

A CRITICAL APPROACH TO WOMEN'S ENTREPRENEURSHIP in TURKEY

Yıldız Ecevit

International Labour Office - Ankara

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ABBREVIATIONS

AWE	: Association of Women Entrepreneurs
CSSSMEP	: Services Provided within the context of Consultancy and Support Services for Small and Medium Size Enterprises Program
CTCT	: Confederation for Tradesmen and Craftsmen in Turkey
CW	: Center for Women
CWYF	: Contemporary Women and Youth Foundation
DFT	: Development Foundation in Turkey
DGWS	: Directorate General for Women's Status
EU	: European Union
EU MEDA	: European Union Mediterranean Partnership Program
EU WES	: European Union Women's Entrepreneurship Support
EUBDC	: European Union Business Development Centers
FEP	: Fund for Entrepreneurship Promotion
FSWW	: Foundation for the Support of Women's Work
FWS	: Foundation for Women's Solidarity
ILO	: International Labour Organisation
MAYA	: Microcredit Agency of FSWW
NGO	: Non Governmental Organisation
SAP	: Southeastern Anatolia Project Regional Development Administration
SAP-ESC	: Southeastern Anatolia Project Regional Development Administration - Entrepreneurship Support Center
SAP-MPCC	: Multi Purpose Community Center
SME	: Small and Medium Size Enterprise
SMIDO	: Small and Medium Industry Support Organization
ISSCP	: Institution for Social Services and Child Protection
SPO	: State Planning Organization
SRMP	: Social Risk Mitigation Project
TEO	: Turkish Employment Office
UCCET	: Union of Chambers and Commodity Exchanges of Turkey
UN	: United Nations
UNDP	: United Nations Development Program
UNIDO	: United Nations Industrial Development Organization
WB	: World Bank
WB-WEP	: World Bank- Women's Entrepreneurship Program
WTEC	: Women's Training and Employment Center

INTRODUCTION

Since the beginning of the 1990s, there has been an increase in women's entrepreneurship development activities by public institutions and civil society organizations as well as international organizations in Turkey. This unforeseeable increase is the result of a growing interest in women's entrepreneurship in relation to women's economic participation in Turkey. Promoting entrepreneurship among women has been seen increasingly as a solution to women's unemployment, as well as a means through which women can have a certain degree of economic independence.

Despite the rapid proliferation of policies, programs and activities in the area, there has been no thorough and systematic account of these efforts to understand the current state of women's entrepreneurship. What have the state's policies towards women's entrepreneurship been? What kinds of measures have been taken to encourage and support women entrepreneurs by government agencies and other public institutions? Which NGOs have been actively involved in activities aiming to encourage women to become small entrepreneurs? Who are the targets of the projects? How many projects have been implemented in recent years and where have they been located geographically? What has the role played by international organizations been? Have women's entrepreneurship projects been started as a result of a real need raised by the women involved?

The objective of this study is to answer these and similar questions regarding women's entrepreneurship, and to make an assessment as comprehensible as possible on the issue. In other words, this is a mapping exercise on women entrepreneurship that aims to gather the key data, information and references on the policy and institutional environment, projects, programs and research in Turkey on the topic. More specifically, this study aims to present current situation in terms of institutional framework, policies, projects and research and to analyze and evaluate the instrumentalisation of women's entrepreneurship by various institutions and strategies.

This study has been initiated by the ILO, which was approached by government agencies requesting technical support in designing, developing and implementing a nationally representative women entrepreneurship survey. This survey would help the planning of the ILO and other donor activities, in addition to national counterparts including (but not confined to) government agencies and employers' associations.

This study primarily consists of eight parts. The first two parts review prominent national and international institutions in terms of their relevance to women's entrepreneurship. The third part consists of descriptions and reviews of projects and activities concerning women's entrepreneurship in Turkey. The fourth part, with a conceptual and analytical framework, provides a general evaluation of women's entrepreneurship development in the country and policy insights for the future. In the following parts, the relevance of the ILO's international tools and approaches to the region is discussed, and information specific to member based organizations, conferences and relevant web sites is provided. An

annotated bibliography that contains major work on women's entrepreneurship is also attached to the report.

This is an explorative type of study in which various data collection techniques have been employed. All documentary material (published and unpublished official reports, statistics, books, articles) have been reviewed, classified and analyzed in terms of an institutional framework.

In-depth interviews constituted an important part of data collection. Altogether twenty interviews have been conducted with the experts and representatives of public institutions and NGOs engaged in promoting and supporting women entrepreneurs. Interviews, which lasted from one to two hours on average, were tape-recorded.

Obstacles faced during the data collection phase were important and still exist for future researchers. The scattered, unclassified character and limited nature and size of data made it difficult to comprehend the extent of the research problematic. Gender disaggregated data were obtained upon request.

This study should be considered as a mapping exercise aimed to collect all possible related material. It should be followed by studies that particularly focus on the impacts of policies and implemented entrepreneurship projects on women.

I thank to Aslı Çoban, research assistant of Gender and Women's Studies Program at Middle East Technical University whom I worked together in all phases of this study that aimed to have a closer look at women's entrepreneurship problematic in Turkey. Together we have established a very productive working relationship and discovered our common concerns while developing a critical approach to the issues specific to women's entrepreneurship.

I also thank to the director of International Labour Organization (ILO), Gülay Aslantepeler, who has encouraged and supported me to carry out this study that I have been planning for a long time. I hope that ILO benefits from this study while proposing policies and implementing activities related to women entrepreneurs.

My thanks also goes to all those whom I have talked to and resorted to their thoughts and interpretations regarding women's entrepreneurship. While seeking reliable information within a barren area, the representatives of public institutions have given their utmost support each time I have contacted them. As it was always the case, I have again received extensive support from civil society organizations and particularly women's groups. They shared their views with me and have not held back from self criticism. I hope that this study also contributes to their endeavors.

Among all, I thank to the women, whose labour contribute invaluablely to the continuation of life and aesthetics in the world. I would be very glad if they find something in this study that would improve their hopes.

I. INSTITUTIONAL ENVIRONMENT

I.1. Prime Ministry, Directorate General on the Status of Women: DGWS (KSGM)¹

The Directorate General on Women's Status is a coordinative and executive organization founded within the body of the Turkish Republic Prime Ministry. It was first founded in 1990 within the Ministry of Work and Social Security and afterwards attached to the Prime Ministry in 1991.

The Directorate General is responsible for producing and implementing policies to empower women in every section of social life. It constitutes Turkey's national machinery for gender equality.

The missions of the Directorate General are acknowledged to be:

- Improving the general educational level of women in Turkey,
- Ensuring increase in women's participation in agriculture, industry and services,
- Providing women's security in health, and in social and legal terms,
- Making efforts to help women acquire equal status socially, economically, culturally, and politically.

In 1999, the Directorate prepared a policy recommendations document in order to inform the sub-commissions working to draw up the eighth five-year national development program. In the scope of this document were included the sets of policy recommendations considering development of women's employment and education. Within the part where employment was covered, five targets were upheld:

- Taking precautions and adopting measures to ensure gender equality in all the policies planned to be implemented with an aim to ameliorate women's employment and workplace conditions, the structures concerning promotion in the workplace, and in social and economic rights in general.
- Actively promoting women's participation in business life.
- Increasing diversification, and localization in the institutions providing service to working women.

Among the relevant activities, 'encouragement of women towards entrepreneurship and providing entrepreneur women with the institutional mechanisms to reach consultancy services on market trends, legal regulations, exportation, and other related areas' is mentioned.

¹ The name of the Directorate General was changed from "Directorate General for Women's Status and Problems" (DGWPS) (Kadının Statüsü ve Sorunları Genel Müdürlüğü) into "Directorate General for Women's Status" with the enactment of the Statutory Law on 6th November 2004.

- Inclusion of the contribution of disadvantaged women working in agriculture in the Gross National Product and their achieving job security and social security. Underneath this recommendation, one of the required steps is described as the encouragement of women's entrepreneurship in agriculture-based sectors and efforts for women's getting organized in cooperatives, and fostering the emergence of leader entrepreneur women.
- Setting up labour organizations for all working women, and reorganizing the existing organizations to act more effectively and for the better representation of women within them.

The Directorate General has so far engaged with the following projects which may bear relevance to women's entrepreneurship.

1.1.1. The Project for the Enhancement of Women's Integration in Development

In 1992, The National Program for the Enhancement of Women's Integration in Development Project was started, and it was a project run jointly by the DGWS and the United Nations Development Program (UNDP).

The program aimed at strengthening the institutional capacities of national machinery for women - DGWS. It was directed towards supporting voluntary and civil organizations' efforts in promoting women's participation in development processes.

As such, the program has realized major objectives in enhancing women's participation in development and supporting policy formulation in this regard:

- The program was instrumental in the establishment of a department for Women's Statistics and Social Data at the State Institute of Statistics by providing the relevant equipment and training for the compilation of gender disaggregated data, for sound policy development for women.
- Training programs aiming at enhancing women's exercise of their legal rights in daily life have been conducted.
- Courses have been organized to support women in labor unions and political parties.
- A multiplicity of training activities, seminars and workshops have been held, targeting the police, court officials, social workers and other civil servants who are in close contact with women under difficult circumstances.
- The Middle East Technical University Women's Studies Degree Program was established. Support was given to strengthening women's centers, notably at the Ankara and Istanbul Universities.
- The program ensured the participation of up to 40 professionals in international training programs and meetings with a view of creating a qualified human resource base to work in the fields of women's problems.
- Income generation activities for women in rural areas have been supported through 12 pilot project implementations, covering a wide spectrum of activities ranging from

training in textiles to toy productions, and from small-scale husbandry to hothouse cultivation.

Pilot projects related to women's entrepreneurship carried out within the scope of this project are described in the third section (III.1) of this study.

I.1.2. The Project for the Promotion of Women's Employment

The project is a sub-component of the "Employment and Education Project" which was put into implementation according to a protocol between the World Bank and the Turkish government in May 1993 for a seven year period. It was funded by WB credit and Turkish government contribution.

The primary aim of the project is the collection of data and production of knowledge to provide women with better job prospects in all sectors and occupations, including those in which men's labour are traditionally dominant over women's.

In accordance with the project targets, following results have been achieved:

- A great number of field-studies, some of which were published later, have been carried out.
- Dissemination of the research results has been realized in the following ways:
- A project brochure was printed and delivered.
- A national congress meeting was held and its results were publicized
- A visual archive including stories of 1000 women working in workshops, factories and agriculture was created.
- An introductory documentary film was shot which is to be used to publicize the project activities and in training.
- 13 research books were published.
- A documentation-information center was established in the Directorate.
- For the different groups (public institutions, civil society organisations, women's groups, etc.) gender training materials were produced. These are also to be used by institutions and organizations.

I.1.3. The Small Entrepreneurship Project

This is a research project, funded by the Japanese Grant Fund, transferred through the World Bank.

Within the scope of the project,

- The Turkish banking sector and credit policies were evaluated with a focus on their effects on women entrepreneurs,
- Women's organizations and the other institutions aiming to support women's entrepreneurship activities were evaluated in order to identify the ways they can serve in provision of fiscal and other economic services to develop women's entrepreneurship,

- Out of the examination of women's saving and credit demand structures, recommendations were made considering the best strategies to mobilize women's savings into entrepreneurship and the best finance models for them.

In the project which took approximately nine months from January 1995 to March 1996, the field researches were conducted in Ankara, Istanbul, Çorum, Denizli, Muğla, Urfa, and Gaziantep provinces. The findings of these researches were published (See Annotated Bibliography).

I.2. Prime Ministry State Planning Organization: SPO (DPT)

The State Planning Organization is the institution responsible for drawing up the country's five-year development plans, annual programs, development plans for different sectors in the economy, preparing the investment budget of the governments, and doing research and designing projects in line with the targets set in these plans, programs and budgets, and monitoring developments in these particular areas.

Since the Sixth Five-year Development Plan, the State Planning Organization has paid attention to women's socio-economic empowerment. When examined with a view to women's entrepreneurship, the following references in five-year development plans and annual programs have been of importance:

The report of the sub-commission on women, children and youth which was prepared prior to Seventh five-year Development Plan², considered women's entrepreneurship for the first time. Following the part summarizing the reasons for women's extremely low participation in the labour market and the disadvantageous position in work life, encouragement of entrepreneurship was included as a part of solutions and policies. Especially stressed among the related policies were those concerning the reorientation of vocational education and training in such a way to bolster the entrepreneurship alternative, and devise credit systems to allow women's access.

In the Seventh Five-year Development Plan, there was no substantial section allocated to women's issues. Instead, in the half-page paragraph made of four bulleted items and one main heading, the following statements were to be found, indicating the weak impact the sub-commission report had created:

- Detailed measures would be introduced to ameliorate women's status in the areas of education, health, working life, social security and employment.
- Women's education would be made a policy priority and women's integration in the development process would be enhanced in order to maximize social welfare and women's share within it

² State Planning Organization, 7th Five Year Development Plan, Special Commission Report on Women, Children and Youth

A special sub-commission on 'work life, income, poverty and women' was established before the preparation of Eighth Five-year Development Plan. The sub-commission included an array of recommendations relevant to women's entrepreneurship in its report³:

Regarding participation in labour force, employment and unemployment:

- Reducing the bureaucratic procedures of the business start-up process;
- Building institutional mechanisms to provide consultancy services for women on market trends, legal regulations, export, and similar topics in order to encourage them towards entrepreneurship: These services were considered to be shaped according to women's needs and capabilities and to be provided at favorable prices allowing women to use them. Other kinds of positive discrimination ensuring women's access were also considered necessary;
- In agriculture-related sectors, encouragement of women's entrepreneurship, of cooperative activity and emergence of leader women;
- Re-structuring the existing institutions and programs, such as credit and guarantee cooperatives, in such a way as to increase their capacity and tendency to provide credit to the growing number of small enterprises; in case of the failure of this strategy in increasing the number of women entrepreneurs, supporting the institutions owned by women,
- Undercutting the required bureaucratic and financial transactions for start-up credits and services,
- Developing alternative guarantee finance types in order to minimize the collateral requirements necessary for bank credits,

Regarding education and informal training:

- Creation of the projects for vocational training for women, especially in the new technology-intensive sectors other than those traditional and incompatible with the actual market need,
- Designing programs aiming at women's employment in such a way as to position women as agricultural producers, hence supporting their independence and entrepreneurial capacity on the grounds that previous programs generally strengthened women's domestic roles, justifying the use of their labour on unpaid family worker status.

On the other hand, in the Eighth five-year Development Plan, inclusion of the issues related to women and women's labour turned out to be rather limited. Only the statement, "Women's participation in the development process, working life and decision making processes, and the achievement of an increase in their educational level will be ensured in order to empower their social status, expand their activity area and guarantee their enjoying equal opportunities with men," was placed within the part titled Women, Family and Children⁴.

³ State Planning Organization (2000) Special Commission Report for Working Life, Income, Poverty and Women, prepared prior to 8th. Five Years Development Plan. Ankara: SPO.

⁴ State Planning Organization, Eighth Five Year Development Plan, 2000

Nonetheless, the 2006 Country Program of the SPO reflected a noteworthy concern about women's employment and entrepreneurship. Covering 2006-2008 targets for public policy in the 2006 Country Program, the SPO addressed the importance of women's entrepreneurship and improvement of the institutional services in terms of vocational training, financial and consultancy for women's businesses within the context of rural development, active labour market measures and poverty alleviation. The sixth policy priority of the 2006 Program mentions that, the chances of employment for the labour force would be enhanced through granting a larger place for active labour market policies.. Among the measures, offering more effective entrepreneurship training, and a more extensive scale, was included. The justification for the activity cited especially youth and women among the target groups, stating that women tend to stay outside the core labour force, and need extra and special capacity to be employed. Besides Turkish Employment Office (TEO) employers' unions, labour unions, occupational associations and civil society organizations were also mentioned as the other possible parties to undertake responsibility.

Another measure that may be considered in line with the target of enhancing women's entrepreneurship is about the development of specific programs towards job experience acquisition for the unemployed, and the measure is specified to target women and youths, whose participation in the labour market is most desired.

The fifth priority considers the structural transformation going on in agriculture and the increasing unemployment as an outcome of this phenomenon, and puts forth the measures aiming to alleviate the unemployment risk of those unskilled and poor. Counting DGWS among the responsible authorities, this measure offers support for diversification of the economic activities targeting the social groups most vulnerable to social exclusion and poverty. These measures are framed as a part of rural development and poverty alleviation targets.

I.3. Ministry of Industry and Trade

The ministry is responsible for determining the Turkish industrial policy and taking measures to ensure its implementation. The General Directorate for Crafts, Organized Industrial Zones and Small Industrial Estates provides services for developing handicrafts and helping small industrialists to set up their workshops, and also determines the conditions of credits for the small enterprises operating in these Zones and Estates⁵. However, these credits of the Ministry are usually used by men entrepreneurs and women can hardly enjoy the credits and services provided for small industrial businesses.

⁵ <http://www.unece.org/indust/sme/tr-study.htm>

I.4. Ministry of Industry and Trade, Small and Medium Industry Development Organization: SMIDO (KOSGEB)⁶

SMIDO was established on 20th April 1990 by a special Government Act (No: 3624) as a non-profit, semi-autonomous organization, in affiliation with the Ministry of Industry and Trade. Its mission is to enhance the efficiency of small and medium sized enterprises, ensure their adaptation to technological advancements, strengthen their competitive capacity, and increase their contribution to the domestic economy. In accordance with this mission, SMIDO tries to develop skill base, financial and informational bases and human resources of small and medium sized enterprises through diverse policy tools and support mechanisms. Within the Service Policy of SMIDO, two main responsibilities can be emphasized: firstly, provision of qualified and in-time services to SMEs to help them produce their goods and services at high standards, appropriate prices and advanced technologies; secondly, elimination of the obstacles that the SMEs face while competing in domestic and foreign markets.

SMIDO gives services in production, marketing, quality control, machinery and equipment support, technology development, training and information supply; it realizes diverse projects and supports the individual projects. In addition, it supports SMEs in their marketing efforts and encourages them financially to participate at important international fairs abroad. Also, it organizes international business trips supports selected branches of industry in order to provide better marketing opportunities for SMEs.

Furthermore, SMIDO supports the projects of the SMEs which are related to research, new product/production methods and new technology through Technology Development Centers and 'incubators without wall' which have been established recently⁷. Briefly, these supports are⁸ allocation of working place, provision of supplies and equipment, consultancy services, facilitating the participation in international and domestic fairs, supplying publication of R&D results, and supporting SMEs in terms of training, patent, industrial design, software and electronic commerce-web site.

SMIDO, which is one of the shareholders of Credit Guarantee Fund Management and Research Corporation, added new funds and gave additional financial support to be used for guarantee by Halkbank for SME credits.

However, start-up services provided by SMIDO are restricted only to enterprises in manufacturing sector. In the service sector, aside from business establishment, management training and other establishment process supports, SMIDO does not provide services. Thus small enterprises run by women in the services sector can not benefit from the services SMIDO provides.

⁶ <http://www.kosgeb.gov.tr/KOSGEB/Index.asp>

⁷ <http://www.kosgeb.gov.tr/KOSGEB/Index.asp>

⁸ <http://www.kosgeb.gov.tr/KOSGEB/Index.asp>

SMIDO, although not designed specifically for women, provides support to women as well as men entrepreneurs in its Business Development Centers.

SMIDO represents Turkey in the The European Network to promote Women's Entrepreneurship Support (EU WES) since 2004.

I.5. Ministry of Education, General Directorate of Girls Technical Education

This unit of the Ministry of Education is solely responsible for women's vocational education schools, conducting planning and research, and preparing the necessary educational material for them.

The Ministry is continuing with many projects and programs aiming to impart a more contemporary profile to the vocational training system, and to make this system more responsive to market demand. Among these activities, MEGEP (Enhancement of Turkish Vocational Education and Training Systems) may be considered the most important. This project primarily aims to reorganize vocational education in a modular structure and in line with the international categorization system, and to carry out changes in twenty similar areas.

I.6. Ministry of Labour and Social Security

The Ministry of Labor and Social Security is responsible for determining and implementing the country's policy on working life and social security. The ministry has become more and more involved with gender issues since the European Employment Strategy has started to put greater emphasis on women's employment. As the European Union membership negotiation process necessitated compliance with EU regulations and policies, besides others, it boosted the sensitivity of the Ministry toward gender issues as well. In connection especially with some EU Community Programs, including the Gender Equality Community Program⁹, Anti-Discrimination Community Program¹⁰, and the Community Program for Struggle with Social Exclusion¹¹, the Ministry has increased its activities on gender related issues.

The Ministry declares its policy priorities, which are in relevance with working life within the framework of its action plan, as follows: (1) completion of the legal changes which will prepare the regulatory infrastructure for flexible employment and work schemes, (2) maintenance of effective offering of short-term training and consultancy services in order to achieve increase in the quality of human resources, (3) effective human resources

⁹ http://europa.eu.int/comm/employment_social/gender_equality/index_en.html

¹⁰ http://europa.eu.int/comm/employment_social/fundamental_rights/index_en.htm

¹¹ http://europa.eu.int/comm/employment_social/social_protection/index_en.htm

planning, (4) prevention of informal employment and hiring of illegal workers, (5) adoption of the necessary measures to prevent child labour¹². The Ministry sees the problem of women's employment in general and entrepreneurship in particular through these policy priorities, and formulates its strategy concerning women's employment accordingly, especially underscoring the priority about prevention of informal employment.

I.7. The General Directorate of Social Assistance and Solidarity

The General Directorate of Social Assistance and Solidarity is established with an aim to provide social assistance to the needy and vulnerable citizens, especially those who are not covered within any social security scheme. It works to alleviate poverty and carry out solutions for the needs of the poor. In accordance, the General Directorate provides conditional cash transfers, health, education and nutrition supports and all kinds of in-kind aid to the poor, as well as project supports for income generating activities. The General Directorate has project-support programs in the fields of income generation, skills training, rural development, temporary employment for public services, development of social infrastructure and services, community development work, and apprenticeship training in information and communication technologies. Among them, skill training, temporary employment, and social infrastructure projects deserve special attention concerning women. The first project aims to equip poor women with technical and social skills in order for them to get better quality jobs. The second aims to employ women temporarily in public services following short term training. Finally, the third project aims to develop community centers where vulnerable groups, including women, are directed to income generating activities¹³.

The 'Social Risk Mitigation Project' (SRMP) was started by the Turkish Government and the World Bank on 28 November 2001, with the aim of mitigating short- as well as long-term poverty in Turkey. The project consists of four related components, which are rapid assistance, capacity building, conditional cash transfer, and local initiatives. The last component (local initiatives) comprises income generating micro-projects. Women are involved in these projects either individually or as groups. Information regarding these projects is presented in the following section (III.4).

I.8. Southeastern Anatolia Project Regional Development Administration

The Southeastern Anatolia Development Project had started originally as an irrigation project covering nine administrative provinces (Adiyaman, Batman, Diyarbakır, Gaziantep, Kilis, Mardin, Siirt, Şanlıurfa and Şırnak) in the basins of the Euphrates and Tigris, and in Upper Mesopotamia. In spite of the initial aim of the project, the Southeast Anatolian Development Project is now an integrated and comprehensive development initiative. Its

¹² <http://www.calisma.gov.tr/projeler/tekcati.htm>

¹³ http://www.sydtf.gov.tr/sydtf_faaliyet.html

primary aims are counted as achieving rural development in related regions, elimination of regional development disparities, improving the living standards of the people, enhancing the productivity and employment opportunities of the local economy.

1.8.1. Southeastern Anatolia Project Regional Development Administration-Multi-Purpose Community Centers: SAP-MPCCs (ÇATOM)

MPCCs are community-based centers established in poor urban neighborhoods inhabited by rural migrants or in some centrally located villages. MPCCs target women over the age of 14, and devise activities aimed at creating awareness of their problems and providing guidance for them to come up with their own solutions. In order to reinforce their capacities in social participation, they try to create public spaces and activities promoting gender balanced development by empowering women and developing replicable models relevant to local contexts.

MPCC programs and activities revolve around five basic areas, namely education and training, health, income generation, social support and cultural-social activities. Within the context of income generation activities, MPCCs provide women with workshops and sales places, give them basic business training, and enhance their vocational capabilities.

1.8.2. Southeastern Anatolia Project Regional Development Administration-Entrepreneurship Support Centers: SAP-ESCs (GAP-GİDEM)

This is a joint project financed by European Commission and run by the SAP Administration and the UN Development Program aimed at small and medium size enterprise development in the Southeastern Anatolia. Entrepreneurship development centers are located in four cities (Adıyaman, Diyarbakır, Mardin and Şanlıurfa) so as to serve businesses, including those located in the other cities of the region. ESCs offer services for business development in the areas of training, consultation/counseling and information.

ESCs have eight opportunity windows, one of which targets development of women's entrepreneurship.

1.9. Turkish Employment Office: TEO (İŞKUR)

TEO is the organization responsible for monitoring labour market developments, taking measures and developing policies to assure matching of labour supply and demand in markets through provision of job seeking and placement services, non-formal vocational training, on-job training, and implementation of other active labour market policies. All the unemployed who seek jobs are obliged to be recorded at TEO by law. However, TEO is not the only organization that has a mandate to act as mediating organization in job seeking and placements, since 'private employment agencies' have been defined and authorized by the 2004 amendment to the Turkish Labour Law.

I.10. Union of Chambers and Commodity Exchanges of Turkey: UCCET (TOBB)

UCCET aims to ensure solidarity and cooperation between chambers and stock/commodity exchanges, and the smooth operation of commerce and industrial processes in harmony with general interests, and to secure occupational integrity, ethics and discipline in the relations of its members with the public. In line with this general aim, UCCET describes its duties as such: acting as the leadership initiative in the activities of Turkish entrepreneurs, voicing its views and recommending solutions to the political authorities concerning the needs of the Turkish private sector on several issues, as well as on planned legal and regulative amendments, preparing reports and establishing informative systems concerning commercial and industrial changes and developments in international commerce and investment systems/regimes, acting as an arbitrator over the disputes between domestic and foreign enterprises, performing its duties in these regimes, such as publishing certificates of origin, conducting research and questionnaires in its field. Most importantly, UCCET represents the Turkish industry and commerce sector on international and some domestic platforms.

The main service UCCET provides for enterprise development is offered through EU Business Development Centers (EUBDCs) (III 7).

I.11. Confederation for Tradesmen and Craftsmen in Turkey: CTCT (TESK)

CTCT is a member-based organization of craftsmen and tradesmen which was founded with the issuing of the Tradesmen and Craftsmen Law. As stated in its Statutory Law, CTCT is commissioned to ensure cooperation between chambers of tradesmen and craftsmen organizations and federations, to represent the occupational interests of its members before public regulation and policy, to take all measures considered necessary, to represent tradesmen and craftsmen in international platforms, perform activities such as giving training, setting up centers, and organizations in order to enhance the service quality, productivity of tradesmen and craftsmen.

CTCT gives credit guarantee through Credit Guarantee Fund Management and Research Corporation¹⁴. Members of this corporation are CTCT, UCCET, The Turkish Foundation for Medium Size Enterprises, Self-Employed Professionals and Managers, Foundation for Vocational Training and Small Industry Support, SMIDO and Halkbank. Since this credit guarantee is mainly given to the members of these organizations, it is important to increase the number of women among their members.

¹⁴ <http://www.kgf.com.tr/kgfkimdir.htm>

I.12. Banks (Vakıfbank, Ziraat Bank, Halk Bank)

In particular, some public sector banks have an important role in supporting small-medium size enterprises through their subsidized loan services.

I.12.1. Vakıfbank

This public sector bank offer loans in diverse schemes for small and medium sized enterprises in every stage of operation from start-up finance to expansion-aimed investment credits. On the other hand, the collateral requirements and guarantee criteria are far from making it easier for women to benefit.

I.12.2. Ziraat Bank

Ziraat Bank was founded to support the agricultural sector. It prefers to give credit to the cooperatives in the agricultural sector which, in turn, transmit the credit to their members. When the weak position of women in the agricultural sector and, even worse, the ownership ratio of women in rural areas in Turkey are considered, it is reasonable to claim that quite a small number of these credits reach women.

I.12.3. Halkbank

Halkbank primarily channels its loans to the micro and small enterprise sector through other subsidized credit programs. The bank used to provide credit for entrepreneurs and small and medium sized enterprises through its subsidized credit programs of 'Women Entrepreneur Credits and Credits for Young Entrepreneurs' supported by the Treasury. However the extent of beneficiaries used these credits is not known. On the other hand, only a few women's enterprises are estimated to have benefited from the loans provided through subsidized credit schemes of the Bank, since they are offered to the members of Confederation for Tradesmen and Craftsmen in Turkey (CTCT) which had and still has only a small number of women members.

II. INTERNATIONAL ORGANIZATIONS

II.1. United Nations Development Program (UNDP)

The UNDP is the UN's special section working on the diverse issues of socio-economic development. Its bureaus are located in 166 countries. Through its local bureaus, the UNDP works in collaboration with domestic authorities and civil society actors to foster sustainable development. In line with this principle, it works specifically on the issues of democratic governance, poverty reduction, crisis prevention and recovery, energy and environment, and HIV/AIDS.

The UNDP pays special attention to women's empowerment and inclusion in the development process. 'Gender in development' constitutes one of the focus areas it defines for its activities. An array of programs has been designed and put into implementation, including one on microfinance support for women. The placement of this component under the program area of poverty is noteworthy in that, like those funded or guided by other assistance and donor agencies, women's entrepreneurship has generally been regarded as a strategy against poverty when taken within the development, and especially rural development context.

The UNDP has tried to develop programs and projects contributing to women's integration in development and women's empowerment in Turkey. In line with this objective, it has participated in the establishment of Southeastern Anatolia Project Regional Development Administration-Entrepreneurship Support Centers (SAP-ESC) and urged allocation of one of the program components to women's entrepreneurship.

II.2. United Nations Industrial Development Organization (UNIDO)

This organization of the UN has a program named 'Rural and Women Entrepreneurship Development'. The essential elements of this Program are¹⁵:

- To create a business environment that encourages initiatives of rural and women entrepreneurs;
- To enhance the human and institutional capacities required to foster entrepreneurial dynamism and enhance productivity.

This program does not have any activity component in Turkey.

II.3. European Union :EU (AB)

The European Union refers to the issue of equality between men and women under the policy area of 'employment and social affairs'. Promoting women's entrepreneurship is counted among the objectives of this policy area. In line with this priority, the EU gives

¹⁵ <http://www.unido.org/doc/28974>

support to many projects aiming to enhance women's entrepreneurship. Similarly, SAP-ESCs which give special support to women's entrepreneurial activities were initiated as a projects funded mainly by the EU in Turkey.

II.4. World Bank: WB (DB)

The World Bank is an organization for financial and technical assistance to developing countries. It has two development institutions oriented to 184 member countries: the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA). Each institution plays a different but supportive role in the mission of global poverty reduction and the improvement of living standards. The IBRD focuses on middle income and credit worthy poor countries, while IDA focuses on the poorest countries in the world. Together, they provide low-interest loans, interest-free credit and grants to developing countries for education, health, infrastructure, communications and many other purposes.

The Women's Entrepreneurship Program (WEP) of the bank also aims to increase women's micro enterprise ownership, and their empowerment as well as moving out of poverty. This program does not have any activity component in Turkey.

II.5. International Labour Organization: ILO (UÇÖ)

The ILO takes women's entrepreneurship issue within the context of providing women equal opportunities with men in labour market policies, and tries to ensure incorporation of this concern in SEED's (Small Enterprise Development Program) work through the WEDGE (Women's Entrepreneurship Development and Gender Equality) component. Thus, the ILO conducts research, collects and analyses best practices of different countries, and provides recommendations for ideal regulatory and institutional framework through WEDGE. On the other hand, the main policies are shaped, and the implementation is guided by SEED.

WEDGE also develops innovative support services for women entrepreneurs. Through this help, women entrepreneurs get access to existing business development services (BDS) and where necessary, to pilot activities aiming to develop new approaches.

The ILO has an international program on training (training of trainees) in business skills, known as 'Start and Improve Your Business' (SIYB). The purpose of this program is to support small businesses. In Turkey ILO organized two 'Start your own Business Program' in collaboration with SAP in 2001 and 2002 in SAP region. The training kit of this program has also been used by DFT and CTCT to train women's groups coming from MPCCs, CW (Diyarbakır) and others. (III.14.1. 'Start up Your Business' training). The kit has become instrumental for an ILO project to support income generating activities for families of child labourers in two rural areas (Sinop and Diyarbakır) and one urban zone (Mersin). The project was designed to create income generation alternatives for the families of the working children which would allow them to withdraw their children from work.

III. ACTIVITIES AND PROJECTS

III.1. Directorate General on Status of Women (DGWS-KSGM)

Women's entrepreneurship pilot projects carried out under the National Program for the Enhancement of Women's Integration in Development Project between 1993-2000 are as follows¹⁶:

The "Black Pepper Natural Food Store": The pilot project designed by the Foundation for the Support of Women's Work (FSWW) to open a center for low-income women from the squatter settlements of Istanbul and villages of Anatolia (Artvin, Tokat, Kastamonu, Gaziantep and Muğla), where the naturally-produced-foodstuff could be sold. The project was completed and the center 'Black Pepper / Natural Foodstuff Store' (Karabiber / Doğal Gıda Dükkanı) went into service on November 30, 1995. The urban low-income women too, benefited from this center by selling their homemade foods there. The Black Pepper Store also provided training to women who wanted to start up income generation activities.

The Project for the Support of Women's Handicrafts Production: This project was started in January 1997 and was conducted by the Aegean Women's Solidarity Foundation. The implementation area was the province of Izmir, where a sales center was opened to provide continuous selling opportunities for the women's handicrafts production. Within the context of the project, participants also followed courses on family planning, mother-child health, access to credits, legal regulations, and gender awareness and women's rights.

The Women's Labor Kitchen: The project was carried out by the Women's Solidarity Foundation. The Labor Kitchen was established in February 1998 in Bahçelievler, Ankara. The aim of the project was both to create income earning opportunities for women living in the Foundation's Women's Shelter, and to support the Shelter financially. The Women's Labor Kitchen prepared meals daily and provided catering services. This enterprise went bankrupt on facing serious financial bottlenecks.

The Project for a Weaving Workshop: This project was carried out by the Turkish Relief Association, an organization whose aim is to provide permanent income and employment opportunities for the women from the families made to migrate from Çukurca and Uzunköprü counties of Hakkari to Van. In line with this aim, a workshop for weaving carpets and rugs was opened in November 1997, in Bostaniçi, Van. A total of 180 women had benefited from this workshop by September 1998.

¹⁶ <http://www.die.gov.tr/CIN/women/undpwomen.htm>

The Project to Promote Income Generating Skills for Women Living in Squatter Settlements: Designed by Istanbul University's Women's Education and Research Center, the projects targeted women living in squatter housing and lacking economic and educational means and resources. In order to provide them with employment opportunities, they were given income generating skills through vocational training, besides consciousness raising and women's human rights courses. The project started in November 1997 and continued until the end of 1998. Over 160 beneficiaries received training in the program.

The Carpet Weaving Project: The project launched by the Şanlıurfa Social Solidarity and Aid Foundation in May 1998 aimed to open a carpet weaving workshop for women in order to create employment opportunities for them. Additionally, courses on legal rights, environment and health were offered by the Foundation.

The Project for Breeding Poultry: The project, aiming to provide training in poultry breeding to low-income women living in the Izmir region, was designed by the Aegean University's Women's Studies Center and was launched in September 1998. Women's rights and consciousness raising courses were also included in training programs. By the completion of this program, agreements had been made with relevant firms for the placement of women in appropriate positions in these firms.

The Toy Production Project: The project, which begun in September 1998 was conducted by the Foundation for the Support of Women's Work. Istanbul has been chosen as the area of implementation for this project and it was planned to reach at least 100 women. Toy production was considered to be capable of providing them with a permanent income. The toys were produced from waste materials and the export of both the toys and educational materials for pre-school children was targeted.

The Aydineller Project: The project, which was started in October 1998 by the Aydineller Cooperative, had the objective of organizing women who had been involved in income generating work in their homes in Umurlu (a district of Aydin province) to have a collectively run workplace.. To reach this goal, a Training and Production Center was established where women cooperative members could come together, use the means of production , and join in the training programs to have specialized skills. The center has also been used as a venue to display the products.

III.2. The Turkish Employment Office:TEO (İŞKUR)

The Employment Exchange has conducted many activities in connection with the various European Union Programs, such as the Privatization Social Support Program and Active Labour Market Programs, and delivered project funding for diverse employment generating projects. Among these, there have been many projects related to women's entrepreneurship. The projects supported by TEO from 2004 to 2006 deserve special attention:

TEO's 'Active Labour Market, New Opportunities Window Project': Supported projects that target women¹⁷

Region	Beneficiary full legal name	Title of the Project
Adana	Foundation of Technical Education- Adana Branch	Decorative Plants Cultivation Training
Ankara	Association for Supporting Contemporary Life, Ümitköy Branch	From Ümitköy to Sincan - Education of Women for Contemporary Life
Ankara	Association of Women and Youth Platform	Jewelry Design and Business Training Centre Project
Antalya	Burdur Municipality	Improving the production of Burdur Handicrafts (Alaca Fabrics)
Antalya	Karaman Special Provincial Administration	Natural Dye Carpet Weaving Project
Antalya	Isparta Chamber of Commerce and Industry	Isparta Carpet Weaving, Marketing and Support Project
İstanbul	Yalova Municipality	Training and Marketing of Hand Knitted Products
İstanbul	Organisation of Attainable Life	Provision of Employment and Food Safety for the People Under Risk Through Urban Farming
İstanbul	Association of Women Entrepreneurs	AWE Water Drop Project
İstanbul	Foundation for Contemporary Education	An Embrace of Love
İstanbul	Foundation for Human Resource Development	Agricultural Employment and Development in İhsaniye Agricultural Employment and Development in İhsaniye
İzmir	Association of Conformity for Civil Organizations	Sustainable Subsistence for Rural Women in the context of Natural and Cultural Heritage
İzmir	Manisa Municipality	Project for the Enhancement of Women's Status and Increasing Their Participation in Labour Market
Malatya	General Directorate of Social Assistance and Solidarity –Keban District	Carpet Weaving Training
Malatya	Sivas Chamber of Commerce and Industry	Support for Women and Young Entrepreneurs
Malatya	Family Planning Association of Turkey	Women's Entrepreneurship Development through Aesthetician Training Centres
Trabzon	Kelkit Social Aid and Solidarity Foundation	Improvement of Women's Employment
Trabzon	University of Gaziosmanpaşa, Faculty of Agriculture	Training of Euregap Focused Fruit Growing
Trabzon	TEMA Foundation	Employment Creation for Unemployed through Beekeeping Training in Artvin
Trabzon	International Blue Crescent Moon Humane Aid and Development Foundation	Beekeeping Training Project
Trabzon	Bayburt Provincial Special Administration	Training in Eham Weaving

¹⁷ This table compiled from the data provided by the Turkish Labour Exchange personel.

III.3. Small and Medium Industry Development Organization: SMIDO (KOSGEB)

III. 3.1. Business Development Centers:

SMIDO provides support for women enterprise owners in its existing BDCs. Currently, the number of women's enterprises in SMIDO-initiated BDCs are as given in the following table:

Number of Enterprises in BDCs		
	Number of Enterprises	Number of Women's Enterprises
Tarsus BDC	50	10
Van BDC	20	2
Eskişehir BDC	21	7
Mersin BDC	15	5
Adana BDC	38	11
Karadeniz Ereğli BDC	18	4
TOTAL	162	39

III.3.2. General entrepreneurship training:

SMIDO ran 50 training programs in 2005. Out of these, four programs were specifically for women's groups. The number of women's groups to receive training is expected to increase in the coming years as SMIDO is encouraging women's civil society organizations and women's groups to participate in these programs.

III.3.3. Services Provided within the context of Consultancy and Support Services for Small and Medium Size Enterprises Program (CSSSMEP):

SMIDO also provides services for women entrepreneurs to encourage them, and to improve their business environment. Recognizing the importance of collecting gender-based data, SMIDO Entrepreneurship Development Centers have started putting information on women entrepreneurs using CSSSMEP services into its statistical reports. According to these reports, 414 beneficiaries of these services have established their businesses between 29.07.2002 and 31.12.2005. Women make up 30 per cent (124) of this group. Considering that only 5 per cent of employers are women, it appears that CSSSMEP services have not sufficiently contributed to motivating and supporting women's entrepreneurship¹⁸.

¹⁸ TC ÖİB, 2005 Özelleştirme Sosyal Destek Projesi (Privatization, Social Support Project), p: 42-43

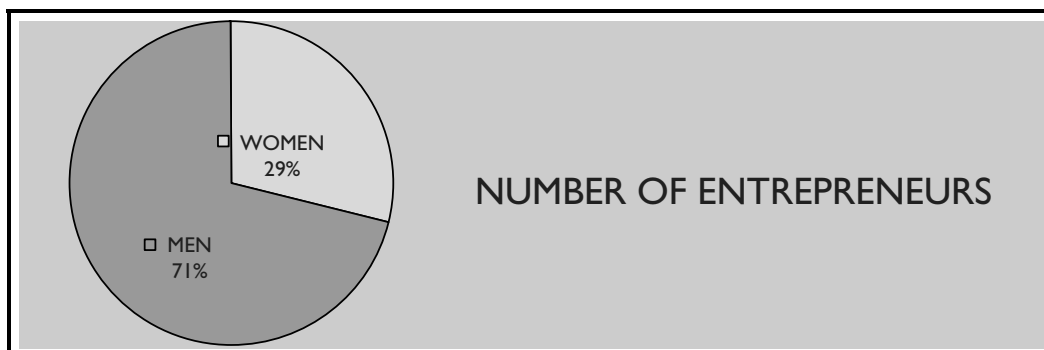


Figure: Percentage of women entrepreneurs started their activity after KOİDD trainings. (Taken from TC ÖİB, 2005 Özelleştirme Sosyal Destek Projesi –Privatization Social Support Project-, p: 42)

III.3.4. Beykoz Project

Although KOSGEB restricts its activities to providing the previously defined services to SMEs, it can also take part in some small budgeted independent projects aiming at entrepreneurship development. One example of this is the SMIDO “Beykoz Employment Generation and Active Labour Market Creation for Women and Youth in the Beykoz Glass Production Sector” Project.

SMIDO started the project by signing, on 27 July 2005, a protocol with the Beykoz Municipality and Governorship. The budget of the project is YTL 270,000 and the total duration is to be 18 months. The primary aim of the project is to maintain traditional hand-made glass product making in Beykoz and to provide job seeking and placement, as well as enterprise-development services for those who became unemployed after the closure of glass factories in the region.

In the pilot stage, 160 people, 118 of whom were women and 42 men, were targeted in the project to receive skill training in fusion and glass bead making. According to the initial plan they would also take business development courses. Among those who completed the training programs successfully, participants with business ideas would be selected to benefit from the business development consultancy service. Those starting their own businesses were considered eligible to benefit from ‘SMIDO new entrepreneur support’ (YTL 4,000 grant and YTL 40,000 credit).

A computer center which was planned to be located in the place allocated to the project by the Municipality was projected to be set up to provide job seeking and placement services, along with career development and business partnership development services through a database including information about participants.

In addition, within the context of the project, comprehensive market research was planned to map domestic and foreign markets and marketing channels for hand- crafted glass products.

After the completion of the project, the participants were expected to take part in the establishment of an incubator supported by SMIDO, or to continue with their own businesses since the initial cost of glass product making businesses are comparatively small.

III.4. Social Risk Mitigation Project: SRMP (SRAP)

A consolidated summary of Social Risk Mitigation Project activities are given in the tables below.

**Micro Income Generating Projects Women Involved- Distribution of Project Groups
(11.03.2006)**

Sub-Project Group	Number of Total Projects	Total Number of Beneficiaries	Total Number of Women	Demanded Total Budget (YTL)	Approved Total Budget (YTL)	Total Budget Approved for Women
Open field vegetable growing	17	260	45	605.762	422.155	73.065
Support for stable/fold	1	5	1	68.679	7.300	1.460
Carpentry workshop	9	112	10	227.358	139.918	12.493
Beekeeping	153	2.506	144	9.142.447	7.126.975	409.531
Workshop	129	202	30	1.117.021	929.716	138.077
Vineyard	20	225	45	1.102.871	594.749	118.950
Fishing	23	115	3	341.334	265.692	6.931
Vegetable growing	49	633	87	2.287.433	1.231.891	169.312
Cattle raising	58	876	175	3.208.055	2.461.193	491.677
Walnut growing	3	61	26	54.546	24.846	10.590
Flower growing	18	373	49	1.146.222	662.937	87.088
Strawberry growing	25	393	40	867.180	508.842	51.791
Other	51	218	13	887.208	715.699	42.679
Sewing/embroidery	27	81	71	349.781	275.891	241.830
Galosh manufacturing	1	10	5	11.696	12.983	6.492
Carpet/rug production	3	6	3	29.399	23.370	11.685
Souvenir production	10	22	9	56.373	54.707	22.380
Support for workplaces doing services	259	337	46	1.767.333	1.466.291	200.147
Grain production	1	58	15	20.833	7.150	1.849
Opening workplace for manufacturing	70	263	55	1.524.782	1.376.007	287.758

Supply of machinery	31	229	47	487.291	309.214	63.463
Close space greenhouse	92	1.024	164	3.894.366	2.456.488	393.422
Knitted clothing	53	93	89	455.460	332.832	318.517
Sheep raising	773	13.687	681	50.208.001	37.594.566	1.870.527
Small cattle raising	12	215	17	841.500	780.207	61.691
Poultry	14	162	38	335.940	280.940	65.900
Mushroom growing	15	92	20	380.614	239.530	52.072
Fruit nursery	5	80	19	144.910	110.032	26.133
Fruit growing	77	1.149	165	1.910.199	1.276.790	183.351
Knitted clothing	7	7	5	22.483	22.328	15.949
Goat raising	29	399	16	1.408.022	935.776	37.525
Industrial productions (tobacco, cotton, sugar beet)	4	77	5	63.585	34.740	2.256
Support for sales and marketing	310	385	53	1.851.066	1.554.258	213.963
Onion/garlic growing	2	59	5	21.435	19.562	1.658
Dairying	831	14.233	1.374	55.539.309	37.920.950	3.660.745
Milk cooling	2	32	42	129.530	90.611	118.927
Agricultural machinery	43	436	14	1.021.356	746.162	23.959
Agricultural products/food processing	11	173	17	385.884	356.776	35.059
Stone, stoneware, earthenware	2	4	1	19.520	18.150	4.538
Medical, aromatic plant growing	2	23	5	22.183	12.739	2.769
Growing animal feed	5	251	16	160.012	98.897	6.304
Growing animal feed (annual)	5	42	8	80.975	59.591	11.351
Local fabric weaving	8	59	3	276.029	277.459	14.108
TOTAL	3.260	39.667	3.676	144.475.983	103.836.910	9.569.968

SUMMARY INFORMATION

Number of Income Generating Projects women involved	1.246
Number of women beneficiaries in total 1246 projects	3.676
Total income generating project support for 3676 women (YTL)	9.569.968
Total number of individual income generating projects in which women involved	145
Individual Income Generating Project Support for Individual Women	624.191

Group Projects Which Women Involved	
number of income generating projects 1 woman involved	456
number of income generating projects 2 woman involved	224
number of income generating projects 3 woman involved	130
number of income generating projects 4 woman involved	88
number of income generating projects 5 woman involved	45
number of income generating projects 6 woman involved	40
number of income generating projects 7 woman involved	26
number of income generating projects 8 woman involved	22
number of income generating projects 9 woman involved	12
number of income generating projects 10 woman involved	58
TOTAL	1101

III.5. Southeastern Anatolia Project Regional Development Administration-Entrepreneurship Support Centers: SAP-ESC (GAP-GIDEM)

III.5.1. Women's Entrepreneurship Window

Besides the main activity areas of ESCs, there are small project areas defined as opportunity windows. The main philosophy of SAP-ESC Opportunity Windows are explained to strengthen the collaboration between national and local stakeholders and mobilization of the physical and human capital towards the local development projects which are designed in a model meeting the needs peculiar to the region¹⁹. These opportunity windows provide small finance and technical support for individual and project-based initiatives. One of the opportunity windows is concerned with enhancing women's entrepreneurship in the Southeastern Anatolia region. Within the context of this objective, ESC allocated an opportunity window to women's entrepreneurship in order to develop and implement specific models in a programmatic way.

III.5.2. Women's entrepreneurship project

This project aimed to enhance women's entrepreneurship in the region. In other words, to increase the number of women-owned enterprises, employment generation for women, ensuring women's access to financial services, and increase in household income levels were targeted.

The Project was designed in two phases:

Research Phase: Several researches have been conducted for delineation of the capabilities and needs of women, labour requirements of the sectors,, credit mechanisms, international funding for women's entrepreneurship and the opportunities they presented. Attempts

¹⁹ http://www.gidem.org/_Gidem/website/gozlem2.aspx?sayfaNo=127

were made in order to set up a coordination platform between the organizations working in the field and a meeting was held concerning the issues relevant to the project.. In March 2005, a study carried out by Şemsa Özar from Bosphorus University titled “Women’s Entrepreneurship in the SAP Region” was published, (see the annotated bibliography) compiling findings of the research conducted.

Implementation Phase: drawing upon the findings of the research project, a road-map for promotion of women’s employment was prepared. In this framework ESCs have drawn up entrepreneurship plans for each province.

2005	New Enterprises	Enterprises received Employment	Financial Support
Diyarbakır	4	5	34
Mardin	6	2	20
Şanlıurfa	1	-	4
Adıyaman	5	3	20
TOTAL	16	10	78

Table: 2005 outputs of the SAP ESC services for women in the region²⁰

ECS have been providing support for women entrepreneurs to establish workshops and small enterprises since the beginning of their operations. The operations are concentrated in the following areas²¹;

Diyarbakır :Ceramic workshop, clothing shop, handicraft workshop, yogurt production

Mardin : Restaurants (3), cleaning company, jam production facility, shop for dried fruit and millinery shop

Şanlıurfa : Hair dresser and beauty saloon

Adıyaman :Food studio, jewellery (wood-plastic) shop, sewing workshop, food production, souvenir shop, boutique, center for food marketing (legal status: association)

In the provision of these services and the development of the enterprise start-up process, funding received from some relevant institutions plays an important role in the entrepreneurship process. Financial support given by different institutions is shown below:

²⁰ http://www.gidem.org/_Gidem/website/gozlem2.aspx?sayfaNo=127

²¹ SAP-ESCs, Explanatory Note on SAP-ESCs Services for Supporting Women Entrepreneurship, 2005. Provided by SAP-ESCs Ankara Personel.

Diyarbakır : Turkish Development Foundation, TEO (3), EU (Leonardo Program).

Mardin : Turkish Development Foundation, Small and Medium Industry Development Organization (SMIDO)

Adiyaman : Small and Medium Industry Development Organization (SMIDO) (3)

With the participation of regional women's NGOs, the Southeastern Anatolia Women Entrepreneurship Committee has been established. The Committee holds regular meetings and is currently working on several projects.

Cooperation with the nation wide NGO - Association of Women Entrepreneurs - (AWE) has been established and 41 female students from the region were sent on internships in Istanbul in two years.

In 2005, Adiyaman ESC organized four trainings solely for women entrepreneurs, on start up, finance, marketing and communication skills. By the end of 2006 two other trainings will have been completed.

III.6. Southeastern Anatolia Project Regional Development Administration- Multi-Purpose Community Centers (SAP-MPCC/ GAP-ÇATOM)

In multi-purpose community centers, one of five activity areas (education, training, health, income generation, social support, cultural-social activities) is aiming at income generation. Within this context, the Multi-purpose community centers help women to start up their own businesses. An array of support types has been deployed so far, including arrangement of sales places and individual and collective workshops, credit guarantee, and marketing channel work.

According to the six-month report of the MPCCs in 2005, the below numbers were attained in this time period on a consolidated basis:

	Adiyaman	Btm P.Knt	Btm Y.Sel	Diyarbakir	Diyarbakir TBMM	G.Ant Y.dere	Kilis Center	Kilis Şube	Mardin Dargeçit	Mardin Dargeçit Klvz	Mardin Evren	Mardin Kiziltepe	Mardin Center	Mardin Midyat	Mardin Nusaybin	Mardin Ömerli	Mardin Saracoğlu	Siirt Kayabağlar	Siirt Kurtalan	Siirt Center	Siirt Şirvan	Ş.Urfa Bozova	Ş.Urfa Halfeti	Ş.Urfa Siverek	Ş.Urfa Yakubiye	Şirnak Cizre	Şirnak İdili	Şirnak Center	Şirnak Uludere	TOTAL
	18	75	31	30		16	15	11		9			20	24	18	18	18	15	22	18	20	15	22	22	37			20	421	
Sewing																														
Hand-made Embroidery						18																							18	
Handicrafts (knitting)						17	9					8			16	15	18	15		13				25	12			18	166	
Family Economics	25	30	30			18								17							18			52					190	
Food Production													11																11	
Silver Processing											10																		10	
Carpet Weaving										6				30									10						46	
Patisserie															2														2	
Gift Making													16																16	
Embroidery (Needle)																													16	
Kilim weaving		20	14					26	21	8			8				15		17							18			130	
Hairdressing						20																							55	
Fabric Dying																							8			15			23	
Embroidery (Machine)		33	24	17	21	20	15							17		20	15					18	30		20	45		25	320	
Jewellery Design																					15		24						39	
Knitwear								12		10																			22	
TOTAL	43	158	99	17	51	20	120	24	49	21	43	0	43	50	76	35	36	45	39	46	38	36	47	30	99	20	109	18	63	1475

SKILL TRAINING AND INCOME GENERATING ACTIVITIES PROGRAMS (Followers of the completed Programs)																															
	22	51	37		13	44	15	15	35		18	30	15	35	46	25	401														
Clothing																															
Embroidery (Hand-made)					40												40														
Handicrafts (knitting)					42		15	28					10	41	5	26	167														
Family Economics	23	30			20				47		44	50	20	34	30	15	313														
Silver Processing							15										15														
Gift Making							10										10														
Embroidery (Hand-made)		21			34										7		62														
Carpet weaving		24	13														37														
Hairdressing	30				26			21		11	17					15	120														
Fabric Painting															12	22	34														
Embroidery (Machine)		27	29	18	32	33	18		49	25		20	12	42	30	53	17	54	19	478											
Soap Packaging								6									6														
Jewellery design											15						15														
Textile Workshop								10									10														
Knitwear							23	10									33														
Quilt Making															8		8														
Total	75	153	79	18	0	45	239	0	56	0	71	0	59	35	96	36	0	0	79	85	50	12	25	42	110	30	161	32	95	66	1749

INCOME GENERATING PROGRAMMES (NUMBER OF PARTICIPANTS – ('PERSON', AMOUNT OF INCOME –('YTL'))

CATOM	Sewing		Handicrafts (knitting)		Silver Processing		Gift Making		Embroidery (Handmade)		Rugweaving		Hairdressing		Embroidery (Machine)		Jewellery Design		Knitwear		Others		TOTAL	
	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL	P	YTL
Adiyaman								7	550,00														7	550,00
Batman P.kent	71	8.395,00	13	2.365,00					21	1.847,00	21	6.750,00			27	1.635,00							153	20.992,00
Batman Y. Selim	39	4.138,00	10	1.615,00							20	1.875,00			29	2.122,00							98	9.750,00
Kilis Center	3	4.722,00	14	17.078,00					4	460,00			11	353,00	4	130,00							36	22.743,00
Kilis Subsidiary																							0	0,00
M Dargeçit	6	275,00								22	2.373,65						21	6.778,45					49	9.427,10
Mardin D Kilavuz										15	2.413,05												15	2.413,05
Mardin Evren			3	838,00				2	45,00		8	2.354,00					4	515,00					32	8.095,00
Mardin Kızıltepe	6	150,00													10	200,00	39	600,00					55	950,00
Mardin Center	8	400,00	8	1.644,00				9	2.701,00		8	2.103,17									9	340,00	42	7.188,17
Mardin Midyat	6	155,00								21	2.930,00												27	3.085,00
Mardin Nusaybin																	7	117,50			7	931,00	14	1.048,50
Mardin Ömerli			15	193,00											39	2.130,00							54	2.323,00
Mardin Saraçoğlu							7	347,81		5	782,95												12	1.130,76
Siirt Kayabağlar										15	12.230,00												15	12.230,00
Siirt Kurtalan										15	10.100,00												15	10.100,00
Siirt Şirvan	7	800,00																					7	800,00
Ş.Urfa Bozova										10	1.080,00												10	1.080,00
Ş.Urfa Yakubiye	5	55,00	38	770,00																			43	825,00
Şırnak Cizre	12	600,00	10	200,00											17	1.100,00					4	200,00	43	2.100,00
Şırnak İdil										10	1.000,00												10	1.000,00
Şırnak Center													15	1.952,00	26	2.288,00							41	4.240,00
Şırnak Uludere			15	340,00										21	420,00						10	450,00	46	1.210,00
TOTAL	163	19.690,00	126	25.043,00	15	4.343,00	18	3.093,81	25	2.307,00	170	45.991,82	26	2.305,00	173	10.025,00	46	717,50	25	7.293,45	30	1.921,00	817	122.730,58

EMPLOYED AMONG THE COURSE/PROGRAMME PARTICIPANTS				
ÇATOM	Number	Programme	Area	Social Security Organization
Adiyaman	8	Hairdressing, computer	Hairdressing, Computer shop	
Batman Petrolkent	30	Literacy, Sewing, Embroidery (Machine)	Dressmaking, salesmanship, baby sitting	
Batman Yavuz Selim	17	Literacy, Sewing, Embroidery (Machine)	Dressmaking, salesmanship, baby sitting	
Kilis Center	3	Handcrafts, Sewing, Embroidery (Machine)	Teaching, baby sitting	1 SSO
Mardin Dargeçit	4	Carpet weaving , Sewing	School, secretarial work, baby sitting	
Mardin Center	20	Wood Painting, computer, handcrafts, hairdressing, Carpet weaving	Hotel, Market, Foundation	
Mardin Midyat	1	Sewing	Patisserie	
Mardin Nusaybin	3	Home economics, Open Education	Medical center, printing house, restaurant	
Mardin Ömerli	6	Embroidery (Machine), carpet weaving, handcrafts., health	Foundation for Social Assistance and Solidarity, health clinic, İdil, MPCC Cafe	3 SSO
Mardin Saraçoğlu	9	Sewing, handcrafts	Cercis Mansion, Cement Factory, Rehabilitation Center	1 SSO
Siirt Center	1	Literacy, embroidery, sewing	Hairdressing	
Siirt Şirvan	1	Computer	Baby sitting	
Şırnak Cizre	21	Computer, sewing, embroidery (Machine), health, home economics, health, English	Knitted clothing Workshop, Cargo, Arçelik Dealer, Rehabilitation Center, Haberdashery- Secretary, Cooking, foremanship	3 SSO
Şırnak İdil	1	Carpet weaving	Restaurant	
Şırnak Center	12	Embroidery (Machine), hairdressing, literacy	Shop, polyclinic, hairdressing	
Şırnak Uludere	7	Embroidery (Machine), sewing, fabric painting , literacy	Haberdashery, readymade clothing , pharmacy, restaurant	1 SSO
TOTAL	144			9 SSO

ENTREPRENEURS AMONG THE COURSE/PROGRAM PARTICIPANTS					
ÇATOM	Number		Type of the Enterprise	Program s/he participated	Amount of the credit used
	Women	Men			
Adıyaman	1		Bridal Shop	Sewing	SMIDO - 4000 YTL
	2		Hairdresser	Hairdressing	
Batman Petrolkent	3		Haberdashery	Sewing, Computer	Credit through Social Risk Mitigation Project
	2		Dressmaking Shop	Sewing	
Batman Yavuz Selim	3		Dressmaking Shop, embroidery	Sewing, Computer	
	1		Hairdresser	Hairdressing	
Kilis Merkez	1		Hairdresser	Hairdressing	
	1		Ready made clothing	Sewing	
Mardin Merkez	2		Hairdresser	Hairdressing, Aesthetician	
Mardin Ömerli	1		Bulduk Café	Embroidery (Machine), Computer	District Administration General Directorate of Social Assistance and Solidarity Credit- 2.500YTL
	1		Hairdresser and Beauty Shop	Hairdressing	District Administration General Directorate of Social Assistance and Solidarity Credit- 2.500YTL
Şırnak Cizre	5		Hairdresser and Beauty Shop	Open School	
	1		Bridal Shop	Embroidery (Machine)	
TOTAL	24				

III.7. Union of Chambers and Commodity Exchanges in Turkey: UC CET (TOBB)

European Union Business Development Centers (EUBDC)

After the customs union agreement with the EU, three centers under the name of EU Business Development Centers were established in the provinces of Gaziantep, Kocaeli and Izmir, in order to support small and medium sized enterprises for their smooth adaptation to international-scale working conditions. These centers were opened as part of a UC CET project funded by the EU MEDA Fund. They started to provide services in 2003. EU funding was planned to end in 2006 and EU BDCs were projected to be transformed to an enterprise, EUBDC Corporation. They have already become able to cover 30-40% of their costs through the returns from the services they had provided to small and medium sized enterprises. Their annual income is estimated to be €250-300,000.

Project activities can be classified as follows:

- Support for start- ups and micro-enterprises,
- Business development,
- Special projects.

Detailed information about the services provided by European Union Business Development Centers is as follows:

- **Business Consultancy Services:** Comprehensive services for export oriented economic activities, marketing, finance and development of human resources have been offered. They are provided in a wide spectrum ranging from two to three day business consultancy services to 30-40 people/days business development supports taking the needs of enterprises into account.. In the centers, 547 consultancy services have been given, 63 of them being in Kocaeli, 271 in Gaziantep, and 213 in Izmir.
- **Training Services:** Centers organize training sessions open to on-will participation, and others are designed according to the needs of particular enterprises on marketing, human resources, finance, business development and internationalization.

Until now, 397 training programs have been organized for 2713 enterprises and 9081 people.

- **Special Projects:** apart from training and consultancy services special projects have been developed and implemented although not particularly for women, in response to the needs of the regions where the centers are located.

Within the period of 2004-2005, 27 women entrepreneurs started in their businesses, and 1643 women entrepreneur candidates participated in training programs.

III.8. The Confederation of Tradesmen and Craftsmen in Turkey: CTCT (TOBB)

CTCT implemented a women's entrepreneurship project with European Commission funding between 2002 and 2004. The Project was entitled 'Supporting Women Entrepreneurship' and was carried out by CTCT with support from the European Commission. As of June 2004, 1630 women were given business start-up training, and 359 of them have already become self employed. Five Training and Consultancy Centers were established after the completion of the project in five different provinces (Ankara, Bursa, Denizli, Mersin ve Çorum) to provide services to women entrepreneurs²². TESK personnel have been trained in order to secure the continuity of training services at a certain quality level, and to enable the opening of new centers

III.9. Association of Women Entrepreneurs: AWE (KAGİDER)

Association of Women Entrepreneurs (AWE) is the most widely organized voluntary organization for women entrepreneurs in Turkey. It was founded in 2002 by 37 women entrepreneurs and expanded since then to 119 members. It aims to support women's entrepreneurship and, provides training, consultancy, credit guarantee, and political and economic network services for its members, thereby contributing to the improvement of the conditions of women's entrepreneurship in Turkey.

III.9.1. Women Entrepreneurs Business Development Center (AWE INCUBATOR PROJECT)²³

Within the context of the European Union Active Labour Market Program, AWE has opened a business development center with the support of the Turkish Employment Exchange. The mission of this center is described as being to serve as an incubator in order to consolidate technical, technological and business bases of micro and small enterprises.

This center has provided entrepreneurship training for 60 women out of 1400 applicants, and selected 5 business projects -out of 32- of women entrepreneurs to open their businesses in the AWE office. These five business projects, maturing through strategic partnership with AWE member businesses, are reported to be showing progress in turning into independent enterprises.

III.9.2. Bridge from Women to Women Project²⁴

The aim of the project is described by AWE as building bridges between AWE members, Yeditepe University Fashion Design Department students, and women in Mardin in order to enhance women's employment and entrepreneurship in Mardin. The project is based

²² Information note provided by the organization.

²³ http://www.kagider.org/tr_/AugustIicerik/sol2.htm

²⁴ http://www.kagider.org/tr_/AugustIicerik/sol3.htm

on Yeditepe University students' creating original and marketable product designs using traditional handicraft patterns and models of Mardin. These designs were compiled in a catalog which was published for the use of small producer women. Another module of the project anticipates providing local women with design and training support in order to help them acquire the necessary skills for the creation of authentic models peculiar to the area. The students responsible for the selected designs have been rewarded. The project has been announced to be continuing with the training of women from the Mardin Multi-purpose Community Center in Istanbul, and with marketing efforts.

III.9.3. Water Drop Project

The Water Drop project, funded by the European Union and sponsored by several public and private sector organizations, aims to train and support women's entrepreneurship in human resources consultancy and the personal training area. It has been announced by AWE that 50 women candidates would be selected to set up their own businesses, and they will be encouraged to take consultancy and training services in seven provinces.

The first period of the project finished with 17 women attending the "entrepreneurship consultancy and human resources management consultancy training programs between 12 October and 31 December 2005. The second phase encompasses the evaluation and selection of new candidates. The second group of women will work with the already-trained first group of candidate women, their businesses in their regions with the support of experts and coaches. The project who are planned to have started was scheduled to be finished after the completion of all the entrepreneur candidates' compulsory service in contracted organizations, in February 2006.

III.9.4. UNDP and SAP-ESC "Women Entrepreneurship Program"

AWE has implemented a project in cooperation with the Southeastern Anatolia Project Regional Development Administration-Entrepreneurship Support Centers and the United Nations Development Program with an aim to provide apprenticeship training for 18 school girls in the enterprises of AWE members. The students also received training concerning the realization of their business ideas. The project started in 2004 and was completed in the summer of 2005.

III.9.5. 'Women at Work' Coalition

AWE initiated the establishment of a platform which will bring together businesswomen's associations and foundations from seven geographic regions of Turkey. This platform is planned to be active in lobbying regarding women's education and their participation in public life.

Aside from the project based efforts, AWE provides support services for women entrepreneurs on a regular basis. The Entrepreneur Development Committee of the organization evaluates candidate projects according to certain criteria for mentoring

support. Up to now, 222 women have participated in entrepreneurship seminars and 178 women have taken entrepreneurship training²⁵.

III.10. Foundation for the Support of Women's Work: FSWW (KEDV)²⁶

FSWW was established in 1986 as a non-profit, non-governmental organization. It aims to support low income women in improving the quality of their lives, their roles in communities and their leadership.

FSWW builds partnerships and works in collaboration with many public, private and civil society organizations to strengthen women's participation in local development. As a funding organization currently provides support for 35 local women's groups.

FSWW's empowerment approach is based upon the following objectives:

- Organizing women on the basis of their practical needs in order to bolster their capacity to initiate enterprises aiming to fulfill their strategic needs,
- Providing advocacy and communication support in collaboration with public institutions for recognition of and resource transfer to women,
- Creating participatory processes in every sector of life.

In line with these objectives the principle strategies of FSWW are counted as:

- Providing common public places for women and children through Women and Children Centers,

Providing support for women's social and economic enterprises and enhancing their capacity to participate in local administrative processes,

- Creating dialogue and negotiation platforms for poor women so that local authorities can recognize and support them.
- Creating and disseminating material such as guide books, handbooks and video films.

FSWW adopted five activity areas to carry out its missions:

- Expansion of early child care facilities to poor women,
- Individual and collective capacity development activities,
- Business/product/new production skills development activities,
- Marketing,
- Finance services

²⁵ Information provided by AWE personnel.

²⁶ Information note provided by FSWW personnel.

- Micro credit program,
- Saving groups,
- Grant program targeting women's initiatives to offer child care and education services.

III.10.1. Business/product/new production skills development activities

FSWW initiates development of new products demanded by markets, instead of those that have traditionally been produced by women. It provides skill training when considered necessary.

FSWW has also started to offer entrepreneurship training for women and supported them so that they can start businesses with other women cooperatives. So far, 2600 women have benefited from such support.

In addition, FSWW has started to take part in efforts to allow women to acquire vocational skills in city districts.

Marketing (NAHIL Shop)

As a non-profit enterprise of the Foundation, a shop was opened in order to help women from all over the country to sell their products. The shop takes orders for products made by women and works as a marketing channel. In addition, the women's products are exhibited on the web site of the shop.

III.10.2. Financial Services

III.10.2.1. Micro Credit Program

FSWW started its activities with a pilot project implemented in Istanbul between 1995 and 1997 with the aim of supporting women's economic activities. After the completion of legal procedures and provision of financial means, MAYA started giving credits as an economic enterprise of the Foundation in June 2002. The main aim of this organization is to give support to needy women who have their own business, or plan to start up one.

MAYA was providing services in Istanbul, Kocaeli, Adapazarı, and Düzce by the end of 2005. By the same date, it had given more than 3000 credits and the total amount of these credits is reported to be \$ 1,181,727. The financial self sustainability rate of the organization was 112% by January-March 2005. The average amount of credit is \$600, and credit life varies between 1-12 months, depending upon the type of business supported. Collateral is not asked for credits and women are expected to form solidarity groups (3-30 women) and act as guarantors for each other. Business expansion credits are provided on an individual basis and collateral is not asked only for women who have been doing their own businesses for a long time without interruption. Women who have repaid credits are able to take larger credits and the increase in the credit amount continues as long as they pay their monthly payments.

The sector distribution of women that have taken credit from the MAYA organization is as follows: production (40%), services (4%), and commerce (56%). When their workplaces are considered, it is seen that 3% of them perform their activities on stalls (market places, special sale streets), 72% in the home and 25% in shops.

The targets of the organization for the 2002-2006 period, are: the expansion of operations through establishing subsidiaries in Kocaeli, Istanbul and Sakarya; becoming an operationally self-sustainable organization in four years time; achieving financial sustainability by 80 percent by the end of the period,, and turning into an institution within which the state of having a shareholder is worthy.

The following table gives information about credit amounts, credit return situation, the distribution of credits by sectors, and the place and line of the clients' business operation.

As of June 30th, 2004²⁷

Number of Active Clients	712
Total Number of Loans Disbursed	1350
Total Amount of Loans Disbursed	648,250 USD
Average Value of Loans	513 USD
Arrears Rate (>30 days)	1%
SECTOR	
Trade	56%
Production	40%
Service	4%
BUSINESS SITE	
Home	72%
Shop	25%
Stall	3%
TYPES OF BUSINESSES	
Handicrafts/Lacework	25%
Drapery production and sale	23%
Beauty and cleaning products	20%
Dressmaking	10%
Sundry production and sales	5%

²⁷ http://www.kedv.org.tr/index_eng.htm

III.10.2.2. Saving Groups

This model is based upon regular gatherings of women. In each gathering; a collection of a certain amount of money per women forms a shared pool. It has been derived from traditional home visits common among especially housewives in Turkey. Decisions concerning how to allocate money in group activities are taken unanimously by group members.

One of the successful examples developed out of appropriation of the model is the Izmit Kardelen group. The group was active between 2002 and 2004 and through the collection of the savings of each woman (5 YTL), a fund amounting to \$5,700 was created and the lending of this money in amounts of \$ 100-1000 resulted in the creation of \$17,000 in total credits.

III. 10.2.3. Grant program targeting women's initiatives to offer child care and education services

FSWW gives grant support for women who contribute to an increase in child care and education services, thinking that this sector constitutes an important employment area, especially for poor women. FSWW has until now given grants to 11 women's groups with credits reaching \$3000 on average. These grants are used for urgent needs in the crèches and child care centers.

III.11. Contemporary Women and Youth Foundation: CWYF (ÇKGV)

CWYF is a non-governmental non-profit organization established to support women and young people so that they can have power to achieve a contemporary lifestyle. The Foundation is organized in various localities and engages in several activities supporting the education and employment of women and young people.

III. 11.1. Women for Women Project

The project is supported by the MATRA Program and was undertaken by Nehem International and the Contemporary Women and Youth Foundation. It was projected to be implemented between 1 January 2004 and 1 July 2006. The primary aim was to alleviate the severe unemployment of women in Mamak-Ankara. In order to achieve this objective, the following goals were defined²⁸:

- A Women's Employment Centre will be established in Mamak,
- The centre will be designed to integrate at least 120 women per year into the labour market via job mediation and self-employment;

²⁸ Women for Women Project 1 July 2004- 31 December 2004 Period, Second Progress Report (p: 6)

- The centre will strengthen the capabilities of the Turkish employment institutions to support the employment of women and become a reference point for both employers and job seekers;
- The social dialogue forum will become a mature discussion partner able to formulate recommendations for supporting women's employment and gender issues;
- Public awareness concerning the position of women on the labour market will be raised.

In the progress reports, a summary of the targets accomplished from the inception phase of the project up to January 2006 is listed as follows²⁹:

- The self-confidence and skill training of 500 women was successfully accomplished.
- 90 of those women were employed.
- From the pilot group who accomplished their self-confidence and entrepreneurship training, ten were chosen as job counsellors and seven were chosen as trainers. After they completed the required training, they were employed in the center.
- 160 women were involved in the entrepreneurship training. One of those women started up a business, while 13 of them are in the preparation phase of starting up their own businesses.
- Women's Training and Employment Center (WTEC) provides assistance for employment of women in Mamak and helps the placement of 120 women in jobs per year. The center was founded as an "Association" in May 2005. 10 job counsellors were selected out of the women who had obtained appropriate training in the center under. The plan entails that women with workable business projects are to be supported through credits by the Center. By the end of 2005 the project was still seeking a legal model through which they could set up such a mechanism.

III.12. Foundation for Women's Solidarity: FWS (KADAV)³⁰

FWS was established by a group of women who came together to support women in Marmara region hard hit by the 1999 Marmara Earthquake. It aims to create means and opportunities to empower women and to establish solidarity networks among them.

The first step was to establish women's tents and provide consultancy services and various courses for women in 1999. In line with the need identified during these activities, FWS initiated the establishment of two candle and two home textile workshops in the Gölcük-Şirinköy region where prefabricated buildings were located in 2000. Later these workshops turned into cooperatives where 36 women were engaged in production activities. FWS also set up a 'Social Center for Women' in this period.

²⁹ Progress report June 2005-January 2006, p: 3

³⁰ Information note provided by FWS personnel.

FWS opened the “First Step Women’s Education and Cultural Activity Center” in 2003 in Kocaeli/Köseköy. This center provided vocational training courses as well as legal and psychological counseling services for women who faced violence.

In this center, in 2005, a work and employment unit was also established to evaluate the characteristics and conditions of labour force in Kocaeli and prepare them for paid employment. The unit aimed to devise and diversify vocational training programs in accordance with employers’ needs. A study has been carried out to determine employers’ demand for the women’s labour in Kocaeli towards these objectives (Kocaeli Demand Analysis for Women’s Labour). Research results show sectors and sub-sectors in which vocational training is most needed for women. Another aim of the study is to create a portfolio of employable women and employers to use for job-placement.

FWS continues its activities regarding women’s employment in coordination with government offices, professional organizations and labour unions. In this context, a joint project (Employment Development in Kocaeli) aiming to increase women’s employment in the region has been started with Kocaeli Municipality, Kocaeli University, and Kocaeli branch of Employment Office.

On the other hand, FWS has started courses in entrepreneurship for women who already have, or want to develop, a business.

III.13. Grameenbank-Diyarbakır Project³¹

Taking shape, first, in 1976 in Bangladesh as part of a research project, the Grameen Bank was established as an independent bank in 1983. This bank aims to reduce poverty and support economic activities of the poor people through alternative finance, and has created an impressive impact in Bangladesh. In recent years, the bank has started to venture into different countries and initiate micro credit arrangements mostly in the rural regions as an institution providing technical assistance and help for implementation of the projects

In Turkey, Grameen Thrust has undertaken a pioneer micro credit project using a ‘build-operate-and transfer’ model. The sponsor organization of the project is the Association for the Alleviation of Regional Disparities, and Diyarbakır Governor Office. The organization has two offices in Diyarbakır and one in Bismil.

The project is directed to the needs of the poor, and especially, poor women. Micro credit giving, creating opportunities for the poor to start up their own businesses, and helping them to tackle their own social and financial problems are designated as the major aims of the project.

³¹ Paper presented by S.A. Chuwdury at the Strategies for Women’s Economic Development in Southeastern Anatolia Workshop, 29–30 September 2005.

Project Financial Situation Summary (as of 24/09/2005)³²

Total	Number of Centers	Number of Groups	Number of Members	Number of Loan Takers	Total Release
	138	477	2330	2244	1,381,664 USD

Total	Total Amount of Return	Average Ratio of Return	Total Service Fee for Return Payments	Total savings
	852,252 USD	100%	199,181 USD	70,436 USD

Credit Distribution by Sectors (As of July 2005)³³

Num.	Main Sector	Diyarbakır		Bismil		Total		Per-cent
		Num. of Membs.	Amount of Credit (USD)	Num. of Membs.	Amount of Credit (USD)	Num. of Membs.	Amount of Credit (USD)	
1	Transaction and Production	426	138,842	98	26,115	524	164,958	16%
2	Agriculture	7	2,631	114	41,507	121	44,139	4%
3	Tame animal	146	55,665	376	120,106	522	175,771	17%
4	Services	254	90,668	47	16,419	301	107,088	10%
5	Managem. and Commerce	448	160,261	116	42,546	564	202,807	18%
6	Peddling	224	80,167	31	10,382	255	90,550	8%
7	Retail Sale	617	213,584	225	81,966	842	295,551	27%
Total		2122	741,821	1007	339,045	3129	1,080,866	100%

³² Paper presented by S.A. Chuwdury at the Strategies for Women's Economic Development in Southeastern Anatolia Workshop, 29-30 September 2005.

³³ Paper presented by S.A. Chuwdury at the Strategies for Women's Economic Development in Southeastern Anatolia Workshop, 29-30 September 2005

III.14. Development Foundation in Turkey :DFT (TKV)

III.14.1. 'Start up Your Business' training.

'Start up Your Business' training is offered to local people that have business ideas but need to be assisted on issues such as market research, legal matters, cost budgeting, and capital development. Below is the list of training sessions DFT organized so far in collaboration with several organizations:

Trainings organized by DFT	Province	Date	The Name of the Project and a Brief Description	Number of Participants	
				Women	Men
ILO-Confederation of Tradesmen and Craftsmen in Turkey	Kilis	02.10.1999	Kilis MPCC	17	
ILO- CTCT	Adiyaman	08.10.1999	Adiyaman MPCC	15	
ILO- CTCT	Mardin	20-22.06.2001	Mardin MPCC	22	
ILO- CTCT	Şanlıurfa	6-8.07.2001	Yakubiye MPCC	17	
ILO- CTCT	Diyarbakır	03.06.2002_08.06.2002	Vocational Training Centers	2	16
ILO- CTCT	Diyarbakır / Silvan	30.07.2002_03.08.2002	Vocational Training Centers	4	11
KAMER(CW)	Diyarbakır	20.05.2003_22.05.2003	Women Groups from KAMER(CW)	16	
KAMER(CW)	Diyarbakır		Women Groups from KAMER(CW)	19	
AÇEV(Mother-Child Training Center)	Diyarbakır	19.06.2003_21.06.2003	Foundation for Mother -Child Training, Volunteer Trainers		
ILO-CTCT	Diyarbakır	17.11.2003_21.11.2003	Public Training Center Trainers	20	
ILO- CTCT	Diyarbakır	05.12.2003_07.12.2003	Vocational Training Center Trainers	2	17
ILO- CTCT	Diyarbakır	18.12.2003_20.12.2003	Public Training Center and ISSCP Diyarbakır	20	
ILO- CTCT	Mardin	15.01.2004_17.01.2004	MPCC Participants	22	2
ILO- CTCT	Batman	21.01.2004-23.01.2004	MPCC Participants	26	
Grameen Bank	Diyarbakır	7-10-12.09.2004	Grameen Bank participants	62	
KA-MER(CW)	Batman	22.02.2005	KA-MER (CW)	10	
TOTAL				287	46

For the participants who attended the courses with Grameen Bank affiliation, three training seminars were organized on important issues such as business start-up activity and market targeting.

After SYB training, 4 attendees in Diyarbakır, 3 in Batman and 2 in Mardin started up their own businesses.

Development Foundation in Turkey, in collaboration with ILO organized 14 Start up Your Business training sessions

III.14.2. Fund for Entrepreneurship Promotion

Another service which has been provided by DFT is the Entrepreneurship Promotion Fund (FEP).

DFT provides credit support for individuals and groups in response to the demand for starting or expanding micro-enterprises. The target group of this fund is defined as poor rural households; disadvantaged groups and women entrepreneurs, in other words, those having utmost difficulty in reaching financial mechanisms.

The size of the credits given is USD 3000 for individual applications and USD 8-10000 for group applications. The period of return is 1-2 years, depending on the type of business. Credits are transferred as business inputs instead of cash. Repayment of the credit is made on a monthly basis.

In the two years following the establishment of the fund, 51 enterprises have taken credit amounting to 202 billion USD. 32 of the enterprises were in sectors such as shoemaking, sewing, turkey breeding and animal feed production, while 19 were in sectors such as boutiques, crèches and bridal shops. 22 of these enterprises were owned by women, 29 by men.

III.15. Center for Women: CW (KAMER)

CW is a non-governmental, non-profit civil society organization founded in 1999 as a private enterprise. It is centered in Diyarbakır province. Its aims are acknowledged to be supporting women's empowerment in legal, economic, political and social sections of life, in addition to conducting activities for the increase in long-term employment and participation of women in education.

CW was founded as the first organization of its kind in the Southeastern Anatolia in order to raise women's consciousness concerning their rights and, to help them leave their homes in order to take part in public activities and the labour market, and to increase the employability of women. CW has recently established an urgent help hotline and club house working for women.

It organizes business idea development sessions moderated by specialists, and directs enthusiastic women to TKV "Start Your Business" training. These women are required to take consciousness raising courses for 14 weeks.

As a response to the increasing demand from women, the organization is planning to develop a model for supporting women entrepreneurs.

III.16. Kibele Cooperative

The Diyarbakır Chamber of Trade and Industry and the Swedish Development Cooperation Agency initiated a project named Kibele in collaboration and with the aim of alleviating poverty in Diyarbakır through supporting women working in the informal sector. Women aged 17 to 23 engaged in informal market activity were determined as the target group for the project which was planned to be implemented between July 2002 and April 2006.

Following a pilot implementation within the project, women from the 450 Evler and Sur İçi districts participated in literacy and vocational training courses. Efforts also focused on the orientation of women towards forming collective relationships with each other.

As a result of their efforts to find a way of income generation, the participant women established the Kibele Cooperative in October 2004, molding the initial collectivity into a partnership. The cooperative, in collaboration with the Diyarbakır Chamber of Trade and Industry, currently gives support for women to attain a regular income through providing a marketing channel.

Silk weaving, cooking, sewing and embroidery workshops were set up for women who also aim to pursue innovative product design.

The Kibele Cooperative is currently a member of the Advisory Board on Women Entrepreneurs in Southeastern Anatolia, which was established in 2004.

III. 17. Denizli Branch of Association for Support of Modern Contemporary Life, Denizli Agency, Hanımeller Cooperative

Denizli branch of ASCL has helped 150 women in the region to take entrepreneurship training in relation to the “Women’s Entrepreneurship Support” project of CTCT implemented during 2002 -2004 period. Following this training a commercial activity has been started based on selling home made products of women who had been trained. and immediately after this Denizli Hanımeller Home-made Products- Consumption Cooperative was established on 8th of March 2005. By September 2005 the Cooperative reported that it had 19 members and the average monthly income per participant was 600-700 YTL³⁴.

³⁴ Paper presented by Keriman Karaosmanoğlu at the Strategies for Women’s Economic Development in Southeastern Anatolia Workshop, 29–30 September 2005

III. 18. Karaburun Agro-tourism Cooperative

Agro-tourism that could be said to commence in Karaburun with the visit of Winpeace to the region in 2002 made operating boarding houses a widespread entrepreneurship type. In time, Karaburun Agro-tourism Women's Cooperative was established with the aim of making easier provision of the common needs of women through collaboration and corporation³⁵.

III. 19. Bağlar (Diyarbakır) Women's Cooperative

A women's group from Diyarbakır-Bağlar region, has initiated a project supported by EU-Employment Office. They have provided infant care and child development training to 60 women who were adversely affected by migration from close by towns.. Among those women 29 of them were employed at homes and 20 in creches, nurseries and kindergardens. As another output of the Project, Diyarbakır Bağlar Women's Cooperative was established on December 26th of 2005.

III. 20. HAK-YAD (Women's Foundation for Support and Cooperation (WFSC))-Diyarbakır

The women constituting WFSC have started to work during the years between 1995 to 1997 as a platform and established the foundation in 1997. They have started to give vocational training courses to young women with the support of CORDAID and established a workshop where wood painting, ready-made clothing, home textile and handcraft courses were provided³⁶.

III.21. SELİS (Diyarbakır)

Commencing its activities in 2002, SELIS, established a sewing and carpet weaving workshop with the aim of making women productive. With the collaboration of AÇEV they have started a literacy course in the Bağlar District of Diyarbakır. They have created the conditions to produce silk shawls with the cooperation of TSO³⁷.

³⁵ Paper presented by Zehra Ömerler at the Strategies for Women's Economic Development in Southeastern Anatolia Workshop, 29-30 September 2005

³⁶ Explanatory note provided by Nurcan Baysal, coordinator of Southeastern Anatolia Women Entrepreneurship Committee (2005)

³⁷ Explanatory note provided by Nurcan Baysal, coordinator of Southeastern Anatolia Women Entrepreneurship Committee (2005)

IV. EVALUATION ON THE POLICIES, PROGRAMS, AND ACTIVITIES REGARDING WOMEN'S ENTREPRENEURSHIP IN TURKEY

IV. I. A General Outlook

There has been a growing interest in promoting women's economic status in Turkey in the last two decades. Various approaches have been developed and suggestions have been made to increase women's share in paid employment and to promote their occupational status. Among them, supporting women's entrepreneurship has been one of the most widely acknowledged strategies. During the first half of the 1990s, helping women to develop their small businesses was seen as a viable way of providing women with economic gains beside paid employment. Bank credits for women have been one main instrument to encourage women into entrepreneurship. Gradually, however, supporting women's entrepreneurship has become related to two different concerns. First, a very sharp decline in women's labour force participation and high women's unemployment alarmed policy makers into countering this trend by promoting entrepreneurship. Second, increased poverty among urban poor families has led to calls for policy interventions, among which women's entrepreneurship was a favored option. In other words, there has been a shift from woman-focus to household-focus in terms of women's entrepreneurship. Government agencies and private and civil society organizations have located themselves in projects with differing missions. Hence, the involvement of various actors in implementation has resulted in the use of a women's entrepreneurship support strategy towards differing objectives.

The above analysis is related to a lack of general policy on women's employment. There has been neither a holistic approach to women's employment, nor a general framework through which women's economic activities can be analyzed. Taking women's entrepreneurship as a single issue with no connections to a general women's employment policy or policies on women's empowerment would deteriorate the systematic and political character of the perspective and practice of entrepreneurship support interventions.

Since there is no well developed women's employment policy, the women's entrepreneurship issue has been placed within several different policy frameworks. The approaches of these frameworks to women's entrepreneurship also differ considerably. The underlying motivations of the programs and projects, which in turn inform their approach in design and implementation processes, differ, including welfare increase for households, and thereby poverty alleviation, responding to the rapid decline in women's labour force participation and high ratio of women's unemployment, increasing the efficiency of women's economic activities, enhancing gender equity, and achieving women's empowerment. The institutions and projects covered in this study have adjusted their programs according to one or a combination of these motivations. In addition, the institutional identity and area of interest of the organizations taking part in the projects determine their motivation, as has been revealed in the interviews conducted with several representatives from related organizations.

Local and international development agencies have aimed to facilitate the multiplier effect, which the increase in women's earnings, as well as women's education and training, is anticipated to create welfare in household. The same effect also constituted the point of departure for poverty alleviation efforts. Local initiatives projects of SRMP are an example of these efforts at providing credit and other business inputs (work and sales places, production tools, and the like) to poor women.

On the other hand, alarmed by the unforeseen decline in women's labour force participation, especially in urban areas, public organizations, such as the Turkish Employment Agency and the Ministry of Labour, focus their attention to reverse this trend through active labour market policies, namely intensive and institutional job seeking services, on-job and vocational training, public employment and enterprise development. In this context, these organizations choose to support women's enterprise development as a way of creating employment capacity for urban women indicating the leverage effect that enterprise development activity provides for increasing women's employment.

Regarding gender equity, the Directorate General for Women's Status has been responsible for removing barriers against women's participation in the labour force. As a high level policy making public institution, the Directorate General has been expected to mobilize other public authorities to increase women's employment with various devices in order to ensure women's entrance into the labour market on an equal footing with men. In the last ten years, gender equity as a principle has also been adopted by civil organizations and platforms. A professional women-based organization, AWE, for example, stressed the gender equity related political and economic rationale for the efforts to enhance women's entrepreneurship, and started its activities accordingly.

Regarding women's entrepreneurship, concern with efficiency is based on two interrelated considerations. First, because women are underrepresented in entrepreneurial activities, their stepping into this area would release an untapped potential to increase the efficiency of development programs. Second, entrepreneurship among women should be supported only if it would result in efficient businesses. In line with these considerations, AWE emphasizes the need to mobilize the untapped potential of women's entrepreneurship for economic efficiency, and to develop professional and more market-oriented businesses for women.

Approaching women's entrepreneurship in terms of women's empowerment is the criterion used especially by women's organizations (FSWW, FWS, CWYF, and CW). These organizations favor entrepreneurship support activities for women for this reason. Since they usually started their entrepreneurship support activities upon demand from their target group, they have been able to perceive entrepreneurship within the continuity of women's strategies to empower themselves, and have designed their programs more in line with these strategic needs and the actual conditions of women.

Empowering women should be the most important imperative of all the efforts regarding women's entrepreneurship. Women's organizations pointed out the multidimensional problems women face and the need for multilevel intervention in order to support their entrepreneurship activities while contributing to their overall socio-economic empowerment.

When programs and projects, which target household welfare increase and poverty alleviation, are considered, it becomes clear that they are generally performed under the name of 'income generating activities,' which do not have a satisfactory and complete business development perspective. On the other hand, gender equity or efficiency increase target oriented programs and projects present more professionally designed business development efforts for women. However, they still need to be assisted with an empowerment perspective such as those which grassroots women's organizations have. Government institutions, on the other hand, tend to limit their view to gender blind definitions of their jurisdictions and place the women's entrepreneurship issue within the framework of "problems of disadvantaged groups".

The second level of analysis is related to policy implementation. As has been elaborated by women's organizations and academics dealing with the issue, in the area of women's entrepreneurship it is impossible to talk about a holistic support policy. Rather, it has been the fluctuation in the number of individual and unrelated projects implemented by civil society organizations, which created a scene of dynamism. Thus, it is possible to consider the women's entrepreneurship support area as an area of project/program implementation covering uncoordinated practices instead of an area of one general holistic policy.

There have been demand- and supply-side factors operating in the women-focused entrepreneurship support services area. The projects and programs have taken shape under the influence of differing combinations of these factors. Thus, as well as motivations leading organizations to provide such services, the resultant services can be differentiated from each other through these criteria. Increasing the demand of women in relation to grassroots organizations have made up the demand side, whereas increasing popularity and international fund offering constitute the supply side of this area of activity.

Representatives of women's organizations have all agreed on the ascertainment that women's entrepreneurship for them has been an issue raised by the demand that local women voiced, and women's organizations have taken action in response. Poor women met with grassroots women's organizations and started to make progress in terms of acting against violence, acquiring gender awareness, women's human rights and citizenship training. The next step women wanted to take was entering the labour market against poverty and economic dependency. At this point, women's organizations started to organize small scale projects for income generating activities. In time, they stepped up to offer more professional programs for women's employment and entrepreneurship. The types of interventions for supporting women's entrepreneurship developed as such can be qualified as demand-led. Projects and programs that may be classified within this group,

generally, though not necessarily, overlapped with those adopting an empowerment approach, since the main actors in them have been women's organizations which had already been working for women's empowerment, and hence they placed their efforts to support women's entrepreneurship within the empowerment strategies framework.

In the meantime, state institutions and other organizations (civil society organizations, business organizations) also introduced programmes to increase women's employment in view of sharply declining rates and the availability of international funding. These efforts have not started upon the demand from women; neither have the institutions taking part been those familiar with target group women, as with women's organizations. They may be qualified as supply-led for two reasons. First, one of their motivations for venturing into the area of women-focused entrepreneurship support services was to increase the volume of international project funds offered in this area. Second, because they did not have a continuous relation with the target group women, they offered their services and designed their policies without the women's close participation.

Thus, demand-led programmes are those developed upon the demand of target group people for entrepreneurship support services. They are generally implemented by grass-roots women's organizations and with an empowerment perspective. Whereas demand led programs, implemented generally by women's organizations, may present a lack of expertise, supply-led programs and projects may fail in defining the target group, analyzing the needs of the group and choosing the right model of support and acting within an empowerment perspective.

A gender perspective is a sine qua non of all projects targeting women's empowerment or improving women's status. Lack of a gender perspective leads the organizations involved in projects into subordinating the objective of empowering women to other objectives such as efficiency increase and poverty alleviation. Even if the empowerment of women is explicitly defined as a project objective, limited understanding on women's needs (both practical and strategic) results in limited success.

Compared with other agencies, women's NGOs have been becoming more sensitive to gender needs of women. This can be seen through their changing attitudes towards various gender related issues such as violence, citizenship, women's rights. Despite being quite a new area, a significant number of women's NGOs venture into the entrepreneurship support programs. The increased relationship between NGOs and women's groups is indicative of two trends. First, as women-in-need get in touch more and more with women's NGOs for different activities, their demand to be involved in income generating activities increases. Second, considering the increasing strength of women's NGOs in terms of their relation with women and with other women's NGOs, their organizational capacity, ability to respond women's needs, and growing involvement in entrepreneurship support policies will improve effectiveness in this area.

IV.2. Issues in Policy Development and Implementation

IV.2.1. Issues in Policy Development

1. Heterogeneity of the target group

When entrepreneurship support programs are being developed, women cannot be analyzed as if they were a homogenous category. Target group women should be analyzed in the sub-categories separated from each other according to their human capital level (education, skill level and job experience) and life circles. Women from urban settings with high level of education, marketable skills, and ability to mobilize capital for their business should be treated differently from poor women living on the outskirts of cities and in rural regions without education and other human capital components. The first category of women generally turns to entrepreneurship as a part of their career development, whereas the second chooses it as a survival strategy.

Another classification can be offered on the basis of the life circles of women. Young women who are mostly single, newly-weds or childless should be separated from women with children who either have not taken part in work life or quit their jobs due to familial reasons and want to return to the labour market.

Also, women entrepreneurs should be divided into categories as to the type, size and developmental level of their enterprises. As has been elaborated frequently, the needs of women-owned enterprises change according to these qualities. Intervention designs should be geared to the needs of these specific groups of women.

2. Importance of women's agency, self-organization and collectivity

The majority of the projects and programs tend to exclude potential women entrepreneurs who would be the main beneficiaries from the beginning. Research reveals that the inclusion of target group women in program design and implementation processes is crucially important. When business ideas come from women themselves and women are involved in the market research, product development and organizing processes of the support programs, these programs have a better chance of being successful in terms of creating sustainable businesses and women's empowerment.

Thus, women should be provided with the time and place to collectively think and come up with their own business ideas. It can best be achieved through women's self-organizations. The leadership of women's organizations or appropriation of their expertise and models is necessary to achieve a satisfactory business start-up.

Women should be organized in business associations in order to develop relations with the business environment and formulate their demands from public authority and other business organizations. These organizations may also provide mentoring support for new women's enterprises creating a continuous service cycle.

3. Access to project funding

In recent years, the proliferation of foreign project funds for women's entrepreneurship has resulted in increased interest in public agencies, especially women's NGOs. The strong pull effect these funding opportunities have created resulted in the entrance of various organizations, especially private firms to the women-focused entrepreneurship support activities area. Some of these organizations lack the necessary gender awareness, as well as technical expertise. As a result, their efforts do not attain the goal of increasing women's status. Furthermore, the efforts have tended to concentrate on skill and entrepreneurship training rather than directly supporting women in the setting-up of their own micro-enterprises, since achieving the former has been easier and more practical compared to the latter.

It is likely that availability of and easy access to project funding has presented both opportunities and handicaps for women's organizations. On the one hand, women's NGOs find it promising to assist women-in-need through women's entrepreneurship projects and help them to have extra income. On the other hand, lack of experience, lack of a well designed and sustainable project model, and very limited interaction with their target group are serious obstacles to women NGOs achieving successful results.

4. Shortcomings of income generation projects

The ambiguity of the definition of income generating activities masks the insufficient, unprofessional and mostly unsuccessful character of some business development programs. Such programs focus their efforts on partial solutions for income generation, such as marketing of women's products, providing common workshops, market places, and refrain from promising a complete market-oriented, continuous economic activity, business development.

Instead of income generation, business development or self-employment should be the target of programs and projects. The focus of the programs should be business development with complete and well designed process planning covering product selection, market research, process analysis, cost analysis and availability of financial resources. Women generally have 'only one shot' to engage with the right activity outside their homes, and this chance ought to be put to the right use. Women should not be encouraged to produce unmarketable products, to depend on temporary marketing-sales channels, saturated markets, irrational and/or cost ineffective production organizations.

Furthermore, income generating projects generally mean providing marketing opportunities for the products women produce at home, usually as an extension of their domestic activities. Many income generation programs do not pay sufficient attention to the detrimental effects of home-based activities for women.

In contrast, rightly developed businesses have the potential to serve women to improve their self-esteem, organizational capacity and economic well-being.

5. Emphasis on start-ups, neglecting existing women entrepreneurs

The women's entrepreneurship issue should not be reduced to creating new entrepreneurs, but should be enlarged to comprise the target of eliminating problems that existing women entrepreneurs face. One of the main biases in entrepreneurship support programs is their exclusive concern with start-ups. On the other hand, organizing mentoring and apprenticeship services by already existing enterprises is an indispensable asset in supporting women's entrepreneurship.

Furthermore, focusing more on problems of existing enterprises women own, and the problems they experience during enlargement processes, would help provide an exit from the poverty alleviation perspective and the adoption of a broader view over the issue.

Practices are skewed towards comprising mainly entrepreneurship training and new enterprise development efforts without regard to actual needs, due to the ease with which these activities can be turned into projects for which finding foreign project funding is easy. Thus, support given to existing women's enterprises, as well as support services for the processes following enterprise establishment in the projects, is considerably weaker than entrepreneurship training. Urgent needs of existing women's enterprises, which reach a critical size and need medium size finance, and the lack of services and mechanisms for responding to this need, have frequently been indicated as important problems.

6. Variations in the business sector

As well as production, the services and commerce sectors should be recognized as appropriate avenues for directing women into entrepreneurship. Leading women to small production business seems to constitute a common but unsubstantiated rule in women-focused entrepreneurship support policies. This may stem from the possibility of performing small production work in homes without challenging the traditional roles and norms with which women are expected to comply. Growth in the services and commerce sectors should be taken into account, and women's business development in these sectors should also be promoted.

IV.2.2. Issues in Implementation

I. Lack of a model

The lack of an applicable model for women's enterprise development programs causes poor project implementation and dissatisfaction of target groups. This is aggravated by insufficient coordination and cooperation between the actors in the area.

It is frequently seen that, in spite of the existence of accumulated knowledge, actors generally tend to develop women's entrepreneurship programs starting from the very beginning without consulting the experiences of their counterparts. This is mainly due to a lack of coordination and cooperation among them. Yet, it is possible to perceive successful examples of cooperation. DFT is already working in cooperation with women's

organizations, especially SAP-MPCCs and CW. In this sense, CW's effort to bring together the accumulated knowledge in the area and create a replicable model for enterprise development support for women deserves attention. On the other hand, the creation of such a model would not end problems per se, since awareness and recognition of the model may not be enough to guide future efforts.

2. Lack of monitoring and evaluation

In the majority of the women-focused entrepreneurship support projects and programs examined, weak monitoring and evaluation is noteworthy. Many project-based implementations are either not monitored and evaluated at all, or monitored and evaluated according to restricted success criteria.

As well as effective implementation, objective-strategy match is important in programs. Thus, it is important to differentiate efficiency in implementation of strategies, such as high participation and graduation rates in training, or high rate of return in micro credit systems, from achievement of end goals; that is women's establishing successful businesses. Many projects make the mistake of limiting the monitoring and evaluation only the performative aspects of implementation. On the other hand, in order to sketch out the right policy/project/program design, projects and programs should be evaluated not only by performance of implementation, but also by the degree of effectiveness in achieving their initial goals. Although some degree of failure in business development projects is accepted as normal, according to the rule of thumb derived from country experiences, it is important to test the degree of success in projects against a standard.

In most of the projects, the monitoring and evaluation process is not used to test if the market analysis was conducted correctly, or if sector, business type, business organization and market strategy selection was right. The primary reason for this deficiency is the lack of models and standards, of best practices guiding these models and standards and, hence, the lack of effective monitoring and evaluation, understanding and implementation based upon models and standards.

A strong monitoring and evaluation design prevents repetition of the same mistakes in projects and programs through a learning process. Project-based implementation constitutes a serious obstacle to the use of a learning process. Thus, in order to put the monitoring and evaluation systems into effective use as to form a learning system, it is necessary to establish a coordination mechanism to act as a center to process data extracted from monitoring and evaluation of implementation into models and standards.

3. Sustainability

Sustainability of both the policies and services for women-focused entrepreneurship is of crucial importance. Firstly, continuity in public policies and services is needed starting from the establishment of a commitment by public authority and the creation of a general policy on women's entrepreneurship to responsibility undertaking of public institutions

and organizations,. This would ensure a favorable institutional environment and policy for civil society and private sector involvement and sustainability in their efforts. Otherwise, civil society and the private sector alone would not be capable of providing sustainable policies and services to women entrepreneurs through project based efforts.

Sustainability should also constitute a target in another sense of the term. Many women-focused entrepreneurship support projects scanned in this study train women and help them create their businesses, but do not monitor the following process. On the other hand, to be able to test success in the selection of business area, organization and production-marketing process sustainability of the women's businesses also need to be evaluated. Many projects are able to encourage and allow women to form their businesses but fail in guiding women to establish sustainable businesses.

IV.3. Coordination among Organizations and Projects

Recently, there has been a significant increase in the projects, actors, and strategies in the area of women-focused entrepreneurship support projects and programs. As well as public institutions, civil society and private sector organizations have started to engage in projects and programs in this area. The increase in the number and type of actors has created a scattered implementation. Lack of coordination among organizations seems to have resulted in an inability to combine experience, expertise and capacity of organizations to support women's entrepreneurship. This deficiency causes a lack of standards and models that can be used for the most effective design and implementation in the area, and for transparency. Furthermore, in order to analyze the situation, and to determine the shared needs of actors to formulate and voice demands, a common coordination and common platforms are needed.

In response to this need as well as other issues addressed above, the establishment of a body on women's entrepreneurship has been proposed by various stakeholders from public and civil society. Such a body would intervene in government policies which affect women's employment and women's entrepreneurship by identifying barriers to women's inclusion in the labour market. It could also function as a decision making mechanism, guiding and directing implementation of women's entrepreneurship projects and activities at ground level. It could also act as an information and communication center to gather data and prepare project and program inventories and, at the same time, relate isolated projects and organizations with each other. Finally, as a body composed of multiple stakeholders, it could ensure synergies between public institutions, private sector and civil society organizations.

V. RELEVANCE OF ILO'S INTERNATIONAL TOOLS AND APPROACHES TO THE REGION AND RECOMMENDATIONS FOR ACTION

The ILO adopts a mainstreaming-type gender policy in its work. Taking this into consideration, it has valuable mainstreaming experience and expertise, as well as a comparative and analytical view on women's entrepreneurship. It is important to transfer this accumulated experience and expertise to country based practices.

On the other hand, in the case of Turkey, some degree of achievement has been attained considering gender mainstreaming in general. Yet, women's entrepreneurship is still a new area of concern, especially for public institutions. Mainstreaming of a gender perspective into small enterprise development policies is still unsatisfactory. Lack of a general public policy and commitment is a notable factor behind the scattered implementation of support projects and policies by civil and private sector organizations, as well as public institutions. Thus, the incorporation of a gender perspective into the policies of public institutions and the achievement of coordination among various actors is an alarming issue in the area of women's entrepreneurship support activities.

Thus, urgent needs that the ILO can address are:

- Incorporation of gender sensitivity and perspective in relevant public and civil society organizations: Most of the public institutions that do or may take responsibility for the implementation of policies/programs/projects for enhancement of women's entrepreneurship activities lack a gender perspective. Similarly, the increasing involvement of civil society, and especially private sector efforts in this direction, perpetuates a poor gender perspective. Setting out from the ascertainments pointing out the importance of a gender empowerment perspective in the implementation of the strategies for enhancing women's entrepreneurship, acquisition of this perspective is of crucial importance. Thus, related action in order to mainstream a gender empowerment perspective in the policies and programs of public, civil and private organizations constitutes an urgent need.
- Help for the shaping of differentiated models according to target group women and different project priorities: There exists an ambiguity in terms of the project objectives and target groups of the efforts which are considered within the framework of enhancing women's entrepreneurship. The apparent need to classify these efforts according to their perspectives, fore-fronted objectives and target group women should be met with a shared schema.
- Expert support for technical aspects in implementation: The capacity and expertise of organizations, especially those of women's organizations, should be developed through training.

- Adjustment of the best models put forth in different countries and conduct of comparative analysis: Accumulated experience and expertise should be transmitted to local organizations through comparative analysis.

VI. MEMBER-BASED ORGANIZATIONS

Women entrepreneurs and Businesswomen Organizations	Kadın Girişimci ve İşkadını Dernekleri
Adana Entrepreneur Women Organization	Abana Girişimci Kadınlar Derneği
Adana Businesswomen Organization (İŞKAD)	Adana İşkadınları Derneği (İŞKAD)
Ankara Businesswomen Organization (ANİKAD)	Ankara İşkadınları Derneği (ANİKAD)
Balıkesir Businesswomen Organization (BAİKAD)	Balıkesir İşkadınları Derneği (BAİKAD)
Diyarbakır Businesswomen Organization (DİKAD)	Diyarbakır İşkadınları Derneği (DİKAD)
Erzurum Entrepreneur Women Organization (ER-KADIN)	Erzurum Girişimci Kadın Derneği (ER-KADIN)
Southeastern Anatolia Businesswomen Organization (GÜNKAD)	Güneydoğu İşkadınları Derneği (GÜNKAD)
Women of Business and Professions Organization (Turkey Soroptimists Clubs)	İş ve Meslek Kadınları Derneği (Türkiye Soroptimistler Kulüpleri)
İzmir Entrepreneur Women Organization	İzmir Girişimci Kadın Derneği
Kastamonu Entrepreneur Women Organization	Kastamonu Girişimci Kadınlar Derneği
Mersin Entrepreneur Women Organization (GİŞKAD)	Mersin Girişimci Kadınlar Derneği (GİŞKAD)
All Businesswomen Organization (TİKAD)	Tüm İşkadınları Derneği (TİKAD)

AWE is a member of the Confederation of the Balkans Businesswomen Organizations as well as European Women's League (EWL), World Businesswomen Association (FCEM), and the Mediterranean Businesswomen Organization (AFFAEMME).

VII. PROMOTIONAL AND DEVELOPMENTAL CONFERENCES

VII.1. Recent Conferences on Women Entrepreneurs (WE)

June 3-5, 2004 - “Second OECD Ministerial Conference on SMEs and Globalisation”, İstanbul.

The event was organized by the OECD through the Directorate for Science, Technology and Industry (DSTI) and the Turkish Ministry of Industry and Trade through KOSGEB. 87 countries were invited to participate. The İstanbul Conference focused on certain main themes concerning SMEs policy, and one of them is defined in relation to women’s entrepreneurship: “Fostering Entrepreneurship, including women’s entrepreneurship, and firm creation as a driver of growth in a global economy”. In the background paper, women’s entrepreneurship are qualified as an untapped resource of economic growth and the measures to be taken to increase women’s entrepreneurship activities are discussed.

1.1.2. September 29-30, 2005 - UNDP&SAP Administration Meeting “Strategies for Women’s Economic Development in the SAP Region”, Mardin.

With the participation of the minister in charge of women’s status, local administrators, UNDP and GAP authorities, and women’s organizations active in the SAP region, problems and action strategies concerning the economic condition of the women from the region were discussed. Best practices from Turkey and around the world were presented and four workshops on women’s access to income generating activities, production and marketing, finance, and local actors were carried out. A book comprising the presentations and workshop reports will be published soon by the SAP administration.

1.1.3. December 11, 2005 - SMIDO “Women Entrepreneurship Networking Meeting”, Ankara

This meeting was held with the representatives of the public institutions and women’s organizations in order to develop a network to coordinate the activities of these organizations in supporting women’s entrepreneurship and to inform women’s organizations about SMIDO’s activities and programs, especially those on entrepreneurship training.

1.1.4. February 11-15, 2006 - FCEM-AWE “World Women’s Forum”, İstanbul

Women from FCEM (the World Association of Women Entrepreneurs) and AWE met in İstanbul and discussed, in panel discussions, their situation and strategies to strengthen it.

VII.2. Conferences on Women's Employment in General.

April 18-20 2003 - CEDAW Civil Society Forum Workshops, British Council, Ankara.

In preparation for the civil society shadow report which would be presented together with the 2005 fourth and fifth Merged Country Reports, women's organizations came together and worked in commissions to outline necessary changes in laws and public policies according to the CEDAW. Out of nine work groups, two were on economy, work life and poverty and included discussions, action plans and policy recommendations concerning women's entrepreneurship.

March 8 2005 - TÜRK- İŞ's Platform on Women's Labour

A platform on women's labour was formed by the leadership of TURK-IS on March 8, 2005 with the collaboration of the ILO and UNFPA. This platform was organized into commissions on education, health, work life, labour law and unionization, and prepared commission reports based on regular commission meetings held between 15 March and 6 June 2005. The Commission reports have been published and delivered to related organizations.

December 12-13, 2005 - İstanbul Microfinance in Turkey: New Frontiers in Development (UNDP)

Experts and practitioners specializing in regulation and implementation of microfinance systems participated in the program. Promises and the required action plan for the development of microfinance systems in Turkey were discussed in the light of the experience of other countries.

February 10-11, 2006 - TİSK (Confederation of Employers' Trade Unions in Turkey) Women's Employment Summit, İstanbul.

The summit gathered together the institutions taking part in policy formulation and implementation on women's employment, specialized academics and representatives of some women's organizations. Panel presentations and discussions were organized and, along with the final reports, the whole activity output has been compiled in a book.

VIII. RELEVANT WEB SITES

National:

GAP Bölge Kalkınma İdaresi (Southeastern Anatolia Project Regional Development Administration)

<http://www.gap.gov.tr/>

GAP-GİDEM (Southeastern Anatolia Project Regional Development Administration-Entrepreneurship Support Centers)

http://www.gidem.org/_Gidem/website/gozlem.aspx?sayfaNo=117

İŞKUR (Turkish Employment Office)

<http://www.iskur.gov.tr/>

Sanayi ve Ticaret Bakanlığı , Küçük ve Orta Boy İşletmeleri Geliştirme Dairesi) Ministry of Industry and Trade, Small and Medium Industry Development Organization)

<http://www.kosgeb.gov.tr/>

www.girisimcilinetwork.gen.tr

Sosyal Yardımlaşma ve Dayanışma Genel Müdürlüğü (General Directorate for Social Assistance and Solidarity)

<http://www.sydtf.gov.tr/>

KSGM (Turkish Republic Prime Ministry Directorate General for Women's Status)

<http://www.kssgm.gov.tr>

KAGİDER (Association of Women Entrepreneurs)

http://www.kagider.org/tr_/

KEDV (Foundation for the Support of Women's Work)

<http://www.kedv.org.tr/>

TOBB (Union of Chambers and Commodity Exchanges in Turkey)

<http://www.tobb.org.tr>

Avrupa Birliği Genel Sekreterliği (EU General Secretary)

<http://www.abgs.gov.tr/>

International

AB İstihdam ve Sosyal Politika Kadın Erkek Eşitliği,

<http://europa.eu.int/scadplus/leg>

UNIDO: Rural and Women Entrepreneurship Development

<http://www.unido.org/doc/28974>

OECD (Gender Equality Links)

<http://www.oecd.org/dataoecd/47/35/1896261.htm#Business/Enterprise%20Development>
Micro Finans Gateway

<http://microfinancegateway.org.master.com/taxis/master/search/?q=gender+equality&s=SS>

US Department of Labour

<http://www.dol.gov/dol/wb/>

CGAP: Building Financial Systems for the Poor

www.cgap.org

Mikro Finans Gateway

<http://www.microfinancegateway.org>

OECD

http://www.oecd.org/infobycountry/0,2646,en_2649_37461_1_70843_1_1_37461,00.html

OECD LEED (Local Economic and Employment Development) Program

http://www.oecd.org/department/0,2688,en_2649_34417_1_1_1_1,00.html

ILO WEDGE (Women's Entrepreneurship Development and Gender Equality)

http://www.ilo.org/dyn/empent/empent.portal?p_lang=EN&p_prog=S&p_subprog=WE

THE EUROPEAN NETWORK TO PROMOTE WOMEN'S ENTREPRENEURSHIP : WES

<http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/wes.htm>

WOMEN'S ENTREPRENEURSHIP PORTAL

http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/womenentr_portal.htm

EU Female Entrepreneurship Database

<http://europa.eu.int/comm/enterprise/entrepreneurship/craft/craft-women/database-women.htm>

IX. ANNOTATED BIBLIOGRAPHY

Adaman, F. and Bulut T. (2005) *Türkiye'deki Mikro finans Programlarının Yoksullukla Savaşta Başarısının Değerlendirilmesi*, Araştırma Raporu.

Adaman, F. and Bulut T. (2005) *Evaluation of Microfinans Programs in Turkey with respect to Their Success in Poverty Alleviation*. Research Report

This is an unpublished research report questioning the effectiveness of microfinance programs in Turkey in alleviating poverty. It is based on the evaluation of the activities of 'MAYA/SWL (Support for Women's Labour)' and Turkish Grameenbank Diyarbakır Project..

According to the report, through the insights gained from in-depth interviews (23 of which were with credit users and the rest with academics and specialists in the microcredit issue) seven focus group including 56 women from four cities have been formed and focus group discussion sessions conducted. In addition, the quantitative aspect of the research was made up of questionnaires administered to 708 people.

This data was used to reach conclusions on the impact of micro credit programs in terms of their contribution to users' individual, social, economic, political and gender related empowerment.

Arat, N. (ed.) (1993) *Türkiye'de Kadın Girişimcilik*, Ankara: TES-AR Yayınları, No: 7.

Arat, N. (ed.) (1993) *Women's Entrepreneurship in Turkey*. Ankara: TES-AR Publications, No: 7.

This book comprises the presentations in the seminar titled "Women's Entrepreneurship in Turkey" jointly organized by TESK, TES-AR and Friedrich Naumann Foundation. The seminar presentations were "Entrepreneur Women and Management: General problems and recommendations" by Canan Onural; "Women's Entrepreneurship in Big Enterprises" by Sıdıka Atalay; "Women's Entrepreneurship in Small Enterprises" by Pınar Başlamışlı; "Women's Entrepreneurship in Export-Oriented Sectors" by Şerife Eren; "Support for Women Entrepreneurs in Germany: Berlin Case and Problems" by Gülay Toksöz; "Development of Women's Entrepreneurship in USA, Canada, and England" by Figen Liman; "Policies for Supporting Women Entrepreneurs in Turkey" by Nilgün Aklar; "The Present Situation, Problems and Recommendations regarding Women's Entrepreneurship in Turkey" by Neşe Özgen; and a discussion session on "What Can be Done to Develop Women's Entrepreneurship in Turkey".

Bircan, İ. (1998). *Türkiye'de İş Gücü Piyasasında Kadın ve Kadın Girişimciliği*. O. Çitci (Ed.), *20. Yüzyılın Sonunda Kadınlar ve Gelecek Konferansı Bildirileri*. Ankara: TODAİE Yayınları.

Bircan, İ. (1998) *Women in Turkish Labour Market and Women's Entrepreneurship*. O.Çitci (Ed.) *Women and the Future at the end of Twentieth Century. Conference Proceedings*. Ankara: Institute of Public Administration for Turkey and the Middle East Publication.

Bircan argues that encouraging women for entrepreneurship will contribute to the decline in high unemployment rates among women. According to Bircan, on the one hand women's entrepreneurship would create new employment areas and on the other, it would lead to increase in range of products, increase in exports and help to mobilize domestic resources.

Çelebi, N.(1993) Kadın Girişimciliğini Özendirme ve Destekleme Konusunda Politikalar. A. Altinel (Der.) *Kadını Girişimciliğe Özendirme ve Destekleme Paneli: Bildiriler ve Tartışmalar*. Ankara: KSSGM Yayın No 74.

Çelebi, N. (1993) Policies for Promoting and Supporting Women's Entrepreneurship, A. Altinel (ed.), *The Panel on Promoting and Supporting Women's Entrepreneurship: Papers and Discussions*. Ankara: DGWS Publication No 74.

Çelebi drawing upon the findings of the research conducted in 1992 describes the general features and problems of businesswomen and brings forth some policy recommendations.

Çelebi, N., Tokuroğlu, B ve Baran A. (1993) *Bağımsız İşyeri Sahibi Kadınların Aile ve İş İlişkileri*, Ankara: TC Başbakanlık, KSSGM, Yayın No 76.

Çelebi, N., Tokuroğlu, B ve Baran A. (1993) *Business and Family Relations of Business Owner Women*, Ankara: TC Prime Ministry, DGWS, Publication No 76.

The aim of this research was to explore the work and family relations of business-owner women. Having been conducted in 1991-92, the research was the first one carried out on this issue. It was conducted in 22 cities and 1008 cases, and reached the findings that the supporting of enterprise-owner women with start up and expansion credits as well as consultancy services on business organization related issues and tax reductions was desirable.

Çelebi, N. (1997) *Turizm Sektöründeki Küçük İşyeri Örgütlerinde Kadın Girişimciler*. Ankara: TC Başbakanlık, Ankara: KSSGM.

Çelebi, N. (1997) *Women Entrepreneurs in Small Business Organizations in Tourism Sector*. Ankara: TC Prime Ministry, Ankara: DGWS.

Within this work conducted in Bodrum/Gümbet, Çelebi tries to explore role codes of women working in a diverse range of entrepreneurial activities including family pension management, petty souvenir production, laundry running, grocery, and other contractual small businesses. The findings of the research reveal that women present an egalitarian attitude more strongly than expected. The final report of the research can be found in the DGWS Documentation Center.

Çoban, A. (2006) *An Evaluation of the Women's Entrepreneurship Support Activities in Turkey*, Graduate thesis, METU, Institution of Social Sciences, Ankara.

This study evaluates project and program type activities aiming to enhance women's entrepreneurship in Turkey through the data from the interviews held with the representatives of the related organizations. The study identifies the main perspectives guiding support efforts for women's entrepreneurship as poverty alleviation, efficiency increase, and women's empowerment showing how different actors in the area act with different targets and ideals and solution strategies concerning the structures of gender inequality in entrepreneurship field. Rendering uncoordinated, scattered character of the efforts and the dramatic differences in motivations and targets embedded in them problematic, in possible strategies for more coordinated way of organizing the practice and finding common grounds for all actors in the area are explored.

Development Alternatives Inc. and Foundation for Strategic Researches, (1996) *Supporting Women-Owned Business in Turkey: A Discussion of Needs, Problems, Opportunities and Strategies*, Ankara: DGWS Publication.

Through survey based research, this book provides a detailed overview of the SME sector, related regulations, and market mechanisms in Turkey with a particular focus on women's entrepreneurship, in order to explore further the obstacles faced by SMEs. The inclusion of women's organizations in employment generation oriented programs was regarded as indispensable, since many cases exist where women's organizations attained great success in the leadership role to reach and organize the local women. (Turkish Version is also available under the name: Türkiye'de Kadınlara Ait Girişimlerin Desteklenmesi. T.C. Başbakanlık KSSGM (2000)

Doğanay, F. (1993) Türkiye'de Kadın Girişimciliğini Özendirme ve Destekleme Konusunda Görüşler ve Öneriler. A. Altınel (Der.) *Kadın Girişimciliğe Özendirme ve Destekleme Paneli: Bildiriler ve Tartışmalar*. Ankara: KSSGM Yay, No 74.

Doğanay, F. (1993) *Perspectives and Recommendations for Encouraging and Supporting Women's Entrepreneurship in Turkey*. A. Altınel (Ed.) *The Panel on Encouraging and Supporting Women's Entrepreneurship: Papers and Discussions*. Ankara: DGWS, Publication No 74.

Doğanay points at the significance of regional disparities and sector specific requirements during the policy formulation for women's entrepreneurship and emphasises the role of training.

Ecevit Y. (1993) Kadın Girişimciliğinin Yaygınlaştırılmasına Yönelik Bir Model Önerisi. A. Altınel (ed.) *Kadın Girişimciliğe Özendirme ve Destekleme Paneli: Bildiriler ve Tartışmalar*, Ankara: KSSGM, No 74.

Ecevit Y. (1993) *A Model Proposal towards Enhancing Women's Entrepreneurship*. A. Altınel (Ed.) *The Panel on Encouraging and Supporting Women's Entrepreneurship: Papers and Discussions*. Ankara: DGWS, Publication No 74.

Ecevit, in her work, evaluates women's situation, looking at women's education and skill levels against the background of structures and trends in the labour market, and puts forth a model recommendation on entrepreneurship based on women's empowerment.

Ecevit, Y. (2006). (Ed.) *Güneydoğu Anadolu'da Kadınların Ekonomik Güçlenmelerine Yönelik Yol Haritası*, Ankara: GAP Bölge Kalkınma Dairesi ve UNDP Ortak Yayını.

Ecevit, Y. (2006). (Ed.) *A Roadmap for Women's Empowerment in the Southeastern Anatolia*, Ankara: SAP and UNDP Publication.

This book edited by Ecevit contains the presentations, national and international experiences, workshop reports of 25th September 2005 meeting (Strategies for Women's Socio-Economic Development) organized in Mardin by SAP and UNDP. It also includes the strategies and action plans brought along during March 2006 Ankara meeting organized by SAP in the same context.

European Network to Promote Women's Entrepreneurship Activities Report 2004, May 2005.

In the report, a brief description of the project and activities of various organizations on women's entrepreneurship in Turkey is presented.

http://www.girisimciliknetwork.gen.tr/wes_2004-turkey.pdf

Hisrich, R. D. and Öztürk, S. A. (1999) "Women Entrepreneurs in a Developing Economy", *Journal of Management Development*, 18 (2).

The objective of this research was mentioned as being "to describe the nature of women entrepreneurs in the advanced developing economy of Turkey" (p:118). This is investigated through the "demographic background of women entrepreneurs, their personality traits, motives for being involved in a business of their own, departure point for starting their present business, start-up and current problems encountered, and their managerial skills". Within the context of the research, survey questionnaires were mailed to two groups of women, women entrepreneurs who had applied for entrepreneurship credit, specially designed for women by a state bank, and those were members of the Chambers of Commerce in Eskişehir and İstanbul.

ILO (2005) *Women's Entrepreneurship in Turkey: A Country Brief*, Geneva

This report describes the policy and institutional environment in Turkey with regard to women's entrepreneurship.

OECD, (2004) 2nd OECD Conference of Ministers Responsible for Small and Medium Sized Enterprises: Promoting Entrepreneurship and Innovative SMEs in a Global Economy: Towards a More Responsible and Inclusive Globalization, Women's Entrepreneurship: Issues and Policies, İstanbul, Turkey 3-5, June.

This report comprises ten background reports prepared for the İstanbul Ministerial Conference. It also provides some policy recommendations that were brought about during the preparatory work undertaken in the OECD Working Party for SMEs and Entrepreneurship. The report evaluates the situation of women's entrepreneurship looking at the primary problems stemming from market failure in providing women with equal opportunities, and the potential for women's entrepreneurship development in terms of employment generation, innovative capacity, and managerial transformation. While this is being done, Bologna Charter measures are intended to underpin the process with a more concrete content and action plan.

The Ministerial Meeting in 2004 ended with policy recommendations concerning women's entrepreneurship substantiated upon the considerations involved in this report.

Özar, Ş. (2002) "Barriers to Women's Micro and Small Enterprise Success in Turkey" Draft Research Report, Center for Policy Studies, Central European University and Open Society Institute.

This research paper investigates the nature and scope of constraints and barriers women entrepreneurs face while starting and/or expanding their micro and small enterprises. The research is based on the data derived from focus group interviews with women running SMEs in nine cities. The motivations of women entrepreneurs in starting up with their own businesses, and the reasons why they tend to concentrate in similar activities are explored, and cultural, social, environmental, and economic obstacles are analyzed, as are opportunities, and the regulatory and institutional environment they act within.

Özar, Ş. (2005), *GAP Bölgesi'nde Kadın Girişimciliği*. Ankara GAP-GİDEM Yayını.

Özar, Ş. (2005), *Women's Entrepreneurship in the South Eastern Anatolia Region*, Ankara: GAP-ESC Publication.

This report explores the situation and potential for women's entrepreneurship in Southeastern Anatolia. It includes the field research conducted in the region with SMEs and policy actors, and a comprehensive analysis of financial, organizational, consultancy, training related needs and problems to address in order to formulate feasible policies to enhance women's entrepreneurship.

Özen Kutanis, R. (2003), *Girişimcilikte Cinsiyet Faktörü: Kadın Girişimciler*. Afyon: 11. Ulusal Yönetim ve Organizasyon Kongresi.

Özen Kutanis, R. (2003), *Sex Parameter in Entrepreneurship: Women Entrepreneurs*, Afyon: 11. National Administration and Organization Congress.

Kutanis explores the obstacles faced by women in the business start up process and the different managerial and organizational styles women business-owners have.

Özen Kutanis, R. ve Hancı, A. (2004) Kadın Girişimcilerin Kişisel Özgürlük Algılamaları. 3. *Ulusal Bilgi, Ekonomi ve Yönetim Kongresi'ne sunulan tebliğ*.

Özen Kutanis, R. ve Hancı, A. (2004) *Individual Freedom Perceptions of Women Entrepreneurs*. Paper presented in 3th National Knowledge, Economy and Management Congress.

In this study, discussions of entrepreneurship and women entrepreneurs are briefly mentioned. Moreover, the findings of the research, based on interviews with 25 women entrepreneurs,, mostly from the service sector, are interpreted in order to understand their individual freedom perceptions.

Özgen, Ö. & Ufuk, H. (1998). *Kadınların Evde Gerçekleştirdikleri Girişimcilik Faaliyetlerinin Aile Yaşamına Etkisi*. O. Çitci (Ed.), 20. *Yüzyılın Sonunda Kadınlar ve Gelecek Konferansı Bildirileri*. Ankara: TODAİE Yayınları.

Özgen, Ö. & Ufuk, H. (1998). *Impact of Women's Home-based Entrepreneurial Activities on their Familial Relations*. O.Çitci (Ed.) *Women and the Future at the end of Twentieth Century. Conference Proceedings*. Ankara: Institute of Public Administration for Turkey and the Middle East Publication.

According to the authors, traditional forms of women's entrepreneurship can increase the life quality through income generation, contributing to individual enhancement both in urban and rural areas.

Özgüç, İ. (1993) Kadını Girişimciliğe Özendirme ve Destekleme. A. Altınel (ed.) *Kadını Girişimciliğe Özendirme ve Destekleme Paneli: Bildiriler ve Tartışmalar*. Ankara, KSSGM No 74.

Özgüç, İ. (1993) *Encouraging and Supporting Women for Entrepreneurship*. A. Altınel (Ed.) *The Panel on Encouraging and Supporting Women's Entrepreneurship: Papers and Discussions*. Ankara: DGWS, Publication No 74.

Özgüç analyzes the needs and problems of women with regard to starting with entrepreneurial activities and offers roles for public, civil society and private sector actors.

Şahin, Ö. (1997) *Kadın Emeğinin Piyasaya Yeniden Çıkması: Dünyada ve Türkiye’de Kadın Girişimciliği ve Politik Sonuçları*, Yüksek Lisans Tezi, Ankara Üniversitesi, Sosyal Bilimler Enstitüsü, Ankara.

Şahin, Ö. (1997) *Re-emergence of Women’s Labour in the Market: Political Consequences of Women’s Entrepreneurship in Turkey and in the World*, Graduate thesis, Ankara University, Institution of Social Sciences, Ankara.

This dissertation offers a theoretical framework for the growing importance of women’s entrepreneurship, and examines the profile of women entrepreneurs and their problems.

Ufuk, H. (2000) *Kadın Girişimcilerin Sosyo-Kültürel ve Ekonomik Profili: Ankara Örneği*. Ankara: KOSGEB.

Ufuk, H. (2000) *The Socio-Economic and Cultural Profile of Women Entrepreneurs: A Case Study in Ankara*. Ankara: SMIDO.

This research is based on interviews held with entrepreneur women from Ankara province and tries to explore the socio-economic profile of women’s entrepreneurship.

Ufuk, H. and Özgen, Ö. (2001) *Interaction between the Business and Family Lives of Women Entrepreneurs in Turkey*. Journal of Business Ethics, 31 (2), 95–117.

This research is based on the administration of a questionnaire to 220 married women entrepreneurs in Ankara city center, in order to explore the interaction between their business and family lives. Role conflict stemming from being both an entrepreneur and a family member is described.

Yalkın, S.(1993) Türkiye Esnaf-Sanatkâr ve Küçük İşletmeler Kesimi ve Örgütlenmesi. A. Altınel (Der.) *Kadını Girişimciliğe Özendirme ve Destekleme Paneli: Bildiriler ve Tartışmalar*, Ankara. KSSGM Eğitim Serisi, No 74.

Yalkın, S. (1993) *Artisans- Cratsmen and Small Businesses in Turkey*. A. Altınel (Ed.) *The Panel on Encouraging and Supporting Women’s Entrepreneurship: Papers and Discussions*, Ankara, DGWS Publication No 74,

Yalkın describes the activities of CTCT concerning women’s entrepreneurship.

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Chuwdury, S.A. (2005) Paper presented at the ' Strategies Towards the Economic Development of Women in Southeastern Anatolia' Workshop. 29–30 September, Mardin.

Contemporary Women and Youth Foundation (2005) . Women for Women Project, January 2005- June 2005 Progress Report, Prepared by Nehem International and Mamak Contemporary Women and Youth Foundation.

Contemporary Women and Youth Foundation (2005) Women for Women Project, Second Period Report, prepared by Project Coordinator Zuhul Arnaz from Mamak Contemporary Women and Youth Foundation

DFT, (2006) Explanatory note specially provided by the organization on its services for Supporting Women Entrepreneurship.

Foundation for the Support of Women's Work (KEDEV) (2005) Approaches and activities of the Foundation regarding women's employment and women's entrepreneurship. Explanatory note provided by the coordinator Şengül Akçar upon request.

Foundation for Women's Solidarity (2002) Report On Social Development and Income Generation Projects for the period January 1, 2001 – February 28, 2002.Submitted to UMCOR March 18, 2002, 23p.

Foundation for Women's Solidarity (2002) Final Report On Social Development and Income Generation Project for the period 1March -31 December 2002.

Foundation for Women's Solidarity (2003) New Step Project, Izmit Field Reseach Final Report prepared by Coordinator Zelal Ayman for the period 1 August 2002–31 January 2003.

Foundation for Women's Solidarity (2005) Report On New Step Social Center prepared by Coordinator Serap Güre for the period November 2004-November 2005. 10 p.

Introductory Document for KAGİDER (Association for Women's Entrepreneurs).

Karaosmanoğlu, K. (2005) Paper presented at the ' Strategies Towards the Economic Development of Women in Southeastern Anatolia' Workshop. 29–30 September, Mardin.

KİBELE (2005) Explanatory note provided by Kudret Sungu about the work of KİBELE Cooperative.

Ömerler, Z. (2005) Paper presented at the ' Strategies Towards the Economic Development of Women in Southeastern Anatolia' Workshop. 29–30 September, Mardin.

Özar, Ş. (2004) Report on Regional Meeting for Women's Entrepreneurship organized by SAP-ESCs. 10 February.

Özar, Ş. (2004) Report on National Meeting on Women's Entrepreneurship organized by SAP-ESCs 9 April. .

SAP-ESCs (2006) Explanatory note specially provided by P. Keçeli on SAP-ESCs services for Supporting Women Entrepreneurship.

SMIDO (2005) Explanatory note provided by Necla Haliloğlu and Demir Çulhacı on women at Entrepreneurship Development Centers of SMIDO.

SMIDO (2005) Employability of women and youth in decorative glass work production, Special explanatory note provided by the project coordinator Yüksel Tekmil Beker.

SMIDO (2005) 'Activities to Develop Women Entrepreneurship in Turkey in 2004'. (2004 Annual Report prepared by N. Haliloğlu for WES Network. February. 2p.)

SMIDO (2005) 'Activities to Develop Women Entrepreneurship in Turkey in 2005'. (2005 Annual Report prepared by N. Haliloğlu for WES Network.6p.)

State Planning Organisation (1994) Sub Commission Report for Women prepared prior to 7th. Five Years Development Plan. Ankara: SPO.

State Planning Organization (2000) Special Commission Report for Working Life, Income, Poverty and Women, prepared prior to 8th. Five Years Development Plan. Ankara: SPO.

State Planning Organization (2000) Long Term Strategy and 8th Five Year Plan: 2001–2005. Ankara: SPO.

State Planning Organization (2006) Country Program for 2006, Ankara: SPO.

Turkish Republic, Head Office for Privatization (2005) Project for Social Support During Privatization.

Turkish Employment Office (2005) Information on activities targeting women within the scope of the project 'Active Labor Market, Window of New Opportunities'. (Obtained upon request).

Women's Center (KAMER) (2005) Explanatory note on 32 women entrepreneur candidate living in Diyarbakır, Mardin, Kızıltepe and Batman. (Obtained upon request)

Women's Center (KAMER) (2005) Explanatory note on the profile of women who set up or will set up their own businesses (obtained upon request)

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<http://www.kosgeb.gov.tr/KOSGEB/Index.asp>

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