

**More and Better Jobs for Women: Women's Empowerment Through Decent
Work in Turkey**

**A BETTER PRACTICE FOR PROMOTING
WOMEN'S ENTREPRENEURSHIP THROUGH
NEW ENTREPRENEUR TRAINING
PROGRAMMES**

Aslı ÇOBAN

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2018

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First published 2018

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Çoban, Asli

A Better Practice for Promoting Women's Entrepreneurship through New Entrepreneur Training Programmes / Asli Çoban; International Labour Organization, ILO Office for Turkey. - Ankara: ILO, 2018
ISBN: 978-92-2-030809-7 (print)
ISBN: 978-92-2-030810-3 (web pdf)

"new impression [+ 2018]"

International Labour Organization; ILO Office for Turkey

women workers / entrepreneurship / gender mainstreaming / training programme / role of ILO / Turkey

ILO Cataloguing in Publication Data

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Printed in Turkey.

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Introduction

This study was prepared in 2014 as a part of the ILO-ISKUR Project for More and Better Jobs for Women Women's Empowerment through Decent Work in Turkey. It specifically aims to critically evaluate the existing new entrepreneurship training services through employing a gender perspective and to outline the entry-points for creating a better practice.

Although entrepreneurship training services are now being offered by a wide range of institutions and organisations (universities, institutes, civil society organisations, business associations), KOSGEB (Small and Medium Enterprises Development Organization) is the authority responsible for the accreditation of those services. KOSGEB sets the standards for training programme coverage, duration, and certification conditions for trainers, and together with ISKUR, holds the largest budget allocated for the provision of entrepreneurship training services. For this reason, this study takes the standard KOSGEB new entrepreneur training programme as a model and paradigm steering the entrepreneurship training practice in Turkey.

The field study was conducted in the four pilot provinces of the Project namely Ankara, Bursa, Istanbul, and Konya. In each province, the institutional environment was evaluated through interviews with the representatives of ISKUR, KOSGEB and of the relevant organisations like chambers of commerce and professional organisations.¹ In order to figure out how additional services (mentoring, incubation services and others) can be integrated to training services, some of the notable agencies and institutions providing those services were also contacted and interviews were held with their representatives. Two other groups of interviews were designed in an in-depth fashion and held with former trainee women (10 interviews) and trainers (6 interviews). The in-depth interviews with former trainees and trainers took place in Ankara (with the exception of one trainer in Konya).²

The data were interpreted to reveal the gender perspectives embedded in the design and implementation methodology of existing training programmes, and the possibilities for achieving a more effective and inclusive practice, especially for boosting women's entrepreneurship. In this vein, a general SWOT analysis was conducted, followed by independent evaluations of the service provision methodology, curricula and training methodology. The final section outlines the routes of intervention for bettering entrepreneurship training practice for women.

¹ ISKUR entrepreneurship training programmes are delivered by cooperating institutions and organisations, and implemented in the same manner in all provinces.

² See the Appendix, for detailed distribution of the interviews by institutions and organisations.

1. General Entrepreneurship Training in Promoting Women's Entrepreneurship in Turkey: Overview

Entrepreneurship is not a gender-neutral phenomenon. A gender lens is a must in making generalisations on the nature of entrepreneurial behaviour and in the identification of the optimal occupational-entrepreneurial profile for potential entrepreneurs. Public policy for entrepreneurship promotion also ought to be seen through a gender mainstreaming understanding in order to effectively cater to the needs of women entrepreneurs and entrepreneur candidates. Therefore, gender analysis and mainstreaming approach are two vital tools in encouraging the correct type of entrepreneurial behaviour on the part of the women and guiding of the right group of women into the right types of entrepreneurial activities, and would provide methodological efficiency in the devising and provision of the related support services.

In a number of recent publications, the situation of women's entrepreneurship in Turkey has been evaluated.

The Global Entrepreneurship and Development Institute (GEDI) regularly reports the situation in various countries on the basis of the GEDI and Gender GEDI Indexes. Turkey's worst performances in the indexes of GEDI are in the areas of gender, networking and opportunity entrepreneurship.³ In the 2014 report, prepared in collaboration with DELL Women's Entrepreneurship Network, the Institute points out that there is a striking gap between Turkey's performance in the general GEDI index and its performance in the Gender GEDI index. In the GEDI index, Turkey performs well in comparison with its performance in the Gender GEDI index. In the former, Turkey ranks 12th amongst 30 countries, and only 18th in the latter. Furthermore, this gap tends to get larger with economic growth. Hence, not only do women lag behind men in entrepreneurship outcomes but this situation is aggravated by economic growth.

Turkey performs 'moderately' well in the Gender GEDI index. Common features of that moderate performance category countries all correspond to characteristics of the Turkish case: Opportunities of access (to entrepreneurship) are good, but the results in women's representation in entrepreneurship and leadership positions are disappointingly low; levels of tech enterprises and growth-oriented female enterprises are also low. Higher percentage of die-hard, privileged and reluctant entrepreneurs and low share of promising and potential entrepreneurs are significant.

GEDI results measure the country performance and policy impact for supporting 3rd and 4th group entrepreneurs. Policy interventions are most effective in promoting entrepreneurial activities of those groups. These groups constitute the "melting middle", the category that responds the most efficiently to public policy:

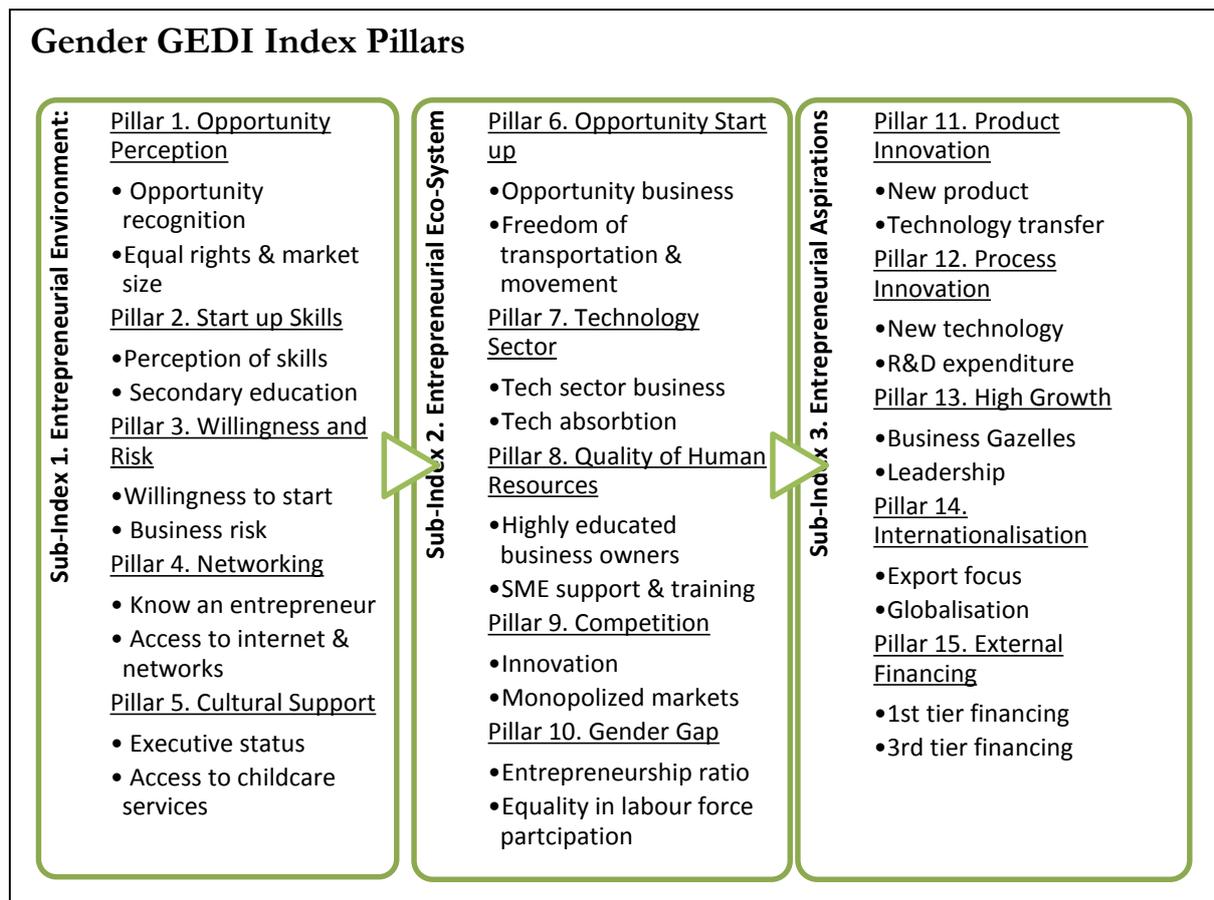
- 1. Privileged entrepreneurs: They enjoy superior access to socio-economic and business-based networks and resources, and public policy has no significant effect on them.*
- 2. Die-hard entrepreneurs: Being born-entrepreneurs, they start at a very early age with entrepreneurship and continue regardless of the conditions. Public support policy has a limited effect on them, but is still relevant in increasing their growth potential, if appropriate policy is pursued.*
- 3. Promising entrepreneurs: They are high profile entrepreneurs with relevant qualifications and they are still at the initial phases of their entrepreneurial plans/businesses. Public support policy has the most significant impact on this group.*
- 4. Potential entrepreneurs: They are high-profile and not yet initiated entrepreneurs. Public support policy will have a significant impact on them.*
- 5. Reluctant entrepreneurs: They start up due to non-existence of other income generation activities and are ready to leave when other alternatives appear. They come close to the group defined as "necessity entrepreneurs".*
- 6. Resistant non-entrepreneurs: Even when no other alternative of income generation is in sight they do not consider entrepreneurship as an alternative.*

(GEDI (Global Entrepreneurship and Development Institute) & DELL Women's Entrepreneur Network (2014) The Gender Global Entrepreneurship and Development Index: A 30 Country Analysis of the Conditions that Foster High-Potential Female Entrepreneurship.)

³ See country summary evaluation of GEDI for Turkey: <http://www.thegedi.org/countries/turkey>, 13.10.2014

SEECEL (South East European Centre for Entrepreneurial Learning) Women Entrepreneurship Indicators Programme reveals that Turkey performs comparatively poorly concerning the main indicators such as "gender composition of employers and self-employed", "disaggregated ratio of women entrepreneurs by sectors and enterprise scales", "employee numbers of women entrepreneurs", "start-up/closure numbers for women's enterprises", and "life duration and employee increase ratio of women's enterprises". Existing women-owned enterprises are smaller in scale, slower in growth/expansion, and more prone to business failure compared to men-owned enterprises. Data shows that, despite the comparative equality in access opportunities, women's representation and performance in entrepreneurial activities is not satisfactory in Turkey. Thus, there are some significant inhibitors working against women's entrepreneurship activities, which cannot be explained by policy and regulation-based entrance barriers or inequality in opportunities. Such a situation calls for an in-depth analysis of women's entrepreneurship with institutional and sociological aspects, and a better monitoring and evaluation system for the existing policies. Overall, supporting women's businesses at start-up, settlement, expansion and exit stages can only be achieved through more active, more targeted, tailor-made and evidence-based public policies. In light of that evidence, entrepreneurship training, too, needs to be designed and presented in a customized manner in line with the different needs of specific target groups and be a functioning part of active labour market policies. Effectiveness of services that are generic, subject to mass scale management and provision, and that are not linked with other active policies shall remain to be questionable. Monitoring and evaluation mechanisms should be set as well to feed the evidence based policy development process.

Table 2. Gender GEDI Index Pillars [tablo numaralandırması 2 ile başlıyor; tablo 1 silinmiş]



SEECEL (2014a)⁴ has identified certain indicators for the evaluation of women's entrepreneurship in particular countries. They are (1) policy support framework for women's entrepreneurship, (2)

⁴ The Project Women Entrepreneurship in South Eastern European Countries was initiated by the partnership of SEECEL (South East European Centre for Entrepreneurial Learning) and financial support of SIDA (Swedish International Development Cooperation Agency). The Turkish stakeholder in the project is KAGIDER.

institutional support for policy development, (3) networks for sharing good practice, and (4) women's entrepreneurship training. The report does not provide a numeric evaluation and ranking of country practices. However, concerning women's entrepreneurship training in Turkey, the report elaborates that though training is in place and widely delivered by multiple organisations, monitoring and evaluation of its efficacy is not systematic and largely ad hoc (SEECCEL, 2014:55,56). Turkey stands among the most poorly performing countries in the "women's entrepreneurship training" sub-index⁵ (OECD, 2012). Within the framework of the 4th indicator developed by the initiative of SEECCEL (2014), the group that Turkey is in, is described to be at Level 1. What policy environment that performance corresponds to can be discerned (Table 3). Women's entrepreneurship has not yet been considered as a specific policy area among policy makers. Non-systematic public policy support and ad hoc initiatives are significant characteristics of the support policies in the country. Lack of follow up, monitoring and evaluation mechanisms for support services is the natural consequence of the general situation.

Table 3. SEECCEL 'Women's Entrepreneurship Training' Indicator

Indicator 4: Women's Entrepreneurship Training		
Rationale: Entrepreneurship training for women increases their contribution to national economic growth and employment		
Objective: Establishment of a national support framework for training of women entrepreneurs with economic and financial literacy included		
Level 1	Level 2	Level 3
Training provision is not subject to systematic evaluation, except some ad hoc examples	With the participation of national stakeholders, Thematic Working group for training and mentoring established and operational and responsible for strategic piloting	A formally established cross-stakeholder group has agreed on a set of policy provisions and an action plan, including budgetary allocation, for WE training.
Level 4 Systematic WETNA is operational on regular basis (or at least on biannual basis) A national report on entrepreneurship, with a dedicated chapter on entrepreneurial training and mentoring for women entrepreneurs, based on the Training Need Analysis has been published At least 35% of the participants in publicly supported training and mentoring are women	A national cross-stakeholders group (government, private sector, civic interest groups) meets to discuss issues and options for inclusion of women's entrepreneurship training and mentoring within national policy	The Thematic Working group has provided a special chapter/subject on training and mentoring and WETNA conducted within policy
	Level 5	
	All training actions defined within an on-going Government Programme on women entrepreneurs are being implemented or have been complemented	
	Within the target of 40% of participants in publicly supported training and mentoring being women. Data on women's entrepreneurship and on training and mentoring of women entrepreneurs is included in annual report of national statistics Office.	

The general objective of the Project is, based on the European Small Business Act, supporting women's entrepreneurship in South Eastern Europe through public and private sector collaboration, primarily including funders, governments, civil society organisations and international organisations, encouragement of the blue print policy implementations and capacity development at the national and regional level for women entrepreneurship organisations and networks. In this vein, the Project aims to conduct training needs analysis, identification of good examples and preparation of training contents. Two reports on Training Needs Analysis and Entrepreneurship Indicators have been prepared in the scope of the Project.

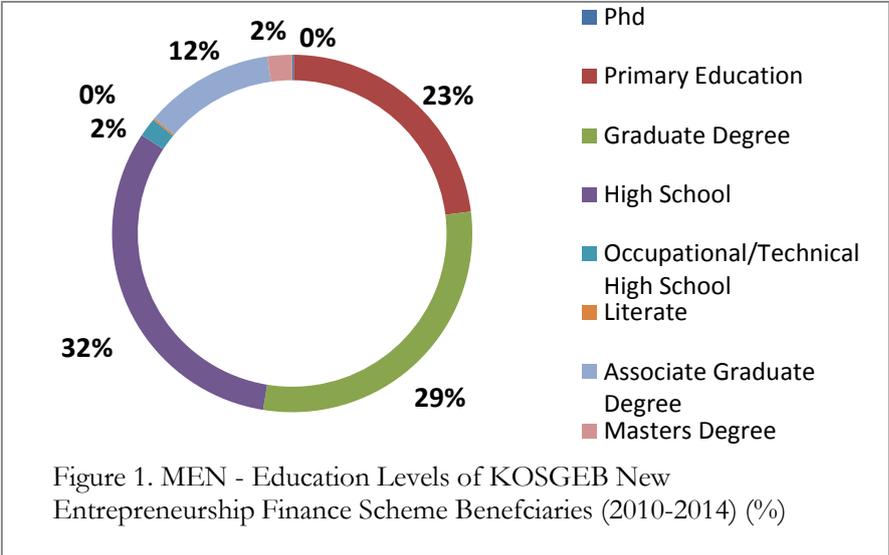
⁵ In the other subsections, Turkey's performance is slightly better, with a grade of 2.25 in overall performance, and ranking 2nd lowest after Kosovo:

- | | |
|--|-----|
| (1) Policy Support Framework for promotion of women's entrepreneurship | 2.5 |
| (2) Training for Women's Entrepreneurship | 1.5 |
| (3) Financing for Women's Entrepreneurship | 2.5 |
| (4) Networking for Women's Entrepreneurship | 2.5 |

In another study by SEECCEL (2014b) on training needs analysis for women entrepreneurs, Turkey is again included in the analysis. The report findings are based on the interviews with 235 women entrepreneurs from Turkey. According to the report, in Turkey, those women SMEs are generally micro and small enterprises; women entrepreneurs leading them are overwhelmingly between the ages of 30 and 40; they are optimistic in self-reported business performance; in finance, they depend largely on private investment, but also mention a good share of NGO finance; perceived availability is highest for national financial services; bank guarantees are the next most popular alternative financial tools following bank loans; importance of human resources training is recognized and related budgetary allocation is satisfactory.⁶

A World Bank study on women's entrepreneurship in Turkey (2014) also points out that women entrepreneurs are younger, more educated, less frequently urban, more probably single and without children and they have shorter durations in business than male entrepreneurs. This study quickly summarizes the driving and hindering factors important for women entrepreneurs.

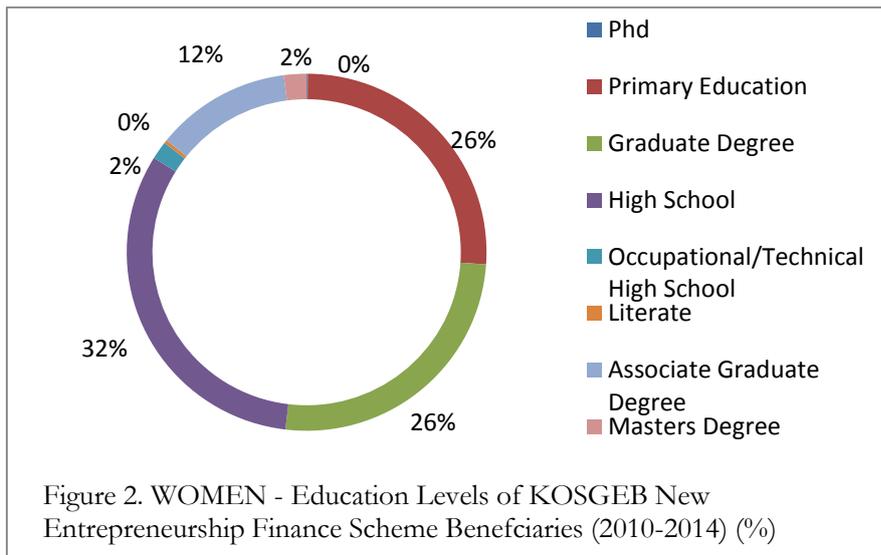
The comparatively young age of women entrepreneurs here, is not accompanied by a low level of education, but can be read as evidence of either a recent surge in the number of women entrepreneurs or a high rate of business closures for women-owned businesses. In the data provided by KOSGEB regarding the education Level of new entrepreneur support programme beneficiaries, the education Levels of newly supported women entrepreneurs are slightly lower than men in the same category.



When the conclusions of these different studies are evaluated together, and the negligible sampling differences are ignored,⁷ we can deduce that entrepreneurs with higher education levels are more likely to keep their businesses running for longer. The shorter lifespan of women's enterprises may also be indicative of relatively recent increase in the number of women starting up their own businesses.

⁶ Aggregate data, not differentiated by country level, shows that those women are predominantly higher education graduates or master and PhD holders; women with lower education levels tend to engage with entrepreneurship more, for the reasons of "inheriting a business" and "having no better choices for work"; women with higher educational degrees suggest much more frequently that their reason for entrepreneurship is "to be independent" and less frequently that they "inherited a business" or "have no better choices for work"; opportunity entrepreneurship is distributed evenly between women entrepreneurs of different education levels; the education Level of employees rises as the enterprises gets smaller in size.

⁷ KOSGEB support does not cover start-ups in some female-dominated sectors like agriculture, education and child care.



In urban areas, the likelihood of women becoming entrepreneurs drops significantly, although education levels of women rise. The following hypotheses can be reached upon this finding, though a separate detailed study needs to be conducted to test them:

(1) If paid work alternatives are more and better in urban areas (and if women in rural areas are generally "necessity entrepreneurs" and/or own-account-workers with undesirable earning and employment conditions) women may not "choose" to become entrepreneurs in urban areas.

(2) If the reconciliation of household life and responsibilities with working life is more difficult in urban areas, women might choose not to work, and this would keep the numbers of women entrepreneurs just like other groups of employed, low. This reasoning is substantiated by the differential labour force participation and employment rates of women in rural and urban areas in Turkey.⁸

According to the World Bank study (2014), women entrepreneurs are also concentrated in a limited range of sectors, primarily including "financial and insurance activities", "health and social services", "education", "other services".

⁸ Labour force participation rates of women are notably lower in urban areas compared to rural Turkey:

Labour Force Participation Rate of Women by Age Group, 2013 HLFS (%)											
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
Urban	14.3	39.2	40.6	40.3	39.8	37.1	28.3	17.5	10.3	5.5	1.7
Rural	21.4	40.2	43.9	44.3	49.8	53.1	50.5	45.1	39.3	31.7	11

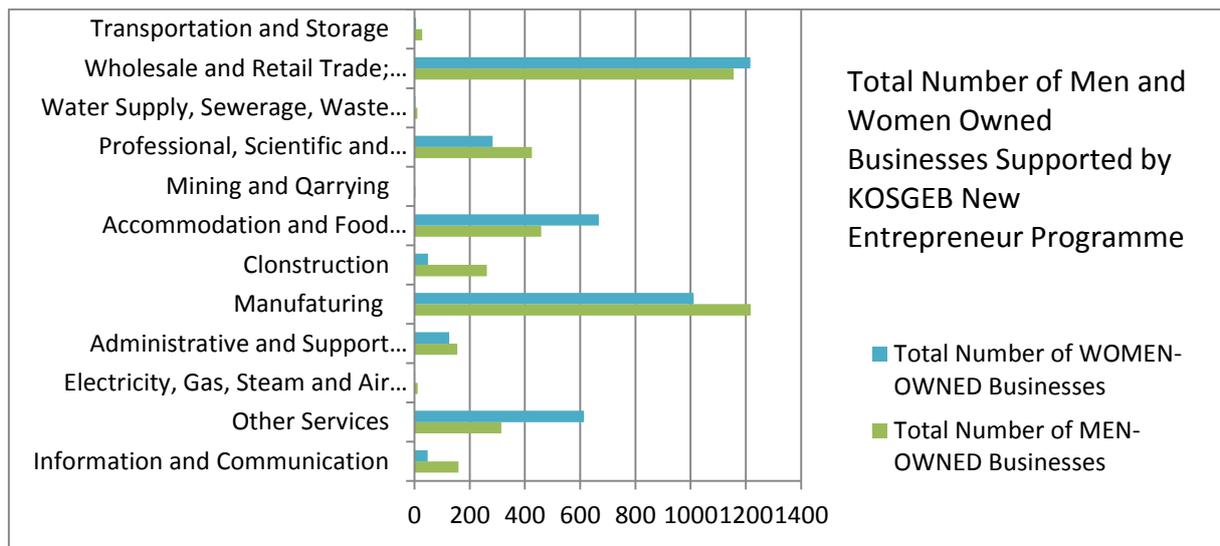


Figure 3. Cumulative Number of Start-Ups Supported by KOSGEB New Entrepreneur Grant/Credit Programme, (2010-2013) (Number).

As can be seen in Figure 3, women's KOSGEB-supported start-ups are concentrated in the sectors of wholesale and retail trade, manufacturing accommodation and food services and other services. Though gender-disaggregated data on the detailed sectoral distribution of men and women-owned businesses (not limited only with those supported by KOSGEB) would better serve the purposes of deciding on whether the picture presents a typical gender segregation of sectors and occupations, a higher representation of women in particular services (trade, accommodation and food, other services) and of men in professional and occupationally qualified sectors (professional, scientific and technical services, information and communication, administrative and support services) according to KOSGEB data constitutes an indication of such a situation.

The World Bank report (2014) stresses that in 2008, growth performance of female-run firms outcompeted male-run firms, ranking higher than the average of the firms in Europe and Central Asia (ECA) countries and the global average. Women employers earn more than women in paid employment but if the definition of entrepreneurship is enlarged to cover own-account workers, this is not valid, as women own-account workers earn less than women in paid employment.⁹ Male own-account workers, however, earn as much as wage-earning men.

This shows that for men, own-account work could be made a subject of choice on a number of different grounds, including higher earnings. However, for women, it is chosen partly due to lack of paid employment alternatives and due to a probable need to trade pay/wages with flexibility of some kind, in search of work-family balance. Thus, for women, own-account work is not a well-paying option for employment. Therefore, it is crucially important to keep necessity entrepreneurship, which generally emerges as own-account work for women, as also highlighted in the GEDI country profile of Turkey.¹⁰

For women-owned enterprises supported by the KOSGEB new entrepreneur grant programme, there is no proper data on the size of those female-run enterprises (number of employed, amount of equity capital and turnover), the type of finance complementing KOSGEB support, survival/closure rates for the first 3 and 5 years, and whether they are driven by their technology-innovation, productivity or factor-use superiorities. Unfortunately, those are the most important indicators for assessing the success of the new entrepreneur training programmes and the grant schemes.

In conclusion, for women entrepreneurs' performance, the main problems concentrate in the area of high turnover rate (short lifespan) of women's businesses and necessity entrepreneurship. In the area of women's entrepreneurship support and promotion, lack of systematic and integrated service provision, lack of labour market guidance services, dominance of ad hoc initiatives and lack of monitoring and evaluation systems and a concomitantly limited area of evidence-based policy making restrains the policy impact and policy effectiveness.

⁹ A female own-account worker earns on average about 45% of a male OAW's earnings.

¹⁰ For the GEDI profile of Turkey, see: <http://www.thegedi.org/countries/turkey>

2. Field Study and Evaluation of Existing Entrepreneurship Training Programmes in terms of Women's Entrepreneurship

2.1. Pilot Provinces and Research Findings on Institutional Policies for Promoting Women's Entrepreneurship

This section provides brief statistical data on the employment profile of the pilot provinces of the Project¹¹ and presents an evaluation of the dominant institutional approaches to women's entrepreneurship in those provinces.

Table 4. Labour Force Participation Rates of Women and Men by Age Group, 2013 (HLFS¹²)

Labour Force Participation Rates by Age Group (2013) (%)								
Age Group	TR10 Istanbul		TR41 Bursa- Eskişehir- Bilecik		TR51 Ankara		TR52 Konya- Karaman	
	M	W	M	W	M	W	M	W
15-19	32	18	33	19	25	8,8	45	18
20-24	73	48	73	48	70	35	75	30
25-34	96	43	95	43	95	44	93	37
35-54	88	32	86	37	89	34	88	34
55+	26	4,3	30	8,9	29	5,2	35	10

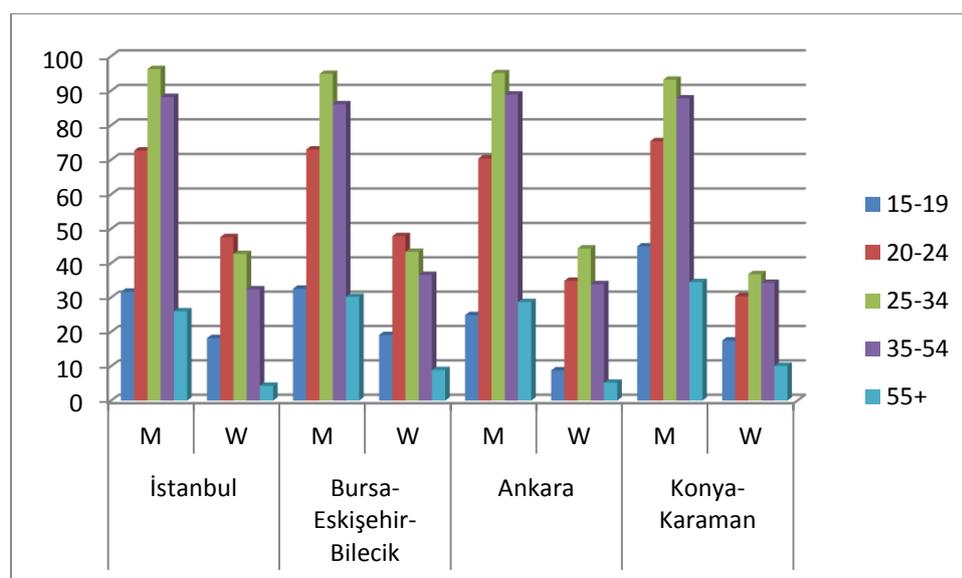


Figure 4. Labour Force Participation Rates by Age Group, 2013 (HLFS) (%)¹³

Presented in the table and the figure above, labour force participation rates of women are highest in the age group 20-25 in Istanbul and TR41 region, and in the age group 25-34 in Ankara and TR52 region.

In the high-employment provinces of Istanbul and TR41, and agriculture-rich TR52 region, labour force participation of women between ages of 15-19 are quite high compared to Ankara. Labour force participation rates of women with high school education are lower in Ankara and the Konya-Karaman

¹¹ In both TR41 region (Bursa-Eskişehir-Bilecik) and TR52 region (Konya-Karaman), pilot provinces (Bursa and Konya) can be examined with the main indicators regarding women's social condition, since in both cases the pilot provinces are dominant in population and similar in social conditions to the other provinces in the region. Populations of the provinces are as follows, as of 2014 (TURKSTAT): Bursa 2,787,539; Eskişehir 812,320; Bilecik 209,925; Konya 2,108,808; Karaman 240,362.

¹² HLFS: Household Labour Force Survey.

¹³ The report used TURKSTAT 2013 data. TURKSTAT adopted methodological changes in 2014 for labour statistics. The time series on basic labour indices were updated retrospectively to January 2005 to ensure commensurability of the new series with the old. The newly published series dropped urban-rural and gender distinctions.

region, and the difference between rates of women with high school education and those having higher education is biggest in those provinces.

The lowest labour force participation rates of women are seen in Konya-Karaman. The region also has the widest gap between rates of women and men in labour force participation for all age groups. In the region, women above the age of 55 present an extraordinarily high labour force participation rate.

Table 5. Labour Force Participation Rates of Women and Men by Education Level, 2013 (HLFS)

Labour Force Participation Rates by Education Level (2013) (%)								
Education Level	TR10 Istanbul		TR41 Bursa- Eskişehir- Bilecik		TR51 Ankara		TR52 Konya- Karaman	
	M	W	M	W	M	W	M	W
Illiterate	32	5,8	22	9,9	18	5,4	18	13,9
Below High School	71	20	64	24	66	16	69	26,1
High School and Equivalent	75	38	79	40	73	29	75	26,5
Higher Education	88	75	85	73	83	71	88	69,2

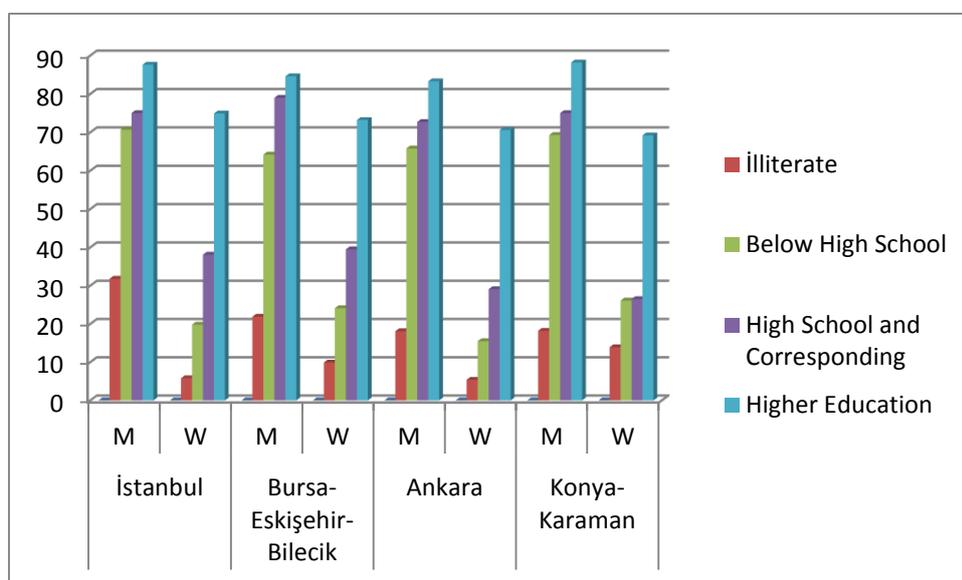


Figure 5. Labour Force Participation Rates by Education Level, 2013 (HLFS) (%)

In all the regions, women with higher education show the highest labour force participation rate. While second highest rates belong to women with high school education, in Konya, the difference between the performance of high school graduates and those below that level of education is not significant. Literate women with below-high-school-level education show the highest labour force participation rate in Konya. This is partly because, 51 percent of women's employment still takes place in the agriculture sector where high school education does not create any advantage.

Table 6. Unemployment Rate by Age Group, 2013 (HLFS) (%)

Unemployment Rates by Age Groups (2013)								
	TR10 Istanbul		TR41 Bursa- Eskişehir- Bilecik		TR51 Ankara		TR52 Konya- Karaman	
	M	W	M	W	M	W	M	W
15-19	17	26	11	14	16	43	7	6,9
20-24	18	20	11	23	16	35	10	16

25-34	8,1	14	6,5	11	7,8	16	5	8,5
35-54	8,3	12	4,2	6,1	5,5	11	3	2,3
55+	13	11	2,4	0,8	6,6	1,3	2	0,2

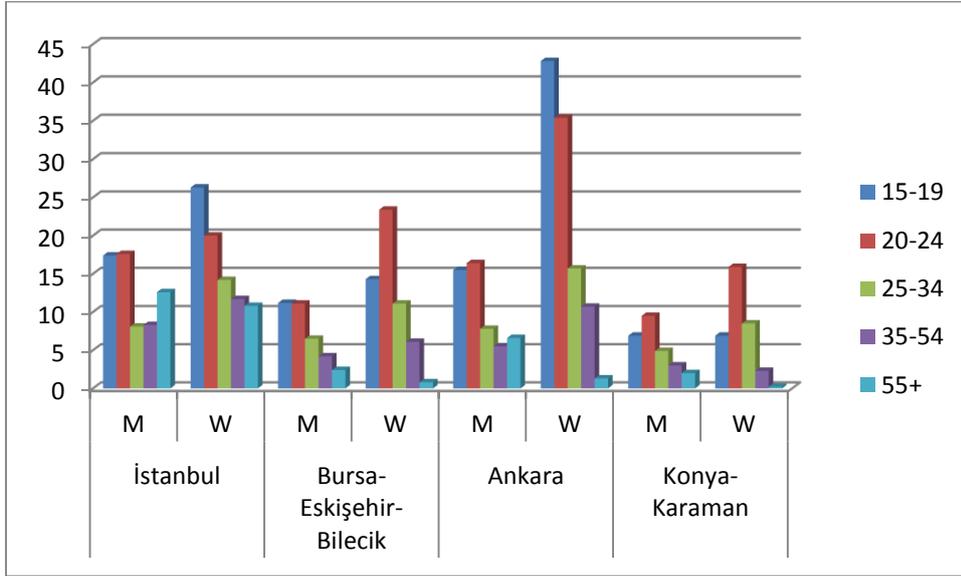


Figure 6. Unemployment Rate by Age Group, 2013 (HLFS) (%)

Unemployment rates show that the highest levels belong to the women in the 15-24 age group in Ankara. That figure corresponds to the highest youth unemployment rates for women. In general, the older the age of women, the lower their unemployment rates. The highest unemployment rates for women aged 55 and over are observed in İstanbul.

Unlike men, women between 15 and 19 also have very high rates of unemployment; rates surpassing the unemployment level of the women in the 20-24 age group.

Table 7. Unemployment Rates by Education Level, 2013 (HLFS) (%)

Education Level	TR10 İstanbul		TR41 Bursa- Eskişehir- Bilecik		TR51 Ankara		TR52 Konya- Karaman	
	M	W	M	W	M	W	M	W
Illiterate	22	12	9	1,1	22	11	3	0,3
Below High School	11	16	6	6,8	8,7	17	4	3,4
High School and Equivalent	7,8	18	6	14	7,1	23	5	15
Higher Education	8,6	12	5	14	6,6	13	4	11

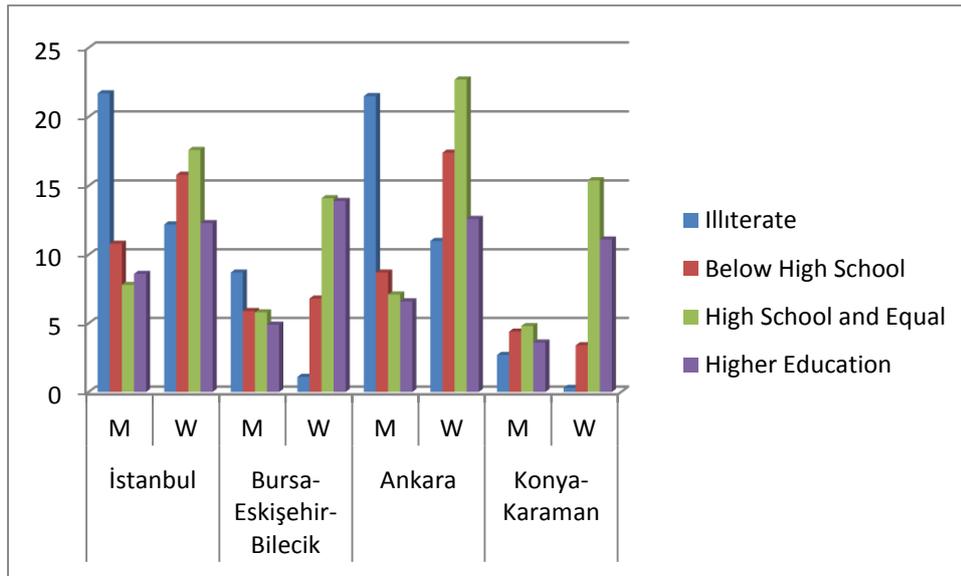


Figure 7. Unemployment Rates of Women and Men by Education Level, 2013 (HLFS) (%)

High-school-graduate women show the highest unemployment rates. It needs to be remembered that women in the age group 19-24 are most likely to be unemployed and that this is the age group overlapping with post-high-school-graduation years.

The highest unemployment rates for women with higher-education are observed in TR41 region.

The figures, in general, indicate that for women high school graduates or those holding more advanced education Levels, the transition from school to employment is problematic.

Table 8. Employment Rates by Status at Work, HLFS 2013 (1000)

	Waged or Casual Employee	Employer or Own Account Worker	Unpaid Family Worker	Total
TR10 (Istanbul)- 2013				
Men	2.687	647	17	3.351
Women	1.169	109	30	1.308
TR41 (Bursa, Eskişehir, Bilecik) - 2013				
Men	741	200	34	975
Women	296	35	78	410
TR51 (Ankara) - 2013				
Men	979	215	17	1.212
Women	390	36	30	455
TR52 (Konya, Karaman)				
Men	327	184	36	546
Women	89	26	97	212

Table 9. Unemployment Rate by Status at Work, HLFS 2013 (%)

	Waged or Casual Employee	Employer or Own Account Worker	Unpaid Family Worker	Total
TR10 (Istanbul)- 2013				
Men	80,2	19,3	0,5	100
Women	89,4	8,3	2,3	100
TR41 (Bursa, Eskişehir, Bilecik) - 2013				
Men	76,0	20,5	3,5	100
Women	72,2	8,5	19,0	100
TR51 (Ankara) - 2013				

Men	80,8	17,7	1,4	100
Women	85,7	7,9	6,6	100
TR52 (Konya, Karaman)				
Men	59,9	33,7	6,6	100
Women	42,0	12,3	45,8	100

Though only a hypothesis, entrepreneurial activities of women with below-high-school-level education can be considered to be necessity entrepreneurship or employment in family enterprise, and those belonging to women with higher education degrees to be opportunity entrepreneurship. In all of the 4 provinces, women's entrepreneurial activity is concentrated in the "educated below-high-school level" education group. This situation is especially significant in TR41 and TR52 regions. In Istanbul and Ankara, entrepreneurial activities of women with high school and higher education degrees are also noteworthy for its difference with the others (HLFS, 2013). If the hypothesis associating lowly educated women entrepreneurs with necessity entrepreneurship and that of highly educated with opportunity entrepreneurship has an explanatory power, we may deduce from the statistics that in Istanbul and Ankara, women's opportunity entrepreneurship has a meaningful share in the labour market. However, the share of necessity entrepreneurship continues to define a significant overall weakness, as reported by the GEDI report (2014) as well.

2.2. Policy Approaches to Women's Entrepreneurship

There are a number of approaches to women's entrepreneurship policies, held by different institutions and organisations. We may categorize those approaches as follows:

(1) Poverty alleviation: This approach supports income generation activities of poor women and makes use of microfinance mechanisms.

(2) Employment and Socio-economic Development Approach: This approach prioritizes employment generation, regardless of whether those employment increases take place in high-tech, innovative or high-growth enterprises. Conventional support mechanisms, financial and technical support and training are the common tools in the approach. Public employment institutions, Chambers of commerce and industry, development agencies, other organisations working on socio-economic development, and SME support institutions are among the main stakeholders of the approach.

(3) Efficiency Approach: This approach supports channelling of the policy and service resources of public and private sector into the promotion of high growth, innovative and technologically competent enterprise development and observes the efficiency in the scale of employment, professional-technical and technological competency, and added value of innovation, produced by those enterprises through the invested efforts and resources. University-business collaboration policies, technology commercialisation programmes and training, techno parks, laboratories, venture capital practices, business angels, and investor matching programmes are the most commonly used tools of support.

For ISKUR, incorporation of an employment-oriented approach to entrepreneurship promotion policies is essential, as rightfully indicated by ISKUR representatives. ISKUR is trying to figure out the roadmap to a mature employment approach for entrepreneurship support services.

In interviews with public institutions, NGOs, trainers and training participants in the provinces of Istanbul, Bursa, Ankara, and Konya, the following conclusions were reached regarding the prevailing perspectives on women's entrepreneurship:

2.2.1. Istanbul: A hub for internationally networked civil initiatives, informed by employment and efficiency perspectives, on the promotion of women's entrepreneurship

Being the capital of business support services of all kinds in Turkey, Istanbul also hosts diverse and large-scale civil initiatives for the promotion of women's entrepreneurship. KAGIDER Business Development Centre and the NGOs other programmes and projects, women entrepreneurship programmes of the universities including Özyeğin and Sabancı University, and KOSGEB Pendik KISGEM (Women's Business Development Centre) (now serving with the support of the Municipality)

are among those initiatives. Within the scope of the interviews, those categorized by their employment approach to women's entrepreneurship are as follows:

TISVA (Turkey Foundation for Waste Reduction), TURKCELL, Turkey Grameen Microfinance Programme, "Women Power in Economy": This programme started in 2012 as an entrepreneurship support programme with multiple services including microfinance and entrepreneurship training. Now, only the microcredit programme is running. Within the scope of the programme, special modules for rural women's entrepreneurship training were prepared and used. This programme is an example of the poverty alleviation approach in the promotion of women's entrepreneurship.

The European Bank for Reconstruction and Development, "Women in Business" Programme:¹⁴ This programme aims to provide finance, know-how, and business counselling to women-owned SMEs. In line with this objective, the Bank allocated 300 million Euros of funding to Turkey to be used by partnering financial organisations. Recently, Garanti Bank has used this funding to provide loans to women entrepreneurs. Within the scope of the programme, a credit guarantee fund was established to facilitate the functioning of the borrowing process. Under this loan programme, women will be able to use loans without collateral.

Özyeğin University-Women Entrepreneurship Centre, "10,000 Women Entrepreneurs" Project: Being part of the global Goldman Sachs Project of the same name, this project aims to train women entrepreneurs in business and management and give them new skills. In the first term of the project, the Women's Entrepreneurship Centre of the University experimented to include women entrepreneur candidates, but later the programme went on only to include women entrepreneurs on the grounds of concerns for effectiveness. Selection criteria developed in the project have been very successful and the European Network of Mentors for Women Entrepreneurs has modified and transferred the methodology to its mentee selection process. The training models also appear to be good examples. The project was completed in end 2014.

KAGIDER - Business Start-up training programmes of KAGIDER have been delivered in Istanbul centre of the organisation for years, and the project for moving the training online is expected to be concluded soon. E-training will also cover multiple stages and will be certified by KAGIDER.

Pendik KISGEM: Since 2008, the Centre has been successfully serving women entrepreneurs. There is significant accumulated experience and knowledge in the centre with regards to entrepreneurship support.

2.2.2. Bursa: Promising harmony of institutional perspectives on women's entrepreneurship from an employment approach

In all the interviews held with institutions and businesswomen organisations, a harmony between the approaches of organisations is significant and Bursa seems to be ready and waiting for a fruitful collaboration between those actors. The following points were highlighted in the interviews:

Bursa does not lack role-model women; on the contrary, their visibility is quite strong. However, glass ceilings constitute a hindrance, preventing women's promotion beyond middle management levels and advancing their micro-small businesses.

Institutions dealing with entrepreneurship and entrepreneurship support services (ISKUR, KOSGEB, Chamber of Commerce, BUIAD) all have considerably well-developed perspectives and awareness on the nature of the issue, which requires the provision of multiple services (not just training) in an integrated fashion. In that vein, counselling, mentoring, financial support and matching are services that must definitely be offered in tandem with entrepreneurship training.

Institutions do not only approach women's entrepreneurship as an issue of employment, but also link it with equality and women's empowerment.

¹⁴ The Programme for Financing and Counselling Support to Women's Enterprises is financed under EU IPA funds, and implemented in cooperation of EBRD and ISKUR. The 300-million-Euro fund allocated by EBRD under the programme is made available as soft loans to women's SMEs through national banks. A certain guarantee fund has been established with EU funds and national contribution. Further, it provides technical consulting, mentoring and training services to women's SMEs for business development. The programme is nationwide.

BUIKAD (Bursa Association of Businesswomen) is an active and effective NGO with 150 women members who are owners or managers of businesses in Bursa. The organisation is in productive cooperation with Nilüfer Municipality. Previously their activities included the provision of coaching to university students, seminars, and meetings, and they organise an annual competition and award ceremony for women successful in business life.

In all of the interviews in Bursa, mentoring has been identified as the missing element of the service mix in similar contexts. All the interviewees mentioned that they recognized the importance of mentoring and have made several attempts towards establishing a working mechanism of mentoring, but no significant progress has been made. As elaborated, this is closely related to the confusion about the service, since mentoring does not mean the transfer of technical business knowledge but rather the soft skills of entrepreneurship and management. Thus, operationalized correctly, mentoring would not cause a breach of the principle of competition. The correction of this misunderstanding about the service requires intensive awareness-raising efforts among business circles.

Concerning entrepreneurship training, the most important problems is the inconsistent quality of training due to the varying capacity and effectiveness of the service-providing companies and professionals. A monitoring and evaluation system, feeding a rating system for assessing the performance of service-providing parties in turn is a pressing need to standardize the quality of training.

The design of an integrated strategy for women's entrepreneurship support and piloting in a project would contribute to the already promising capacity of the institutions towards coordination and collaboration.

2.2.3. Ankara: Perspectives of public institutions and the problem of figuring out a service provision model based on the employment perspective

Public institutions have their headquarters in the province, and interviews with their representatives illuminate the dominant institutional approach towards policies and their implementations in the area of women's entrepreneurship.

ISKUR representatives are aware of the problematic nature of addressing the demands of differentiated groups of women-entrepreneur candidates. The large-scale provision and generic content of entrepreneurship training, however, troubles the institution in realising this policy target. The reasons behind this problem can be listed as follows:

- (1) Undifferentiated demand for vocational and entrepreneurship training on the part of those applying to ISKUR in seeking jobs: ISKUR's target groups do not clearly identify the difference between vocational development/a waged employment path and an entrepreneurship path they may follow while enrolling on ISKUR programmes.
- (2) The institutional image of ISKUR: ISKUR's target groups include both the unemployed and those who wish to re-organise their work life; and both groups have varying levels of human capital, vocational qualifications and skills. However, the public still has the common perception that ISKUR is still associated with service provision to the low-skilled, low-profile unemployed.
- (3) Daily allowances given to entrepreneurship training participants attract inappropriate groups to the training.
- (4) The perception of women's entrepreneurship as necessity-survival entrepreneurship complicates the creation of an institutional vision for medium or high-profile women entrepreneurship.
- (5) Those applying for entrepreneurship training programmes benefit from job and vocational counselling services; materials are used to identify the enthusiasm of an applicant to participate in entrepreneurship; and interviews are held in cooperation of the representatives of service providing entities and trainers to admit the applicant. Implementing such processes more effectively will improve the selection and categorisation practices and the effectiveness of training programs.

KOSGEB mentioned that the institution had started to offer entrepreneurship support services with the Small Scale Business Development programme financed by the World Bank. In that programme, a business counsellor was working with an entrepreneur candidate on a one-on-one basis for about 80 hours over 8-9 months. Those counsellors were experts and their performance was tied to success

criteria in their contract. It was emphasized that this was a successful model however, it would be unable to respond to the current large demand from applicants. KOSGEB then developed the existing entrepreneurship training model for a larger-scale provision of support services. Since the year 2010, training programmes have been delivered by institutions which have signed a protocol with KOSGEB, instead of being delivered by KOSGEB itself. Problem and opportunity areas highlighted in the interviews can be summarized as follows:

Problem Areas:

- (1) Differing quality of training due to service-providing institutions, firms and experts
- (2) Lack of counselling and mentoring services integrated into the support process
- (3) Lack of institutional reporting and monitoring mechanisms
- (4) Lack of sufficient research on women entrepreneurs
- (5) Failure of the service providers to integrate advanced or special modules for women entrepreneur candidates
- (6) Lack of networking with women entrepreneurs and investors

Opportunity Areas:

- (7) Increase in the number of businesswomen organisations like KAGIDER, ANGIKAD, TOBB Women Entrepreneurs Board and their services for training, mentoring, counselling and networking support
- (8) Increased expertise in the area of entrepreneurship support in the market and universities
- (9) Increased awareness of the entrepreneurship and institutional services of KOSGEB
- (10) Increased number of women entrepreneurs as role models and mentors
- (11) Increasing volume of the services and activities of diverse institutions for the promotion of entrepreneurship, and increased opportunities in cross-institutional or inter-institutional cooperation.

Apart from ISKUR and KOSGEB, Ankara Chamber of Commerce, OSTIM Small Industry Zone Administration and some municipalities like Keçiören and Çankaya have been actively working in the promotion of women's entrepreneurship. Ankara Chamber of Commerce regularly organises entrepreneurship training with above average success rates for trainees starting up their businesses. Keçiören Municipality together with Keçiören TOGEM (Social Development Centre) has organised a project named "1071 Women Entrepreneurs".

2.2.4. Konya: Poverty Alleviation Perspective

As can be understood by the labour force participation, employment and unemployment rates of the province, interviews with the trainers and relevant institutions also reveal that women are considered a secondary labour force in Konya. Women work predominantly in agriculture and at ages before and after the periods of the heavy familial responsibilities of child rearing.

As the education level of women gets higher, the likelihood of their being in waged employment and not in employer/own-account worker position increases as well. This shows, together with agricultural profile of the employment, that own-account work is overwhelmingly dominant in the category of "employer/own-account-worker" and defines an undesirable employment type.

In entrepreneurship training generally, middle or older-age women participants are large in number due to reasons of widowhood and sudden crises of poverty. Their skill level and work experience are either lacking or very limited. Their employment-based mobility in the city is similarly problematic. For those reasons, their best option is deemed to be home-based, small-scale work.

Public and professional institutions, being the main service providers and actors in the entrepreneurship area, consider the issue of women's entrepreneurship in relation with necessity, poverty, women-headed households, generally widowed and middle-aged women's search for income generation means.

Due to daily allowances paid to the participants, ISKUR entrepreneurship training can also be considered a means of poverty alleviation by institutions, service providers and professionals in the field

and this tacit understanding effects the implementation of training, and especially impacts the process of training participant selection.

Konya Chamber of Commerce/Women Entrepreneurs Desk which had been founded by an EU project and now, apart from organising training, seminars and providing counselling for both women entrepreneurs and entrepreneur candidates, also has a small women's cooperative in handcraft production and largely continues its activities through this channel, directs women applicants into home-based production for the cooperative.

Meanwhile, TOBB Provincial Women Entrepreneurs Board seems to undertake more technical and higher-profile roles in supporting women entrepreneurs, for example through counselling and seminars. In practice, the Women Entrepreneurs Desk is the operational representative of the Board.

It has been detected that Women's NGOs seemingly working on the issues of women's employment and entrepreneurship are not active.

Institutions, in general, are sceptical about EU-funded and other internationally supported projects on the grounds of the claim that they produce no sustainable results.

ABIGEM (European Union-Turkey Business Development Centre) Konya organises many training programmes for entrepreneurship. It also serves as an important service provider and a stakeholder.

Entrepreneurship training programmes organised through two methods, namely service procurement and collaboration; with a large majority through cooperation. For those training programmes organised through service procurement, ISKUR entrepreneurship training programmes constitute an important local market for service providing organisations. While the bidders are subject to technical and financial evaluation for the organisation and delivery of entrepreneurship training programmes, as in other provinces, such commercialisation seems to have led to a weakening of the inter-institutional relations, coordination, and cooperation due the and ack of performance assessment for service providers, firms and experts.

The institutional capacity of the agents in entrepreneurship field is quite promising and an integrated cross-institutional restructuring of their services for the promotion of women's entrepreneurship would produce a satisfactory level of effectiveness.

Women with intermediate vocational profiles are successful in starting their own businesses in the retail trade and services areas thanks to the level of urban development in the province.

3. Evaluation of General Entrepreneurship Training Programmes

3.1. SWOT Analysis

Within the context of the research, a SWOT analysis was conducted of existing standard entrepreneurship training. This analysis was carried out in two stages. First, a draft SWOT table was prepared based on a documentary analysis and the evaluations of the researcher; then, the items were tested against the views of the interviewees. A final analysis was reached through grading the items in the SWOT table by the frequency they appear in the interviews and their level of importance attributed by the interviewees.

Table 10. SWOT Analysis for Existing General Entrepreneurship Training Programmes

Strengths	Weaknesses
<ul style="list-style-type: none"> • Large scale provision and modular structure: Possibility of using general entrepreneurship training as the first-tier module of a more advanced programme • Availability and accessibility • Inclusion of Chambers of Commerce in provision of training programmes: integration of a business-focused, hands-on perspective • In-group learning environment for different groups of women 	<ul style="list-style-type: none"> • Misleading media representation, implying that KOSGEB training provides automatic eligibility for KOSGEB new entrepreneur grant/credit scheme • Poor integration with other institutional services of entrepreneurship support and employment • Poor pre-participation guidance and counselling • Weak guidance in the application process concerning KOSGEB grant/credit programmes • Poor monitoring and evaluation • Lack of a robust accreditation system for trainers • Lack of childcare service provision during the training
Opportunities	Threats
<ul style="list-style-type: none"> • Wide-reach of training to diverse groups of women • Possibility of women's organisations being involved in provision and delivery of the training • Possibility of cooperative action between the different actors including cooperation with civil society organisations in the design and provision of training • Nurturing of the possibilities for the intra- and inter-sectoral business partnership for women 	<ul style="list-style-type: none"> • Low number of companies bidding and low competition in the tenders for training service provision • Inadequate announcement of training programmes • Ineffective implementation of trainee-selection methodology • Inability to create a proper learning environment for women in training groups due to uneven human capital and sectoral orientation of their business ideas

3.2. Evaluation of Service Provision

The existing service provision model is based on a three-agent model. Until 2010, KOSGEB was offering training programmes periodically through its own provincial directorates, making contracts with trainers directly. Since 2010, KOSGEB has adopted the method of service via service procurement from other institutions. ISKUR similarly allocates a budget for training and delivers such services through service procurement and cooperation. Apart from KOSGEB agencies and ISKUR, other institutions with a protocol agreement with KOSGEB are also authorised to organise general entrepreneurship training

programmes with certificates. Some organisations have been offering general entrepreneurship training services on an almost continuous basis, because entrepreneurship training services suits their organisational mission, like Ankara Chamber of Commerce.

An increasing number of programmes and participants over the years present a tendency for the mass-scale provision of general entrepreneurship training. A similar tendency may also be identified in the number of accredited trainers and of the firms providing service at the delivery phase. The service volume increased significantly especially after ISKUR stepped into the field.

New training programmes are announced by KOSGEB, ISKUR and other institutions on their websites and by other means. Now, those training programmes are well-known by the public and those interested in them are following the related channels of announcements. None of the interviewed participants, apart from one, mentioned any difficulty in finding and participating in a training programme. However, the most common points of complaint have revolved around the allegedly misleading media coverage of the training. Almost all of the participants stated that they had thought that KOSGEB grant/credit would be paid to them on the condition of their successful completion of the training programme, and they were not informed otherwise, even at the application stage. They explained that clarification was given their trainers (generally only a couple of days later following their enrolment in the programme) and upon that, some of the participants quit the programme. Under the existing implementation, presentations regarding the KOSGEB support system to new entrepreneurs are made by a KOSGEB specialist participating in the programme at a certain stage. However, interviews show that it is necessary to provide more general information before and during the application. At this point, efforts are needed to ensure the delivery of clear information about the entrepreneurship training and KOSGEB grants/credits to applicants and the general public for the better provision of services. Those efforts may include information days for the press, target groups, and general public; the preparation of information packages for applicants; and the provision of information services at the application desk. As such, the application process would support a healthier self-selection process in target groups and applicants.

According to the testimonies of the interviewed participants, a significant number of entrepreneurship training participants seems to have enrolled in the training due to lack of vocational training programmes on offer at that particular time. Such a situation stems from the fact that the demand for labour market training programmes are not differentiated according to consistent individual employment plans, including either waged employment or entrepreneurship and they present rather unsystematic job seeking behaviour. Part of the consequence of that situation on entrepreneurship training is that only a limited number of participants are really oriented and eager to start up their own businesses. The majority are motivated to obtain another degree and the chance of employment via acquiring a KOSGEB certificate. Concerning this problem, improvement of individual career counselling services for the unemployed becomes important. The strengthening of individual career counselling services and better assistance for the unemployed in job searching and career development strategies is vital to remedy this state of non-differentiated demand for public training schemes. Better integration of other employment services such as counselling, guidance and placement with entrepreneurship and vocational training services would also contribute to the solution.

The quality and success rates in the training offered by different institutions, training and consultancy firms and trainers differ radically. In order to monitor and evaluate the practices of those different agents, an assessment and follow up mechanism system is required. In such a system, services provided by different agents can be rated properly.

In this service provision system, generally the same service providers continue to win the tenders and offer training to entrepreneur candidates on a large scale because bidders are limited in number in every province. Additionally, it is of utmost importance to develop a system of monitoring and evaluation, measuring the performance effectiveness and quality of service providers, meaning the institutions actually providing entrepreneurship training. Thereby, it would be possible to increase the effectiveness of training programmes and develop evidence-based policies.

At the local and national level, inclusion of women's NGOs concerned with the issues of work and employment is essential in order to properly diagnose gender-specific needs of women and to understand their orientation towards the training and other support services. National-level women's NGOs like KAGIDER have the accumulated knowledge and experience in expanding the service-base of the entrepreneurship support system. Organisations like KAGIDER, ANGIKAD and TOBB Women Entrepreneurs Board have international connections with worldwide networks. Therefore, they would

help policy makers and those in implementation, in conceptualizing the gender dimension of entrepreneurship, not solely as a local cultural phenomenon (i.e. local difference), but including cross-cultural and internationally accepted dimensions.

At the local level, women's NGOs would have another role: mediating and coordinating the process between service providers and the targeted group of women. In general, for women with limited socio-economic competences, access to public services constitutes a problem in several respects, which renders assistance of local women's NGOs precious. The same issue is relevant concerning the post-application training process and the following period, during which women need to proceed through other phases of business establishment (application to KOSGEB or to banks, renting of workplace, registration in the trade registry, arrangement of other procedures, etc.). Moreover, women's NGOs may be trained in those assistance services as to make up for the gap of guidance and counselling which exists during the start-up process.

The venue of the training programmes is important for participation of women and specific groups of women. In majority of the cases, women evaluate the venue in terms of its easy accessibility and security. Where the difficulty for women's access is identified, special arrangements for transportation need to be included in the service package.

For the selection and grouping of the applicants, a similar form such as the participant form (Form 1) may be used. The form gathers the most important basic information about the applicant and enables the trainer to carry out a quick needs analysis. In the interim periods during the training and after the finalisation of the training, continuous reporting would contribute to the tracking of individual progress and would enhance the identification of further support areas in extra modules in the post-training period.

Applicants can be distributed into training groups according to the criteria of:

- Key competency of the business idea: factor, productivity, or innovation-technology driven
- Sector and sectoral complementarity: those in the same sector and others who in any way work with that sector (as supplier, service provider, and buyer) may be placed in the same group in order to enable a better learning environment and future business partnership.
- Education Level
- Vocational qualifications

Table 11. Participant Information and Evaluation Form for Trainers

Application Level											
Sex	Age	Care Responsibilities	Education Level and Type	Business Idea Clarity Level	BI Sector and Competency	BI Scale/ Type	Experience in the Sector	Skill Level in the Sector	Experience of Entrepreneur	Prior Training Programmes and Additional Qualifications	
Interim Report - I											
Level of Readiness	Possible Enterprise Type	Possible Start-up sector	Recommended Additional Support Services								
Interim Report-II											
Level of Readiness	Possible Enterprise Type	Possible Start-up sector	Recommended Additional Support Services								
Final Report											
Level of Readiness	Possible Enterprise Type	Possible Start-up sector	Recommended Additional Support Services								

3.3. Evaluation of Training Curricula

The curricula of applied general entrepreneurship training are determined by KOSGEB, and include four main modules.¹⁵ The first is an introductory module and covers "testing of entrepreneurship qualifications, exercises of business idea development and creative thinking" (8 hours). The second module is based on the components of business plan development, market analysis, marketing mix, production, management and financial plan development (18 hours). The third module is designed as the applied part of the training. In this module (24 hours), participants are expected to engage in the preparation of a business plan in groups, and on an individual basis. The last module focuses on the

¹⁵ The research was conducted before the curriculum update of 2016; therefore, it was based on the curriculum in effect before 2016.

final preparation of a business plan and covers "writing and presentation of the business plan" (20 hours). KOSGEB regulations accept the addition of other modules to the programme both within the hours of the applied module of the training which is already flexibly defined in the programme and also as extra modules, increasing the total duration of the programme.

Interviews with the training course participants indicate that the first module, which is dedicated to the introduction and testing of entrepreneurship qualifications, business idea development and creative thinking exercises, is generally spent with general descriptions of entrepreneurship and successful business ideas. The skill level of the trainer largely determines the quality of this part of the training. A mixed participant profile in terms of type and sector of entrepreneurship targeted, mixed groups in terms of their socio-economic and gender composition, lack of prior analysis of the group profile, and/or poor skill levels of the trainers result in generic content and teaching technique.

This module is expected to fulfil three important objectives: the first is to provide an introduction to and ensure the satisfactory comprehension of the vision, programme and targets of the training. The second is to prepare the group for training through group formation, mostly using icebreaking techniques. The third is to promote self-testing and self-selection of entrepreneur candidates, looking at the relevant entrepreneurship qualities and carrying out self-analysis.

The first module covers the general introduction of the overall course programme to the participants. At this stage, it is critical to capture the interest and concentration of the trainees and to ensure the correct understanding of the course vision, programme and targets. Many of the participants mention that this module is an enjoyable one, thus achieves group formation and icebreaking, but fails to provide an idea about the overall programme and upcoming modules, as well as the general aims and vision of the programme.

The self-testing and self-selection process is sometimes understood to be a presentation of entrepreneurship as a difficult task or an innate quality, through the mystification and heroic depiction of good entrepreneurs. This approach is particularly discouraging for women. Though it is necessary to provide a realistic account of the entrepreneurial character and behaviour, trainers ought to avoid a discouraging and frightening presentation of entrepreneurship and entrepreneurial behaviour. Rather, a brief reference to women's entrepreneurship and introduction of a case matching the general profile of trainees, their business ideas and entrepreneurship type would provide a better basis for self-evaluation.

Upon completion of this first module of training, preparation of an interim report aiming to make an evaluation of the participant profile would assist the performance of the trainer in the following phases. This analysis may build on the previous evaluation made on the application stage information forms (Table 11).

The second module covers the technical/analytical part of business plan preparation. Before they are carried into applied exercises (at the third stage), primary concepts and analysis methods for marketing, finance, production and management are introduced. Interviews with participants and trainers indicate that a fine balance between technical and conceptual presentation and practical and operational aspects of those analyses needs to be achieved. In doing this, the trainers should use examples and case studies, to better illustrate and operationalize the concepts and analyses. Choosing examples and cases which do not match the sectors and business types in which participants would plan to engage in with their start-ups appears to be a common mistake highlighted in the interview accounts of participants and trainers. Since generally the same example case is followed throughout the training, the wrong choice produces cumulative confusion and leaves many of the questions participants have in their minds unanswered. Classification of similar business type and sector preferences in business plans and grouping of the participants accordingly would make it easier to identify the most proper example case to be used in the teaching of the second module content.

The third module is allocated to applied training in business plan preparation. Here, participants are directed to collect and analyse data (on marketing, financial management, production and human resources). As a part of that exercise, participants need to go to relevant institutions to retrieve data, conduct questionnaire studies with multiple groups for marketing/demand analysis and to figure out their options in the supply/distribution of materials and products, to determine the product range, their need for human resources and to make a financial plan. Trainers assist the participants in these processes. However, there is further need for guidance at this stage as mentioned by former participants of the

training programmes. Possible solutions may include an assistance programme provided by ISKUR JVCs, trained in entrepreneurship support services and guidance.¹⁶

The fourth and the last compulsory module concern the writing and presentation of the business plan. At this phase, participants are not expected to present a fully-fledged and finalized plan for their prospective start-ups. A satisfactory business plan is not a condition for being awarded the course certificate either. Rather a business plan is considered evidence of the individual's basic capabilities in business idea analysis and start-up planning. Still, a business plan is the main tangible output of the entire training programme, and as such, deserves more attention. An important number of entrepreneur candidates who have successfully completed the programme choose to outsource a business plan preparation service instead of preparing the plan themselves, when applying to the KOSGEB new entrepreneur grant/credit programme. This fact points out the weakness of the contribution, the programme makes to the trainee capabilities for preparing a feasible business plan.

Extra modules in the training programme could be separated as compulsory and voluntary modules. Compulsory training modules need to include the following subject areas, as indicated by interview data:

- Women's empowerment in work and business life: Both institutional environment and support schemes and the basic issues of adapting to and excelling in work life as a woman ought to be covered.
- Services and networks for women entrepreneurs: Services and networks at the local or broader but reachable level need to be introduced to women. They may include boards and units formed to address women's issues in Chambers of Commerce/Industry, municipalities and local branches of state organisations (like KOSGEB, ABIGEM), women's associations and cooperatives, and sector committees.
- Sector specific training with the inclusion of sector representatives: Chambers of Commerce/Industry and sector committees may be invited to give information about how to reach further information about the sectors in which women are preparing to start a business.
- Financial planning: Existing financial analysis, reporting, and planning modules in the technical/analytical section of the programmes are the least well covered ones, according to training participants. Financial alternatives ought to be presented in a comparative fashion and analysis and planning techniques ought to be better elaborated on.

Preparing additional modules, open to the voluntary participation of the all trainees in the post-training period would also contribute to self-evaluation and successful distribution of trainees into complementary training programmes. Those training modules may include:

- Communication techniques and formal rules in official communication and correspondence: When diagnosed as a need, communication techniques and formal rules of communication and correspondence is better delivered as a separate module.
- Basic computer skills: When identified as a need in the training group, this service becomes a priority.
- Business services and international trade: Outsourcing possibilities, related business services and the decision-making rules concerning whether to outsource a service or organise it as an organisational function should be presented. This is primarily related to accountancy services, legal advice, website services, and marketing in general. In addition, prospects of international trade should be systematically examined for proper entrepreneurial ideas.
- e-trade and e-marketing: e-trade is a rising opportunity field for women entrepreneurs and could be included in the training groups whose future business ventures would benefit from e-trade/marketing.

3.4. Evaluation of Training Methodology

In the interviews, women participants from the last years' training have mentioned that they had commonly encountered women's attempts to indicate gender-based particularities in their work lives, and the relevance of those claims have practically been denied during the courses by trainers. They

¹⁶ Within the scope of a number of former projects, ISKUR JVCs have been offered entrepreneurship training in preparation for future role in providing guidance to entrepreneur candidates. Youth Employment Operation has been one of those projects.

provided examples of cases where gender aspects of work life, care/work responsibilities, harassment, anxieties, communication difficulties, and role conflicts of women were treated as either “distractions”, “weaknesses and/or defeatism” by the trainers and other participants. If not recognized as proper issues, relevant to the subjects of employment, entrepreneurship, and work life, women will likely accept that general attitude towards their concerns, and accept that those difficulties actually demonstrate their non-eligibility, weakness, and defeatism.

In the framing and processing of the subjects of work, employment and entrepreneurship throughout the training programme, a gender-focused approach would depend on three important principles: First, the trainer should create an enabling environment for women to express their concerns connected to their gender roles and responsibilities. Second, and in connection with the former, instead of the introduction of the gender issues involved in entrepreneurship and start-up process with conceptual and abstract verbal presentations, exercises need to be employed to allow the self-exploration of women themselves. Lastly, starting out from the experiences women shared in the class context, gender should be defined as a proper and inseparable part of the training programme and entrepreneurship activity, rather than an addition.

Particular gender issues which would be caught up in the training process and in entrepreneurship activities are:

- The handling of household care responsibilities and life periods in harmony with work life (work/family reconciliation): Within this context, women may be asked to project a household plan/strategy for the start-up period and for the following periods of their work lives. They may split different periods of their lives according to corresponding household and care responsibilities and think of solutions to alleviate their burdens. Those solutions would include childcare services of various kinds, a family agreement to share responsibilities, and settling for less household and care related work on the part of women. They would also realise a pattern of slow reduction in their responsibilities as they move to later life stages and the multiplied returns they would enjoy if they continue their work lives in later periods.
- The mobilisation of family resources and support for women-led business start-ups: Women are most likely to encounter a challenge from family members upon their decision to start a business. For that reason, they have to be clearly aware of the necessity of presenting their plans to their family members and defending them. A successful strategy in this vein could enable them better access to family resources and psychological support.
- Gender roles and the challenges they create in business relations: Role-based specificities and difficulties will arise in (1) managing external business relations, with suppliers-sellers-business services providers, in occupational platforms, and business networks; (2) intra-organisational management. Role playing is important in the management of business relations. Related exercises would contribute significantly to women's capabilities. The most important aspect of this task is to emphasize women's personal abilities and their openness to development, rather than their gender identity and possible complications it may cause.
- Gender-based disaggregation of work, jobs, occupations, and sectors: In male-dominated niches of work, women generally feel the need to demonstrate their qualifications and skills. If such niches are targeted for a business start-up, special attention ought to be called to this and women's capacity and advantages ought to be brought up.
- Built and cultural environments, and mobility in business life: Most of the time, the built environment of business activities has a masculine character and hosts a masculine culture, limiting women's mobility within. This is generally a difficult point to capture or seems difficult to transform if identified. However, there are strategies for turning masculine environments into more women-friendly ones. In particular, group strategies would pay off. Such strategies would be based on increasing women's visibility, through employment of more women, prioritisation of the business transaction between women run businesses, creating spaces for more women-friendly facilities like crèches, parks, cafés and others.

3.5. General Evaluation and Recommendations: A Better Practice

Entrepreneurship training programmes ought to re-assess the gender bias of their particular service provision models, curricula and training methods.

(1) Strengthen the selection mechanism for participants, and support self-selection function in the process:

- Organise informative activities to support the differentiation of the demand for entrepreneurship training from other vocational training programmes.
- Inform candidates at the application stage about the training programme and KOSGEB Grant/credit support, clarifying that all certificate holders will not be automatically eligible for the KOSGEB start-up support scheme.
- Provide a simple, realistic account of entrepreneurship, rather than presenting it either too heroic or innate, or as a technical and simple functionality.
- Substantiate the general presentation of entrepreneurship, giving references to prominent women entrepreneurs and women entrepreneurs who are similar in profile to the women trainees.

(2) Improve training practice:

- During the training, seek frequent reporting on the performance of the participants on an individual and group level, by the trainer and/or by an independent assessor.
- Distribute participants into groups based on the similarity of their socio-economic and human capital profile, sector and enterprise type.
- Integrate additional optional and compulsory modules to the programme according to the needs of specific groups of trainees.
- Re-form groups for the additional and optional training modules on gender empowerment as mixed groups in order to nurture learning and solidarity between different groups of women.
- Give larger space to experiences of women entrepreneurs, if possible hosting them and requesting semi-structured presentations on their stories.

(3) Increase and diversify the base of expertise

- Invite sector professionals, business network representatives and entrepreneurs to the optional modules.
- Introduce mentoring programmes.
- Place different trainers for different theoretical modules and exercises, according to their specialisations.

(4) Integrate gender expertise

- Work with gender experts. They may give counselling upon individual demand of participants/trainers or may alternatively assist all the training process, working with the trainers.
- Target capacity development of women's NGOs at local level in entrepreneurship guidance services.

4. Complementary Services for Post-Training Process

In support systems targeting new entrepreneurship candidates, entrepreneurship training programmes are never stand-alone and independent programmes. In an ideal combination, guidance services, training, coaching and mentoring, networking, investment, partnership and incubator services are offered in connection with one another.

4.1. Guidance and Individual Counselling Services

Individual career counselling services should be provided to the training programme applicants, prior to the selection of participants. This service would contribute to the effectiveness of the selection process, enabling better identification of the career orientation of the applicant.

A needs analysis for the applicants would guide an applicant, who has an inclination for necessity entrepreneurship, into waged employment alternatives. In the case of necessity entrepreneurship, the applicant is hopeless about waged employment prospects and considers that her only income-generation alternative is to start her own business. Without identifying a business opportunity, the entrepreneur candidate acts out of necessity and with a business idea weak in rationality, and poor in design. Those enterprises would end up leaving the market a short time after the start-up period. An OECD report (2012) indicates that the share of necessity entrepreneurs is quite high in Turkey (near 35 percent). That phenomenon partly accounts for the high closure rates observed during the first years of enterprises in Turkey.

After the identification and elimination of necessity entrepreneur candidates, entrepreneurship counselling could be provided to the rest of the entrepreneur candidates as to achieve further maturation of their business ideas and in order to distribute applicants into training groups based on similarities in sector, competitiveness of business, possible collaboration with other participants and their socio-economic profile.

The insufficiency of individual counselling services for career and entrepreneurship planning and/or lack of specialisation among the counsellors and programmes, and lack of integration between the counselling and entrepreneurship training services are important gaps to be filled in the entrepreneurship support system.

Existing business counselling services are being offered by a number of institutions and organisations. Among them, Chambers of Commerce and Industry, organisations of businessmen/businesswomen, and development agencies are important actors. They provide services to entrepreneur candidates on different scales, at local level and in different sectors, and for different entrepreneurial motivations. This diversity is positive, though does not equal a sufficiency in service provision and a match between services and the differentiated demand.

Employment agencies and the policy programmes prioritizing employment policy calls forth a special design of guidance and counselling services and their integrated provision with other employment and entrepreneurship support policies.

Women also constitute a different target group for career and entrepreneurship counselling. KAGIDER focus group study findings clearly indicate that for women entrepreneurs and entrepreneur candidates, the existence of women's NGOs providing guidance and counselling is the biggest perceived advantage on the part of women.

Guidance and individual counselling services fill the gaps in the support services installation, aiming to provide integrated provision of training, guidance/counselling, financial and technical support, mentoring and incubators for supporting entrepreneurship.

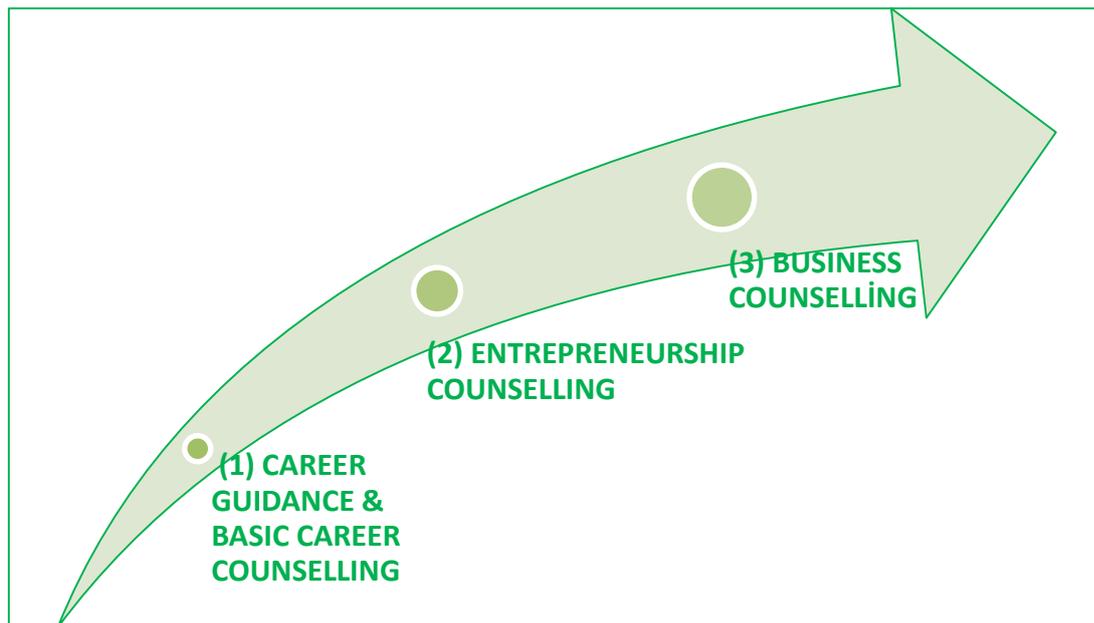


Figure 8. Guidance and Counselling Services

In the above figure, the upper part of the arrow represents the area of employment and lower part, the area of entrepreneurship. The upper part indicates the processes of a person applying to the organisation responsible for employment or entrepreneurship services, whereby he/she receives counselling services and/or is guided into either waged employment or into further steps of entrepreneurship. Policy objectives and responsible agents at this initial stage are all employment and entrepreneurship or business organisations. Qualifications of the relevant expert/counsellor are mainly in the field of employment. According to the evaluations of the responsible organisations and experts, the applicant is guided into either waged employment and related support services or into entrepreneurial activities of work and business development. At the second stage, entrepreneurial activity orientation of the applicant has been approved and the entrepreneur candidate is provided individual counselling about the business idea, business plan and basic competitiveness, starting from the pre-training period and extending into post-training process of initial stages of establishing the start-up. At this stage, both employment and entrepreneurship/business development appear as balanced priorities and counselling expertise should be shaped accordingly. The strength of the business idea and plan is supported by those efforts. At the last stage, the initial steps for establishing the start-up have been already taken and implementation-level strategies are the main concern of counselling. The required expertise is closely related with business and investment strategies, and the primary agents are related business and investments organisations. They are Chambers of Commerce and Industry, public SME support organisations (KOSGEB), development agencies, businessmen/women organisations, professionals, professional business service providers, incubators, and business development centres.

Table 12. Types of Counselling in Entrepreneurship Support Services

	Individual Guidance & Counselling	Career	Entrepreneurship Counselling	Business Counselling
Basic Function	Guide the applicant into waged employment, own-account-work or business development		Develop business idea/plan and personal skills	Support businesses at start-up, establishment and growth stages
Priority	Employment generation		Supporting entrepreneurial behaviour and activities Employment generation	Supporting businesses and competitiveness of various sorts (technological, innovative, high growth potential, productivity, export orientation, etc.)
Qualifications of the Counsellors	Profiling Guidance		Profiling Individual development/empowerment Market and business idea analysing /testing	Business Management Strategic Planning Networking
Responsible Organisations	Employment Agencies (public and private) Human Resources Companies		Employment Agencies (public and private) SME support agencies, Chambers of Commerce and Industry, Development agencies, Businessmen/women organisations, Professionals, Professional business service providers	Chambers of Commerce and Industry, Public SME support agencies (KOSGEB), Development agencies, Businessmen/women organisations, Professionals, Professional business service providers, Incubators, and Business Development Centres

There are specific weaknesses in the existing system of guidance and counselling services as mentioned in the interviews. First, for those applying for the entrepreneurship training, the service provision system does not include a proper guidance service integrated to the selection process. Those applying for entrepreneurship training programmes benefit from job and vocational counselling services; materials are used to identify the enthusiasm of an applicant to participate in entrepreneurship; and interviews are held in cooperation of the representatives of service providing entities and trainers to admit the applicant. Implementing such processes more effectively will improve the selection and categorisation practices and the effectiveness of training programs. Interview data shows that nearly all who apply for the training are accepted; a functioning profiling process has not been defined for identifying whether the applicant matches an entrepreneur profile or needs to be guided in to other employment alternatives. These issues present an opportunity and action area for ISKUR to improve the practice, because relevant guidance and individual career counselling services have not been integrated with entrepreneurship training services. For a public employment agency like ISKUR, this is clearly an opportunity and an area for action.

The provision of individual counselling services for entrepreneurship would provide critical support to entrepreneurship training. The assignment of a counsellor to each participant starting from the post-selection process would help their business ideas and plans to develop more realistically, and in a way, contribute to the maturation of individual qualifications. Such individual counselling may be provided by ISKUR Job and Vocational Counsellors in the form of periodic hour-long meetings. Expertise sharing and collaboration with other relevant institutions may be considered and their experts may also be designated as counsellors.

Interviews indicate that especially women have difficulty in realistically assessing the material and individual resources they can use in a start-up, missing out some and overestimating others; they need extra help in market analysis, business planning and scenario testing. Thus, the relevant counselling should be designed to respond to those needs.

4.2. Coaching & Mentoring

Mentoring, in contrast to guidance and counselling, does not denote the transfer of technical and sector-specific knowledge. Rather, mentoring is a quite informal, semi-structured exchange, based on the exercise of soft skills in entrepreneurship and business life, such as problem solving, personal development, and management of organisational and business relations. A mentoring mechanism is best achieved by matching mentors and mentees from different economic sectors and with similar socio-economic profiles. As such, possible conflict of interest or competition between parties is prevented and socio-economic similarities are turned into communicative assets.

Within the context of entrepreneurship support services, coaching and mentoring, though different concepts, have started to be used interchangeably as to denote the personal professional activity of transferring business experience and strategy from a side who has proven to be a successful entrepreneur to a start-up/newly established business owner or manager. Yet, there are arguments which highlight a radical difference between coaching and mentoring. Those arguments are generally based on the claim that coaching is a professional activity structured by a direct professional relationship focusing on the professional performance, regardless of whether the service is bought from the market or organisational relations structure them; whereas mentoring is personal relation aimed at the supporting personal growth of an individual (MDT Training, 2010). Some others consider the difference secondary and the concepts available to be used to mean basically the same service. Furthermore, in relation to entrepreneurship support services, the distinction largely loses its significance. The differentiation between the concepts may be defended on the grounds that coaching includes supporting and guiding a worker by his/her senior, manager or employer on the basis of professional development whereas in mentoring an entrepreneur supports another entrepreneur during the beginning, establishment and growth of the enterprise on personal and career-development basis. Therefore, coaching is a managerial function regardless of whether the coach is the actual manager of the person or not. Mentoring on the other hand, does not have that managerial, even professional quality. On the contrary, there is no hierarchy between mentor and mentee and no organisational relationship, even in the form of a sectoral partnership or service contract. Thus, in coaching, the relationship between the parties is professional, but in mentoring it is personal.

Coaching may be provided by a professional agent to a beneficiary who is about to start her own business or who is at the initial steps of business establishment. Coaching in such a period is progressive, on the individual level and a continuous form of entrepreneurship counselling. However, here professional development is the aim, rather than business development.

Table 13. Entrepreneurship Counselling & Entrepreneurship Coaching and Mentoring

Entrepreneurship Counselling	Entrepreneurship Coaching	Mentoring
Business knowledge and guidance is obtained	Professional individual qualities are obtained	Personal support and growth are obtained
Business development is the target	Professional development is the target	Personal development is the target
Relation is <i>ad hoc</i> and momentary	Relation is long term, intensive, and continuous	Relation is long term, informal and semi-structured
Service is institutional	Service is professional	Service is personal
Expertise is based on specialisation	Expertise is based on flexible specialisation and proven personal quality	Expertise is based on the proven personal qualities

Mentoring is one of the most commonly employed and the fastest growing areas of service targeting business development and entrepreneurship support. Service development includes the phases of:

- (1) Networking
- (2) Formation of mentor pools
- (3) Training of mentors
- (4) Mentee selection
- (5) Matching of mentors and mentees

(6) Facilitation of the mentoring process

A productive mentor-mentee relation requires organising and facilitating efforts of a third party as the service provider. Service providers are generally Chambers of Commerce, other organisations of entrepreneurs, and public entrepreneurship and SME support institutions/organisations. Since those organisations already offer a range of other services for entrepreneurs and entrepreneur candidates such as networking and communication, the contacts, networks and organisational relations of those agents would contribute to the effectiveness of mentoring programmes.

For the mentees, the identification of a need for mentoring services requires an awareness of the existence and functions of the service. Here, the role of service provider is critical. Apart from general promotion and publicity activities, targeted action can also be launched by the service provider, drawing upon the communication or membership channels it uses to reach target groups of future mentors and mentees.

All six phases of the mentoring system are the responsibility of the service provider. The provider establishes a network, bringing together two groups of entrepreneurs; one group formed of qualified mentor entrepreneurs, and the other a group of mentees.

Mentoring is an indispensable part of the overall entrepreneurship support programmes. Interview data shows that this is much more crucial for women because of their limited socialisation in business environments and limited networks at the start-up and initiation phases.

In Turkey, apart from the effective but momentary initiatives of Chambers of Commerce to form mentoring networks and matching services, and the endeavours of KOSGEB to form a mentor pool for SMEs, KAGIDER's efforts to support women entrepreneurs through mentoring are noteworthy:

1. KAGIDER Women Entrepreneurs Programme: In the scope of the programme, women are supported by entrepreneurship training, mentoring and counselling services in the KAGIDER Incubation Centre. In the mentoring programme, volunteer mentor candidates are given two day's training and then added to the mentor pool. Women entrepreneurs applying as mentees are also trained for half a day to frame their expectations correctly and to be matched with mentors.
2. 10,000 Women (Entrepreneurs) Project: Launched by the international development bank and Goldman Sachs in 2008 with a 100-million-dollar budget, the project aims to reach 10,000 women entrepreneurs in 43 countries. In Turkey, the project partner is Özyeğin University Women's Entrepreneurship Centre. Started in 2004, the project has trained 400 women in Turkey, later providing them with a mentoring service. The project ended in November 2014 after the mentoring programme for the second group of women was completed.

4.3. Networking

Formal and informal networks of professionals and business circles would be beneficial for the entrepreneur candidate during multiple phases of establishing a start-up and business management. Contrary to what people tend to think, this service is not just relevant during post-training phases. In business plan preparation, too, like in the phases of start-up and growth, networking is a relevant support activity.

Networks implicated in the entrepreneurship process are diverse, including those that can be set with business and sector organisations, with vocational and professional organisations and groups (counsellors, technicians, skilled workers, professionals), companies, and entrepreneurs/directors that would act as business partners and transaction parties for (future) companies. Networks provide hard and soft skills and benefits to the entrepreneurs and entrepreneur candidates. Hard benefits include access to customers, suppliers, distributors and other channels and portfolios of business relations. Soft benefits mostly cover problem-solving capacity, membership services, motivation and prestige.

Reaching the relevant networks organised on the basis of technical, professional, scientific and general business activities is critical, since these networks support the entrepreneur (candidate) in further developing business ideas, meeting and developing a portfolio of potential clients, suppliers and business partners, in analysing and following the market trends to turn them into opportunities, to avoid probable failure and risk, and in reaching strategic information, cooperation and support.

Testimonies of training participants and trainers point out that networking is not properly explained or satisfactorily made the subject of exercises. Rather, the functions and benefits of networking are presented as a matter of individual achievement. However, access to networks can be facilitated by the efforts of trainers, coaches, and counsellors.

The introduction of the concept, strategies and environment of networking to entrepreneur candidates during training is critical. Relevant organisations, groups and platforms should be mapped or encouraged to be mapped by the entrepreneur candidate. A networking strategy exercise needs to be implemented and good examples of success through networking need to be presented.

Recently a number of initiatives have accelerated networking activities between women entrepreneurs and the organisations providing support services to women entrepreneur candidates:

1. KAGIDER-SEECCEL (South East European Centre for Entrepreneurial Learning) - Women Entrepreneurs in SEE Countries Project: The project, among others, supports networking between women entrepreneurs, their organisations, policy makers and service providers of entrepreneurship support in the SEE area.

KAGIDER also has a working group on Business Development and Business Activities between members. That group organises regular network meetings and member workshops. In those activities, member organisations are encouraged to come to know each other better and act upon business-to-business cooperation opportunities.

2. TOBB Women Entrepreneurs Board: Boards are organised at the provincial level, with the target of ensuring productive networking within and between local and national levels of women's entrepreneurship.

4.4. Incubators and Business Development Centres

Vulnerable, small scale enterprises and inexperienced entrepreneurs are best supported in business incubators at start-up period or during their first years. Though not relevant for all kinds of business enterprises, for businesses to survive their first years, incubators are the best solutions. They also provide additional benefits in the business life socialisation of women.

1. Business Development Centres (ISGEM), Technology Development Centres (TEKMERS) and Pre-Incubation Centres of Universities and KOSGEB:

Universities and KOSGEB provide a number of incubation models for new enterprises. The main criteria on how an enterprise may be placed in an incubation centre depend on whether business enterprise activities are high tech or R&D-based, or not. If the enterprise is not based on high-tech use/production or R&D, ISGEMs are the convenient alternative.

ISGEMs provide support like business development coaching, access to support networks, access to finance, affordable office space, office equipment and services and aim to ensure that enterprises get through their early years of vulnerability and are able to grow. Basically, they enable young enterprises to access business development, venture capital, public support services, support in sales and marketing activities, R&D, design, management and human resources, feasibility tests, training for employees and employers, assistance for access to grant-credit schemes, shared conference halls, cafeteria and info desk facilities, pc and internet connection, office machines, matching and fair organisation, and security services. Selected enterprises are directly located in incubation centres and benefit from new enterprise support of the KOSGEB programme. The average length of time for enterprises to stay in an incubation centre is 3 years. Provision of some services is limited to the first 18 months of the enterprises.

2. KISGEMs (KOSGEB Business Development Centres for Women): KISGEMs (two are active in Pendik/Istanbul and Kütahya) are ISGEMs which specifically accommodate businesses owned/run by women.

3. ABIGEMs (European Union-Turkey Business Development Centre): Led by TOBB, the project was started in 2002 and established to date 19 centres in 19 provinces. Centres offer training, counselling services, sector-specific analysis and sector-specific projects, and train the experts for local SME support efforts. ABIGEMs also function as matching and business networking platforms.

4. KAGIDER Business Development Centre: Established with a launching project in 2005, the Centre is still active. The centre provides training, counselling, mentoring services and free office space for specific uses.

Business development centres are the most programmatic and holistic strategies for promoting women's entrepreneurship. Apart from all the entrepreneurship and business services traditionally offered in the centres, specific needs of women's groups can also be addressed with extra training and counselling services and the services for childcare.

4.5. Financial Support

Access to finance is by far the most commonly mentioned problem for women entrepreneur candidates in Turkey. Women generally do not have the capital or the collateral for financing their start-ups. Personal savings of women are very limited. In access to finance, Turkey has the widest gap among middle-income countries. Estimates show that women in Turkey are 38 percent less likely than men to have an account, after checking for other individual characteristics - income, employment, education and age (World Bank, 2014). It has also frequently been expressed that family resources are not likely to be mobilized for women-owned businesses.

1. The KOSGEB New Entrepreneur Grant and Credit Programme constitutes the most well-known and easily accessible opportunity for entrepreneur candidates. However, this programme only supports new enterprises in particular sectors and excludes some women-concentrated sectors like agriculture, education, and childcare.

2. European Bank for Reconstruction and Development, "Women in Business" Programme:¹⁷ This Bank programme aims to provide finance, know-how, and business advice to women-owned SMEs. In line with this objective, the Bank allocated 300 million Euros of funding to Turkey to be used by partnering financial organisations. Recently Garanti Bank has used this funding to provide loans to women entrepreneurs. Within the scope of the programme, a Credit Guarantee Fund was established to support the functioning of the credit mechanism. Within this framework, women will be able to use loans without collateral.

3. Apart from KOSGEB and bank financing, investors may also be a financial resource. In several project and programme-based initiatives, meetings with investors and business people are organised at the start-up phase in order to reach other channels of investment. Those matching activities are also regularly provided as part of the entrepreneurship support programmes of the Ministry of Science, Industry and Technology and TÜBİTAK. Those programmes, on the other hand, target techno-business enterprises.

Business development centres and incubators also provide financial support by subsidizing and enabling the sharing of some management costs, like rent, accountancy, electricity, and the like. Similarly, KOSGEB Technology Development Centres and Techno-parks support R&D-oriented businesses.

¹⁷ The Programme for Financing and Counselling Support to Women's Enterprises is financed under EU IPA funds, and implemented in cooperation of EBRD and ISKUR. The 300-million-Euro fund made allocated by EBRD under the programme is made available as soft loans to women's SMEs through national banks. A certain guarantee fund has been established with EU funds and national contribution. Further, it provides technical consulting, mentoring and training services to women's SMEs for business development. The programme is nationwide.

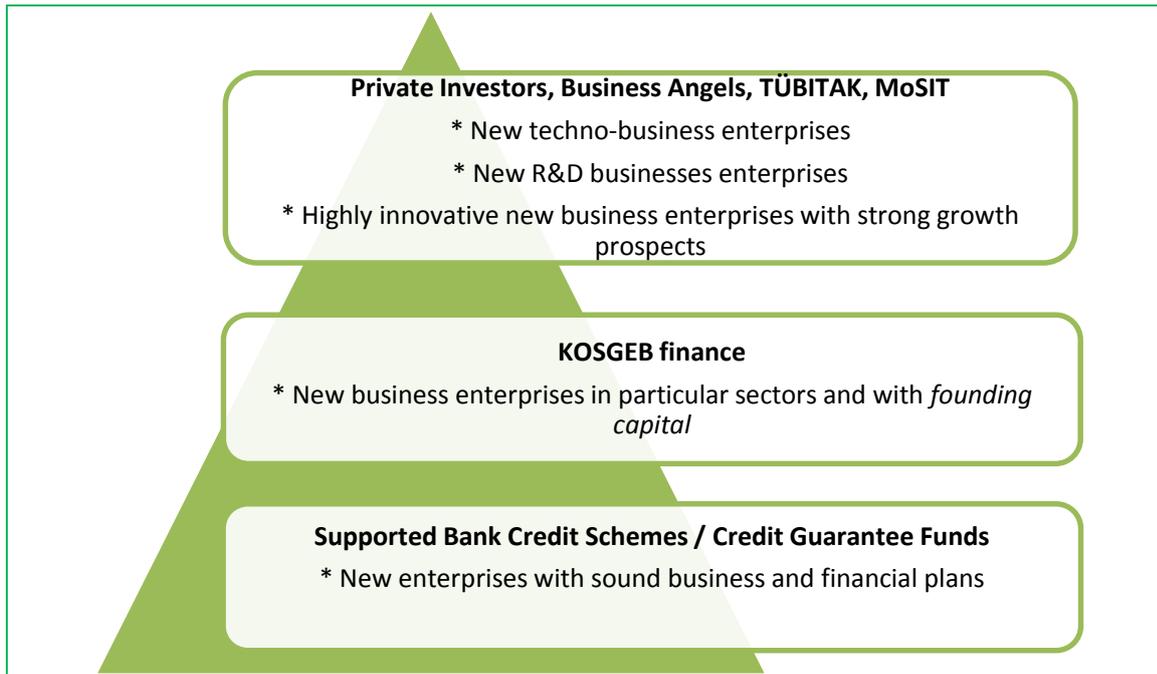


Figure 9. Financial Resources

Those models of financing may be used together to meet the demand of all three types of business enterprises.

5. Intervention Routes

In light of the whole evaluation of the existing practices, the following revision strategies may be adopted for the pilot implementation of entrepreneurship training within the scope of the ILO-ISKUR More and Better Jobs for Women Project:

Intervention Alternative 1. Choose trainees from among those who completed vocational-occupational training programmes recently or those with a high entrepreneurship profile.

Intervention Alternative 2. Avoid including women likely to become necessity entrepreneurs in the training and guide them into other services for waged employment or micro-credit.

Intervention Alternative 3. Introduce a two-stage training programme; the first stage programme being provided to all the applicants chosen without selection criteria and provision of advance training programmes and additional services to the women (1) selected after completion of first-tier training and (2) chosen based on other criteria, e.g. among women applying for KOSGEB-Chambers of Commerce counselling.

Intervention Alternative 4. Divide trainees into training groups according to their socio-economic and human capital profile, sector and enterprise type interest, occupational profile or business idea development level.

Intervention Alternative 5. Provide extra training components both general and tailor-made to the profile of training groups.

Intervention Alternative 6. Provide extra support services for trainees including individual counselling.

Intervention Alternative 7. Increase social expertise in implementation through including gender experts throughout the process.

Intervention Alternative 8. Monitor the progress level of the trainees on an individual basis.

Intervention Alternative 9. Choose a limited number of women among those completing the programme, based upon the success criteria and provide them with a coaching service for a couple of months.

Intervention Alternative 10. Provide assistance to women trainees with regards to financial services (KOSGEB new entrepreneur grant/credit programme, bank credit schemes, investors) and organise meetings with investors for a selected group of women.

Table 14. Profiling Entrepreneur Candidates

<p>Technological, innovative, and/or high growth potential business start-ups are generally initiated by a certain profile of candidates. A common understanding between trainers over the profile of best candidates for innovative business start-ups depends on differentiation of three groups.</p> <p><u>(1) High Entrepreneurial Profile</u> <i>These groups of entrepreneur candidates are described with the following qualities:</i></p> <ul style="list-style-type: none"> - between the ages of 25 and 35, - higher education graduate, - holding relevant professional/occupational qualifications, - having 2 to 4 years of work experience in the occupation. <p><i>This group is considered to be the most eligible for entrepreneurship support services targeting the generation of innovative businesses.</i></p> <p><u>(2) Moderate Entrepreneurial Profile</u> <i>The following are the general qualities of the group:</i></p> <ul style="list-style-type: none"> - between the ages of 35 and 45, - higher education graduate, - holding relevant occupational qualifications - having 10+ years of work experience <p><i>This group is considered to be the second best alternative for probable innovative business start-ups and relevant support services.</i></p> <p><u>(3) Low Entrepreneurial Profile</u> <i>This group has the following qualities:</i></p> <ul style="list-style-type: none"> - aged 45 and above, - having vocational school or lower level of education, - holding relevant technical/vocational qualifications
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- 20-30 years of work experience

Their innovative capacities are deemed to be limited and the group is only fit to start with traditional enterprises in the sectors in which they have experience. Even in such a case, they need to be largely supported with relevant counselling services during the start-up phase and during the early years of work.

This categorisation, on the other hand, needs to be critically examined with respect to two additional factors. First, women's careers present work life intervals overlapping with life milestones, like marriage and child birth; and women in their 30s and 40s tend to re-enter the labour market and work. At those ages, women may well feel more able to make plans for longer periods in work and readier to start a business enterprise. Second, highly skilled professionals tend to spend their early years in waged employment in highly paid jobs in large, institutionalized business organisations; after establishing their professional qualities firmly in their work life and gaining in their professional confidence, they may choose to start their own businesses.

(Interviews with the trainers)

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Appendix: Interviews in the Field Study

Within the scope of the field study, a number of interviews were held as follows:

10 women who obtained KOSGEB certificates for their participation in KOSGEB Applied General Entrepreneurship Training (4 started up with their businesses and 6 have not so far)

Name of Interviewee	Birth Date	Education	Business Start-up	KOSGEB Support	Sector	Previous Experience	Occupational Qualifications	
Arzu	1973	University (Social Sciences and Languages)	No	-			University Degree	2012
Aysun	1974	High School	Yes	No	Small Scale Wholesale Trade in Textiles	Employment and Entrepreneurship in the sector	-	2011
Azize	1965	High School	Yes	No (filing a new application for SME support programme)	Retail Trade (Clothing store) Running the shop with her husband	No	-	2013
Fatma	1978	Technical High School (Tourism and Hotel Management)	No	-	-	Two start-ups as café shops	Technical High School Diploma	2012
Gizem	1984	University /Economics	No	-	-	Employment in family business (accommodation)	University Degree	2011
Müge	1978	University/ Electrics & Electronics Engineer	Yes	Other support types (incubator)	R&D business	Employment in the same sector	University Degree	2010
Şebnem (1)	1987	University/ Industrial Engineering	No	-	-	Employment in family business (manufacturing)	University Degree	2012
Şebnem (2)	1982	High School						
Tuğba	1975	High School	No	-	-	Employment in cosmetics sector	Cosmetics Expert	2011
Hilal	1970	University/ Computer Engineering	Yes	Yes	Software	Employment in the same sector		2011

1. 5 experienced trainers in Ankara, Istanbul and Konya
2. Branch managers and/or experts of ISKUR provincial directorates in Ankara, Istanbul, Bursa and Konya
3. ISKUR entrepreneurship sector managers in the pilot provinces.
4. Experts of the KOSGEB provincial directorates in Ankara, Istanbul, Bursa and Konya
5. Chamber of Commerce representatives in the provinces:

- * TOBB Women Entrepreneurs Board representatives in Bursa,
 - * TOBB Women Entrepreneurs Board representatives in Ankara,
 - * Chamber of Commerce representative in Konya,
6. Selected women's organisations and other organisations in the provinces¹⁸
- * AGIKAD in Ankara,
 - * BUIKAD in Bursa,
 - * KAGIDER in Istanbul,
 - * ABIGEM in Konya
 - * Özyeğin University Women's Entrepreneurship Centre

¹⁸ In Konya, no eligible women's NGO dealing with the issues of women's work and employment could be identified, in spite of the consultations with KEIG and Konya ISKUR representatives.