

## **GENDER DIFFERENCES IN ENTREPRENEURSHIP: THE EU AND TURKEY**

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### ***Abstract***

*The aim is to explore the challenges for women's self-employment preferences in Turkey in terms of the human resources strategies, influence and importance of the EU policies affecting their entrepreneurial activities. It focuses on the questions of how and why women's entrepreneurship in Turkey is a distinct feature of the EU entrepreneurship, which may have a different impact on competitiveness. It begins with analysis of a range of specific challenges and obstacles faced by innovative women in setting up, running and expanding their businesses, discusses the individual resources of education and skills in terms of women's entry in entrepreneurship and success, proceeds to analysis of entrepreneurship tools to the extent of which how such resources are related to the nature and volume of women's entrepreneurship.*

**Keywords:** *Entrepreneurship, European Union, Human Capital, Women*

### ***Girişimcilikte Cinsiyet Farklılıkları: AB ve Türkiye***

### ***Özet***

*Bu çalışmanın amacı insan kaynakları stratejileri ve kadın girişimcilik faaliyetlerini etkileyen Avrupa Birliği (AB) politikalarının etkisi ve önemi açısından Türkiye'de kadın serbest meslek tercihleri için zorlukları ele almaktır. Türkiye'de nasıl ve neden kadın girişimciliğinin rekabet üzerinde farklı bir etkiye sahip AB girişimciliğinin ayrı bir özelliğe sahip olup olmadığı sorularına odaklanmaktadır. Çalışma iş kuran, işleten ve işlerini büyüten yenilikçi kadınların karşılaştığı bir dizi özel zorluklar ve engellerin analizi ile başlayıp, kadınların girişimciliğe başlangışı ve başarısı açısından bireysel eğitim kaynaklarını ve becerilerini anlatmakta ve söz*

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*konusu kaynakların kadın girişimciliği doğası ve oranı ile nasıl ilgili olduğu yönünde girişimcilik mekanizmalarının analizi ile devam etmektedir.*

*Anahtar Sözcükler: Girişimcilik, Avrupa Birliği, İnsan Kaynakları, Kadın*

### **Introduction**

A test case for the Turkish membership is to see how well Turkey fosters women's entrepreneurship. As a part of the strategy of the Union, Turkey is required to boost women's entrepreneurship to transform its social policy. This objective is based on a perceived large deficit as compared to the EU member states. Often this deficit is portrayed as a consequence of the lack of starts-up, although the EU policies are targeted to improve women's labour market participation. Turkey's overall compliance can be explained through the labour market measures introduced by the principle of EU conditionality. Moreover, EU conditionality targets both basic norms of liberal democracy and the more contested minority rights.<sup>1</sup>

Evidence indicates that the trends in women's self-employment are downward in the last decade. The broader challenge remains to achieve women's representation in jobs that require a higher skill premium and yield higher wages, and expand future opportunities by providing women with access to quality education, giving them the opportunities to balance working and family life and ensuring they do not face discrimination in the workforce.<sup>2</sup> Women are still less likely than men to start-up new businesses. In this light, the central questions are how women enter into self-employment and, more importantly, how they exploit opportunities, and what the consequences of women's entrepreneurship. This study provides an overview of the some of the major trends and issues concerning women's entrepreneurship, with a particular focus on the process of their integration and its impact on the labour market. For the general descriptive overview, the study relies on the European Commission, the OECD Labour Force Statistics and the Turkish Employment Institution. These statistics are useful to illustrate the trends and relative status of female entrepreneurs, although across-country comparative data is greatly limited.

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<sup>1</sup> Frank Schimmelfennig, Stefan Engert, and Heiko Knobel, "Costs, Commitment and Compliance: The Impact of EU Democratic Conditionality on Latvia, Slovakia and Turkey", *JCMS* (2003) Volume 41. Number 3 2003, 495-518 (496).

<sup>2</sup> Oxfam, "Making Economies Work for Women: Female Labour Force Participation in Turkey", *Tepav*, 2013, 2.

### I. Defining Women's Entrepreneurial Activity

Studies have sought to identify and differentiate meanings of "entrepreneurship" and "human resources" in order to understand the impact of economic growth on the human behavior. This is exemplified by two attempts at definition. First, the European Commission's Best Project defines a female entrepreneur as 'a woman who has created a business in which she has a majority shareholding and who takes an active interest in the decision-making, risk-taking and day-today management'.<sup>3</sup> Second, entrepreneurial activity by women is defined by the OECD as 'the establishment, management, growth and death of independent firms'.<sup>4</sup>

Given that, entrepreneurship is an ability to recognize a risk-willingness to exploit entrepreneurial opportunities. It is primarily translated into the act of establishing a new knowledge-intensive venture. This definition includes the separation from the established firms (spin-offs), as long as the effort is recognizable as individual behaviour and not as a corporate or entrepreneurial attempt. Better still, the initiating entrepreneur is the person who has the potentially marketable idea for the venture and/or who carries out the finding of the new business.<sup>5</sup> A widely accepted definition is that entrepreneurship - the act of being an entrepreneur - implies the capacity and willingness to undertake conception, organization, and management of a productive new venture, accepting all attendant risks and seeking profit as a reward.<sup>6</sup> This is to say, entrepreneur is a person who is regarded as a vital component of economic growth. On the main, these definitions fit with the international literature on entrepreneurship to the extent to which a broad working definition of women's entrepreneurship is associated with indicators (percentage of women who are self-employed or percentage of women-owned business etc.).

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<sup>3</sup> European Commission. "Evolution on Policy: Promotion of Women Innovators and Entrepreneurship, Enterprise and Industry Directorate General" *European Commission*, 2008, 25 July.

<sup>4</sup> OECD, "2nd OECD Conference of Ministers Responsible for Small and Medium-Sized Enterprises (SMEs) Promoting Entrepreneurship and Innovative SMEs in a Global Economy: Towards a more Responsible and Inclusive Globalization", (Istanbul, Turkey 3-5 June).

<sup>5</sup> John P. Ulhøi, "The Social Dimensions of Entrepreneurship", *Science Direct, Elsevier, Technovation* 25, (2005), 939-946 (942).

<sup>6</sup> United Nations. "Entrepreneurship Policy Framework and Implementation Guidance", UNCTAD, 2012, 1.

## II. Theoretical Framework

The human capital theory suggests that highly educated women choose other career options rather than self-employment or entrepreneurship activities which are less significance. The idea is that unskilled women have a less enthusiasm for entrepreneurial activities. This is because entrepreneurship attracts relatively very skilled and already wealthy women. So, skilled women are generally attracted to self-employment implying the high numbers of women entrepreneurs in the developed economies. It is difficult for the firms created by women to be survived as long as women are relatively less skilled than their male counterparts.

Moreover, the relevance of human capital theory is that individuals discover an opportunity. Within the context of human capital, knowledge can be seen as an asset for individuals to identify opportunities in their economies. The educated individuals have the capacity to exploit opportunities which can reduce the cost of exploitation. With regards to the weighing the value of the opportunity, the decision to exploit an opportunity entails the costs of exploiting.<sup>7</sup> So, an opportunity can be exploited, implying that people have other work alternatives.

Accordingly, it is assumed that there is a link between the labour market and the efficiency of human capital. New opportunities can be discovered by more experienced individuals. Unskilled individuals are less likely to take action or incentives to set up a new firm. Moreover, the potential value of business opportunity is not substantial, when women have several other career options. One element in this view is that highly educated and skilled women are able to discover and exploit business opportunities independently as long as the potential value of business opportunity is substantial.

Another viewpoint derives from the social networking theory suggests that women are excluded from investor networks, but they have shown their entrepreneurship capacity in high-growth industries such as Computer system design services. Paradoxically, a lack of research on masculine normative standards in the innovation industry is a particular problem, despite of advancement in these industries. The limits on social capital within the industry easily create barriers to women's entrepreneurial access to financial

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<sup>7</sup> Scott Shane and Venkataraman, S. "The Promise of Entrepreneurship as a Field of Research", *Academy of Management Review*, (2000), 25(1): 217-266.

capital. Much of the routine elements are women's lesser degree of participation in the human capital-generating activity. This is now increasingly essential for innovative entrepreneurship.

Generally, firms created in a specific context are characterized by a high level of self-employment and plentiful resources. Obviously, such firms differ from a low level of self-employment and scarce resources. As men and women differ in their access to resources, knowledge and societal position, it can be assumed that women start and manage firms in different ways than men do. Knowledge and resources are variably available across countries. Basically, women have access to fewer resources, less knowledge and have in many countries a lower societal position than men.<sup>8</sup> That said, it is very difficult to change these differences.

Focusing on the skill composition of women, it is generally accepted that each individual has a different capacity to discover and exploit opportunities. Naturally, the ability to access to information depends on idiosyncratic knowledge and preferences.<sup>9</sup> Over time, individuals develop such a capacity through previous education and work experience. However, skill is not only entailed the basic industry and knowledge required succeeding in a competitive environment, but also the ability to seize entrepreneurial opportunities.<sup>10</sup> Moreover, skills include the competencies of the entrepreneur and access to other competencies within the entrepreneurial infrastructure.<sup>11</sup> The lack of education and experience can easily constrain women's entrepreneurial capacities.

### III. Measures Targeting Women: EU and Turkey

The principle mechanism by which the EU exerts its influence on the member states is through the common guidelines on employment by which all applicant countries must meet the specific criteria to be invited to join the EU.

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<sup>8</sup> Ibid.

<sup>9</sup> Shane, S. and Venkataraman, S. (2000), The Promise of Entrepreneurship as a Field of Research, *Academy of Management Review*, 25(1): 217-266.

<sup>10</sup> Paul Reynolds, Neils Bosma, Erko Autio, Natalia de Bono, Isabel Servais, Paloma Lopez-Garcia, Nancy Chin, "Global Entrepreneurship Monitor Collection Design and Implementation, 1998-2003", *Small Business Economics*, 2005, 24 (3), 205-231.

<sup>11</sup> Chong-Moon Lee, William F. Miller, Marquerrite Gong Hancock and Henry S. Rowen, "The Silicon Valley Edge, A Habitat For Innovation and Entrepreneurship", (Stanford University Press Stanford, 2000).

With the accession process of 2004, the EU's *aquis communautaire* consisted with the reforms such as human rights, equality and a democratic judiciary. This means that Turkey must commit itself to establish policies to eliminate discrimination against women in the labour market.

Having said that, the period since the beginning of 2000s marked by the milestone legal reforms, which have, to some extent, eliminated fundamental discriminatory provisions against women. Legal framework for women's rights and gender equality has been legislated as concordant to Turkey's commitment to international and regional legal standards including the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Union's *acquis*. These developments are regarded as remarkable projects in terms of providing gender equality.<sup>12</sup>

While the EU has exerted its influence through conditionality, it has, since 2004, agreed to give its support to many projects aiming to enhance women's entrepreneurship in Turkey. The South-eastern Anatolia Project Regional Development Administration Entrepreneurship exemplifies this. Arguably, the projects of kind have contributed towards the attainment of the measures set out by the Union's legal mechanism. These projects have provided women with additional opportunities to integrate into the labour market and possibly overcome the discrimination against women. As a matter of fact, the Turkish government reinforced partnership and synergy with the Partnership Framework in gender equality context. In recent years, legislative reforms concerning measures to promote women in working life have been under process and some were actually implemented. In this context, Regulation No. 6111, adopted on February 13, 2011 regarding 'Some Debt Restructuring and Other Social Insurance and General Health Insurance Law on the Amendment of Certain Laws and Decree-Law', 657 Law on Civil Servants, 5510 "Social Insurance and General Health Insurance Law", 4447 Unemployment Insurance Law, and 4857 Labor Law have been modified significantly. Surely, these new measures have promoted women's employment, as well as social security rights of working women.

A significant policy capacity in fostering equality between men and women is now evident. This is particularly true for the legislation establishing

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<sup>12</sup> Serpil Sancar and Ayça Bulut, Turkey: *Country Gender Profile, Directory of Women Studies Center*, (Ankara University, December, 2006).

the Parliamentary Committee on Gender Equality to strengthen the gender perspective in all its policies. The Employment Package adopted in March 2008 in which Turkey renewed its commitment to address unemployment challenges, with a specific focus on the promotion of job opportunities for women. However, substantial efforts are needed to turn this new law, and earlier legislation, into political, social and economic reality. There is a need for greater involvement of and participation by women in employment, policy-making and politics.<sup>13</sup> Even though measures to ease restrictions on women's innovation in the labour market have been introduced in recent years, strong reform efforts are needed, especially in the areas of equal treatment legislation and gender mainstreaming. The specific measures for the potential and the talent pool of women in terms of human capital need to be used more extensively and more efficiently.

Regarding legislative improvement, an amendment to the Constitution provides that positive discrimination measures in favour of women can be adopted, as noted by Turkey's country report in 2010. In this sense, a Prime Ministerial circular was issued with the aim of promoting women's employment and equal opportunities, particularly on the labour market. The circular provides for establishment of a national board for monitoring and coordinating matters related to women's employment, for involvement of social partners and NGOs in the work of the board and for pursuit of gender equality and gender mainstreaming in drafting and implementing legislation and policies.<sup>14</sup> In addition to these reforms, the importance of Creating New Opportunities and Networking Facilities for Marginalized Home-based Working Women Objective should not be underestimated. To address the need for home-based working women and their organizations to gain access to new employment opportunities arising from the globalization process, through capacity building in local organizations based in Turkey, public awareness campaigns and networking at both sub-regional and regional levels.

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<sup>13</sup> European Commission. "Enlargement Strategy and Main Challenges 2012-2013, 2012 Progress Report, Turkey", *European Commission*, 2012), 75.

<sup>14</sup> European Commission. "Turkey 2010 Progress Report, Commission Staff Working Document accompanying the Communication From the Commission to the European Parliament and the Council, Enlargement Strategy and Main Challenges 2010-2011", EN{COM(2010) 660}, SEC(2010) 1327, Brussels, 9 November.

A grassroots networking organization will be created, as will a Mediterranean Centre for the promotion and development of home-based working women.<sup>15</sup>

Overall, for the Union's conditionality, some measures have been initiated in recent years. The gender gap in primary education continued to narrow and has virtually closed at national level. This needs to be sustained by continuing to encourage enrolment of girls and preventing school drop-outs particularly in rural areas.<sup>16</sup> The curriculum reforms have been decided previously, but are yet to be implemented. Here, a new action required by the EU should be taken promptly. Women from urban settings with high level of education, marketable skills, and ability to mobilize capital for their business should be treated differently from poor women living on the outskirts of cities and in rural regions without education and other human capital components. The first category of women generally turns to entrepreneurship as a part of their career development, whereas the second chooses it as a survival strategy.<sup>17</sup> Low level of women's entrepreneurship by international standards is mainly due to very low participation rates among poorly educated women in urban areas. Turkey's labour market is characterized by a strong gender divide coinciding with the urban/rural divide and a high concentration of low educated working women in agriculture, unpaid employment and informal activities.<sup>18</sup>

#### IV. Entrepreneurship Potential

In order to present the whole picture of women's situation in Turkey, it is important look at the numerical trends in entrepreneurship. While it is well understood that women's self-employment is crucial for its impact on the economic growth, the lack of sound and reliable data on the gender dimension of entrepreneurship is one of the key obstacles to understanding the challenges specific to women's entrepreneurship. In many countries (including Turkey), self-employed persons are not even classified according to gender. In spite of this, the OECD provides a relatively reliable and detailed account of the numerical trends in women's entrepreneurship. Figure 1 presents overall

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<sup>15</sup> European Commission. "Euromed Partnership: Acting for Gender Equality", *the Directorates General Europe Aid and External Relations* (RELEX, 2006).

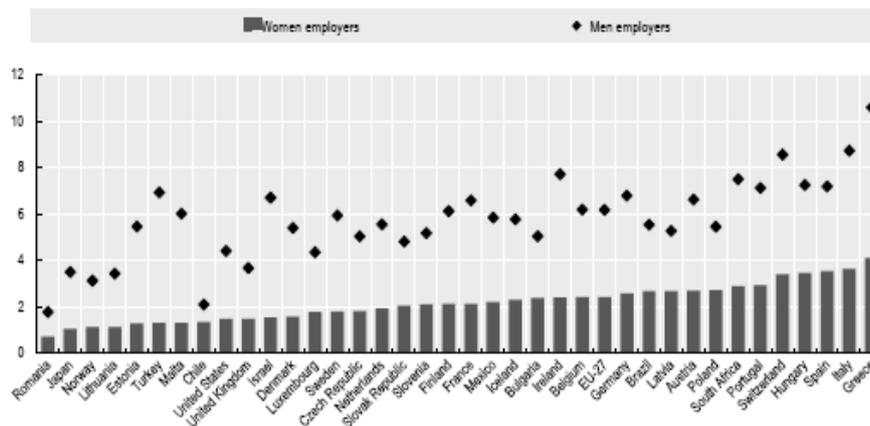
<sup>16</sup> Ibid.

<sup>17</sup> Yıldız Ecevit, *Critical Approach to Women's Entrepreneurship in Turkey*, (Ankara, International Labour Office –International Labour Organization, 2007), 23.

<sup>18</sup> Screening report, *Turkey Social Policy and Employment*, 4 September 2006.

gender differences in entrepreneurial performance across the OECD countries in 2010. As for the EU member states, the higher share of women among entrepreneurs observed in Greece (4%) followed by Italy (3.80%) and Spain (3.75%). Other countries had lower percentages of entrepreneurship, notably Romania (0.3%) and Estonia (0.4%). Women entrepreneurs have lower access to employment in Turkey (0.5) implying that women are making less contribution to labour market. This discrepancy is due to differentiated barriers relative to male entrepreneurs.

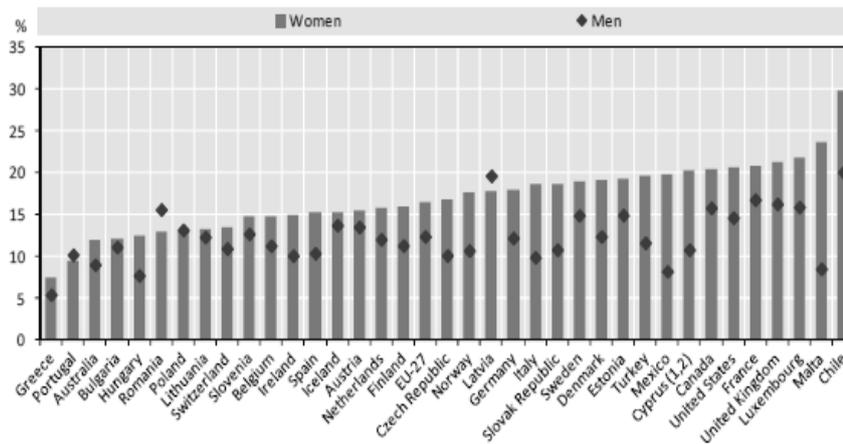
**Figure 1.** Share of Employers over total Employed by Gender, 2010



Source: OECD, Entrepreneurship At A Glance, 2011.

This picture is not so different when compared share of women among the self-employed in the OECD countries (see Figure 2). The share of self-employed women is considerably low in Turkey. In some countries, including the United Kingdom and Germany women-owned enterprises have emerged as the most dynamic segment of the small and medium enterprise sector. At a varying degree, the number of women's self-employment is increasing as a result of the economic growth, despite women entrepreneurs are largely invisible and marginalized in mainstream entrepreneurship research. Unlike Turkey, their enterprises typically operate at higher level.

**Figure 2.** Percentage of Self-employed Women and Men Who Started Working for their Business less than 24 months ago, 2010



**Note:** Countries are ordered by increasing percentage of women who started working for their business less than 24 months ago.

**Source:** Eurostat Labour Force Surveys, estimates from Survey of Income and Program Participation 2008 for United States, estimates from labor force and household surveys for 2010 in other countries.

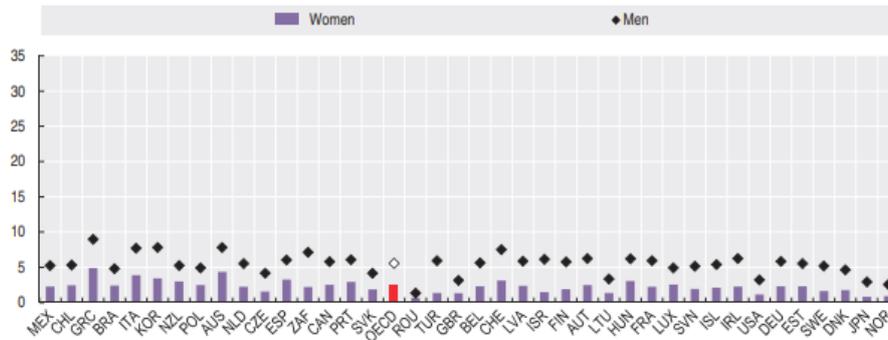
Entrepreneurial activity is linked to the creation of productive jobs, new output and new demand for inputs of all kinds.<sup>19</sup> Globalisation and technological progress have an ever-increasing effect on daily life, and the demand for different types of labour and skills is changing at a rapid pace.<sup>20</sup> The EU has set itself the ambitious targets of a 70% total employment and 60% female employment rate by 2017.<sup>21</sup>

Employment rates are generally lower among women in the EU-28. The average employment gap was 11.6% (see Figure 3). This implied that the proportion of men of working age in employment exceeded that of women. As for Turkey, this figure was 1.8. It appears that women run a higher risk of being unemployed in Turkey and thus making it very difficult for them to be economically independent.

<sup>19</sup> Mark A. Dutz, Janusz A. Ordover, Robert D. Willig, *Competition Policy and Development Entrepreneurship, Access Policy and Economic Development: Lessons from Industrial Organization*, (European Economic Review 44, Elsevier, 2000), 739-747 (740).

<sup>20</sup> Eurostat Yearbook. *Labour Market*, 2011, 226-267 (245).

<sup>21</sup> OECD. *Entrepreneurship At A Glance*, 2017.

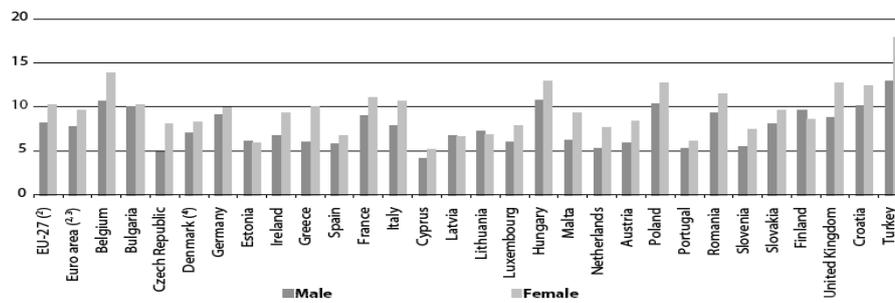
**Figure 3.** Employment Rates by Gender, 2016 (1) (%)

**Source:** OECD, Entrepreneurship At A Glance, 2016

Closing the gender pay gap is not just an issue of social justice, but also a means of promoting women's employability. In fact, the Turkish Government strategy is to increase women's employment as a policy priority. For instance, its 9th Development Plan (2007-2013) focused on the women's labour force participation and employment and the measures of importance issues. The plan targeted at 29.6% of the female labour force participation rate by 2013. Data on living conditions by gender shows a comprehensive picture of the social exclusion in Turkey (see Figure 4). Almost 16% of Turkish women lived in a jobless house in 2007, against less than 11% in the EU-27, going to the social inclusion is yet to be achieved. Relatively wide jobless differences were not confined to those countries with relatively high proportion of women at work, but Turkey. In the EU, this high proportion may largely reflect women's entrepreneurship entitlements, as well as economic empowerment, which mainly benefited country's economic growth.<sup>22</sup>

<sup>22</sup> Marloes de Graaf-Zijl and Brian Nolan, *Household Joblessness and Its Impact on Poverty and Deprivation in Europe*, (Amsterdam, AIAS, GINI Discussion Paper 5, 2011), 7.

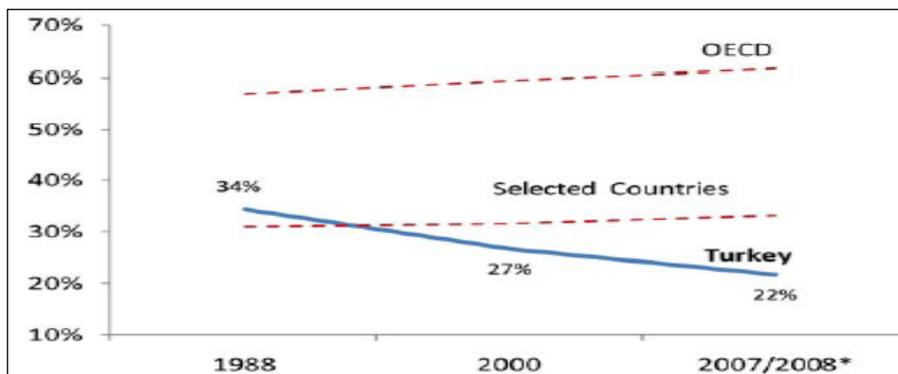
**Figure 4.** Persons Living in Jobless Households, by Gender, 2007 (1) (% of Respective Gender Aged 18-59 Who are Living in Households Where no-one Works)



Source: Eurostat

Given this outlook, women's employment is largely typified by low and declining levels of participation. For example, the participation rate of women employees decreased from 34.3% in 1988 to 22% in 2008, whilst an upward trend was recorded in most OECD countries, as well as other selected countries (see Figure 5). In the 1980s, Turkey enjoyed high level of labour force participation in comparison to other developed countries (notably, Austria, the Netherlands and Switzerland). Obviously, sustained employment participation strengthened women's lifelong economic independence, but its impact on the entrepreneurship was not significant. By contrast, a narrow gender gap in employment was observed in the OECD countries in the same period. These countries experienced further increase in female participation by 2006.

**Figure 5.** Female Labour Force Participation Rate 1988-2006



Source: World Development Indicators, Turkish Employment Institution, OECD

The reasons for the decrease in women's participation are diverse. Generally, low employability due to low quality of education, low valuation of skills by employers, lack of work experience, higher expectation, preference for public/safe jobs, lack of job creation etc.<sup>23</sup> Particularly, economic growth in Turkey is not followed by an increase in job opportunities.<sup>24</sup> An equally important issue is that women continue to be concentrated in traditionally feminized and often lower-paid sectors (see Table 1). A major reason for the gender gap in employment is high participation of women in agricultural activities. These women, who are mostly unemployed in agricultural enterprises of their households, are characterized as unpaid family workers. With greater participation of women in agricultural sector, one would expect a corresponding declining women's employment (as well as women's talents). According to the Turkish Employment Institution in 2010, that of the women active in the labour force, 47% were employed in agricultural sector, while 74% were employed as unpaid family workers. The study also indicated that the share of women's employment in agricultural sector decreased from 57% in 2003 to 47% in 2006, amounting to 9.8% decline in total. This share of the workforce working in services was 37.4% as the largest sectors for employing women in 2006. Inevitably, this situation has led to women's less entrepreneurial activities.

By all means, the labour market is segmented and segregated across gender. Women make up the majority of workers in sectors where low-skilled and low-paid occupations are prevalent such as textile, agriculture or services. Gender roles are highly influential in determining the forms of employment and occupations. These factors result in high gender pay gap and underutilization of women's labour.<sup>25</sup> The manufacturing sector saw the loss of 20,000 female workers, with textile manufacturing being the biggest loser of women employees in the manufacturing sector.<sup>26</sup> There is no doubt that women's employment has recently increased. In spite of this, a systematic and comprehensive gender sensitive employment policy is essentially important to be developed and implemented.

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<sup>23</sup> TÜSİAD, "Women Entrepreneurs Association of Turkey, Alliance of Liberals and Democrats for Europe" (ALDE Conference, No. TÜSİAD March 03-05 2011).

<sup>24</sup> Ibid.

<sup>25</sup> International Labour Organization. More and Better Jobs for Women: Women's Empowerment through Decent Work in Turkey, 2018, p.2. [http://www.ilo.org/ankara/projects/WCMS\\_373434/lang-en/index.htm](http://www.ilo.org/ankara/projects/WCMS_373434/lang-en/index.htm)

<sup>26</sup> Daily News. Number of Employed Women Falls 40,000 in Turkey, 27 March 2017, p.1. <http://www.hurriyetdailynews.com/number-of-employed-women-falls-40000-in-turkey-111288>

**Table 1.** Employment of Women by Sector

	Total		Male		Female	
	2015	2016	2015	2016	2015	2016
Population 15 years old and over	(Thousand)					
Population	57 854	58 720	28 573	29 031	29 281	29 689
Labour force	29 678	30 535	20 453	20 899	9 225	9 637
Employed	26 621	27 205	18 562	18 893	8 058	8 312
Agriculture	5 483	5 305	2 956	2 920	2 527	2 384
Industry	5 332	5 296	4 101	4 058	1 231	1 239
Construction	1 914	1 987	1 843	1 904	71	83
Services	13 891	14 617	9 662	10 011	4 230	4 606
Unemployed	3 057	3 330	1 891	2 006	1 167	1 324
Not in the labour force	28 176	28 185	8 120	8 133	20 056	20 052
	(%)					
Labour force participation rate	51.3	52.0	71.6	72.0	31.5	32.5
Employment rate	46.0	46.3	65.0	65.1	27.5	28.0
Unemployment rate	10.3	10.9	9.2	9.6	12.6	13.7
Non-agricultural unemployment rate	12.4	13.0	10.5	10.9	17.2	18.1
15-64 age group						
Labour force participation rate	56.1	57.0	77.0	77.6	35.0	36.2
Employment rate	50.2	50.6	69.8	70.0	30.5	31.2
Unemployment rate	10.5	11.1	9.4	9.8	12.9	14.0
Non-agricultural unemployment rate	12.4	13.0	10.5	10.9	17.3	18.2
Youth population (15-24 age)						
Unemployment rate	18.5	19.6	16.5	17.4	22.2	23.7
The rate of neither in employment nor in education <sup>(1)</sup>	24.0	24.0	14.3	14.6	33.8	33.5

**Source:** Turkish Employment Institution, 2016

#### 1. Rate of young people neither in employment nor education in total population

Ercan argued that Turkish production (and per capita income level) suffers from not utilizing much of its working age women. This is a downward spiral, as improvements to technology may not be translated easily into productivity with this kind of a workforce composition.<sup>27</sup> This is to say, challenges remain; women's enterprises are likely to be small or micro-enterprises, and located in low growth sectors. Generally, women are not beneficiaries of the introduction of top management position. According to Eurostat data in 2010, women in the EU-27 made up only 25% of higher education academics and less than 33% of public researchers. As for Turkey, women and men are segregated into different fields in education. Men are the majority in the technical fields, trade, craft, and industrial programmes and women dominate agricultural sector and services (health or services etc.). This widens the gender gap as far as the basic components of successful opportunity recognition and exploitation is concerned. The effect has been felt in terms of the human capital accumulation, which is less valued than the human capital of men.

<sup>27</sup> Hakan Ercan, *Occupational Outlook Turkey*, (International Labour Organisation, Turkey, 2011), 28.

From these figures, it appears that self-employment is not an important driver of entrepreneurship in Turkey, but rather a coping mechanism for the lack of primary segment jobs. The male-female differential in self-employment in Turkey has remained almost unchanged over time. It does remain a key part of employment, which is the unattractive part of it. Generally, self-employment in Turkey is often an important survival strategy for poor women, who are more strongly represented among the self-employed, but they tend to be micro-entrepreneurs with none or few employees. It is crucial for the government to encourage self-employment in order to promote involuntary or precarious self-employment on the one hand, and to decrease unemployment further on the other hand.<sup>28</sup>

It is equally important to note that the incentive for self-employment and the ability to enter into entrepreneurial activities depends on the level of education. Thus, the high level of educational attainment implies a positive effect on the self-employment preferences. Tendency is that women working in agricultural sector have lower levels of education. According to the Turkish Employment Institution in 2009, the average year of schooling for women employed in agricultural sector was around five years and 1 out of 3 women who were employed this sector only attained a low educational level and were either illiterate or have not completed primary school. However, educational levels are generally higher among women working in non-agricultural sector. Almost 38% of women working in non-agricultural sector had secondary education and 30% university degrees. This is still a significant proportion, which implies that women have the capacity to set up business.

### V. Women's Training and Skills

The lack of education and knowledge about women's rights, skill development, and business fundamentals present a considerable barrier to women's empowerment in Turkey.<sup>29</sup> The average performance in secondary education and enrolment rates in tertiary education remains very low in international comparison. A considerable number of women still do not have a primary school education. One evidence for this is that more than 20% of women were illiterate against only 4% men, as the Turkish Employment

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<sup>28</sup> European Commission. "Employment Observatory Review Self-employment in Europe", *Social Europe*, 2010.

<sup>29</sup> Jennifer M. Landig, *Bringing Women to the Table: European Union Funding for Women's Empowerment Projects in Turkey*, (Elsevier, Women's Studies Form 34 2011), 206-214.

Institution statistics in 2010 indicated. This is a persistent gender gap, which has inevitably affected women's entrepreneurial activities.

Women's educational choices and women's horizontal and vertical segregation in employment determine the number or stock of women that could potentially set up a business in science and technology or turn an invention into a profitable market product being lower than the number of men.<sup>30</sup> A study by the World Bank in 2009 reported that women in Turkey were becoming more educated as the overall proportion of illiterate women is dropping.<sup>31</sup> Indeed women's educational achievement in Turkey is remarkably higher, but women with high level of skills have not been fully reflected in their entrepreneurial outcomes. Unemployed women have a higher level of educational attainment than men. With the exception of primary education, a gap between the average educational attainment of unemployed women and men over the entire unemployed population is considerable.

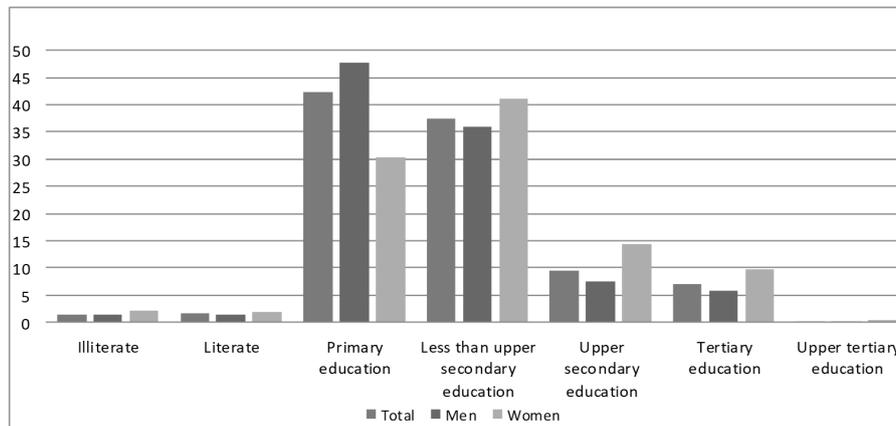
The number of unemployed university graduates has been on the rise in Turkey. Given few job opportunities in the market, many graduates are forced to work as security personnel, delivery people or even shepherds<sup>32</sup>. Data from the Turkish Statistical Institute in 2018 show that the jobless rate among Turkey's university graduates stood at 12.8 percent. As Figure 6 shows, unemployed women in Turkey represented as much as 9.8% of university graduates in 2010, while this rate was only 5.8% for men. Even if women have achieved higher results in general, unemployment level of educated women is higher than those of men. In addition to this, data from Turkish Employment Institution in 2010 indicated that 62.9% of registered unemployed women reached at least high school and had higher levels of education, against only 47.2% of registered unemployed men percent. This trend will most probably have a positive impact on women's outcomes on the labour market in the future.

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<sup>30</sup> European Commission. "Evaluation on Policy: Promotion of Women Innovators and Entrepreneurship, DG Enterprise and Industry", Final Report, the EEC (GHK, Technopolis) within the framework of ENTR/04/093-25 July, 2011, 3.

<sup>31</sup> The World Bank. "State Planning Organization", *T.R. Prime Ministry*, 20099

<sup>32</sup> Acikgoz, E. Daily News, Turkey's Unemployed University Graduates Take Unskilled Jobs (2018), Daily News, <http://www.hurriyetdailynews.com/turkeys-unemployed-university-graduates-take-unskilled-jobs-127127>

**Figure 6.** Unemployment by Gender and Education, 2010

Source: Turkish Employment Institution

Data from OECD in 2011 suggest that women are becoming more educated, assuming that most women have a strong desire to participate labour market. Increasing female participation in higher education has contributed to changing female aspirations regarding labour market participation in many OECD countries.<sup>33</sup> A study by the Turkish Statistic Institute in 2006 demonstrated that women with high level of education are more active in labour force in urban areas, however. The study showed that 68.8% of women attained tertiary education participated in labour force in rural areas. This was compared to 13.3% and 15.3% for women attained only primary and secondary education respectively. The human capital accumulation constitutes an important dimension for women's entrepreneurial activities in Turkey. This situation remains to be a challenge for women who have desire to engage in entrepreneurial activities.

Education is an essential pre-requisite for entering the labour market. However, in many developing countries socio-economic issues hinder girls and young women from obtaining the level of skills though formal education and vocational training required to enter formal employment. To facilitate the participation of women into the labour market, various training programmes tailored to women's needs have been introduced.<sup>34</sup> Having said that the lack

<sup>33</sup> OECD. "Report on the Gender Initiative: Gender Equality in Education, Employment and Entrepreneurship", 2011, 30, <http://www.oecd.org/education/48111145.pdf>

<sup>34</sup> OECD. "Report on the Gender Initiative: Gender Equality in Education, Employment and Entrepreneurship", 2000, 50, <http://www.oecd.org/education/48111145.pdf>

of basic education and vocational training is a major obstacle for women's entrepreneurship in Turkey.<sup>35</sup> However, in the period of January-March 2011, a total of 2,348 labour force training programmes that was launched by the Turkish Employment Institution targeted both illiterate literate women (see table 2). 15,764 women and 20,193 men totalling 35,957 have attended in these programmes, so far. In particular, there has been a significant increase both in terms of both courses on-job training and the Employment Guarantee programmes, and participants. In this sense, UMEM Beceri 10 Project has already started to bear fruit. The first quarter of the year, until now the number of benefiting from this project is close to 6,000 individuals.

**Table 2.** Workforce Training Programmes

Training Type	January-March 2011 A number of participants			
	A number of training programmes	Male	Female	Total
Central attraction projects	17	248	382	630
Workers with vocational training	130	849	170	1,019
Trainings initiated by former governments	4	44	0	44
GAP II	31	248	423	771
GAP II TYCP	6	256	24	280
Entrepreneurship	109	2,315	1,417	3,732
Financed projects	223	1,807	4,733	6,54
Trainings initiated by governments	81	1,039	60	1,099
Training financed by Turkish Employment Institution	375	4,138	4,351	8,489
General workforce training	160	1,358	1,92	3,278
Workforce training/TYCP	101	1,428	322	1,75
Training for disabled	118	788	444	1,232
Stag (job training programmes)	626	709	787	1,496
UMEM projects	364	4,942	721	5,663
UMEM projects/İEP	3	24	10	34
Total	2,348	20,193	15,764	35,957

**Source:** Turkish Employment Institution

<sup>35</sup> Mark A. Dutz, Janusz A. Ordover, Robert D. Willig, *Competition Policy and Development Entrepreneurship, Access Policy and Economic Development: Lessons from Industrial Organization*, (European Economic Review 44, Elsevier, 2000), 739 -747(740).

The financial support is also provided for women's entrepreneurial activities. Increasingly, the importance of women entrepreneurs as clients are recognized by private bank, since the huge potential for profits lies in collaboration with their businesses. For instance, the Global Banking Alliance for Women (GBA), which is an initiative purely from the private sector, shares best practices. On similar vein, Turkish banks have recently been mobilized to increase female entrepreneurship. Also, the objective to support for women entrepreneurs or women in business activity is associated with employee contribution to the long-term economic growth and the positive discrimination of women with specific needs to be motivated to work. For example, a specific investment project was launched in 2010 by Garanti Bank under Women Entrepreneurs Support Package, which has encouraged women entrepreneurs expand their business and networking by providing them financial support (as well as training).<sup>36</sup>

Women's capacity to respond to stronger economic incentives to participate in different market-oriented activities depends on labor markets.<sup>37</sup> Turkey's labour market is characterized by a strong gender divide coinciding with the urban/rural divide and a high concentration of low educated working women in agriculture, unpaid employment and informal activities.<sup>38</sup> Low level of women's entrepreneurship by international standards is mainly due to very low participation rates among poorly educated women in urban areas. Women with high level of education are more active in labour force in urban areas.

## VI. Women's Earnings

From a gender and decent work perspective, the challenge is not only the numerical generation of jobs, but enhancing the security and quality of employment, a reducing gender inequality. The most difficult challenge lies in the lower segments of global supply chains and enterprises at the edge of production networks where employment is flexible, informal, unprotected, low-paid and low-skilled. Women are concentrated in these segments, recasting gender inequalities and women's subordinate labour market position

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<sup>36</sup> Full Support for Women Entrepreneurs", Garanti Bank, <http://assets.garanti.com.tr/assets/pdf/tr/brosur>

<sup>37</sup> World Bank Development Report, "Gender Differences in Employment and Why They Matter, 2012, 198-253.

<sup>38</sup> Screening report. "Turkey Social Policy and Employment", 4 September 2006.

within the global economy. The allocation of low-wage care work to migrant women reinforces the lower valuation of unpaid care within families, and of women's labour.<sup>39</sup>

Here, occupational segregation has become important of concerned, because of its impact on the women's ability to start and manage firms.<sup>40</sup> Simply, the problem is that women still occupy lower-paid jobs. This is acknowledged by Cotter suggesting there has been a general downward trend in women's earnings at the macro level.<sup>41</sup> With the higher complexity of the organizational life and structures, which support the exit from the corporation cultures for highly educated women, working life can be full of frustrations, which can increase the interest in self-employment.<sup>42</sup>

Rubery argued that the designation of women as second income earners within the household and as primary careers fuels a process by which they become trapped within low paying sectors where either their skills are not acknowledged or valued or where they are underemployed relative to their talents and educational attainment.<sup>43</sup> So, a lower probability of accumulating savings is the result of the earning potential of women. Specific gender pay policies can reduce the gap in payment gap. In fact, with the removal of most of the legal barriers to women's participation in labour market, women's employment has been increased during the recent decades. Even so, women's access to employment is restricted in part by the continued discrimination in pay. Women's less earnings serve to reinforce the traditional gender division of labour in the household.

In the context of low female labour force participation of women in urban areas, women with low skills have the low earnings potential of available jobs.

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<sup>39</sup> Amelita K. Dejardin, *Gender Equality, Globalization and Governance*, Policy Integration and Statistics Department International Labour Office Geneva, Working papers, International Labour Organization, (Working Paper No. 92, 2009) March, 10.

<sup>40</sup> Occupational segregation literally means a gender bias based on stereotypical, biological and social differences between men and women.

<sup>41</sup> David Cotter, JoAnn DeFiore, Joan M. Hermsen, Brenda Marsteller Kowalewski, *All Women Benefits: The Macro-level Effort of Occupational Integration on Gender Earnings Equality*, (American Sociological Review, 1997, 62(5): 714-734(717)).

<sup>42</sup> Jill Rubery, *Women's Employability in North America and Western Europe*, (eds) Gender Gaps and Economic Policy, Trends and Good Practices from the ECE region, (Geneva: United Nations, 2009), 5-24 (20).

<sup>43</sup> Ibid

Women were paid, on average, 17.5% less than men in the EU in 2007.<sup>44</sup> This pay gap in cities in Turkey was 22%<sup>45</sup>, while for high-skilled men and women in urban areas were negligible in relation to difference in pay gap. By no means, the picture in terms of earnings for low-skilled women was not that different in rural areas, where there was a large wage differential between men and women in low-skilled jobs. Given that most women working in rural areas are already unpaid family workers, earnings circumstances in rural areas likely impact the decision to start entrepreneurship less than in urban areas.

Most of the women in Turkey, who managed to participate in the labor force, are employed in jobs with low wages and without promotion opportunities and it cannot be possible for them to receive the same wage with men even when they do the work of same value. Studies indicate that the pay gap between women and men working in private sector is higher than 50% and there is an undeniable wage inequality between women and men even when the factors, such as education and work experience.<sup>46</sup> Various effects have contributed to these gender pay gaps including differences in labour force participation rates, occupations and activities that tend to be male-dominated.

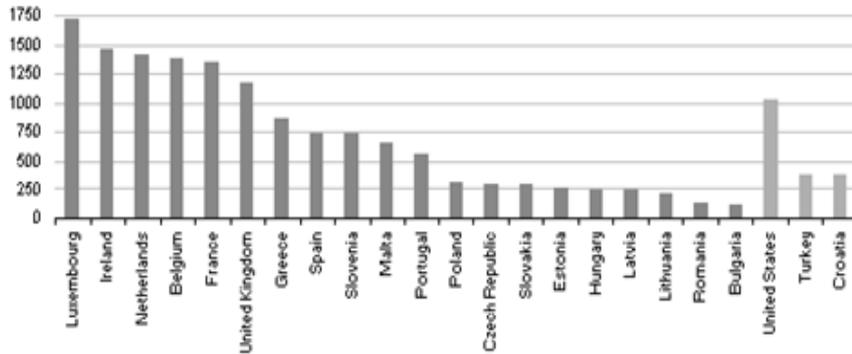
More importantly, minimum wage can well be barrier for the employment of people with low skills, which discourage employers from recruiting them.<sup>3</sup> The key point is that there is a significant correlation between the high minimum wage and the intensity of entrepreneurial activity. When it comes to women's entrepreneurship there is a fair degree of hump. With the exception for Slovenia, Turkey's minimum wage level was significantly higher than the Central and Eastern European (see Figure 7). It is sensible to assume that relatively higher level of minimum wage in Turkey it can be an obstacle for entrepreneurship and women's willingness to become self-employer. For the competitive labour market, the EU urges Turkey to undertake reforms of the minimum wage, but reforms are yet to be introduced for low earners.

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<sup>44</sup> Ibid

<sup>45</sup> "Turkey Labor Market Study Report" 2006, World Bank Report No. 33254-Tr, 55.

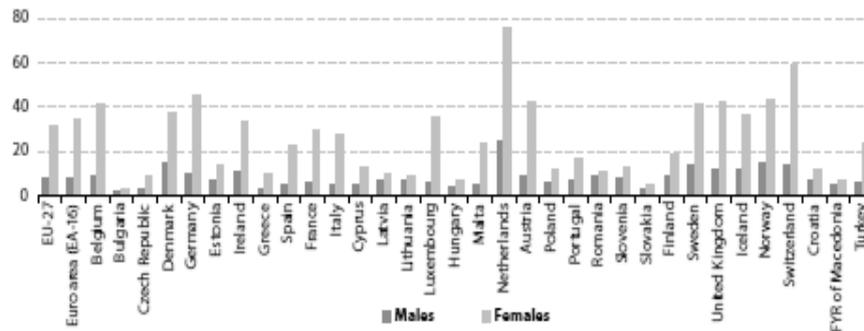
<sup>46</sup> "Women's Labour and Employment in Turkey, Problem Areas and Policy Suggestions Women's Labor and Employment Initiative Platform", KEIG, April 17, 2013, [www.keig.org](http://www.keig.org)

**Figure 8.** Minimum Wage (1) (EUR per Month, as of 1 July 2010)

(1) Member states are not shown not applicable.

Source: Eurostat

An increase in the share of women's employment in most OECD countries is owing to flexible working hours. At the same time, an ineffective legal framework is regarded as an obstacle for flexible working arrangements in Turkey. The current measures are not responsive to the needs of working women,<sup>47</sup> and thus are insufficient. Almost 23% of women employed in Turkey on a part-time basis, a much higher proportion than the corresponding figure (6%) for men, while 74% women employed in the Netherlands worked on a part-time basis (see Figure 8). To this end, low level of women's entrepreneurship can partly be attributed to earnings. This implies that women, with low savings, face difficulties in start-up activities.

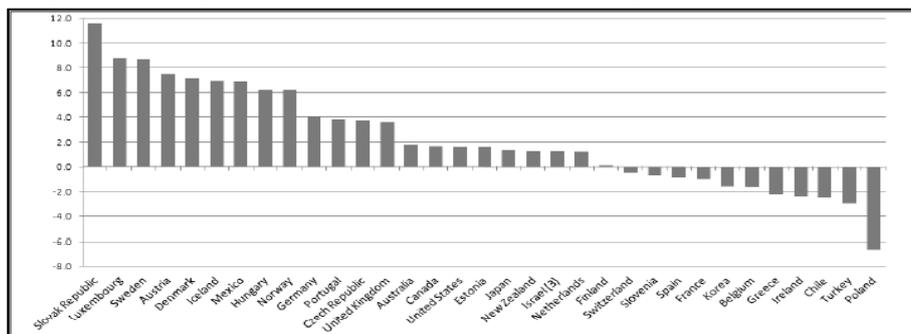
**Figure 8.** Persons Employed Part-Time, 2009 (% of total Employment)

Source: Eurostat

<sup>47</sup> İnsan Tunalı, *The Report of Employment Situation, Turkish Employment Market, Employment Research*, (Turkish Employment Institution, 2000), 25.

On the other hand, there was a downward trend in women's share of part-time employment over the past decade from 2000 to 2009, as Figure 9 illustrates. The proportion of women working part-time as a percentage of total part-time employment decreased in Turkey along with other countries including in Belgium, France, Greece, Ireland, Italy, Poland, Slovenia and Spain, whilst an increase in that share occurred in most OECD countries, especially in the Slovak Republic. On the parallel to this decrease, one may assume that relatively higher income should reflect on the women's entrepreneurship will work on the assumption that more women work on a full-time basis. Unlike this expectation, this is not the case, given the level of women's employment level. There is still a challenge ahead.

**Figure 9.** Change in Women's Share of Part-time Employment, 2001 to 2009



Source: OECD Employment Database, March 2011.

- (1) 2001 for Australia; and 2002 for Estonia, Japan and Slovenia.
- (2) 2007 for Israel; 2008 for Chile.
- (3) for Chart LMF1.6.A

It should also be noted that discrimination of women in the labour market remains a problem, revealing the underlying biases of a society which is to some degree still patriarchal.<sup>48</sup> Turkey is a men-dominated society. Men are broadly characterized by ideal entrepreneurs. This can exert a considerable impact on the number of women entrepreneurs in Turkey.

## VII. Women's Financial Resources

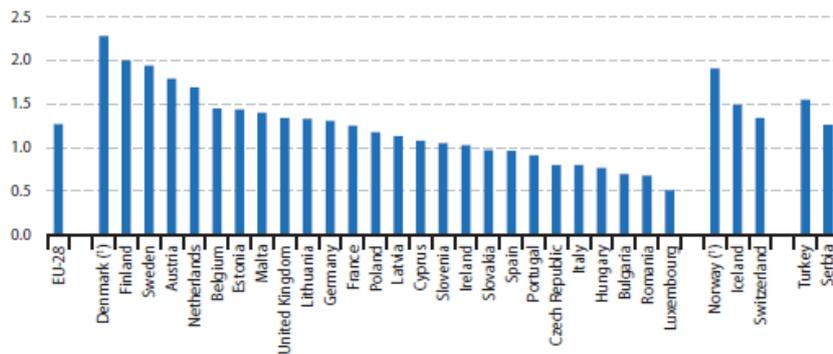
Sustainable investment on education must be considered as part of the solution for existing gender inequality. Women entrepreneurs are constrained

<sup>48</sup> Serpil. Sancar and Ayça Bulut, *Turkey: Country Gender Profile*, Directory of Women Studies Center, (Ankara University, December, 2007), 9

by barriers (i.e., limited access to finance) which impede both growth and development. Women entrepreneurs are more likely to cite access to finance as the first or second barrier to developing their businesses.<sup>49</sup> Basically, higher education attainment is closely associated with the sufficient resources in order to ensure increased female labour force participation. The available evidence suggests that investment in women's employment has shown to pay off in terms of economic and social development. It contributes to the skill profiles of women needed to qualify for good jobs in the labour market. So, investment on education and training makes it possible for women to take advantage of the full potential of formal job and thus increase women's earnings.

The figure 10 shows the proportion of GDP spent on education in the EU member states in 2017. In the upper left quadrant, Turkey, with higher levels of GDP (compared to Romania, Bulgaria and Hungary with lower spending levels of GDP) spent on education were catching up with the EU investment average levels as proportion of GDP, while the countries in the lower-right quadrant (Denmark, Sweden, Finland etc.) were above the EU average.

**Figure 10.** Public Expenditure on Education as Percentage of GDP in the EU, 2017



Source: Eurostat, 2017

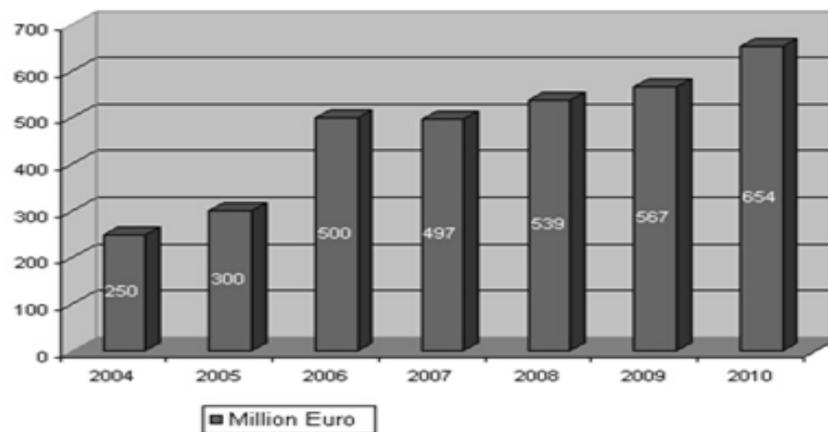
Over years, attempts have been made to increase expenditure on education in the EU wide. One important step towards investment in education is a conference on 'Women-led businesses: Overcoming Barriers to Growth and Improving to Finance'

<sup>49</sup> World Bank Group. "International Finance Corporation, Strengthening Access to Finance for Women -owned SMEs in Developing Countries", 2011.

in 2005 organized by the European Commission, in order to analyze the obstacles that prevent women businesses to growth. Recommendations issued in the end pointed at the possibility for the European Parliament to increase the available budget for small enterprises through its financial instruments, and at the necessity to have more information and statistics about the real situation of women entrepreneurs and access to finance.<sup>50</sup>

The attempts of kind are also targeted to finance women's development in the candidate countries. Within the context of Pre-Accession Assistance (IPA), the total budget for social and economic development amounts to 27,150,589 Euros of which 23,078,000 Euros were funded by the EU and 4,072,588.65 Euros by the National Contribution. Expenditure on women's development, which is called the "Women's Employment Support Operation", is 27,150,589 Euros under the IPA. The IPA supports women's search for work and appropriate business areas that is responsive their needs and interests and reintegration of women, who are previously excluded, into the labour market.

**Figure. 11.** EU Funding in Turkey



Source: Europe, What is EU Funding, the European Union in the World.

Regarding the financial cooperation between the EU and Turkey, the EU support has increased rapidly (see Figure 11). The ultimate aim of pre-accession funds is to improve the life standards of individuals including women's developments in training and employment. Currently 131 projects relating to women's economic and social activities are funded by the IPA. As

<sup>50</sup> European Commission. "Report on the Implementation of the Entrepreneurship Action Plan", *Directorate-General for Enterprise and Industry*, 2006,

more women are entering higher education, it is reasonable to suggest that increase in women's educational attainment will likely reinforce business skills and experience, as well as commodified female intellectual capital. Simply, investment in education will give way to more interesting and better paid occupations and job positions. Consequently, the likelihood is that highly educated women will be interested in self-employment. However, the optimistic outlook is mitigated by the fact that the EU budget for these projects is too small to make a genuine impact. The funding for when most of the projects began after 2002 was paltry, on average 77 million Euros per year<sup>51</sup> which was unquestionably too small to make a difference. When Turkey began receiving EU financial aid under the IPA in 2007, the amount increased to approximately 500 million Euros per year. Even though this is an increase, 500 million Euros per year is "peanuts" for a country like Turkey, in consideration of its large population approximately 74 million.<sup>52</sup>

### Conclusion

A key policy agenda for the EU has been women's entrepreneurship. In particular, the most important development since the Lisbon Treaty is the dimension of women entrepreneurship strategies. As the EU has built partnerships with Turkey it aims to enhance women's employment. Under influence of the EU rules and regulations, efforts in Turkey have been stepped up in enhancing women's entrepreneurial activities through various strategies.

Although the EU programmes operate successfully in the field of gender equality in Turkey, women have not reached the higher level of entrepreneurship. In most countries, the percentage of women who are self-employed is more than double than Turkey, implying that women's inability to expand their businesses beyond the subsistence level has a negative impact on job creation and economic growth. In short, women are still less likely than men to start new businesses. Women's entrepreneurship is far behind, compared to the EU member states.

From the women's perspective, low level of women's employment is one of the main labour market problems in Turkey. A lack of jobs is the key to

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<sup>51</sup> "EU-Turkey Financial Cooperation: Pre-Accession Strategy For Turkey", Central Finance and Contracts Unit, 2004, <http://www.cfcu.gov.tr/program>.

<sup>52</sup> Anders Lundström and Lois A. Stevenson, *Entrepreneurship Policy: Theory and Practice*, (SpringerLink, 2005), 130-146(138).

women's entrepreneurial activities. The employment rates for women are lower than those of men in particularly in urban areas. The participation rates of women especially in the EU member states are higher than Turkey. Gender gaps remain and women are still over-represented in lower paid sectors. A particular point to make is that women are mainly driven to agricultural sector. Often, cultural barriers (as well as economics) constrain women's participation in labour market. On the basis of contextual association, which decreases the relative earnings of women, women are employed in female-dominated occupations regardless of their individual preferences and choices.

From the human resources perspective, women's entrepreneurship is associated with level of education. A number of women in the labour market and their progress in securing better education and training have increased substantially. This is also a reflection of Turkish government to commit itself to establish policies to increase equality in the labour market. Even so, many women have a low level of education, hindering their access to the labour market. Turkey suffers under several provisional shortcomings in women's development and transposition failures. More active labour market policies are essential to enhance women's entrepreneurship.

In economic point of view, there persists a significant gender gap in terms of women's earnings in Turkey, the importance of women as a source of new labour and their high education level. There remains an important gap between the earnings of men and women in Turkey. The pay gap is even wider between the EU and Turkey. The opportunities for women in higher paying jobs are limited in Turkey and there is a significant pay gap for equivalent work. Women also account for proportionally more part-time jobs which generally provide much lower benefits. Although Turkey is beginning to experience an upward trend, since more women work on a full-time basis, the quality of working conditions, such as low wages and working on a part-time basis presents a serious challenge for poorly educated women in urban areas. However, this development is yet to be reflected on the entrepreneurship. As long as, the pay gap remains, women's entrepreneurship will be challenged. As part of human resources strategies, more measures are therefore needed to give women equal or greater access to training and skills development programmes. Here, the contribution of the EU seems vital.

Having said that, financial contributions are skewed towards comprising mainly entrepreneurship training and new enterprise development efforts of

women in Turkey, not only by the local organizations (i.e., banks), but the EU itself. Thus, support given to existing women's enterprises, as well as for the processes following enterprise establishment in the projects is considerable. This is because a low level of spending on women's development for skills and training has frequently been indicated as important problem. Turkey lacks behind regarding public expenditure on education as percentage of GDP, in comparison to the EU member states. From the human capital perspective, there is an urgent need to increase spending on women's education in order to meet the EU standards. In this sense, there should be more measures that need to be taken by both sides to bring it closer to such standards. Whatever the outcome of the EU policies, so far, the role of the EU policies to facilitate women's innovation in Turkey is the key to the women's entrepreneurship. This is despite of limited progress regarding entrepreneurial potential.

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