

The Evolution of Women Entrepreneurship in Turkey: Challenges, Opportunities, and Future Perspectives

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Abstract: This paper explores the dynamic landscape of women entrepreneurship in Turkey, highlighting its historical roots and the progress made over the decades, while also identifying persisting challenges and emerging opportunities. Women's entrepreneurship in Turkey, historically constrained by social and cultural barriers, has evolved significantly from the Ottoman era to the present day. This evolution has been influenced by major political and economic shifts, including the liberalization policies of the 1980s and recent digital transformations, which have expanded the scope for women's entrepreneurial ventures. Despite these advances, women entrepreneurs continue to face significant hurdles such as access to finance, societal gender roles, and limited networking opportunities. However, evolving government policies, international collaborations, and the increasing digitization of the economy present new opportunities for growth and integration into global markets. The study employs a comprehensive analysis of historical data, current statistics from the Turkish Statistical Institute, and literature reviews to offer a nuanced understanding of the trajectory of women's entrepreneurship. This paper aims to contribute to the discourse on gender equality and economic empowerment in Turkey, providing insights that could inform policy and entrepreneurial practice in the region.

Keywords: Women entrepreneurship, Economic development, Gender equality

1. Introduction

Women entrepreneurship in Turkey has a strategic importance in the economic and social structure. Entrepreneurship is not only limited to economic growth but also functions as an instrument of social transformation. Especially for women, entrepreneurship offers a great opportunity to gain economic independence, promote gender equality and build stronger social networks. However, in order to fully realise this potential, it is necessary to overcome the challenges faced by women entrepreneurs and to make effective use of the opportunities offered.

The history of women's entrepreneurship in Turkey dates back to the times of the Ottoman Empire, during which time there have been many changes. With the proclamation of the Republic, new doors were opened for women in education and working life, and the ground was prepared for women to take more active roles in social and economic life during the 1930s and 1940s. The wave of economic liberalisation and globalisation in the 1980s led to a significant increase in the number of women entrepreneurs. In the 2000s, digitalisation and technological developments have further strengthened women's presence in the business world.

In this entrepreneurial journey, women have had to contend not only with economic challenges but also with social and cultural barriers. Traditional gender roles, efforts to balance work and family life, and difficulties in accessing adequate financial resources are among the main barriers to women's entrepreneurship in Turkey. However, new opportunities offered through government support, international co-operation and digital platforms help women overcome these barriers and succeed in the business world.

This study aims to reveal the past, current situation and future perspective of women entrepreneurship in Turkey. In line with this purpose, the historical development of women entrepreneurship in Turkey is discussed in detail below. Today, the status of women entrepreneurship in Turkey is analysed in line with the reports published by the Turkish Statistical Institute. In addition, scientific research on women entrepreneurship in Turkey are discussed in the literature review section. Afterwards, obstacles and opportunities in front of women entrepreneurship in Turkey are discussed and various suggestions are made for the future in the conclusion part of the study.

2. Concepts of Entrepreneurship and Women Entrepreneurship

Entrepreneurship is the process of recognising and evaluating new business opportunities and transforming these opportunities into economic value. This process requires characteristics such as innovation, risk-taking and being proactive (Shane, 2003). Entrepreneurship is an important engine of economic growth and social welfare and promotes job creation, innovation and competition. Women entrepreneurship can be defined as entrepreneurial activities carried out by women. This field has received increasing attention in recent years and is of great importance for economic development and gender equality. Women entrepreneurs often face

more social and cultural barriers than male entrepreneurs. These include gender discrimination in access to finance, difficulties in balancing family and work life, and lack of adequate mentoring support (Brush, 1992; Carter, 2011). Research shows that women entrepreneurs' businesses significantly improve the well-being of their families as well as their contribution to society and the economy (Hughes, 2006). However, to fully realise this potential, the challenges faced by women entrepreneurs need to be overcome. Government-sponsored programmes, private sector initiatives and international collaborations have emerged as important tools to support women entrepreneurship (Jennings & Brush, 2013).

Explanations on the challenges faced by women entrepreneurs and the definition of the concept reveal that women face more and greater obstacles in starting and managing businesses than men. This situation necessitates defining women entrepreneurship as a special field and conducting detailed studies on this subject. Women entrepreneurs are defined as individuals who not only establish and manage their businesses, but are also innovative, creative and capable of gaining economic independence. Although this concept, which is interpreted in different ways by different authors, is often used synonymously with "businesswoman", women entrepreneurs do business on their own behalf and stand out as intelligent and independent individuals with high social awareness. While highlighting the unique challenges of women entrepreneurs in the business start-up process, it is emphasised that these women not only manage their businesses, but also stand out in the market with their innovative and creative approaches. These are women who are able to work independently under social security, who can take calculated risks by adapting to the market economy and offer products or services directly to the market. This definition shows that women's entrepreneurship has the potential to make a wide range of economic and social contributions and that women have the capacity to successfully manage personal, family and social roles (Keskin, 2014).

Promoting women's entrepreneurship is critical not only for economic but also for gender equality and social justice. In this context, supporting women entrepreneurship in developing countries such as Turkey plays an important role in achieving overall economic and social development goals.

3. Historical Development of Women Entrepreneurship In Turkey

Women entrepreneurship in Turkey has passed through important phases starting from the Ottoman Empire period. Women engaged in economic activities in the Ottoman Empire were generally involved in family businesses, but rarely engaged in independent entrepreneurship (Arat, 1994). With the establishment of the Republic, the post-1923 period initiated a transformation process that encouraged women to take more active roles in social and economic life. This process gained momentum when women were granted the right to vote and be elected in 1934 (Kandiyoti, 1987).

After the Second World War, women's participation in the labour force increased in Turkey, but this participation was generally limited to low-paid and low-status jobs (Acemoğlu & Ucer, 2015). The liberal economic policies and globalisation process of the 1980s brought a new perspective to women's entrepreneurship. During this period, there was a significant increase in the number of women entrepreneurs in Turkey and women-led enterprises were established in various industries, particularly in the textile and garment sectors (Güneş-Ayata, 2002).

While women entrepreneurship in Turkey has increased as a result of supportive policies of international organisations and export-oriented development strategies, women's participation in the labour force has increased especially after the 1980s. However, women's participation in economic activities has generally remained limited due to domestic roles and patriarchal relations. While economic difficulties and macroeconomic conditions have encouraged women to start their own businesses, these initiatives have generally been small-scale and family-supported. In recent years, policies and programmes supporting women's entrepreneurship have been implemented by various public and private sector organisations, thereby increasing the rate of women entrepreneurship (Soysal, 2010).

Studies conducted in the 1990s revealed that a large proportion of entrepreneurial women, who are mostly urban women, are in the trade sector and their education level generally remains at the high school level. While women entrepreneurs care more about social reputation compared to men, they are more cautious in taking risks. Studies on women's entrepreneurship in Turkey are ambiguous in terms of definition and scope, and no consensus has been reached on the definition of "entrepreneurial women". Moreover, when the educational attainment and employment status of women entrepreneurs in Turkey are taken into account, it is observed that while the educational attainment of self-employed women is generally low, the educational attainment of employers is higher. This situation emphasises the importance of educational opportunities for

the development of women's entrepreneurial skills (Yetim, 2002). Since the early 2000s, with the widespread use of technology and the internet, new business areas have opened up for women and paved the way for digital entrepreneurship. In this period, women entrepreneurs also found the opportunity to reach large masses by using social media platforms and established successful businesses in areas such as e-commerce (Ergene, 2020). In recent years, various incentives and loans have been offered by the state to support women's entrepreneurship, which has provided significant support to women in their business establishment and business development processes (Development and Investment Bank of Turkey, 2019).

4. Scientific Research On Women Entrepreneurship In Turkey

In this part of the study, some of the scientific research on women entrepreneurship in Turkey are included. In this context, summaries of the research in the literature and accessed within the scope of the research are given below in date order.

(Yetim, 2002) aimed to determine the qualifications and competences of women entrepreneurs as social capital. In the study, a questionnaire and face-to-face interviews with 224 women entrepreneurs in Mersin were used as a method. The scope of the study was determined as the socio-demographic characteristics of women, their knowledge and skill channels in the process of establishing and maintaining a business, and their tendency to co-operate. The results of the study show that women entrepreneurs are able to use social capital resources effectively and integrate them with their entrepreneurial qualities. Moreover, women's ability to use institutional information channels in particular supports organisation by increasing solidarity.

(Öğüt, 2006) aimed to examine the barriers to career advancement of women entrepreneurs and managers in Turkey, especially the glass ceiling syndrome. In the study, a comprehensive literature review and questionnaires on women entrepreneurs in Turkey were used as methods. As a result of the study, the existence of various social and institutional barriers that prevent women entrepreneurs and managers from rising to senior positions was revealed. In particular, the glass ceiling syndrome was found to be an important factor limiting women's career development.

(Soysal, 2010) aimed to address the obstacles faced by women entrepreneurs in Turkey and the opportunities created by them in a theoretical framework. The study emphasises that women entrepreneurs are potential forces that can make significant contributions to economic and social development and that policies and projects that will mobilise this potential should be prioritised. It is stated that encouraging women entrepreneurship, especially in developing economies, can pave the way for activating untapped potential and creating new jobs. However, it is stated that women face serious obstacles in their entrepreneurial activities and concrete steps should be taken to overcome these obstacles.

(Soyak, 2010) aimed to evaluate the access of women entrepreneurs in Turkey to microfinance services and the impact of these services. In the study, the activities of various non-governmental organisations in Turkey were examined and the socioeconomic results of these activities were analysed. The study analysed how poor and disadvantaged women entrepreneurs benefit from microfinance services and how these services affect women's participation in economic activities. The results of the study show that microfinance services increase the economic independence of women entrepreneurs and are an important tool for regional economic development. It was also found that these services strengthen social capital and co-operation among women.

(Sayın, 2011) aimed to describe the problems faced by women entrepreneurs in Aydın province and to offer solutions. As a method in the study, a survey was conducted for women entrepreneurs and the problems were analysed with descriptive statistics obtained from this survey. The scope of the study was determined to cover the difficulties of women entrepreneurs in business and social life and the micro and macro level effects of these difficulties. As a result of the study, the problems faced by women entrepreneurs were identified and suggestions were made for possible arrangements in business life. In particular, the recognition of Aydın Business Women's Association and its activities to support women entrepreneurs came to the fore.

(Güleç, 2011) aimed to determine the qualifications and competences of women entrepreneurs as social capital. In the study, a questionnaire and face-to-face interviews with 224 women entrepreneurs in Mersin were used as the methodology. The scope of the research focussed on women's socio-demographic characteristics, their knowledge and skill channels in the process of starting and sustaining a business, and their tendency to co-operate. The results of the study show that women entrepreneurs are able to utilise their social capital resources effectively and integrate them with their entrepreneurial qualities. Moreover, women's competence in using institutional information channels in particular supports organisation by increasing solidarity.

In her study (Keskin, 2014), she aimed to examine the situation of women entrepreneurs in Turkey and to reveal the current challenges and opportunities in this field. A detailed analysis of the existing literature and various data sources were utilised as methodology in the study. The study analyses the economic participation of women entrepreneurs and the obstacles they face. The study shows that women entrepreneurs make significant contributions to the economy but are unable to fully realise their potential due to gender-based barriers. The study emphasises that promoting women entrepreneurship is critical for social and economic development.

(Uluköy & Demireli, 2014) aimed to determine the effect of gender on entrepreneurship characteristics in their study. As a method in the study, a questionnaire form measuring the effect of gender on entrepreneurial characteristics was used and the data obtained were analysed. As a result of the study, it was found that some entrepreneurial characteristics such as risk-taking, vision, high achievement motive and communication skills did not differ between genders, but there were significant gender differences in self-confidence, tolerance to uncertainty, independence, opportunity evaluation, innovation, determination, leadership and internal control. These findings reveal the effect of gender on entrepreneurship and how this effect differs on various characteristics.

(Özyılmaz, 2016) aimed to determine the problems faced by women entrepreneurs who started to take a more active role in the business world with the increasing economic and social developments in the early 21st century and to produce solutions to these problems. Within the scope of the research, data were collected by conducting a questionnaire survey on 1,457 women entrepreneurs and face-to-face interviews with 32 women entrepreneurs across Turkey. As a result of the study, it was determined that the biggest motivation of women entrepreneurs was the desire to be the boss of their own business and to prove themselves. In addition, it was determined that family support is of great importance in the process of establishing a business, but they face financial and bureaucratic obstacles while running their businesses. When analysed regionally, it was found that women entrepreneurs in regions with low level of development faced more problems. As a result of the research, it was concluded that in order to develop women entrepreneurship, access to finance should be facilitated, social opportunities to support women in business life should be increased and regional support systems should be established.

(Aşkın & Barış, 2016) aimed to examine how women entrepreneurs benefit from social capital in Tokat province. Qualitative analyses and survey studies were used as methods in the study. The scope of the research was determined as evaluating the social networks of women entrepreneurs and the impact of these networks on business success. As a result of the study, it was determined that "strong ties" consisting of family and friends are important in the process of establishing and maintaining a business, but "weak ties" such as public institutions and non-governmental organisations are insufficient. In addition, as a result of the study, policy recommendations were presented for women entrepreneurs to increase business success by developing more social capital.

(Kutukız & Özden, 2018) aimed to measure the financial literacy levels of women entrepreneurs in Milas district of Muğla and to understand their financial knowledge, behaviours and attitudes. The study focused on the potential of financial literacy to increase individual and macro-level social welfare. In the study, the survey technique was utilised as a method and financial literacy levels and competencies were tried to be determined. As a result of the study, it was revealed that the participants showed various levels of competencies in financial knowledge and behaviours and how the economic participation of women entrepreneurs in particular was affected by this knowledge.

(Durukan, 2021) aimed to evaluate the role of KOSGEB in supporting women entrepreneurs in Turkey. In the study, compilation and document analysis were used as methods. The scope of the study was analysed within the framework of "Entrepreneurship Supports" provided by KOSGEB. As a result of the study, it was determined that KOSGEB offers various types of support for women entrepreneurs and that these supports make significant contributions to women's business establishment and maintenance processes. In particular, it has been determined that supports for women entrepreneurs contribute to economic development and increasing women's participation in the labour force.

5. Challenges to Women Entrepreneurship in Turkey

The challenges faced by women entrepreneurs in Turkey stem from social, economic and cultural factors. These challenges not only reflect the local specificities of the barriers that women face in the business world,

but also indicate wider gender inequalities. In this context, the challenges to women's entrepreneurship are discussed under four headings below.

5.1 Difficulties in Access to Finance

Women entrepreneurs in Turkey face serious obstacles in accessing financial resources for starting and sustaining their businesses. Research shows that banks and other financial institutions demand more assurance or collateral when providing loans to women (Aydın, 2018). In addition, the low rate of women owning property in their own name causes them to have difficulty in providing the necessary collateral to obtain loans.

5.2 Social and Cultural Barriers

Traditional roles of women in Turkish society function as a limiting factor for entrepreneurial activities. Stereotypical expectations about gender roles make it difficult for women to be active in business life and in some cases lead to social isolation in environments that support women's entrepreneurship (Koçer & Akgündüz, 2021).

5.3 Lack of Training and Support Services after Training

In Turkey, the number of training and mentoring programmes to ensure that women entrepreneurs have sufficient knowledge and skills to start and manage their businesses is insufficient. This situation prevents women from developing themselves in areas such as business management, marketing and digital skills and negatively affects business success (Demirer & İlhan, 2019).

5.4 Networking and Marketing Challenges

One of the important ways to succeed in business is to build strong professional networks. However, women entrepreneurs in Turkey have fewer networking opportunities than their male counterparts. This makes it difficult for them to expand the marketing and customer base of their businesses and limits their opportunities for sustainable growth (Günay, 2020).

6. Opportunities Offered by Women Entrepreneurship in Turkey

The opportunities and challenges faced by women entrepreneurs in Turkey are shaped by the country's unique socio-cultural and economic structure. A study by Kacar, Essers and Benschop (2023) emphasises that Turkey's location at the intersection of Western and Middle Eastern cultures creates a challenging and stimulating environment for women entrepreneurship. The study analysed how women entrepreneurs cope with social, political and institutional structures through mechanisms such as strategic distance and closed social positioning. Such strategies enable women to tackle the challenges they face in the entrepreneurial world and start their own businesses.

Regional differences further crystallise the barriers and opportunities for women's entrepreneurship. A study by Aslan and Gunes (2017) addresses the effects on economic growth of women entrepreneurs' insufficient participation in economic life in the Eastern and Southeastern regions of Turkey. Surveys of women entrepreneurs in provinces such as Bingöl and Diyarbakır who have benefited from state-supported KOSGEB and other incentive mechanisms show how these supports have helped women to start businesses. However, this study also highlights persistent problems such as access to finance, market recognition and high operating costs.

The perception of social support stands out as a critical success factor for women entrepreneurs. A study by Kapusuz, Çavuş, and Pekkan (2018) examines the gender perspective and dimensions of social support in social entrepreneurship in Turkey. The study documents how women and men assume different roles in both traditional and social entrepreneurship and how the perception of social support plays a determining role in entrepreneurial success. Understanding how gender roles and societal expectations are perceived by women in business and how this can affect their entrepreneurial potential has important implications for policy makers and community leaders. The opportunities available for women entrepreneurs in Turkey can be summarised as follows:

6.1 Government Support and Incentives

Government-sponsored organisations in Turkey offer various financial incentives and grants to support women entrepreneurs. Organisations such as KOSGEB provide special programmes for women starting new businesses.

6.2 Training and Mentoring Programmes

Entrepreneurship training and mentoring programmes offered by universities, NGOs and other organisations help women to increase their knowledge and skills in the business world.

6.3 Networking Opportunities

Various women entrepreneur networks and organisations provide platforms for women to share their experiences and build collaborations.

6.4 Digitalisation and Technology Access

The proliferation of the internet and social media platforms enables women entrepreneurs to reach a wide audience with their products and services.

6.5 Access to Global Markets

E-commerce platforms and international trade fairs make it easier for Turkish women entrepreneurs to present their products to global markets.

6.6 Social Change and Awareness

Increased awareness on gender equality leads to greater acceptance and support for women entrepreneurs.

6.7 Opportunities in Innovative Sectors

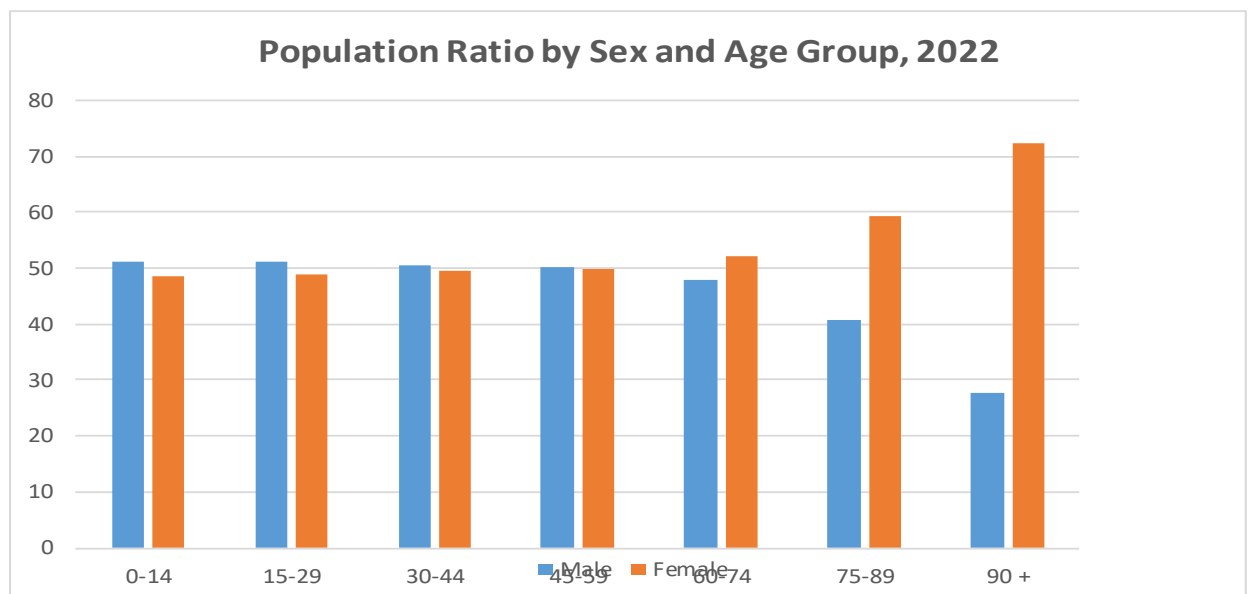
Rapidly developing sectors such as health, education and technology offer opportunities for women entrepreneurs to start new businesses and innovate.

7. "Women Entrepreneurship in Turkey with Statistics"

In this part of the study, the current status of female entrepreneurship in Turkey has been examined using statistical data published on the official website of the Turkish Statistical Institute.

7.1 Population Ratio by Gender and Age Group (2022)

According to the results of the Address-Based Population Registration System (ADNKS) for the year 2022, the female population was 42,575,441 while the male population was 42,704,112. In other words, women constituted 49.9% of the total population, and men 50.1%. This proportional balance between women and men shifts in favour of women starting from the age group of 60 and above, due to the longer life expectancy of women. The proportion of the female population was 52.2% in the 60-74 age group, and 72.4% in the 90 and above age group. Below is a graph showing the population ratio by gender and age group.



Source: Turkish Statistical Institute (2014) – <https://www.tuik.gov.tr/>

Figure 1: Population Ratio by Sex and Age Group, 2022

7.2 Selected Indicators by Gender

Table 1: Employment Data by Gender Between 2008 and 2021

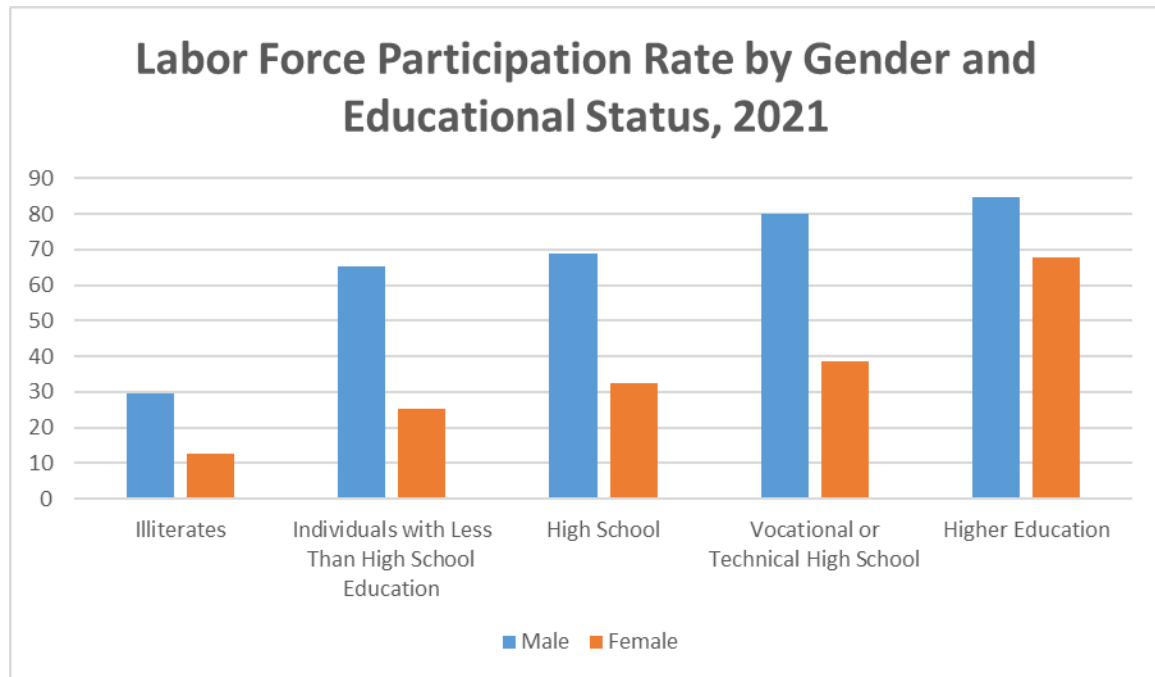
	Total	Male	Female
Illiteracy Rate Among the Population Aged 25 and Over	3,5	1	6,1
Higher Education Graduation Rate Among the Population Aged 25 and Over	23	25,1	20,9
Employment Rate (Aged 15 and Over)	45,2	62,8	28
Labor Force Participation Rate (Aged 15 and Over)	51,4	70,3	32,8
Unemployment Rate (Aged 15 and Over)	12	10,7	14,7

Source 1: Turkish Statistical Institute (2024)

The proportion of the population aged 25 and over with a higher education degree (college, master's, and doctorate) within the total population increased from 9.8% in 2008 to 23.0% in 2021. When this rate is examined by gender, in 2008, 7.6% of women and 12.1% of men aged 25 and over had a higher education degree. By 2021, this rate had risen to 20.9% for women and 25.1% for men.

7.3 Labor Force Participation Rate

The graph below shows the labour force participation rates in Turkey.

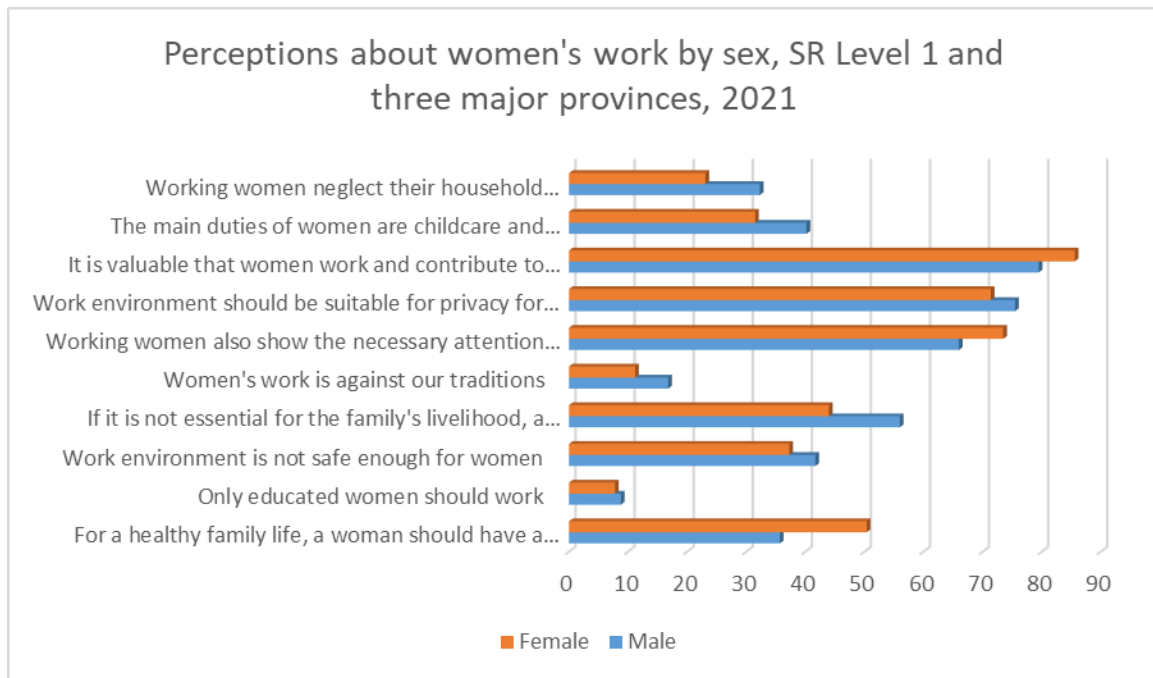


Source: Turkish Statistical Institute (2014) – <https://www.tuik.gov.tr/>

Figure 2: Labor Force Participation Rate by Gender and Educational Status, 2021

When examining the labour force participation rate by educational status, it is observed that women's participation in the labour force increases with higher levels of education. The labour force participation rates are as follows: illiterate women at 12.8%, women with less than high school education at 25.3%, high school graduates at 32.5%, vocational or technical high school graduates at 38.5%, and women with higher education at 67.6%.

According to the results of a family structure survey in 2021, when examining perceptions about women working, 82.6% of respondents believed that women's participation in work and social life is valuable. Breaking this down by gender, 85.6% of women agreed with this statement, compared to 79.5% of men.



Source: Turkish Statistical Institute (2014) – <https://www.tuik.gov.tr/>

Figure 3: Perceptions about women's work by sex, SR Level 1 and three major provinces, 2021

8. The Future of Women Entrepreneurship in Turkey

The future of women entrepreneurship in Turkey is shaped by various factors, including economic policies, technological advancements, educational opportunities, and progress in gender equality. Developments in these areas in the coming years could reduce the challenges faced by women entrepreneurs and encourage more women to join the entrepreneurship ecosystem.

8.1 Economic Policies and Incentives

It is anticipated that the government and private sector in Turkey will strengthen policies to support women entrepreneurs. These policies could include financial incentives, tax reductions, and special credit packages for women entrepreneurs. Additionally, investments aimed at facilitating women's ability to start and develop businesses will make entrepreneurship more appealing (Yıldırım, 2021).

8.2 Technological Advancements and Digitalization

The proliferation of digital technologies creates new business models and market access opportunities for women entrepreneurs. Women are expected to play a more active role in areas such as e-commerce, digital marketing, and social media management. These developments will enable women entrepreneurs to expand their businesses nationally and internationally (Demir, 2022).

8.3 Educational Opportunities and Business Skills Development

The number of educational programs available for women in Turkey to enhance their business skills needs to be increased, and the quality of these programs improved. Training in entrepreneurship, financial literacy, and technology usage can boost the competitive strength of women entrepreneurs (Özdemir, 2019).

8.4 Gender Equality and Cultural Change

Achieving gender equality in Turkey is critical for the future of women entrepreneurship. Modernizing perceptions of gender roles and the place of women in the business world will further encourage women to start and manage businesses (Aksoy, 2020).

These strategies are essential for empowering women in Turkey to engage more fully in entrepreneurship and for fostering a more inclusive economic environment.

9. Conclusion

This study has comprehensively examined the historical development of female entrepreneurship in Turkey, its challenges, and the opportunities it presents. Despite facing social and economic barriers, women entrepreneurs in Turkey have made significant progress in the areas of economic development and gender equality. The participation of women in the entrepreneurship ecosystem is increasing, especially due to advancements in technology and digitalization, which create new business models and opportunities for market expansion.

However, women entrepreneurs still face significant challenges, including access to financing, social and cultural barriers, and a lack of education and mentoring services. Overcoming these challenges is crucial and requires government-backed incentives, private sector initiatives, and international collaborations. Proposed solutions include providing more financial support for women entrepreneurs, expanding entrepreneurship training programs, and creating more opportunities for women to develop their professional networks.

The future of women entrepreneurship in Turkey depends not only on economic policies, educational opportunities, and technological advancements but also on progress in gender equality. These advancements will further encourage and support women in the processes of starting and managing businesses. Consequently, the role that women entrepreneurs will play in Turkey's economic and social development will depend not only on leveraging current opportunities but also on strategically and effectively addressing these challenges.

This study provides an understanding of the current state of women entrepreneurship in Turkey and lays a foundation for improvements in this field, also serving as a resource for future research. As in all studies conducted in the field of social sciences, this study has some limitations. First of all, the study was carried out in Turkey and taking into account the data of the Turkish Statistical Institute. Different results can be obtained by considering different data sets. Another limitation of the study is the time constraint. The study was carried out in line with the data available as of June 2024.

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