

**Kadın / Woman 2000**  
**Kadın Arařtırmaları Dergisi - Journal for Women's Studies**

**Special Issue**  
**Women's Entrepreneurship: Multi-Disciplinary Perspectives**

**Guest Editors:**

**Gözde İnal      Cynthia Forson      Mine Karataş-Özkan**

**Haziran / June 2007**  
**Cilt/Volume VIII      Sayı/Issue 1**

**Doğ u Akdeniz Üniversitesi / Eastern Mediterranean University**

© 2010 Doğ u Akdeniz Üniversitesi Yayınevi  
© 2010 Eastern Mediterranean University Press  
Printed in North Cyprus by the Eastern Mediterranean University Printing House

ISSN 1302-9916

**KADIN / WOMAN 2000**  
**Journal for Woman Studies**

**Publisher**

Prof. Dr. Abdullah Öztoprak (Rector)  
Eastern Mediterranean University (EMU) TRNC  
(on behalf of)

**Editors**

Assoc. Prof. Dr. Fatma Güven Lisaniler  
Assist. Prof. Dr. Hanife Aliefendioğlu

**Guest Editors**

Gözde İnal, International Cyprus University-  
North Cyprus  
Cynthia Forson, University of Hertfordshire -UK  
Mine Karataş-Özkan, University of Southampton-  
UK

**Editorial Board**

Assoc. Prof. Dr. Fatma Güven Lisaniler, EMU-TRNC  
Assoc. Prof. Dr. Sevin Uğural, EMU – TRNC  
Assist. Prof. Dr. Hanife Aliefendioğlu, EMU-TRNC  
Assist. Prof. Dr. Nurten Kara, EMU – TRNC  
Assist. Prof. Dr. Pembe Behçetoğulları, EMU-TRNC

**Journal Secretary:** İrem Bailie

**Cover Design:** Roya Alagheband

**About the Journal:** *Kadın/Woman 2000 - Journal for Women's Studies* is a publication of Eastern Mediterranean University - Centre for Women's Studies. It is published biannually and is a multi-disciplinary, refereed and bilingual journal (both Turkish and English) dedicated to the scholarly study of all aspects of women's issues. The articles published are primarily on topics concerning women's rights, the socio-cultural aspects and position of women in society as well as particular legal issues. Articles are accepted from all disciplines such as literature, sociology, psychology, anthropology, law, political science, economics, medicine, cultural history as well as book reviews on recent publications and news and reports on important scientific events.

**Language** : Turkish / English

**EASTERN MEDITERRANEAN**  
**UNIVERSITY**

**Center for Women's Studies**

**Academic Advisory Board**

Nermin Abadan-Unat (Turkey)  
Feride Acar (Turkey)  
Ayşe Akın (Turkey)  
Nurten Aksugür (North Cyprus)  
Sevda Alankuş (Turkey)  
Nurhan Atasoy (Turkey)  
Aysel Aziz (Turkey)  
Beth Baron (USA)  
Nilgün Çelebi (Turkey)  
Yıldız Ecevit (Turkey)  
M. Akif Erdoğan (Turkey)  
Ülker Gürkan (Turkey)  
Şeyma Güngör (Turkey)  
Berit Hagekull (Sweden)  
Tülin Günşen İçli (Turkey)  
A. Emel Kefeli (North Cyprus)  
Meryem Koray (Turkey)  
Biran Mertan (North Cyprus)  
Jacqueline Nadel (France)  
Zehra Odyakmaz (Turkey)  
Louis Oppenheimer (Netherlands)  
Blaise Pierrehumbert (Switzerland)  
Rana Tekcan (Turkey)  
Lucette Valensi (USA)  
Filiz Yenişehirlioğlu (Turkey)

**Correspondence Address**

Kadın/Woman 2000 Center for Women's  
Studies, Eastern Mediterranean University  
BE280, Gazimağusa - North Cyprus (via  
Mersin 10 - Turkey)  
e-mail: jws.cws@emu.edu.tr  
<http://kwj2000journal.emu.edu.tr>

**Indexing:** Kadın/Woman 2000 is indexed in GenderWatch, Contemporary Women's Issues, General Academic ASAP International, IT One File, General Reference Center, General Reference Center Gold, IT Custom, MLA International Bibliography, Turkologischer Anzeiger and Index Islamicus.

## DOĞU AKDENİZ ÜNİVERSİTESİ

### Kadın Araştırmaları ve Eğitimi Merkezi

#### Akademik Danışma Kurulu

Nermin Abadan-Unat (Türkiye)

Feride Acar (Türkiye)

Ayşe Akın (Türkiye)

Nurten Aksugür (KKTC)

Sevda Alankuş (Türkiye)

Nurhan Atasoy (Türkiye)

Aysel Aziz (Türkiye)

Beth Baron (ABD)

Nilgün Çelebi (Türkiye)

Yıldız Ecevit (Türkiye)

M. Akif Erdoğan (Türkiye)

Ülker Gürkan (Türkiye)

Şeyma Güngör (Türkiye)

Berit Hagekull (İsveç)

Tülin Günşen İçli (Türkiye)

A. Emel Kefeli (KKTC)

Meryem Koray (Türkiye)

Biran Mertan (KKTC)

Jacqueline Nadel (Fransa)

Zehra Odyakmaz (Türkiye)

Louis Oppenheimer (Hollanda)

Blaise Pierrehumbert (İsviçre)

Rana Tekcan (Türkiye)

Lucette Valensi (ABD)

Filiz Yenişehirlioğlu (Türkiye)

#### Yazışma Adresi

Kadın/Woman 2000

Kadın Araştırmaları ve Eğitimi Merkezi,

Doğu Akdeniz Üniversitesi

BE280, Gazimağusa - KKTC

e-posta: jws.cws@emu.edu.tr

http://kwj2000journal.emu.edu.tr

**Veritabanları:** Kadın/Woman 2000 dergisi GenderWatch, Contemporary Women's Issues, General Academic ASAP International, IT One File, General Reference Center, General Reference Center Gold, IT Custom, MLA International Bibliography, Turkologischer Anzeiger ve Index Islamicus tarafından taranmaktadır.

## KADIN / WOMAN 2000

### Kadın Araştırmaları Dergisi

#### Sahibi

Prof. Dr. Abdullah Öztoprak (Rector)

Doğu Akdeniz Üniversitesi (DAÜ) (adına),KKTC

#### Editörler

Doç. Dr. Fatma Güven Lisaniler DAÜ-KKTC

Yard. Doç. Dr. Hanife Aliefendioğlu DAÜ-KKTC

#### Misafir Editörler

Gözde İnal, Uluslararası Kıbrıs Üniversitesi-KKTC

Cynthia Forson, Hertfordshire Üniversitesi-BK

Mine Karataş-Özkan, Southampton

Üniversitesi -BK

#### Editör Kurulu

Doç. Dr. Fatma Güven Lisaniler, DAÜ-KKTC

Doç. Dr. Sevin Uğural, DAÜ-KKTC

Yard. Doç. Dr. Hanife Aliefendioğlu, DAÜ-KKTC

Yard. Doç. Dr. Nurten Kara, DAÜ-KKTC

Yard. Doç. Dr. Pembe Behçetoğulları, DAÜ-KKTC

#### Dergi Sekreteri: İrem Bailie

#### Kapak Tasarım: Roya Alagheband.

#### Derginin Dili : Türkçe / İngilizce

**Dergi Hakkında:** Kadın/Woman 2000- Kadın Araştırmaları Dergisi, Doğu Akdeniz Üniversitesi-Kadın Araştırmaları ve Eğitimi Merkezi'nin bir yayın organı olup, Merkez'in amaçları doğrultusunda kadın konusu ile ilgili değişik disiplinlerde yapılan çalışmalara yer veren bilimsel düzeyde hakemli bir dergidir. Her yıl 2 cilt 2 sayı olarak Türkçe ve İngilizce yayımlanan dergi, toplumsal cinsiyet ve kadının konumu ve hakları konularında sosyoloji, psikoloji, sağlık, antropoloji, hukuk, siyaset bilimi, ekonomi, sanat tarihi, arkeoloji, edebiyat ve iletişim alanlarında disiplinler arası nitelikli bilimsel makaleler yayımlar. Ayrıca kadın konusunda yapılan çalışmalar ve yayımlarla ilgili bilimsel tanıtım yazılarına yer verir.



# İçerik/Contents

Cilt / Volume VIII Sayı / Issue 1 Haziran / June 2007

## Editörden/From the Editors

### Makaleler/ Articles

#### Factors Affecting the Business Performance of Female Owned Enterprises in Turkish Republic of Northern Cyprus

Hatice Jenkins..... 1  
Salih Katırcıoğlu

#### The Philippine Regulatory Frameworks, Support Policies, and Initiatives Encouraging Women Entrepreneurship

Divina M. Edralin..... 19

#### Özellikler Teorisi Çerçevesinde Türkiye'deki Kadın Girişimcilerin Profili

Yonca Gürol..... 43  
Aslı Tuñç Yıldırım

## Kitap Tanıtımı/Book Review

#### Lisa Adkins (2002). Revisions: Gender & Sexuality in Late Modernity

(Akram Al Ariss)..... 67

#### Janet Henshall Momsen (2004). Gender and Development

(Umut Özkaleli)..... 69

#### Yerel Kadın Örgütleri Bilgi Notu/Notes on Local Women's Organisations: İşkadınları Derneği

(Nesrin Dağ & Alheri Bawa Magaji) ..... 75

**Yayın İlkeleri**..... 81

**Notes for Contributors**..... 85

**Bu sayıda katkıda bulunan yazarlar / Authors in this issue**..... 89

**Bu sayıda hakemlik yapanlar / Referees in this Issue**..... 90

## Notes on Guest Editors

Gözde İnal is currently an Assistant Professor at the department of Business Administration, at Cyprus International University in North Cyprus. She received her B.B.A degree at Eastern Mediterranean University, North Cyprus in 1993, and completed her MSc Finance degree at the Management Centre, University of Leicester, UK in 1999. She completed her PhD degree at Queen Mary, University of London, UK in 2008. Her research project involved a comparative study on the reasons for and means of setting-up Turkish Cypriot restaurants and law offices in North Cyprus and Britain. Her research interests include mainstream, minority-ethnic and women small business ownership.

Cynthia Forson is Senior Lecturer in Human Resource Management at the University of Hertfordshire. Her research interests centre on equality and diversity in organisations and the labour market (including entrepreneurship and small business), focusing on ethnicity and gender issues and particularly with regard to the African and Caribbean ethnic group.

Mine Karataş Özkan is a Lecturer in Entrepreneurship at the School of Management, University of Southampton (UK). Her research interests include nascent entrepreneurship from a learning perspective, social and science entrepreneurship, diversity aspects of entrepreneurship and knowledge work, and gender studies. She has published a number of research articles and reports in these areas. She has authored a book entitled 'Nascent Entrepreneurship and Learning' (2010, Edward Elgar). She completed a PhD in Entrepreneurship at the University of Southampton in 2006. She has previously worked at the University of Derby (UK).

## **From the Editors!**

Dear readers, we are glad to introduce you the first thematic volume of Kadın/Woman 2000 (Vol. 8). The two issues of this volume are investigating several aspects of women's entrepreneurship through 6 selected papers.

We would like to express our acknowledgements to all those who did serious work for the reviewing of the papers, and publicity of the journal. Special thanks go to Gözde İnal, Cynthia Forson, and Mine Karataş-Özkan, the guest editors of this volume for their serious work for the collection and editing of the papers and to Prof. Dr. Ayhan Bilsel on behalf of the Executive Board members of Emupress for their guidance and support without whose generous contributions this work would have never been completed. We are indebted to the former editor-in-chief Assoc. Prof. Dr. Netice Yıldız who had been the editor of the journal for 9 years and 11 issues. Without her dedication to the journal and her serious work, this journal would have never been able to continue as a well known, reputable journal.

## **Editors**

Fatma Güven Lisaniler

Hanife Aliefendiođlu





## **Editorial Introduction**

### **Women's Entrepreneurship: Multi-Disciplinary Perspectives**

The importance of women's entrepreneurship has been well documented in academic literature and policy documentation. Although it is acknowledged that the creative and entrepreneurial potential of women is a latent source of economic growth and new jobs and should be encouraged, women entrepreneurs face more difficulties in setting-up and growing businesses due to a number of reasons such as gender discrimination and stereotypes, difficulties in reconciling family and business obligations, lack of information, and lack of contacts and access to networking.

This special issue of KADIN/WOMAN 2000 Journal for Woman Studies, a journal dedicated to the scholarly study of all aspects of women's issues, we seek to problematise and interrogate several aspects of women's entrepreneurship through selected papers. The selection of papers in the first issue, drawn from field work in the Philippines, Turkey and North Cyprus, examines a variety of topics related to female entrepreneurship, such as entrepreneurial motivation and constraints, the impact of regulatory frameworks, support policies and initiatives and the perceived nature and impact of gendered norms that varies considerably depending upon the culture, situation and circumstance.

The first paper by Hatice Jenkins and Salih Katircioğlu is a study conducted on Turkish Cypriot women entrepreneurs in North Cyprus titled "Factors Affecting the Business Performance of Female Owned Enterprises in Turkish Republic of Northern Cyprus. A face to face survey method was utilized to collect primary data from two hundred female entrepreneurs and statistical analyses were conducted to analyze the data. The study has revealed that half of the sampled businesses were established during the last six years indicating the rapid expansion of female owned businesses in the early 2000s. In terms of business performance, achievement motives, level of education and first child's age were positively related, whereas labor cost is negatively associated with business performance.

The second paper by Divina Edralin examines regulatory frameworks, support policies, initiatives, and barriers to the process of implementing the laws, policies, and programs to encourage women entrepreneurship in the Philippines. The paper relies on documentary analysis and in-depth interviews with 33

participants including 25 women entrepreneurs. The paper concludes that although the regulatory framework in the Philippines to support women business owners is intact in terms of policy, the implementation of such policy is not always born out in practice due to both general and gender specific barriers.

The final study of this issue by Yonca Gürol and Aslı Tunç Yıldırım explores a significant and recurring theme in female entrepreneurship, namely the link between personal characteristics and preference for entrepreneurship. The paper draws on fieldwork involving 107 Turkish women entrepreneurs who are members of KAGİDER (Women Entrepreneurs Association) in Turkey and investigates the influence of their personal characteristics such as the need for achievement, locus of control, risk taking propensity, tolerance for ambiguity, innovativeness and self-confidence on the entrepreneurial profiles of the women. The findings reveal all the above listed personality characteristics interact to determine the entrepreneurial characteristics of Turkish women entrepreneurs. In addition, the authors argue that due to Turkish family structure women entrepreneurs are influenced and follow their fathers rather than mothers as role models. Furthermore, the authors explain that women who have been into higher education tended to have more tendencies towards entrepreneurship.

## **Guest Editors**

**Gözde İnal**

**Cynthia Forson**

**Mine Karataş-Özkan**

# Factors Affecting the Business Performance of Female Owned Enterprises in TRNC\*

Hatice Jenkins\*\*

Salih Katircioğlu\*\*\*

Eastern Mediterranean University

## Abstract

*This study is the first empirical research on the performance of the Turkish Cypriot female entrepreneurs in North Cyprus. The research helps to identify the major factors affecting the performance of Turkish Cypriot female entrepreneurs both positively and negatively. Furthermore, it identifies the main causes of performance variations among the businesses owned by female entrepreneurs. Face to face survey method was utilized to collect primary data from two hundred female entrepreneurs and statistical analyses were conducted to analyze the data. It is found that the half of the sampled businesses owned by female entrepreneurs was established during the last six years indicating the rapid expansion of female owned businesses in the early 2000s. Regarding to business performance it is found that achievement motives, level of education and first child's age are positively associated, whereas labor cost is negatively associated with business performance.*

**Key Words:** Female Owned Enterprises, TRNC, North Cyprus, Business Performance

## 1. Introduction

Numerous research studies in small business literature indicate that female entrepreneurs have been active in the business sector since the 1970s. During the

---

\* We thank Hatice Adyineri for her valuable assistance in data collection and processing. Without her assistance this research could not be completed.

\*\*Associate Prof. Dr. Hatice Jenkins, Department of Banking and Finance, Eastern Mediterranean University, Famagusta-North Cyprus. E-mail:hatice.jenkins@emu.edu.tr

\*\*\*Associate Prof. Dr. Salih Katircioğlu, Department of Banking and Finance, Eastern Mediterranean University, Famagusta-North Cyprus. E-mail:salih.katircioglu@emu.edu.tr

last two decades female entrepreneurship gained attention all around the world, especially in developed countries such as the United States and Canada. The research on female entrepreneurs in less developed countries however is lacking behind. In North Cyprus, the female entrepreneurship has not been subject to research until recently although there are a number of studies on the female entrepreneurs in the South Cyprus (Ellinas & Kountouris 2004). This study is the first empirical research on Turkish Cypriot women entrepreneurs in North Cyprus.

According to the literature, women participation in entrepreneurship varies from country to country depending on the cultural differences. For example, in Latin America, women's responsibility is viewed as child care and domestic work rather than building professional careers (Sekarun and Leong, 1992). In Israel, women not only suffer from occupational segregation but they also earn less money than their male counterparts (Lerner, 1997). In Philippines, women are expected to marry young and have their family first. Therefore women's chance in getting promoted to high level management positions is much less than men (Epstein, 1993). It also appears that religion may also play a significant role in defining the role of women in their societies. For example, in low income Muslim countries women are considered to be dishonoring their husbands if they were to undertake an entrepreneurial role (Epstein, 1993). In these countries women mostly have low levels of education which puts them in a disadvantaged position against men when they apply for a job. Furthermore, there is also evidence that different structures of work, family and social life affect women entrepreneurs differently when they start up a business (Truman and Allen, 1993).

## **2. Literature Review**

A large number of empirical studies conducted by researcher across the countries identified various factors that have significant effect on performance of women owned businesses. A broad summary of factors affecting the performance of female owned businesses is summarized in a literature review by Lerner et al (1997). According to the literature, factors such as social learning, human capital, network affiliation, motivations and goals, demographics and environmental factors are expected to have an affect on the performance of the female owned businesses.

Social learning theory emphasizes the role of entrepreneurial socialization and career preferences. The effect of observational learning through father entrepreneurial model was explored in a Canadian study (Brockhaus, Burke, and Lee-Gosselin, 1991) where it is found that, 33 percent of the women

entrepreneurs in sample reported that their fathers were entrepreneurs. This finding is also supported by Israeli study that found relationship between father entrepreneur and choice of an entrepreneurial career (Lerner, 1992). However, another Israeli study found that, social learning such as father entrepreneur and economic status at childhood has no significant effect on the level of performance (Lerner, Brush and Hisrich, 1997).

Human capital theory was explained with five items in the study of Lerner et al (1997). These were: Level of education, area of education, previous entrepreneurial experience, previous business experience, and business skills are expected to influence business performance. There are several empirical studies that relates the years of formal education of entrepreneurs to the performance of the firm. For example, Box et al. (1993) discovered a relationship between higher levels of education and increased performance among manufacturing firms in Oklahoma. Based on the research from developed countries, it is expected that a high level of education would be associated with better performance (Box, White, and Barr, 1993; Brush and Hisrich, 1991).

Furthermore, based on the Human Capital Theory, Lerner et al. (1997) discovered that, occupational experience, business skills, high level of education and education area is positively related with business performance whereas previous start up business experience has no relationship with business performance. In the case of South Cyprus, Ellinas and Kountouris (2004) found that, female entrepreneurs do not seem to believe that gaining experience prior to launching their venture is essential.

Another important factor affecting the performance of female entrepreneurs is explained by network affiliation theory which is described by a number of networks, use of advisors, membership in women's associations and mentors. Within these networks, entrepreneurship is constraint by linkages between confident entrepreneurs, wealth and opportunities (Aldrich and Zimmer 1986). Research in Israel shows that in socialist and informal societies, success is dependent on personal contacts and relationships with key individuals who facilitate the start-up business (Baum 1993).

In the case of USA, it was argued that individual motivations and owner/founder goals were related to performance in women-owned businesses, where motivations of future expectations for success (opportunities) were related to survival and independence (Hisrich and Brush, 1987). Maysami and Goby (1999) also focused on the factors that motivate female business owners to enter business in Singapore. This study indicated that motivation has a significant effect on female business performance. Orhan and Scott's (2001) research showed that

occupational flexibility in terms of hours worked is identified as an important factor encouraging female entrepreneurship.

On the other hand, demographic variables such as age, marital status; numbers of children and age of first child of female entrepreneurs also found to have a positive or negative impact on the performance of female entrepreneurs (Maysami and Goby, 1999; Lerner et al., 1997). For example, we expect to see a positive relationship between the age of the children and the business performance. In other words the older the children, the more likely the business to be profitable. Whereas, we expect to see a negative relationship between the number of children, and the business performance. This is because the larger number of children will require more time to look after the family than a single child.

Orban (2001) conducted a study in France where 220 female entrepreneurs were interviewed and factors affecting their business performance were examined. This study showed that in France there was financial discrimination against women business owners resulting from intercultural bias as bankers (mostly men) tend to consider female entrepreneurs as women first rather than as persons. In a comparative study, Mc-Clelland et al. (2005) examined the motivations for initiating start-up businesses and expanding the businesses in Canada, Singapore, South Africa, Australia, New Zealand and Ireland. In this study it is found that the main motivation of female entrepreneurs opening up their own business was being unhappy in their previous job (Mc-Clelland, et al, 2005).

## **Women Entrepreneurship in North Cyprus**

In 1960s and 1970s the number of entrepreneurs in Cyprus was very limited due to the uncertainties and the lack of safety caused by the civil wars between Turkish and Greek Cypriot communities. Throughout the period between 1960 and 1974, very small numbers of women were in commerce sector jointly with their husbands. During that time, a few women were importing goods such as crystal and gold mainly from Turkey and selling them in Cyprus. Trading with Turkey was an opportunity for women to own their businesses and earn their own income. After the war of 1974, an increasing number of female entrepreneurs started to operate in North Cyprus. In the course of time, the female labour force participation also increased with the increase in public sector employment opportunities and female entrepreneurship. Lisaniler (2009) also points out the importance of 1974 war in terms of redefining the role of female in

the workforce. As she states, after the war there was a dramatic increase in women's participation in the workforce.

In 2004, the female labour force participation rates in Northern Cyprus become 34 %, which is approximately at the same level with the EU member-countries Malta and South Cyprus; the other two small island state in the Mediterranean. In the same year, total workforce (both men and women) was recorded as 74,555 workers. Out of 74,555 workers 25,378 (34%) of them were women. This shows that women workforce is one third of the total workforce of TRNC, or we can say that the size of the female workforce is the half of the size of the male workforce (SPO, 2004). This is same in Malta (30.1 % of women and 69.9 % of men) and Spain (39.2 % of women and 60.8 % for men) (Ellinas and Kurtouris, 2004).

Female entrepreneurs in North Cyprus generally involved in boutique, beauty-care, hair-dressing, accessories, flower shop, traveler agencies, cosmetics, junior kids wear, stationery shops, markets, shoes or hand craft business. Rarely, some of females are operating in manufacturing, construction or architecture sector.

Given that North Cyprus has a very small population with 264.172 people it has a very small market for business sector. The total number of business are 9,196 and the majority of these companies are micro and small businesses (SPO,2004). The State Planning Organization (2004) of North Cyprus reported the size of the companies according to their employment. According to this report out of 9,196 companies, 6,197 (67.4 %) companies has no employees, 2,930 (31.9 %) companies are employing between 1 and 10 workers, 48 companies (0.5 %) are reported 11-15 and only 18 companies are (0.20 %) reported over 100 employees.

Table1: Profile of Enterprises in North Cyprus (2004)

Size	Employees	Number Enterprises	% Enterprises
Micro and Small	0-10	9,130	99.30
Medium	11-15	48	0.50
Large	16>	18	0.20
Total		9,196	100.00

Source: State Planning Organization (2004)

### 3. Data and Methodology

#### *Data*

The data collection covered three urban areas (Lefkoşa, Gazimağusa and Girne) and five rural areas (Beyarmudu, Vadili, Akdoğan, İskele and Lapta) of the Turkish Republic of Northern Cyprus. Two hundred (n=200) female business owners were selected out of the total population of 660 female business owners<sup>1</sup>. These female owned businesses have been registered either in the Chamber of Commerce or the Chamber of Trade and Handcrafts or to both. These two different business associations were sampled to provide greater heterogeneity and to reduce the possibility of biasness.

Out of 200, total usable responses were 193. Out of these 193 female entrepreneurs 70 entrepreneurs were from Lefkoşa, 70 were from Gazimağusa (20 of these enterprises are from the rural areas of Gazimağusa) and 53 were from Girne (13 of them are from the rural areas of Girne).

#### *Methodology and Model*

In this study, the revised instruments of Lerner et al (1997) and Maysami and Goby (1999) are used to identify the factors that have significant impact on the level of performance of female entrepreneurs in North Cyprus. From a theoretical perspective five factors, namely social earning theory, human capital, motivations and goals, demographic variables, and environmental factors are taken into account for statistical model building and hypothesis testing.

The questionnaire used by Lerner et al. (1997) was translated into Turkish Language by back to back translation method and distributed to the respondents.<sup>2</sup> In total 37 questions were asked where 9 out of 37 questions were scale questions ranging from Strongly Disagree =1 to Strongly Agree =5. The questionnaire aimed at identifying the factors affecting the performance of female entrepreneurs and a pilot survey was conducted with 7 women-entrepreneurs prior to revising and finalizing the questionnaire. In the restructuring of the questionnaire for North Cyprus, a number of factors, problems and characteristics of women owned enterprises which were also discussed in the literature were taken into account and adopted to particular conditions of North Cyprus. The data was collected through face to face personal interviews.



First we used the factor analysis to eliminate the variables that were not significant enough to include in our analysis. Then, simple regression analysis was conducted to analyze how each dependent variable was affected by the values of the independent variables (explanatory variable).

The single regression model was used to avoid the multi-collinearity problem between the independent variables. Therefore the relationship between one dependent variable  $Y$  and one independent variables  $X_i$  is tested with the following formula:

$$Y_i = \beta_0 + \beta_1(X_i) + \varepsilon_i$$

### *The Dependent Variables*

The dependent variables used to measure business performance are based on four indicators, namely: revenue/sales, profitability, income and number of employees<sup>3</sup>. In this study, three out of these four variables are used to measure business performance. These variables are: revenue, profitability and the number of employees. Income was excluded due to unavailability of reliable data.

### *The Independent Variables*

The independent variables used in this analysis are categorized under social learning theory; human capital; motivations and goals; demographic variables; and environmental factors to capture the impact of these variables on dependent variable, in other words the business performance of female entrepreneur.

*Social Learning Theory:* The founder of the business, father or mother of the female entrepreneur may have a positive impact on the performance of the female entrepreneurs' business. Five options were given to female entrepreneurs to choose from the founder of her businesses. These options were herself, her husband, her father, her father in law and others.

*Human Capital :* The significance level of human capital on business performance measured by education level, education area, previous occupation, previous entrepreneurial experience, previous employment, experience in industry, involvement in start-up, and business skills are expected to have positive affect on business performance.

*Motivations and Goals:* Motivation variables such as achievement motives, independence motives, economic necessity motives and goals are expected to be positively related with the business performance of female owned businesses.

*Demographics:* The effects of demographic variables on business performance were tested by female entrepreneur's age, marital status, and number of children and age of children. For each variable different question were asked.

*Environmental Factors:* Environmental factors variables are composed of industry variables such as the economic sector (services, retailing, and manufacturing), type of ownership (sole ownership, limited company), problems at start-up stage, types of firm competitiveness and sources of finance.

## **4. Findings**

### **4.1. Statistical Analysis of Female Entrepreneurs in North Cyprus**

#### *Demographic Profile*

The demographic profile of female entrepreneurs in North Cyprus is summarized in Appendix I. According to the findings, the average age of the woman entrepreneur in North Cyprus is 38 and the majority (81.9%) of all respondents is mothers, mostly with one or two children (25.9% and 44 %, respectively). The average ages of the entrepreneurs' children are 18.6 for the first child, 17.3 for the second child, 16.8 for the third and 14.2 for the fourth child. This shows that most of the women entrepreneurs in North Cyprus have grown up children rather than young children which are more demanding on their time.

#### **Education Level**

The majority of female entrepreneurs in North Cyprus have high school education (61.1%) whereas twenty five percent of them have a university degree, of which 24.4 % hold a B.A. degree and 3.1 % of them have M.A. degree.

## **The Founder of the Business**

Almost 70.0 % of female owners are founders of their businesses. On the other hand, only 16.1 % of these female owned businesses are founded by their husbands and 5.7 % of them are founded by their fathers. These findings indicate that women entrepreneurs in North Cyprus are risk takers and do not rely on their husbands and fathers to start a new venture. Most of these businesses (48.7 %) are family business. Twenty one percent are registered as limited companies (Ltd.) and 15 % are registered as sole ownership.

## **The Sectoral Distribution of Businesses**

86.5 % of the female entrepreneurs in the study are operating in the trade sector and 8.3 % in retail, and 4.1 % of them are operating in the manufacturing sector. Almost all of these female owned enterprises are small businesses whereas 49% of these businesses have no employees and only 30.1% of them have employees between 1 and 3. These findings are similar to the general structure and distribution of all businesses among the economic sectors in North Cyprus indicating that female owned enterprises do not show any difference with the rest of the businesses.

## **Reasons to Enter in Business Sector**

When we examined the reasons for female business owners to enter business we found that 23.8% of these female business owners believe that there was a business opportunity and 19.2% of them stated that they are in business because this is what they like and prefer to do. On the other hand, 11.4% of them are in business because of their husbands' encouragement.

## **The Role of Economic Expansion and Growth**

Although the female owned businesses existed in North Cyprus since 1930s, the numbers of businesses owned by females did not show a significant increase until 1999. According to the findings majority of female owned businesses are newly established and the number of these businesses has been increasing since 1999. In that respect it is important to point out that 50% of sampled female owned businesses were established between, 1930-2000, i.e. in seventy years, whereas

other 50% of sampled female owned enterprises were established during the last six years (2000-2006), in other words, during a period where there was a significant economic expansion and growth.

### *Disadvantages for Being a Female*

Most of the female entrepreneurs (83,9 %) stated that being a female is not a disadvantage for them. Only 15 % of female entrepreneurs in this sample said that, being a female entrepreneur has some disadvantages. In this respect the most important disadvantage stated by the female business owners is "not being able to travel abroad alone". This shows that there is still a conservative attitude towards females in North Cyprus.

## **The Size of the Start-up Capital**

In terms of the size of the start up capital, most of the female entrepreneurs (34,2 %) started up their businesses with a very small amount of capital, such as less than 10,000 YTL (i.e. less than 8,000 US dollars). In terms of business turnover, almost half of the businesses have turnover less than 30,000 YTL (i.e. 23,000 US dollars).

## **4.2. Findings of the Regression Analysis**

Factor analysis was applied for nine questions (importance of firm, goals, financial records, competition factors, problems, motivation factors, achievement motives, competition methods and short term plans) that were scale from 1=strongly disagree to 5=strongly agree. For each question factor averages were calculated and the factors with factor loadings less than 0.5 were eliminated from further analysis.

As indicated earlier, single regression analysis was used to examine the impact of each independent variable on each of the three dependent variables. Table 2 presents the Pearson correlation coefficients (R), the beta scores ( $\beta$ ), t-test and F-test results of the regression models showing the impact of independent variables (competitiveness, achievement motives, business planning, education level, vocational training, first child's age, previous experience, age of the entrepreneur) on three business performance indicators (namely revenues, profitability and the number of employees).

Table 2: Variables Affecting Revenues, Profitability and Number of Employees

Variable	$\beta$	T-stat	r	F-stat
<b>Revenue</b>				
Competitiveness	0.567	3.125*	0.272	9.767
a. Productivity/Sales per Employee	0.359	4.564*	0.395	20.829*
Achievement Motives	0.419	2.560**	0.219	6.555*
Business Planning	0.105	0.832	0.075	0.693
Education Level	0.299	2.333***	0.201	5.450**
<b>Profitability</b>				
Vocational Training	-0.309	-1.817*	0.143	3.301***
First Child's Age	0.014	1.721***	0.149	2.963***
Previous Experience	0.131	1.012	0.080	1.024
<b>Number of Employees</b>				
Achievement Motives	0.450	2.417**	0.180	5.841**
Competitiveness	0.303	1.641***	0.123	2.694***
a. Productivity/Sales per Employees	0.366	4.124*	0.311	17.008*
b. Labor cost	-0.366	3.760*	0.294	14.137*
Experience in Industry	-0.018	-0.084	0.006	0.007*
Age	0.01	1.187	0.090	1.410

\* p &lt; 0.10

\*\*\* p &lt; 0.01

\*\* p &lt; 0.05

n = 193

*Business Revenue as Dependent Variable:*

First, business revenue was taken as the dependent variable and a number of independent variables were used to run a regression analysis in order to find how business revenues (i.e. performance of business) were affected by the changes in these independent variables. It appears that competitiveness has the highest positive impact on business revenues (0.567). Productivity (0.359) and total annual sales (0.200) have strong positive relationship with business revenues. It seems that business planning do not have a significant impact on the revenues of their companies. Furthermore, achievement motives and education

level of women entrepreneurs in Cyprus are positively associated with business revenues.

*Business Profitability as Dependent Variable:*

When the business profitability is used as dependent variable, we found that the first child's age is positively and significantly related to the profitability of companies owned by women entrepreneurs. However, it appears that vocational training is negatively related to business profitability. This is justified by the fact that the great majority of women entrepreneurs does not attend and participate in training programs as they indicated in the interviews. Furthermore, level of previous work experience of the female business owners is not statistically significant for profitability of their businesses.

*Number of Employees as Dependent Variable:*

The number of employees is used as the third business performance indicator. Here, it is found that achievement motives and competitiveness are positively and significant related to the number of employees of female owned businesses. Sales per employees (0.366) show strong and positive relationship however, the labor cost (0.366) has a negative relationship with the number of employees. On the other hand, results show that previous work experience and ages of women entrepreneurs in North Cyprus are not statistically significant factors for the number of employees in female owned enterprises.

## **5. Conclusion**

With the primary data obtained from 193 female business owners the characteristics of female entrepreneurs in North Cyprus are examined, and the factors affecting their business performance are analyzed. Ninety two per cent of female business owners are between 18 to 50 years old, and average age of the female entrepreneurs is 38. Most of the female business owners are married (80%), and have two children (44%). They are mostly high school graduates (61%) who saw a business opportunity and started their business. These businesses are mostly family businesses (49%), they are operating in trade sector (87%) and mostly they have no hired employees (49%), in other words they are micro businesses.

Another important finding shows that, 50% of female owned businesses were established after year 2000 which indicates that high economic growth in North Cyprus during the early 2000s encouraged female entrepreneurs to start up their businesses. Majority of female entrepreneurs started up their businesses with a minimum amount, less than 10,000 YTL, and in the initial year they earned less than 30,000 YTL.

It was also found that Social Learning Theory was not significantly associated to performance of female businesses in North Cyprus. In other words, the parents of the female entrepreneurs were not necessarily the founders of the businesses of their daughters. This finding also observed from interviews that, most of females in this sample start up their businesses because they believed that such stores were needed in the economy.

Regarding the Human Capital theory, we found that education level of female entrepreneur was associated with business performance. Similarly, it is found that motivation factors are also positively associated with business performance. Furthermore, environment factors were analyzed and found that sources of finance, social rights of employees, market range, type of business and type of firm do not have an impact on performance. However competitiveness was significantly related to business performance.

## Notes

<sup>1</sup> Labor Force Survey of State Planning Organization (2004, pp. 2).

<sup>2</sup> The questionnaire was provided us by Lerner et al (1997) who also gave us permission to use the same questionnaire in our study.

<sup>3</sup> These dependent variables were suggested by Brush and Hisrich (1991), Brush and Werf (1992) and Lerner et al. (1997).

## References

- Aldrich H. and Zimmer C. (1986). Entrepreneurship through Social Networks. Cited in Lerner M., Brush C., Hisrich R. (1997). Israeli women entrepreneurs: an examination of factors affecting performance. *Journal of Business Venturing*, 12 (4): 315-339.
- Bates T. (2002). Restricted Access To Markets Characterizes Women-Owned Businesses. *Journal of Business Venturing*. Vol. 17(4): 313-324.

- Box T. M., White M. A. and Barr S. H. (1993). A Contingency Model of New Manufacturing Firm Performance, *Entrepreneurship Theory and Practice*, 18 (2): 31-45.
- Brockhaus R. H. and Horwitz P. S. (1986). The Psychology of the Entrepreneur. Cited in Lerner M., Brush C., Hisrich R. (1997). Israeli women entrepreneurs: an examination of factors affecting performance. *Journal of Business Venturing*, 12 (4): 315-339.
- Bruno A. V. and Tybjee T. T. (1982). The Environment for Entrepreneurship. Cited in Lerner M., Brush C., Hisrich R. (1997). Israeli women entrepreneurs: an examination of factors affecting performance. *Journal of Business Venturing*, 12 (4): 315-339.
- Brush C. G. and Hisrich R. D. (1991). Antecedent Influences on Women-Owned Businesses. *Journal of Management Psychology*, 6 (2): 9-16.
- Brophy D. J. (1989). Financing Women-Owned Entrepreneurial Firms. In Hagen O., Rivchun C. and Sexton D.L. (Eds.), *Women-Owned Businesses*. New York: Praeger: 55-75.
- Brindley C. S. (2005). Barriers to Women Achieving Their Entrepreneurial Potential: Women and Risk. *International Journal of Entrepreneurial Behavior and Research*, 11 (2): 144 -161.
- Catley S. and Hamilton R. T. (1998). Small business development and gender of owner. *Journal of Management Development*, 17 (1): 75 – 82.
- Cooper A. C. and Gascon E. J. G. (1992). *Entrepreneurs, Processes of Founding, and New-Firm Performance*. Boston: PWS-Kent.
- Cooper A. C. (1989). Strategic management: New ventures and small businesses. *Long Range Planning*, 14 (5): 39-55.
- Chaganti R. and Parasuraman S. (1994). *Venture Performance: Gender, Goals, Business Strategies, and Management Practices*. Working Paper, Rider College.
- Ellinas L. N. and Kountouris I. S. (2004). Women Entrepreneurs in Cyprus: A New Dynamic in Cyprus Economy. *Women in Management Review*, 19 (6): 325-332.



- Gibb A. A. (1988). *Stimulating Entrepreneurship and New Business Development*. Geneva, Switzerland: Branch Training Development, Office Management Development.
- Kalleberg A. L. and Leicht K. T. (1991). Gender and Organizational Performance: Determinants of Small Business Survival and Success. *Academy of Management Journal*, 34 (1): 136-161.
- Kırmızı F. (2006). Country Paper: Entrepreneurship in Northern Cyprus and Role of Women. Kuala Lumpur Businesswomen Form. Unpublished paper.
- Lerner M., Brush C., Hisrich R. (1997). Israeli women entrepreneurs: an examination of factors affecting performance. *Journal of Business Venturing*, 12 (4): 315-339.
- Güven Lisaniler F. (2010). Contemporary Developments in the Labor Market Dynamics of North Cyprus: Exploring Gender Segmentation. In B. N. Ghosh (Ed.), *Global Governance, Human Development and Social Change: Essays in Honour of Professor Özay Mehmet*. New Delhi: Asian University Press.
- Hisrich R. D., Brush C. G. (1984). The Woman Entrepreneur: Management Skills and Business Problems. *Journal of Small Business Management*, 22 (1): 30-7.
- Hunter A. E. S. and Boyd R. L. (2004). Applying Theories of Entrepreneurship to a Comparative Analysis of White and Minority Women Business Owners. *Women in Management Review*, 19 (1): 18 - 28.
- Johnson S. and Storey D. (1993). Male and Female Entrepreneurs and Their Businesses: A Comparative Study. Cited in Allen S. and Truman C. (Eds.). *Women in Business: Perspectives on Women Entrepreneurs*. London: Routledge Press: 70-85.
- Maysami C. and Goby V. P. (1999). Female Small Business Owners in Singapore and Elsewhere: A Review of Studies. *Journal of Small Business Management*, 37 (2): 96-105.
- McClelland E., Swail J., Ibbotson P. and Bell J. (2005). Following the Pathway of Female Entrepreneurs: A Six Country Investigation. *International Journal of Entrepreneurial Behavioral Research*, 11 (2): 84-107.

- Moore D. P. and Buttner E. H. (1997). *Women Entrepreneurs: Moving Beyond the Glass Ceiling*. Thousand Oaks, CA: Sage Publication.
- Hagen O., Rivchun C. and Sexton D.L. (1986). *Women-Owned Businesses*. New York: Praeger: 55-75.
- Orban M. (2001). Women Business Owners in France: The Issue of Financing Discrimination. *Journal of Small Business Management*, 39 (1):95-102.
- State Planning Organization, Turkish Republic of Northern Cyprus (2004). *Household Employment Survey 2004*, Nicosia: State Printing Office.
- Trihopoulou A. and Sarri K.K. (1992). Female entrepreneurs' personal characteristics and motivation: a review of the Greek situation. *Women in Management Review*, 20 (1): 24-36.
- Truman C. and Allen S. (1993). *Women in Business: Perspectives on Women Entrepreneurs*. London : Routledge Press.
- Vesper K. H. (1980). *New Venture Strategies*. Englewood Cliffs, N J: Prentice-Hall. Cited in Lerner M., Brush C., Hisrich R. (1997), Israeli women entrepreneurs: an examination of factors affecting performance, *Journal of Business Venturing*, 12 (4): 315-339.
- Watkins D. S. and Watkins J. (1984). The Female Entrepreneur: Her Background and Determinants of Business Choice, Some British Data. *International Small Business Journal*, 2 (4): 21-31.
- Watson J. (2002). Comparing the performance of male and female controlled businesses: relating outputs to inputs. *Entrepreneurship Theory and Practice*, 26 (3): 91-100.
- Weiler S. and Bernasek A. (2001). Dodging the Glass Ceiling? Networks and the New Wave of Women Entrepreneurs. *The Social Science Journal*, 38: 85-103.

**APPENDIX 1****Demographic Breakdown of Female Entrepreneurs (n=193)**

<b>Age</b>	Frequency	Percent
18-20	2	1.0
21-30	51	26.4
31-40	70	36.3
41-50	54	28.0
51-60	14	7.3
61-70	1	0.5
71-80	1	0.5
Total	193	100.0
<b>Marital Status</b>		
Married	154	79.8
Single	26	13.5
Divorce	9	4.7
Widower	4	2.1
Total	193	100.0
<b>Number of Children</b>		
One Child	50	25.9
Two Children	85	44.0
Three Children	18	9.3
Four Children	5	2.6
No Children	35	18.1
Total	193	100.0
<b>Education Level</b>		
Primary School	14	7.3
Secondary School	8	4.1
High School	118	61.1
University	47	24.4
Master	6	3.1
Total	193	100.0
<b>Average Age of Children</b>		
First Children	18.6	
Second Children	17.3	
Third Children	16.8	
Fourth Children	14.2	
<b>Average Age of Female Entrepreneurs</b>		
	38	
<b>Founder</b>		
You	133	68.9
Your Husband	31	16.1
Your Father	11	5.7
Your Father in Law	2	1.0
Others	16	8.3
Total	193	100.0

<b>Type of Business</b>		
Family Business	94	48.7
LTD	41	21.2
Limited Partnership	11	5.7
Sole Proprietorship	10	5.2
Franchise	6	3.1
Sole Owner	29	15.0
Total	191	99.0
Missing System	2	1.0
Total	193	100.0
<b>Business Sector</b>		
Manufacturing	8	4.1
Service	16	8.3
Trade	167	86.5
All	1	.5
Total	192	99.5
Missing System	1	.5
Total	193	100.0
<b>No. of employees (Current)</b>		
None	94	48.7
1 part-time	14	7.3
1-3	58	30.1
3-5	8	4.1
5-10	4	2.1
10-15	3	1.6
More than 15	6	3.1
Total	187	96.9
Missing System	6	3.1
Total	193	100.0

# The Philippine Regulatory Frameworks, Support Policies, and Initiatives Encouraging Women Entrepreneurship

Divina M. Edralin\*  
De La Salle University

## Abstract

*This paper examines the Philippine regulatory frameworks, support policies, initiatives, and barriers to encouraging women entrepreneurship. Currently, women entrepreneurship seems to be nurtured with the right environment, including regulatory frameworks, financial resources and support programs for, as well as business practices and social attitudes in the country towards women entrepreneurs and entrepreneurship in general. However, though many SME-friendly laws and policies exist, their implementation and even their bases need continuing assessment to further streamline their future implementation. Likewise, the fuller implementation of recent laws and the effectiveness of regulatory and related promotional measures need a thorough review. This will enable the SME sector, particularly women entrepreneurs, to contribute significantly to national development. Some of the gender-based barriers to implementing laws, policies, and programs in support of women entrepreneurship, such as the lack of institutional support; differences in social roles, cultural practices, capacities, and complexity of the process and cost of legal requirements to do business in the country, also need improvements. Since most interventions to encourage and strengthen women entrepreneurship come from the government, it must exert stronger political will and commitment to implement the required policies and support programs, in close partnership with the academe, employers, NGOs, and individual entrepreneurs.*

**Keywords:** Women entrepreneurship, Entrepreneurship, Filipino women entrepreneurs, Regulatory frameworks on SMEs.

---

\* Prof.Dr.Divina M. Edralin, Collage of Business and Economics, Department of Business Management, De La Salle University, Manila- Philippines, E-mail: divina.edralin@dlsu.edu.ph

## Introduction

In many countries all over the world, small and medium sized enterprises (SMEs) have expanded rapidly over the years. However, in this era of a globalized economy, SMEs are facing the ever-growing challenges to sustainable and competitive growth posed by world trade liberalization, fast technological innovations, and the recent global credit crunch. To gain greater competitive advantage, entrepreneurs are prompted to think proactively, be flexible, and adopt strategies like cost reduction, strategic alliances, joint ventures, larger investments in technology, and creation of innovations. SMEs are concrete manifestations of entrepreneurship. According to Hisrich, Peters, and Shepherd (2005: 25), entrepreneurship is the “process of creating something new with value by devoting the necessary time and effort; assuming the accompanying financial, psychological, and social risks; and receiving the resultant rewards of monetary and personal satisfaction and independence”. Entrepreneurship is also the foundation and catalyst of many economies. It is a key driving factor in increasing national income, as well as a positive force in economic growth, by serving as the bridge between innovation and the marketplaces around the world. Entrepreneurs have the ability to turn new ideas into breakthrough solutions while creating employment and spreading prosperity (World Economic Forum, 2008).

Moreover, there is an increasing demand for promoting micro and small businesses as means of generating meaningful and sustainable employment opportunities, particularly for those at the margins of the economy, such as women, the poor, and people with disabilities (United Nations, 2007). Micro, small and medium-sized enterprises are crucial ways to promote women’s economic empowerment while fighting against poverty and gender inequity. Identified as engines of growth by many governments; many institutional and regional players aiming to create new jobs for developing countries and to drive innovation and economic dynamism (United Nations, 2007) have adopted their promotion as a development strategy.

In developing countries, SMEs account for more than 90 percent of all jobs, sales, and value added; while in developed countries, these account for only over 50 percent of these measures (United Nations, 1992). In fact, firms with fewer than 500 employees employ almost half of the US workforce (Fiegenbaum & Karnani, 1989). It has also been estimated that SMEs (businesses with less than 250 staff) provide employment for over 74.5 million people and are responsible for around two-thirds of total employment in the UK, and contribute to 90 percent of the GNP in Europe (Griffin, Hall, & Watson, 2005).

There are considerable differences in women's and men's access to and opportunities to exert power over economic structures in their societies. In most parts of the world, women are virtually absent from or are poorly represented in economic decision-making, including the formulation of financial, monetary, commercial and other economic policies, as well as tax systems and rules governing pay (United Nations, 2008). In spite of these realities, women are the backbone of economic development in many developing countries (Ndemo & Maina, 2007). A Global Entrepreneurship Monitor (GEM) report revealed that women entrepreneurs create jobs, wealth and innovations across the 37 GEM countries surveyed (Ndemo & Maina, 2007). In many of these countries, the rate of growth of women creating new businesses is greater than the rate of growth for men entrepreneurs (Reynolds et al., 2002). In addition, according to a more recent GEM report (as cited in Larios, 2007), low and middle-income countries have more entrepreneurial activity, and these countries have more female entrepreneurs in early stage business activities, examples of which are countries like China, the Philippines, and Malaysia. In spite of their contribution to economic development, however, women entrepreneurs' freedom to lead and make strategic business decisions are greatly hampered by factors such as culture, financial status, and lack of education (Ndemo & Maina, 2007). Globally, Larios (2007) observed that such challenges are lack of pre-start up experience of the labour market; traditional views on women's roles; limited access to the financing of female-owned firms; lack of knowledge and training in business and IT skills; low self-esteem and confidence; and inability to compete with high levels of businesses and innovations.

The United Nations (2007) had reported that women's entrepreneurship has also led to increased mobility among women, the creation of networks of women, and the building of women's solidarity. Nevertheless, women face unique barriers in entrepreneurship. Majority of women entrepreneurs are concentrated in the lower end of the micro and small enterprises sector (Barwa, 2002). Inequities in access to capital, resources and government support make it particularly challenging for women entrepreneurs. Women often cannot obtain loans for their businesses due to lack of status and property rights. In the agricultural sector, women farmers have scarce access to agricultural resources and services for production due to gender inequalities, the double burden of farming and family responsibilities, and the lack of social services and government programmes to support women (United Nations, 2007). Providing effective support for women's businesses is crucial to promoting women's entrepreneurship. This includes measures to facilitate the creation of women's businesses, such as training programmes providing women with essential

entrepreneurship skills and mentoring programs to give women peer support. The establishment of business incubators is another important way of helping to ensure the survivability of women's businesses. It is essential that there be gender awareness in designing and delivering support measures targeted at female entrepreneurs (European Commission, 2004).

Given these context and situation, this paper aims to examine the regulatory frameworks, support policies, and initiatives encouraging women entrepreneurship in the Philippines. It also identifies the barriers to the process of implementing the laws, policies, and programs to promote women entrepreneurship. Lastly, it aims to propose policy recommendations for strengthening the promotion of women's entrepreneurship in the country.

### **A Brief on Women Entrepreneurship in the Philippines**

The Philippines is an entrepreneurial country. Small and medium enterprises (SMEs) comprise about 99.7 percent of all firms in the country, employ 69 percent of the labor force and account for 30 percent of the total value added. Such enterprises could emerge as a powerful engine for growth and a means to boost the distribution of wealth in the country. SMEs and large enterprises are predominantly located in and around Metro Manila, while micro enterprises are relatively less geographically concentrated (Periquet, 2006).

The Philippines is among the most populous countries in the world, ranking 12th globally, seventh in Asia, and second in the Southeast Asia (National Commission on the Role of Filipino Women [NCRFW], 2008). Women constitute more than half of the Philippine population of over 80 million people, and have a very significant role to play in the socio-cultural and economic spheres of the society. Women entrepreneurs, in particular, make a substantial contribution to national economies, through their participation in start-ups and their growth in the informal sector, in achieving sustainable and competitive growth of businesses (United Nations, 2006).

Filipino women have the ability to develop various types of micro and small enterprises, but the business segments traditionally accessible to them often experience high competition, coupled with low productivity and low profit margins. Lumampao, Mataga, and Parado (2006) of Approtech Asia observed that energy cost is one of the many inputs that influence the performance of small- and medium sized enterprises in the Philippines. In addition, women enterprises face social and practical constraints related to ownership and



control, illiteracy, lack of exposure to information and training, and difficulty in accessing credit, equipment and other support services.

Regarding the profile of the women entrepreneur, the closest indicator to generate the number of women entrepreneurs are the statistics on “own account workers and unpaid family workers” as shown in Table 1.

**Table 1:** Own-account and Unpaid Family Workers (in 000's), By Gender

Gender of Workers	2000	2001	2002	2003	Growth Rate	
					00-'02	00-'03
Female	5,314	6,121	6,212	5,945	8.4	4.0
Male	8,634	9,212	9,419	9,501	4.5	3.3
Total	13,948	15,333	15,631	15,446	6.0	3.6
Total Employed	27,775	30,085	30,252	31,523	4.4	4.5
% of Total Employed	50.2%	51.0%	51.7%	49.0%	-	-

Source: NSO (2001-2004), as cited in Women Entrepreneurship (2007)

According to the National Statistics Office definition, such workers were also the “self-employed workers”. More than half of the number of self-employed in 2003 ( $n = 5.9$  million) were in the non-agriculture segment of the informal sector. They were mainly in the retail selling/trading, or engaged in petty production, activities. Based on the NCRFW Report (2003), about five to seven million of home-based women workers were performing piece-rated works, sewing clothes or orders, or part of subcontracts, food, footwear and other manufacturing industries. Women entrepreneurs, however, were not all micro-scale in terms of operations. There were women-owned and led businesses in all sectors, including electronics and appliances, transportation, real estate, financial consultancy, restaurants, marketing and public relations and publishing. From the same NCRFW Report (2003), there are several indicators of the characteristics of Filipino women entrepreneurs. First, most of the women owner-managers of small and medium scale enterprises were in manufacturing (41%), garments, jewelry, and furniture (37%), marketing (9%), and real estate (7%). Second, women-led firms might be few in number and smaller in scale compared to male-led firms, but they contributed to the economy significantly as indicated by their Php7.0 Billion assets in 1998. Lastly, 47% of the 803,476 registered SMEs in the country were women-owned.

## **Methodology**

This paper relied primarily on the data available through the review of all relevant literature and other materials, especially the laws and other regulatory framework documents in the Philippines that pertain to women entrepreneurship. Such literature included research studies, articles, case studies, surveys and project reports published by the United Nations agencies, international organizations (e.g., Asian Development Bank) and academia related to gender and women's entrepreneurship. Also collected and studied were national reports, policies, strategies and plans concerning women and entrepreneurship from the related Executive Departments and Agencies (e.g., Department of Trade and Industry) in the Philippines. A large portion of these literatures came from the Internet.

Data were also gathered through the interview of 33 respondents in order to validate some of the information found in the literature. Twenty-five women entrepreneurs were among those interviewed. They are referrals of the government agency and NGO key informants included in the study, and the researcher personally knows some of them. These women entrepreneurs are aged 24-54 years; mostly married and have gone to college; engaged in a micro or small enterprise either in retailing, wellness, manufacturing, real estate, or piggery/poultry; their businesses are mostly in Metro Manila with a few in Bulacan, Laguna, and Cavite; employ two- 22 workers; and they have been operating their businesses from two years to 10 years. The other interviewees were three government officials, one each from the Department of Trade and Industry, Department of Labor and Employment, and Technology Resource Center interviewed; and five staff from NGOs. These key informants are in-charge of providing training and livelihood programs to women. A semi-structured one-on-one interview, which lasted for about an hour per respondent on different occasions, was conducted to validate some of the data, such as support programs and initiatives for women entrepreneurs and the barriers experienced by these women related to the implementation of the laws, policies, and programs in support of women entrepreneurship in the Philippines.

## Results

### **The Philippine Policy Environment and Regulatory Framework on Entrepreneurship**

Based on the Department of Trade and Industry Small and Medium Enterprise Development Plan for 2004-2010, the historical evolution of the Philippine SME development regulatory framework and policies started in 1935, when the Philippine Constitution of 1935 first recorded the national commitment for economic success through industrial and technological growth (Bureau of Small and Medium Enterprise Development-Department of Trade and Industry [BSMED-DTI], 2006b).

In the 1960s, the development policy for SMEs began with the Cottage Industries Act, which intended to ensure assistance to, and exemption from most taxes of, firms registered with the National Cottage Development Authority. However, it was in the '70s that small industries development became the primary strategy for growth, and countryside development policies that addressed investment promotion, support for non-traditional export, and trainings for SMEs programs were adopted (BSMED-DTI, 2006b).

In the 1980s, democratic efforts brought major changes in the country's economic programs. The ratification of the 1987 Philippine Constitution reinforced commitment to the development of the private sector and provided for a wide range of government reforms and reorganizations. Examples of these are the unification of the structure of industrial incentives and the integration and simplification of trade and industry services. It was also during this period that the adoption of a definite strategy on entrepreneurship became a reality. The strategy recognizes micro industries as catalysts for entrepreneurship; provides for micro-credit programs and various livelihood programs; and covers implementation of social and agrarian reforms and microenterprises for the countryside (BSMED-DTI, 2006b).

In the 1990s, the guiding principles for SME Development were viability, sustainability and private sector-led initiatives. Just like in the previous period, at the core were effective credit and market access, entrepreneurship and management programs, identification of specialization, and strengthening of conduit NGOs for financial and technical services. Lead programs, among others, were the introduction of entrepreneurship courses or subjects in schools and the adoption of SME Centers or First-Stop/ Business-One-Stop Shops in major cities and provincial areas (BSMED-DTI, 2006b).

In the 2000s, the goal of the SME Plan was to have a vibrant SME sector serving as a strong domestic supply base for globally competitive industries. Highlights of the Plan were streamlining of training programs and standardization of fees and promotions; launching of the SME Opportunities Caravan and enhanced support for trade fairs and missions, display corners, matching of services and consolidation of production inputs for SMEs; and acceleration of the SME Unified Lending Program for National Growth (BSMED-DTI, 2006b).

The above historical perspective shows that entrepreneurship development in the Philippines, in particular, indeed was initiated in the 1970s. For the first time, the Philippine Development Plan (1972-1976) then gave emphasis to the SME sector. Later, the 1987 Philippine Constitution reinforced the commitment for the development of the private sector, provided for a wide range of government reforms and reorganizations, and explicitly recognized the women's role in nation building. In fact, the Constitution's Article II, Section 14 is the underlying basis for the operation of the National Commission on the Role of Filipino Women and the strategic anchor for the inclusion of issues of gender in the Government's development planning, implementation, monitoring, and evaluation. Many of the 16,538 enabling statutes enacted under 27 different codes, especially the Family Code and the Child and Youth Welfare Code, also recognize the rights and status of women and children (Asian Development Bank [ADB], 2002). It was also in the periods of the 1990s and 2000s that many laws were promulgated in support of entrepreneurship development. These legislations that specifically nurtured the promotion of women entrepreneurship at the national and local levels are in the Appendix.

The Magna Carta for Small Enterprises (R.A. 6977) is the landmark legislation that reflects the current government policy to foster a dynamic SME sector, particularly rural and agricultural-based manufacturing ventures. On the other hand, R.A.7882, the Act Providing Assistance to Women, recognizes the special role of women in development and supports women entrepreneurs who are engaged in manufacturing, processing, service and trading businesses. Under this law, government financing institutions (GFIs), like the Landbank of the Philippines (LBP) and the Development Bank of the Philippines (DBP), are mandated to provide assistance to: (1) non-governmental organizations (NGOs) engaged in developing women's enterprises of up to Php2M, provided an NGO has a minimum operating track record of one year; (2) existing women enterprises of up to a maximum of Php50,000; and (3) potential women entrepreneurs with sufficient training of up to not more than Php25,000 each (Association of South East Asian Nations [ASEAN] Secretariat, 2003).

After the adoption of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the Beijing Platform for Action, the government adopted its own Philippine Plan for Gender-Responsive Development (PPGD 1995-2025), which served as a strategic plan to translate the Beijing resolutions into policies, strategies, programs and projects for Filipino women. In effect, it laid the ground for transforming the socio-cultural and economic-political system by serving as the road map for the government's gender and development (GAD) work. The Philippines had its first women's budget in 1995, when Section 27 of the 1995 General Appropriations Act (GAA) mandated all departments, bureaus, offices and agencies to set aside an amount out of their appropriations for projects designed to address gender issues (NCRFW, 1999).

Realizing the need for shorter-term operational plans to achieve the goals of PPGD, the government, in collaboration with partners in the NGO and academic sectors, next designed the Framework Plan for Women (FPW) (Women Entrepreneurship, 2007). Under the Plan, attainment of gender equality would be through women's empowerment, and from 2001-2003, the strategic focus were on promoting women's economic empowerment, upholding women's and girls' human rights, and promoting gender responsive governance. In particular, the objectives were to: (1) enhance sustainable access of women to capital, market, information, technology and technical assistance; and (2) enhance the employment and livelihood skills of women, particularly in high value-industries and agricultural activities (NCRFW, 2003). In fact, women's entrepreneurship development had since then been one of the major activities outlined in the national development plans of the country. The Tenth Plan (2002-07) even adopted a policy of developing entrepreneurship among rural women.

### **Support Programs and Initiatives for Women Entrepreneurship**

At the forefront of promoting access to productive resources were NGOs led by women themselves like Batis-Association of Women in Action for the Rights and Empowerment, Development Action for Women Network, and Kanlungan Center Foundation, Inc. As attested by three NGO respondents, *"we provide women with economic and social empowerment through the implementation of income generation activities, referral to technical/vocational education, skills training and setting-up of small business."* Similarly, the respondent from NUWHRAIN-APL-IUF also confirmed that: *"we give livelihood trainings and loans to our women union members to support their small business for additional*

income." Another socio-civic women organization which is the National Council of Women of the Philippines has also implemented programs such as Womenomics, Women's Electronic Business (We-Biz) Center Project, Education and Training of Women, and Global Networking (National Center for Women and Policing [NCWP], 2008).

Another major group from the private sector, the Philippine Chamber of Commerce and Industry, or PCCI, the biggest business organization in the Philippines, recognizes that entrepreneurship is a critical element of SME Development and in national economic progress. It has likewise implemented several programs and activities on Entrepreneurial Development (Periquet, 2006: 4), including enhancement of entrepreneurial opportunities by utilizing the benefits of the PCCI's nationwide network, provision of a forum to address issues and concerns on entrepreneurship advocacy, and conduct of management and skills training courses for existing and prospective entrepreneurs and their workforce.

On the other hand, some of the major government programs to implement the SME Development Plan for 2004-2010 are the SME Counseling and Advisory Program, Product Development and Design Services, Support to Start-up Enterprises in Selected Areas, Entrepreneurship Training Camps and Enterprise Development Programs, and Institutionalization of the SME Opportunities Caravan (BSMED-DTI, 2006b: 32-51).

The Department of Trade and Industry and its attached agencies (e.g., Technology Resource Center) and bureaus continued to be at the forefront of support programs for women SMEs. Table 2 shows that the bulk of the assistance were still in the form of training services, extended to a total of 37,003 in 2003, of which 61 percent were female. At least 15,200 clients were also extended non-training services, and also 60% of these were female as well. As explained during the interview by the respondents from the DTI and TRC, *"even up to now, we have a lot of start-up women entrepreneurs who avail of our training programs on handicraft, cooking, cosmetology, and flower arrangement. Then, most of our resource persons on the topic are also women who succeeded in such business."*

**Table 2:** Beneficiaries of the Trade and Industry Department's Training and Nontraining Services for SMEs, as of Dec. 2003

Agency	Training		Non-Training	
	Total	% Female	Total	% Female
Philippine Trade Training Center	12,243	61	-	-
Const. & Manpower Development Foundation	2,077	23	-	-
Cottage Industries Technology Center	7,304	70	-	-
Center for Industrial Competitiveness	9,520	71	-	-
Bureau of Small and Medium Enterprise Development	977	63	2,898	61
Product Design & Development Center of the Phil.	4,882	47	6,555	62
Center for International Trade Exposition and Missions	-	-	1,106	52
Bureau of Domestic Trade	-	-	737	70
Bureau of Export Trade Promotion	-	-	3,904	-
Totals	37,003	61	15,200	60

Source: Department of Trade and Industry, as cited in Women Entrepreneurship (2007)

The advocacy efforts of DTI and women's groups spurred legislative action for and interest in lending to women SMEs. Government financing institutions (GFIs) in turn, collaborated in designing a uniform lending program and tailored it to meet the funding needs of SMEs. This program was called the SME Unified Lending Opportunities for National Growth or *SULONG*, and aimed to provide a "wider, borderless financing system" for SMEs. These GFIs included the DBP, LBP, National Livelihood Support Fund (NLSF), Philippine Export and Import Bank (Philexim Bank), Quedan Corporation and Rural Credit Guarantee Corporation (Quedancor), and Small Business Guarantee and Finance Corporation (SBGFC). Apart from *SULONG*, women entrepreneurs could also tap the Transactional Guarantee and Direct Financing Facility for one-time transactions. As of 2003, these lending programs were able to assist a total of 258,990 borrowers with loans released totaling of Php22.7 billion.

For the "entrepreneurial poor", characterized as women living in poverty and running their own micro-enterprises or cottage industries, GFIs were also

mandated under RA 7882 to set aside 5% of their loan portfolio for women's projects. So far, loans granted were for businesses in agriculture and farm production, agro-processing, general trading, housing and construction. Loans averaged Php125, 000 in 1998 and 1999, but were scaled down to Php14, 000 to Php15, 000 in the next two years. From 1998 to 2001, women beneficiaries of such loans from DBP and LBP continued to increase. As presented in Table 3, women loan recipients numbered 13,726 in 2001 with loans amounting to Php5.2 billion.

**Table 3:** Selected Information on Loans Extended to Women by DBP and LBP, 1998-2001

Year	Development Bank of the Philippines		Land Bank of the Philippines	
	No. of Women Beneficiaries	Amount Released (in Php millions)	No. of Women Accounts	Amount Released (in Php billions)
1998	121	30.365	3,885	3.704
1999	445	57.359	3,526	3.874
2000	5,070	79.288	3,455	6.429
2001	9,692	136.849	3,726	5.043

Source: Department of Trade and Industry, as cited in Women Entrepreneurship (2007)

Apart from the above lending facility, the President of the Philippines also directed the People's Credit and Finance Corporation (PCFC) in June 2001 to reach out to one million women borrowers by June 2004. As of January 2004, PCFC reported to have served 1.032 million beneficiaries with at least Php5.469 billion in loans through its network of conduits that included NGOs, cooperatives, lending investors and banks.

Another initiative to support women entrepreneurs is the program called "Tulong sa Tao Program" (People's Assistance Program) which supports SMEs. A total of Php1, 779,239,202 in loans were released to 138,939 micro entrepreneurs, 67 percent or 93,561 of who are women. Thirteen (13) regions nationwide benefited from this program, which generated employment for 232,206. Regions also allocate financial assistance to facilitate women clients' participation in project development and monitoring of livelihood projects. This project differs from those under the law mentioned earlier, in that its financing is facilitated by the DTI, while the former involves GFIs.



Low interest loans were also extended to home-based workers, together with entrepreneurial training, through the program called the Women Workers Employment and Entrepreneurship Development (WEED) of the Department of Labor and Employment (DOLE). As of 1998, the DOLE had organized 15,550 women workers into 495 groups/organizations in order to be able to access WEED resources for income generation purposes. It had likewise conducted 227 orientation sessions/trainings on WEED projects for 6,076 women workers. In addition, it had established 297 income generating projects benefitting 1,933 women workers (NCRFW, 1999). The key informant from the Bureau of Women and Young Workers of the DOLE said that, *“we also extend this low interest loans together with entrepreneurial training to women returnees from abroad who were victims of human trafficking, so that they can start life anew through self employment in small business.”*

Lastly, there is the Linking Credit for Deposit Generation Program that also targets women as beneficiaries. For the period 1995-1998, said program extended a total of Php305.718M to 24,892 women beneficiaries under the following specific credit windows: Financing Program for Food and Agriculture Retail Enterprises (FARE), Livelihood and Aqua Marine Productivity (LAMP) and Coordinated Agricultural Marketing Productivity (CAMP).

### **Barriers to the Implementation of Laws, Policies, and Programs in Support of Women Entrepreneurship**

There is no doubt that the government recognizes that entrepreneurship and the promotion of women entrepreneurship demand a holistic, integrated, and strategic set of interventions to hasten the economic development of the Philippines in the midst of this globally competitive environment. To implement these plans, the government, with the support of international development organizations, NGOs, and the private sector, instituted significant enabling laws, policies, and programs. However, data compiled from various literature and interviews of selected key informants revealed that there are still some barriers to implementing the laws, policies, and programs in support of women entrepreneurship in the Philippines.

The most often mentioned constraint is the “difficulties experienced in dealing with government bureaucracy and complicated administrative procedures (94%).” For them, doing business in the Philippines entails burdensome registration procedures, especially at the Municipal level and the Bureau of

Internal Revenue where they are asked for so many times to keep coming back until such time they are able to produce the exact documents required of them.

The number two among the cited barriers is the “lack of a supportive culture that promotes entrepreneurial activity, especially among starting and budding entrepreneurs (91%).” As emotionally shared by a young entrepreneur whose business is just two years old. *“I feel so frustrated. Even my friends and close relatives have not given me enough encouragement to be optimistic about my business. They just tell me to work in a big company and be assured of good steady income for many years.”*

The third frequently expressed difficulty is the “lack of effort among employers, and sometimes even the schools, to foster meaningful entrepreneurial education (85%).” Three women who used to work in a corporation before establishing their own businesses said that, *“It is seldom that employers will provide regular trainings on “how to start your own business” for the employees. Employers are more concerned about technical and behavioral trainings that will increase their productivity and make them stay for long in the firm”.*

Ranked fourth of the identified obstacles is the “high corporate tax rate and government-imposed compliance costs (73%)” The small and medium-sized firms find these expenses eating up a big portion of their profits so that they tend to become creative in the accounting of their business income so they will only have to pay lower taxes.

Fifth commonly stated hindrance is that “some women entrepreneurs doubted they would be extended bank loans and preferred not to risk being turned down; others were unwilling to take on debts (60%).” These entrepreneurs believe that the banks will not lend them money because they cannot provide collaterals and have no feasibility study on of their business both of which banks normally require. They also attribute this to their perception that the Philippine banking institutions’ generally lack knowledge about and skills in providing SME loans, resulting in the lack of access to credit by SMEs in the country. The other respondents are not used to borrowing and having debt that they have to worry about paying high interest rate for during the year, and therefore prefer instead to rely on their own money for their business capital.

The sixth averred stumbling block is that “many women choose to operate on a small scale in order to maintain balance in their lives and for security concerns (52%).” Concretely, ten of the women attested to this and said that, *“It is important that I have time for my family, especially to attend to the needs of my children. I also want to be with my friends, particularly on important occasions like fiestas and birthdays. I want to sleep soundly at night and have a healthy body. If I have a big business, I won’t be able to enjoy all of these”.*

Seventh among the hassles enumerated is “women entrepreneurs, especially those in rural areas, still find it hard to access adequate and suitable information/productive resources/training or avail of practical assistance to support the development and marketing of their products/services (41%).” This is a common experience among those whose business is located in the far-flung places in the provinces. Usually, their roads/bridges are not developed and the means of communications and transportation are limited.

The eighth noted problem is the “inadequate representation and consultation, especially at the decision-making levels, by the concerned sectors (33%).” Some women believe that they were not adequately consulted and given representation in policy or decision-making bodies in the government, especially on matters that will affect their lives and sources of livelihood. The government seems to design and implement programs even without validating whether such plans will work for them in the end or not.

Declared ninth of the limitations is that a “considerable proportion of women entrepreneurs is working within the service industry and they tend to focus on the domestic market (25%).” Because of this, they have very limited opportunities for international linkages (e.g., trade fairs, trade missions) and international trade trainings.

The tenth obstruction voiced is the “prevailing gender-based differences, inequalities in expanding their business activities, and the double burden of being an entrepreneur and attending to family responsibilities (20%).” In the Philippine culture, even though women are working, they are still expected to primarily take care of rearing their children and attend to domestic chores such as cleaning the house and washing clothes.

The last articulated impediment is the “lack of knowhow in the systematic designing of training programs, with the direct participation of their target clientele, by most service providers intending to offer sector specific and, demand-driven training products for SMEs (18%).” As shared by some of the entrepreneurs, *“I always find it difficult to understand the lectures of the speakers during seminar. Many of the examples are not real or applicable to my business, and they normally do not speak our dialect, which makes it more difficult for us to follow the instruction.”*

It is interesting to note that many of these pin-pointed gender-based barriers are related to: (1) institutional support; (2) differences in social roles; (3) cultural practices; (4) capacities; and (5) complexity of the process and cost of legal requirements to do business in the country. It is therefore imperative to eliminate or at least minimize these existing constraints at the macro level to strengthen the promotion of women entrepreneurship in the country. A multi-pronged and

integrated approach in line with the regulatory frameworks is needed, but with a paradigm shift, involving interventions related to engendered macro policies; engendered business support services and institutional capacity building; and mechanisms to ensure mainstreaming of gender perspectives into policies and programmes and their effective implementation.

## **Discussion**

Entrepreneurial activity responds to policies that ensure the protection of new ideas, facilitate access to capital and talent, and allow the management of risks. There are many efforts in the country to uplift the lives of the citizens, and entrepreneurship is seen as one of the key engines of economic growth. In particular, the government, among its major strategies, is focused on promoting women entrepreneurship. It seems that women entrepreneurship is being nurtured with the right environment. This pertains to the regulatory frameworks, financial resources, and support programs of the country for entrepreneurs, as well as business practices and social attitudes in the country towards women entrepreneurs and entrepreneurship in general. Indeed, although legislation certainly helps, what is most important is to get the right attitude amongst employers to enable women, not only to enter employment, but to receive the opportunities for training and promotion and to gain a wide skill set and varied experiences, so that they can progress through an organization or establish their own businesses, and in turn offer employment opportunities for others (Knowles, 2002).

Moreover, the creation of a favorable business environment for SMEs is of utmost importance to foster the sector's further development. Despite the fact that many SME-friendly laws and policies are in place, their implementation and even the bases of the policies need continuing assessment, to further streamline their implementation. Furthermore, recent laws require fuller implementation and critical examination of the effectiveness of regulatory and related promotional measures to enable the SME sector, and in particular the women entrepreneurs, to meaningfully contribute to national development. Examples of laws for review are the Magna Carta for Small Enterprises provision on Government Procurement from SMEs, where the Systems and Rules have stringent procurement requirements (e.g., complex documentation); and the Barangay Micro Business Enterprises Act with regards to the proper establishment of the guidelines and policies for the standardization of systems and promotion programs, and the proper provision by Local Government Units (LGUs) of

incentives to registered BMBEs, such as exemption from minimum wage law, exemption from income tax, special financing, and technical assistance.

While these laws intend to promote the growth of SMEs, the procedural application, based on the implementing rules and regulations, hinders the SMEs' formal registration and operation. National government agencies issue various department orders and circulars, whereas local government units issue ordinances and revenue codes, which are, at times, in conflict with the very objectives of these laws. For instance, the study entitled "Review of Existing Policies Affecting Micro, Small and Medium Enterprises (MSMEs)" (Lijauco & Manlangit, 2007) revealed that different government agencies issue their own respective guidelines on the implementation of RA 9178 (BMBE Law) that contradict the intents of the laws and those of the other imposed procedural guidelines. Conflicts between the BMBE Law and the Department of Finance issuances exemplify this point. Such may be due to the varying interests of business and government. Generally, businesses seek to lower the cost of business taxes paid to government, while government agencies (especially LGUs) seek to regulate, control and generate more revenues through business taxes (Lijauco & Manlangit, 2007). Therefore it is important that various stakeholders and interests groups, like the NGOs, put pressure on regulatory bodies, such as the Department of Finance and Bangko Sentral ng Pilipinas, to change the regulations where needed.

The Philippine government is still open to new initiatives to properly position women entrepreneurs and SMEs in general to be competitive in the global business arena. Several bills awaiting enactment are expected to provide additional protection and assistance to SMEs. Among these are proposals on the establishment of Business One-Stop Shop, and on the re-implementation of Countryside Barangay Business Enterprises. On the other hand, more efforts are needed to tap the capital market as additional sources of funds for SMEs. At present, eight small firms have been qualified for listing at the Philippine Stock Exchange, but due to the worldwide financial crunch, said firms have requested deferment of such listing until the economy has fully recovered.

To date, the programs and services provided for women in enterprises are relatively adequate. The academe, NGOs, employers, and associations of women entrepreneurs are providing support independently or in coordination with the government agencies, but often lack adequate resources and the capacity to provide extensive and sustainable services. While such business development organizations as banks and training providers recognize women as a key target group, they often fail to address gender inequalities and imbalances. Many women have relatively easy access to microcredit, but little

access to the formal finance credit market needed for growth, due to the banking system's stringent and complex loaning requirements. Business development services may be gender neutral but are dominated by men.

Economic empowerment has been shown to impact positively on women's self-confidence, their negotiating position within the household, and the involvement of women in decision-making processes. The benefits of women's increased economic empowerment through the promotion of women's entrepreneurship are multiple. Studies show that among these benefits are women's greater independence and self-assertion, their ability to stand up to abusive spouses, and increased likeliness to serve as role models in the community (United Nations, 2007).

## **Conclusions and Recommendations**

In the Philippines, women entrepreneurship is being nurtured with the right environment. This pertains to the regulatory frameworks, the financial resources and support programs of the country for entrepreneurs, as well as business practices and social attitudes of the country towards women entrepreneurs and entrepreneurship in general. Fostering women entrepreneurship does not only mean putting in place policies and structures, but also including the right attitude of society towards them. However, there are still some barriers to implementing the laws, policies, and programs in support of women entrepreneurship. It can be noted that many of these identified gender-based barriers are related to: (1) institutional support; (2) differences in social roles; (3) cultural practices; (4) capacities; and (5) complexity of the process and cost of legal requirements to do business in the country. It is imperative that we encourage women entrepreneurship, because entrepreneurs do not only create markets, but also act as change agents. Studies revealed that countries that have recognized entrepreneurs and entrepreneurship have generally showed better economic performance in these challenging times. Finally, since most of the interventions to encourage and strengthen women entrepreneurship in the country come from the government, it must exert stronger political will and commitment to implement the required policies and support programs, in close partnership and collaboration with the academe, employers, NGOs, and individual entrepreneurs.

For the wider, more effective and efficient promotion of women entrepreneurship and growth of SME in the Philippines, the following recommendations are proposed. First, concerned women's groups and NGOs should lobby for Congress to revise and streamline provisions of some existing

laws, like the Magna Carta for Small Enterprises and RA 9178 or BMBE Act, to reduce the complexity of local business registration and promote more efficient local government management. Second, programs for the development of women entrepreneurship should recognize the traditional gendered role of women that contributes to their double burden of responsibilities. The government is encouraged to ensure that capacity building in entrepreneurship is complemented by access to social programmes to relieve such burden. Third, promote active participation of industry/trade/professional associations and Provincial SME Development Centers in helping women-owned SMEs access financing from banks; in holding SME financing fairs; and in the establishment of venture capital corporations. Fourth, operationalize pro-active, efficient, comprehensive, reliable information delivery systems for competitive SME planning and increased productivity. Fifth, enhance productivity and competitiveness of women-owned SMEs through the effective and judicious application of technologies and related resources. Sixth, strengthen business groups to help catalyze the dissemination of information on a regular basis in the following areas: government policies and regulations; training programs to be offered in the locality; business trends on a sectoral basis; trade fairs; and business matching. Lastly, build a network of women entrepreneurs and community leaders, as well as create and strengthen ties and networks with others in the business community, to enable women to overcome a lot of the barriers in doing business and secure the support required for the sustainability of the enterprise. It is important to note that recommendations two to seven are particularly addressed to the Department of Trade and Industries with the assistance of the Department of Labor and Employment and the Department of Science and Technology.

The regulatory frameworks, support policies, and initiatives encouraging women entrepreneurship offer a number of intriguing policy and empirical research questions (e.g., what is the extent of influence of the laws, policies, and programs of the government on the enterprise performance/success of women owned SMEs?; what are the significant drivers and barriers in encouraging women entrepreneurship in the Philippines, as well as in other Asia-Pacific countries?). Future policies and empirical researches in this area must continue to broaden the existing evidence. I also suspect that there is a fertile ground for broader studies that can focus on specific industries and countries. For these researches, in-depth studies, using case and action research approaches, can be done.

Finally, the researches reviewed here suggest that the concern of encouraging women entrepreneurship is a multidimensional decision that

prompts the government to craft legislations, policies, and programs that motivate women to pursue their business goals and succeed. One major research that can be undertaken is on "Benchmarking Regulatory Frameworks, Support Policies, and Initiatives on Entrepreneurship against High-Performing Women-Owned SMEs."

## References

- Asian Development Bank [ADB] (2002). *Sociolegal Status of Women in Indonesia, Malaysia, Philippines, and Thailand*. Manila.
- Association of South East Asian Nations [ASEAN] Secretariat. (2003). *Philippine SME Best Practices*. Available at: <http://www.aseansec.org/12923.htm>. Retrieved on December 26, 2008.
- Barwa, S. (2002). *Highlights of the Research Report on Women's Entrepreneurship Development (WED) and Employers' Organizations (EOs)*. Bangkok: International Labour Organization.
- Bureau of Small and Medium Enterprise Development – Department of Trade and Industry [BSMED-DTI]. (1998). *Primer on R.A. 6977 (Magna Carta for Small Enterprises), as amended by R.A. 8289*. Makati City.
- Bureau of Small and Medium Enterprise Development – Department of Trade and Industry [BSMED-DTI]. (2006a). *Guide to R.A. 9178: Barangay Micro Business Enterprises (BMBEs) Act of 2002*. Makati City.
- Bureau of Small and Medium Enterprise Development – Department of Trade and Industry [BSMED-DTI]. (2006b). *SME Development Plan for 2004-2010*. Makati City.
- European Commission. (2004). *Promoting Entrepreneurship among Women (Best Report No.2)*. Retrieved October 24, 2008, from [ec.europa.eu/enterprise/entrepreneurship/.../documents/bestreport2.pdf](http://ec.europa.eu/enterprise/entrepreneurship/.../documents/bestreport2.pdf).
- Fiegenbaum A., & Karnani A. (1989). "Output Flexibility – A Competitive Advantage for Small Firms", *Strategic Management Journal*, 12: 101-114.
- Griffin B., Hall N., & Watson N. (2005). "Health at Work in Small and Medium Sized Enterprises", *Health Education*, 105 (2): 126-141.



- Hisrich R., Peters M., & Shepherd D. (2005). *Entrepreneurship* (6th edition). New York, NY: McGraw Hill.
- Knowles A. (2002). Equality of Access, Support and Participation – The Case of New Zealand. In *Promoting Women's Entrepreneurship through Employers' Organizations in the Asia-Pacific Region*. Bangkok: ILO.
- Larios M. (2007). *Women Entrepreneurs in Engineering and Technology*. International Colloquium: WFEO. Tunis, Tunisia.
- Lijauco D., & Manlangit A. (2007). *Analysis of Business Registration and Licensing in the Philippines*. Makati City: The Small and Medium Enterprise Development for Sustainable Employment Program.
- Lumampao F., Mataga R., & Parado B. (2006). "Energising Poor Women Entrepreneurs", *ENERGIA News*, 9 (2): 20.
- National Commission on the Role of Filipino Women [NCRFW]. (1999). *Philippine Response to UN-CSW Questionnaire on PFA Implementation (Three Years After Beijing, 1995-1998)*. Available at: <http://www.un.org/womenwatch/daw/followup/responses/philippines.pdf> Retrieved August 12, 2008.
- National Commission on the Role of Filipino Women [NCRFW]. (2003). *Report on the State of the Filipino Women*. Available at [http://www.narfw.gov.ph/inside\\_pages/downloads/reports/report\\_state\\_filipino\\_women.pdf](http://www.narfw.gov.ph/inside_pages/downloads/reports/report_state_filipino_women.pdf). Retrieved November 30, 2008.
- National Commission on the Role of Filipino Women [NCRFW]. (2008). *Filipino Women NCRFW Factsheet*. Manila.
- National Council of Women of the Philippines [NCWP]. (2008). *Programs and Projects*. Retrieved December 16, 2008, from <http://www.ncwp.org.ph/programsandprojects.html>.
- National Statistics Office. (2000-2004). *Labor Force Surveys*. Manila.
- Ndemo B., & Maina F. (2007). Women Entrepreneurs and Strategic Decision Making, *Management Decision*, 45 (1): 118-130.

- Executive Order No. 226, Omnibus Investments Code of 1987 (1987). Available at [http://www.virtual-asia.com/ph/bizpak/legalcodes /omnibus\\_01.htm](http://www.virtual-asia.com/ph/bizpak/legalcodes /omnibus_01.htm). Retrieved December 27, 2008.
- Periquet A. K. (2006). *Entrepreneurship Development, Confederation of Asia-Pacific Chambers of Commerce and Industry Journal*, 1: 1-7.
- Republic Act No. 7844, Export Development Act. (1994). Available at <http://www.gov.ph/laws/ra7844.pdf>. Retrieved December 10, 2008.
- Reynolds P., Bygrave W., Autio E., Cox L., & Hay M. (2002). *Global Entrepreneurship Monitor (GEM): Executive Report*. Kansas City, MO. Kauffman Center for Entrepreneurial Leadership.
- United Nations (1992). *The United Nations Conference on Trade and Development (UNCTAD) Programme on Transnational Corporations*. Geneva: Author.
- United Nations (2006). *Entrepreneurship and e-Business Development for Women*. Thailand: Author.
- United Nations: Women Watch. (2008). *Women and the Economy*. Retrieved December 27, 2008, from [http://www.un.org/womenwatch/directory/women\\_and\\_the\\_economy\\_3006.htm](http://www.un.org/womenwatch/directory/women_and_the_economy_3006.htm).
- United Nations UNESCAP (2007). *Guidebook on Developing Women's Entrepreneurship in Green Cooperatives in the Asian and Pacific Region*. New York, NY: Author.
- Women Entrepreneurship (2007). *Baseline Research Report*. Available at [http://www.womenentrepreneurship.org/we\\_ams\\_image/image/Baseline\\_Research.pdf](http://www.womenentrepreneurship.org/we_ams_image/image/Baseline_Research.pdf) Retrieved November 28, 2008.
- World Economic Forum (2008). *Entrepreneurship*. Available at [www.weforum.org/pdf/GAC/IssueDescriptions/Entrepreneurship.pdf](http://www.weforum.org/pdf/GAC/IssueDescriptions/Entrepreneurship.pdf). Retrieved December 15, 2008.

## Appendix

### Legislations that Specifically Nurtured the Promotion of Women Entrepreneurship at the National and Local Levels

**R.A. 6725** – which strengthens the prohibition of discrimination against women with respect to terms and conditions of employment, promotion and training opportunities (NCRFW, 1999: 36).

**R.A. 6977: Magna Carta for Small Enterprises (as amended by R.A. 8289)** – that sets the legal and policy framework for Micro, Small and Medium Enterprises (MSMEs) development. It also mandates government to help MSMEs by creating a conducive business environment; improving access to financing; providing adequate business support; providing training on entrepreneurship and workers skills; providing linkages between MSMEs and large firms and working in partnership with the private sector... (BSMED-DTI, 1998).

**R.A. 7192** – which states that “women of legal age, regardless of civil status, shall have the capacity to act and enter into contracts which shall be equal to that of men”. That women shall also have the capacity to borrow and obtain loans and execute security and credit arrangements under the same conditions as men. That women likewise shall have equal access to all government and private sector programs granting agricultural credit, loans and non-material resources, and enjoy equal treatment in agrarian reform and land resettlement... (NCRFW, 1999: 36).

**R.A. 7844 (also known as the Export Development Act 1994)** – which directs the government and the private sector to jointly transform the Philippines into an exporting nation. (<http://www.gov.ph/laws/ra7844.pdf>).

**R.A. 7882** – which ensures assistance to Filipino women in their pursuit of owning, operating and managing small business enterprises (NCRFW, 1999: 36).

**R.A. 8042** – which provides for the establishment of Replacement and Monitoring Centers that would develop livelihood programs and job opportunities for returning migrant workers (NCRFW, 1999: 76).

**R.A. 8248 (also known as the Science and Technology Scholarship Act of 1997)** – that affords equal opportunities to both young women and men to pursue careers in science and technology (NCRFW, 1999: 43).

**R.A. 8289** – which addresses the needs of small and medium entrepreneur; and is intended to benefit the poor, including women, as it gives them opportunities to set up and manage their own business (NCRFW, 1999: 76).

**R.A. 8425 (also known as the Social Reform and Poverty Alleviation Act)** – that established the National Anti-Poverty Commission (NAPC), and created a credit window for the basic sectors, including women, in the countryside (NCRFW, 1999: 115).

**R.A. 9178 (also known as Barangay Micro Business Enterprises (BMBEs) Act of 2002)** – which encourages the formation and growth of barangay micro business enterprises, by granting them incentives and benefits, including income tax exemption arising from the operations of the enterprise;...(BSMED-DTI, 2006a).

## Özellikler Teorisi Çerçevesinde Türkiye'deki Kadın Girişimcilerin Profili

Yonca Gürol<sup>\*</sup>  
Yıldız Teknik Üniversitesi  
Aslı Tunç Yıldırım<sup>\*\*</sup>

### Öz

Günümüzde gelişen teknoloji ve endüstrileşme ile birlikte her geçen gün çalışma hayatına katılan kadın sayısında artış olmakta ve Türkiye'de kendi işini yapan kadınlar gittikçe çoğalmaktadır. Bu artışla kadınlar hem toplumsal ekonomiye katkı sağlamakta, hem de başarıları ile hemcinslerine rol-model olmaktadır. Kadınların girişimciliği tercih etme nedenleri; çalıştıkları işyerinde karşılaştıkları zorluklar, terfi engelleri, düşük maaş, çocuk sahibi olduktan sonra part-time çalışma isteği ve aile ekonomisine katkıda bulunma isteği şeklinde açıklanabilir. Günümüzde özellikle ülke nüfusunun yaklaşık yarısını oluşturan kadınların bağımsız girişimci olma nedenlerinin araştırılması önemli hale gelmektedir. Bu çalışmada, kadın girişimcilerin kişilik özellikleri ve bunların girişim kurmaya etkisi incelenecek ve incelemede Özellikler Teorisinden yararlanılacaktır. Özellikler Teorisinin uygulandığı çalışmalarda, girişimcinin kim olduğu, neden girişimci olduğu ve başarılı ve başarısız girişimciliğin nedenleri üzerinde durulmaktadır. Bu çalışmada altı kişilik özelliği kadın girişimcilerin profilini tanımlamak için kullanılmıştır. Bunlar; başarıya ihtiyacı, kontrol odağı, risk alma, belirsizliğe tolerans, yenilik ve kendine güvendir. Yapılan birçok araştırma kadın girişimcilerin, girişimcilik tercihlerinde bu özelliklerin etkili olduğunu göstermektedir. Çalışmanın araştırma kısmında da Türkiye'deki Kagider'e üye kadın girişimcilerin bu özelliklere sahip olup olmadıkları ve girişimciliği tercih etmelerinde bu özelliklerin etkisi olup olmadığı araştırılmıştır.

**Anahtar Kelimeler:** Kadın girişimcilik, başarı ihtiyacı, kontrol odağı, risk alma, belirsizliğe tolerans, yenilik, kendine güven.

---

<sup>\*</sup> Doç. Dr. Yonca Gürol, Yıldız Teknik Üniversitesi, Yıldız Teknik Üniversitesi, İşletme Bölümü, İstanbul-Türkiye. E-mail: gurol@yildiz.edu.tr

<sup>\*\*</sup> Aslı Tunç Yıldırım (MSc.), İstanbul-Türkiye. E-mail: asli\_hr@yahoo.com

## Giriş

Türkiye’de son 10-15 yıldır, yüksek eğitimli ve iş yaşamına girmiş kadın girişimci sayısı hızlı bir artış göstermektedir. Rakamlar da kadın girişimciliğinde pozitif anlamda gelişmeler olduğunu göstermektedir (Bedük, 2005: 108). Türkiye’de 1980 yılında serbest pazar ekonomisine geçiş girişimci hareketleri arttırmıştır (Gürol ve Aydınlık, 2008). Devletin ekonomi içindeki rolü küçülerek özel sektörün ağırlığı artarken, küçük ve orta boyutlu işletmeler de giderek daha fazla önem kazanmış ve çeşitli teşviklerle güçlendirilmeye çalışılmıştır (Gürol ve Atsan, 2004). 1998 yılında kendi hesabına çalışanlar içinde kadın girişimcilerin oranı %8,8 iken bu durum 2004 yılında %10'lara kadar ulaşmıştır. 2001 yılı hane halkı işgücü anketi sonuçları; Türkiye’nin toplam nüfusunun 65 milyon, kadın nüfusunun ise 32.6 milyon olduğunu göstermektedir (Bedük, 2005: 108). Toplam nüfus içinde kadınların oranına bakıldığında hiç de yadsınamayacak bir konumda oldukları belirtilebilir. Türkiye’de kadın girişimciliği konusu ilk kez 1992 yılında kapsamlı bir şekilde ele alınmış ve kadın girişimciliği özendirme, eğitim, kredi, örgütlenme ve destek hizmetleri sorunları üzerinde durulmaya başlanmıştır (Gürol, 2000: 263). Tüm bu gelişme ve ilerlemelerin sonucunda, kadının toplumdaki statüsünün geliştirilmesine yönelik duyarlılık hızla artmış ve bunun sonucu olarak da, kadınlar ekonomik hayatın içinde daha “görünür” hale gelmeye başlamıştır (Arıkan, 2004: 274). Küreselleşmeyle birlikte hem gelişmiş, hem de gelişmekte olan ülkelerde çalışan kadın sayısında artış olduğu dikkati çekmektedir (İlhan, 2004: 87). Zaten bir ülkenin sosyal açıdan gelişmişliğinin bir göstergesi de kadın girişimci sayısının artmasıdır. Ülke olarak, kadın girişimcilerle hatta kadın yöneticilerle ilgili sorunlar çözülerek, girişimcilik özendirildiği takdirde, ekonomik gelişmenin de bu sosyal gelişmenin paralelinde geleceği söylenebilir (Sullivan, 2005: 1).

Avrupa Birliği 2000 yılı Lizbon Avrupa Konseyi (2010 yılına kadar kadınların çalışmasında %60'a kadar artış) ve 2001 yılı Stockholm Avrupa Konseyi tarafından (2005 yılına kadar %57 artış) kadınlar için iş ve serbest meslek göstergelerini geliştirmek amacıyla kadın girişimciliğini destekleme ve geliştirme kararı alınmıştır (Sarri ve Trihopoulou, 2005: 25). Türkiye’de de girişimcilik, daha fazla önem kazanarak üniversitelerde ders olarak verilmeye başlanmıştır. Bunların dışında 2002 yılında Anadolu Üniversitesi’nde Girişimcilik Eğitim ve Araştırma Merkezi kurulmuştur. Üniversiteler dışında girişimcilik konusunda yoğun çalışmaları olan ve bu konuda eğitimler veren kurumlar da bulunmaktadır. Bunlardan biri KOSGEB tarafından 1998 yılında kurulan Girişimcilik Enstitüsü’dür. Diğerleri ise TEGEV (Teknolojik Eğitimi Geliştirme Vakfı) ve Genç Başarı Vakfı’dır (Gürol ve Atsan, 2006: 26). Ama tüm bu

müdahaleler yetersiz kalmaktadır. Türkiye 2007 yılında girişimcilik araştırmasına dahil edilen 42 ülke arasında en az girişimci ülke konumunda bulunmaktadır. Kadınların girişimcilik yaşantısına katılımı yine bulgulara göre 2006'da %30 iken 2007'de %24'e gerilemiştir (GEM, 2006).

Yukarıda ifade edilen nedenler, dünyada ve ülkemizdeki kadın girişimciliğe duyulan ilgi ve ihtiyaç bu çalışmanın yapılmasında itici güç olarak görülmüştür.

Girişimcilik konusu, ekonomik kalkınmada önemli bir gösterge olarak karşımıza çıkmaktadır. Günümüzde özellikle ülke nüfusunun yaklaşık yarısını oluşturan kadınların bağımsız girişimci olma nedenlerinin araştırılması önemli hale gelmektedir. Daha açık bir ifadeyle kadın girişimcilerin, girişimciliğe karar vermelerinde etkili olan kişisel özelliklerinin belirlenmesiyle ileriye yönelik girişimcilik planlarına olumlu katkısı olacağı düşünülmektedir. Sonuç olarak bu çalışmada, kadın girişimcilerin kişilik özellikleri ve girişim kurmaya etkisi incelenecek ve incelemede Özellikler Teorisinden yararlanılacaktır.

## **Kadın Girişimci Kavramı**

Girişimciliğin temelinde; girişimcinin işine başlarken risk alması ve yeni bir şeyler üretmesi yatmaktadır. Bu nedenle girişimcinin en temel tanımı; "risk alan ve yeni şeyler üreten kişi" şeklindedir (Hisrich ve Peters, 2002: 7). Ekonomik açıdan gelişmiş ülkeler için girişimcilik, duraksama eğilimi gösteren ekonomik faaliyetlerin canlandırılması ve yeni iş fırsatları yaratılarak işsizlik sorunlarının çözülmesi anlamına gelmektedir. Gelişmekte olan ülkeler için ise ekonomik gelişmenin ve yeni iş yaratmanın motoru olarak görülen girişimcilik, daha da önemli bir role sahiptir (Gürol ve Atsan, 2006: 26). Ülkemizin de girişimcilik alanındaki ihtiyacı yadsınamaz.

Kadın girişimcilik kavramı, farklı kişiler tarafından farklı şekillerde yorumlanmaktadır. Bazıları işletme kurucuları olan kadınları, girişimci olarak nitelendirmektedirler. Fakat ülkemizde işletme kurucusu olarak görünen kadınların çoğu bu işyerlerini işletmemekte ve ailelerin erkek üyeleri için bir paravan görevi yürütmektedirler (Ecevit, 1993: 19-20). Kadın girişimciler, piyasa ekonomisi içinde hesaplanmış riskleri göze alarak, doğrudan doğruya pazara yönelik, nakde dönüşebilen mal ve hizmet üretip satan, kendi işinin sahibi olup vergi kaydı bulunan, TESK'e, Esnaf ve Sanatkarlar Odası'na veya TOBB Odaları'na üye olan ve sosyal güvenlik kurumundan birinin şemsiyesi altında çalışan ya da yanında başka kişileri istihdam eden kadın şeklinde tanımlanabilir (Arıkan, 2004: 273). Bir başka tanıma göre kadın girişimci; işveren konumunda işyerinin idari ve hukuki sorumluluğunu üstlenmiş, bizzat işin başında bulunan ve işyerinde fiilen çalışan kadındır.

Tütek, Adler ve Izraeli tarafından yaşam aşamaları ve motivasyonlarına göre sınıflandırmaları temel alınarak yapılan bir araştırma sonucunda beş tür kadın girişimci belirlenmiştir. İlk iki tür iş yaşamlarının ortalarında yeterince tecrübe kazandıktan sonra şirketlerinden ayrılanlardır. Bunlardan birincisi "cam tavan" etkisinden dolayı yönetim kademelerinde yukarıya doğru hareketi engellendiği için girişimciliği tercih eden kadınlardır. İkinci kategoride ise daha fazla esneklik isteğiyle güdülenenler bulunmaktadır. Üçüncü tür kadın girişimci kendi işletmelerini kariyer yaşamlarının başında kuran kadınlardır. Dördüncü tür kadın girişimci, kariyerinin düşüş evresinde iş kuran kadındır. Beşinci tür kadın girişimciler ise yaşamının herhangi bir aşamasında işsizlik korkusuyla girişimci olan kadınlardır (Gürol, 2000: 264).

## Özellikler Teorisi

Girişimcilerin hepsinin aynı kişisel özellikleri taşıdıkları ve aynı nedenlerden dolayı girişimci oldukları söylenemez. Çünkü girişimciler homojen gruplar değildir; hepsinin ayrı karakteristik özellikleri vardır (Birley ve Muzyka, 2000: 5). Temelde hepsi aynı özelliklere sahip olsalar da farklı kişilik yapılarına ve çevresel faktörlere sahip bireylerdir ve bu farklılıklar girişimciliğin ortaya çıkış şeklinde ve nedeninde etkili olmaktadır. Bu bireysel faktörler, özellikler teorisinde olduğu gibi girişimcinin kişilik özelliklerini oluşturmaktadır. Özellikler Teorisinin uygulandığı çalışmalarda, girişimcinin kim olduğu, neden girişimci olduğu ve başarılı ve başarısız girişimciliğin nedenleri üzerinde durulmaktadır. Birçok araştırmacı girişimciliğin karakteristiğini yansıtan kişilik özellikleri konusunda analizler yapmışlardır. Girişimcilerin kişisel özelliklerine bakıldığı zaman bunların girişimci olmayanlarınkilerden farklı oldukları varsayılmaktadır. Bu konu hakkında McClelland ve Atkinson tarafından 1953 ve 1961 yıllarında yapılan bazı ilk dönem araştırmaları, girişimcilerin girişimci olmayanlara oranla başarı, katılım ve güç ihtiyacını incelemişlerdir (Olson, 2000: 4). Diğer araştırmacılardan bir kısmı ise risk almaya ve denetime odaklanmışlardır. Stewart ve arkadaşları da çalışmalarında bu farklılıkları belirten başlıkları başarı ihtiyacı, risk alma eğilimi ve yenilikçilik olarak tanımlamışlardır (Gürol ve Atsan, 2006: 31). Yenilikçilik girişimcinin en önemli özelliği olarak görülmekte; başka bir çalışmada ise risk alma ve belirsizliğe tolerans girişimcinin karakteristikleri arasında sayılmaktadır. Entrialgo (2000) iç kontrol odağı, başarıma ihtiyacı ve belirsizliğe toleransı girişimciliğin göstergeleri olarak tanımlamıştır. Stewart'ın (1998) çalışmasında başarıma ihtiyacı, risk alma ve yenilik özellikleri girişimciyi klasik yöneticiden ayıran özellikler olarak görülmüştür.



Sonuçlar genel olarak; girişimci olmayanlara oranla girişimcilerin başarıya daha fazla ihtiyaç duyduğunu, daha fazla kontrol pozisyonuna sahip olduğunu, daha yüksek risk alma eğilimleri olduğunu, belirsizliğe daha fazla tahammülleri olduğunu, daha fazla kendilerine güvenleri olduğunu ve daha yenilikçi olduklarını göstermektedir (Koh, 1996: 12). Bu çalışmada da 6 kişilik özelliği kadın girişimcilerin profilini tanımlamak için kullanılmıştır. Bunlar; başarıma ihtiyacı, kontrol odağı, risk alma, belirsizliğe tolerans, yenilik ve kendine güvendir. Bu özellikler, yukarıda ifade edildiği üzere girişimcilik literatüründe sıklıkla farklı çalışmalarda üstünde durulan özelliklerdir (Gürol ve Atsan, 2004).

### **Kontrol Odağı**

Kontrol odağı, bir bireyin hayatındaki ödül ve cezalar hakkındaki algılarını temsil etmektedir (Koh, 1996: 15). Rotter tarafından 1966 yılında geliştirilmiş olan kontrol odağı teorisi, girişimcilerin özelliklerine farklı bir boyut eklemiştir. Bu teoriye göre kişinin eyleminin sonucu, tesadüfi olarak kişinin yaptığı şeye (iç kontrol yönlendirmesi) veya kişinin kontrolü dışında gerçekleşen olaylara (dış kontrol yönlendirmesi) bağlı olması inancı ile ilgilidir (Olson, 2000: 6). Yani Rotter'a göre kontrol odağı, içsel ve dışsal olarak iki şekilde görülmektedir. İçsel kontrol pozisyonu olan bireyler hayattaki olayları kontrol edebileceklerine inanırlarken, dışsal kontrol pozisyonu olan bireyler hayattaki olayların şans, talih, kader gibi dışsal faktörlerin sonucu olduğuna inanmaktadır (Koh, 1996: 15).

Yüksek iç kontrol yönlendirmesine sahip kişinin, kendi işletmesine sahip olma veya piyasaya girme konularında daha fazla kişisel sorumluluk aldığı yönünde genel bir düşünce bulunmaktadır. 1991 yılında Robinson ve çalışma arkadaşları girişimcilerin diğerlerine göre daha yüksek kişisel kontrol beklentileri olduğunu saptamışlardır (Olson, 2000: 6). Brockhaus ve Hortwitz daha ileri giderek kontrol pozisyonunun, başarılı olan girişimcilerden olmayanları ayırabileceğini ileri sürmüşlerdir (Koh, 1996: 15). Bu faktör kadın girişimciler için yaptıkları işin sonucunun kendi kontrolleri altında olduğuna ve istediklerinde her şeyi başarıyla sonuçlandırabilecekleri inancı ile açıklanabilir (Jalbert, 2000).

### **Başarma İhtiyacı**

Girişimcilerde görülen bağımsız olma isteği McClelland'ın teorisine göre, güçlü bir başarı ihtiyacıdır; problemlerini kendileri çözmek isterler, hedef koyarlar ve bu hedeflere kendi çabalarıyla ulaşmaya gayret ederler (Littunen, 2000: 296).

McClelland'ın başarı ihtiyacının insan eyleminin arkasındaki güçlü bir psikolojik itici güç olduğu teorisi, girişimci davranışını etkileyen faktörlerden biri olarak ileri sürülmektedir (Koh, 1996: 14). Yüksek başarı ihtiyacına sahip olan bireylerin başarılı olmak için güçlü bir istek duyduklarına ve sonuç olarak girişimcilik davranışı gösterdiklerine inanılmaktadır. Girişimcilik literatürü başarı ihtiyacı ve girişimcilik arasında tutarlı bir ilişki olduğunu kaydetmiştir (Koh, 1996: 14). Hisrich ve Brush, kadınların iş kurmalarındaki en güçlü nedenlerin başında özgürlük, iş memnuniyeti ve başarı ihtiyaçları olduğunu ifade etmiştir (Barr, 2000). Erkeklerin daha çok kendi geleceklerini kontrolleri altında tutma güdüsüyle; kadınların ise özgür olma ve iş hayatında yaşadıkları hayal kırıklıkları nefesinde başarma güdüsüyle hareket edip girişimciliği tercih ettiği de bulgular arasındadır (Arıkan, 2004). Kadınlar ayrıca, karakter itibarı ile amaçladıkları şeyi başarabileceklerini kendilerine ve ailelerine de kanıtlamak istemektedirler (Kjeldsen ve Nielsen, 2000).

### **Risk Alma Eğilimi**

Risk, girişimcinin sürekli olarak belirsiz bir çevrede karar vermek durumunda olması nedeniyle girişimciliğin en temel özelliğidir (Hisrich ve Peters, 2002: 7). Das ve Teng, risk eğiliminin sadece girişimci ve girişimci olmayanlar arasında değil, girişimcilerin kendi içinde de değiştiğini ifade etmiştir. Esnaf girişimciler kısa dönemli riskler üstlenirken, fırsat kollayan girişimciler ise uzun dönemli riskler üstlenmektedirler. Diğer yandan, tek tip girişimci tipolojisine karşı çıkan ve girişimcileri kendi aralarında pragmatik ve karizmatik diye ayıran McCarthy ve Leavy, ilk grubu daha planlı, rasyonel ve riski azaltma eğilimine sahip olarak nitelerken; karizmatik grubu, vizyoner, yüksek inisiyatif üstlenen ve yüksek risk alan grup olarak açıklamaktadırlar (Erdem, 2001: 47). Hofstede'nin, "bireyler yüksek belirsizlik karşısında belirsizliği azaltmak için yüksek risk alabilirler" bulgusu; girişimcinin farklı özelliklere sahip riskli durumlara farklı tepkiler verebileceğini göstermektedir. Hull tarafından 1980'de yapılan bir araştırmaya göre; işletme sahipleri ve kurucuları, diğerlerine göre risk alma eğilimi değerlendirmesinde daha yüksek bir orana sahiptir (Olson, 2000: 5). Bununla birlikte Terpstra v.d. tarafından yöneticileri hedefleyen çalışmada, ABD ve Hong Kong'lu yöneticiler arasında risk alma eğilimi farklı bulunmamıştır (Erdem, 2001: 49). Brockhaus ise, yöneticiler ve girişimciler arasındaki risk alma eğiliminde önemli bir fark bulamamıştır. Belirsizlik ortaya çıktığında girişimcinin, risklere karşı genel halktan daha toleranslı olduğunu vurgulamıştır (Olson, 2000: 5). Federal Rezerv tarafından yürütülen 2001 tarihli Tüketici Mali Durumu

İncelemesi'ne katılan tüm kadınların % 14'ü, tüm erkeklerin % 26'sıyla karşılaştırıldığında ortalamanın üstünde mali risk almaya hazır oldukları görülmüştür (Sullivan, 2005). Colorado Üniversitesinde 1998 tarihli bir çalışmaya göre ise; bekâr kadınlar, bekâr erkeklere oranla mali kararlarda risk almayı çok fazla istememektedirler. Başka bir çalışma sonucu ise kadın girişimcilerin genellikle işletmelerin kuruluşuna hazırlıklı olmadıkları ve bu nedenle de erkeklere nazaran daha fazla risk üstlenmek zorunda kaldıkları da araştırma sonuçlarına dayanmaktadır (Kutani ve Hancı, 2002).

## Yenilikçi Olma

Hansemark (1998) yenilikçiliği, daha iyi kalitede yeni ürünler, yeni üretim metotları yaratma, yeni bir pazara girme ve yeni girişimler oluşturma olarak ifade etmiştir (Gürol ve Atsan, 2004). Starling ise, müşteri için daha önce var olmayan bir değer veya tatmin yaratılması olarak tanımlamaktadır (Gündoğdu, 2004: 234). Yenilikçilik, yeni ve beklenmedik durumlarda girişimcilerin çözüm üretebilmesidir. Bu özellik girişimcinin kişisel yeteneği ile ilgilidir; deneyim ve eğitimle de kazanılabilir (Littunen, 2000: 296). Stewart (2003) ve arkadaşları da yeniliğin girişimciliğin rolünün doğasında olduğunu ve bunun girişimciyi yöneticiden ayıran en önemli özellik olduğunu vurgulamıştır. Entrialgo (2000) yenilikçiliğin girişimciyi yönlendiren en önemli faktör olduğunu belirtmiştir (Gürol ve Atsan, 2006: 31).

Yapılan çalışmalar, kadınların girişimci olmalarının en belirgin nedeninin, karşılanmayan ihtiyaçların varlığını keşfetmeleri olduğu yönündedir. Kadınların sahip olduğu işlerin erkeklerin sahip olduklarına göre daha yenilikçi olduğu gözlemler arasındadır (Gelin, 1998). Araştırmacılar, kadın iş sahiplerini; yaratıcılıklarını arttıran, yeni fikirler ve yeni bir şeyler yapma yolları üreten kendilerine özgü özelliklere sahip kişiler olarak tanımlamaktadırlar (Jalbert, 2000).

## Belirsizliğe Tolerans

Birey tarafından, yeterli veri olmaması nedeniyle tam olarak yapılandırılmayan veya kategorize edilemeyen durum "belirsiz durum" olarak adlandırılmaktadır (Erdem, 2001: 44). Belirsizlik, yetersiz veri ve bilginin olduğu durumlardır. Belirsizliğe tolerans karmaşık durumlarda olumlu davranış gösterebilme yeteneğidir. Belirsiz durumlara olumlu tepki verebilme yeteneğine ise "belirsizlik

toleransı" denilmektedir. Bir kişinin belirsiz durumu algılamadaki ve eldeki bilgileri organize etmedeki yaklaşımı onun belirsizliğe tahammülünü yansıtmaktadır. Belirsizliğe tahammülü yüksek olan bir kişi, belirsiz durumları mücadele gerektirici bulan ve iyi bir performans göstermek için de önceden tahmin edilemeyen durumları aşmaya uğraşan kişidir ve girişimci davranışı beklenen kişidir. Mitton'a göre girişimciler, bilinmeyen hevesle ele almakta ve belirsizliği istekli bir şekilde aramakta ve yönetmektedir (Koh, 1996: 15-16). Araştırma sonuçlarına göre toplumda belirsizlikten kaçma eğilimi yüksekse bireylerin daha düşük bir olasılıkla girişimcilik düşüncesini geliştireceği, düşük düzeyde belirsizlikten kaçınanların ise, pazar boşluğunu daha hızlı bir biçimde bir iş fırsatı olarak göreceği vurgulanmıştır. Bu durum, düşük belirsizlikten kaçınma eğilimi ile girişimcilik eğilimi arasında olumlu bir ilişkinin varlığını anlatmaktadır. Başka bir deyişle, kişi belirsizlikten korkmuyorsa, girişimciliğe daha eğilimlidir (Erdem, 2001: 45). Kadın girişimciler de bu bağlamda belirsizliği tolere edebildiği ölçüde girişim kurma yönünde pozitif davranış göstereceklerdir.

### **Kendine Güven**

Girişimcilik ile ilgili yapılan çalışmalar da girişimcilerin, girişimci olmayanlara göre daha yüksek bir kendine güven duygusuna sahip olduklarını göstermektedir. Araştırmalar girişimci kişiliklerin kendilerine ve yeteneklerine inandıklarını belirtmektedirler. Cromie (2000) kendine güven özelliğinin girişimciliğe neden olan faktörler arasında değil girişimciliğin bir çıktısı olarak düşünülmeye gerektiğini ifade etmiştir (Gürol ve Atsan, 2004). Kadın girişimcilerin, özellikle firma sahipliği ile tatmin düzeylerinin ve kendine güvenlerinin arttığı saptanmıştır (Kutanis ve Hancı, 2002). Dhillon ve Mahlotra tarafından yapılan çalışma bulgularına göre ise kadın girişimcilerin problemleriyle başa çıkma konusunda kendilerine güvendiği görülmüştür (Advancing Women, 1998).

## Araştırma Yöntemi

### Örnek Kütle

Bu çalışmada, Türkiye'de 2002 yılından bu yana faaliyet göstermekte olan Kadın Girişimciler Derneği (KAGİDER)'ne üye olan 107 kadın girişimci araştırma evreni olarak seçilmiş ve araştırmaya tüm üyeler dahil edilmiştir. KAGİDER aracılığıyla, sayıca sınırlı olsa da, pek çok farklı iş kolundan kadın girişimcilere ulaşılabilen mümkün olmuştur. Araştırma kapsamında yer alan kadın girişimcilerin isimlerine önce KAGİDER'in internet adresi [www.kagider.org](http://www.kagider.org) 'dan ulaşılmıştır. Daha sonra telefon rehberlerinden ve internetten bu kişilerin telefon numaraları ve e-mail adresleri elde edilmiştir. Buna göre Ocak-Nisan 2006 tarihleri arasında çalışmada kullanılan anket formu e-posta yoluyla 107 kadın girişimciye gönderilmiştir. Geri dönüş 39'undan (% 36) alınmış ve anket formlarından 38 adedinin değerlendirmeye alınması uygun bulunmuştur.

### Veri Toplama Aracı

Verilerin toplanması aşamasında; kadın girişimcilerin kişilik özelliklerinin belirlenmesinde Doç. Dr. Yonca Gürol ve Yrd. Doç. Dr. Nuray Atsan'ın "Entrepreneurship Profile of Turkish University Students: Some Insights for Entrepreneurship Education" adlı makale çalışması için geliştirdikleri bir anket formu kullanılmıştır (Gürol ve Atsan, 2006). Anket formu iki bölümden oluşmaktadır: Birinci bölümde bazı demografik özelliklerle ilişkili (yaş, eğitim durumu, medeni durum, iş geçmişi, anne-babanın eğitimi ve iş geçmişi) sorular yer almaktadır. Anket formunun ikinci bölümü kadın girişimcinin kişisel özelliklerinin belirlenmesine yönelik olarak 5'li Likert tipinde hazırlanmıştır. Kontrol odağı, başarı ihtiyacı, risk alma eğilimi, yenilikçi olma, belirsizliğe tolerans ve kendine güven özelliklerinin ölçülmesine yönelik 40 ifade yer almaktadır. Her bir cümle için "tamamen katılıyorum", "katılıyorum", "kararsızım", "katılmıyorum", "kesinlikle katılmıyorum" seçeneklerinden birini seçmeleri istenmiştir. Ölçek puanı; bu cevaplara sırasıyla 5, 4, 3, 2 ve 1 puan verilmesiyle hesaplanmıştır.

Nicel yapıdaki araştırmada, kadın girişimcilerin girişimci olmalarında etkili olan özellikler belirlenmeye çalışılmıştır. Ayrıca bu özellikler üzerinde belirleyici rol oynayan yaş, eğitim durumu, medeni durum, iş geçmişi ve aile gibi çeşitli

---

\* KAGİDER Başkanı Sayın Meltem Kurtan'ın araştırma konusunda sağladığı kolaylıklar ve yardım yadsınmaz.

unsurların ne derecede etkili olduğunun ortaya çıkarılması amaçlanmıştır. Anket formunda girişimcilik ile ilgili soruların güvenilirlik katsayısı ( $\alpha=0.750$ ) olarak bulunmuştur. Bu değer, çok yüksek olmasa da kabul edilebilir düzeyde bir değerdir.

### Verilerin Analizi (Uygulanan İstatistiksel Analizler)

Elde edilen veriler SPSS 14.00 programında analize tabi tutulmuş ve analiz sonuçları tablolaştırılarak yorumlanmıştır.

Öncelikle kadın girişimcilerin yaş, eğitim, medeni durumları ve anne-babalarının eğitimlerine ait frekans dağılımlarına bakılmış, daha sonra kadın girişimcilerin girişimcilik özellikleri; yaş, eğitim durumu, medeni durum ve anne ve babanın eğitim durumuna göre incelenme aşamasında Kruskal-Wallis testi uygulanmıştır.

Ayrıca kadın girişimcilerin şimdiki işlerindeki ve toplamdaki çalışma süreleri ile başarı ihtiyacı, yenilikçilik, risk alma eğilimi, kendine güven, kontrol odağı ve belirsizliğe tolerans arasında bir ilişki olup olmadığının belirlenmesinde ve bu altı kişilik özelliğinin birbirini etkileme düzeyinin anlaşılması nedeniyle de korelasyon yöntemi kullanılmıştır.

## Bulgu ve Değerlendirmeler

### Demografik Özelliklere İlişkin Değerlendirmeler

Tablo 1’de araştırma sonuçlarına göre kadın girişimcilere ait demografik bilgilerin genel dağılımı toplu halde gösterilmektedir:

Tablo 1: Kadın Girişimcilere Ait Demografik Özellikler (n=38)

KRİTERLER		ORANLAR (%)	KİŞİ SAYISI
YAŞ	31-35	%16	6
	36-40	%24	9
	41 ve üzeri	%60	23
MEDENİ DURUM	Bekar	%8	3
	Evli	%66	25
	Boşanmış/Dul	%26	10
EĞİTİM DURUMU	Lise	%5	2
	Lisans	%42	16
	Yüksek Lisans	%53	20

Ankete yanıt veren kadın girişimcilerin % 16'sı (6 kişi) 31 ile 35 yaş arasında, % 24'ü (9 kişi) 36 ile 40 yaş arasında ve % 60'ı (23 kişi) ise 41 yaşından büyüktür. Görüldüğü gibi kadın girişimcilerin büyük bir çoğunluğu 40 yaşın üzerindedir ve 30 yaş altı kadın girişimci hiç bulunmamaktadır. Bu sonucun bir nedeni de, ankete 30 yaş altındaki kadın girişimcilerin yanıt vermemesi olarak açıklanabilir. Ayrıca araştırmaya katılan kadın girişimcilerin çoğunun medeni hali evlidir.

Araştırmaya katılanların neredeyse hepsinin yüksek öğretim mezunu oldukları görülmektedir. Anketi cevaplayan 38 kadın girişimciden sadece % 5'i (2 kişi) lise mezunuyken, % 42'si (16 kişi) lisans ve % 53'ü (20 kişi) yüksek lisans mezunudur. Bu durum Türkiye'deki kadın girişimcilerin, eğitimleri doğrultusunda daha bilinçli ve daha başarılı girişimler gerçekleştirme yolunda olduklarını açıklayabilir.

Araştırmaya konu olan kadın girişimcilerin girişimciliği tercih etmelerinde, anne baba eğitimi ve mesleğinin etkisine bakılmıştır. Alınan cevapların sonuçları Tablo 2'de özetlenmiştir:

Tablo 2: Kadın Girişimcilerin Anne ve Babalarının Meslekleri ve Eğitim Düzeyleri (n=38).

Kriterler		Kadın Girişimcinin Annesinin Eğitim Düzeyi ve Mesleği (%)	Kadın Girişimcinin Babasının Eğitim Düzeyi ve Mesleği (%)
MESLEK	Kamu Çalışanı	%11	%27
	Özel Sektör Çalışanı	%5	%22
	Kendi Hesabına Çalışanlar	%13	%51
	Çalışmayanlar	%71	%0
EĞİTİM	İlkokul	%39	%18
	Ortaokul	%16	%18
	Lise	%29	%16
	Üniversite	%13	%40
	Yüksek Lisans/Doktora	%3	%8

Girişimciliğin oluşmasında önemli unsurlardan biri de baba mesleğini sürdürme, yani mesleğin bir bakıma babadan miras olarak devir alınmasıdır. Bu nedenle babanın kendi nam ve hesabına çalışması ile kamu veya özel sektörde ücretli olarak çalışıyor olması halinde ankete katılan kadın girişimcilerin girişimcilik ya da kendi işini kurma nedenleri arasındaki ilişkinin farklı olacağı düşünülmüştür.

Toplam örnek kütle içinde babası ücretli çalışanların oranı toplam % 49, babasının kendi işinde çalıştığını beyan edenlerin oranı ise % 51'dir. Babanın bağımsız olarak kendi nam ve hesabına çalışması, girişimciliğin tercih edilmesinde rol oynadığı söylenebilir.

Buna karşın annelerinin %71'inin ev hanımı olduğu ve çalışmadıkları görülmektedir. Araştırmaya katılan kadın girişimcilerin çoğunun annesinin ev hanımı oluşu onları etkilememiş ve onlar Türk aile yapısı gereği, babalarının rol-modelliği eşliğinde girişimciliği tercih etmişlerdir.

Anne ve baba mesleğinin yanı sıra, eğitim seviyeleri ile cevaplayıcıların girişimciliği tercih etmeleri arasındaki ilişki düzeyi de incelenmiştir. Zira, girişimcilik özelliklerinin oluşması ve gelişmesinde, babanın eğitim durumunun etkili olduğu görülmektedir.

Tablo 2'de de yer aldığı gibi babalarının eğitim seviyesi lise ve altı düzeyde olan kadın girişimcilerin oranı toplam %52, üniversite ve üzeri mezun olanların oranı ise %48'dir. Eğitim seviyesi lise ve altında olanlarla üniversite ve üzeri olanların sayısı hemen hemen aynı seviyededir.

Annelerinin eğitimlerine bakıldığında ise % 16'sının üniversite ve üzerinde; geri kalan % 84'ünün ise lise ve altı düzeyde eğitime sahip oldukları görülmektedir. Yine mesleklerde olduğu gibi annenin eğitim düzeyinin de kadın girişimcilerin, girişim tercihlerinde bir rol oynamadığı görülmektedir. Bu durum, kadın girişimcilerin iş hayatında yaptıkları girişim tercihlerinde annelerinden pek de etkilenmediklerini göstermektedir.

## **Girişimcilik Özelliklerine İlişkin Değerlendirmeler**

Ankete katılan kadın girişimcilerin altı kişilik özelliğinin birbirleri arasındaki korelasyonları, Tablo 3'te gösterilmiştir.

Tabloda da görüldüğü gibi kadın girişimcilerin altı kişilik özelliği birbirlerinden bağımsız değildirler. Örneğin risk alma özelliği ile başarı ihtiyacı arasında anlamlı bir etkileşim görülmektedir. Kadın girişimcilerin başarı ihtiyacını arttırabilmek için girişimlerinde risk aldıkları söylenebilir. Girişimciliğin temellerinden birini oluşturan risk alma özelliği, girişimciliğin diğer bir temeli olan başarı ihtiyacını karşılayabilmek için girişimcinin başvurduğu en önemli özelliğidir. Araştırmaya katılan kadın girişimcilerin böyle bir riskin farkında oldukları, verdikleri cevap sonuçlarından da görülebilmektedir.

Kadın girişimcilerin risk alma özellikleri ile yenilikçilik arasında da anlamlı bir ilişki olduğu tabloda görülmektedir. Bir iş kurmanın girişimcilik sayılabilmesi için o işin yepyeni, denenmemiş bir iş olması temel önceliklidir. Denenmemiş bir işi



kurmak da sonuçlarının belirsizliği nedeniyle büyük bir risk taşımaktadır. Araştırmada, kadın girişimcilerin verdiği yanıtlar, söz konusu olan bu riskleri göze alarak yenilik yaratıklarını göstermektedir.

Tablo 3: Kadın Girişimcilerin Kişilik Özelliklerinin Birbirleri İle Karşılaştırılması (n=38)

		B.İ.	Y.	R.A.	K.G.	K.O.	B.T.
Başarma İhtiyacı	Pearson Correlation	1	,270	,368(*)	,087	,536(**)	,358(*)
	Sig. (2-tailed)		,101	,023	,602	,001	,027
Yenilikçilik	Pearson Correlation	,270	1	,412(*)	,655(**)	,369(*)	,203
	Sig. (2-tailed)	,101		,010	,000	,023	,221
Risk Alma	Pearson Correlation	,368(*)	,412(*)	1	,343(*)	,301	,398(*)
	Sig. (2-tailed)	,023	,010		,035	,066	,013
Kendine Güven	Pearson Correlation	,087	,655(**)	,343(*)	1	,374(*)	,480(**)
	Sig. (2-tailed)	,602	,000	,035		,021	,002
Kontrol Odağı	Pearson Correlation	,536(**)	,369(*)	,301	,374(*)	1	,295
	Sig. (2-tailed)	,001	,023	,066	,021		,072
Belirsizliğe Tolerans	Pearson Correlation	,358(*)	,203	,398(*)	,480(**)	,295	1
	Sig. (2-tailed)	,027	,221	,013	,002	,072	

\* Korelasyon %5 düzeyinde istatistiki olarak anlamlıdır.

\*\* Korelasyon %1 düzeyinde istatistiki olarak anlamlıdır.

Toplam örnek kütle içinde yer alan kadın girişimcilerin başarı ihtiyacı risk alma özelliği ile olan ilişkisinin yanı sıra kontrol odağı ve belirsizliğe tolerans özellikleri ile de ilişkisi bulunmaktadır. Araştırmaya katılan kadın girişimcilerin de verdikleri yanıtlarla; başkalarının kontrolünde olmaktan hoşlanmadıkları ve kendi kontrollerine sahip olabilmek için girişimciliği tercih ettikleri söylenebilir. Anketeye yanıt veren kadın girişimcilerin başarı ihtiyacı onların girişimlerinde karşılaşacakları belirsizliklere karşı toleranslarını da artırmaktadır.

Tablo 3'te görüldüğü gibi kadın girişimcilerin yenilikçilik özellikleri ile kendine güven arasında yüksek derecede anlamlı bir ilişki görülmektedir.

Araştırmaya katılan kadın girişimciler, girişimlerinde yarattıkları yenilikler konusunda kendilerine güvenmektedirler.

Yenilikçilik konusunda kendine güvenen kadın girişimciler, aynı zamanda teşebbüslerinde risk alırken de kendine güvenmektedirler. Literatür kısmında da değinildiği gibi kadın girişimcilerin kendilerine duydukları güven, onların yeni bir iş kurma ve kendi işinin patronu olma gibi büyük risklerden kaçınmadıklarını göstermektedirler.

Anketi yanıtlayan kadın girişimciler, yenilikçilik konusunda kontrollü olmayı tercih etmektedirler. Ülkemizde de yenilik göstergelerinin (patent sayısı vb) azlığı ve yenilik konusunda kadın girişimcilerin yaklaşımı bu konunun geliştirilmesi gereken bir alan olduğunu göstermektedir.

Yapılan tüm analizlerde kontrol odağı yüksek çıkan kadın girişimcilerin, kendilerine olan güvenlerinin de arttığı, bu güven sayesinde de karşılaştıkları belirsizliklere karşı daha toleranslı oldukları söylenebilir. Yine Tablo 3'te yer aldığı gibi belirsizliğe toleransları yüksek olan kadın girişimcilerin risk alma oranları da yüksek olmaktadır.

Ankete katılan kadın girişimcilerin altı kişilik özelliğinin birbirleriyle etkileşim içinde olduğu görülmekle birlikte, birbirine etkisi olmayan özellikler de bulunmaktadır. Örneğin; çalışmada yer alan kadın girişimcilerin, yenilikçilik özellikleri ile başarı ihtiyacı arasında anlamlı bir ilişki bulunamamıştır. Buradan kadın girişimcilerin başarı ihtiyacını, yenilikçilik ile tatmin edemedikleri sonucu çıkarılabilir. Kadın girişimcilerin başarı ihtiyacı ile kendine güven özellikleri arasında ve kontrol odağı ile risk alma özellikleri arasında da anlamlı bir ilişki bulunamamıştır. Kontrol odağına sahip ve işlerinde devamlı kontrolün kendilerinde olmasını isteyen kadın girişimcilerin risk alma konusunda da kontrollü oldukları görülmektedir.

Tablo 4'te kadın girişimcilerin son işlerindeki çalışma süreleri ile toplam çalışma süreleri gösterilmektedir.

Tablo 4: Kadın Girişimcilerin Toplam Çalışma ve Son İşlerindeki Çalışma Süreleri (n=38).

	Minimum	Maksimum	Ortalama	Std. Sapma
Toplam Çalışma Süresi	8,00	32,00	19,2895	5,83516
Son İşte Çalışma Süresi	1,00	25,00	10,9459	5,82593

Tablodan görülebileceği gibi kadın girişimcilerin en son işlerindeki çalışma süreleri ortalama 11 yıl iken toplam çalışma süreleri ise ortalama 19 yıldır. Araştırmaya katılan kadın girişimcilerin toplam çalışma hayatı içinde

buldukları sürenin, altı kişilik özelliğinden hangileri ile anlamlı ilişkisinin olup olmadığı incelendiğinde, Tablo 5'teki sonuçlar ortaya çıkmaktadır.

Tablo 5: Kadın Girişimcilerin Toplam Çalışma Süreleri ile Kişilik Özellikleri Arasındaki İlişki (n=38)

		Başarım İhtiyacı	Yenilikçilik	Risk Alma	Kendine Güven	Kontrol Odağı	Belirsizliğe Tolerans
Toplam Çalışma Süresi	Pearson Correl.	,254	,262	,207	,355(*)	,256	,509(**)
	Sig. (2-tailed)	,123	,111	,213	,029	,120	,001

\* Korelasyon %5 düzeyinde istatistiki olarak anlamlıdır.

\*\* Korelasyon %1 düzeyinde istatistiki olarak anlamlıdır.

Yapılan analiz sonucu, toplam çalışma süresi ile kendine güven ve belirsizliğe tolerans arasında anlamlı ilişki bulunmuştur. Buradan araştırmaya katılan kadın girişimcilerin çalıştıkça kendine güvenlerinin arttığı sonucu çıkarılabilir. Ayrıca çalışma hayatında yaşadıkları güçlükler, karşılaştıkları engeller onları daha da kuvvetlendirmekte ve kendi işlerini kurma konusunda cesaretlendirmektedir.

Öte yandan araştırmadaki kadın girişimcilerin toplam çalışma süreleri ile belirsizliğe tolerans özellikleri arasında da önemli düzeyde anlamlılığa rastlanmıştır. Dolayısıyla kadın girişimcilerin, girişimlerinde belirsizliğe karşı yüksek bir tolerans taşıdıkları söylenebilir. Kadın girişimcilerin verdiği yanıtlar, belirsizliğe toleransın çalışma süresiyle yakından ilgili olduğunu, çalışma hayatı içinde ne kadar çok bulunurlarsa belirsiz durumlara karşı da o derecede toleranslı olduklarını Tablo 5'te göstermektedir.

Kadın girişimcilerin çalışma hayatında geçirdikleri süre ile kendine güven ve belirsizliğe tolerans özellikleri arasında anlamlı ilişki olmasına karşın; başarı ihtiyacı, yenilikçilik, risk alma ve kontrol odağı özellikleri ile anlamlı ilişkisinin olmadığı yapılan korelasyon testleri ile saptanmıştır. Çalışma süresi, risk alma özelliği ile ilişkili değildir. Yenilikçilik ile ilişki bulunamaması ise, kadın girişimcilerin bildikleri işi devam ettirme isteği ile açıklanabilir.

Bununla birlikte, kadın girişimcilerin iş yaşamında geçirdikleri toplam süre ile başarı ihtiyacı arasında da anlamlı bir ilişki bulunamamıştır. İş yaşamında karşılaştıkları zorluklar nedeniyle girişimciliği tercih eden kadınların başarı ihtiyacı da bu zorluklar nedeniyle olumsuz etkilenmektedir. Ayrıca kadın girişimciler iş yaşamlarında geçirdikleri toplam süre içerisinde kontrolün kendilerinden çok dışsal faktörlerde olduğunu belirtmişlerdir.

Kadın girişimcilerin son işlerindeki çalışma sürelerinin kişilik özellikleri ile arasında nasıl bir ilişki olduğu incelendiğinde ise yenilikçilik ve kendine güven ile anlamlı ilişki sonuçları çıkmıştır (bkz. Tablo 6). Burada toplam çalışma süresi ile

son işte geçen çalışma süresinin yenilikçiliği farklı etkilediği görülmektedir. Yenilikçiliğin toplam çalışma süresi ile arasında anlamsız bir ilişki mevcutken, kadın girişimcilerin son işlerindeki çalışma süresi ile anlamlı bir ilişki bulunmaktadır. Kadın girişimcilerin son işleri olarak girişimcilikteki sürelerinden bahsettikleri anlaşılabilir. Girişimciliğin sadece kendi işini kurmak olmadığını, girişimcilerin teşebbüste bulunurken farklı şeyler yaratmalarının, yeni bir şeyler üretmelerinin asıl farklılıkları olduğunu araştırma sonuçları da bir kez daha göstermektedir.

Tablo 6: Kadın Girişimcilerin Son İşlerinde Çalışma Süreleri İle Kişilik Özellikleri Arasındaki İlişki (n=38).

		Başarma İhtiyacı	Yenilikçilik	Risk Alma	Kendine Güven	Kontrol Odağı	Belirsizliğe Tolerans
Son İşte Çalışma Süresi	Pearson Correl.	,024	,486(**)	,157	,497(**)	,152	,199
	Sig. (2-tailed)	,886	,002	,354	,002	,370	,238

\*\* Korelasyon %1 düzeyinde istatistiki olarak anlamlıdır.

Kadın girişimcilerin toplam iş yaşamının girişimcilik tercihinde kendine güvenlerini etkilemesi özelliği son iş yaşamlarında da devam etmektedir. Tablo 6'da da yer aldığı gibi araştırmaya katılan kadın girişimcilerin verdiği yanıtlar onların son işlerinde kendine güvenlerinin yüksek olduğunu göstermektedir.

Bununla birlikte kadın girişimcilerin son işlerindeki çalışma süreleri ile başarı motivasyonu, risk alma, kontrol odağı ve belirsizliğe tolerans özellikleri arasında anlamlı ilişkiye rastlanmamıştır. Kadın girişimcilerin toplam iş sürelerinde olduğu gibi son işlerinde de başarı ihtiyacı ile ilişkili olmadığı görülmektedir. Buradan da kadınların başarı ihtiyacının mevcut olduğu, çalışma süreleri ile ilgili olmadığı sonucuna ulaşılabilir.

Kruskal Wallis yöntemiyle yapılan kadın girişimcilerin eğitim düzeyleri ile kişilik özellikleri arasındaki ilişkinin analizleri Tablo 7'de yer almaktadır.

Tablo 7: Kadın Girişimcilerin Eğitim Düzeyleri İle Kişilik Özellikleri Arasındaki İlişki (n=38).

	Mean Rank	Başarım İhtiyacı	Yenilikçilik	Risk Alma	Kendine Güven	Kontrol Odağı	Belirsizliğe Tolerans
Eğitim	Lise	5,50	13,25	11,00	8,25	19,25	7,00
	Lisans	21,44	15,66	18,53	17,06	18,19	21,41
	Y.Lisans/ Doktora	19,35	23,20	21,13	22,58	20,58	19,23
Chi-Square		3,738	4,887	1,757	4,410	,424	3,065
Df		2	2	2	2	2	2
Asymp. Sig.		,154	,087	,415	,110	,809	,216

a Kruskal Wallis Test

b Grouping Variable: eğitim

Tablo 7'de de görüldüğü gibi kadın girişimcilerin eğitim düzeyleri onların kişilik özelliklerini etkilememektedir bulgusu, girişimciliğin oluşmasında eğitimin mi yoksa kişinin doğasında olan özelliklerin mi ağır basıyor olma sorusunu her zaman olduğu gibi düşündürebilir.

Araştırmaya katılan kadın girişimcilerin kişilik özellikleri ile yaşları arasındaki ilişki de incelenmiş ve buradan sadece belirsizliğe tolerans özellikleri arasında anlamlı bir ilişki saptanmıştır. Tablo 8'de yer aldığı gibi özellikle 41 ve üzeri yaşta kadın girişimciler 23,15 ortalama ile belirsizliğe karşı yüksek toleransa sahiptirler. Bu durum, yaşla beraber gelen yüksek tecrübeye bağlanabilir.

Tablo 8: Kadın Girişimcilerin Yaşları İle Kişilik Özellikleri Arasındaki İlişki (n=38).

	Mean Rank	Başarım İhtiyacı	Yenilikçilik	Risk Alma	Kendine Güven	Kontrol Odağı	Belirsizliğe Tolerans
Yaş	31-35	11,33	15,83	10,17	17,17	18,50	8,83
	36-40	19,78	20,22	21,61	12,94	15,72	17,28
	41 ve üzeri	21,52	20,17	21,11	22,67	21,24	23,15
Chi-Square		4,088	,796	5,149	5,344	1,701	8,515
Df		2	2	2	2	2	2
Asymp. Sig.		,130	,672	,076	,069	,427	,014

a: Kruskal Wallis Test b: Grouping Variable: yaş

Anket formunun birinci bölümünde yer alan kişisel sorularla birinci derecede öncelikli olma bakımından faktör seçimi arasında bir ilişkinin var olup olmadığını belirlemek amacıyla yapılan Kruskal Wallis analizlerine göre kadın girişimcilerin medeni durumları, onların kişilik özelliklerini etkilememektedir (Tablo 9).

Tablo 9: Kadın Girişimcilerin Medeni Durumları İle Kişilik Özellikleri Arasındaki İlişki (n=38)

	Mean Rank	Başarma İhtiyacı	Yenilikçilik	Risk Alma	Kendine Güven	Kontrol Odağı	Belirsizliğe Tolerans
Medeni Durum	Bekar	17,67	12,00	13,00	21,50	20,00	20,67
	Evli	18,98	21,12	21,16	20,26	19,20	19,74
	Dul	21,35	17,70	17,30	17,00	20,10	18,55
Chi-Square		,422	2,216	2,019	,730	,055	,120
Df		2	2	2	2	2	2
Asymp. Sig.		,810	,330	,364	,694	,973	,942

a: Kruskal Wallis Test b: Grouping Variable: medeni

Kadın girişimcilerin anne ve babalarının eğitim düzeylerinin, onların kişilik özellikleri üzerinde ne kadar etkili olduklarının analizi Tablo 10 ve Tablo 11'de yer almaktadır. Öncelikle Tablo 10'a bakıldığında kadın girişimcilerin kişilik özelliklerinin, annelerinin eğitim düzeylerinden etkilenmedikleri görülmektedir. Hiçbir kişilik özelliği anlamlı sonuçlar içerisinde çıkmamıştır. Daha önce Tablo 3'te belirtilen kadın girişimcilerin annelerinin eğitim seviyelerinin, girişimcilik kararlarını etkilemediği durumu girişimcilik özellikleri için de aynı şekildedir. Dolayısıyla ankete katılan kadın girişimcilerin, kendilerine annelerini rol-model almadıkları söylenebilir.

Tablo 10: Kadın Girişimcilerin Annelerinin Eğitim Durumları İle Kişilik Özellikleri Arasındaki İlişki (n=38)

	Mean Rank	Başarma İhtiyacı	Yenilikçilik	Risk Alma	Kendine Güven	Kontrol Odağı	Belirsizliğe Tolerans
Annelerinin Eğitimi	İlkokul	19,60	19,20	20,27	21,37	19,97	20,20
	Ortaokul	29,25	21,92	17,00	18,58	25,75	22,42
	Lise	18,36	20,59	22,32	19,45	14,86	22,50
	Üniversite	10,00	18,30	11,50	16,90	21,90	10,50
	Y.Lisans/ Doktora	19,50	3,50	32,00	10,50	14,00	3,50
Chi-Square		8,558	2,597	5,047	1,413	4,445	6,740
Df		4	4	4	4	4	4
Asymp. Sig.		,073	,627	,283	,842	,349	,150

a: Kruskal Wallis Test b: Grouping Variable: anne.egt

Girişimcilik kararlarında annelerinin eğitim düzeylerinden etkilenmeyen kadın girişimciler, babalarının eğitimlerinden etkilenmektedirler. Fakat bu durum kişisel özelliklerinde kendini göstermemiştir. Kadın girişimcilerin kişilik özellikleri ile babalarının eğitim düzeyleri incelendiğinde arada anlamlı bir ilişki bulunamamıştır. Kadın girişimcilerin babalarının eğitimleri, onların girişimcilik kararlarında etkili olurken, kişisel özelliklerine bir etkisi bulunmamaktadır.

Kadın girişimcilerin kişisel özelliklerini etkileyebilecek tüm demografik özellikleri ile ilgili yapılan analizlerin sonuçlarına göre; kadın girişimcilerin demografik özelliklerinin aslında onların kişisel özellikleri üzerinde herhangi bir etkisinin olmadığı görülmüştür.

Tablo 11: Kadın Girişimcilerin Babalarının Eğitim Durumları İle Kişilik Özellikleri Arasındaki İlişki (n=38).

	Mean Rank	Başarma İhtiyacı	Yenilikçilik	Risk Alma	Kendine Güven	Kontrol Odağı	Belirsizliğe Tolerans
Babalarının Eğitimi	İlkokul	13,07	18,50	23,86	21,29	22,29	16,21
	Ortaokul	25,00	23,57	18,29	22,00	23,93	24,57
	Lise	18,25	16,42	16,00	16,58	14,17	16,33
	Üniversite	19,43	18,93	19,23	18,33	16,23	19,50
	Y.Lisans/ Doktora	24,50	21,33	20,50	21,17	29,67	21,67
Chi-Square		4,836	1,620	1,827	1,197	6,940	2,717
Df		4	4	4	4	4	4
Asymp. Sig.		,304	,805	,768	,879	,139	,606

a: Kruskal Wallis Test b: Grouping Variable: baba.egt

## Sonuç

Türkiye'de ülke nüfusunun yarısını oluşturan kadınların iş yaşamına girişimci olarak kazandırılmaları, ülkenin kalkınması açısından büyük önem taşımaktadır. Bir işletmenin kurulabilmesi yani girişimcilik hareketinin oluşabilmesi bireyin psikolojik ve kişisel özelliklerine önemli ölçüde bağlıdır. Bu çalışmada, girişimci kadınların başarı ihtiyacı, risk alma, belirsizliğe tolerans, kendine güven, kontrol odağı gibi altı kişilik özelliğinin birbirleriyle etkileşim içinde olduğu saptanmıştır. Kadın girişimciler, girişimcilik yaşantılarına orta yaşlarda ve ortalama 8 yıllık bir iş tecrübesi ile başladıkları görülmüştür. Kadın girişimcilerin kendine güvenleri hem toplam iş süresinden hem de girişimcilik süresinden olumlu yönde etkilenmekte ve iş yaşamlarındaki süre arttıkça kendilerine olan güvenleri de artmaktadır. Weber ve Hsee (2000) çalışmalarında Türk insanının abartılı derecede kendine güven konusunda eğilimi olduğuna işaret etmişlerdir. Diğer taraftan başkasının işinde çalışırken belirsizliğe yüksek tolerans gösteren kadın girişimciler, kendi işlerini yürütürken belirsizliğe daha az toleranslı olmaktadır. Bu bulgu, Hofstede ve Erdem'in çalışmalarındaki Türk toplumunun ortak olarak karmaşadan kaçma eğiliminin güçlü olduğu sonucu ile örtüşmektedir.

Başka işte çalışırken yenilikçilik özelliği taşımazlarken, kendi girişimlerinde yenilikçilik özellikleri ortaya çıkmaktadır. Başarı ihtiyacını gidermek için girişimciliğe yönelen kadınlar aynı zamanda büyük riskler aldıklarını da bilmektedirler. Türk aile yapısı gereği kadın girişimcilerin, girişimcilik planlarında babalarından etkilendikleri ve annelerini kendilerine rol-model almadıkları sonucuna ulaşılmıştır. Global Girişimcilik İzleme raporuna göre (2006) Türkiye’de yüksek öğrenim görmüş kişilerin girişimcilik eğilimlerinin daha fazla olduğu sonucu bu çalışmada da kadın girişimcilerin eğitim seviyeleriyle paralellik göstermektedir.

Yukarıda ifade edilen bulgular kişisel özelliklerin girişimci davranışını etkileyebileceğini göstermektedir. Girişimci doğulmaz olunur lafı girişimciliğin öğretilbilir yönünü işaret etmektedir. Bir ülkenin gelişimi; ekonomik değer yaratan, büyümeye ivme kazandıran, hızla değişen koşullara uyum sağlayabilme dinamiklerine sahip girişimciler yetiştirebilmesine bağlıdır. Bu nedenle sadece kendi işini kurmak isteyenler için değil örgüt içi girişimciliğin gelişmesi için de eğitim kurumlarında, bilhassa üniversitelerin lisans ve üstü programlarında bu özelliklerin geliştirilmesine yönelik programlarla desteklenmesi gerekmektedir. Devletin de bu konudaki düzenlemeleri ve teşvikleri girişimciliği arttıracaktır. Bu çalışmanın yazarları çalışmanın bulgularının ulusal girişimcilik eğitim programlarının ve girişimci teşvik programlarının geliştirilmesine katkısının olacağı inancını taşımaktadırlar.

## Kaynakça

- Advancing Women (1998). *Entrepreneurial Ideas Motivate Women to Start Business*. [http://www.advancingwomen.com/wk\\_entrepath.html](http://www.advancingwomen.com/wk_entrepath.html).
- Arıkan S. (2004). *Girişimcilik Temel Kavramlar ve Bazı Güncel Konular*. Genişletilmiş İkinci Baskı. Ankara: Siyasal Kitabevi.
- Barr J.S. (2000). *A Comparison of the Perceptions of Entrepreneurial Traits by Program and Gender Among Secondary At-Risk, Vocational, and College-Preparatory Students*. Yayınlanmamış Doktora Tezi. University of Missouri-Columbia. <http://opac.lib.ryukoku.ac.jp/cgi-bin/opac/books-query?smode=1&key=&code=21157896-5k-Ek>. Retrieved May 17, 2008.
- Bedük A. (2005). Türkiye’de Çalışan Kadın ve Kadın Girişimciliği. *Elektronik Sosyal Bilimler Dergisi*, 3 (12): 106-117.



- Birley S. & Muzyka D. (2000). *Mastering Entrepreneurship*. London: Prentice Hall.
- Ecevit Y. (1993). Kadın Girişimciliğinin Yaygınlaşmasına Yönelik Bir Model Önerisi. *Kadını Girişimcilğe Özendirme ve Destekleme Paneli*. Alpar Altınal (ed.) içinde. Ankara: Devlet Bakanlığı Kadın ve Sosyal Hizmetler Müsteşarlığı Kadının Statüsü ve Sorunları Genel Müdürlüğü, Eğitim Serisi Yayın No: 74.
- Erdem F. (2001). Girişimcilerde Risk Alma Eğilimi ve Belirsizliğe Tolerans İlişkinine Kültürel Yaklaşım. *Akdeniz İ.İ.B.F. Dergisi*, 2: 43-61.
- Gelin M. (1998). *The Importance of Gender in Starting and Managing a Small Business*. <http://www.laurentian.ca/commerce/SBRG/98-3.htm>. Retrieved May 11,2008.
- Global Entrepreneurship Monitor (GEM) (2006). The Turkish Annual Report.
- Gündoğdu F. (2004). Doğu Anadolu Bölgesi'nde Faaliyette Bulunan Küçük ve Orta Boy İşletmelerde Girişimcilik-Yenilikçilik. *1. Kentsel Ekonomik Araştırmalar Sempozyumu*.
- Gürol M. A. (2000). *Türkiye'de Kadın Girişimci ve Küçük İşletmesi: Fırsatlar, Sorunlar, Beklentiler ve Öneriler*. Ankara: Atılım Üniversitesi Yayını.
- Gürol Y. ve Atsan N. (2004). Üniversite Öğrencilerinin Özellikler Kuramı Çerçevesinde Girişimcilik Özelliklerinin Değerlendirilmesi. *1. Aile İşletmeleri Kongresi*, 17-18 Nisan, Kültür Üniversitesi, İstanbul.
- Gürol Y. and Atsan N. (2006). Entrepreneurship Profile of Turkish University Students: Some Insights for Entrepreneurship Education. *Education and Training*. 48 (1): 25-38.
- Gürol Y. ve Aydınlik A.Ü. (2008). Entrepreneurship Education In Turkish Universities. *18th Annual Global Conference: Internationalizing Entrepreneurship Education and Training*, 17-20 Temmuz, Ohio, USA.
- Hisrich R.D. & Peters M.P. (2002). *Entrepreneurship*. Fifth Edition. USA: McGraw-Hill.
- İlhan S. (2004). Bir Sosyo-Ekonomik Örgütlenme Biçimi Olarak Küçük ve Orta Boy İşletmeler. *Elektronik Sosyal Bilimler Dergisi*, 3 (7), 82-91.

- Jalbert S.E. (2000). *Women Entrepreneurs in the Global Economy*. [www.cipe.org/pdf/programs/women/jalbert.pdf](http://www.cipe.org/pdf/programs/women/jalbert.pdf). Retrieved May 11,2008.
- Kjeldsen J. & Nielsen K. (2000). *The Circumstances of Women Entrepreneurs*. Danish Agency for Trade and Industry.
- Koh H.C. (1996). Testing Hypotheses of Entrepreneurial Characteristics A Study of Hong Kong MBA Students. *Journal of Managerial Psychology*, 11 (3): 12-25.
- Kutanis R.Ö. ve Hancı A. (2002). Kadın Girişimcilerin Kişisel Özgürlük Algılamaları. <http://iibf.ogu.edu.tr/kongre/bildiriler/11-02.pdf>. Retrieved May 11,2008.
- Littunen H. (2000). Entrepreneurship and Characteristics of the Entrepreneurial Personality. *International Journal of Entrepreneurial Behaviour & Research*. 6 (6):295-310. Retrieved May 11,2008.
- Olson D.E. (2000). The Role of Entrepreneurial Personality Characteristics on Entry Decisions in a Simulated Market. *California State University at Bakersfield*, [www.usasbe.org/knowledge/proceedings/2001/057.pdf](http://www.usasbe.org/knowledge/proceedings/2001/057.pdf). Retrieved May 11,2008.
- Sarri K. & Trihopoulou A. (2005). Female Entrepreneurs' Personal Characteristics and Motivation: A Review of the Greek Situation. *Women in Management Review*, 20 (1): 24-36.
- Sullivan M. (2005). *Female Entrepreneurs Win Notice for Taking Risk*. <http://www.womensenews.org/article.cfm/dyn/aid/2162/context/archive>. Retrieved May 11,2008.
- Stewart W.H., Carland J.C., Carland J.W., Watson W.E. & Sweo R. (2003). Entrepreneurial dispositions and goal orientations: a comparative exploration of United States and Russian entrepreneurs. *Journal of Small Business Management*, 41 (1):27-46.

## The Profile of Women Entrepreneurs in Turkey: Personal Characteristics Model

### **Abstract**

*With today's developing technology and industrialization, each day there is an increase in the number of women participating in business life, and the number of women who start their own business gradually rises in Turkey. As such, women both contribute to social economy and become role-models to other women with their achievements. Among the reasons why women prefer entrepreneurship are the difficulties they face in the work environment, glass ceiling issues, low wage, the desire to work part-time after giving birth, and the desire to contribute to family economics. Investigating the reasons that lead women to entrepreneurship has recently gained greater importance. In this study, the personal characteristics of women entrepreneurs, and the influence these create on women's preferring entrepreneurship will be investigated, through the lens of the Trait Model. Studies that use the Trait Model examine who the entrepreneur is, why he/she becomes one, and what makes an entrepreneur successful. In this study, six personality characteristics are used to define the entrepreneurial profile of women. These are need for achievement, locus of control, risk taking propensity, tolerance for ambiguity, innovativeness and self-confidence. Most studies in the literature cite these characteristics as important in preferring entrepreneurship. In the empirical part of the study, the characteristics of Turkish women entrepreneurs who are members of Kagider, and the effects of these characteristics on women preferring entrepreneurship are investigated.*

**Keywords:** *Women entrepreneurship, need for achievement, locus of control, risk taking, tolerance for ambiguity, innovativeness, self-confidence.*



## **Eser Tanıtımları/ Book Reviews**

**Lisa Adkins (2002). *Revisions: Gender & Sexuality in Late Modernity*. Philadelphia: Open University Press. (152 pages) ISBN: 0-335-20522**

This book brings together recent views on sociologies of reflexivity, aesthetics and detraditionalization, with a particular focus on transformations of identity, in particular of gender and sexuality. The book is written for readers who are expert in feminist literature. It is situated in the fields of critical feminist and social theory.

The book is organized into five main chapters. Chapter One highlights some of the main tenets of the reflexive modernization thesis as well as some key areas of contention in the contemporary feminist debate. Chapter Two presents a review of the key literature on reflexivity. Adkins shows how recent analysis on reflexivity relies on an explicit or implicit assumption that reflexivity is constituted via mobility across and within fields of action. In Chapter Three, Adkins questions whether performances of femininity universally secure workplace benefits. By offering a historical analysis of feminization, Adkins explains that this term was used to refer to the increasing labor force participation of women. She concludes that the relation between reflexivity and detraditionalization should be further explored in sociology. Chapter Four explains how reflexivity, usually understood in terms of breaking between subject-object relations, involves also subject-subject forms of knowledge. Reflexivity, between the knower and the known, emerges as only allowing certain subjects to speak according to differences of class and gender. This same reflexivity appears to inscribe a hierarchy of speaking positions in relation to gender whereby women may be unvoiced. Chapter Five is concerned with reflexivity in regard to sexuality and HIV testing matters. Reflexivity is found to be bound up by sexual hierarchies. According to Adkins, one way of dealing with this shortcoming is to consider reflexivity as a part of the social.

For the purpose of this review, I decided to choose Chapter One for discussion as it offers a general overview of Adkins' arguments. Adkins calls in this chapter to a deeper socio-historical analysis of gender and sexuality that goes beyond agency-structure relations. She invites to view social reality in terms of mobility and reflexivity, in particular in regard to gender and sexuality.

Nevertheless, no simple and clear definition of mobility and reflexivity is provided in this chapter. The author suggests that “reflexive modernization” thesis has no exact definition in the literature on contemporary sociology. She proposes a definition of “reflexive modernization” based on three dimensions: First, social life characterized by increased reflexivity; Second, detraditionalization of social rules, and third, increased individualization of society. Each of these points is explained. Adkins explicates that reflexivity is understood in two ways: First, as structural reflexivity in which individuals reflect on the social structures such as rules and resources that shape social life; second, as a self-reflexivity that consists in that agency reflects on itself. The author proposes to see reflexivity beyond these two forms in a way that encompasses the emergence of new forms of social life. An example of these new forms of social life is family ties. For instance, family ties are now understood less in terms of obligations constituted by fixed ties of blood and more in terms of negotiated forms of commitment. Following that, detraditionalization and individualization are also explained in the first chapter. It is argued that traditional modes of life, interaction and organization are being challenged and destabilized by an increased role of the individual. However, the Adkins’ main argument is that such changes are not yet being considered from a gender and sexuality feminist perspectives.

This book is interesting to interpret in the sense that it questions matters of cultural economy, presents debates over the importance of reflexivity in the social sciences, relates recent controversies over the meaning of commodity aesthetics in regard to issues of identity, and offers a discussion on the implication of risk for present-day views of sexuality. Adkins suggests that gender and sexuality are not as divided as it is usually assumed. This book is suitable for research students and scholars working in the fields of feminist theory, social theory, sociology, women's studies and cultural studies. I would recommend readers to purchase it if they have a solid knowledge of such theories. Coming from the management area, I found the writing style of this book complex.

Akram Al Ariss, Ph.D  
Assistant Professor of Human Resource Management  
Champagne School of Management  
Troyes Cedex- France

**Momsen, J. M. (2004). *Gender and Development*. London and New York: Routledge Perspectives on Development. (272 pages) ISBN-0-415-26690-4.**

*Gender and Development* analyzes the influence of development process and examines how this process affects women and men differently. The chapters are well designed to address various important topics and give striking statistics about the situation and challenges women and girls face throughout their lives. The book is designed and developed in a format of a course textbook. 'Learning Objectives' at the beginning of each chapter, 'Learning Outcomes' and 'Discussion Questions' at the end of each chapter makes the book a well-designed, well-organized text book that makes the concepts and subjects easy to understand. Another aspect of the book that makes it easy to read is the simple and direct definitions of concepts such as 'gender', 'sex ratio', 'biological and social reproduction'.

In order to avoid broad statistical generalizations the author places oral histories and empirical field data related to different social problems and tries to link the local/global voices of individuals. While these were welcomed attempts to locate individuals in time and context specific situations and cultures, some of the examples remained individualistic. In addition these examples sometimes served to confirm stereotypes of women living in developing countries which mostly show them as victims without much agency. This is particularly evident in Momsen's examples and discussion of Muslim women. The author has a very limited and generalized view and approach to Muslim women, has the tendency to use 'Muslim women' as a general category without seeing their differences or the agency Muslim women have in different countries. They appear mostly as victims. In other words, while Momsen states the need for moving women from a singular category, she makes the categorical generalization when she talks about Muslim women.

Introductory chapter, *Gender is a Development Issue* begins with challenging and drawing attention to dangers of approaching 'women' as a singular category. Not only Momsen states that women have multiple identities, she also draws attention to how 'gender' is falsely understood as 'female' and mentions that gender and development include men and masculinities in the most recent development studies. She emphasizes the importance of understanding gender broadly that include not only women but also men. Further, she argues that gendered policies have negative influence on women and men differently and men also have to be a unit of analysis. While making these statements,

Momsen's book does not have enough information about masculinities throughout the book. In this first chapter, Momsen briefly goes over various development models and she is critical to participatory and community models for being gender blind. By gender blindness she means that these models assume homogeneity of gender interests at the community level and these models do not see subordinate position of women to men or different experiences and challenges people face depending on their gender. Gender sensitive development models include Women in Development (WID), Gender and Development (GAD), Women and Development (WAD), Gender and the Environment (GED) and Mainstreaming Gender Equality. From the introductory chapter, the book makes analysis and comparison not only looking continentally and regionally but also considers income levels of counties and people living in particular countries.

Chapter two, *Sex Ratio*, gives a general and necessary overall picture of the reasons of differences in the proportions of women and men. By doing so it gives an understanding of inequalities in receiving health care between men and women, boys and girls as well as it shows educational differences among them. Analysis and discussion of life expectancy and reasons and implications of female infanticide is also connected to this discussion. In addition, the chapter gives importance to the subject of transnational migration. The term transnational is well analyzed in this chapter to make the reader focus migrants' interconnection to the host country and their home country. Migrants are strongly connected to the host country as they live and work there and they continue to have strong links to their place of origin as they have families especially children that they send money.

Chapter three, *Reproduction*, is one of the key chapters as it tackles an important subject for women. On the one hand, it shows how reproductive ability of women is used as a source of restriction in public life by encouraging women to become full time mothers, and on the other hand it shows how women's reproductive rights in underprivileged segments of society is restricted through discriminating policies. In this chapter countries like China, Romania and Singapore are used to show how fertility rates are controlled in different methods. The chapter approaches reproduction in two different ways namely biological and social reproduction. The author successfully makes the distinction about biological necessity of women bearing children and social construction of motherhood and women's care giving responsibility for children and elderly. The book does not bring in-depth theoretical explanations in any chapter. One of the very few chapters that have theoretical explanation is offered in this chapter. She uses Engels' theoretical approach of how private property ownership and its



transfer from father to son under the capitalist system required knowing who the father is. This requirement brought a strict control over women's sexuality and reproductive activity.

Chapter four, *Gender, Health and Violence* argues that like many other areas of life health is also gendered. The chapter shows how women and men have different types of health problems and disease. Women have much less access to health care compare to men and their health problems are given much less attention. The reason for this lack of attention is because both in home and in national level women do not hold the decision making power or positions. The chapter also draws attention to how in transition from communism to capitalism forced people to be responsible from their health decisions and pay for health care from their pocket. This new way of handling health care decreased people's health. Women, as care givers, are the responsible individuals to deal with health issues as well so chapter points out the importance of educating women on the matters of health. While women live longer than men, men have healthier lives than women and majority of refugees from wars and famine are women and children. This chapter analyzes men's health situation and argues that rising unemployment rates pushes men to alcoholism, drug abuse or suicide. The section on violence is analyzed from different aspects. Discussions on women's virginity being a symbol of family honor, transnational problem of trafficking of women and political violence are subjects that the author focuses when she mentions the severity of violence. The author provided statistics about young children, both boys and girls, becoming subject to prostitution in increasing levels as they are believed to be less risky for HIV/AIDS.

Chapter five, *Gender and Environment*, brings discussions about connections of feminism and environmentalism, argues that exploitation and degradation of environment comes from the ideologies that support and encourage gender, racial and class injustices. As feminists are challenging these types of injustices they also are more environmentalists. This chapter, like chapter three has more theoretical approaches and states that cultural ecofeminists connect symbolic and biological links between women and nature while social/socialist ecofeminists focus on social injustice issues and how patriarchy and capitalism creates men's domination over women and nature. The chapter draws attention of scarcity of water in some continents like Africa and argues that there is enough water for the world but the scarcity is generated from uneven distribution of it. Giving women in Kenya as an example of how women plant trees to help environment was a rare mention of women's activism and achievements. Chapters should have been presented with more examples from women's activism to show that

women work to solve the problems that generate from subordination and inequality.

Chapter six, *Gender in Rural Areas* focuses on agriculture, farming and impacts of development on gender roles in agriculture. It also talks about time use and new types of employment in the rural areas. This chapter does a fine job of showing that agricultural and farm work is done sometimes by women and sometimes by men depending on place, time and culture. Women in Hungary and Romania are given examples of women becoming entrepreneurs. The chapter shows how women in the rural areas work very hard and they have almost no leisure time.

Chapter seven, *Gender and Urbanization*, starts with three theoretical perspectives to explain the reasons of gender division of labor. She gives neo-classical economic theory and theories of market segmentation as economic theories that assume fixed gendered roles in society. These theories argue that fixed gendered roles are the source of disadvantage of women in society. The third is feminist theories. She argues that feminist theories focus on importance of social and cultural factors that restrict women's access to labor market. While the author is critical to first two and supports feminist theoretical explanations, all three theoretical explanations are briefly mentioned and she does not bring a deeper analysis to feminist theories. The chapter is also concerned about how jobs that are feminized become marginalized and the problems that are created due to illegal employment. The chapter also explains that modernization and urbanization can be an empowering factor for women.

Chapter eight, *Globalization and Changing Patterns of Economic Activity*, is the most critical chapter that draws attention to the new international division of labor, how cheap labor is aimed to be attained by corporations. The chapter mentions how women are the targeted cheap labor and they are provided employment by transnational corporations. In addition chapter mentions export processing zones. It also focuses on micro financing that targets women. The author critically examines micro financing and shows that it did not turn out to be a positive contribution for development. She shows that women became the target group not because of an aim to bring gender equality but it is easier to pressure them to make payments and they are more likely to keep up with payments. She also draws attention that while women are the receivers of the financing, they are not the ones to control the money.

Chapter nine, *How Far Have We Come*, is the conclusion chapter that draws attention to the importance of increasing women's political representation and crucial role of quota systems. It also argues the need for making gender as a point of focus and eliminates the gender-blind nature of development policies.

The chapter concludes with problems in development. Rapid spread of capitalism after communism increased the unemployment and increased the food prices. Increase in food prices decreased family food intake both in quality and quantity which led to severe malnutrition problems. The chapter mentions the debt burden poor countries are facing. Additionally it draws attention to how International Monetary Fund (IMF) economic re-structuring in developing nations and neo-liberal structural adjustments shift the burden from welfare state to individual families and women.

Dr. Umut Özkaleli  
Department of International Relations  
Faculty of Economics and Administrative Sciences  
Cyprus International University  
Haspolat, Nicosia  
North Cyprus



## İş Kadınları Derneği



İş Kadınları Derneği (İKD), Kuzey Kıbrıs'ta kadınların iş dünyasındaki statülerini sağlamlaştırmak ve ülke ekonomisindeki katkılarını artırmak amacıyla 2007 yılında kurulmuş bir dernektir. Faaliyetlerini demokrasi, sivil toplum ve laik hukuk devleti anlayışı doğrultusunda siyasetten bağımsız bir şekilde yürütmekte olup, kadın girişimcilere yürütmekte oldukları faaliyetlerde destek olmakta ve karşılaştıkları tüm güçlüklerin aşılması için gerekli eğitim desteğini sağlamaktadır.

Derneğin diğer amaçları şu şekilde sıralanabilir:

1. Girişimci kadınların kendi aralarındaki işbirliği ve dayanışmaların geliştirilmesi amacıyla yönelik faaliyetlerde bulunmak ve bu çerçevede istihdam yaratacak girişimci kadınlara destek olmak;
2. Girişimcilik potansiyeli olan kadınlara bilgi, tecrübe, eğitim ve benzeri desteği sağlayarak girişimci kadın sayısını arttırmak;
3. Kadının ülke genelinde sosyal hayattaki ve özellikle ülke ekonomisindeki konumunu güçlendirmeye yönelik yardım ve destekte bulunmak;
4. Kadının ülke genelinde sosyal hayatta ve özellikle ülke ekonomisinde daha etkin bir rol oynayabilmesi için fikir üretmek, ve/veya ülkenin ekonomik politikasına etkide bulunmak; bu dernek amaç ve faaliyetlerini kapsayan yasalara süreçlerinde etkin olmak.

İş Kadınları Derneği'nin amaçlarına ulaşabilmek için yürüttüğü projelerden ve faaliyetlerden bazıları şu şekildedir:

- Haziran 2007 ve Mart 2009'da iki merkezi konferans düzenlemiştir.

- 'Kıbrıs'ta kadının durumu' ve "Ekonomik krize dönük öneriler" konularında iki çalıştay gerçekleştirmiştir.
- Aşağıdaki çalışmalar hakkında dernek olarak bilgilendirme sağlanmıştır:
  - Dünya Bankasının yaptırmış olduğu çalışma ve Yeşil Hat Tüzüğü,
  - Prologue Consulting şirketinin İnsan kaçakçılığı ve İnsan ticareti konularında yapmış olduğu çalışma,
  - Orams davasının ülkemizi nasıl etkileyeceği konusunda yapılmış olan çalışma,
  - Re'sen vergi ve Rekabet Yasası konusundaki çalışma,
- Girişimcilikle ilgili bir anket çalışması yapmıştır. Çalışmanın amacı Kıbrıs'ta girişimcilik ruhunu ölçmek, iş kurmak isteyen bireylerin ne gibi engellerle karşılaştığını görmek ve ne gibi teşvikler veya kolaylaştırmalar yapılabileceğini ortaya çıkarmaktır. İKD, varılan sonuçları medya ile paylaştıktan sonra tespitleri ve önerileri ilgili bakanlıklara sunmuştur.
- İKD, 24-25 Mayıs tarihleri arasında ANGİKAD (Ankara Girişimci İş Kadınları ve Destekleme Derneği) tarafından Ankara Ticaret Odası'nda düzenlenen '1. Kadından Kadına İş Günleri' fuarına katılmıştır. Fuarla 200'ü aşkın iş kadını katılmış olup, katılımcılar arasında işbirliği fırsatı yaratılmıştır. Sözkonusu organizasyon çerçevesinde başarılı ve girişimci iş kadınlarının hayat hikayeleri paylaşılmış ve gelecek için işbirliği adımları atılmıştır. İKD üyeleri tarafından benzeri fuarların ülkemizde de yapılması doğrultusunda ön çalışmalar başlatılmıştır.

İKD, Avrupa Birliği Kırsal Kesim Desek projelerinden birine 2 belediye ile birlikte ortak bir proje sunarak müracaat etmiştir ve projenin kabul edileceği öngörülmektedir.

KOBİ Center ile Kadının İşgücüne Katılımı ve Rekabet edebilirlik konu başlıklı bir çalışmayı da önümüzdeki günlerde hayata geçirmeyi planlamaktadır. Böylece iş kadınları arasındaki dayanışmayı güçlendirme ve devamlılığını sağlamaya katkıda bulunmak hedeflenmektedir.

Bunlara ilave olarak İKD, bir sivil toplum örgütü olması sıfatıyla toplumsal olaylar karşısında duyarlılığını ifade etmekte, görüşlerini kamuoyu ile paylaşmaktadır.

**İş Kadınları Derneği İletişim:**

Web adresi: <http://www.iskadinlaridernegi.com>

Yazışma adresi:

18, Yavuz Gonnolu Sokak, Ortaköy - Lefkoşa

Mersin 10, TÜRKİYE

Tel: + 90 392 223 44 66 / 223 87 67

Fax: + 90 392 223 44 65

E-posta: [info@iskadinlaridernegi.com](mailto:info@iskadinlaridernegi.com)

Derleyenler:

Nesrin Dağ ve Alheri Bawa Magaji

Araştırma Asistanı

Doğu Akdeniz Üniversitesi-Kadın Araştırmaları ve Eğitimi Merkezi

Gazimağusa- Kuzey Kıbrıs

## Business Women's Association



Business Women's Association (BWA) was established in 2007 to strengthen the status of women in the business world by upholding democracy, civil society and secular state principles; and to support activities undertaken by women entrepreneurs conducive to enhancing their contributions to the country's economy. Its activities are in line with democratic and universal human rights principles embracing the freedom of faith, thought and speech.

BWA is undertaking activities to promote cooperation and solidarity among and between women entrepreneurs, providing training support to women entrepreneurs encountering difficulties in development, progression and other initiatives that fall within the scope of the field of Association.

Other aims of the Association can be described as follows:

1. To increase the number of women entrepreneurs by providing support for acquisition of information, training and other such vehicles to potential female entrepreneurs,
2. To provide financial and other forms of support to improve women's status within social life, particularly in the country's economy,
3. To enable women to play a more effective role in the country's economy,
4. To enable women to hold positions where they play an active role in the determination of the country's economic policy, and to contribute to legal procedures and processes that are within the scope of the aims and activities of the Association.



BWA has organized the following activities and projects:

- Two conferences held in June 2007 and March 2009.
- Two workshops titled 'The Status of Cypriot Women' and 'Suggestions to Economic Crisis' respectively,
- Training workshop on the following topics:
  - The world bank study and Green Border bylaw,
  - The study of Prologue Consulting company on women trafficking,
  - The study about the potential effects of Orams' trial to the North Cyprus,
  - The study on sua sponte tax and anti-trust laws.
- BWA has performed a study on entrepreneurship. The purpose was to measure the level of entrepreneurship in Cyprus, to figure out the barriers and find what can be done to facilitate the initiatives, what kind of incentives are required, etc. The results were shared with the media and submitted to the appropriate ministry offices.
- The fair '1<sup>st</sup> Women to Women Work Days' held by ANGİKAD, one of the Turkish women entrepreneurship associations, on May 24-25 was very helpful to BWA in order to get contribution of other entrepreneurs. They developed the idea of conducting similar fairs in Cyprus.

Business Women's Association foresees a project coming up on one of the EU rural area development projects, with 2 municipalities. Besides, two workshops with the SME Center are in their agenda; to support women labour force and to be able to meet competition so that they will try to achieve the promotion of cooperation and solidarity among women entrepreneurs.

Contacts of Business Women's Association:

Web address: <http://www.iskadinlaridernegi.com>

Communication address:

18, Yavuz Gonnolu Sokak,

Ortaköy - Nicosia

North Cyprus via Mersin 10, TURKEY

Tel: + 90 392 223 44 66 / 223 87 67

Fax: + 90 392 223 44 65

E-mail: [info@iskadinlaridernegi.com](mailto:info@iskadinlaridernegi.com)

Compiled by:

Nesrin Dağ and Alheri Bawa Magaji

Research assistant

Eastern Mediterranean University –Center for Women's Studies

Famagusta-North Cyprus

## **Doğu Akdeniz Üniversitesi Kadın Araştırmaları ve Eğitimi Merkezi Kadın/Woman 2000**

### **Yayın İlkeleri**

#### **Genel İlkeler**

- 1) Yazarlar, *Kadın/Woman 2000*'de yayımlanmasını istedikleri bilimsel çalışmalarını aşağıdaki e-posta adresine göndermelidirler:  
jws.cws@emu.edu.tr
- 2) *Kadın/Woman 2000*, Türkçe ve İngilizce olmak üzere iki dilde yayınlanır.
- 3) *Kadın/Woman 2000*'e gönderilen yazılar, başka bir yerde yayımlanmamış olmalıdır. *Kadın/Woman 2000* Yayın Kurulu tarafından yayımlanmak üzere kabul edilen yazılarda, DAÜ – Yayınevi bütün yayın haklarına sahiptir. Ancak yazarlar yayınlanan bilgileri kısmen *Kadın/Woman 2000*'ne atıfta bulunmak üzere başka yayınlarında kullanabilirler.
- 4) Yazılardaki düşünce, görüş, varsayım, tez ya da savlar yazarlarına aittir. Doğu Akdeniz Üniversitesini veya Kadın Araştırmaları ve Eğitimi Merkezini bağlamaz.
- 5) Tüm yazılar, yazar(lar)ın kimliği saklı tutularak konu ile ilgili en az iki akademik danışman tarafından incelenir. Yapılan değerlendirme hakem isimleri gizli tutularak yayın kurulu başkanı tarafından yazarların bilgisine sunulur.
- 6) Yayın Kurulu, yayıma gönderilen yazılarda düzeltme yapabilir. Bunlar yayımdan önce yazarın bilgisine sunulur.

#### **Yazım Kuralları**

- 1) Yazılar yayına uygun olarak hazırlanmış figür ve tablolar ile birlikte elektronik olarak gönderilmelidir.

- 2) *Kadın/Woman 2000*'e gönderilecek yazılar, tercihen Times New Roman fontu ile 12 punto olarak yazılmalıdır. Yazıların uzunluğu makalelerde 25-30 sayfayı veya 9000 kelimeyi aşmamalı, kitap tanıtımlarında ise 1-7 sayfa veya 500-2500 kelime arasında olmalıdır.
- 3) Türkçe yazılarda Türk Dil Kurumunun İmlâ Kılavuzu esas alınmalı, yabancı sözcükler yerine olabildiğince Türkçe sözcükler kullanılmalıdır. Türkçede pek alışılmamış sözcükler yazıda kullanılırken ilk geçtiği yerde yabancı dildeki karşılığı parantez içinde Türkçe ve İngilizce olarak verilmelidir. İngilizce yazılarda ise *Oxford English Dictionary* veya ekleri örnek alınmalıdır.
- 4) Yazılar başlık sayfası, ana metin, kaynaklar, ekler, tablolar, şekil başlıkları, şekiller, yazar notları ve yazışma adresi ile yazı Türkçe yazılmış ise İngilizce, İngilizce yazılmış ise Türkçe olarak genişletilmiş özet (Abstract) bölümlerini içermelidir. Yazarın makalesini hem Türkçe hem de İngilizce olarak göndermesi halinde yazısı iki dilde de yayımlanabilecektir.
  - a) Başlık sayfası en fazla 10-12 kelimedenden oluşan makale başlığını, (kelimeler arasındaki boşluklar ile beraber en fazla 50 karakter), yazarların adı ve soyadı, ünvanı ve çalıştığı kurumu içermelidir.
  - b) Türkçe ve İngilizce olmak üzere 'Özet' ve 'Abstract' başlıkları altında her iki dilde de 300 kelimeyi geçmeyecek şekilde hazırlanmalıdır. Türkçe ve İngilizce özetin her biri yeni bir sayfadan başlamalıdır. Bunların altında ayrıca 'Anahtar Kelimeler' ve 'Key Words' başlıkları ile makale ile ilgili önemli anahtar kelimeler (en fazla 10 kelime) yazılmalıdır.
  - c) Ana metin yeni bir sayfadan başlamalıdır.
  - d) Metin içinde atıfta bulunulan kaynak ve şahıslar (Yazar soyadı, Yayın yılı, ve atıfta bulunulan sayfa numarası, (Brown, 2003: 23) şeklinde verilmelidir. Metinle ilgili ek bilgiler üst numaralarla verilmeli, metin sonundaki Notlar kısmında aynı numara ile eklenmelidir.
  - e) Şekillere başlık ve numara verilmeli, başlıklar tablo ve figürlerin üzerinde yer almalı, kaynaklar ve figürlerle ilgili notlar ise alta yazılmalıdır.

- f) Tablolar metin içine konmayıp, her biri ayrı bir sayfaya yazılmalı, metin içindeki yeri marjın içinde belirtilmelidir.
- g) Makalede yer alması istenen resimler veya çizimler yayıma hazır şekilde gönderilmelidir. Resimler makalede yer alışı sıralarına göre numaralandırılmalı, metin içindeki yerleri Resim 1, Resim 2 şeklinde parantez içinde gösterilmeli, resimlerin arkalarına ise resim numaraları, yazarın soyadı ve kısaca makale ismi yazılmalıdır. Ayrıca bunlara ait açıklamalar ayrı bir sayfada sıra ile belirtilmelidir. Resimler disket veya CD üzerinde TIFF formatında gönderilebilir.
- h) Denklemlere sıra numarası verilmelidir. Sıra numarası parantez içinde ve sayfanın sağ tarafında yer almalıdır. Denklemlerin türetilişi kısa olarak gösteriliyorsa, hakemlere verilmek üzere türetme işlemi bütün basamaklarıyla ayrı bir sayfada gösterilmelidir.
- i) Metinde yararlanılan tüm kaynaklar ayrı bir sayfadan başlayarak alfabetik sırada Kaynaklar başlığı altında şu sıraya göre verilmelidir: Yazar Soyadı Adı (Yayın yılı). *Kitap ismi* (italik harflerle) veya makale ismi, *Dergi adı* (italik harflerle) Basım yeri: Basımevi, dergide yer aldığı sayfa numaraları. Kitap isimleri *Italik* harflerle, makale isimleri normal harflerle, dergi adı *Italik* olarak yazılmalıdır. Ayrıca yayımlanmamış kaynaklardan yapılan alıntılar da tam olarak anlaşılacak şekilde kullanılmalıdır.

#### Örnekler:

Foucault M. (1979). *Discipline and Punishment: The Birth of the Prison*. Harmondsworth: Penguin Books.

Van Dijk T. A. (2006). Discourse and Manipulation, *Discourse and Society*, 17 (2):359-383.

Burada değinilmeyen konular için APA yazım şartlarına başvurulabilir. Kaynak: Hacker D. (2004) "APA" *A Pocket Style Manual*. Boston, New York: Bedford/St. Martin's:155-182.

- 5) Bu duyuruda belirtilen kurallara uymayan yazılar, gerekli düzeltmelerin yapılması için yazarlarına geri gönderilir. Yayın Kurulu tarafından yayımı uygun bulunmayan yazılar bir nüsha olarak varsa orijinal tablo ve figürleriyle birlikte yazara iade edilir.

### **İletişim Adresi**

Kadın / Woman 2000  
Kadın Araştırmaları ve Eğitimi Merkezi  
Doğu Akdeniz Üniversitesi  
İşletme ve Ekonomi Fakültesi- Ek Binası  
BE280  
Gazimağusa - KKTC  
Tel: (392) 630 2269  
Fax: (392) 392 365 1017  
e-mail: jws.cws@emu.edu.tr  
<http://kwj2000.journal.emu.edu.tr>

**Eastern Mediterranean University  
Center for Women's Studies  
Kadın / Woman 2000- Journal for Women' Studies**

**Notes for Contributors**

**General Principles**

- 1) Essays should be sent to the following e-mail address. [jws.cws@emu.edu.tr](mailto:jws.cws@emu.edu.tr)
- 2) *Kadın / Woman 2000* publish in Turkish and English.
- 3) Manuscripts submitted to *KADIN / WOMAN 2000* is expected to contain original work and should not have been published in an abridged or other form elsewhere. Acceptance of a paper will imply assignment of copyright by its author to *KADIN / WOMAN 2000 and EMU Press*; but the author will be free to use the material in subsequent publications written or edited by the author provided that acknowledgment is made of *KADIN / WOMAN 2000* as the place of the original publication.
- 4) All ideas, views, hypothesis or theories published in *KADIN / WOMAN 2000* are the sole responsibility of the authors and they do not reflect the ideas, views or policies of Eastern Mediterranean University or Center for the Women's Studies.
- 5) All manuscripts are assessed by at least two academic referees without any sign of the author(s)' identity and the evaluation of referees without their names are sent to the author by the chief editor.
- 6) The publisher and editors reserve the right to copyedit and proofread all the articles accepted for the publication. Copy of edited manuscripts will be sent to authors prior to publication.

## Instructions to Authors

- 1) Contributors must submit their manuscripts electronically including the original figures and tables to the editor.
- 2) Manuscripts must be typed in double-spaced, with Times New Roman 12 font. The length of the articles should not exceed 9000 words and the book reviews may be around 500-2500 words.
- 3) The spelling guidelines of The Foundation of Turkish Language for the Turkish manuscripts must be taken as standard for the spelling of loan words in Turkish. Loanwords accepted in English usage should be spelled in accordance with the *Oxford English Dictionary* and its supplements. Other foreign words must be written in Italics and explained in parenthesis or at deep notes if necessary.
- 4) Manuscripts must consist of the title page, the abstract pages, both in Turkish and in English, the main article, appendix, tables, figure captions, figures, end notes, the correspondence address of the author. All these must be written on separate pages. Articles sent in both languages Turkish and English will be published together.
  - a. A title page should be prepared carrying the article title consisting of not more than 10-12 words (maximum 50 characters including the spaces), author's full name (in the form preferred for publication), and author's affiliation including mailing address.
  - b. Abstracts, not exceeding 300 words both in Turkish and English must begin from new pages. Below these the 'Key Words' and 'Anahtar Kelimeler' (not more than 10 words) must be added.
  - c. The article must begin from a fresh page.
  - d. References should be given in the text in this format: (Surname of the Author, Year of publication and page(s) quoted), (Brown, 2003:



23). Other additional information may be numbered consecutively and appear as footnotes.

- e. Quoted unpublished material should have full location reference.
- f. Tables and figures should have captions and numbers. The captions of the tables and figures must be written on the top, and references and explanations related to the figures must be written below the table.
- g. Original drawings or pictures must be submitted in a form ready for the printer. Each illustration should bear a number. Captions should be presented separately on a sheet at the end of the manuscript and should be identified by number.
- h. Equations should be numbered consequently. Equation numbers should appear in parentheses at the right margin. In cases where the derivation of formulae has been abbreviated, it is of great help to the referees if the full derivation can be presented on a separate sheet (not to be published).
- i. The references quoted or referred in the text must be listed alphabetically in the 'References' in this format: Surname initial of the name of the author (date of publication). *Full title of the book* (in italic) or full title of the article/chapter (in regular font) and *The name of the journal/book* (in italic), the place of publication: publisher, pages of the article published in the journal. Quoted unpublished material should have full location reference.

Foucault M. (1979). *Discipline and Punishment: The Birth of the Prison* . Harmondsworth: Penguin Books.

Van Dijk T. A. (2006). Discourse and Manipulation, *Discourse and Society*, 17 (2):359-383.

5) The points not mentioned here please consult APA style or Hacker D. (2004) "APA" *A Pocket Style Manual*. Boston, New York: Bedford/St. Martin's: 155-182.

- 6) Articles that do not obey these rules will be returned to the author for the necessary changes. Papers not accepted by the editorial board will be sent back to the author together with the original figures and tables.

**Correspondence Address**

Kadın / Woman 2000

Center for Women's Studies

Eastern Mediterranean University

Faculty of Business and Economics- Annex Building

BE280

Gazimağusa - North Cyprus

(Via Mersin 10 - Turkey)

Tel: (+90 392) 630 2269

Fax: (+90 392) 392 365 1017

E-mail: [jws.cws@emu.edu.tr](mailto:jws.cws@emu.edu.tr)

[http:// http://kwj2000journal.emu.edu.tr](http://http://kwj2000journal.emu.edu.tr)

**Bu Sayıda Katkıda Bulunan Yazarlar / Authors in This Issue**

(Alfabetik olarak / In alphabetical order)

**Makaleler / Articles**

Prof.Dr. Divina M. Edralin  
Business Management Department  
De La Salle University  
Manila-Philippines

Assoc. Prof. Dr. Yonca Gürol  
Department of Management  
Faculty of Economics and  
Administrative Sciences  
Yıldız Teknik University  
Beşiktaş-İstanbul

Assoc. Prof. Dr. Hatice Jenkins  
Department Of Banking and Finance  
Faculty of Business and Economics  
Eastern Mediterranean University  
Famagusta-North Cyprus

Assoc. Prof. Dr. Salih Katırcıoğlu  
Department of Banking and  
Finance  
Faculty of Business and  
Economics  
Eastern Mediterranean University

Aslı Tunç Yıldırım (MSc)  
Kağıthane – İstanbul

**Kitap Tanıtımları /  
Book Reviews**

Assist. Prof. Akram Al Ariss,  
Champagne School of  
Management  
Troyes Cedex-France

Dr. Umut Özkaleli  
Department of International  
Relations  
Faculty of Economics &  
Administrative Sciences  
Cyprus International University  
Haspolat, Nicosia-North Cyprus

**Kadın Çalışmaları ile ilgili  
Etkinlikler ve Raporlar  
/ Activities and Reports on  
Women's Studies**

Nesrin Dağ  
Research Assistant  
Eastern Mediterranean University  
Center for Women's Studies

Alheri Bawa Magaji  
Research Assistant  
Eastern Mediterranean University  
Center for Women's Studies

**Bu sayıda hakemlik yapanlar / Referees in this issue**  
(Alfabetik olarak / In alphabetical order)

Dr. Moira Calveley  
Senior Research Fellow at the  
Centre for Research in Employment  
Studies,  
University of Hertfordshire  
United Kingdom

Associate Professor Leo-Paul Dana  
Department of Management  
University of Canterbury  
Christchurch-New Zealand

Dr Anne Laure Humbert  
Centre for Enterprise and  
Economic Development Research  
& Department of Economics and  
Statistics  
Middlesex University  
London – United Kingdom

Dr Dima Jamali  
Professor of Management  
American University of Beirut  
Lebanon

Dr Finola Kerrigan  
Lecturer in Marketing  
King's College  
University of London  
United Kingdom

Dr Katerina Nicolopoulou  
Senior Specialist Global Partnerships  
Office of Strategic Affairs  
Abu Dhabi Education Council  
United Arab Emirates