THE CURRENT SITUATION OF WOMEN ENTREPRENEURS IN MEDIUM-SIZED BUSINESSES IN TURKEY AND EU COUNTRIES
TÜRKİYE VE AB ÜLKELERİNDE ORTA BÜYÜK İŞLETMELERDE KADIN GİRİŞİMCİLERİN MEVCUT DURUMU

ABSTRACT
The social vulnerability of women in the workplace is clearly visible. Women are significantly less likely than men to hold top management positions, and their pay is often lower. In most industrialized countries, this is a regular occurrence. In most cases, women who want to start their own business are faced with certain restrictions of various types, or with insufficient support within the family or from society. Objectively, this has a very negative effect on the economy and social relations. The development of small and medium-sized businesses is the basis for the stability of the state economy. In the interests of economic and social progress, a new understanding of the role of women’s entrepreneurship in the life of society and the state is necessary. The goal of this research is to identify the constraints that directly impact the growth of socioeconomic and motivational elements for women's entrepreneurial activity in Europe and contemporary Turkey today, as well as what steps are being made to ensure its future development.

Keywords: Entrepreneurship, Women’s Entrepreneurship, Europe, Turkey.

ÖZET

Bu çalışmanın amacı, günümüzde Avrupa'da ve modern Türkiye'de kadınların girişimcilik faaliyeti için sosyo-ekonomik ve motivasyonel faktörlerin gelişimini doğrudan etkileyen sınırlamaların yanı sıra daha sonraki gelişimler için hangi önlemlerin alınması gerektiğini belirlemektir.

Anahtar Kelimeler: Girişimcilik, Kadın Girişimcilisi, Avrupa, Türkiye.

1. INTRODUCTION
The development of private business for women in the modern world is slow, encountering many social, economic, and legal barriers. A woman, as a subject of entrepreneurial activity, is faced with a special class of social problems: conflicts of roles performed in public and private life, mass consciousness, deformation towards patriarchy, and more. Moreover, the majority of the unemployed are still women.

The social vulnerability of women in the labor market is also obvious. There are many times fewer women than men in top management positions, and their wages are usually lower. This situation is typical for most industrialized countries. The high motivation of women for productive work and the understimation by employers of their abilities and labor contribution, the impossibility of realizing their potential, and the underpayment of female employees are significant socio-economic factors. The development of small and medium-sized businesses is the basis for the stability of the state economy. In the interests of economic and social progress, a new understanding of the role of women’s entrepreneurship in the life of society and the state is necessary. The goal of this research is to identify the constraints that directly impact the growth of socioeconomic and motivational elements for women's entrepreneurial activity in Europe and contemporary Turkey today, as well as what steps are being made to ensure its future development.

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educational and personal potential, are the reasons that many women, being highly qualified specialists when faced with rejection in the labor market, which decide to open their own business. Due to psychological characteristics, women most often perceive discrimination as a personal drama. Objectively, this has a very negative effect on the economy and social relations. In the interests of economic and social progress, a new understanding of their role in the life of society is needed, the result of which should be the confirmation of a new social status for women.

In light of the acknowledgment of the significance of working on the expert status of females, it is vital to recognize their singular attributes. To foster ways that influence inspiration and direction towards a certain, most appropriate kind of expert action, to show the social, financial, and moral benefits of a functioning profession. This is the substance of another reasonable way to deal with guaranteeing successful expert development for a woman.

The undeniably perceived rule of long-lasting learning or deep-rooted learning comparable to women implies that the thought processes and types of learning should consider the qualities of their life cycle. The greater part of them is for three to five years, and some for a more drawn-out period are pulled out of the circle of expert action regarding the birth and childhood of kids. On the off chance that this crisscross isn't anticipated in the arrangement of women's schooling, a critical or complete loss of expert information and abilities becomes unavoidable. Society ought not to hold back on aiding women who need to get back to work.

Thus, it is necessary to conduct a scientific analysis of the existing theoretical approaches to the development of women's entrepreneurship, to compare the socio-economic motivations and factors of women entrepreneurs living in cities with different population sizes, and to assess the prospects for the development of women's entrepreneurship in Turkey and Europe.

The research is essential in terms of presenting viewpoints on the difficulties and issues faced by women entrepreneurs from many perspectives such as economic, environmental, familial, and so on. Women's entrepreneurship has seen numerous transformations from the past to the present.

Developments in women's entrepreneurship are seen to have a favorable impact on economic growth. It is thought that the level of growth of women's entrepreneurship is an indicator of a country's level of development.

2. **WHO IS A WOMAN ENTREPRENEUR?**

The reasons that push women to become entrepreneurs have revealed the necessity of making classification in the next process. According to D.P. Moore divided women entrepreneurs into two groups as traditional and modern (Narin, Marsap & Gürol, 2006: 71). The characteristics of traditional women entrepreneurs; usually between 35-45 years old, or newly married, with a level of education well above the national average, head of a newly established company, and this is her first experience, owner of a retail trade or a service business, possibly with a few employees’ women are listed as start-up capital, personal savings and assets owned. On the other hand, the characteristics of modern women are those who are educated in business management and technical subjects, who work in areas where men are concentrated, and the traditional female role is listed as fewer hindering factors in being an entrepreneur.

On the other hand, Goffe and Scase (1985) identified four distinct categories of female entrepreneurs based on two exclusive factors that increase independence and self-confidence (Kutanis, 2003). The conventional gender role of women entrepreneurs accepting to be submissive to men is another aspect. Within this two-sided scale, just a few main categories of women entrepreneurs may be identified. The first is the "traditional entrepreneur," who embraces both entrepreneurial ideas and conventional gender roles, balancing work-family responsibilities by attempting to fulfill both equally and refraining from thinking too much about extending the firm. The second type is the "creative entrepreneur," who values entrepreneurship far more than traditional gender norms and prioritizes the expansion of his company. The third is a female entrepreneur who is self-employed. The "domestic entrepreneur" is the third type of female entrepreneur, who prioritizes conventional gender roles above entrepreneurial principles and views business as a side profession. Finally, it has been characterized as a "fundamentalist entrepreneur" who, rather than achieving a work-family balance, attempts to prevent women from being pushed to the background and arranges her job as a tool to achieve this goal.
Özkaya (2009) conducted a study on “strategy formulation” for women entrepreneurs in collaboration with local governments. The study's principal goals are threefold. First, determining the qualifications and competencies of women entrepreneurs, referred to as “social capital,” second, defining the problems that women entrepreneurs face, and finally, comparing the methods used by women entrepreneurs to solve these problems with policies and strategies developed by both local governments and institutions as well as the country. All 25 women entrepreneurs who are part of the “Women Entrepreneurs Board” created under the direction of TOBB in Manisa in Turkey and linked with the Chamber of Commerce and Industry are included in the study's sample. The study’s data were obtained as a result of face-to-face interviews through a questionnaire shape which includes 3 components. The examination carried out, the simple problems of women entrepreneurs inside the pattern were supplied and relevant answers had been proposed, and it changed into proven that it is feasible to growth “women entrepreneurship” in case of cooperation with local government institutions.

In their study on the profiles of managers and entrepreneur women, Kutanis and Alpaslan (2006) looked at the characteristics of women entrepreneurs. They were described as having strong intuitions, being self-assured, taking risks, being persuasive, patient, resilient, and taking initiative. In the same study, it was also stated that being a woman entrepreneur provides them with more autonomy than other forms of work, as well as the ability to plan short-term, long-term, use resources efficiently, establish and maintain human relationships, and transfer their experiences to other productive channels.

### 3. BARRIERS FOR WOMEN ENTREPRENEURS

When we examine the characteristics that separate female entrepreneurs from male entrepreneurs, we can see those issues such as societal roles, traditions, and conventions, and changes in people's demands at various periods of life come to the fore. Another major contrast is that male entrepreneurs' economic aspirations are higher than female entrepreneurs' personal expectations, and as a result, female entrepreneurs require more social support than male entrepreneurs. As a result, as compared to male entrepreneurs, women place a higher value on social reputation in relation to income, they behave more cautiously and are less confident in taking risks. On the other side, it has been discovered that entrepreneur women keep their employment expectations modest throughout the startup period of their businesses or when they first start working, and as a result, they are not disappointed and even feel satisfied.

Since its first years of use in the context of increasing women's participation in the labor market in Turkey, the concept of women's entrepreneurship has begun to be discussed as a separate field within the concept of entrepreneurship, and there have been differences in the meaning attributed to the concept and the perception of women's entrepreneurship activities.

Due to the prevailing gender role in society, a woman should strive to balance between her family life and work. Generally, more women are employed in professions and positions such as teacher, nurse, and secretary, cleaning woman, which is usually seen as an extension of the role of mother and wife (Gökakin, 2000).

Even if they have a high degree of achievement (Sheppard, Lewicki & Minton, 1992) claims that it is difficult for women to find a position in historically male-dominated industries. As a result, society has established a divide between "masculine" and "feminine" vocations. As a result, stereotypes based on gender roles are perpetuated. Women feel a lack of communication networks both inside and outside the organization. For example, it is noted that women are not invited to play golf with bosses or to men's clubs as often as their male counterparts, and therefore are excluded from important business meetings and agreements (Bridge,1998).

Women were also assessed as weak in terms of personality, determination, perseverance, and risk. There is another common stereotype - the idea that women are dependent, emotional, and subjective, and that they are “inadequate” in terms of such qualities as competition, ambition, leadership, and the ability to take risks (Ay & Çelik, 2003).

One of the most important barriers to women's participation is the patriarchal mentality. In such kind of situation, most women cannot make the decision to work alone, and often the father or spouse decides for them. A woman raised in this culture accepts this state of affairs, which has developed for centuries in culture. However, another factor that repels women from the labor market is the patriarchal division of labor in the family. Performing duties such as housework and childcare after work is exhausting and therefore one of the influencing factors to women in their working life (Günsoy & Özsöy, 2012).
The dilemma that women entrepreneurs have between their personal and professional life is referred to as "role conflict." In this regard, role conflict can be defined as a situation where one party is overlooked while female entrepreneurs spend more time in one of the sectors. When role conflicts emerge, one of the roles is often disregarded for many reasons, such as indecision, worry, coercion, melancholy, and stress. Various employment features such as lengthy and irregular working hours, overtime, and the amount of time a person spends at work may be considered among the most prominent causes of role conflict, which is analyzed within the framework of work-family conflict. In fact, the research discovered a favorable association between working hours at work, rigorous work schedules, stressful work conditions, and work-family conflict.

In the countries of the European Union, women can work in low-paid jobs, even if they have the same qualifications as men. Even if they work in quality jobs, their wages may be lower than that of men in less-skilled jobs. For instance, a woman working in the sphere of education may receive lower wages than a man working in car repairs.

According to a research report published by BETAM, in order to increase the employment of women in Turkey, various legislative changes are needed to ensure that gender equality has a legal basis in the labor market. Flexibility and incentives for childcare should be introduced into working life in order to reconcile family and work life. Women's entrepreneurship should be supported. A social perspective that adversely affects women's participation in social and economic life results in women being unable to fully enjoy the rights that they have under the law and to participate fully in public life. The most important reflection of this can be seen when we look at the position of women in economic life (Gender Pay Gap Statistic, 2013).

4. THE FORMATION OF WOMEN'S ENTREPRENEURSHIP IN TURKEY

In the 1990s, Turkey boosted its support for women's entrepreneurship. The first is to encourage women to work for themselves in the face of low employment statistics, and to encourage them to seek out employers. It is hoped that providing entrepreneurship training to largely urban, educated, and middle-income women, would promote income-generating kinds of labor other than wage-earning among women and encourage them to start their own firms. It was founded on the concept of building lucrative and long-term enterprises. Women's entrepreneurship is viewed as a strategy to promote household welfare in the battle against poverty in the second approach. Women's engagement in urban economic activities remained low, as did their participation in the export-oriented industrialization model, notably in manufacturing industry jobs. Due to the responsibility’s that women perform in the house and patriarchal interactions within the family in general, women's jobs and business activities have long been a difficulty. Even if the women who moved to the city found a job that suited their skills, they were either unemployed or working in low-wage, informal occupations due to high childcare costs and low salaries. All these issues made the situation of women's employment even worse.

5. WOMEN'S ENTREPRENEURSHIP FORMATION IN EUROPE

Women's entrepreneurship is one of the fastest-growing areas in many nations. For example, women entrepreneurs account for 38 percent of all business owners in the United States, 33 percent in Australia, and 32 percent in the Republic of Korea. In Canada, the percentage of women who own and operate small and medium-sized businesses has risen to 45 percent. In the 1990s, especially in developing countries, rising unemployment exacerbated women's poverty, and boosting women's business as a means of preventing poverty was given to women as a remedy. Among the European nations with a high level of female entrepreneurship, Germany stands out, with a proportion of female participation in the formation of new businesses increasing from 10 percent to 33 percent between 1985 and 2005 (Westhead and Wright, 2000:122).

6. SUPPORT FOR WOMAN ENTREPRENEURS IN TURKEY

An essential strategy for Turkey's economic growth and development is to increase women's involvement in the workforce. According to estimates, if women's labor force participation rates in Turkey reach 63 percent by 2025, which is the OECD average, the country's GDP will grow by 20 percent, or roughly $200-250 billion dollars on average. Governments intervene in the form of incentive programs, which are one of the most significant weapons of economic and fiscal policy, to find, promote, and train entrepreneurs, as well as provide financial and technical assistance and create a favorable climate for their long-term viability (Duran, 2018). The incentive policies for women entrepreneurs in Turkey are given below. Plan period are as follows (Kumkale, 2015):
1) Mechanisms will be built to support the growth of women's economic activities in digital environments such as websites, portals, and applications, as well as training programs and seminars to empower women entrepreneurs in e-commerce.

2) For women-founded cooperatives: Supports in domains such as education, business, and consulting will be strengthened, and women will find it simpler to form cooperatives by completing the appropriate legal preparations.

3) It will be assured that methods such as education, internships, and on-the-job training continue to be successful, taking into consideration the diverse labor demands of the provinces, in order to expand the active involvement of women in economic life.

4) For women's economic and social empowerment, research will be undertaken, initiatives will be implemented, and training will be offered.

Studies will be conducted to lead females to professions in science, technology, engineering, and mathematics, taking into consideration newly growing occupations, in order to meet the changing demands of the labor market.

Under the coordination of the Ministry of Family and Social Policies, the Women's Empowerment Strategy Document and Action Plan (2018-2023) contains the efforts of public institutions and organizations, local governments, universities, non-governmental organizations, professional organizations, the private sector, and other relevant organizations to empower women in Turkey.

7. SUPPORT FOR WOMAN ENTREPRENEURS IN EU COUNTRIES

With the "National Women's Entrepreneurship Agency," especially women founders are supported through networks and mentoring programs; with the #femalestartups social media campaign, ideas are collected on how to increase the proportion of women in the startup field; and measures and proposals are planned, particularly for female students, to inspire them to become self-sufficient. Institutions such as the German Investment Bank, the Federal Employment Agency, state governments, and professional associations all promote entrepreneurs in Germany (Bundesministerium Für Wirtschaft Und Energie [BMWI], 2021).

When the female labor force participation rate of England in 2019 is examined; it is seen that this rate is 74.4 percent and for men, this rate was 83.2 percent. The proportion of women who own a business in England is 27.9 percent. UK government has committed to increasing the number of women entrepreneurs by 600,000 by 2030. UK government plans to increase the number of women entrepreneurs by 600,000 by 2030 (Jordan, 2019).

8. THE CURRENT SITUATION IN TURKEY

According to TUIK (January 2021) labor force statistics for October 2020: an employed male was 61.1 percent and female 26.4 percent; unemployed male 11.5 percent and female 15.5 percent. According to the TUIK Entrepreneurship Research, female employers account for 8.8 percent of all employers in 2017, while the percentage of employer enterprises with the legal status of individual property and female owners is 18.9 percent. According to the TUIK Entrepreneurship Research, female employers account for 8.8 percent of all employers in 2017, while the percentage of employer enterprises with the legal status of individual property and female owners is 18.9 percent. Women's employment and entrepreneurship in Turkey have not yet reached the anticipated levels, according to government data. Turkey, along with Sweden, Slovenia, Greece, and Egypt, is one of the five nations with the greatest levels of entrepreneurial inequality (Amanda et al, 2019).

9. THE CURRENT SITUATION IN THE EU

This is supported by data from Eurostat's Population and Social Position survey. In the agriculture industry, women make up 41 percent of entrepreneurs, while males make up 57 percent. This is where the most passionate female entrepreneurs may be found. Women prefer to work in fields including public administration, health, distribution, tourism, food and beverage, and education. Migrants are a significant source of prospective entrepreneurs. They can significantly contribute to EU growth and job creation since they are more likely to establish enterprises than locals.

According to the global entrepreneurship monitor's special report on women entrepreneurs, Denmark, Luxembourg, and the United Kingdom have rates of more than 80 percent among women entrepreneurs.
who are opportunity-driven and explicitly oriented toward innovation. Low percentages of opportunity-driven entrepreneurs have been observed in countries like Belgium and Greece (50 percent), implying that women in these countries typically start a business when they need money and have few other choices (The World's Foremost Study of Entrepreneurship Since, 1999).

In Denmark, 46 percent of women entrepreneurs work in public services, health, and education, whereas in Sweden, 50 percent work in these fields. In these industries, female employers account for 35 percent of all employers in the EU, whereas male employers account for 15 percent. These statistics may change depending on the importance of government service in each nation. In Greece and Portugal, for example, just 24 percent of female employers favor the public sector (Hessels & van Stel, 2018).

10. CONCLUSION

Today it is considered very important for women to improve their efficiency in working life day after day, both for themselves and for society. A more educated, ambitious, and determined position of women saves her independence from men and anyone actually; and allows her to strengthen her economic independence and her position in society. The most important fact that gives a woman this power is her entrepreneurial personality. While women gain material and moral benefits through entrepreneurship, on the other hand, they also can reverse gender discrimination in favor of women with characteristics such as independence, financial opportunity, social services, job security, and employment. It would be more realistic to assess the participation of women in working life as entrepreneurs, considering the difficulties and barriers women face. Because women strive to continue their entrepreneurial activities in very difficult conditions in a "structured, male-dominated order" and business and public life. I would also like to note that in recent years it has been noticed that women are more successful in business life than representatives of the opposite sex. The reason for this is because they are successful in jobs that were previously considered masculine because the difference in knowledge and experience of entrepreneurial activity between men and women is gradually decreasing, they become more organized, become more sensitive, and calmer.

It is impossible to analyze family policy in isolation from women's job situations. Women cannot be expected to work while they are responsible for providing primary care for their families. The significance of social measures like maternity leave, care allowances, and public childcare services for expanding women's employment is highlighted in this context.

REFERENCES


