues to be the largest sector in terms of employment for women, it began to decline. Service sector employment has grown rapidly and by 2005 became the largest employing sector for men and the second largest employing sector for women, after agriculture. The decline of agriculture and the growth of the service sector are common place for developing societies such as Turkey. The highest percentage of women's labor force distribution in cities is in the service sector, followed by industry and then agriculture. The percentage distribution for men has a similar trend; with the service sector having the highest ratio compared to other sectors. In the last ten years, women's participation in the industrial sector has decreased due to the growth in the service sector. The reason for the rapid growth of the service sector in Turkey is that women can find many jobs that are suitable for them.

## 2.3 Female Labor Force Participation Rate

A higher proportion of women in the labor force is not reflected in the area of self-employment as women are less likely than men to become self-employed. Delmar and Davidsson (2000) found that gender is a strong predictor of nascent entrepreneurship at the micro-level, with men being more likely to have the intention to start a business than women. Uhlaner *et al.* (2002) found that countries with a higher proportion of females in the labor force are characterized by a lower level of women in self-employment. A higher proportion of women in the labour force may be expected to have a positive impact on female entrepreneurial activity. Hence, even though women tend to be wage-employed rather than self employed, higher proportions of

female labour are expected to be associated with higher female entrepreneurial activity rates, simply because the supply of female workers is larger. So it is expected that female labor force participation influences entrepreneurship.

Since the 1980s there has been a definite decline in female labor force participation in Turkey. While in this period the actual percentage decline in women's participation in labor force has been slightly greater than men's, the overall difference between men and women in the total percentage of each in the labor force are marked. Female labor force participation was 35.5 percent in 1980 and declined to 24.9 percent in 2005. Therefore women's participation in the labor market needs to be investigated. That is to say, more and more women are withdrawing from their position in the socio-economic life of Turkey. The decline in male labor force participation has gone from 84.6 percent to 74.5 percent in the same period.

Structural economic changes, urban migration and agricultural laws have been considered the main reasons for this decline. However, despite the slowing rate of migration and a female population that increasingly lives in cities which makes it easier to access jobs, female labor force participation rates continue to decline.

In Turkey, the uneducated women have been externalized from the labor force unless they are self-employed. It is also hard for them to find a job that suits their life style, their expectations and beliefs. So they have to make a decision whether to work as an employee or to work as a family worker at home. Because of the pressures of community rules, beliefs, traditions and societal attitudes, they generally give up work involuntarily. But it is important to note that female education has a great impact on the well-being of both families and the society. Being educated increases children's education profile which results in better educated people. The first step in education is literacy which gives a fundamental skill to empower women to take control of their own lives. With an increasing literacy rate, they will have more access for getting a better position in the labor market. This will then enhance women's position in the society.

In Turkey, the level of schooling is still very low for women although progress in enrollment has been made over the past decades by UNESCO. The literacy rates are showing an increasing trend from 1935 till today. That means that progress will prevail in time. Nowadays, there are projects aimed at people who are not sending their girls to school. The Kardelen project and The Girls Lets Go To School projects are a couple of examples that are very popular. People are donating money to these projects or sending feedback via their mobile phones which will be later counted as money for these projects. The basic aim of these projects is to increase the literacy rate of women in Turkey.

## 2.4 Female Unemployment Rate

In an economy dealing with crises, high rates of unemployment may be associated with a lower level of entrepreneurship. High rates of unemployment may be an indication of a decrease in the number of business opportunities. Because of the crisis, organizations hire employees who perform better in a depressed economy. It can be said that the unemployment level can negatively affect female, rather than male, employment as women are often involved in service-type and part-time jobs. *Lin et al. (2000)* found that the self-employment rate of women, compared to the male self-employment rate, is more negatively responsive to unemployment.

In Turkey, the gender division of labor in the household, affect women's and men's labor market choices in different ways. The breadwinner role forces men to earn an income, regardless of the conditions and the qualities of the job that they perform. Men who cannot accomplish



**Table 1:** *Illiteracy and literacy rate (%) between years*

<i>Census year</i>	<b>Illiteracy Rate</b>			<b>Literacy Rate</b>		
	<i>Total</i>	<i>Female</i>	<i>Male</i>	<i>Total</i>	<i>Female</i>	<i>Male</i>
<b>1935</b>	80.80	90.20	70.70	19.20	9.80	29.30
<b>1940</b>	75.50	87.10	63.80	24.50	12.90	36.20
<b>1945</b>	69.80	83.20	56.30	30.20	16.80	43.70
<b>1950</b>	67.50	80.60	54.50	32.50	19.40	45.50
<b>1955</b>	59.00	74.40	44.10	41.00	25.60	55.90
<b>1960</b>	60.50	75.20	46.40	39.50	24.80	53.60
<b>1965</b>	51.20	67.20	35.90	48.80	32.80	64.10
<b>1970</b>	43.80	58.20	29.70	56.20	41.80	70.30
<b>1975</b>	36.30	49.50	23.80	63.70	50.50	76.20
<b>1980</b>	32.50	45.30	20.00	67.50	54.70	80.00
<b>1985</b>	22.60	31.80	13.50	77.40	68.20	86.50
<b>1990</b>	19.50	28.00	11.20	80.50	72.00	88.80
<b>2000</b>	12.70	19.40	6.10	84.60	80.60	93.90
<b>2007</b>	8.10	12.90	3.40	89.70	84.20	94.70
<b>2008</b>	7.70	12.30	3.10	91.30	86.91	96.40
<b>2009</b>	7.10	11.50	2.80	92.30	87.90	97.00
<b>2010</b>	6.00	9.90	2.20	93.80	90.30	97.80
<b>2011</b>	4.70	7.8	1.70	95.70	91.40	98.30

*Source:* Republic of Turkey, State Institute of Statistics -Population and Development Indicator and State Planning Organization, 2002.

the breadwinner role expected of them feel guilty and useless. This stress is even greater in times when there is a shortage of jobs in the labor market. Under these conditions, many men are forced to take jobs that are not rewarding in terms of pay, status and job satisfaction. Women on the other hand are not expected to be employed, unless there is an urgent need for additional income. They are dependents, expected to be content with what the men provide (Özbay, 1998, p. 215). If they work, their earnings are considered extra, additional income to the family budget. This attitude towards women's work outside the home has serious problems in their employment choices and limits their equal involvement with men in the labor market.

The gender division of labor at home not only limits women's entrance into the labor market but also causes discrimination against women based on their reproductive roles. Most employers are reluctant to employ married women, arguing that they will terminate their working life when they have children (Ecevit, 1991). Therefore, they prefer to employ single, young women. The employment status of women and men also differs in the market. The most significant working status of women is working as unpaid family workers. The proportion of this group within the female labor force has decreased steadily from 35.5 percent in the 1980s to 24.9 percent in 2005. This is because almost all women working in agriculture are considered as unpaid family workers although all men are considered self-employed.

But despite the above female participation in employment has increased considerably in Turkey, reflecting both changes in the labor supply behavior of women and the demand for female workers. Although the gender gap in employment is narrowing, employment rates (either in number of jobs or in number of hours worked) are still lower for women than for men. As the proportion of women in total entrepreneurial activity still reflects the proportion of women in the labor force, and female entrepreneurship may be influenced by different factors to those

**Figure 1:** *Employment status of women in Turkey (%)***Table 2:** *Self employment for women in Turkey*

Category	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Employer	3.80	2.90	1.02	2.60	1.03	1.30	1.40	1.38	1.31	1.40	1.50
Self-employed	12.90	12.50	12.15	11.70	13.10	12.50	11.50	11.05	12.76	12.80	13.20
Employee	33.20	35.00	38.12	39.80	37.60	50.80	52.44	53.17	52.67	50.74	52.60
Unpaid family worker	50.10	49.60	49.02	45.90	48.27	35.40	34.60	34.40	33.26	35.06	32.70

Source: Turkish Statistical Institute (TUIK).

affecting male entrepreneurship, so attention must be given to the female entrepreneurship literature.

As seen from the above Figure 1, it can be argued that women who are family workers are the overwhelming majority over those women who are working as employees or self employed. From 1970 to date, there has been a trend to an increasing number of women working as employers although the percentage of family worker women still remains the same. It can be concluded that this is related to socio-economic difficulties they are facing in the labor force. The statistics also indicate that the majority of women (73,9 %) worked as unpaid family laborers in 2000. During a span of 36 years, while the percentage of self- employed women remained somewhat stable, the proportion of women employers doubled (10,2% from 1970 to 24,3% 2000). Despite the trends toward women as a delete salaried workers, some of them are still self- employed. But it is still very different to the situation facing men in Turkey. After 2000, the ratios changed in other ways for example the percentage of female self-employed show a different trend. From Table 2, it is easy to see that until 2001, the self-employed population of women decreased. After 2001, because of the economic uncertainties and gave up working or stopped working till the economy recovers.

### 3 Profile of women entrepreneurs in Turkey

The ratio of women entrepreneurs in Turkey is very small and it is only one-tenth of the ratio for men ([www.ogu.edu.tr/eskkad.html](http://www.ogu.edu.tr/eskkad.html)). The largest proportion of Turkish women entrepreneurs own and operate micro enterprises, although enterprises owned by women in Turkey span



the whole range in terms of geographical location (rural, urban), size and assets. Actually, Turkish women have founded and successfully managed large corporations in almost all existing industries from international trade to finance, from IT to advertising, from manufacturing to management consulting, from banking to insurance.

However economic difficulties may affect women's enterprises unexpectedly. While there is no extensive study on the effects of the economic and financial crises (such as 2001 currency crises in Turkey) on women's enterprises, it should be expected that resources and support would all go from women entrepreneurs to men in the families because of the traditional family rules in Turkey. From the perspective of family values, women's employment is considered secondary and in times of economic uncertainty and stagnation, all the savings go to men.

Women who start up businesses are over thirty years of age (SIS, 2003). When they reach their thirties, their gender role in the home is beginning to finish as their children are growing up. According to DAI, when the enterprise of a woman is small, the family does not give much importance to their work. According to the survey done by DAI, women spend 21 hours on housework and childcare, and 60 hours on their enterprise; whereas men spend 2 hours on housework and childcare and 71 hours on paid work (D.A.I. (Development Alternatives Inc.), 1995, p. 48). But working makes women more powerful, more self-confident and more in control of their decisions in their lives. There is an argument that supporting women to be entrepreneurs not only assists them to obtain additional income for themselves but also gives them control over their decisions in their lives.

The studies on Turkish women entrepreneurs vary with respect to education. Ertubey (1993), working with a sample in Aegean, Turkey, has found women entrepreneurs are mostly university graduates. Çelebi *et al.* (1993) describes their sample of women entrepreneurs from three metropolitan areas as mostly high school graduates. Ufuk and Özgen (2001)'s research in Ankara also found that a majority of women SME owners are high school and higher educated women. But the D.A.I. (Development Alternatives Inc.) (1995) research suggests that the majority of women SME owners are primary school graduates; and the important thing to note about this survey is that they did not take into consideration women in the urban areas. Overall, it is important to note that, women entrepreneurs turn out to be more educated than men in the same industry.

Financing the business is the biggest problem for women. Women borrow less frequently than men, and the amounts they borrow are also lower (D.A.I. (Development Alternatives Inc.), 1995). The reason for borrowing less from banks or other institutions is women's lack of knowledge of the financial system. Banks do not want to give credit without real estate or security. It becomes impossible to take credit. Very few women have knowledge about the banking system and how it works. So although they get credit, it is not easy to pay it back. Yet while women are the most reliable debtors in Turkey, it is not possible to get credit easily. So women usually work in businesses which are appropriate for their gender roles. Indeed the ones which do not require capital. Women generally start-up their business by taking capital from spouse, family or relatives. The fields women are usually interested are textile with 47%, food with 15%, beauty center and hair-dresser's with 14% and 35% of the women entrepreneurs operate in other businesses like finance, tourism, marketing and insurance in Turkey.

## 4 Closing Remarks

This paper concentrates on the women entrepreneurship issue in Turkey and on the socio-economic determinants that explain its size and its long term dynamic: female labor force and participation, trend in the per capita income and the role of females in the service sector. This paper shows how problems of low female labor force participation and high rates of female unemployment as been addressed in recent times by supporting actions aimed at sustaining female entrepreneurship as well as promoting female employment have been adopted in Turkey as measures to leverage the crucial role of women in the process of social and economic development. Women can step out of unemployment and poverty through their own initiatives. However, it is not so easy for women to start and sustain their businesses, as they are still blocked by some socio-cultural values.

When it comes to the business issue, the paper shows that educational backgrounds of male and female entrepreneurs are very similar that women are less likely than men to purchase their business and more likely to have positive revenues. Yet men are still more likely to abandon self-employment in favor of owning a firm with some people employed. Finally, female owners are more likely to prefer low risk/return businesses while men were generally risk takers.

Future research needs to be done on what is happening to women's employment within the changing global economic developments in the Turkish economy. This will give us opportunity to gain further on how the women entrepreneurial component can effectively help growth in developing countries.

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# Ostacoli e prospettive future per gli imprenditori donna: il contesto turco

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## Sommario

L'articolo presenta una rassegna della letteratura volta ad evidenziare alcune differenze fondamentali tra imprenditoria maschile e femminile nel mercato del lavoro turco. Un'analisi critica della letteratura mostra che le imprenditrici hanno spesso motivazioni tra loro simili per avviare la propria impresa.

**Classificazione JEL:** *E24; I21; J16; J21; J81.*

**Parole Chiave:** *Forza Lavoro Femminile; Settore Terziario; Occupazione Femminile.*