

Patterns of female entrepreneurial activities in Turkey

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Abstract

Purpose – This study aims to identify and understand the challenges, motivational factors and future needs of female entrepreneurs in Ankara, Turkey.

Design/methodology/approach – The study uses the qualitative analysis methodology and uses the qualitative data analysis software, MAXQDA 11. A total of 41 randomly selected female entrepreneurs from the city of Ankara and rural areas of the Ankara region participated in semi-structured in-depth interviews. A total of 284 codes were defined.

Findings – Results indicate that female entrepreneurs are mostly intrinsically motivated and are driven by the desire to achieve and to become independent. The socially constructed role of women in Turkey is the primary challenge faced by female entrepreneurs in both urban and rural areas. Moreover, the major future needs identified for female entrepreneurs are support from public institutions and access to managerial consultants.

Originality/value – There are limited number of studies that closely examine the characteristics of female entrepreneurship activity and their challenges/motivations in Turkey. This research contributes to the existing literature through its qualitative nature and by highlighting differences in urban and rural female entrepreneurs. Moreover, the results of this study are useful for policy makers to evaluate the future needs of female entrepreneurs and the programs that will be needed to overcome the challenges facing female entrepreneurs in the entrepreneurial process.

Keywords Challenges, Entrepreneurship, Women, Motivational factors, Regional differences

Paper type Research paper

Introduction

Entrepreneurship is recognized as an essential part of economic development around the world. The Global Entrepreneurial Monitor (GEM, 2012) reports that entrepreneurship is a complex process that is affected by specific cultural and social conditions. The GEM discovered that the positive or negative perceptions of society regarding entrepreneurship strongly influence the motivations of people to enter entrepreneurship. If entrepreneurship is considered a product of the socioeconomic and cultural structure in which the individual resides, then it is evident that family, social behaviour, education level and economic conditions have a significant impact on an individual's entrepreneurial spirit. It is thus important to encourage individuals with entrepreneurial potential to take their place in the economic process.

Recently, female entrepreneurial activities have been emphasized as a means of economic development in both developed and developing countries. The rate of participation in entrepreneurship by women still varies considerably among economies and geographic regions. Women have lower participation rates in entrepreneurship, as they face more social and cultural constraints than men around the world (Allen and Truman, 1993; Çetindamar *et al.*, 2012; Karataş-Özkan *et al.*, 2010; GEM, 2012, 2015). A limited number of studies look closely at female entrepreneurial activities, and extensive research on female entrepreneurs is generally limited to developed countries (Hisrick and Özturk, 1999). Ahl (2004) conducted text analysis of 81 research articles related to female entrepreneurship (73 empirical and 8



conceptual) between 1982 and 2000. Those articles covered the psychology of female entrepreneurs, their personal background and business characteristics, attitudes toward entrepreneurship, intention to start a business, the start-up process, management practices, strategies, networking, family issues, access to capital and performance (Ahl, 2004, 2006). After 2000, the meta-analytic study of Poggesi *et al.* (2015) examined 248 papers on female entrepreneurship. They discovered that female entrepreneurship studies mainly focused on entrepreneurial characteristics, financing and managerial activities and performance and networking issues in both developing and developed countries. According to their investigation, 147 papers were associated with developed countries, and only 82 papers dealt with developing countries. Moreover, global-oriented human development programs determined that factors such as higher levels of domestic responsibility, lower levels of education (particularly in developing countries), lack of female role models in the business sector, fewer business-oriented networks in their communities, lack of capital and assets, lower status in society and a culturally induced lack of assertiveness and confidence in their ability to succeed in business may prevent women from perceiving, as well as acting on, entrepreneurial opportunities (OECD, 2004; UNDP, 2006; GEM, 2012, 2015). More studies are needed regarding female entrepreneurs in developing countries (Allen and Truman, 1993; Yetim, 2008; Poggesi *et al.*, 2015).

The basis of this paper is female entrepreneurship in Turkey. It focuses on how women define the motivational factors, challenges and future needs of their entrepreneurial experience in urban and rural areas of Ankara, Turkey. Turkey has a unique sociocultural structure, which is especially visible in business. Within OECS and European countries, Turkey has the lowest rate of female entrepreneurs (GEM, 2012). In Turkey, women are less likely than men to engage in entrepreneurial activities, and the ratio of male to female entrepreneurs is the one of the highest among efficiency-driven economies[1]. According to the GEM (2015) special reports on female entrepreneurship, male total entrepreneurial activity rates (from the TEA index) were 2.43 times greater than those for women. This indicates that Turkey has the greatest gender gap among efficiency-driven economies, which presents difficulties that women must face when starting up and continuing their business in Turkey.

The current study aims to understand the profiles of female entrepreneurs and their entrepreneurial journey. Using semi-structured in-depth interviews with 41 randomly selected female entrepreneurs in urban and rural areas of Ankara, Turkey, the motives, challenges and future needs behind female entrepreneurship in this region are analyzed in detail using a qualitative approach. This paper begins with a brief introduction of the context for female entrepreneurial issues in Turkey. Next, we discuss links between female entrepreneurial activities and briefly review the motivational factors and challenges of female entrepreneurs initiating their own businesses. The method section describes the research question assessment, followed by a discussion that includes results and implications for research and practice.

Research context: Turkey and female entrepreneurship issues

Turkey serves as a geographic and cultural bridge between Europe and Asia. Turkey is the only secular country where 98 per cent of the population is predominantly Muslim. The population in Turkey is around 78 million, 50.2 per cent of which are men and 49.8 per cent women. After its founding as the Turkish Republic in 1923, the era of modernization began, with a strong emphasis on liberalization and the emancipation of women (Aycan, 2004). Since the 1930s, women have played an active role in Turkish social and political life owing to a variety of reforms, but they only recently have become active in Turkish business and commerce. In recent decades, there has been an important shift in Turkey from an

agricultural economy to an increasingly industrialized and service based economy. Moreover, the economic crisis of the 1990s and 2000s has contributed to growing interest in entrepreneurship in general and female entrepreneurship in particular. According to the Gender Statistics published by the Turkish Statistical Institute (TUIK, 2014), the labour force participation rate is 71.3 per cent for men and 30 per cent for women, which has increased from 6.9 per cent for women in the past 10 years. In 2014, around one-third of working women were employed as unpaid family workers. Although 60.2 per cent of working women are regular and casual employee, 9.1 per cent are self-employed and just 1.2 per cent of them are employers. In the past 10 years, the proportion of female employees working in agriculture has decreased about 17.3 and 32.9 per cent in 2014. The female unemployment rate increased by about 0.9 to 11.9 per cent in 2014. Among OECD countries, female employment rate is the lowest in Turkey at 29.7 per cent. Çetindamar *et al.* (2012) examined the relationship between women's engagement in entrepreneurship and education as reported in the 2012 GEM report and found that highly educated women except graduate levels engage more in entrepreneurship activity in Turkey. They posited that women with larger families were more likely than men to engage in entrepreneurship. According to the GEM women's report, an estimated 126 million women were starting or running new businesses in 67 economies around the world. However, within the OECD and European countries, Turkey is the country with the lowest rate of female entrepreneurs, as only 7.5 per cent of entrepreneurs in Turkey are women. It is important to define the specific features of the Ankara Region in terms of employment before examining female entrepreneurship in the area. Ankara is the capital and second largest city in Turkey. According to results of the Household Labour Force Regional Survey, which is published by the Turkish Statistical Institute (TUIK, 2013), Ankara comprises 7.2 per cent of the total Turkish population. The employment rate of Ankara (44.5 per cent) is lower than the average employment rate of Turkey (45.9 per cent). Moreover, the unemployment rate is higher at 10.2 per cent when compared with the average unemployment rate of Turkey overall, which is 9.7 per cent.

Several comprehensive studies on female labour have been conducted in Turkey. For instance, Tansel (2000) focuses on the gender earnings differential of private sector wage earners and the self-employed. The results indicated that women were employed in lower-productivity jobs, meaning that in business, women occupy lower positions in private sector, and their labour is seen as less qualified compared with their male counterparts (Tansel, 2000). In addition, Turkish sociocultural structure is characterized by gender inequality that exists in almost all areas of work and is even more pronounced in the area of entrepreneurship. Özar (2007) clearly indicates that women in Turkey face significant gender-based barriers when pursuing entrepreneurship. In Turkey, entrepreneurship seems to be a field dominated by patriarchy and masculine rationality (Yetim, 2008; Öztürk, 2011; Arat, 2010). The social roles of women as defined by the norms of patriarchal society play an influential role in shaping women's decisions on becoming entrepreneurs. The patriarchal social structure in Turkey causes gender discrimination (Hisrick and Öztürk, 1999; Maden, 2015). Moreover, female entrepreneurs in Turkey stay engaged in personal conflict between domestic and business life. Female entrepreneurs are also expected to embody social roles as wife, mother and housewife, which puts extra pressure on female business owners (Maden, 2015).

Conceptual framework of female entrepreneurship

For many decades, a woman's place in developing countries (some may argue, in developed countries, as well) has been considered to be in the home. Businesswomen have always struggled with the unique challenges presented by socially constructed gender roles: these have both created opportunities for women's advancement and have limited their growth as professionals.

The entrepreneurial endeavours of women involve gender issues; feminist literature argues that entrepreneurial behaviour is inherently gender biased and as a result is inclined to reproduce a dependent patriarchal relationship (Minniti, 2009). Yetim (2008, p. 864) stated that factors such as gender barriers, male domination, low pay, prejudice and discrimination prevent women from trying to advance in their careers and force them to initiate their own businesses. Of all the factors associated with female entrepreneurship, the traditional role played by women within the family is one of the most important considerations influencing women's decisions to become entrepreneurs. In both developed and developing countries, women tend to work in lower-productivity businesses: this partially explains the gender wage gap, where women are paid less than men (Yetim, 2008; Mirchandani, 1999; Soysal, 2010). Therefore, it is important to undertake a descriptive study to investigate how female entrepreneurs relate to business life. Moreover, it is necessary to assess the issue of entrepreneurship in conjunction with the social, cultural and economic characteristics of the specific region. Indeed, there is a significant relationship between regional socioeconomic characteristics and entrepreneurship (Gartner, 1985; Zapalska and Fogel, 1998).

Motivational factors and challenges for female entrepreneurs

Generally, entrepreneurs might be motivated by two major factors when considering initiating a new business. Some start their business to take advantage of external opportunities (opportunity entrepreneurship), whereas others become entrepreneurs because they do not have other sources of income (necessity entrepreneurship) (Jennings and Brush, 2013). Regarding women, many studies show that economic necessity is the primary motivation pushing women to start a business (Eversole 2004; Holmén *et al.*, 2011). Poggesi *et al.* (2015) found that studies in developing countries mostly adopt the traditional push/pull (opportunity/necessity) framework. Push theory argues that women are pushed into entrepreneurship by negative external forces, such as job dissatisfaction, difficulty in finding employment, insufficient salary, frustration, divorce and inflexible work schedule. The pull theory contends that women are attracted into entrepreneurial activities seeking independence, self-fulfilment, wealth and other desirable outcomes. These factors exhibited in the pull theory might include: survival, desire to achieve personal goals, feeding her family, desire for respect, seeking pride of ownership, peer pressure, desire for social recognition and wanting to tackle gender discrimination in the labour market (Ivancevich *et al.*, 1997; Okafor and Amalu, 2010). Effectively, individuals become entrepreneurs primarily because of pull rather than push factors (Orhan and Scott, 2001; Segal *et al.*, 2005). Existing female entrepreneurship studies (Shapero and Sokol, 1982; Kirkwood, 2009; Kutanis and Bayraktaroglu, 2003; Okafor and Amalu, 2010; Özdemir, 2010; Maden, 2015) identify many different motives that drive an entrepreneur: these can be broadly classified into intrinsic (pull) and extrinsic (push) motivational factors. Intrinsic motivational factors are defined as the doing of an activity for its inherent satisfaction rather than because of some external condition. These factors are associated with personal characteristics, cultural factors and life-path circumstances. Extrinsic factors are when an individual is being influenced by an external force, such as receiving a financial reward. Looking at Turkey, according to the 2012 GEM report, 68 per cent of male and 64 per cent of female entrepreneurs start their business with opportunity motives, whereas 30 per cent of male and 33 per cent of female entrepreneurs act from necessity motives. As a result, it can be said that female entrepreneurs in Turkey are affected both by pull (necessity) and push (opportunity) factors; these are compounded by personal preferences such as desire for achievement, financial independence, self-fulfilment and social status, which also motivate women to become entrepreneurs (Maden, 2015; Kutanis and Bayraktaroglu, 2003).

Female entrepreneurs are influenced by socioeconomic factors such as education level, personality, social identity, entrepreneurial motivation, income level and available capital. Kantor (1999) argues that women often experience greater constraints on their economic actions than men. Certain factors limit their exploitation of available opportunities; these factors have been identified as the reasons why their businesses fail (Okafor and Amalu, 2010). The challenges that female entrepreneurs face when building their business include government rules and regulations and a lack of access to finances, chances to build management skills, infrastructure and other facilities that enable their efficiency and business growth (UNDP, 2006; Karataş-Özkan *et al.*, 2010; Williams and Williams, 2012; Kabasakal *et al.*, 2016). Moreover, society's male-dominated social structure is a serious barrier to female entrepreneurship. Gender discrimination experienced by women in both the private and public spheres significantly limits their visible participation in economic life outside of the home. In Turkey, female entrepreneurs cope with many difficulties in starting up and maintaining their business. An entrepreneurial role tends to be perceived as stereotypically masculine in Turkish society, which causes women to suffer from both open and hidden discrimination. Empirical results support the claim that female entrepreneurs in Turkey are affected by gender discrimination and mobbing (Yetim, 2008; Özdemir, 2010; Soysal, 2010; Karataş-Özkan *et al.*, 2010; Çetindamar *et al.* 2012; Kabasakal *et al.*, 2016). Moreover, scholars suggest that the social roles of female entrepreneurs as a wife, mother, housewife, and business owner (Karataş-Özkan *et al.*, 2010; Özar, 2007; Özgen and Ufuk, 2000; Maden, 2015) put extra pressure on them as they try to achieve a solution that satisfies the needs of all individuals in their care (Ufuk and Özgen, 2001).

However, the factors that motivate a woman to build her own business might, at the same time, determine the type of challenges she faces. Okafor and Amalu (2010) state that classification of motivational factors into intrinsic and extrinsic or push and pull helps define the relationship between motivational factors and challenges that female entrepreneurs face in their entrepreneurial activities. In this sense, women who are forced into business need many years to gain self-confidence, and it takes them longer to persuade others of the value of their products and services. Moreover, lack of experience and management skills prior to starting a business are major challenges facing such women. However, these challenges may also be motivational factors for some female entrepreneurs, depending on their personal characters. Personal preferences/expectations such as working independently and flexibly (Kutaniş and Bayraktaroglu, 2003; Maden, 2015), being productive and creating employment opportunities (Çetindamar *et al.*, 2012; Maden, 2015), gaining social status (Yılmaz *et al.*, 2012), meeting family needs and having higher financial gains (Nayır, 2008) can be considered as both challenges and motivational factors. A 2012 OECD report on the future needs of female entrepreneurs stated that they can reduce the business challenges they face by attending training programs, workshops and conferences. The report also identified the need for a mentorship program where successful businesswomen assist other women who are just starting out.

Urban and rural context for female entrepreneurs

Entrepreneurial activities are an important strategy for sustainable economic development and have strong effects on economic growth and job creation (Gartner *et al.*, 2010; Marshall and Samal, 2006). In this sense, to develop programs that can effectively support and promote entrepreneurship, it is important to understand what drives entrepreneurial intent, action and success. Existing entrepreneurial literature focuses on analysis of relationships among socioeconomic, individual and environmental factors as well as entrepreneurial intents, actions and successes. However, the majority of literature relies on urban samples.

Even the GEM's recommendations for developing entrepreneurial activity and support programs are mostly developed based on the results of urban sample analysis. Most studies suggest that the rate of entrepreneurship in rural regions is consistently lower than that in urban regions (Marshall and Samal, 2006; Sternberg, 2009). Additionally, rural entrepreneurs are currently ignored in entrepreneurial literature, and it is not clear why this difference occurs between rural and urban areas. Two potential explanations can be found in the literature. One possible explanation is that urban areas offer more social and economic resources; therefore, they create a better environment for entrepreneurial intention and action. The other possible explanation for this economic inequality is rooted in cultural differences. Cultural effects are geographically specific identities and most likely can help explain the difference between rates of entrepreneurs in rural and urban areas. In addition, the motivation to become an entrepreneur differs in rural and urban areas. Based on the literature, most rural entrepreneurs are motivated by push effects (necessity entrepreneur); in contrast, urban entrepreneurs are motivated by pull effects and act as opportunity entrepreneurs when starting a new business. Urban entrepreneurs are more likely to start new businesses because of their networking opportunities (ILO, 2010; Chakravarty, 2013; Sivenesan, 2014). Sternberg (2009) and Sivenesan (2014) found that the behaviour of female entrepreneurs in rural and urban areas differs. They stated that urban women have higher levels of education and higher socioeconomic status. They categorized factors effective on the creation of new businesses into three aspects: personal characteristics, socioeconomic characteristics and enterprise-related variables. Within personal characteristics, education, marital status, birth order and family support were positively related to the start of new businesses; however, age and family dependency ratios were negatively related to new firm development in both rural and urban areas. The socioeconomic characteristics including socioeconomic status, sociopolitical participation and mass-media participation were positively related with entrepreneurial behaviour. In enterprise-related variables, ownership of enterprise, extent of investment and training received are significantly related to participation in enterprises in both rural and urban areas. However, institutional support only affected the urban areas, and financial assistance was not related to either rural or urban areas. In addition, urban entrepreneurs are more creative, less motivated by financial reward and more encouraged by potential career advancement. Most rural entrepreneurs transform their hobby into an entrepreneurial activity such as needle work or baking bread, cake and pastries (Sternberg, 2009; Sivenesan, 2014).

In light of the conceptual framework, literature review and empirical support, the research question of this study is as follows:

RQ1. How do women define the motivational factors, challenges and future needs of their entrepreneurial experience in urban and rural areas of Ankara, Turkey?

Methodology

Study setting

This study aims to shed light on female entrepreneurial activities by providing comprehensive profiles of female entrepreneurs, focusing on their key motives for establishing their own business, challenges they face and their need for support mechanisms. The target sample comprises urban and rural women who successfully conduct and run enterprises in the Ankara region of Turkey. To assess the above issues, a pool of female entrepreneurs was built through collaboration with the Ankara Development Agency, which provided support for formally contacting Ankara's prefectures and municipalities and in searching for female entrepreneurs. To ensure the accuracy of the amount of female entrepreneurs in the Ankara region, an official letter from the prefectures and municipalities

was requested through the agency. While some municipalities reported having no female entrepreneurs living in their area, we obtained official information from the municipalities of Kızılcahamam, Beypazarı, Nallıhan, Gütül, Ayaş, Kalecik, Elmadağ and Çubuk. Moreover, civil organizations such as the Union of Chambers and Commodity Exchanges of Turkey (TOBB) and Ankara Businesswomen, Entrepreneurs & Enhancement Association (ANGİKAD) help enhance the female entrepreneur pool in Ankara. Overall, 55 female entrepreneurs from Ankara were included in this study pool.

The research questions were assessed using qualitative analysis. This methodology uses the first-person definitions of the entrepreneurial women themselves to illustrate the phenomena and relations among them. A comprehensive overview of female entrepreneurship is only possible in a specific region and to conceptualize the factors in female entrepreneurship, interviews with such women must be analyzed completely. This study uses a semi-structured in-depth interview technique, which is preferable because it provides both an appropriate standard and flexibility. However, the researcher may affect the flow of the interview and can get the interviewee to extend and elaborate their answers by asking additional side- or sub-questions. If the interviewee provided an answer to one of the prepared questions at an earlier stage in the interview, then the researcher may not ask that question again.

Data collection and analysis

Overall, 55 female entrepreneurs from Ankara (urban and rural areas) were randomly chosen from the generated pool, and 41 of these women agreed to be interviewed. In total, 19 urban-based and 22 rural-based (from the districts of Kızılcahamam, Beypazarı, Nallıhan, Gütül, Ayaş, Kalecik, Elmadağ and Çubuk) female entrepreneurs participated in the study. The interview process took three months, spanning June and August 2013. A series of set questions were followed during the semi-structured in-depth interviews with the 41 female entrepreneurs; however, there were some variations according to the interview flow. The six main questions were:

- Q1. "What was your main reason for starting the business?"
- Q2. "How do you define the motivational factors for your entrepreneurship?"
- Q3. "What is the most difficult part of the entrepreneurial experience?"
- Q4. "Define the challenges in your entrepreneurial activity"
- Q5. "What are your current needs?"
- Q6. "How would you define your future needs?"

In some instances, some of the terms used needed further clarification during the interviews. All face-to-face interviews were done in Turkish. Interviews lasted on average one hour and were auto-recorded. Recorded interviews were transcribed verbatim into text on a rolling basis after data collection began and translated from Turkish to English. Subsets of interviews were checked periodically to ensure correct transcriptions and translations. Each interview was individually transferred into the MAXQDA 11, where they were coded and analyzed. Textual analysis (Leonard and McAdam, 2001) was conducted using open coding to develop inductive themes from the data and resulted in an initial list of reoccurring subject areas. The raw data (interviewee answers) were categorized using common codes. The codes were generally assigned to words, word phrases, a sentence or sentences that had common keyword attributes. Different data sources (each interview in this study) can have common codes. Preliminary labels were given to each theme to develop a filing system. For example,

“easily gathered money” and “credit convenience” have similar meanings and both can be coded as “financial support”. Some codes are categorized into themselves. Categorization can also progress from the tangible to the intangible: some codes that had tangible meanings were categorized into intangible ones. The codes were initially generated by the study authors and independent coders to determine inter-coder reliability. They were reviewed by five referees (management academics) who were free to form new codes if necessary. Inconsistencies were discussed until discrepancies were resolved and adjustments were made to codebook as needed. Next, transcripts were coded and descriptions were developed to help eliminate how domains and codes were related to each other. A final codebook was developed following this final round of reliability testing. A total of 284 codes were made for this study. Of the 284 codes, 128 codes related to key motives to for female entrepreneurs to establish their businesses, 89 codes related to challenges they face and 67 codes were related to female entrepreneurs’ future needs.

Findings

Profile of the female entrepreneurs

The demographic characteristics of the female entrepreneurs interviewed are presented in Table I. Of the 41 women, 39 per cent had a university degree and 61 per cent had completed high school and pre-high school; 70.7 per cent were married, 22 per cent were divorced and the remainder were single. The mean age was 41.48 years. For 35 of the 41, this was the first entrepreneurial experience. The origin of female entrepreneurs’ business ideas were evaluated in terms of entrepreneurship drive. It is shown that 63 per cent of female entrepreneurs act with necessity motives in starting their business, whereas 27 per cent act with opportunity motives. The entrepreneurial activity locations were categorized as urban or rural areas of Ankara; 46 per cent of female entrepreneurs were located in urban areas, whereas 54 per cent were located in Ankara’s surrounding provinces. Out of 22 female entrepreneurs in rural areas, 81 per cent acted with necessity motives, whereas only 47 per cent of the 19 female entrepreneurs in urban areas acted with these motives. Half of the female entrepreneurs operate in the service sector (i.e. beauty services, restaurants, education

Demographics	No.	(%)
<i>Age (years)</i>		
<35	5	12
35-45	13	32
>45	23	56
<i>Education level</i>		
Pre-high school	10	24
High school	15	37
University	16	39
<i>Marital status</i>		
Married	29	70
Single	3	8
Divorced/widow	9	22
<i>Drivers of entrepreneurship</i>		
Opportunity based	26	63
Necessity based	15	37

Table I.
Demographic and
venture characteristics
of female
entrepreneurs

and consulting); the other half operate in the manufacturing sector (i.e. local food, consumer durables, materials and household products).

The 128 motivational factors codes were evaluated. Of these, 30 were categorized as extrinsic and 98 as intrinsic motivational factors. The extrinsic motivational factors were evaluated as follows:

- contributing to the family income (43.33 per cent);
- desire to earn money (36.68 per cent);
- future needs of children (10 per cent);
- having a business (6.66 per cent); and
- a better life (3.33 per cent).

Out of 30 extrinsic motivational factors, 21 and 9 were from rural and urban female entrepreneurs, respectively. Motivational factors provided by the female entrepreneurs were analyzed based on their entrepreneurial location to see if they differ by location. Based on location, rural female entrepreneurs were motivated mostly by the desire to contribute to family income, whereas urban entrepreneurs mostly emphasized earning money (Table II).

Achievement (25.51 per cent) is the most defined intrinsic motivational factor for women. The rest are as follows:

- desire to help others (21.42 per cent);
- desire to become independent (17.34 per cent);
- self-actualization (7.14 per cent);
- desire to work (6.12 per cent);
- desire to make it better (4.08 per cent);
- self/ego satisfaction (4.08 per cent);
- being flexible (4.08 per cent);
- being creative (4.08 per cent);
- socializing (2.04 per cent);
- gaining new insight (1.02 per cent);
- sharing ideas (1.02 per cent);
- social responsibility (1.02 per cent); and
- psychological needs (1.02 per cent).

Codes	Urban		Rural		Total	
	F	(%)	F	(%)	F	(%)
Contributing to the family income	1	3.33	12	40	13	43.33
Desire to earn money	6	20	5	16.68	11	36.68
Future needs of children	–	–	3	10	3	10
Having a business	1	3.33	1	3.33	2	6.66
A better life	1	3.33	–	–	1	3.33
Total	9		21		30	

Table II.
Extrinsic motivational factors/urban and rural

Note: F = frequency

Out of 98 intrinsic motivational factors, 56 and 42 of are from rural and urban female entrepreneurs, respectively. Based on location, rural female entrepreneurs are mostly intrinsically motivated by achievement, and urban ones are mostly motivated to help others (Table III).

Findings indicate that female entrepreneurs are mostly intrinsically motivated and that achievement is the most important motive for women, particularly in rural areas:

For me, achievement is the most important aspect. Becoming an entrepreneur entails a very difficult and intense training period. It then becomes possible to assess your current position against where you would have been in your previous work.

Certainly [...] to become a business owner [...].

At the moment, I think that I need this level of work. I have reached a stage in life where I believe that providing employment to others is very fulfilling.

Women are highly motivated by the desire to contribute to family income in rural areas, whereas those in urban areas are very motivated by a desire to help others:

First, of course, is the contribution to the family. My husband has a salary of 750 TL (approximately \$280 USD), but his work in the chamber of tradesmen means an uncertain salary. For example, he could have a salary for two months in a row, and then nothing for the next three months. I asked myself what I could do and how I could earn something.

Notably, self-actualization is only identified by women in urban areas; however, the desire to become independent is a crucial motivation factor that is not dependent on location:

I want to stand on my own feet [...] I could sit at home. I am a doctor; I have so many doctor friends who are not working. Most of them are experts. It should not be like that, education should not go to waste. If education produces money why should it not be me who earns it?

A further study objective was to investigate the challenges identified by women during their entrepreneurial activity. An analysis of the in-depth interviews generated 89 codes relating to challenges. Socially constructed role (22.48 per cent) is the most common. The rest are as follows:

Codes	Urban		Rural		Total	
	F	(%)	F	(%)	F	(%)
Achievement	10	10.2	15	15.31	25	25.51
Desire to be helpful to others	12	12.24	9	9.18	21	21.42
Desire to become independent	9	9.18	8	8.16	17	17.34
Self-actualization	7	7.14	–	–	7	7.14
Desire to work	2	2.04	4	4.08	6	6.12
Self/ego satisfaction	3	3.06	1	1.02	4	4.08
Desire to make it better	4	4.08	–	–	4	4.08
Being flexible	2	2.04	2	2.04	4	4.08
Being creative	3	3.06	1	1.02	4	4.08
Socializing	1	1.02	1	1.02	2	4.08
Sharing ideas	–	–	1	1.02	1	1
Social responsibility	1	1.02	–	–	1	1.02
Psychological needs	1	1.02	–	–	1	1.02
Gaining new insights	1	1.02	–	–	1	1.02
Total	56		42		98	

Table III.
Intrinsic motivational factors/urban and rural

Note: F = frequency

- under-qualified employees (17.98 per cent);
- lack of capital (15.73 per cent);
- lack of managerial know-how (12.36 per cent);
- bureaucracy (8.99 per cent);
- inexperienced employees (7.86 per cent);
- not recognized in the marketplace (7.86 per cent);
- lack of raw material (2.25 per cent);
- economic recession (1.12 per cent);
- no free time (1.12 per cent);
- lack of a plan (1.12 per cent); and
- finding a good business location (1.12 per cent).

Of 89 codes, 47 and 42 are from rural and urban female entrepreneurs, respectively. Social roles pose a major challenge to both rural and urban women. [Table IV](#) summarizes the challenges by location.

As shown in [Table IV](#), the primary challenges that female entrepreneurs face in both urban and rural areas are gender-related:

There is a bias in our society related to women working. Women are not supposed to work; moreover, they are not supposed to do this or that or to go here or there.

I suppose that the most difficult thing was establishing the business while raising my daughter, Nehir. She was born in 2006 and I set up the business in 2010. It is difficult to start business while having a 3.5-year-old child around. Business trips were always challenging.

Rural entrepreneurial women find it difficult to source financial capital, whereas bureaucracy affects female entrepreneurs in urban settings:

When I set up this business, it was very difficult to raise the initial capital because people did not believe in me. Everyone told me that I had a sick child that needed to be taken care of and that I would neglect the job. They told me to only take care of my child and not to engage in the business. They told me that I cannot.

Codes	Urban		Rural		Total	
	F	(%)	F	(%)	F	(%)
Socially constructed role of women	10	11.24	10	11.24	20	22.48
Underqualified employees	8	8.99	8	8.99	16	17.98
Financial support	5	5.62	9	10.11	14	15.73
Lack of managerial know-how	7	7.87	4	4.49	11	12.36
Bureaucracy	6	6.74	2	2.25	8	8.99
Inexperienced employees	6	6.74	1	1.12	7	7.86
Not recognized in the marketplace	3	3.37	4	4.49	7	7.86
Lack of raw materials	–	–	2	2.25	2	2.25
Finding a good business location	–	–	1	1.12	1	1.12
No free time	–	–	1	1.12	1	1.12
Lack of a plan	1	1.12	–	–	1	1.12
Economic recession	1	1.12	–	–	1	1.12
Total	47		42		89	

Table IV.
Challenges/urban and rural

It is also necessary to engage a company to provide the “network” needed to form a new company. The marketing side of the business is difficult, because in addition to promoting your high quality product you must be aware of all of the marketing channels.

The lack of managerial know-how was identified as a challenge by women in both urban and rural areas:

The most difficult part for me was the level of responsibility. Before that, as a professional worker I was responsible for a specific area. But now, running a small business means that I am responsible for everything. Everything comes back to you, from computers crashing to accounting to finance to customer relationship. I mean everything. I think that this is one of the most difficult problems a women entrepreneur will face, your efficiency level falls. Suddenly, you live in a world with multi-parameters. You have to think, to understand and to learn about many aspects of the work. Of course, this also applies to men. Although you may not understand accounting at the outset, it is essential to address this. It is essential to inform yourself of the minimum level of information to competently manage an entire business.

The future needs of female entrepreneurs were analyzed, and 67 codes were generated: support from public institutions (including chambers of commerce, regional development agencies, municipalities, occupational training institutions, the Turkish Scientific and Research Institute, the Small and Medium Enterprises Development Organization (KOSGEB), and the Turkish Employment Agency (ISKUR)) (29.85 per cent); financial support (23.88 per cent); managerial consultancy (17.91 per cent); social support (10.45 per cent); experienced employees (7.46 per cent); access to raw materials (5.97 per cent); angel investor (2.99 per cent); and tax exemption (1.49 per cent). Out of 67 codes, 47 and 42 are from rural and urban female entrepreneurs, respectively. Both rural urban women seek public support for their future entrepreneurial endeavours. Table V summarizes future needs by location.

Table V shows that the major future needs identified by female entrepreneurs include support from public institutions and managerial consultancies:

The incentives created by these government agencies were recently formed, if they were available 15-20 years ago, I could have moved a lot faster. Training institutions would make our job much easier.

For example, I would like to make some changes to the ambience here, make it more attractive. I would like to have some help with this. I know people that own patisseries and other such places and I would like to ask their advice on creating an attractive ambience. But, because I work in the same sector as these people they will not help me.

In some cases it is necessary to get someone else’s opinion and perspective.

Codes	Urban		Rural		Total	
	F	(%)	F	(%)	F	(%)
Support from public institutions	9	13.43	11	16.42	20	29.85
Financial support	5	7.46	11	16.42	16	23.88
Managerial consultancy	6	8.96	6	8.96	12	17.91
Social support	4	5.97	3	4.48	7	10.45
Experienced employees	2	2.99	3	4.48	5	7.46
Access to raw materials	1	1.49	3	4.48	4	5.97
Angel investor	2	2.99	–	–	2	2.99
Tax exemption	1	1.49	–	–	1	1.49
Total	30	37	67	–	–	–

Table V.
Future needs/urban
and rural

Notably, rural based female entrepreneurs identified financial support and available credit as future needs, whereas urban based women identified angel investors:

I think that the angel investor system in Turkey should take the form of venture capital.

Conclusion

The study aims to understand the challenges, motivational factors and future needs of female entrepreneurs in the Ankara region. The results show that female entrepreneurs are mainly intrinsically motivated and achievement is their primary motivation overall, particularly for women in rural areas. In these areas, women are highly motivated by a desire to increase their family income. These unique results can be associated with the socioeconomic nature of Turkey. Moreover, self-actualization is an important motivational factor for urban women but not for rural women. Desire for independence is a crucial motivation factor irrespective of location. This is consistent with the literature, in that desire for independence (including the desire to own their own business and for the freedom to adopt their own approach) is a common issue for female entrepreneurs (Burns, 2001; Williams, 2007; Williams, 2008; Benz, 2009). The current study found that rural female entrepreneurs act with necessity motives more often than urban women. This result is consistent with Sternberg (2009) and Sivenesan (2014), who found that rural entrepreneurs start a new business owing to necessity motives. Female entrepreneurs in both urban and rural areas consider that their gender presents the greatest challenge because of socially constructed gender roles. Traditional gender roles of mother, wife, family, carer and woman, burden women with greater responsibilities than compared with men. It is obvious that socially constructed gender roles negatively affect potential female entrepreneurs. In short, gender roles are the main barrier to participating in entrepreneurial activity for women in Turkey. This finding supports relevant empirical research, which has discussed socially constructed roles as the main challenge of Turkish female entrepreneurs for the past 15 years (Tansel, 2000; Yetim, 2008; Özdemir, 2010; Karataş-Özkan *et al.*, 2010; Maden, 2015; Kabasakal *et al.*, 2016). While finding capital is a further challenge facing rural female entrepreneurs, urban female entrepreneurs consider bureaucracy to be a significant challenge. Female entrepreneurs face gender barriers to starting and growing their businesses, including an unequal share of family and household responsibilities. These factors, combined with social exclusion based on gender, mean that female entrepreneurs are in a less favourable position than their male counterparts. By virtue of their gender, the role of women as entrepreneurs in business life is complex and multifaceted. Socially constructed roles affect women more than men and are the most important challenge that women have to overcome. The most important future needs identified by female entrepreneurs are receiving support from public institutions and having managerial consultancy. Moreover, all female entrepreneurs – but especially rural women – consider that finding financial support or available credit will be important in the future, whereas only urban female entrepreneurs identify finding an angel investor as important. Our findings are also consistent with those of reports by the OECD (2012) and GEM (2012, 2015), which emphasize that female entrepreneurs need training programs, workshops and conferences regarding entrepreneurial know-how and financial consultancy from governmental institutions in developing countries.

The current study results contribute to the relevant literature in several areas. First, we add further results, new directions and contextual information about female entrepreneurship research and provide opportunities for practitioners to capture insides of woman entrepreneurial drive. Second, this research also contributes to the existing literature

through its qualitative nature and by highlighting the urban and rural differences. Our results can be used as a base for further academic research in the area of female entrepreneurship studies in different countries and contexts. Finally, relevant literature could draw a clear understanding of where woman entrepreneurial dynamism stemmed from in developing countries.

Practical implications

Researchers and policy makers have a limited understanding female entrepreneurship in developing countries. There is a clear need for policy makers to promote positive discrimination for women to increase the number of female entrepreneurs. They should focus on producing policies to combat gender inequality issues. To achieve this, policy makers can create an enabling environment for female entrepreneurial development and for gender equality, build the institutional capacity of the agencies involved in female entrepreneurship development and gender equality and develop tools and support services for female entrepreneurs. Specifically, female entrepreneur networks are helpful; these are major sources of knowledge about opportunities for successful entrepreneurship. Moreover, policy makers should respond to the demand for female entrepreneurial training and should develop training modules tailored to the specific needs of women. Additionally, entrepreneurial awareness campaigns and targeted training programs and measures to reduce women's household responsibility burden are complementary policy levers that would increase female entrepreneurship and earnings. Educational modules should be designed that include a managerial component because female business owners have high educational levels but little experience managing a business. The policies for women-owned enterprises should not only target start-ups and small enterprises, but should also encourage and support growth in all existing firms. Without a doubt; women's entrepreneurship plays an important role in strengthening the status of women. Participation of women in the labour force as paid employees strengthens their position within their families and in society at large. For economic development and societal wellbeing, the role of female entrepreneurs should be acknowledged. Taking part in business as female entrepreneurs enables women to feel more independent and free to move. It also strengthens their interactive human relations, resulting in a stronger social life and increased visibility in society. The conservative nature of Turkish society influences every aspect of social life. Policies supporting and promoting female entrepreneurship are a way of transforming women's status in Turkish society.

Limitations and further research

This study has certain limitations. It focused on the descriptive nature of the motivational factors, obstacles and future needs of female entrepreneurs and no relationship among them was assessed. We analyzed the descriptive variables of motivational factors, challenges and future needs in a rural and urban context, but there is a need for testing the relationships between those variables, as this might be very useful for practitioners. Our study is also limited to the Ankara region of Turkey and so results cannot be generalized to all Turkey and other developing countries. The sample is not large enough to provide framework for profiling female entrepreneurs in Turkey, key drivers behind female entrepreneurs' decisions to establish their own business and problems they face while initiating and running their business. Future research should include larger and different sample sizes to further explore female entrepreneur's motivational factors and challenges and should undertake studies in other regions for comparison. Moreover, researchers and policy makers should improve their understanding of female entrepreneurship with more and comparative studies. Future research should use a more robust data collection method, including focus groups and case studies and use further qualitative analyses that complement regression

analysis. Combining quantitative and qualitative methods may increase understanding of female entrepreneurial literature.

Note

1. Efficiency-Driven Countries: Bosnia-Herzegovina, Croatia, Russia, Estonia, Hungary, Georgia, Kosava, Latvia, Lithuania, Turkey, Romania, Poland, Macadonia.

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