



Lisbon School
of Economics
& Management
Universidade de Lisboa

MASTER
INNOVATION AND RESEARCH FOR SUSTAINABILITY

MASTER'S FINAL WORK
DISSERTATION

**THE ROLE OF WOMEN ENTREPRENEURS IN TURKEY:
CHALLENGES AND THE IMPACT OF POLICIES ON GENDER EQUALITY**

HULYAM BEYAZ

MAY- 2025



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SUPERVISION:
INÊS DOMINGUES FIGUEIRA DE FARIA

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*To all women who endure,
fight, and refuse to be
silenced...*

GLOSSARY

GEM – Global Entrepreneurship Monitor.

KOBİ – Küçük ve Orta Büyüklükteki İşletmeler (Small and Medium-Sized Enterprises).

KOSGEB – Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme İdaresi Başkanlığı (Small and Medium Enterprises Development Organization of Turkey).

SME – Small and Medium Enterprises.

TÜİK (TURKSTAT) – Türkiye İstatistik Kurumu (Turkish Statistical Institute).

ABSTRACT, KEYWORDS AND JEL CODES

This dissertation examines the structural and social obstacles that women entrepreneurs face due to gender inequality and gender-neutral policies, despite their important role in economic development. In the study, Simone de Beauvoir's concept of "Otherness" and Joan Acker's theory of "Gendered Organizations" were used as theoretical frameworks, and the research was supported by an interview with a woman entrepreneur operating a business in the smart technology sector in Turkey and also secondary data obtained from official reports. It has become noticeable that so-called gender-neutral policies are inadequate for tackling the structural challenges faced by women entrepreneurs. According to the findings of study, targeted, gender-sensitive policies for women entrepreneurs alongside enhanced opportunities for networking will contribute to develop an inclusive entrepreneurship ecosystem.

KEYWORDS: Mark-ups; Productivity; Production Function.

JEL CODES: D63; J16; L26; M13; E32; Z13.

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THE THE ROLE OF WOMEN ENTREPRENEURS IN TURKEY: CHALLENGES AND THE IMPACT OF POLICIES ON GENDER EQUALITY

By Hulyam Beyaz

This dissertation explores the barriers that women entrepreneurs in Turkey face, arising from gender inequality and the limitations of gender-neutral policies. Using Simone de Beauvoir's "Otherness" and Joan Acker's "Gendered Organizations" as theoretical frameworks, the study highlights the need for gender-sensitive policies to foster an inclusive entrepreneurship ecosystem.

1. INTRODUCTION

“Entrepreneurship” is considered one of the key elements of economic development. (World Bank, 2022; UNCTAD, 2021). However, in this process, women face not only typical entrepreneurial challenges such as obtaining financing, navigating market competition, and managing business operations (Shane, 2003; OECD, 2021), but also the additional burden of gender norms, gender-based discrimination, and structural inequalities (Kabeer, 2020; Ahl & Nelson, 2015; OECD, 2021). In societies where gender roles are clearly defined, women entrepreneurs are in a struggle to exist and hold on to the business world (Ahl & Nelson, 2015; Brush et al., 2019). The difficulty they have in accessing support and benefiting from the relevant policies of the state during this process makes this struggle even more difficult (OECD, 2021; EIGE, 2022).

The purpose of this study is to analyse the experiences and challenges of women entrepreneurs in Turkey from the perspective of gender roles. Women entrepreneurs' experiences and challenges show the consequences of society and state policies on gender inequality rather than individual stories.

In this study, the difficulties faced by women entrepreneurs in Turkey, gender roles, and the direct or indirect effects of state policies in this process will be examined through documental resources as the primary source of information. These analyses will be illustrated by the case of a woman entrepreneur working in the smart technology sector for elderly care, with approximately five years of experience, aged 26, and coming from an urban, middle-class socioeconomic background. The age, educational status and professional background of the participant interviewed within the scope of the research will be used as a basic reference point in the analysis process. The personal experiences of interviewee will provide a better understanding of the reflections of gender inequalities

in real life. They will give concrete examples for the documental sources, including data from the Turkish Statistical Institute (TÜİK), and theoretical framework in the literature.

Direct quotes shared by the participant in the interview will provide an illustration of the obstacles women entrepreneurs face in accessing support mechanisms and the social pressures they experience. For example, the "social resistance she faced as a woman living alone" experienced by the participant and gender-based prejudices in the business world will be used to concretize the concept of "otherness" as developed in Simone de Beauvoir's *The Second Sex* (de Beauvoir, 1956). Similarly, the effects of lack of institutional support and social norms on the decision-making processes of women entrepreneurs will be analysed with the support of the data obtained from the documental research and interview illustration.

The theoretical framework of this study is based on the concept of "otherness" in Simone de Beauvoir's work *The Second Sex* (de Beauvoir, 1956) and Joan Acker's theory of "Gendered Organizations" (Acker, 1990). Beauvoir states in the concept of otherness that women are defined as other by social systems, thus this situation causes limitations and challenges in different aspects of women's lives. Joan Acker states that women are placed in disadvantaged positions systematically, simply because organizational structures that seem gender neutral are in fact shaped by men-centered norms (Acker, 1990). This study explores the experiences and challenges faced by women entrepreneurs using this theoretical framework.

Concepts that are used in this study can be defined as follows for clearer understanding of the study. Gender roles, social and cultural expectations that society attributes to genders (West & Zimmerman, 1987); gender discrimination, not providing equal opportunities to individuals considering their gender (UN Women, 2021); sexist discourse, gender-based, in the context of this study, defines othering language and behaviours towards women (Lazar, 2005). These concepts help to analyse the experiences of women entrepreneurs in this study more clearly.

The main research questions this dissertation seeks to answer are:

- What are the main challenges faced by women entrepreneurs in Turkey?
- How do gender roles shape these challenges?

- How does the state's gender-neutral policies affect women entrepreneurs?

The aim of this study is to analyse the individual experiences of women entrepreneurs in Turkey from the perspective of gender roles within the framework of these basic questions. While there are social and economic analyses in the literature, the research also focuses on individual experiences. In this context, the direct quotes obtained from the interview were aimed to contribute to the research and add depth to the analysis.

In the first part of this dissertation, the literature review and theoretical perspective will be presented, and Simone de Beauvoir's concept of otherness (de Beauvoir, 1956) and Joan Acker's theory of Gendered Organizations (Acker, 1990) will be detailed. In the second part, the methodology of the research will be explained. The interview method and data collection process will be explained. In the third part, the findings obtained from the interviews will be analysed and the experiences of women entrepreneurs will be evaluated through a perspective of gender studies.

2. LITERATURE REVIEW

The active involvement of women in the entrepreneurship ecosystem is considered as one of the key drivers of economic and social growth (World Bank, 2022; UN Women, 2021; Brush et al., 2019). In addition to contributing to economic growth, it also influences movements towards gender equality (IMF, 2023). In developing countries like Turkey, women's entrepreneurship plays an important role in reducing gender inequalities as well as contributing to economic development (OECD, 2021; KOSGEB, 2020).

However, women in the entrepreneurship field in Turkey face difficulties such as gender norms and accessing professional support or financial structures. These difficulties make it hard for women to be active in entrepreneurial activities and limit their ability to fully reflect their potential in the entrepreneurship ecosystem.

Research addressing the contribution of women in entrepreneurial activities adopts different theoretical frameworks to analyse their experiences and the challenges they come across in comparison to men in the same entrepreneurial activities. Throughout her work, *The Second Sex* (de Beauvoir 1956), Simone de Beauvoir explains how women are classified as "others" within society, and how this classification limits their personal and professional development. The concepts Beauvoir works on in her work provide a foundation for understanding the gender-based prejudices and social pressures that

women entrepreneurs face today. Joan Acker (1990) explains how hierarchical structures in the business ecosystem feed male dominance and how they alienate women in these ecosystems in her theory of gendered organization (Acker, 1990). In this dissertation, both these theoretical insights will be used to explore the structural barriers and gendered dynamics that shape the experiences of women entrepreneurs. The inequalities and discriminations faced by women operating in the field of entrepreneurship in Turkey can be examined within a theoretical framework with these approaches.

Cultural norms and gender roles are among the biggest obstacles women face in the business and entrepreneurship ecosystem in Turkey. Soysal (2010) explains that women are stuck between existing in business life and fulfilling the roles society has assigned to them. Therefore, Soysal notes that this situation prevents women from taking an active role in entrepreneurial activities, especially in rural areas where there is less access to technology and education. This shows that entrepreneurial initiatives are affected by both the economic parameters and social roles assigned to genders. Eroğlu & Pınar (2020) also state that women cannot continue their entrepreneurial activities due to the responsibilities expected from them by society within the family structure, and that this situation causes women to be unable to maintain a balance between their private and business lives.

Access to capital is one of the significant challenges that women in the entrepreneurship field face and limits their growth in the business. The Global Entrepreneurship Monitor (GEM) (2019) highlights that women entrepreneurs experience serious challenges in securing loans from banks or obtaining investments, when compared to men in the same sector. Although microfinance programs are a partial solution to these challenges, Tüzün Rad & Altıkulaç (2016) state that these programs are not sufficient to build sustainable business models. In this context, to foster entrepreneurial activities, it is essential to develop special financial support programs for women and to provide eligibility to these programs and financing through a transparent and equitable process.

Different countries have established policy frameworks to support women entrepreneurs. These frameworks include specialized finance programs for women entrepreneurs, mentoring networks, training programs, and e-commerce development. In

Norway and Sweden, strategies have been developed to promote women's participation in economic activities in policies aimed at women entrepreneurs. In Norway, specialized and targeted grant and loan programs designed for women entrepreneurs, support women to have a stronger financial infrastructure throughout their entrepreneurial journeys. In Sweden, mentoring programs and leadership development workshops support women entrepreneurs to overcome the challenges they face in the business world. Such targeted programs help women entrepreneurs gain permanent places in the business world and contribute to gender equality (OECD, 2021; Scandinavian Journal of Management, 2020). In the 2021 report of the OECD, it was stated that in countries with such supportive policies, the rate of women taking an active role in entrepreneurial activities has significantly increased, and the likelihood of women taking leadership positions in the business world has also increased. (OECD, 2021).

In Turkey, lack of institutional support is another obstacle for women entrepreneurs. Due to a lack of gender perspective and gender sensitivity, current policies and programs in Turkey do not sufficiently meet the needs of women entrepreneurs and make it challenging for them to engage in their entrepreneurial activities. (EIGE, 2021). Derks et al. (2016) state that women's inability to find the necessary support in the business world creates a competitive environment and this weakens solidarity among women. A study conducted by Garanti Bank (2014) determined that it is difficult for women to reach the necessary networks in male-dominated business environments, which makes it difficult to develop their businesses. This situation isolates women entrepreneurs. The best solution, according to Keskin (2017), would be to establish programs that connect women with professional mentors and networks of support.

The absence of solidarity in competitive business environments is one of the challenges faced by women entrepreneurs. This phenomenon is defined as the "Queen Bee" effect by Derks et al. (2016). According to this phenomenon, women hesitate to support and show solidarity to other women because they are concerned about their own status and position. Ely et al. (2011) and Ibarra et al. (2010), in their studies examining gender dynamics in organizational environments, explain that women leaders often see each other as competitors. In a business world where male norms are already dominant, these competitive dynamics among women create more obstacles for women entrepreneurs. In countries where traditional gender roles are established in society, such

as Turkey, this situation is particularly evident and increases the challenges women entrepreneurs face in both business and social areas (Derks et al., 2016; Ely et al., 2011; Ibarra et al., 2010).

The emergence of innovative solutions and digital tools can provide new opportunities for women entrepreneurs. Keskin (2017) states that digital tools enhance the efficiency of business processes for women entrepreneurs, especially as e-commerce platforms open up new market opportunities for them. Nevertheless, this remains impractical for women in economically disadvantaged areas because of restricted access to infrastructure and insufficient understanding of technology. According to Uygun & Günaydın (2017), women entrepreneurs aged 25-40 engage with digital tools more actively and effectively, while the ones over 40 require assistance in utilizing these tools.

There are significant gaps in studies on women entrepreneurship in Turkey. Ozturk (2016) stated that research should be deepened on the differences between women entrepreneurs in rural and urban areas and how these differences affect the entrepreneurial activities of these women. Other gaps are: the lack of sufficient research on the long-term effects of digitalization on women entrepreneurs, as stated by Bayrakçı & Köse (2019), and the evaluation of the effectiveness of programs developed specifically for women entrepreneurs, as stated by Çınar & Dalaman (2022).

This dissertation aims to contribute to filling the gaps in the literature on women entrepreneurs in Turkey such as the role of gender norms in limiting entrepreneurial opportunities and the impact of institutional support programs. Specifically, it aims to contribute to the existing literature by analysing how the challenges faced by women entrepreneurs are affected by gender roles and the effectiveness of support programs developed for women entrepreneurs.

In this context, improving women's access to financial resources, increasing their involvement in entrepreneurial networks, and encouraging their use of digital tools are important steps in fostering sustainable and inclusive entrepreneurship. Lack of initiatives specialized for women's needs limits their capacity to start new businesses and improve their existing businesses. Future research could investigate the long-term effects of targeted policy improvements on women's entrepreneurial success and economic development. This could include larger and more diverse samples, cross-cultural

comparisons, and longitudinal studies to understand evolving challenges and policy impacts over time.

3. METHODOLOGY

This section highlights the research methodology used in this study to analyse the experiences and challenges of women entrepreneurs in Turkey. It covers the interviews and supporting statistical data conducted to examine women's entrepreneurial journeys and challenges; the process of collecting these data and the methods used to analyse the data; and the ethical issues and limitations of the study.

3.1. Data Collection

This study analyses the difficulties and experiences of women entrepreneurs in Turkey due to their gender in entrepreneurial activities through qualitative research. The interview conducted for the study was conducted as an online video interview due to geographical constraints. The interview lasted approximately 45 minutes and progressed within the framework of a previously prepared 15-question question set. Although the conversation initially progressed within the framework of the question set, it progressed in an improvised manner with the stories told by the participant and her answers.

The participant stated at the beginning of the interview that she did not want to be recorded in video and only wanted to be recorded as audio, based on this, only audio was recorded and after the interview, the audio recording was transcribed and analysed. The participant allowed her information not to be kept anonymous. Before the interview, informed consent was obtained, ensuring that the interviewee was completely informed about the purpose of the study and the utilization of the data. Basic demographic information such as age, where she lives, her initiative, education life, and professional experience were recorded to provide context to the study.

Additionally, data from the Turkish Statistical Institute (TUIK) on women's labor force participation and entrepreneurial activities in Turkey between 2021 and 2023 were used to provide context regarding the economic situation and were examined to understand the economic trends affecting women entrepreneurs in Turkey.

3.2. Data Analysis

The audio recording recorded during the interview was converted to text, analysed, and main themes were identified by analysing the interviewee's responses to understand their impact on the participant's entrepreneurial experiences. The main themes identified were "gender-related challenges," "professional and personal barriers," and "support systems." The collected data was analysed thematically. Theoretically, this study is built on feminist theory and sociological perspectives, particularly the concept of gendered experiences (de Beauvoir, 1956) and the theory of gendered organizations (Acker, 1990), which were guiding the study. The interviewee's story was analysed in the context of these theories.

3.3. Ethical Considerations

Ethical issues were taken into consideration throughout the research process. The purpose and content of the study, and the researcher's background were provided to the participant before the interview, it was stated that the audio recording and information received would be used only for academic purposes, and informed consent was obtained.

3.4. Challenges & Limitations

One of the important limitations of the study was that only one interview could be conducted. The reason for this situation is that I work full-time in Portugal and there is a three-hour time difference between Turkey and Portugal. This time difference made it difficult to plan interviews with potential participants. Although other women entrepreneurs were also asked to participate due to lack of time, some did not want to participate.

3.5. Approaches to Limitations

The study was supported by an extensive literature review and theoretical analysis due to the limited number of interviews that could be conducted. Existing research on women entrepreneurs, feminist theory, and statistical data on Turkey provided a broad basis for analysing the interviewee's story and experiences in a deeper context. The documental data was analysed, and literature was used to support the analysis, while the interview story helped to contextualize and enrich these sources. Analysing the data

obtained from the interview in conjunction with the theoretical knowledge allowed for a detailed examination of the research question despite the limited number of interviewees.

4. THE ROLE OF WOMEN IN ENTREPRENEURSHIP IN TURKEY

4.1. Economy and Business in Turkey

Turkey has a developing market economy in various sectors due to its strategic geographical location. Manufacturing, tourism, construction, services, and technology are among the important economic sectors of the country and contribute to economic growth. Although it has a developing economy, it faces challenges such as inflation, economic instability, and gender inequality (World Bank, 2022)

KOBI's (Small and medium-sized enterprises) constitute 99% of all registered companies in Turkey (TÜİK, 2023). Recognizing the critical role of SMEs in economic development, the Turkish government established KOSGEB (Small and Medium Enterprises Development Organization of Turkey) to provide financial support, training, and consulting services to entrepreneurs. KOSGEB offers various grants and loans to encourage new business ventures and offers special programs for women entrepreneurs. However, entrepreneurial activities are still mostly male-dominated, and women face serious problems and obstacles in the establishment and development stages of their enterprises. In Turkey, the rate of women in leadership roles in the entrepreneurship and business world is still significantly low compared to men (cite).

4.2. Gender Equality in Turkey

In Turkey, despite advancements in gender equality across economic, political, and social spheres, women continue to encounter significant structural inequalities. Women's involvement in the workforce, access to leadership roles, and entrepreneurial opportunities are significantly constrained. Furthermore, women experience discrimination in social contexts. The stringent delineation of social roles, the disproportionate allocation of conventional duties within the family, and the insufficient representation of women in the public domain contribute to the perpetuation of gender inequality (WEF, 2022).

In Turkey, the labor force participation rate for women is merely 35%, at the same time, for men it approaches to 72% (TÜİK, 2023). The unequal responsibilities of

household chores and reproductive work placed on women causes difficulties in obtaining paid employment. (EIGE, 2023). OECD (2021) data indicates that women in Turkey allocate three times the amount of time to unpaid domestic labour compared to men. This circumstance significantly hinders women's attainment of economic autonomy and participation in entrepreneurial initiatives.

In the workplace, women face with the glass ceiling phenomenon, wage disparity, and employment discrimination. In Turkey, the proportion of women in senior management roles is merely 17%, significantly lower than the average in other nations (ILO, 2023). Furthermore, women entrepreneurs lack equal access to financing and business networking opportunities compared to their male counterparts (Global Entrepreneurship Monitor, 2021).

The data indicate that women in Turkey face significant inequalities in both professional and social life. Existing policies and legal structures are inadequate to guarantee women's complete involvement in economic and social spheres. Consequently, structural reforms that promote women's engagement in the labour market and entrepreneurship, equitable remuneration for equivalent work, and regulations that facilitate the equitable distribution of caregiving responsibilities should be prioritised.

4.3. Women's Participation in Business and Entrepreneurial Activities in Turkey

The labour force statistics of the Turkish Statistical Institute (TÜİK) show that between 2021 and 2023 the women labour force participation rate has progressively risen. As the *Figure 1* shows, although the women labour force participation rate in the first quarter of 2021 was 31.2%, it reached to 36.0% in the last quarter of 2023. In the same period, the men labour force participation rate increased from 69.2% to 71.1%. These data show that there has been a very small increase in women labour force participation from year to year. The difference between women and men is still significant. In the last quarter of 2023, the male labour force participation rate was almost twice that of women.

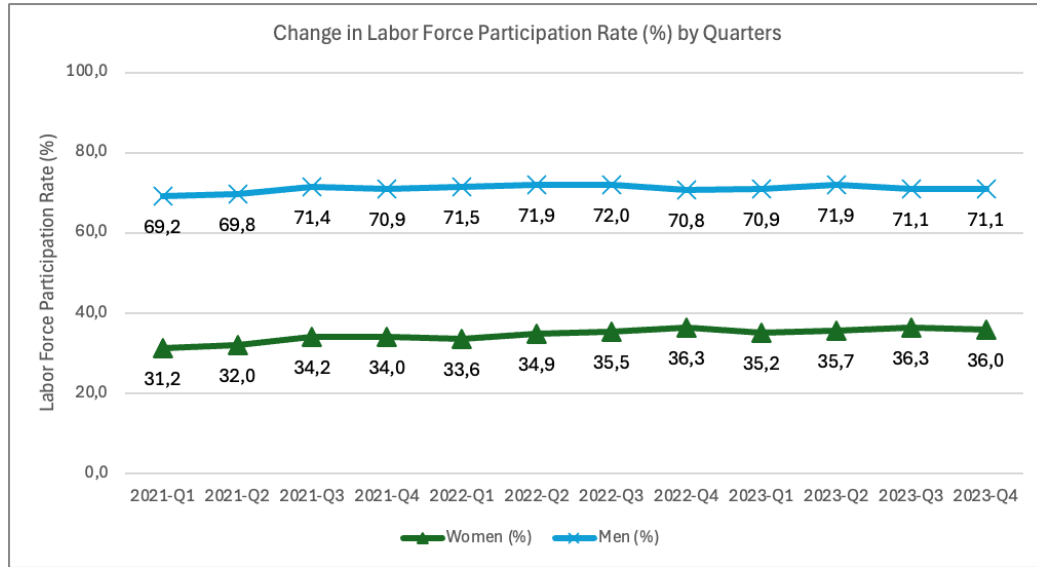


Figure 1 – Change in Labor Force Participation Rate by Quarter in Turkey

Source: Turkish Statistical Institute (TÜİK), Labor Force Statistics

According to TÜİK 2023 data, the women labour force participation rate in Turkey is only 36%. As can be seen in the *Figure 2*, only 36 out of every 100 women participate in the labour force, while the remaining 64 are not included in it. According to TÜİK data, the total of the women population aged 15 and over who are not included in the labour force is 21 million 213 thousand people. The largest share of the reasons for not participating in the labour force is “being busy with reproductive work”. In the last quarter of 2023, the rate of women who did not participate in the labour force due to housework reached its lowest level at 40.6% (TÜİK, 2023).

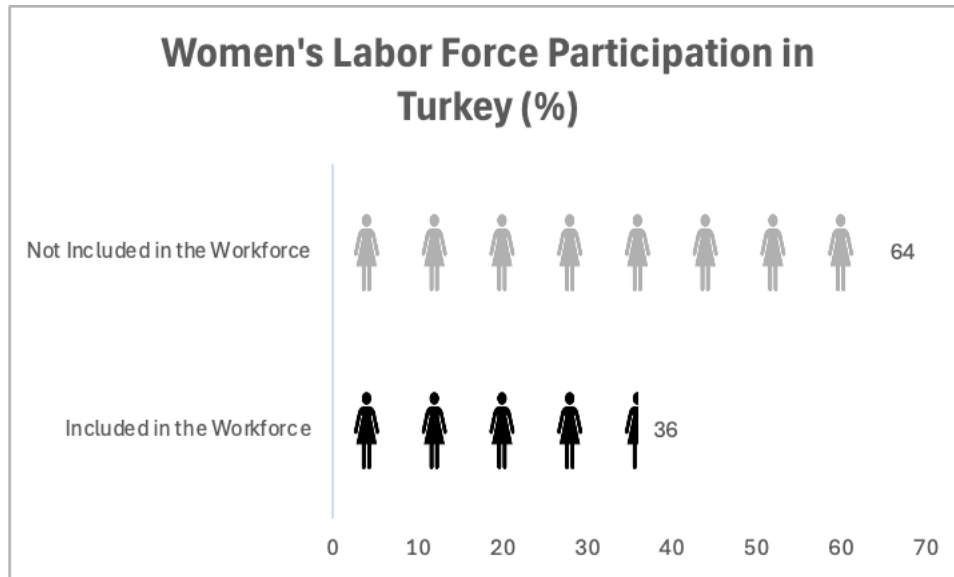


Figure 2 – Women’s Labor Force Participation in Turkey

Source: Turkish Statistical Institute (TURKSTAT), Labor Force Statistics, 2023.

In Turkey, entrepreneurial activities in the technology and sustainability sectors are developing. However, the entrepreneurial environment for women in these areas still presents many challenges. For example, women entrepreneurs have difficulty accessing financing for their businesses. Obtaining bank loans and investment processes are easier for men than for women (Global Entrepreneurship Monitor, 2021). In addition to the previously mentioned expectation that women in Turkey should primarily focus on their family responsibilities, another obstacle is the difficulties women entrepreneurs face in accessing male-dominated business networks. This creates disadvantages in establishing partnerships and business connections and finding funding. Another challenge is that women usually start businesses in areas with low growth potential, such as education, personal services, and retail. On the other hand, entrepreneurial men mostly operate in areas with high growth potential (e.g., technology, and construction).

Figure 3 shows that between 2021 and 2023, the ratio of women entrepreneurs to the total number of entrepreneurs in Turkey varied between 15.6% and 17.9%. This rate shows that women remain at a disadvantage compared to men in the entrepreneurship ecosystem and are still a minority.

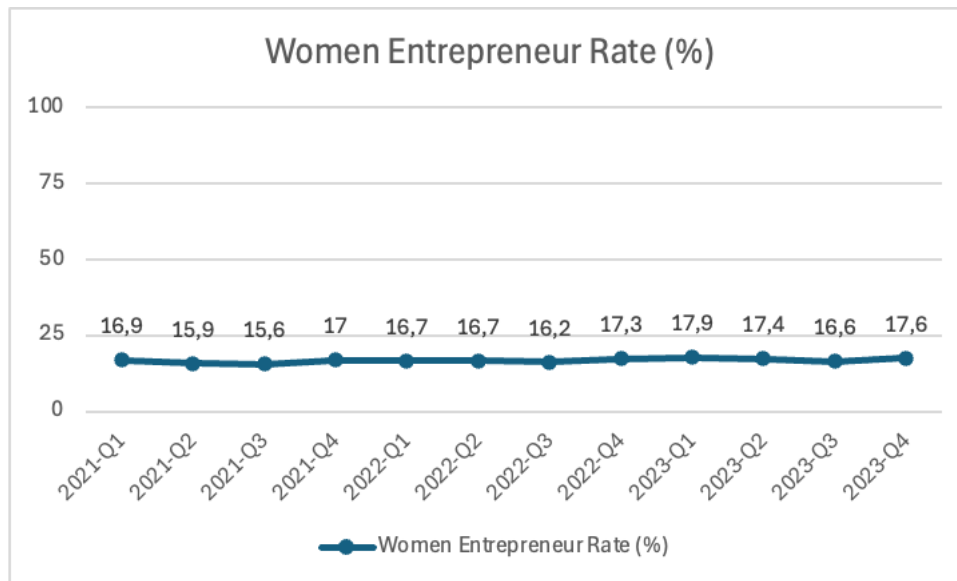


Figure 3 – Women Entrepreneur Rate in Turkey

Source: Turkish Statistical Institute (TÜİK), Labor Force Statistics – Household Labor Force Survey (HİA), 2021–2023

4.3.1. What Professions Do Women Pursue in Turkey?

Data from TÜİK (2023) indicates that the workforce participation rate of women in Turkey is roughly 35%, with notable concentration in particular sectors, including education & healthcare, textile & manufacturing, retail, and technology. The following section provide an insight of these sectors and their significance in women's employment.

Education & Healthcare

The education and healthcare sectors predominantly employ a significant number of women, underscoring their prominent presence in these domains. Moreover, 61.2% of employed women in Turkey are engaged in the service sector (Karaca & Taşseven, 2022), predominantly in professions such as education, nursing, and healthcare services.

Textile & Manufacturing

In Turkey, the textile and manufacturing sector is another predominant area of employment for women. A significant number of women are engaged in low-wage and unregistered employment (Women's Entrepreneurship Report, 2023). In the agricultural sector, 78.7% of women are employed as unpaid family labourer (Women's Entrepreneur

Support Centre, 2023). This scenario can be perceived as women facing challenges in attaining economic autonomy in rural regions.

Retail

Women entrepreneurs typically engage in small-scale enterprises, including boutiques, beauty salons, and the sale of handicrafts. As per TÜİK (2023) data, the proportion of women entrepreneurs has risen to 17.4% in recent years (Women Entrepreneur Support Centre, 2023). Nonetheless, it is indicated that many of these enterprises remain small-scale and encounter challenges in accessing large-scale markets.

Technology

Women entrepreneurs are launching new enterprises in technology and e-commerce, particularly in major cities like Istanbul, Ankara, and Izmir. The proportion of women entrepreneurs in the technology sector is significantly lower than that of their male counterparts. Startup Monitor Turkey (2023) reports that the participation rate of women entrepreneurs in technology ventures in Turkey is merely 12%. Although 53% of women in the technology sector aspire to attain senior management positions, merely 8% intend to initiate their own enterprises (TÜBİSAD & Deloitte, 2023).

In conclusion, women's workforce participation is sector-specific, predominantly occurring in education, health, retail, and textiles in Turkey. Nevertheless, the percentage of women entrepreneurs remains significantly low in sectors with substantial growth potential, such as technology and finance. Access to capital, sectoral segregation, and conventional gender roles are primary factors that impede women's progress within the entrepreneurial ecosystem. To enhance women's entrepreneurship, it is essential to implement more inclusive financing support, mentoring programs, and policies that promote sectoral diversity. Promoting women's entrepreneurship in technology and innovation sectors is essential for expediting Turkey's economic growth.

4.4. Gender-Specific Challenges and Opportunities for Women Entrepreneurs in Turkey

In developing economies like Turkey, women entrepreneurs are particularly important as drivers for innovation, economic expansion, and social change, as research shows, women's entrepreneurship contributes significantly to job creation and diversification of economic activities in emerging markets (OECD, 2020). Social norms, institutional shortcomings, and unfinished policy frameworks, however, continue to make

gender-based barriers a major problem. Women's entrepreneurial potential is restricted by these obstacles, which also serve to perpetuate systemic injustices. This section attempts to construct an argument addressing these obstacles by utilising information from complementary sources, the literature that has been presented, and interview data.

4.4.1. Systemic Barriers and Structural Inefficiencies

The results of the interview brought to light the persistent systemic obstacles that women entrepreneurs encounter, especially the inadequacies in the bureaucracy that significantly affect them because of gender bias. In the absence of male intermediaries, women are disproportionately impacted, as evidenced by structural flaws in the participant's experience with customs officers. The interviewee described her struggle at the customs office while trying to import products for her business as *“I haven't done this before, but I'm relying on your company's expertise”* (Interviewee, Online interview, 31 December 2024). The customs officer's response— *‘You've made this up in your head. If you had done this before or if you were a man, you would've known’*. This quote reveals the deeply ingrained biases in bureaucratic structures.” This aligns with findings from Tüzün Rad & Altıkulaç (2016), which highlight how bureaucratic inefficiencies in Turkey hinder women entrepreneurs, increasing operational costs and psychological strains. Similarly, GEM (2019) report emphasizes that systemic obstacles, such as biased bureaucratic practices, limit the access of women entrepreneurs to markets and resources, causing extra expenses and unnecessary delays. These issues disproportionately affect women, particularly those without access to established networks (OECD, 2021).

Gender-neutral policies and financing mechanisms, like KOSGEB, do not adequately address the particular difficulties faced by women entrepreneurs, according to Kelley et al. (2019). The interviewee stated this issue as *“I met all the criteria for the loan, but I still didn't receive it.”* (Interviewee, Online interview, 31 December 2024). Her critiques of initiatives like KOSGEB reinforce the structural biases and shortcomings that render these programs ineligible even though they satisfy all formal requirements. The entrepreneurship support program that the interviewee criticized and applied for the loan - KOSGEB - is a government agency that provides financing and support to small and medium-sized enterprises (SMEs) in Turkey. As the participant stated, even if all the formal requirements of such programs are met, they become inaccessible to women entrepreneurs due to structural biases and deficiencies (OECD, 2021). This is so because

the application process for these programs is often not transparent, and factors not specified in the formal criteria can affect the application process (Brush et al., 2019). For example, even if women have the necessary qualifications for loans or support, they may be excluded due to biases in the decision-making process or insufficient promotional efforts to ensure equal participation (Ahl & Nelson, 2015; Kabeer, 2020).

In addition, the lack of targeted support for women in these programs and bureaucratic barriers prevent women entrepreneurs from truly benefiting from these programs (EIGE, 2022). The interviewee's experience highlights that these programs, although theoretically structured, do not provide tangible benefits for women entrepreneurs due to these systematic barriers (Henry et al., 2017; Marlow & McAdam, 2013). Studies show that institutional structures usually ignore the gender elements of entrepreneurship, resulting in increased exclusion (Ahl, 2006).

Simone de Beauvoir's concept of "Otherness", explains how certain society considers women as "others" to make them more vulnerable to power structures benefiting men. This concept gives a structure for analysing how "otherness" affects women entrepreneurs by positioning them in a subordinate and less powerful role within society. The participant's experiences directly relate to this idea, specifically the situation in which men in the business world treat her improperly and express sexist comments to her. The interviewee stated, *"I sought advice from a senior manager I occasionally consulted for guidance. Instead of offering support, he made a joke about becoming a 'sugar baby,' laughing as if it were funny."* (Interviewee, Online interview, 31 December 2024). In this case, this type of comment is not just a joke, but a clear example of verbal harassment, which trivializes and undermines women's professional skills. It is a form of gender-based microaggression that not only disrespects women but also reinforces structural discrimination by placing women in subordinate positions. Such language reflects the deeper societal issue of objectifying women and perpetuating the idea that women are not to be taken seriously in the professional sphere (Cortina, 2008). The expression "sugar baby" (A stereotype that implies a young woman uses her physical appearance or relationships with older and wealthy men to gain financial support rather than being valued for her professional expertise) maintains harmful stereotypes, objectifying women and dismissing their professional capacity (Thompson & Walker, 2020).

The experience of a young and unsupported women entrepreneur where demands for help are manipulated and abused for personal benefit shows the way that society still struggles to accept women as autonomous and independent individuals.

The expression "sugar baby" used toward the participant shows the sexism women experience in the workplace and the undervaluation of women's professional capacity.

4.4.2. Societal Norms and Cultural Barriers

In Turkey, social norms and traditional gender roles present major obstacles for women entrepreneurs. Several factors, including social class, financial status, religion, family structure, domestic life, and education, have a significant impact on these norms. Familial opposition to independence, such as condemnation of a single woman's choice to live alone, highlights ingrained cultural norms that value conformity over individuality, as Soysal (2010) documents and the interview reflect. As the interviewee states, *"I live alone now, but when I first wanted to move out, I faced resistance because in Turkey, it's uncommon for unmarried women to live alone."* (Interviewee, Online interview, 31 December 2024). These oppositions reflect that society does not value the individuality of women, restricts their independence, and expects them to prioritize marriage and family structure. In addition to restricting women's autonomy in making decisions, these social pressures also limit their capacity to freely engage in entrepreneurial endeavours.

Furthermore, Eroğlu & Pinar (2020) point out that women are frequently viewed as less credible in professional settings, which is consistent with the participant's experience of being rejected and undervalued due to their age and gender. A cycle of exclusion is maintained by these biases, where women find it difficult to gain acceptance and obtain opportunities.

In Turkey, the role assigned to women by society is generally defined by traditional family responsibilities and motherhood. This situation creates a serious obstacle for women entrepreneurs in a professional sense. According to Simone de Beauvoir, these duties and the role expected from women by society restrict women's freedom and cause women to find themselves in a constant struggle. Beauvoir's concept of "Otherness" refers to the construction of women as "others" within society, in contrast to men which limits their professional growth by primarily defining them through caregiving and

domestic roles instead of as autonomous individuals with professional aspirations (de Beauvoir, 1956).

Joan Acker (1990) states that women continue this struggle not only against society but also against institutional structures in the professional fields. In her theory of Gendered Organizations, Acker explains that most professional structures are shaped according to male norms, including gender discrimination, making it difficult for women to take part in professional fields on an equal basis with men. These systematic barriers restrict women's access to opportunities and resources, preventing their professional growth. This reflects the interviewee's experience, since traditional societal expectations and institutional biases about women and their lives prevent women from fully realizing their entrepreneurial potential. For example, the fact that even a decision such as "living alone" by the interviewee is not considered normal by her family illustrates the social norms defined by Beauvoir (date). These norms affect and limit both women's individual choices and freedoms and their efforts to exist in the professional field as entrepreneurs.

4.4.3. Gender-Specific Dynamics

"Unfortunately, there's a strange sense of competition among women. Even when I interact with women in fields completely different from mine, they sometimes compete with me, whether it's about appearance or other things." (Interviewee, Online interview, 31 December 2024)

The participant's experience is related to Beauvoir's attribution of the weak solidarity between women in *The Second Sex* to social conditioning. In the interview, the participant mentions the meaningless competition and lack of support between women. This situation confirms Beauvoir's idea that women are forced to see each other as competitors. This competitiveness isolates women in the business world and prevents them from building support and solidarity networks. The concept of diminishing solidarity has been described by the phenomenon known as Queen Bee by Derks et al. (2016), in which women hesitate to support other women in the business circles due to concerns regarding their own status and positions in the work. Ely et al. (2011) and Ibarra et al. (2010) explain that the cultures in organizational structures force women leaders to see each other as competitors. These studies indicate that competition, from the perspective of women and solidarity, weakens the permanence of women in the business

world. In countries such as Turkey, which have strong norms regarding gender roles, this situation has become a more serious and visible problem.

Women may refrain from supporting one another due to societal labelling as 'other.' Since women compete for limited opportunities, they do not cooperate, they avoid solidarity, and they oppose each other (Beauvoir, 1956). Joan Acker's theory of gendered organizations also states that women are systematically excluded from professional fields due to male-dominated norms. In this context, the lack of solidarity among women can be seen as an extension or consequence of these gendered organizational dynamics; here, women do not support each other because they are affected by institutional prejudices, which reinforces their marginalization in the business world (Acker, 1990).

4.4.4. Financial Barriers

Women entrepreneurs face a difficult obstacle, obtaining funding. GEM (2019) found that women have a harder time accessing financial resources than men. This is consistent with the interviewees' challenges in securing financing. Despite being beneficial in several situations, microfinance programs have not been widely successful because of their uneven execution and narrow reach (Tüzün Rad & Altıkulaç, 2016). Some of the reasons for the limited success of these programs are they do not meet the specific needs of women entrepreneurs, the inappropriateness of financial products, and the lack of access for women in rural areas. In addition, obstacles such as complicated application processes and high interest rates make it difficult for women to benefit from these programs fully (Tüzün Rad & Altıkulaç, 2016).

As the interviewee stated:

"For instance, I met all the criteria for the loan, but I still didn't receive it. KOSGEB had some errors in their system, and I didn't persist or push further because it felt like a waste of energy." (Interviewee. Online interview, 31 December 2024)

She also emphasized the inaccessibility of such programs:

"Some programs are very logical in theory. For instance, maybe one of those programs reached a woman in need, but it didn't reach me." (Interviewee, Online interview, 31 December 2024)

These statements highlight how systematic inefficiencies in financial support initiatives disproportionately affect women entrepreneurs and so support gender disparities in corporate funding.

4.4.5. The Limitations of Policy Frameworks

The lack of gender-sensitive policies that fail to address the unique challenges faced by women, as opposed to men, creates a significant barrier for women entrepreneurs. The gender equality perspective is not reflected in innovation policies in Turkey. This situation causes women entrepreneurs to experience inequality of opportunity. Gender neutral innovation policies do not cover the financial and access barriers that women experience (Keskin, 2017). The impact of policy frameworks developed based on the difficulties experienced by women entrepreneurs in Turkey is limited and generally insufficient. KOSGEB, one of the support programs of the government in Turkey that aims to encourage women entrepreneurs to start a business, aims to facilitate and increase access to finance for women entrepreneurs. However, such programs do not have a deep gender sensitivity to increase the participation of women in entrepreneurial activities in society; they mostly support entrepreneurship in a general way regardless of gender and do not consider the specific difficulties that women face, such as family burdens and social pressures related to gender. The unsystematic and complicated nature of the application process, and access problems also make it difficult for women entrepreneurs to benefit from these programs (EIGE, 2021).

The lack of programs that will facilitate women entrepreneurs' access to digital tools and e-commerce platforms is another policy gap. Access to technology is crucial for growing and developing entrepreneurial activities. However, women's access to digital tools is limited, which limits women entrepreneurs' business capacity (Uygun & Günaydın, 2017). To correct this situation, more specialized education and technology access policies should be developed (Keskin, 2017).

The family responsibilities that are socially expected of women entrepreneurs largely limit their participation and activity in business life. Current employment policies and social security systems are generally designed without considering women's family responsibilities, hindering their workforce participation (OECD, 2021; EIGE, 2021). The lack of policy frameworks to balance family and work life increases the difficulties

experienced by women entrepreneurs (OECD, 2021). Policies that will enable women to balance their family and work lives need to be structured.

4.4.6. *The Role of Digital Tools*

Digital technologies have the potential to revolutionise business by giving women entrepreneurs access to new markets and expansion prospects. The interviewee was active in software development and e-commerce platforms that she needs for her business to reach the potential market and improve operational efficiency demonstrates how women are leveraging digital tools to get past conventional obstacles. As she stated, *"For a long time, I thought smart technology development was just for big companies with huge budgets. Then I started using open-source AI tools, and suddenly, I had access to the more capabilities."* (Interviewee, Online interview, 31 December 2024). However, this potential is constrained by disparities in digital literacy and infrastructure, particularly in rural areas (Garanti Bank, 2014). These disparities can be addressed, and women entrepreneurs empowered through investments in rural infrastructure and age-appropriate digital literacy programs.

5. CONCLUSION

The purpose of this study is to analyse the experiences of women entrepreneurs in Turkey from a gender focused perspective, while relying on a feminist theory-based theoretical framework and individual narratives. Simone de Beauvoir's idea of "otherness" in combination with Joan Acker's theory of Gendered Organisations provides an effective basis for understanding the challenges experienced by women entrepreneurs (Beauvoir, 1956; Acker, 1990). The research showed that women who want to operate in the entrepreneurial field face significant difficulties in accessing supportive structures and benefiting from state policies. It has been concluded that gender-neutral policies do not meet the needs that may be specific to women entrepreneurs, and this creates inequalities (cite here). Even though these policies are labelled as "neutral" and intend to promote gender equality, they can unintentionally support male-dominated structures both when they are created and implemented, which can perpetuate existing gender inequalities. In real life, they fail to meet the needs of women, becoming a continuation of a system dominated by men, and they also incorporate structures that benefit men.

The gender-based prejudices that women entrepreneurs must struggle with in the entrepreneurial ecosystem and the business world have been evaluated not only as individual stories but also as a social problem (Acker, 1990; Beauvoir, 1956). In this context, the participant's decision to live alone, the problems she experienced in customs procedures or the sexist discourses she encountered while trying to access financing are examples that show the effects of gender norms in the modern business world.

In this study, the individual experience of an entrepreneur was added to the theoretical analysis and real-life examples of gender inequality were revealed with direct quotes from the interview. Addressing the needs of women entrepreneurs, taking analytical actions on this issue, is an important step in implementing inclusive policies.

Current policies need to be improved, and new support policies that are more inclusive and gender-oriented must be established, for women entrepreneurs to achieve a more prominent position in the sector of entrepreneurship. Improving financial accessibility, developing mentoring programs specialized for women, encouraging women's solidarity networks, and ensuring their active involvement in these networks, increasing women's accessibility to digital tools will create new opportunities for women entrepreneurs and women entrepreneurs could improve their capacity to sustain and expand their enterprises (OECD, 2021; Keskin, 2017; Uygun & Günaydın, 2017). The findings illustrated that this is no different in Turkey also, where women entrepreneurs still have challenges with accessing support, financing, and professional networks, despite the potential of targeted policies.

Future research can deepen the analysis by examining the experiences of women entrepreneurs across sectors in both rural and urban Turkey, using larger and more diverse samples, cross-cultural comparisons, and longitudinal studies. Such research will provide a basis for re-evaluating and structuring policies related to gender equality.

This dissertation aims to make social and institutional inequalities visible by starting from the individual experiences of women entrepreneurs and offers a new perspective for the development of more inclusive approaches to gender equality. Enhancing the participation of women in the business world will not only facilitate the growth of the economy but will also lead to the establishment of a society that is more egalitarian.

The lack of inclusiveness of current policies in Turkey causes women entrepreneurs to face difficulties in their entrepreneurial journeys. Gender-neutral policies aim to provide equal opportunities, but there are still systematic and structural barriers that make it difficult for women entrepreneurs to access financial resources and professional networks. The women entrepreneur who participated in the interview stated, “*I met all the criteria for the loan, but I still could not get it*” (Interviewee, Online interview, 31 December 2024). This situation is also consistent with wider research showing systematic and systemic biases in financing and support structures. (Kelley et al., 2019; World Bank, 2022). To protect women's participation in entrepreneurship and innovation processes and their activity in these areas, target-oriented policies need to be developed. Comparative analyses of policy models implemented in different countries, such as Norway and Sweden, to increase women's participation in entrepreneurship show that targeted programs such as mentoring networks, special grant systems, and digital literacy initiatives significantly increase women's participation in entrepreneurship (OECD, 2021; Scandinavian Journal of Management, 2020). Evaluating these practices in Turkey may also provide insights for future policies. Implementing similar strategies could create an inclusive and supportive entrepreneurship ecosystem.

To minimize the difficulties experienced by women entrepreneurs in accessing financial resources, it can be suggested that gender-based quotas be determined in grant and loan programs. In Germany, Canada, and the Netherlands, similar structural arrangements have been successful in the past in enhancing women entrepreneurs' access to finance. (European Investment Bank, 2021; UN Women, 2023)

Policy makers in Turkey should prioritize inclusive and gender-sensitive initiatives that will be supporting women entrepreneurship. Since gender neutral policies aim to provide equal opportunities in theory, however, they are not enough to eliminate the problems and systemic barriers faced by women entrepreneurs. In order to have long term impact, policies should not only address current challenges but also foster sustainable and inclusive entrepreneurship which will increase the success rate for women entrepreneurs. In this context, building frameworks and developing innovations that enable women entrepreneurs to access financing, leveraging digital tools for their benefit and guaranteeing their availability is crucial. Creating a business culture that eliminates

systemic discrimination, expands financial access, and actively encourages women-led initiatives will strengthen economic growth and gender equality in the long term.

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APPENDICES

Appendix I – Online Interview Script

Hulyam Beyaz: Let me introduce myself quickly. I'm 26 years old and an industrial engineering graduate. I originally came to Lisbon for my master's. I am working as a sales operations analyst at a company while continuing my master's studies. My field is innovation and sustainability. For my thesis, I wanted to research the experiences and challenges of women entrepreneurs in Turkey and how state policies affect them. That's why I reached out to you. I've prepared a few questions. I don't want to take up too much of your time. Could you briefly introduce yourself, mentioning your sector, where you currently live, your age, etc.?

Interviewee: Sure. I live in Istanbul. I have a startup focused on smart technologies, particularly smart technologies for elderly care. This is actually my second startup. I had a different one before, but now I've secured funding for this one and am continuing with it. I'm a medical doctor, but I don't practice medicine—I'm solely focused on my company. I'm also 26 years old. What else should I say?

Hulyam Beyaz: That's sufficient, thank you. You already mentioned your educational background, but have you ever practiced medicine?

Interviewee: No, I haven't. I didn't have to complete mandatory service. I finalized an investment deal during my final year as a student, while interning as a doctor, and then continued on this path.

Hulyam Beyaz: Can we say that your education influenced your entrepreneurial journey?

Interviewee: Yes, we can definitely say it had an influence.

Hulyam Beyaz: How, why, and when did you decide to start this venture?

Interviewee: I actually founded my first startup when I was 21 years old. I was a student at the time. My education influenced me in the sense that the environment of my medical school had an impact. Unlike typical medical education, my school didn't

encourage entrepreneurship. My professors usually thought I was overly social or that entrepreneurship was just a hobby for me. But the advantage of being in my school was that all departments were integrated. Normally, in other universities, the medical faculty is located near a hospital and separate from other departments, creating a siloed education system. While I was a student, I joined the entrepreneurship club and was selected for the Entrepreneurship Foundation. That's where I met Tolga, and those experiences influenced me greatly. In summary, the reason I love being an entrepreneur and why I made this decision is because I enjoy the sense of freedom and being the decision-maker. While it comes with many challenges compared to having a narrowly defined role, the sense of freedom is more important to me and outweighs the difficulties. Courage is a significant concept and value for me. When I feel trapped, my self-respect diminishes, and I try to understand what I truly want. Once I figure it out, I take action—whether I'm scared or not, whether I'm crying or not, whether I'm prepared or not, I go ahead and do it.

Hulyam Beyaz: I understand. So, what was your motivation in the beginning? Or did you face any challenges?

Interviewee: Of course, I faced many challenges. Initially, I didn't have the courage to say, "I'll start my own business right now." My thought was to either partner with someone or work with someone more experienced than me. I won't mention any names, but I met someone from a big company who was in senior management. They suggested collaborating on a joint project, saying things like, "You're young and hardworking, I believe in you." But in the end, they didn't make me a partner. Even when the project wasn't moving forward, I noticed that this person's personal insecurities and feelings of inadequacy were playing a role. I found myself constantly seeking their permission, like asking, "Can I attend this meeting?" If they didn't approve, I would try to convince them. I grew tired of this and thought, "I'm already working hard to grow this business, and on top of that, I have to ask for permission? I might as well do it myself without having to ask for approval. At least I'll be making my own decisions." That was probably my first significant challenge.

Hulyam Beyaz: Can I interrupt for a moment? Was this person a man?

Interviewee: No, it was a woman. After that, I can say that this experience motivated me to establish my first company. Since I felt betrayed by the partnership experience, I founded the company solo, without any partners. It lasted for about 1.5 to 2 years. During that time, the challenges I faced were more my age and being a student. For example, in B2B meetings with corporate companies, people didn't want to give me business because they thought I was too young and inexperienced. They often viewed me as just a student. More recently, I had an experience I want to share because it's relevant. I've been dealing with some debt lately, and I sought advice from a senior manager I occasionally consult for guidance. I explained my situation, saying, "I've accumulated some debt and need to pay it off. Since you're the manager of a large company, do you think there might be any part-time consulting opportunities, or could I contribute to a digital project or something like that?" Their response was, "Then why don't you go down the wrong path?" They made a joke about becoming a "sugar baby," laughing as if it were funny. They even referenced some categorization they had seen in a company, saying, "There's a category like that—I'm looking for it." They shared this with me as if it were amusing.

Hulyam Beyaz: Let me ask again, was this person a woman or a man?

Interviewee: It was a man. He told me this as part of "guy talk." Although he had previously given me advice and been supportive in a helpful way, I never expected this kind of comment from him. His joke wasn't funny at all, and I was very uncomfortable. When I said, "This isn't something I could ever do" he added, "Well, maybe you'd enjoy it," which made it even worse.

After that, I started reflecting. I once had a male entrepreneurial friend who was in financial trouble, and he sought advice from senior managers he knew. They provided him with work opportunities, helping him pay off his debt. For instance, they said, "You're knowledgeable about finance, and we have a project in our company where you can work for a few months to earn some money and get through this tough period." I saw this as an example of mentorship. Thinking of that, I approached this person hoping for something similar, thinking maybe he could mentor me too. He could have simply said no, there wasn't an opportunity, and I would've been fine with that. Instead, he made that joke. That's when I realized that if I were a man, he wouldn't have made that comment.

He might have instead said something like, "I'm here for you. Solve this yourself, and I'll help you." At that moment, I felt the sexism deeply.

Hulyam Beyaz: I'm deeply sorry to hear about your experience. Among the challenges you've faced, do you have any that you specifically associate with being in Turkey? For example, something you think you wouldn't have encountered if you were in another country?

Interviewee: That kind of joke is probably common worldwide, including in places like the U.S. However, there's another thing I've observed in Turkey: unfortunately, there's a strange sense of competition among women. Even when I interact with women in fields completely different from mine, they sometimes compete with me, whether it's about appearance or other things. I wonder if this is the same in other countries, but I can't say for sure.

Another point is that investment amounts in Turkey are significantly smaller compared to abroad. However, I personally haven't encountered discriminatory treatment during my investment process. Neither my current partners nor my investors have treated me that way.

Hulyam Beyaz: This wasn't in a professional context, but maybe among people close to you, like family or friends, did you hear comments like, "Why are you pursuing entrepreneurship? Just practice medicine. You already have a profession. Why not continue as a doctor and have a stable life?"

Interviewee: That happened a lot. I was often accused of being foolish. People would say, "You have such a great career opportunity, you graduated from a good school—why aren't you pursuing that?" My family members said things like that frequently. When I decided to live on my own, it was another issue. I live alone now, but when I first wanted to move out, I faced resistance because in Turkey, it's uncommon for unmarried women to live alone. I didn't even realize this would be a problem—it had never crossed my mind. I just assumed that once I graduated, started working, and became a doctor or whatever, I'd move into my own place. Convincing my family was quite difficult, but now they're okay with it. However, the process of persuading them was challenging.

Since I live alone, I had to buy my own furniture. My family kept telling me, “Don’t buy those things; you’ll get them when you’re married.” Even for appliances, they wouldn’t let me buy them easily. Eventually, I gave in and bought second-hand, affordable appliances. They said, “Don’t buy new ones; you’ll buy them when you’re married.” Those appliances broke, and I ended up buying brand-new ones anyway.

Hulyam Beyaz: If you had started with new ones, you might have used them for 15 years.

Interviewee: Exactly. They even said things like, “Why are you spending so much money? Your house doesn’t look like a single person’s home at all. It’s furnished like a married couple’s home. You’re still single, you know.” I heard a lot of comments like that. Another thing is that I wanted to live in a secure building because I live alone. In Turkey, the risk of harassment and issues women face is well-known. I didn’t want to live in regular apartments on busy streets without security. For example, when you leave a metro station, someone might start following you. At least when they see a security guard, they usually back off. During this process, people criticized me, saying I was being too picky for not liking certain apartments. “You’re already single; why are you even moving out?” They said things like that. Also, when I first started importing products for our business—various devices that we then developed software for—the customs officer I spoke with made so many mistakes that a process that should have taken two days ended up taking a month. This increased our costs tenfold. When I finally spoke to someone there, they told me to call the manager. When I spoke to him, I said, “I haven’t done this before, but I’m relying on your company’s expertise.” He replied, “You’ve made this up in your head, ma’am. If you had done this before or if you were a man, you would’ve known.” It was as if women are always imagining problems in their heads. Later, I tried to resolve this through someone I hired, but I realized they were making costly mistakes as well. Eventually, I stopped dealing with them directly and told one of my male partners—most of my partners are men in their 50s. When they called and spoke to the manager, the issue was resolved immediately. Another customs officer I worked with wanted me to sign a long-term contract right away. I said, “Let’s start with a trial period of six months, and if we’re satisfied, we can sign a two- or three-year contract.” He kept insisting, saying things like, “You’ll upset me if you don’t agree.” He would keep calling

me, making it seem like I owed him something. He was slightly inappropriate, behaving as if we had some kind of relationship, and implying that I shouldn't upset him. Eventually, I had to call him and firmly say, "What do you mean by this? I cannot make this decision without a trial period." Even then, he insisted. Finally, I said, "This isn't my decision alone. I have partners and investors who need to approve this." When he realized my partner was a man, he immediately backed off, saying, "Oh, I thought you were handling this alone. That's why I acted this way." I'd like to add something here. In Turkey—and I don't know if it's like this worldwide, it might not be unique to Turkey—but what I've realized is this: if you're a single woman and you need help or money, in the eyes of many men, that equals being seen as someone who can be manipulated and exploited. If a woman needs money, they think, "Let's make her an immoral offer, maybe a sexual one, or see if she can be pushed down that path." The moment they sense a woman is vulnerable, that she needs help or is alone, they think, "We can take advantage of this woman, manipulate her, and exploit her. Maybe even make indecent proposals." That's the thought process I've encountered. With the recent joke I mentioned, I thought about how men often make such jokes among themselves because they've normalized this behavior.

Hulyam Beyaz: Because they've normalized it.

Interviewee: Exactly, they've normalized it. That might be part of it too. But this is something I've observed. Now I tell my friends, "If you have any issues in your personal or professional life, don't share them with anyone, especially men." Because for them, sharing equals an opportunity. I don't think their first instinct is to be compassionate or supportive. Instead, they think, "How can I exploit this situation?"

Hulyam Beyaz: If I may ask, what about government policies or programs? How have they supported or hindered you as a women entrepreneur? Have you benefited from any state programs?

Interviewee: Honestly, I haven't applied to many. I did try KOSGEB once. There was also a special low-interest loan for women entrepreneurs that I applied for. I also attended a KOSGEB training program. But what I've observed is that these programs often seem to be designed to benefit specific people rather than being fairly distributed. For instance,

I met all the criteria for the loan, but I still didn't receive it. KOSGEB had some errors in their system, and I didn't persist or push further because it felt like a waste of energy.

Hulyam Beyaz: I see. Let me move on to my final questions since we're running out of time. Based on your experiences, do you have any suggestions for how women entrepreneurs in Turkey could be better supported? What changes could be made within Turkey, especially by the government?

Interviewee: Some programs are very logical in theory. For instance, maybe one of those programs reached a woman in need, but it didn't reach me.

Hulyam Beyaz: Or perhaps it went to a woman who didn't actually need it.

Interviewee: Yes, or it went to someone connected to the decision-makers. It could have been a woman or a man—I'm not sure.

Hulyam Beyaz: Or perhaps, to give a random example, a businessman might have registered it under his wife's name.

Interviewee: Exactly, something like that. Yes, maybe that's what they did. Here's the difficulty: if you say, "Let's create a committee composed solely of women to support women entrepreneurs," the problem is that women often compete with each other, unfortunately. I don't know how common this is in Europe or the U.S., but in Turkey, I've noticed that while people age, they don't necessarily mature. Many remain immature, even at 40 or 45 years old—this applies to both women and men. So, if you establish a women-only committee, a woman on the committee might see a young woman entrepreneur as competition. Whether because she's pretty or for some other reason, she might feel insecure and act hostile—or simply not provide support. On the other hand, if the committee is composed of men, they might see it as a competitive opportunity or, in many cases, act inappropriately, as I've experienced. If you say, "Let's make the committee half men and half women," I don't think that will work either. Maybe you could include psychologists or psychiatrists in the committee, but even that has its issues. I've heard stories from friends where psychiatrists or psychologists acted inappropriately toward their patients. So, I don't know. In theory, I can suggest great ideas, but in practice, it's hard to implement. Maybe the solution is to carefully select people for the committee

and subject them to psychological and character evaluations. I think there are a few fair and ethical people out there, albeit rare. By being very meticulous, you could form a committee like this to support women entrepreneurs. The existing programs—low-interest loans, grants, mentorship opportunities, and investment funds for women entrepreneurs—are actually quite logical. In theory, they’re not bad at all. However, the problem lies with the decision-makers. These people are often problematic, so I think selecting decision-makers more carefully might be a solution.

Hulyam Beyaz: I see, thank you. This is my last question. Is there anything else you think is important for this research or that you’d like to share? Anything that comes to mind, like, “This happened because I’m a woman in Turkey.”

Interviewee: Because I’m a woman in Turkey?

Hulyam Beyaz: Yes, because you’re a woman in Turkey.

Interviewee: Well, I’ve studied entrepreneurship abroad, in Europe and the U.S., so I’ve observed that the things I’ve described here also happen there to some extent. I can’t say they don’t happen at all, but they probably occur less frequently. Another point I’d like to mention is that investment amounts in Turkey are significantly lower compared to abroad—about one-tenth of what they are in Europe. For example, during my own investment process, someone offered \$100,000 for 60% equity in my business. Recently, I met someone connected to the Sabancı family. I don’t know the full story, but he somehow had ties to them. They invested \$100,000 for just 5% equity in his business, and he didn’t even have a product—just an idea. I don’t know if this is specific to Turkey, but maybe it is. Maybe Germans wouldn’t act this way.

Hulyam Beyaz: Alright. My last question, Did you have any initial challenges you faced in while developing your business?

Interviewee: Let me think. Yes actually, indeed, at first I conflicted the belief that only big corporations with big budgets could create smart technologies. For a long time, I thought smart technology development was just for big companies with huge budgets. Then I started using open-source AI tools, and suddenly, I had access to more capabilities.

It changed most of the things since these let me innovate without big big financial resources.

Hulyam Beyaz: That's all my questions. Thank you so much. Just to clarify, you did graduate from medical school, right?

Interviewee: Yes, I graduated.

Hulyam Beyaz: Okay. Thank you so much for your time. This was incredibly helpful and will be very valuable. I wish you a happy and healthy new year.

Interviewee: You are welcome, you too.