

Education Level of Women Entrepreneurs and the Obstacles they Face: The Case of Kocaeli

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ABSTRACT In this research the obstacles to women entrepreneurs who live in 12 districts within the boundaries of province Kocaeli were studied. The purpose and the importance of this paper are to detect the obstacles faced by women entrepreneurs and to find solutions for them. In February 2014, the study was conducted face to face to all women entrepreneurs who have trade register in Kocaeli. A questionnaire consisting of 31 questions was applied and the obtained data were evaluated with SPSS program. In this study, some obstacles faced by women entrepreneurs are determined as sociological structure, the environment they live, the effect of the traditional belief and social pressure of the society, insufficient funds, support and incentives for women, monthly low income level.

INTRODUCTION

Women entrepreneurship is a significant employment area around the world and in Turkey. Women who bring source of social funds into force and improve their entrepreneurial qualities are gradually becoming more important in developing countries like Turkey. The inequality, especially when we consider the participation of women and men in labor force, makes it necessary for women to have more entrepreneurial qualities compared to men. Therefore, women want to start their own businesses and work in their own jobs recently.

There have been some researches about women entrepreneurship conducted in Turkey. For example, Çakici (2003) investigated the reasons for women to start businesses in Mersin on 160 women. It was determined that factors such as making profit, working independently and living a social life came into prominence. In another research, it was found that factors like providing an additional income for the family, the death of the husband, proving herself and transferring old occupational experience to the business life; are effective reasons for women to become entrepreneurs in Nevşehir (Çelik and Özdevecioğlu 2001). Moreover, it was determined that factors like being productive, passion for success and knowledge, the desire to work independently, the desire to earn money, the desire to pursue family business and having no other option are the reasons for women to start businesses in Kastamonu (Tan 2006). Yilmaz et al.

(2012) showed that women mostly face lack of funds and knowledge at the business establishments in Tekirdağ. As a result of the conducted factor analysis, the basic factors underlying ideas about entrepreneurship of women entrepreneurs were collected around four factors. These were grouped under the headings of education and self-reliance, economic independence and dignity, family business life and the challenges in business life respectively.

Yirik and Ilgaz Yildirim (2014) analyzed the relationship between personal values of women entrepreneurs in tourism sector and their risk and uncertainty perceptions, through field research. The result of the study showed that personal values of women entrepreneurs had a significant influence on their risk and uncertainty perceptions.

Another fact that plays an important role in women's entrepreneurship is organizational culture. Culture can be defined as certain behavior clusters which include the beliefs and basic shared values that are developed by a community (Sisman 2002). In the studies that were done on women entrepreneurs, it was found out that the business start-up funds are generally provided by informal sources like the equity capital and relatives, and friend aid while benefiting from formal sources like bank loans were limited (KSS-GM 2000; Ufuk and Özgen 2001; Yetim and Tatlıdil 2004). Women entrepreneurs are in need of complementary sources to produce their own goods and services, and get this source from informal sources, especially in the business start-up process. Relatives are important social sup-

port providers for women entrepreneurs (Barbieri 2003).

Apart from availing themselves of informal sources regarding entrepreneurial activities, women entrepreneurs also turn towards institutional information channels. In this regard, the studies to motivate and develop women entrepreneurship which are supported by different international organizations, make it easy for women to get access to institutional information channels. In this way, women facing problems while starting businesses or maintaining them can reach new information sources, and enrich their knowledge by consultancy services and educational opportunities right, along with acquiring the information and ability which they need from their spouses and friends in an informal way.

As for the characteristics that distinguish women entrepreneurs from men entrepreneurs, it can be said that especially the roles played in the society by the parties, customs and traditions or factors like the change of needs in various stages of human life come into prominence. Another significant difference is that men entrepreneurs have economic expectations, while women entrepreneurs have personal expectations in the foreground. Therefore, it was determined that women entrepreneurs need more social support compared to men (Kutani 2003). On the other hand, it was determined that women entrepreneurs keep their expectations low in the phase of company establishment or starting to work, and consequently they do not get disappointed, on the contrary they even may have the feeling of satisfaction (Kutani and Alparslan 2006). It was stated that women have a higher potential to be entrepreneurs when they are between 35 and 45 compared to men, while that proportion of age starts earlier and changes between 25 and 35 in men entrepreneurs (Yetim 2008). Similarly, the studies done on women entrepreneurs in Turkey emphasize that women entrepreneurs center around the middle age range (Çelebi 1997; Ufuk and Özgen 2001; Yetim and Taflidil 2004).

In addition, institutional education services which women entrepreneurs benefit from for their occupational progress has a big importance to increase solidarity and organization among women. Increasing the studies of women entrepreneurship in variety in Turkey will yield positive results in many aspects because entrepreneurship is increasingly gaining importance as an alternative way for women to become integrated

with social and economic life. In a similar study done in cooperation with KAGIDER (Women Entrepreneurs Association of Turkey) and IPSOS KMG (2008), the obstacles lying ahead of women entrepreneurship was defined by a fieldwork done with 720 women between 15 and 59 age group. According to the results revealed by the research, the obstacles lying ahead of women entrepreneurship in Turkey are listed as follows:

The biggest obstacle for women entrepreneurs is personal and social perceptions,

Unequal access to educational opportunities,
Lack of experience in labor force,

Insufficient funds,

Problems while obtaining finance and loans.

American Chamber of Commerce (AmCham Turkey/ABFT), with the support of Amway in 2013, stated that the biggest barrier to entrepreneurship is the fear of failure with a percentage of 66.3 according to the study titled "Road Map of Entrepreneurship in Turkey". In the research of Global Entrepreneurship, which was done in 42 countries on the subject of Women Entrepreneurship and Obstacles in 2007, it was stated that women participation in labor force had been 30 percent in 2006, while that percentage had fallen back to 24 percent in 2007 in Turkey. According to Turkish Statistical Institute (TurkStat) (2013a) data, the rate of participating in labor force across Turkey increased by 0.8 points compared to the previous year and became 50.8 percent in 2013. Men participation in labor force increased by 0.5 points compared to the previous year and became 71.5 percent, while women participation increased by 1.3 points and became 30.8 percent. According to the results of Turkish Statistical Institute (TurkStat) (2013b) research titled Women by Statistics (2013), men's participation in labor force is higher compared to women in Turkey, where women has the lowest rate of labor force participation among the EU member and candidate member countries. The highest rate of labor force participation was 95.4 percent between 35 and 39 age group for men, while that rate was 38.3 percent between 25 and 29 age group. According to the same results of the research, women made up 49.8 percent of Turkey's population. The women population was equal to 38.194.504 in Turkey, where the whole population was 76.667.864. The 0-14 age group composes 24 percent of the women population, 15-17 age group 5 percent, 18-24 age group 11.3

percent, 25-44 age group 31 percent, 45-64 age group 20 percent, 65-84 age group 7.9 percent, and the 85 or older age group makes up 0.8 percent of the women population.

METHODOLOGY

The main material of the research was obtained from women entrepreneurs who have trade registers within the borders of Kocaeli. Also, secondary sources, chamber of industry and commerce records, previous researches and similar studies were utilized. The most important reason to prefer Kocaeli as the area of research is that it is an industrial city and the mosaic of Turkey; that it is a cosmopolitan city.

The main aim was to determine the obstacles facing women entrepreneurs and encourage the women who live in other parts of Turkey by developing solution suggestions. In addition, ensuring their participation into business life and providing added value to be created by them was intended.

In the research, a questionnaire consisting of 31 close ended questions was conducted by a face to face interview on 70 women entrepreneurs, who have commerce registrations. The obtained data was evaluated by the SPSS program and interpreted by Anova, Frequencies, Cross-tabulation and Chi-square tests.

RESULTS AND DISCUSSION

When the number of women entrepreneurs according to the districts was analyzed in the research, it was determined that it is higher in the districts which show socio-economic development. Because Kocaeli is a cosmopolitan city and represents the mosaic of Turkey, the results here can give the general or the closest results for Turkey. The data showing the distribution of

women entrepreneurs according to the districts in Kocaeli is given in Table 1.

When Table 1 is analyzed, the distribution rates of women entrepreneurs are listed as follows: 42.9, 20, 8.6, 8.6, 5.7, 4.3, 4.3, 2.8, 1.4, 1.4 percent of women entrepreneurs in Izmit, Gebze, Derince, Körfez, Basiskele, Golcuk, Darica, Kartepe, Karamürsel and Çayırova respectively. No women entrepreneur was encountered in two districts (Dilovasi and Kandira). According to this result, the number of women entrepreneurs is higher in places which are open to socio-economic development, where job opportunities are high and social pressure is low, while this number is so low or zero in places where people are attached to their customs and traditions. One of the obstacles here is social pressure and the low level of development. Traditional approaches cause women to feel discouraged and to stay away from business life. The distribution of women entrepreneurs was analyzed according to their ages and level of education, and given in Table 2.

Table 1: Distribution of women entrepreneurs according to the districts

<i>Districts</i>	<i>Number</i>	<i>%</i>
Izmit	30	42.9
Derince	6	8.6
Körfez	6	8.6
Basiskele	4	5.7
Gölcük	3	4.3
Karamürsel	1	1.4
Gebze	14	20
Çayırova	1	1.4
Darica	3	4.3
Dilovasi	0	0.0
Kartepe	2	2.8
Kandira	0	0.0
Total	70	100

When Table 2 is analyzed, it is seen that 10 percent of entrepreneurial women are between

Table 2: The distribution of women entrepreneurs according to age and level of education

<i>Level of education</i>	<i>Age range</i>				<i>Total</i>	<i>%</i>
	<i>18-25</i>	<i>26-35</i>	<i>36-45</i>	<i>46-55</i>		
Primary school	0	0	2	1	3	4.3
Secondary school	0	1	1	1	3	4.3
High school	2	9	5	5	21	30.0
University	3	18	11	1	33	47.1
Master's/Doctorate	2	5	2	1	10	14.3
Total	7	33	21	9	70	100
%	10	47.1	30	12.9	100	

18 and 25 years old, 47.1 percent of them are between 26 and 35 years old, 30 percent of them are between 36 and 45 years old, and 12.9 percent of them are between 46 and 55 years old. According to this, entrepreneurial women reach the potential to become entrepreneurial more in their mid ages.

It was determined that the majority of women entrepreneurs is married and has children. However, being married and having children do not affect women's entrepreneurial qualities negatively. On the contrary, this situation turns into even an advantage in terms of receiving support from the family. Family and especially spouses are important social fund sources for married entrepreneurs in the phase of business establishment. They also have a big effect on women's entrepreneurship decision. Women can integrate their personal characteristics with their entrepreneurial qualities; entrepreneurial values like innovativeness and creativity are strengthened by women's communication and problem solving abilities.

It is seen that the number of women entrepreneurs increase as the level of education increases too. In the research, it is seen that 4.3 percent of the women entrepreneurs are primary school graduates, 4.3 percent of them are secondary school graduates, 30 percent of them are high school graduates, 47.1 percent of them are university graduates and 14.3 percent them are master's and doctorate graduates. Therefore, it can be said that the entrepreneurial aspect flourishes as the level of education increases which in turn has an effect on the courage to start a business, and gain self-confidence to achieve.

The factors which push and pull women to entrepreneurship also, as in many other countries, apply to Turkey. As well as starting businesses because of the forcing reasons like providing an additional income to the family or not being able to get access to the opportunity of gainful occupation that is suitable for their qualities, women also turn to entrepreneurship to become independent, self-directed and more productive. Within this framework, the high level of education is a significant source of social fund for women.

Women entrepreneurs who have a high level of education attach more importance to personal incentives like self-actualization and being independent in the phase of business establishment. In the research, the business experiences of wom-

en entrepreneurs were analyzed and given in Table 3.

Table 3: Classification of women entrepreneurs according to years of experience

<i>Years of experience</i>	<i>Number</i>	<i>%</i>
1-5	25	35.7
6-10	19	27.1
11-15	14	20.0
16-20	6	8.6
21-25	5	7.1
26-+	1	1.4
Total	70	100

When Table 3 was analyzed in terms of business experience, it came out that 35.7 percent of women entrepreneurs have been running their businesses for the last 1-5 years, 27.1 percent for 6-10 years, 20 percent for 11-15 years, 8.6 percent for 16-20 years, 7.1 percent 21-25 years and 1.4 percent for 26 - + years now. The factors, which force women to establish businesses, like providing economic support for the family, being independent, standing on their own feet, and creating opportunities to get investment support by means of development agencies, may be counted as the reasons for the increase in the number of women entrepreneurs, especially in 1-5 and 6-10 year periods.

In the research, the factors that put obstacles into women entrepreneurs' way about getting a start in business and their degree of effect in women's environment were investigated. The data obtained are shown in Table 4.

H_0 : The business experiences of women entrepreneurs do not show significant difference according to age.

H_1 : The business experiences of women entrepreneurs show significant difference according to age.

When Table 4 is analyzed, women have no funds or they have less compared to men (1=Exactly True) ranks first as exactly true in the questionnaire. Degree of impact is the highest. Women take care of the household and the kids, they don't have enough time (2=Quite True) ranks second as quite true. Degree of impact is moderate women entrepreneurs have constraints and obstacles (social and cultural obstacles, prescriptive insistence, resistance against change, traditionalism); women do not have enough interaction with the external environment; women take

Table 4: To what extent, women entrepreneurs is prevented by their environment

<i>Obstacles to women entrepreneurs</i>	<i>(1=Exactly True, 2=Quite True, 3=Moderately True, 4=Partially True, 5=Not True at All)</i>											
	<i>1</i>		<i>2</i>		<i>3</i>		<i>4</i>		<i>5</i>			
	<i>Num-ber</i>	<i>%</i>	<i>Num-ber</i>	<i>%</i>	<i>Num-ber</i>	<i>%</i>	<i>Num-ber</i>	<i>%</i>	<i>Num-ber</i>	<i>%</i>	<i>Num-ber</i>	<i>%</i>
<i>Total</i>												
1. Women entrepreneurs have limitations and obstacles (Social and cultural obstacles, prescriptive insistence, resistance to change, traditionalism)	19**	27.1**	16	22.9	23*	32.9*	9	12.9	3	4.3	70	100
2. Women have no funds or have less compared to men	19*	27.1*	14	20.0	17**	24.3**	12	17.1	8	11.4	70	100
3. Women don't have enough interaction with the external environment	15	21.4	3	4.3	19*	27.1*	18**	25.7**	15	21.4	70	100
4. There are obstacles stemming from sex	17**	24.3**	11	15.7	11	15.7	20*	28.6*	11	15.7	70	100
5. Women don't know the laws or they are not interested (Political/administrative obstacles)	12	17.1	6	8.6	10	14.3	17**	24.3**	25*	35.7*	70	100
6. Women have less courage, confidence, experience and less passion for success	4	5.7	12	17.1	9	12.9	21**	30.0**	24*	32.3*	70	100
7. Women have a low level of education	7	10.0	5	7.1	19**	27.1**	16	22.9	23*	32.9*	70	100
8. Women take care of the household and the kids, they don't have enough time	13	18.6	18**	25.7**	19*	27.1*	13	18.6	7	10.0	70	100
9. Women have more health and psychological problems	10	14.3	8	11.4	20*	28.6*	18**	25.7**	14	20.0	70	100
10. There are no women associations, they are not organized	9	12.9	9	12.9	27*	38.6*	12	17.1	13**	18.6**	70	100
11. There are no support and incentive policies for women	5	7.1	13	18.6	19*	27.1*	15	21.4	18**	25.7**	70	100

Note: (*) shows the order of the answers given. (*) highest degree of effect, (**) moderate degree of effect, () less degree of effect.

care of the house and kids, they don't have enough time; women have more health and psychological problems, there are no women associations, they are not organized; there are restricting factors like not having support and incentive policies for women (3=Moderately True) are found as moderately true. It can be said that degree of impact is less.

The limitation that there are obstacles stemming from Sex (4=Partially True) was determined as partially true. It can be considered that it has no obstructive impact.

The obstacles like women don't know the laws, they are not interested in (political/administrative obstacles); women have less courage, confidence, experience and less passion for success; women have a low level of education are reported

as (5=Not True at All) not true at all, so these are not considered to be obstructive factors.

Women have more self-confidence because they have a higher level of education. They overcame the fear of failure, and have more chances to be informed of the laws and legal developments today. Therefore, the factors above are not seen as obstacles anymore. However, this is valid only when the level of education increases, while the reverse can be said if the level of education decreases. The obstacles that women face in the developing countries are either the same or similar throughout the world.

In this study Valla (2001) dealt with the obstacles of women entrepreneurs under five main headings. According to the results of the study, it was revealed that women entrepreneurs have

to deal with socio-cultural, political, structural, economical, legal and personal obstacles.

Because H_0 hypothesis "Sig." Value is $P > 0.05$, H_0 hypothesis, which is for the homogeneity test, is accepted. That is, the variance of the groups is homogeneous with 95 percent confidence. When ANOVA table is analyzed, H_0 hypothesis, which is for the one-way analysis of variance, is rejected and H_1 : is accepted since "Sig." Value $P < 0.05$. (With 95 percent confidence, there is a statistically significant difference among the averages of the groups").

To present the relationship between Women Entrepreneurs' Limitations and Obstacles, and Age the ANOVA test was applied. The obtained data is given in Table 5.

When Table 5 was analyzed according to the result of the F test, which was done on the level of 95 percent confidence, the significance value for the business experience of women entrepreneurs was found to be $P = 0.000 < 0.05$. Since $p < 0.05$ for the business experience of women entrepreneurs, H_0 hypothesis is rejected and H_1 hypothesis is accepted. That is, the business experiences of women show a significant differ-

Table 5: The evaluation of the relationship between age and limitations and obstacles of women entrepreneurs by the anova test

<i>The limitations and obstacles of women entrepreneurs</i>		<i>Sum of squares</i>	<i>df</i>	<i>Mean square</i>	<i>F</i>	<i>Sig.</i>
Business experience (Year)	Between groups	41.818	3	13.939	12.031	.000
	Within groups	76.468	66	1.159		
	Total	118.286	69			
There are limitations and obstacles to women entrepreneurs (Social and cultural obstacles, prescriptive insistence, resistance to change, traditionalism)	Between groups	15.127	3	5.042	3.969	.012
	Within groups	83.859	66	1.271		
	Total	98.986	69			
Women have no funds or have less compared to men	Between groups	18.568	3	6.189	3.528	.020
	Within groups	115.775	66	1.754		
	Total	134.343	69			
Women don't have enough intereaction with the external environment	Between groups	7.729	3	2.576	1.163	.331
	Within groups	146.214	66	2.215		
	Total	153.943	69			
There are obstacles stemming from sex	Between groups	7.356	3	2.452	1.114	.350
	Within groups	145.287	66	2.201		
	Total	152.643	69			
Women don't know the laws or they are not interested (Political/administrative oobstacles)	Between groups	3.370	3	1.123	.383	.765
	Within groups	193.330	66	2.929		
	Total	196.700	69			
Women have less courage, confidence, experience and less passion for success	Between groups	7.092	3	2.364	1.237	.303
	Within groups	126.179	66	1.912		
	Total	133.271	69			
Women have a low level of education	Between groups	4.751	3	1.584	.746	.528
	Within groups	140.049	66	2.122		
	Total	144.800	69			
Women take care of the household and the kids; They don't have enough time	Between groups	9.956	3	3.319	1.850	.147
	Within groups	118.387	66	1.794		
	Total	128.343	69			
Women have more health and psychological problems	Between groups	9.380	3	3.127	1.622	.193
	Within groups	127.192	66	1.927		
	Total	136.571	69			
There are no women associations; they are not organized	Between groups	7.799	3	2.600	1.339	.269
	Within groups	128.144	66	1.942		
	Total	135.943	69			
There are no support and incentive policies for women	Between groups	12.592	3	4.197	2.225	.093
	Within groups	124.494	66	1.886		
	Total	137.086	69			
They have a low level of monthly income	Between groups	63.151	3	21.050	10.237	.000
	Within groups	135.720	66	2.056		
	Total	198.871	69			

Note: The ones which are highlighted in bold are found significant according to the ANOVA test

ence according to Age. Based on this, the experience of women entrepreneurs increases in direct proportion to age and becomes significant.

The relationship between “the Limitations and Obstacles (Social and Cultural Obstacles, Prescriptive Insistence, Resistance to Change, Traditionalism) of Women Entrepreneurs” and age is significant as well. Since $P=0.012 < 0.05$, H_0 hypothesis is rejected and H_1 hypothesis is accepted. That is, the Limitations and Obstacles (Social and Cultural Obstacles, Prescriptive Insistence, Resistance to Change, Traditionalism)

of Women Entrepreneurs show significant difference depending on Age.

The Limitations and Obstacles (Social and Cultural Obstacles, Prescriptive Insistence, Resistance to Change, Traditionalism) of women entrepreneurs increase in direct proportion to age and become significant. Here, being attached to traditions has a strong influence. Also, it can be said that there are difficulties in accepting changes as the age grows.

The relationship between age and the factor that “Women have no funds or they have less

Table 6: The evaluation of the relationship between the education level and the limitations and obstacles of women entrepreneurs by the anova test

<i>The limitations and obstacles of women entrepreneurs</i>		<i>Sum of squares</i>	<i>df</i>	<i>Mean square</i>	<i>F</i>	<i>Sig.</i>
Business experience (Year)	Between groups	14.324	4	3.581	2.239	.074
	Within groups	103.961	65	1.599		
	Total	118.286	69			
There are limitations and obstacles to women entrepreneurs	Between groups	10.994	4	2.749	2.030	.100
	Within groups	87.991	65	1.354		
	Total	98.986	69			
Women have no funds or have less compared to men	Between groups	19.659	4	4.915	2.786	.034
	Within groups	114.684	65	1.764		
	Total	134.343	69			
Women don't have enough interaction with the external environment	Between groups	5.759	4	1.440	.632	.642
	Within groups	148.184	65	2.280		
	Total	153.943	69			
There are obstacles stemming from sex	Between groups	12.006	4	3.002	1.387	.248
	Within groups	140.637	65	2.164		
	Total	152.643	69			
Women don't know the laws; they are not interested	Between groups	21.412	4	5.353	1.985	.107
	Within groups	175.288	65	2.697		
	Total	196.700	69			
Women have less courage, confidence, experience and less passion for success	Between groups	5.677	4	1.419	.723	.579
	Within groups	127.595	65	1.963		
	Total	133.271	69			
Women have a low level of education	Between groups	10.099	4	2.525	1.218	.312
	Within groups	134.701	65	2.072		
	Total	144.800	69			
Women take care of the household and the kids; They don't have enough time	Between groups	6.118	4	1.530	.813	.521
	Within groups	122.225	65	1.880		
	Total	128.343	69			
Women have more health and psychological problems	Between groups	12.847	4	3.212	1.687	.164
	Within groups	123.725	65	1.903		
	Total	136.571	69			
There are no women associations; they are not organized	Between groups	7.997	4	1.999	1.016	.406
	Within groups	127.946	65	1.968		
	Total	135.943	69			
There are no support and incentive policies for women	Between groups	8.328	4	2.082	1.051	.388
	Within groups	128.758	65	1.981		
	Total	137.086	69			
They Have a low level of monthly income	Between groups	27.280	4	6.820	2.583	.045
	Within groups	171.591	65	2.640		
	Total	198.871	69			

Note: The ones which are highlighted in bold are found significant according to the ANOVA test.

compared to men” was also found significant. Since $P=0.020 < 0.05$, there is a significant difference between the two variables. That is, H_1 hypothesis is accepted. It can be said that there is an increase of fund as the age grows old.

The relationship between age and “having a low level of monthly income” was also found to be significant. That is, since $P=0.000 < 0.05$, H_0 hypothesis is rejected and H_1 hypothesis is accepted. So, it can be assumed that there is an increase in the level of monthly income as the age grows.

The relationship between age and “other limitations and Obstacles of women entrepreneurs” was not found to be significant. Therefore, H_0 hypothesis is accepted. That is, (since $P > 0.05$) there isn't a significant difference between age and other limitations. The relationship between the education level and the limitations and Obstacles of women entrepreneurs were evaluated by the ANOVA test, and given in Table 6.

The relationship between the education level and the limitations and Obstacles of women entrepreneurs were evaluated by the ANOVA test. It was determined that the relationship between the level of education and the factor that Women have No Funds or have Less Compared to Men is significant. That is, since $P=0.034 < 0.05$, H_0 hypothesis is rejected and H_1 hypothesis is accepted.

As women who have low level of education take care of the household a lot, are not in any effort to engage in work or have to work in lower paid jobs, it was determined that reducing the spirit of their entrepreneurship in this case. It was of observed that they need the support of their families or husbands to be entrepreneurs and they cannot take the risk because of their lack of qualifications as well.

In addition, the relationship between “the level of education” and “having a low level of monthly income” was found to be significant. That is, since $P=0.045 < 0.05$, H_0 hypothesis is rejected and H_1 hypothesis is accepted.

CONCLUSION

Nowadays, the fact that women are increasing their effect in business life every other day is seen quite important both for herself and the society. Being more educated, determined, and ambitious as well as having a firm attitude free woman from depending on men. These also give

women the opportunity to prove their economic independence and strengthen their positions in the society. The most important fact giving this power to women is her entrepreneurial quality. As well as obtaining material and nonmaterial gains by entrepreneurial activities, women also get opportunities to change the prejudice of gender discrimination into their favour by being independent, challenging and having financial opportunities, social service, job security and family employment.

In recent years, it has been observed that women are more successful in business life compared to the opposite sex. One reason for this is that women are successful in businesses which previously were believed to be unique to men. The other is that the difference of knowledge between men and women regarding entrepreneurship is gradually decreasing. Another reason is that women are more organized and by nature, are more sensitive to events and have better relationships with people.

In the study, the limitations and obstacles of women entrepreneurs are divided into four groups:

Business Experience (Years): as the business experience increases, women's success and entrepreneurship increase as well. Not having much experience decreases the courage to start a business and causes the fear of failure.

The existence of limitations and obstacles to women entrepreneurs (social and cultural obstacles, prescriptive insistence, resistance to change, traditionalism): this limitation is one of the most preventing factors for women. Traditionalism, prescriptivism, social pressure and resistance to change are seen more in places where there is no social and cultural development. Therefore, necessary political and economical investments should be made to remove the obstacles.

Women have no funds or have less compared to men: having insufficient or no funds is one of the economic obstacles which we face nearly in almost every society. Women need to reach a certain age to have a certain accumulation of fund. Many researches support the fact that men have more opportunities in terms of finding funds, while women need to have a certain accumulation of fund or ask her husband's support in the business establishment process.

Women have a low level of monthly income: having a low level of income both in work and

the business life is a limitation for women too. These limitations are also found to be significant in the ANOVA test which was done according to relationship between education and age.

The sex factor has impact on profession preferences as well. Women entrepreneurs reach the potential of becoming entrepreneurs in their mid ages. Here, we also see the influence of getting funds from informal sources to establish businesses

Entrepreneurship is the most important alternative to unemployment. Unfortunately, there isn't a better alternative in today's shrinking employment market. Under these circumstances, entrepreneurial activities are intensely supported by public, non-governmental and international organizations.

Although entrepreneurship is quite important to strengthen women, it is not possible to explain this process by the reasons of getting loans, earning money and gaining strength.

To support and sustain women entrepreneurship, it is important to understand the socio-economic structure of the country as well as understanding gender relations. Despite all equalizing approaches and the struggles to change discrimination into a positive one, the male-dominant structure of the country poses serious obstacles against women entrepreneurship.

RECOMMENDATIONS

It would be more realistic if we consider and evaluate the difficulties and obstacles of business life for the women entrepreneurs in this process. After all, women struggle to pursue their entrepreneurial activities in a male-dominant society in which being a woman is hard itself.

The policies which encourage and support women entrepreneurship need to be oriented at women entrepreneurs' organization abilities in particular. Implementations which develop the ability of acting together and solidarity among women are required.

To develop women entrepreneurship, studies which will help more women to earn a higher income and smooth the way for gaining social strength should be supported.

As well as encouraging entrepreneurship, education and introduction studies should be paid special attention to carry entrepreneurship awareness one step further among women. Depicting women entrepreneurs as role models and giving them a place in entrepreneur advertise-

ments have motivating effects. Also, woman's face suits entrepreneur advertisements very well.

An educational planning to strengthen women's individual fund should be made and a source should be allocated in this direction.

Women's employment rate should be increased. By this way, a perception should be created giving the feeling that women have more chances to become entrepreneurs if they participate in the labor force.

Women Entrepreneurship should be supported by Small and Medium Enterprises Development Organization and regional development agencies. Also, the required financial sources should be allocated.

The media should follow a sensitive broadcasting policy in terms of the gender language. In addition, social perception should be developed and the required measurements should be taken.

Supporting policies that encourage and facilitate entrepreneurship should be developed.

The government should make positive discrimination policies for women entrepreneurs in regions which take of the first priority for development.

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