



# **Women Entrepreneurs: The Challenges Faced by Women Entrepreneurs in Turkey**

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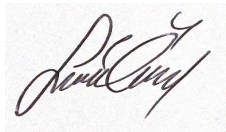
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## ABSTRACT

Women entrepreneurship in Turkey has recently emerged as a highly significant area contributing to both the country's economy and the development of women. It has been observed that the majority of research conducted to date focuses on entrepreneurship and women entrepreneurship. This study aims to address the gaps in existing research due to the limited number of studies specifically addressing the problems of women entrepreneurship in Turkey and assisting in their resolution. The research objective is to comprehend the challenges encountered in women entrepreneurship in Turkey. Additionally, the study delves into the impact of individuals' characteristic features, socio-economic conditions, demographic attributes, and motivations associated with choosing entrepreneurship on the identified problems through profound analysis.

Upon analyzing the challenges faced by entrepreneurial women derived from a literature review and those encountered by entrepreneurial women in different countries, it is noted that the problems vary due to numerous criteria encompassing the region where the research is conducted, socio-economic status, religious beliefs, welfare, and economic levels.

Hence, due to the limited scope of research on the problems experienced by women in Turkey, this study employs semi-structured interviews to collect quantitative data concerning the nature of these problems for subsequent analysis. Thematic analysis of quantitative data reveals that women entrepreneurs in Turkey primarily encounter challenges related to gender discrimination, the glass ceiling, inadequate education, and limited access to capital. This study aims to identify these issues and provide solutions and recommendations for both current women entrepreneurs and women aspiring to embark on entrepreneurship endeavors. Recommendations for future studies are proposed based on the analyses and findings of this study.

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## CHAPTER 1: INTRODUCTION TO THE SUBJECT AREA AND THESIS

### 1.1 Current Study

**Purpose:** This study aims to comprehend the challenges encountered in women entrepreneurship in Turkey while analyzing the individuals influencing these challenges in terms of their characteristic traits, socio-economic conditions, demographic attributes, and motivations. Through these analyses, a solution-oriented approach is envisioned within a cause-and-effect framework to address the problems faced by current female entrepreneurs and to provide solutions that prevent future female entrepreneurs from experiencing these challenges.

**Motivation:** Solutions are sought to address the existing problems faced by women in entrepreneurship in Turkey, with a focus on improving conditions and providing motivation for future female entrepreneurs.

**Methodology:** Within the scope of this study, the analysis of the problems faced by female entrepreneurs in Turkey is aimed to be achieved through thematic analysis of quantitative data obtained through the semi-structured open-ended interpretive research method, juxtaposed with data obtained from literature research to provide solutions.

**Findings:** The most significant data obtained in the research suggests that the problems are generally rooted in gender discrimination due to societal traditional norms, and women often experience delays or give up on their entrepreneurial decisions due to this pressure. Furthermore, they encounter considerable difficulties in balancing work-life dynamics due to gender-family concepts. Economic inadequacy and lack of experience are identified to stem primarily from sexist attitudes. Additionally, it is observed that women struggle due to the insufficient content of entrepreneurship education provided and the notably low support received from banks.

**Originality/Value:** This study facilitates an in-depth socio-cultural exploration of women entrepreneurship in Turkey through the lens of gender.

**Keywords:** Entrepreneurship, Women Entrepreneurship, Entrepreneur, Turkey, Challenges, Motivations, Gender Discrimination, Glass Ceiling

## 1.2 Research Questions

In this study, the research question and objectives, including the objectives and research question covering:

- What are the characteristic features of women entrepreneurs in Turkey and how do they influence their entrepreneurship?
- What are the factors influencing women entrepreneurs in Turkey to choose entrepreneurship and how do they impact?
- What are the driving and attracting motivations for women entrepreneurs in Turkey to pursue entrepreneurship?
- What are the challenges faced by women entrepreneurs in Turkey after starting entrepreneurship?

## 1.3 Research Objectives

Four main headings have been identified regarding the challenges faced by female entrepreneurs in Turkey, each accompanied by specific objectives.

Objective 1: To examine the effective character traits that play a significant role in influencing the decision-making process of female entrepreneurs in Turkey.

Objective 2: To identify the factors influencing women entrepreneurs to initiate entrepreneurial endeavors in Turkey and analyze their respective impacts.

Objective 3: To investigate the pulling (attracting) and pushing (driving) factors contributing to women's engagement in entrepreneurship in Turkey.



Objective 4: To explore the challenges encountered by women entrepreneurs in Turkey's entrepreneurial landscape.

## 1.4 Structure of the Research Project

**Chapter 1 – Introduction :** This section provides a concise overview of the research's objectives and structure, focusing on the purpose of the study and its framework.

**Chapter 2 – Literature Review:** In this chapter, a comprehensive review of academic studies from reputable sources, particularly sourced from Google Scholar, is conducted to delve into objectives and questions related to the research topic, forming the basis of secondary data analysis.

**Chapter 3 – Methodology:** The methodology chapter elucidates the research approach and rationale behind the chosen methods, substantiated by references to existing literature. It outlines the methodology employed for data collection and analysis, grounded in established research practices.

**Chapter 4 – Findings & Discussion:** This section entails the acquisition and subsequent analysis of data collected through the methodological framework outlined in Chapter 3. The author examines the findings in alignment with the research objectives, supplementing the analysis with references from the literature to provide context and insights.

**Chapter 6 – Conclusion and Recommendations:** Drawing upon the findings and discussions derived from the methodologically sound research, this chapter presents conclusions addressing the research questions. Additionally, recommendations for future research endeavors are provided, based on the implications of the study's outcomes.

## CHAPTER 2: LITERATURE REVIEW

## 2.1 Definition of the Entrepreneurship

In today's context, definitions of entrepreneurship and venture vary according to different periods and the approaches of theorists. According to Bygrave and Hofer (1992), the definition of entrepreneurship varies depending on the period in which it is undertaken, the field of activity, and the socio-economic environment in which it operates. While there is no single definition of entrepreneurship, various definitions from different perspectives and periods have been discussed and examined through pioneering theorists and approaches up to the present day.

Long (1983) defines entrepreneurship as the ability to evaluate opportunities in a field with one's skills and create potential for profit. It is also dependent on the management and development of labor and production factors. Entrepreneurship is also defined as the transfer of opportunities in previously unnoticed or unexplored areas to customers by adding new value. Additionally, it is described as a positive approach towards sales, profit, and development.

Hisrich, Peters, and Shepherd (2017) define entrepreneurship as actions and processes involving competition to capitalize on opportunities in different areas of the economic environment. Conversely, Wiklund and Shepherd (2005) emphasize that entrepreneurship should focus on the future, innovations, and different products and services, requiring being more proactive than competitors.

In general, it can be concluded that the fundamental components of entrepreneurship consist of an innovative, risk-taking, and competitive mindset, aiming to make profits by undertaking ventures in uncertain environments.

## 2.2 History of Entrepreneurship Definition

Entrepreneurship definitions vary depending on the period in which the definition is made, the individuals defining it, and the socio-economic characteristics of the environment in which they live. Definitions of entrepreneurs and entrepreneurship are shaped by the characteristic traits of individuals, their levels of risk-taking, the socio-economic conditions of the environment, and the influence of previous theorists' definitions of entrepreneurship. Over

time, these definitions have been interpreted and evolved to acquire their current meanings. Historically, when examining the definition of entrepreneurship, many theorists have contributed different meanings to the literature on entrepreneurship and venture based on the periods they lived in and the environments they were exposed to.

One of the notable figures in the early periods where entrepreneurship definition found its resonance is the renowned French theorist Richard Cantillon (Murphy, 1986).

According to Cantillon (1755), the definition of entrepreneurship describes an individual who engages in activities without hiring and works without generating income. Cantillon (1755) defines entrepreneurship as the ability to identify, organize, and take risks to benefit from uncertainty in a changing market. Due to this approach, he associated entrepreneurship with uncertainty.

Say (1836), on the other hand, redefined entrepreneurship by defining the entrepreneur as a person responsible for production, internal and external management, thereby bringing new meaning to the concept. Say (1836) included managerial characteristics of entrepreneurs in the definition, evaluating both risk-taking and managerial skills. Knight (1921) focused on the personal traits of entrepreneurs, defining them as individuals who do not give up in the face of difficulties and uncertainties, actively seeking solutions.

Schumpeter (1947) added new dimensions to the definition of entrepreneurship by examining entrepreneurs and managers. He expanded the meaning by not only considering entrepreneurs as individuals managing established businesses but also as innovative individuals managing their own businesses, taking risks, assuming responsibility in adverse conditions, and following changes.

McClelland (1965) described entrepreneurship as the result of the combination of multiple criteria rather than falling into several categories. He emphasized the entrepreneur's desire to achieve and take responsibility for overcoming obstacles. Shapero (1982) defined the entrepreneur as someone who is aware of the social and environmental aspects and is willing to take the risk of failure in their venture.

According to Long (1983), an entrepreneur is defined as a person who purchases a product at a determined price and takes the risk of making a profit in the future by selling it. Bygrave

and Hofer (1992), on the other hand, suggest that entrepreneurship varies depending on the time, place, societal expectations, and the personal characteristics of entrepreneurs, indicating that personality is not solely based on characteristic traits. Baron and Markman (2000) argue that the success of entrepreneurs is influenced by experience, knowledge accumulation, and social factors. They also describe successful entrepreneurs as individuals who are confident, have strong communication skills, high social perceptions, and are proactive and adaptable. According to Hisrich et al. (2017), entrepreneurs need to possess innovative, risk-taking, opportunity-focused, creative, open-minded, emotionally intelligent, persistent, and resilient qualities.

Through the examination of definitions made by various theorists and in different periods, it is observed that entrepreneurship varies depending on various factors and elements. There are ongoing debates about whether personality traits or social factors are the most important factors in entrepreneurship. As a result of this examination, it is concluded that rather than having a specific meaning, entrepreneurship encompasses a broad meaning formed by the combination of many factors.

## 2.3 Entrepreneurial Characteristics

Despite numerous research efforts from the past to the present, clear definitions regarding entrepreneurial personality traits and the differences among entrepreneurs and other individuals have not been established.

According to McClelland (1987), the ability to think and act innovatively, being quick in entrepreneurship, and not missing opportunities are defined as essential traits. Evaluating opportunities and taking innovative actions by relating them are also considered important. Successful entrepreneurs are generally described as goal-oriented, determined, resilient individuals with strong social skills.

Busenitz and Barney (1997) emphasize the importance of remaining calm, displaying composure in uncertain situations, and adopting a problem-solving approach for entrepreneurs. This approach is identified as a significant criterion for individuals to exhibit problem-solving behavior and to navigate through existing complexities quickly and

smoothly. Risk management and adaptation are crucial criteria for the continuation of entrepreneurship and maintaining a sense of trust. Taking action by taking risks for decisions is also identified as one of the most distinguishing characteristics that set entrepreneurs apart from managers.

According to Littunen (2000), entrepreneurial individuals are those who have a tendency to take risks, can see opportunities, adapt to changing conditions, have high management and organizational skills, can control both external and internal factors, and can adapt to innovations. Littunen (2000) also describes that entrepreneurs have high social emotions and behaviors aimed at communication and social networking. Exhibiting behaviors that enable healthy communication with both the environment and individuals within the business and taking actions based on feedback received from individuals are important characteristics for adaptation and integration in entrepreneurship. In this way, it is argued that developments and updates not only facilitate better communication with individuals but also provide opportunities for progress.

According to Gaglio (2004), being able to control internal factors personally and having self-belief and self-confidence are defined as one of the most important criteria for success and stability in entrepreneurship. It is described that if individuals have confidence in themselves and exhibit appropriate behaviors accordingly, they can manage others' ideas and gain their trust. It is argued that having leadership qualities and a complete sense of self-confidence can also influence others if the individual's self-confidence is complete.

Hisrich *et al.* (2017) describe that the most significant characteristics influencing entrepreneurial character are formed by individuals' environment and demographic features. They define that individuals' ability to take risks, their level of self-confidence, economic freedom, education, and the conditions of the countries they reside in should be evaluated together (Sandybayev, 2016).

In conclusion, it has been concluded that the most determining features influencing entrepreneurs in starting ventures and becoming entrepreneurs arise from both personal and environmental factors. The characteristics reflected by individuals are influenced by both innate traits and the environment they are exposed to, including demographic, economic, and political factors. Factors such as individuals' ability to take risks, adaptability, ability to follow

innovations, evaluate opportunities quickly, level of knowledge and skills, creativity, and level of self-confidence are observed to be the most important criteria influencing entrepreneurial character (Sandybayev, 2016).

## 2.4 Women Entrepreneurship

Some research indicates that besides the characteristics individuals need to possess to make entrepreneurial decisions, many factors such as demographic characteristics, family relationships, social circles, the economic situation in the country, legal regulations, and government policies influence this decision (Soysal, 2010). According to studies, motivation plays a significant role in women's entrepreneurship, and women's entrepreneurial motivation is greatly influenced by their gender, family upbringing and occupation, entrepreneurial acquaintances, entrepreneurial experiences, and financial freedom.

The primary motivations for women regarding entrepreneurial ideas are providing flexibility and freedom to manage their personal lives (McGowan et al., 2012). Accordingly, various research results suggest that the main motivations in women's entrepreneurship include the need for flexible working hours, unfair working conditions, gender-based wage disparities, the glass ceiling barrier, and job dissatisfaction.

## 2.5 Factors Influencing Women's Entrepreneurship

### 2.5.1 Family

According to research, the family and social environment are defined to have an influence on successful entrepreneurship through factors such as education, manners, and ethics (Javadian and Singh, 2012). In the context of women entrepreneurs, the family factor can have both encouraging and limiting effects on entrepreneurial motivation. The family factor can encourage individuals to start their own businesses and earn their livelihood freely; however, it can also have a limiting effect if there are financial constraints within the family (Humbert and Brindley, 2015).

Moreover, depending on the level of education and familiarity with entrepreneurship among family members, individuals raised in such environments are observed to have increased motivation to become entrepreneurs and succeed in their ventures (Mustapha, 2016).

Additionally, in the case of women entrepreneurs who are also mothers, the desire to serve as a role model for their children, along with family support and encouragement, plays a decisive role in the women's entrepreneurial process (Bianchi, Parisi, and Salvatore, 2016).

### 2.5.2 Characteristic Factors

Gaglio (2004) suggests that entrepreneurship is directly influenced by characteristics such as responsibility, risk-taking, communication skills, determination, foresight, proactiveness, selflessness, and self-confidence (Humbert and Brindley, 2015). Studies on the characteristics of women entrepreneurs highlight qualities such as self-confidence, competitiveness, independence, and goal orientation (Javadian and Singh, 2012). Being aware of the responsibilities as an entrepreneur and having no doubts about fulfilling these responsibilities, tendency towards risk-taking, ability to cope with uncertainty, self-confidence, innovativeness, and creativity are among the most important characteristics of women entrepreneurs (Bianchi et al., 2016).

Research conducted in developing countries indicates that the personal motivations of women entrepreneurs, such as independence, self-fulfillment, desire for social status, and power, are some of the most influential factors in their decisions to start their own businesses (Humbert and Brindley, 2015).

### 2.5.3 Economic Factors

Access to capital and financing, which is one of the most important steps in entrepreneurship, can lead individuals to abandon their entrepreneurial ideas due to lack of funding during the startup phase. Therefore, having sufficient capital ranks among the most important motivations for establishing, sustaining, and growing a business (Das and Teng, 1998).

It has been observed that the motivation for entrepreneurship can increase proportionally with the increase in capital, which is one of the most important criteria for women entrepreneurs to

start and find the necessary motivation for entrepreneurship (Orhan and Scott, 2001). Insufficient capital can cause entrepreneurs to give up on their ideals (Bianchi et al., 2016).

#### 2.5.4 Demographic Factors

In many studies, factors such as age, gender, family, education level, work experience, marital status, and income have been investigated for their effects on entrepreneurship (Javadian and Singh, 2012). Young people or those at the beginning of their careers often possess energy and motivation but lack venture capital. Conversely, older individuals typically have more capital and experience but may lack the same level of energy and motivation (Bianchi et al., 2016). Thus, it can be said that there is a significant relationship between age and entrepreneurship (Orhan and Scott, 2001). Particularly, the risk-taking levels of women entrepreneurs vary depending on whether they are single or married (Mustapha, 2016). Married individuals tend to avoid taking risks and making investments due to their priorities and responsibilities towards their children and spouses (Hisrich and Öztürk, 1999). Research indicates that married individuals have a lower tendency to take risks.

#### 2.5.5 Education

Another factor influencing women entrepreneurship is the individual's knowledge, skills, and expertise related to the business they intend to start, as well as having access to entrepreneurship education or resources. Being knowledgeable about the industry and having education or access to it is crucial for someone to venture into entrepreneurship (Humbert and Brindley, 2015). Universities, private sector educational institutions, and government support play significant roles in helping individuals gain knowledge and experience in their respective sectors (McGowan et al., 2012). Knowledge about entrepreneurship and the sector can assist individuals in their sectoral development, making critical decisions, and making informed decisions by analyzing their competitors (Mustapha, 2016). Entrepreneurship offers women with higher levels of education the opportunity to achieve success on their own (Bianchi et al., 2016). It is noted that in developed countries, women with higher levels of education are more likely to start their own businesses (Javadian and Singh, 2012).



### 2.5.6 Social Networks and Environment

Another category that influences women entrepreneurship is the ease of entrepreneurs reaching each other, enabling them to exchange ideas and share experiences, thus affecting their entrepreneurial decisions (Orhan and Scott, 2001). Additionally, it facilitates individuals reaching entrepreneurs with different experiences and from different geographical locations, thereby expanding the scope of entrepreneurial opportunities (Bianchi et al., 2016). It also enables individuals to make more informed decisions by leveraging previous experiences in their entrepreneurial actions (Javadian and Singh, 2012).

### 2.5.7 Legal, Political, and Administrative Factors

In entrepreneurship, the current situation, laws, operations, and political conditions in the country where the venture will be established play a significant role in the development of entrepreneurship (McGowan et al., 2012). Factors such as the attitude towards women entrepreneurship and the environment of uncertainty in the country where entrepreneurship will take place influence women's entrepreneurial decisions (Mustu, 2023). Therefore, an environment perceived as unsafe affects women's entrepreneurship decisions (Mustapha, 2016). Conversely, in an environment where entrepreneurs are supported, with the country's policies implementing specific support and training programs for entrepreneurs, women's entrepreneurial decisions are positively influenced (Javadian and Singh, 2012).

## 2.6 Motivational Drivers and Attractive Factors in Women Entrepreneurship

According to most studies conducted to date, individuals' personal characteristics and the conditions of their environment have been identified as significant factors influencing their decision to engage in entrepreneurship (Poggesi, Mari, & De Vita, 2016). Research analyzes both driving and appealing reasons for individuals' entrepreneurial decisions (Kirkwood, 2009). In cases where an individual's decision to engage in entrepreneurship is influenced by their social environment and external factors, driving factors are prominent, whereas when the decision is driven by personal reasons, pulling factors come into play (Kirkwood, 2009). Driving factors are defined as the dissatisfaction with the current situation and the effort to

escape from it (Orhan & Scott, 2001). These factors typically include economic necessity, the need for additional income, dissatisfaction with working conditions, income inequality, the glass ceiling syndrome, disappointment in current employment, and the search for a more flexible job due to family responsibilities (Ghouse et al., 2017).

Pulling factors, on the other hand, are evaluated to be influenced by personal satisfaction and the desire to achieve desired lifestyles and conditions (Hisrich & Öztürk, 1999). These factors include independence, increased social status, empowerment, desire to improve quality of life, economic independence, aspiration for entrepreneurship, flexible working conditions, social goals, having control, ambition, personal development, self-esteem enhancement, need for achievement, experience, and the desire to be a role model for one's family or community (Orhan & Scott, 2001). However, the dominance of these factors may vary among different countries and among individuals within the same country (Mustapha, 2016). These reasons also vary depending on developed and developing countries (Poggesi et al., 2016).

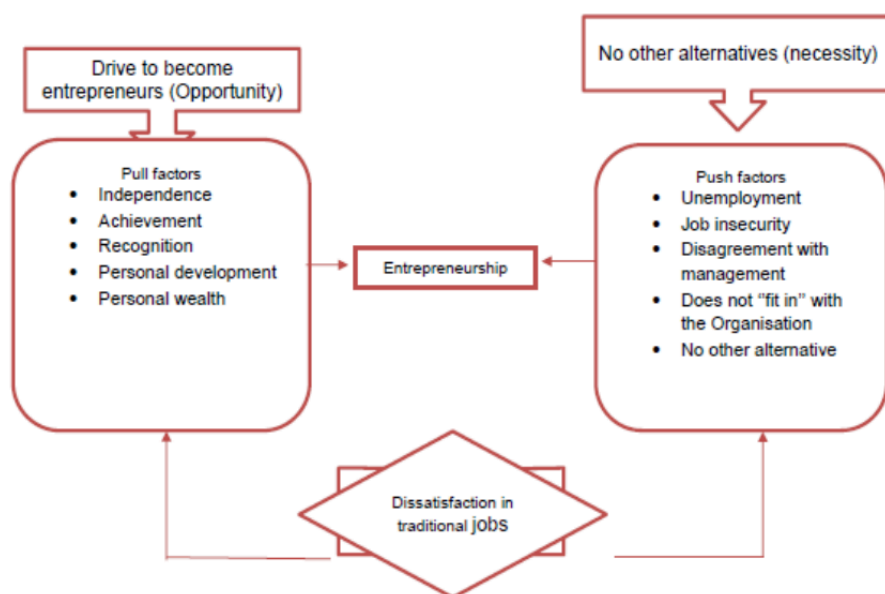


Figure 1: Mkubukeli, Z. and Cronje, J.C., 2018. Pull and push elements of entrepreneurship in South Africa: A small-scale mining perspective. *Journal of Entrepreneurship & Organization Management*, 7(3), pp.1-7.

## 2.6.1 Pulling (Attracting) Factors

### *2.6.1.1 Independence*

The primary reason why women engage in entrepreneurship is their ability to make their own decisions and have the freedom to act as they wish (Mustapha, 2016). Having the freedom to choose their entrepreneurial ventures and the autonomy to establish their businesses with the desired financial resources not only provides them with a space to unleash their creativity but also offers the flexibility of not being dependent on anyone while working (Barba-Sánchez and Atienza-Sahuquillo, 2012).

While some argue that women are driven to entrepreneurship by their desire for independence and flexibility, others suggest that they are pushed towards it by the need for flexibility and the hope of avoiding challenges in employment. Additionally, some believe that women are compelled to enter entrepreneurship due to downsizing and restructuring in the private sector (Humbert and Brindley, 2015). Furthermore, another reason is that individuals aspire to establish their own businesses and be responsible for all aspects of their management (Ghouse et al., 2017). It is defined that the primary motivation for engaging in entrepreneurship, despite the risks and responsibilities, is the desire for independence (Orhan and Scott, 2001).

### *2.6.1.2 Achievement*

Another significant factor in the preference for entrepreneurship is women's desire for self-fulfillment and self-validation. Women's aspiration for success drives them to choose this field (Barba-Sánchez et al., 2012). The achievement of personal success, the sense of satisfaction, the desire to gain respect and support from those around them are significant influences on individuals' decision to become entrepreneurs (Poggesi et al., 2016).

### *2.6.1.3 Recognition*

The desire for self-validation, gaining respect, and recognition through one's chosen profession are also important criteria for individuals embarking on entrepreneurship. Therefore women are inclined towards entrepreneurship due to their desire to be perceived as different individuals beyond the roles of homemaking and motherhood (Poggesi et al., 2016).

Additionally, they are interested in entrepreneurship to achieve success, recognition, and respect (Ghouse et al., 2017).

#### *2.6.1.4 Financial Power*

Kişilerin girişimciliği tercih etme ve yönelmelerindeki önemli etmenlerden biri daha fazla maddi kazanç sağlamaktır. İyi bir girişimcilik tecrübesi kişiyi başarılı ve zengin statüsüne hızlıca taşıyabilmektedir (Segal, Borgia and Schoenfeld, 2005). Çoğu araştırmadan çıkan sonuca göre en önemli faktörler arasında yer alan finansal güç kazanma arzusu ve özellikle evli kadınların gelişmekte olan ülkelerde kendilerini ispat etmeleri için önemli çekici faktörler arasında yer almaktadır (Humbert and Brindley, 2015). Kişilerin girişimcilik ile mevcut işlerinden daha fazla kazanma ihtimalinin var olması ve kazançlarının gelişmesine kendileri karar verebilme özgürlüğü ekonomik anlamda da girişimciliğin tercih edilmesine sebep olmaktadır (Ufuk and Özgen, 2001).

One of the significant factors influencing individuals' preference for and inclination towards entrepreneurship is the desire to achieve greater financial gain. A successful entrepreneurial experience can swiftly elevate an individual to a prosperous and affluent status (Segal, Borgia, & Schoenfeld, 2005). According to the findings of numerous studies, the desire to gain financial power, particularly among married women in developing countries seeking to prove themselves, ranks among the most compelling factors (Humbert & Brindley, 2015). The prospect of earning more through entrepreneurship than in their current jobs, coupled with the freedom to decide on their income growth, also contributes to the preference for entrepreneurship from an economic standpoint (Ufuk & Özgen, 2001).

#### *2.6.2 Pushing (Driving) Factors*

One of the most significant factors prompting individuals to embark on entrepreneurship is unemployment and the dwindling motivation towards their roles. Experiencing such situations often leads individuals to perceive entrepreneurship as an alternative to end their predicament, thus motivating them to venture into entrepreneurship.

#### *2.6.2.1. Unemployment:*

The initiation of entrepreneurial endeavors is often observed to be prompted by concerns stemming from the downsizing of companies, leading individuals to experience apprehension or unemployment, thus propelling them towards entrepreneurship (Ghouse et al., 2017). Additionally, women are inclined towards entrepreneurship due to economic conditions, unemployment rates, and inadequate working conditions prevailing in the country where they reside (Ufuk and Özgen, 2001).

#### *2.6.2.2 Glass Ceiling and Dissatisfaction in the Workplace*

Another motivating factor is the satisfaction individuals derive from their work, which varies in intensity depending on their level of job satisfaction (Orhan and Scott, 2001). The absence or decrease of these factors is indicated to hinder women from advancing beyond a certain point, attributed to unspoken biases preventing their ascent to upper or senior management positions (Holmen et al., 2011). This suggests the existence of an invisible ceiling inhibiting these women from accessing top management roles (Holmen et al., 2011). Consequently, a decrease in feelings of belonging, trust, and appreciation at work among these women leads to dissatisfaction with their jobs (Ufuk and Özgen, 2001). These invisible factors are observed to significantly influence women's preference for entrepreneurship (Orhan and Scott, 2001).

#### *2.6.2.3 Working Hours*

Another important factor in women choosing entrepreneurship is the flexibility in working hours it provides (Kirkwood, 2009). Women place a significant emphasis on flexibility in their careers to balance motherhood, homemaking, and family life (Holmen, Min, & Saarelainen, 2011). While many industries may not offer this opportunity, entrepreneurship is considered a comfortable option as it allows individuals to work flexibly and set their own schedules (Ufuk & Özgen, 2001). Therefore, women opt for entrepreneurship to be able to advance their maternal responsibilities, family life, and careers simultaneously (Ghouse et al., 2017).

## 2.7 The Challenges of Women Entrepreneurs

Research conducted on women entrepreneurship over time has yielded results indicating the existence of specific challenges faced by female entrepreneurs. The problems encountered by women entrepreneurs vary depending on the social environments, the political and economic conditions of their countries, and the cultures in which they operate (Orhan and Scott, 2001). Therefore, women embarking on entrepreneurship encounter challenges such as balancing home and work life, education and experience gaps, gender biases directed towards women, the glass ceiling phenomenon in the workplace, and financial barriers. These challenges underscore the multifaceted nature of the obstacles that women entrepreneurs confront in their pursuit of business endeavors.

### 2.7.1 Lack of Education and Experience

The deficiency in education and experience among women constitutes one of the factors influencing individuals' success. According to research, women often lack apprenticeship training, leading to a lack of experience in their businesses and resulting in operational challenges (Poggesi, Mari and De Vita 2016). Additionally, limited experience and insufficient expertise restrict the scope of their business activities, posing further problems. The absence of entrepreneurial training and experience contributes to significant managerial and financial challenges both during the decision-making process to embark on entrepreneurship and after initiating the venture. Moreover, another consequence of entrepreneurs' lack of experience is their tendency to start their ventures as small businesses, opting for low-risk approaches, which consequently delays the growth and financial strengthening of their businesses (Kirkwood, 2009).

Hence, to mitigate the problems arising from lack of education and experience, it is imperative to enhance individuals' education levels and provide them with training programs covering both business management and knowledge relevant to the sector in which they intend to operate (Orhan and Scott, 2001).

### 2.7.2 Social Roles and Gender Discrimination

Research on the problems encountered when starting and pursuing entrepreneurship often indicates that these challenges stem from gender-related issues (Holmen, Min and Saarelainen, 2011). Women's roles, their demographic status, education levels, and cultural traditions contribute to varying challenges they face. The societal role of women is typically determined by cultural values, particularly in developing countries, where women are often associated with household duties and motherhood (Kirkwood, 2009). In such developing countries and regions, women's participation in economic activities outside the home may be seen as contrary to cultural and religious traditions. Consequently, while men are expected to work to meet the family's financial needs, women are expected to manage the household and raise children (Ghouse et al., 2017). This perception has led to women being viewed as a secondary workforce and is a major obstacle they face when venturing into entrepreneurship. Therefore, the idea that women are responsible for their spouses and families poses a significant challenge during the initial stages of venturing into entrepreneurship (Humbert and Brindley, 2015)

On another note, women entrepreneurs are also expected to maintain their roles as wives and mothers while managing their businesses, which imposes additional responsibilities on them. However, this situation burdens women with extra responsibilities, leading to challenges in various aspects, including their performance, personal lives, and motivations.

### 2.7.3 Impact of Characteristic Traits

Among the most significant factors influencing the initiation of entrepreneurship are characteristic traits, which notably exert a substantial influence on women entrepreneurship (Orhan and Scott, 2001). Depending on women's demographic status, educational background, and the cultural environment in which they reside, characteristic traits assume heightened significance. Factors such as lack of self-confidence and risk aversion profoundly affect women's propensity towards entrepreneurship, leading to significant challenges in their entrepreneurial endeavors and subsequent processes (Ghouse et al., 2017). Traits like self-

assurance, confidence, and the ability to take risks are pivotal in motivating individuals and enabling them to address challenges in their current or prospective ventures.

Consequently, deficiencies in self-assurance, a low propensity for risk-taking, and a lack of motivation can lead to multifaceted challenges throughout the entrepreneurial journey. Inadequate self-confidence not only contributes to the emergence of other issues but also impedes the resolution of existing problems (Humbert and Brindley, 2015). Moreover, in developing countries, apprehensions about failure, perceptions of inadequacy, and an aversion to assuming entrepreneurial risks can compound problems when characteristic traits are not robust.

#### 2.7.4 Capital Acquisition

Among the challenges faced by women entrepreneurs, it is noted that the funds provided to entrepreneurs are often inadequate, and many women entrepreneurs lack sufficient knowledge about the processes involved (Orhan and Scott, 2001). Particularly in developing countries, it is observed that women often receive unfavorable responses to credit applications and minimal credit support due to their lack of financial collateral and credit history. Additionally, women tend to be cautious in their credit applications due to various criteria. Especially in developing countries, where ownership of assets is typically held by men, women encounter difficulties in capital acquisition (Ghouse et al., 2017).

### 2.8 The Historical Development of Women Entrepreneurship in Turkey

In Turkey, the history of entrepreneurship dates back to the Ottoman Empire; however, formal recognition and support for entrepreneurship policies were established with the founding of the Republic of Turkey in 1923 (Tunali, and Sener, 2019). Subsequent to the implementation of the 24 January Decisions in 1980, which marked a shift towards a liberal economy, significant changes were observed in economic and social progress, fostering an environment supportive of entrepreneurs. Moreover, the abolishment of the requirement for spousal consent for married women to work, as stipulated in the "Equality before the Constitution and Freedom to Work" law in 1990, facilitated women's participation in trade and commerce.



Although women in Turkey, like in many developing countries worldwide, have traditionally been associated with household roles due to societal gender norms, contemporary perspectives aligned with technology, education, science, and modern global standards have reshaped perceptions, enabling women to engage in various sectors of the economy (Yenilmez, 2018). In present-day Turkey, there are various organizations, including associations, non-governmental organizations, and institutions providing free educational support, aimed at fostering women entrepreneurship (Maden, 2015). These entities facilitate communication among female entrepreneurs, enabling them to share experiences, while also offering training programs and economic support to those considering entrepreneurship.

Key supportive institutions include:

- Small and Medium Enterprises Development and Support Administration (KOSGEB), which organizes entrepreneurship training programs without any charge and has initiated a new credit support program with a "zero" interest rate, with priority given to women entrepreneurs.
- The Union of Chambers and Commodity Exchanges of Turkey (TOBB), which houses a special unit for women entrepreneurs known as the Women Entrepreneurs Council, responsible for developing general policies related to women entrepreneurship and providing consultancy services.
- The Turkish Women Entrepreneurs Association (KAGIDER), which offers mentorship support, initiates training programs for (potential) women entrepreneurs, and maintains close relationships with regional/international women organizations, as well as global institutions such as the World Bank (WB) and the International Finance Corporation (IFC), through sustainable project partnerships.
- Women's Labor and Employment Association Foundation (KEDV), established in 1986 with the aim of supporting low-income women to improve their quality of life and economic status, and to strengthen their leadership in local development.
- The Small and Medium Enterprises Development and Support Administration (KOSGEB), established in 1990 to increase the share and effectiveness of small and medium-sized enterprises in meeting the country's economic and social needs, enhancing their competitiveness, and integrating industry in line with economic developments.

These organizations collectively aim to provide various forms of support, including financial, marketing, and bureaucratic assistance, and offer consultancy services to women

entrepreneurs, thereby contributing to the advancement of women's entrepreneurship in Turkey.

## 2.9 Abraham Maslow's Hierarchy of Needs Theory and Entrepreneurial Motivation

In making decisions regarding entrepreneurship, various factors ranging from one's environment to demographic characteristics and personal attributes have been highlighted in numerous studies. Within this framework, it is possible to categorize and analyze entrepreneurship and entrepreneurs according to Abraham Maslow's Hierarchy of Needs theory. Maslow's delineation of five main categories, namely physiological needs, safety needs, social needs, esteem needs, and self-actualization needs, allows for an examination of individuals' entrepreneurial inclinations and motivations. (Maslow and Lewis,1987).

### *Physiological Needs*

According to Abraham's theory, the first stage, which encompasses physiological needs such as eating, drinking, and shelter, is considered. Individuals can transition to other stages once their basic physiological needs are met (Maslow and Lewis,1987). Therefore, for a person to make entrepreneurial decisions, it is necessary for them to fulfill their physiological needs and then have a sense of security in their environment. As described by Abraham, it is not possible for an individual who has not fulfilled their basic needs to take action and transition to other stages (Ghouse et al., 2017). If these two important needs are not met, a lack of motivation prevents the inclination towards entrepreneurship.

### *Security Needs*

After meeting their vital needs, individuals begin to strive to increase and fulfill their need for security (Maslow and Lewis,1987). They analyze the chaotic environment they are in and try to turn this area into a safe zone. Due to the motivation gained from fulfilling their physiological needs, individuals may engage in opportunity-focused initiatives such as finding employment, strengthening themselves economically, and obtaining the power to protect themselves from dangers (Ghouse et al., 2017). This behavior exhibited by entrepreneurs aiming to take action in unexpected situations and change the circumstances bears similarity to individuals who are pushed towards entrepreneurship due to obligations and external factors. This stage can also

be considered as a pushing factor for individuals to embark on entrepreneurial ventures due to obligations and external factors.

### *Love and Belongingness Needs*

After achieving the first two basic stages, individuals begin to feel the need for higher-level needs such as love and belongingness (Simons and Drinnien, 1987). This involves demonstrating close feelings towards individuals in one's environment and the things one possesses, and attempting to be helpful and involved. In cases where individuals lack these feelings in their professional lives, they may be driven by motivational forces to embark on entrepreneurship in order to obtain a sense of belonging (Maslow and Lewis, 1987).

Consequently, owning one's own business, establishing connections with individuals associated with the business, and continually striving to develop the business with interest and attention contribute to the development of a sense of belonging in individuals. Therefore, it can be said that entrepreneurship can provide individuals with a sense of belonging.

### *Esteem Needs*

In Maslow's hierarchy of needs theory, the fourth fundamental need is the need for recognition and respect from the environment. It is mentioned that there is an expectation for recognition and respect towards actions taken by individuals (Maslow and Lewis, 1987).

Therefore, when individuals' actions are not recognized or appreciated, their motivation decreases, and there is a need to change the situation. Thus, concerning entrepreneurship, the individual's entrepreneurial experience, the field of entrepreneurship, and their successes as an entrepreneur are appreciated both by their environment and by themselves. This also ensures appreciation and increased respect due to satisfaction derived from the venture.

### *Self-Actualization Needs*

According to Maslow, achieving self-actualization and complete satisfaction is not a common occurrence. To reach the final stage, individuals must complete the three stages encompassing spiritual and other needs after fulfilling the basic and material needs of the first two stages (Maslow and Lewis, 1987). The need for self-actualization can be achieved when both material and spiritual needs are fulfilled together. Consequently, when looking at entrepreneurship and entrepreneurial action, upon reaching the final stage, a person who has completed the previous four stages, gained material, spiritual, and economic gains, is satisfied with the respect

received for their work, and is motivated by the resulting title and position, can be defined as a successful entrepreneur (Simons and Drinnien, 1987). It can be said that a successful entrepreneur can easily exist in this system, and reaching the final stage is also quite possible.

## CHAPTER 3: RESEARCH METHODOLOGY AND METHODS

In this study, after conducting a detailed literature review on the fundamental factors and objectives regarding "Challenges Encountered by Women Entrepreneurs in Turkey," analyses were carried out using Saunders' Research Onion methodology. The reason for choosing this method is its comprehensive scope and ease of applicability, allowing adaptation to various fields and categories of research (Saunders, Lewis, and Thornhill, 2009).

This section elaborates on the steps taken to analyze the challenges faced by women entrepreneurs in Turkey according to Saunders' Research Onion method. Therefore, in the current study, Saunders' six-layered method was embraced with an empirical understanding and interpretive philosophy, employing an inductive approach and conducting one-to-one semi-structured interviews using open-ended questions to collect qualitative data from seven Turkish women entrepreneurs. The thematic analysis of these data was conducted while adhering to general ethical standards.

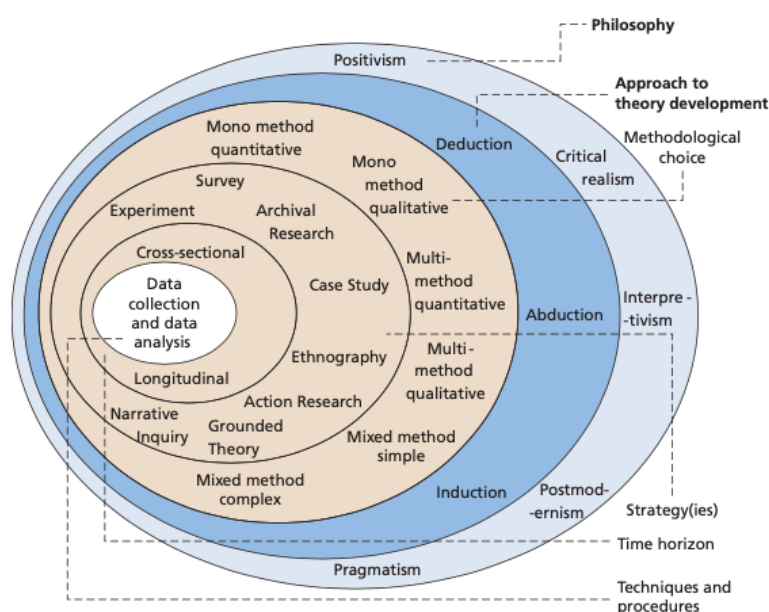
Detailed explanations of all layers and the rationale behind the selection of methods, types, and philosophies in each layer are provided. The reasons for their preference are elucidated in subsequent sections through an exploration of the cause-effect relationship.

### 3.1 Proposed Methodology And Structure

The strategy and methodology of a research study are determined by the topic at hand and the desired outcomes sought by the researcher (Bell, Bryman, and Harley, 2022). The choices made at each stage vary depending on the type of research. Therefore, each researcher should select a roadmap tailored to their research topic and objectives, implementing appropriate strategies and methods accordingly (Saunders et al., 2009).

According to Bell et al. (2022), based on insights gleaned from numerous research studies, the selection of the correct and appropriate methodology is argued to ensure the validity and reliability of the data collected and facilitates efficient utilization of resources.

In this study, Saunders' Research Onion research method was employed. The Research Onion method facilitates the progression of processes and methods in the research being conducted, with each layer's decision influencing the decision-making in the subsequent layer (Saunders et al., 2009).



**Figure 4.1** The 'research onion'  
Source: ©2018 Mark Saunders, Philip Lewis and Adrian Thornhill

Figure:2 Bell, M., Lewis, P. and Thornhill, A., 2009. *Research methods for business students*. Pearson education.

According to Saunders et al. (2009), the research onion consists of six layers, wherein the layer theory ensures access to deeper and more specific information as one progresses from the outer to the inner layers. Additionally, Saunders' research onion method is a non-complex research method that can be easily adapted to various topics. This research method facilitates a systematic transition between layers, providing insights into why certain philosophies, methods, approaches, and strategies were chosen at different layers. Beginning from the outer shell, the decision on the research philosophy should be made, followed by determining the

suitable approach, method, strategy, and timeframe for the research (Melnikovas, 2018). Ultimately, reaching the innermost core aims to conduct appropriate analysis based on the data obtained from the research and derive meaningful conclusions.

In this study, based on the data obtained from the literature review and Saunders' Research Onion methodology, the aim is to present the challenges faced by women entrepreneurs in Turkey and provide recommendations for future entrepreneurs. Within the scope of this topic, the goal is to offer solutions regarding the causes of the issue, its influences, positive and negative aspects, identification of internal and external factors, and recommendations for addressing the problem, centered around five identified objective questions.

### 3.2 Research Philosophy

Research philosophy is the foremost and crucial layer in determining the appropriate methods and techniques for achieving the objectives and goals set forth in a research endeavor, enabling accurate data analysis and the attainment of reliable outcomes (Creswell and Poth, 2016). The choice of philosophy influences the strategies and methods to be employed in the research, as well as how the collected data will be analyzed and how suitable conclusions will be reached. Therefore, the selection of philosophy is pivotal and decisive for the progression of the research process and the efficiency of its outcomes (Alharahsheh and Pius, 2020). The research philosophy determines the methods to be employed, the techniques for data collection, and the processes for analysis (Collis and Hussey, 2021).

According to Saunders et al. (2009), pragmatism, situated in the outer layer of the research method, emphasizes practical outcomes and problem-solving over adherence to abstract principles or theories. Realism, on the other hand, acknowledges the objectivity of reality but asserts that not all aspects of reality may always be perceived (Goldkuhl, 2012).

Transformatism is a philosophical standpoint that advocates for social change as the primary aim of inquiry. Positivism, on the other hand, asserts the objectivity of reality and advocates for behaving as an independent observer, typically supporting scientific endeavors, devoid of human interpretation and bias, and aiming to produce evidence (Alharahsheh and Pius, 2020). It often focuses on determining causal relationships through quantitative approaches. Interpretivism, conversely, posits that the meaning of reality is determined by individuals and

socially constructed, emphasizing subjectivity and often involving qualitative research (Pham, 2018). Interpretivism has evolved as a critique of positivism (Chowdhury, 2014). It is particularly suitable for examining human behaviors, culture, and social interactions, and thus, due to its reliance on individuals' perceptions of reality, results may vary (Alharahsheh and Pius, 2020). Interpretivism argues that social phenomena cannot be examined like physical phenomena, and applying the precise rules adopted by the positivist approach in studying social phenomena may overlook the influences of different cultural structures and time periods, thus neglecting insights into the nature of humanity (Chowdhury, 2014).

According to Saunders et al. (2009), at the outermost layer of philosophy, ontology examines the nature of reality, epistemology focuses on what can be considered knowledge, and axiology investigates the nature of values. Ontology questions whether reality is independent of human perception and objective, while epistemology focuses on what can be accepted as knowledge.

Considering all of this, the philosophy of this research is chosen as interpretivism, which asserts that reality is determined by individuals and socially constructed, rather than a philosophy based on truth and objectivity like positivism, while examining the motivating factors for women entrepreneurs in Turkey to engage in entrepreneurship and the challenges they face. This choice takes into account the potential variability of individuals' perceptions of reality depending on their environment and time, as highlighted by Pham (2018). Interpretivism is favored over positivism due to its recognition of the subjective nature of reality and its resonance within social contexts. It acknowledges the possibility that female entrepreneurs may share similar experiences, yet no individual may fully embody the same reality. Furthermore, given that the research involves interactions with human subjects rather than objective entities, an interpretative epistemological philosophy is chosen.

### 3.3 Deductive Versus Inductive Research Approach

The research approach, in general, encompasses the strategy adopted and pursued by both the study and the researcher (Azungah, 2018). It encapsulates the methodology framework, data collection methods, and data analysis procedures utilized in meeting the research questions or

objectives. Within research endeavors, two prevalent approaches exist: deductive and inductive approaches (Soiferman, 2010).

### 3.3.1 Inductive Research

The inductive approach signifies moving from specific observations or data towards broader generalizations and theories (Azungah, 2018). This is accomplished through the collection of qualitative data, analysis, or theory development (Soiferman, 2010). The inductive approach is defined as a transition from the specific to the general. Often termed a "bottom-up" approach, it primarily focuses on observation, subsequently identifies patterns, and arrives at theoretical conclusions through tentative hypotheses. Through induction, data is gathered, and theory is developed based on the results of data analysis (Soiferman, 2010). In this approach, observations constitute the initial stage for the researcher, aiming to derive patterns from the obtained data. Inductive research typically focuses on drawing conclusions from primary data to explore and discover new approaches (Alase, 2017).

### 3.3.2 Deductive Approach

The deductive approach aims to move from general theories towards data, with the intention of developing an existing thesis or testing a hypothesis (Soiferman, 2010). The deductive approach is also defined as the researcher formulating a hypothesis from the literature and testing its validity (Bryman and Burgess, 1994). Typically associated with positivist methodology and quantitative approaches, the deductive method is a philosophy that aligns with quantitative approaches (Azungah, 2018). It is a type of approach embraced by studies that often yield numerical and quantifiable outcomes through logical deduction and observations. In contrast to the inductive approach, which relies on observation and experience, the deductive approach is prevalent in numerical, quantifiable, and qualitative research (Soiferman, 2010). Therefore, for the bottom-up exploration of the challenges faced by female entrepreneurs, an inductive approach has been selected. Through qualitative interviews and by starting from the personal opinions of female entrepreneurs, the aim of the research is to reach generalizations that encompass larger groups rather than individuality, regarding the challenges and motivations of female entrepreneurs in Turkey.



## 3.4 Methodological choice

According to Saunders et al. (2009), a research strategy encompasses a range of dimensions including the selection of research design, the choice of data collection methods, the application of data analysis techniques, and the sampling procedures to be followed.

### 3.4.1 Qualitative Versus Quantitative Research

Quantitative research is a type of research that derives statistical results from large datasets and can be associated with mathematical analyses (Queirós, Faria, and Almeida, 2017). It is often defined as ideal for making sense of approaches in current research with cause-and-effect relationships and analyses (Azungah, 2018). Alternatively, when the aim is to uncover reasons behind a research topic, a qualitative approach is applied (Kvale and Brinkmann, 2009).

Qualitative research examines the meanings of people's lives, societal perceptions, and participants' views and perceptions (Patton, 2002). Qualitative research is defined as the process of making sense of attitudes and actions exhibited towards a research objective, and finding solutions through meaningful analysis (Queirós et al., 2017). In qualitative research, the aim is to make sense of the cause-and-effect relationships of individuals' differences, behavioral diversities, and perception patterns. Therefore, within the scope of the research, open-ended questions are asked to understand the differences in each individual's approach within the framework of cause-and-effect relationships in a comfortable setting (Kvale and Brinkmann, 2009).

As a result of all these considerations, interpretivist philosophy has been chosen for this study due to its compatibility with qualitative research strategy, utilizing qualitative data (such as thoughts, feelings, etc.) and interpreting non-numerical data (Patton, 2002). In quantitative research, the qualitative research method has been chosen as it allows for open-ended questions to be asked to participants, enabling them to express their experiences and views openly (Weiss, 1995). With this method, rather than focusing on numerical data, the focus is on individuals' emotions and thoughts, making qualitative research more suitable for understanding the factors influencing the challenges and motivations of female entrepreneurs in entrepreneurship.

### 3.5 Strategy

The research onion in this layer comprises mono-method, mixed-method, and multi-method, with data collection methods falling under different categories based on their acquisition and concurrent utilization (Saunders et al., 2009). Mono-method entails the inclusion of only one method for the study. Mixed-method relies on the utilization of both qualitative and quantitative methodologies and generally signifies the concurrent use of qualitative and quantitative research. Lastly, multi-method employs a broader selection of methods (Glaser, 1999). Mono-method typically relies on qualitative data collection and analysis methods such as in-depth interviews, focus groups, and content analysis (Galletta, 2013). This approach is more suitable for understanding and explaining participants' experiences, beliefs, emotions, and perceptions (Gubrium *et al.*, 2012).

Due to the one-on-one interview approach planned for this study, a single-method qualitative approach has been chosen. This enables a comprehensive examination of the research objectives by utilizing only one method. Grounded theory allows researchers to develop a new theory or framework based on the findings that emerge during the process of data collection and analysis, rather than relying on a preconceived theory (Gubrium, 2012). Semi-structured interviews are frequently employed as a qualitative data collection method to understand and explain social phenomena.

According to Glaser (1999), researchers in this method conduct interviews with participants and, based on the data they obtain and analyze, develop new concepts, relationships, and theories. This method is often effective in understanding complex social processes, forming new hypotheses, and comprehending social phenomena (Charmaz, 2006). Therefore, investigating data obtained through semi-structured interviews using the grounded theory method enables both the researcher and the participants to gain a deep understanding of their experiences and facilitates the development of a new theory or framework (Galletta, 2013).

Therefore, in order to comprehend the challenges faced by female entrepreneurs, the aim is to explore the data obtained through semi-structured interviews using the grounded theory method, extracting meanings and relationships from the data to uncover themes, rather than relying on a preconceived theory (Galletta, 2013). Grounded theory allows researchers to develop new theories or frameworks based on the findings that emerge during the process of

data collection and analysis, rather than relying on a predetermined theory (Gubrium, 2012). Semi-structured interviews are commonly used as a qualitative data collection method to understand and explain social phenomena.

According to Glaser (1999), in this method, researchers conduct interviews with participants and, based on the data they gather and analyze, they create new concepts, relationships, and theories. This method is typically effective in understanding complex social processes, forming new hypotheses, and comprehending social phenomena (Charmaz, 2006).

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### 3.6 Time Horizons

According to Saunders et al. (2009), there are two types of time frames in research, depending on the duration and interval during which data is collected. The examination of a research phenomenon at a specific point in time constitutes the Cross-sectional research type, encompassing research methods where observations, such as surveys or interviews, occur within a single time frame (Levin, 2006). On the other hand, Longitudinal research entails the regular examination of the same research phenomenon over a specified period. In longitudinal research, the variable under investigation is systematically observed at predetermined intervals, such as years, months, or days, in accordance with the scope and objectives of the research (Gubrium, 2012).

In the scope of this research, the Cross-sectional research type is deemed suitable due to the one-time, face-to-face, half-hour interviews with female entrepreneurs, and the subsequent analysis based on the information obtained from these interviews. As the interviews with women are one-time occurrences, the time frame during which the interviews are conducted represents the time frame of the research.

### 3.7 Data Collection

For a research to achieve its objectives from start to finish and ensure the reliability of the collected data and the analyses conducted, integrity in research is the most crucial criterion (Saunders et al., 2009). The researcher's level of ensuring reliability is paramount in the data collection process.

### 3.7.1 Secondary Data Collection

Within the scope of this study, secondary data collection refers to the information obtained from previously conducted academic studies, books, and articles in this field as a result of an in-depth literature review. The literature was accessed through the NCI library and Google Scholar, and information was gathered from reliable, peer-reviewed journal articles and books.

### 3.7.2 Primary Data Collection

According to Saunders et al. (2009), Primary Data Collection is the method of collecting data directly from sources (Leavy, et al., 2014). Among the Primary Data Collection methods, Semi-structured interviews are a research method that aims to facilitate participants' comfort in a flexible interview environment with prepared questions within the scope of the targeted research, aiming to achieve deeper insights (Brinkmann, 2014). Typically, research conducted using this method of interviews focuses on social and cultural topics related to individuals' experiences, behaviors, and awareness.

Saunders et al. (2009) indicate that the Semi-structured interviews method is utilized in research to enable access to individuals' opinions in a comfortable and unbiased environment. Unlike other research methods, Semi-structured interviews focus more on individuals' emotions and thoughts. Surveys, on the other hand, are commonly used in quantitative research projects and aim to explain attitudes through comparisons and numerical data rather than individual results (Leavy et al., 2014). Additionally, another type of interview, Unstructured interviews, adopts a more conversational tone, with the topic and questions determined through the researcher's and participant's guidance (Brinkmann, 2014). Semi-structured interviews allow for additions to be made by the researcher and participant during the interview in accordance with the predetermined questions and theme (Gubrium and Holstein, 2002).

Saunders et al. (2009) suggest that this data collection method, being participant-focused, enhances trust and rapport between the researcher and the participant. Therefore, in this study, semi-structured interviews were chosen for the data collection process to understand each

participant's perception of reality, evaluate their interpretation, and explore socially oriented topics to attain meaningful data (Leavy, P. et al., 2014).

The prepared open-ended questions for semi-structured interviews in the current research, derived from a literature review and aiming to address the 4 objectives of the study, have been divided into 4 sections to facilitate a flow from general to specific:

- \*General questions regarding individuals' current situations
- \*Questions regarding motivating factors for embarking on entrepreneurship
- \*Questions about challenges encountered after starting entrepreneurship
- \*Questions based on experiences after starting entrepreneurship and advice for new entrepreneurs

Table 1, which illustrates how each question is related to the objectives of the study, is as follows:

| Objectives | Questions | Objectives Explanation  |
|------------|-----------|---|
| 1          | 1,2,10    | Objective 1: To examine the effective character traits that play a significant role in influencing the decision-making process of female entrepreneurs in Turkey. |
| 2          | 6,7,8,9   | Objective 2: To identify the factors influencing women entrepreneurs to initiate entrepreneurial endeavors in Turkey and analyze their respective impacts.        |
| 3          | 4,5       | Objective 3: To investigate the pulling (attracting) and pushing (driving) factors contributing to women's engagement in entrepreneurship in Turkey.              |
| 4          | 1,2,3     | Objective 4: To explore the challenges encountered by women entrepreneurs in Turkey's entrepreneurial landscape.  |

### 3.8 Population Sample

According to Saunders et al. (2009), conducting semi-structured interviews in research emphasizes the critical importance of asking appropriate questions and selecting the right population sample based on the objectives of the study. It is noted that both the accuracy of the study and its ability to contribute to trust and future research heavily rely on the selection of research topics and interview participants (Gubrium and Holstein, 2002). The selection of individuals for interviews who provide examples that are irrelevant to the topic or do not

contribute to the objectives can weaken the direction of the research and compromise the reliability of the results (Edwards and Holland, 2013).

Therefore, in the current study, the target population was initially defined as all female entrepreneurs who have started a business in Turkey within the last 5 years. Subsequently, criteria were established, and speakers meeting the following criteria were selected for Semi-structured interviews:

- They were female entrepreneurs residing in Turkey.
- They were women who owned at least one business.
- They had initiated a business within the past 5 years.
- Marital status was not considered as a differentiating factor.

As a result of reaching out to female entrepreneurs from various regions of Turkey who met these criteria, contact was made with 34 female entrepreneurs; however, only 14 participants responded to the outreach. Out of these 14 participants, only 7 female entrepreneurs agreed to participate in the interviews. It should be noted that the researcher being based in Ireland and attempting to reach entrepreneurs in Turkey posed challenging factors within the scope of the research. Many entrepreneurs were hesitant to respond to the interview request due to the remote communication and their reluctance to engage in a project based abroad.

Consequently, only 7 interviews could be conducted. To ensure the protection of personal information, the personal details of each interview participant were removed, and they were anonymized as Entrepreneur 1, 2, 3, etc., during the data analysis process.

### 3.9 Interview Content and Process

The interviews were conducted with 6 female entrepreneurs residing in Turkey. To facilitate participants in sharing their own experiences comfortably and reliably, the interviews were conducted via face-to-face video conferencing using Teams platform. Prior to the interviews, participants were provided with an interview guide and information about the content of the study. Participants were informed that the interviews would be recorded, and they signed a detailed consent form providing information about the results of this research. Privacy and ethical considerations were discussed within the scope of accuracy, trustworthiness, and reality criteria, and an ethical form was shared, as outlined by (Saunders et al., 2009).

(1) Data collection involved seven interviews.

(2) The interviews were conducted via Microsoft Teams, allowing for video, audio recording, and transcription. Each interview lasted approximately 20 minutes.

(3) Interviews were conducted individually with the participants who would be included in the study. Table 1 provides participant details.

(4) The aim was to analyze the challenges and motivating factors faced by individuals based on the stages of entrepreneurship, whether at the initiation, conclusion, or active engagement phases, and questions prepared for this purpose were asked.

The interview question examples are provided in Appendix 3, and the Ethics Form sample is included in Appendix 4.

### 3.10 Thematic Analysis Of Qualitative Data

Validity and reliability are considered the most crucial elements to be taken into account for ensuring the quality of research (Vaismoradi et al., 2016). In terms of validity, it refers to the extent to which the obtained data produce efficient results through accurate analysis and measurements. Effective data analysis, on the other hand, is defined as the ability to make meaningful interpretations based on data collected in accordance with the targeted objectives (Clarke and Braun, 2017).

According to Naeem et al. (2023), reliable research entails adhering to established procedures for obtaining, managing, storing, and processing data relevant to the research objectives. Ensuring validity in the research involves careful consideration of the effects of the data collection process, striving to stay aligned with the research objectives, and proceeding systematically and accurately. For ensuring the reliability of the research, minimizing potential errors at every stage, conducting research free from biases, and being mindful of observer errors are necessary (Vaismoradi et al., 2016). Particularly in qualitative research, where analyses often involve abstract concepts, it is crucial for researchers to actively listen to, understand, analyze, and interpret what participants express (Anderson, 2010). Thematic analysis is commonly employed for examining research that involves qualitative data on social issues, ensuring that different perspectives are considered and subjective participant opinions are included (Vaismoradi et al., 2016).

Due to the qualitative data collection using semi-structured interviews in the current study, the thematic analysis method was chosen for data analysis, as indicated by Saunders et al. (2009). Responses obtained from the interviews can be readily applied to the thematic analysis method.

During thematic analysis:

- Seven interviews were recorded and then transcribed to facilitate data analysis.
- To ensure the security of personal data and the confidentiality of the study, participants' identities were anonymized and labeled as Entrepreneur, when the interview transcripts were transferred to Word.
- After the transcripts were prepared, data obtained from participants around the questions and objectives were coded to form themes.
- During the formation of themes, consideration was given to the objectives and categories containing the questions, and themes were developed based on variations or repetitions in the responses to the questions.

Various graphical visualizations have been obtained from Excel based on the collected data. This enabled observations to be made regarding which results are more significant for each desired theme. Interpretations have been made under different themes and categories for women based on their responses to questions, their educational backgrounds, the fields in which they engage in entrepreneurship, and their demographic statuses.

As a result, the aim was to provide awareness not only in analyzing responses to questions but also in addressing the challenges faced by women considering future ventures and entrepreneurship. The generated themes and groupings not only facilitate the analysis of the current situation but also aim to guide and benefit women entrepreneurs who are contemplating entrepreneurship or have concluded their entrepreneurial journey. The data obtained from participants and the themes created are intended to offer new perspectives for future and current entrepreneurs and to alleviate existing challenges. Furthermore, the goal is to provide insights and guidance for women entrepreneurs who have ceased their entrepreneurial activities, aiming to reconnect them with entrepreneurship.

Subsequently, the information and data obtained from the literature, along with the findings derived from thematic analysis, were discussed under the heading "Findings and Discussion," organized according to the study objectives.



### 3.11 Ethical Considerations

According to Farrimond (2012), ethical standards are imperative throughout the entire process of academic research, encompassing the acquisition, processing, and analysis of data, during which researchers must adhere to ethical principles, ensuring that research participants also comply with ethical standards. Therefore, prior to semi-structured interviews, awareness of ethical principles was ensured for both the researcher and the participants (Saunders et al., 2009). The researcher provided information to the participants regarding the purpose, procedure, potential risks, advantages-disadvantages, and confidentiality of the study, obtaining written consent through relevant ethical forms (Leach et al., 2012). Participants were informed that their involvement in the research was entirely voluntary and that they had the right to withdraw at any time (Aluwihare-Samaranayake, 2012). Additionally, participants were assured that withdrawing from the study would not jeopardize their position, and efforts were made to avoid coercive or deceptive behaviors and statements that could compromise ethical standards (Farrimond, 2012). The Ethical Review Application Form has been completed and submitted to the National College of Ireland. In the context of the current study, where data acquisition is conducted through semi-structured interviews, maintaining an ethical approach is paramount throughout all stages of the quantitative research. Therefore, both the researcher and the participants were conscious of their responsibilities to ensure that interviews were conducted in accordance with ethical principles (Saunders et al., 2009). In semi-structured interviews, particular attention was paid to creating a comfortable and secure environment for dialogue, with careful consideration to avoid any factors that could lead to physical or psychological discomfort (Farrimond, 2012).

Following the completion of interviews, transcripts were obtained using Microsoft Teams, and after the process of data analysis and processing, all personal identifiers were anonymized. The anonymity of the collected data was preserved by storing all files in a password-protected folder, and according to data security procedures, all data will be permanently deleted when the research study results are disclosed (David, 2015).

### 3.12 Limitations To The Research

Quantitative studies often contain subjective evaluations and interpretations, which can be influenced by researchers' biases, personal beliefs, experiences, and perspectives (Brinkmann, 2014). Additionally, in quantitative research, a small sample is typically selected from a

specific field, limiting the generalizability to broader populations. While qualitative research allows for careful reporting of data obtained from participants' interpretations, studies based on qualitative data generally do not achieve absolute certainty and accuracy (Saunders et al., 2009). Despite careful planning and execution of interview questions, the absolute truth and accuracy of responses cannot be claimed (Anderson, 2010).

In this study, the use of semi-structured interviews for data collection and participants' reluctance to engage in the process have resulted in a limited number of participants (Leach et al., 2012). Despite explaining rules regarding confidentiality and personal information protection to participants, only a limited number of them agreed to participate in the interviews (Farrimond, 2012). Conducting only 7 interviews through semi-structured interviews suggests that the results may not be entirely conclusive, which is among the limitations of the study.

Furthermore, obtaining transcripts of data from semi-structured interviews and subsequently analyzing them to derive themes is a time-consuming process during quantitative data analysis (Saunders et al., 2009). The constraints of time and resources within the scope of the dissertation also contribute to limitations. The researcher conducted in-depth interviews with each participant only once due to the cross-sectional semi-structured interview approach. Given more time, the researcher could have conducted interviews with a broader audience and had the opportunity to conduct more analysis. However, the current study remained constrained by the time limitations imposed on the researcher.

## CHAPTER 4: RESEARCH FINDINGS AND DISCUSSION

### 4.1. Introduction

This section presents the findings of seven semi-structured interviews. Analyses related to the four objectives were conducted following the specified methodology, resulting in the emergence of four distinct themes:

- The first theme examines the most significant characteristic traits of women in entrepreneurship in Turkey.
- The second theme explores the factors influencing women entrepreneurs to become entrepreneurs in Turkey.

- The second theme explores pulling the factors women entrepreneurs to become entrepreneurs in Turkey.
- The third theme analyzes the motivation pushing factors pushing women towards entrepreneurship in Turkey.
- The fifth theme delves into the current challenges faced by women entrepreneurs in Turkey.

#### 4.1.1 Objective 1

##### Effective Character/Personality Traits Influencing Women Entrepreneurs' Decision-Making in Entrepreneurship in Turkey

According to the interviews conducted, 5 out of 7 women entrepreneurs particularly agree on the significant importance of self-confidence in women entrepreneurship in Turkey. They convey that having high self-confidence ensures the proper progression of other characteristic features. "Due to my high self-confidence, I was able to evaluate my own work discipline, talents, and the risks I could take to implement my entrepreneurial idea. I believe that self-confidence is particularly crucial in entrepreneurship, and once individuals have confidence in themselves, they can more easily step into other stages" (E1). Especially in developing countries, self-confidence is among the most critical factors in women entrepreneurship (Javadian and Singh, 2012; Ghouse et al., 2017; McElwee and Al-Riyami, 2003).

What character or personality traits have been identified as influential factors in the decision-making process of women entrepreneurs in Turkey's entrepreneurial landscape?

#### *Self-Confidence*

Many women entrepreneurs express experiencing a lack of confidence when embarking on entrepreneurship, and most women cite this as a reason for either giving up on entrepreneurship or delaying their decisions. While coping with this feeling, many women find it challenging; however, those who start entrepreneurship often mention that they gain significant confidence afterward, even to the extent of further boosting their confidence through their successes. They note that they gain considerable self-confidence from the satisfaction of doing what they love, as well as from receiving social recognition and achieving economic independence. Overcoming the lack of self-confidence in the initial

stages is suggested to involve individuals believing in themselves and maintaining communication with other entrepreneurs.

### *Risk-taking Ability*

Another significant criterion is individuals' ability to take risks in entrepreneurship. Women emphasize the importance of taking risks due to the fear of losing the trust and respect of their surroundings if they fail in their ventures. Despite these negative thoughts, they assert that they have their current ventures by taking risks while believing in themselves. It is also noted that hesitating to take risks at the right times during the entrepreneurial process may lead to missing opportunities to grow their businesses.

### *Stress Management Skills*

Stress management is observed to be highly important in entrepreneurship and considered one of the most crucial criteria individuals need to learn to cope with. It has been noted that stress levels can vary depending on entrepreneurs' characteristic traits and their knowledge and experiences related to the business. Therefore, participants unanimously agreed that if individuals cannot control stress during their entrepreneurial journey, it could quickly lead to its termination. In such situations, they believe it is essential to remain calm, observe remote tasks, and, most importantly, maintain communication with individuals experienced in similar ventures to share feelings and thoughts, as they find it beneficial. It is conveyed that events that may seem very serious and critical due to stress may not actually be at that level; rather, individuals may experience them solely because they are alone and unable to control their stress levels.

## 4.1.2 Objective 2

### Factors Influencing Women Entrepreneurs' Entrepreneurial Intentions in Turkey

According to the interview results, it is indicated that economic factors were prominent in the decision-making process of entrepreneurship for four out of seven female entrepreneurs.

Based on the literature review findings on the factors influencing female entrepreneurs and the interview outputs, it has been concluded that the traditions, beliefs, and attitudes of the

environment in which female entrepreneurs reside significantly impact their entrepreneurial careers (Bianchi et al., 2016; Lee, 1996; Mustapha, 2016; Javadian and Singh, 2012).

However, it has been observed that both the economic conditions in Turkey and the substantial potential for economic gain in entrepreneurship make this factor highly influential in individuals' decision to pursue entrepreneurship.

### *Family*

How do you think family support affects the motivation of female entrepreneurs?

It is conveyed that family support plays a crucial role in the motivation of female entrepreneurs. Individuals express that the influence of their families is significant in realizing their entrepreneurial ideas and being motivated in this regard. It is observed that women who have family members knowledgeable about entrepreneurship receive more support. On the other hand, it is also conveyed that the support of spouses and other family members in fulfilling responsibilities towards their children for female entrepreneurs who are also mothers significantly influences their entrepreneurial motivation. In contrast, female entrepreneurs believe that without such support, the processes could pose serious challenges for them.

### *Economic Factors*

How do economic challenges affect women's desire to become entrepreneurs?

Female entrepreneurs emphasize that economic factors are among the most significant factors from the inception to the completion of the entrepreneurial idea. They convey that even with a good idea or business model, the unfavorable economic conditions may prevent its realization. In another scenario, it is conveyed that individuals may need to invest all their savings to start the business. Female entrepreneurs who start their businesses under such unfavorable economic conditions feel compelled to succeed because they have invested all their resources and are taking significant risks, which leads to experiencing high levels of stress. Additionally, it is conveyed that the current support for women entrepreneurship in Turkey is inadequate, and bank loan conditions are stringent and have challenging procedures. Therefore, it is conveyed that both during the establishment of their businesses and in

subsequent processes, favorable economic conditions are necessary for the sustained success and performance of individuals and their businesses.

### *Demographic and Socioeconomic Factors*

How does the social structure of the region or society in which women live affect their desire to become entrepreneurs?

Women convey that numerous factors related to both personal and social environments influence their decision to become entrepreneurs. From a demographic perspective, it is observed that various age-related reasons contribute to women's hesitance to venture into entrepreneurship. Young women may feel inexperienced and financially inadequate due to their age, while middle-aged women, despite having financial adequacy, may consider their age risky for a new beginning. On the other hand, mothers who are entrepreneurs may initially believe that their personal lives and relationships with their children will diminish after entering the workforce. However, they realize that entrepreneurship leads to increased economic freedom, flexible working hours, and the ability to spend quality time with their families and children, thereby enhancing their self-esteem and confidence. The attractiveness of entrepreneurship is emphasized due to the opportunities for flexible working hours and the ability to make decisions independently.

### *Social Network and Social Environment*

How can the support network around women facilitate their progress in entrepreneurship?

It is emphasized that the environment in entrepreneurship, including family, traditions, and the political and economic situation of the country, significantly influences individuals' entrepreneurial endeavors. Women generally face a lack of support from their environment and are subjected to discouraging remarks suggesting that such investments would lead to financial loss. Despite being exposed to demotivating approaches, it is noted that women encounter encouraging behaviors and receive both financial and moral support in such ventures, unlike men. It is stated that in Turkey, the prevalent Islamic religion and traditions associating women primarily with the role of motherhood in their homes significantly affect women's entrepreneurial plans. Particularly, it is mentioned that female entrepreneurs who are

mothers receive comments implying that they are neglecting their children and disregarding their responsibilities by pursuing entrepreneurship. Such approaches are noted to significantly diminish women's self-confidence, instill fear of taking risks, and affect their entrepreneurial motivation due to comments about their children.

#### 4.1.3 Objective 3

##### Pulling (Attracting) & Pushing (Driving) Factors for Women Entrepreneurship in Turkey

In the conducted interviews, questions were asked regarding the most significant driving factors for women entrepreneurs in Turkey to establish businesses. While most participants mentioned that both driving and attractive factors influence their decision-making process, five women entrepreneurs stated that attractive factors are more dominant. However, it was also noted that the reasons for continuing to work in a motivated manner in entrepreneurship are also attractive factors.

As a result, based on the findings from the interviews and the data obtained from the literature, the most significant attractive factor in making entrepreneurship decisions was found to be the "flexible working hours" provided by entrepreneurship. It was concluded that the opportunity for individuals to make their own plans and balance work, family, and personal life serves as a significant source of attractive motivation (Kirkwood, 2009; Ozar, 2007; Özdemir, 2010; Sandybayev, 2016; Holmen et al., 2011). Especially when analyzed according to demographic characteristics, it was concluded that women with children prefer entrepreneurship due to the effect of attractive factors, as it enables them to balance their responsibilities and provides flexible conditions (Mustapha, 2016; Javadian and Singh, 2012; Özdemir, 2010). Regarding driving factors, it was found that the "glass ceiling" factor is the most dominant driving factor, as it tends to demotivate individuals both financially and emotionally. It was concluded that women with corporate experience generally decide to pursue entrepreneurship by leaving their jobs.

#### *4.1.3.1 Pulling (Attracting) Factors*

What are the most significant factors that attract women to entrepreneurship? Why?

##### *Independence and Financial Power*

Among the foremost attractive factors driving women towards entrepreneurship, the aspiration for earning personal income and attaining economic freedom has been identified as paramount. Another influential factor lies in the complete mastery over the operation of the business, wherein women assume full responsibility for every aspect, ranging from risks inherent in the enterprise to its profits. This empowerment engenders a profound sense of motivation and ownership among women, as they perceive the endeavor as not only financially rewarding but also personally fulfilling. The prospect of earning one's own income without the fear of unemployment, and deriving satisfaction from the toil and risks undertaken, emerges as a compelling narrative.

Simultaneously, the autonomy to participate in decision-making processes within the enterprise is underscored as a significant and motivating factor. Consequently, it is concluded that women are drawn to entrepreneurship due to the opportunity it provides for independent ownership of businesses, assuming responsibility for risks, financial gains, and decision-making. The prospect of being self-reliant and wielding influence within their own enterprises, free from the constraints of being subordinate to bosses or managers, emerges as a pivotal motivating factor for women in opting for entrepreneurship.

##### *Recognition*

Through the broad spectrum of activities facilitated by entrepreneurship, women express their ability to achieve the envisioned successes. Entrepreneurship enables women to establish businesses in fields where they aspire to operate, thereby providing avenues for the realization of their aspirations. Consequently, women perceive entrepreneurship as a means to fulfill themselves and allow their creativity to flourish. The inclination of women towards entrepreneurship is identified as driven by their desire to actualize their own aspirations. As a result, they claim to attain more successful careers and garner admiration from their



surroundings. Moreover, they convey that they are further motivated by the achievements they acquire.

### *Time Flexibility*

Another appealing factor lies in the significant advantage of flexible working hours, particularly for women entrepreneurs who are mothers or responsible for caregiving within their families. Women entrepreneurs, especially those with children, assert that entrepreneurship serves as a substantial source of motivation due to the flexibility it offers in working hours. They communicate that the ability to spend more quality time with their children and integrate them into their businesses according to the nature of their enterprises serves as a significant motivational factor in their decision to pursue entrepreneurship. Consequently, they describe how they are able to maintain a comfortable balance between their personal and family lives.

#### *4.1.3.2 Push Factors*

What are the driving factors behind women's inclination towards entrepreneurship and what kind of impact do they have?

### *Unemployment*

The fear of unemployment among female entrepreneurs is identified as a driving factor towards entrepreneurship. However, it has been concluded that employed female entrepreneurs do not necessarily choose entrepreneurship due to this reason. It is inferred that other motivating factors are what drive individuals towards entrepreneurship.

### *Glass Ceiling and Dissatisfaction in the Workplace*

Female entrepreneurs in Turkey, despite their education and work experience, express dissatisfaction with the difficulty and prolonged duration required for advancement in their positions or sometimes the inability to effect change. They convey that this dissatisfaction

drives them towards establishing their own businesses and achieving economic independence. Particularly, female professionals with experience in corporate settings confirm the existence of a "glass ceiling" in Turkey, where they work in lower positions with lower salaries compared to their male counterparts. They acknowledge that the discouraging and unjust conditions prevalent in corporate careers serve as significant push factors towards entrepreneurship.

### *Insufficient Capital*

Another driving factor is the inadequacy of wages for employed women or the need for financial support for families or individual financial independence for non-working women, prompting them to opt for entrepreneurship. Some interviewed mothers who are entrepreneurs indicate that they chose entrepreneurship to generate additional income to support their children's education and social activities. Women who have worked in corporate environments also express facing economic hardships due to insufficient and prolonged working hours, leading to inadequate salaries, which prompts them to opt for entrepreneurship.

#### 4.1.4 Objective 4

##### Challenges Encountered by Women Entrepreneurs in Entrepreneurship in Turkey

According to literature, women in entrepreneurship identify "Social Role and Gender Discrimination" as the primary challenge they face. Furthermore, they emphasize that this issue persists, particularly in developing countries, where individuals continue to encounter such discrimination despite it being beyond their control to resolve. Women in developing countries, as evidenced by literature, are subjected to gender-biased and traditional approaches across various aspects of their entrepreneurial endeavors, including the scope of their work, working conditions, and the motivations they receive from their surroundings (Hisrich and Öztürk, 1999; Mustapha, 2016; Javadian and Singh, 2012; Özdemir, 2010; Kirkwood, 2009; Ozar, 2007; Özdemir, 2010; Sandybayev, 2016; Holmen et al., 2011).

Research across the board on the challenges faced by women entrepreneurs consistently concludes that "Social Role and Gender Discrimination" is the most significant and critical

issue. It is observed that the resolution of this problem requires both women to possess strong character traits and for societal norms to progress towards equality and positivity.

### *Education and Experience Deficiency*

Which areas can the lack of education and experience pose the greatest challenges for female entrepreneurs?

One of the prominent challenges faced by women entrepreneurs in Turkey is the lack of education and experience. They express deficiencies in both the processes of obtaining financial support before embarking on entrepreneurship and in business management. Additionally, if the area in which they intend to start a venture requires experience, such as in production, they report difficulties in the absence of apprenticeship training. Even after initiating entrepreneurship, they feel inexperienced and inadequate when making critical decisions to grow their businesses and take necessary actions.

In programs aimed at supporting women entrepreneurship and addressing their problems, it is communicated that the education provided is often at a very basic level and specific to particular areas. Entrepreneurs discontinue participating in these programs as they perceive the education to be inadequate beyond a certain level. Consequently, they convey that these programs do not sufficiently benefit their education and experience or offer solutions to their problems.

It has been suggested that the scope of education should be broader, covering various aspects of entrepreneurship processes in different fields. Participants tend to discontinue education as they perceive it to be inadequate beyond a certain level. It is observed that continued communication between individuals and entrepreneurs, as well as staying in touch with new entrepreneurs, is utilized to maintain networking and support new entrants into the field.

### *Social Role and Gender Discrimination*

How do societal gender roles and discrimination affect women entrepreneurs?

In Turkey, the most significant problem encountered by women entrepreneurs is conveyed to be the societal roles and gender-biased attitudes, which seriously undermine and lead to problems in women's entrepreneurship. Apart from the challenges faced by women in the corporate sector, they emphasize the existence of specific problems related to entrepreneurship. Foremost among these is the perception that entrepreneurship is seen more as a preference rather than a necessity for women. This is attributed to the societal perception in Turkey associating women's roles with domestic chores and portraying men as the primary economic supporters of the family. Additionally, women entrepreneurs report facing societal pressure if they have children, being criticized for not attending to their children and being unable to fulfill the maternal role. However, women entrepreneurs often choose this path to contribute more to their families and the future of their children.

Another problem faced by entrepreneurs with children is the lack of affordable schools, nurseries, and government support that would contribute to their children's development, which is also identified as a significant challenge. If conditions are not met, women feel compelled to prioritize childcare due to societal perceptions and maternal roles, leading them to abandon entrepreneurship. Women often find themselves having to forgo their entrepreneurial ventures or incur exorbitant expenses for their children's care needs. It is conveyed that there exists societal discrimination and gender inequality that compels women to assume the role of caring for their children at home when financial resources are limited. It is noted that all these problems are experienced more intensely by women entrepreneurs compared to women in corporate jobs, and there is a societal perception that if these adversities persist, women might give up entrepreneurship altogether.

### *Capital Acquisition*

What challenges in capital acquisition can hinder the path of women entrepreneurs?

Another challenging aspect of entrepreneurship experienced by women entrepreneurs in Turkey is the difficulty in dealing with banks and bureaucratic procedures, which are perceived as cumbersome and slow for women. Women often report that obtaining the necessary financial support, especially in the initial stages of business, from banks is very difficult and time-consuming. They convey that most of the applications result in receiving support levels that are often insufficient and significantly lower than needed, with the process

progressing very slowly. Due to the excessive documentation requirements and the lack of assets that women can prove ownership of, they often receive lower loans.

Moreover, it has been noted that special loans provided to women entrepreneurs are generally directed towards categories specific to women's businesses, such as beauty businesses and the fashion industry. They report that due to the perception of women's businesses as small enterprises, loans are generally provided at lower amounts. Additionally, it is conveyed that there are not credit options available that encompass every industry.

## CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

In this study, an investigation was conducted into the challenges faced by women entrepreneurs in Turkey, aiming to analyze the factors underlying these challenges and their connections to motivational and inhibitory factors, as well as the characteristic traits of individuals. Therefore, a comprehensive literature review was conducted, encompassing academic research on entrepreneurial decision-making, the characteristic traits and motivations of entrepreneurs, and the challenges they encounter. Additionally, studies focusing on women entrepreneurship and women entrepreneurs in developing countries were thoroughly examined. Furthermore, the thematic analysis of the semi-structured interviews conducted in the study, along with the information gathered from the literature, facilitated the analysis of four main objectives and their associated subtopics.

Based on the interviews, it was concluded that women entrepreneurs in Turkey primarily face challenges related to gender discrimination, economic constraints, and educational and experiential deficiencies. When analyzing individuals' challenges, comprehensive interpretations were made by considering their motivations and characteristic traits.

Consequently, it was inferred that the nature of the problems varies depending on women's characteristic traits and motivational factors. Furthermore, a literature review and the analysis of qualitative primary data were utilized to provide answers to the objectives and research question.

## 5.1 Objective 1: Effective Character Traits Influencing Entrepreneurial Decision-Making Among Female Entrepreneurs in Turkey

When examining the character traits influencing the decision-making process of women in entrepreneurship in Turkey, it is generally observed that they are self-confident, capable of managing stress, and have a propensity for risk-taking. Particularly, it has been concluded that self-confidence is a pivotal factor with which women concur, enabling the emergence of other traits. Women often assert that they can achieve their goals by initially facing sexist and demotivating comments and approaches, but subsequently navigating through strong self-confidence, effective stress management, and risk-taking. It has been communicated that women are able to initiate their businesses by focusing on their education, experience, and targeted plans, thereby instilling confidence in themselves. Hence, based on a literature review and interview findings, it is concluded that self-confidence stands out as the predominant factor in female entrepreneurship in Turkey.

Conclusively, according to data obtained from interviews and literature reviews, female entrepreneurs in developing countries are influenced by various criteria such as knowledge, skills, support from their social environment, and economic independence (Javadian and Singh, 2012; Littunen, 2000; McGowan et al., 2012; Maden, 2015). By considering all these factors, an entrepreneurial individual is deemed capable of overcoming challenges through a solution-oriented approach, engaging in idea exchange with other entrepreneurs, and devising realistic plans.

## 5.2 Objective 2: What Factors Influence Women Entrepreneurs to Become Entrepreneurs in Turkey and How Do They Impact?

Among the factors influencing entrepreneurs to become entrepreneurs, such as family, economic status, demographic characteristics, and the influence of social environment, it has been concluded that in the case of women entrepreneurs in Turkey, the most significant factor is the individual's economic status. The possibility of altering one's entrepreneurial economic conditions and the belief in being able to provide support to their surroundings are identified as the most crucial factors in making entrepreneurial decisions. Additionally, it has been

determined that demographic characteristics influence economic status interactively, as they affect individuals' accumulation status, thereby interacting with age and economic status.

### 5.3 Objective 3: Pulling (Attracting) & Pushing (Driving) Factors for Women Entrepreneurship in Turkey

It has been concluded that there is a combined effect of both attracting and driving factors on women's entrepreneurial decision-making in Turkey, suggesting that these factors cannot be evaluated separately. Furthermore, it has been determined that the dominance of these factors may vary from person to person and depending on the entrepreneurial field. Through a review of the literature and responses gathered from participants, it has been found that, in addition to factors pushing and pulling women into the workforce, there are specific factors influencing their choice of entrepreneurship.

It has been deduced that individuals often make entrepreneurial decisions due to adverse conditions and external influences, but the ultimate entrepreneurial decision is influenced by attractive factors. The "Glass Ceiling," referred to as the invisible sexist barrier encountered by women in the workplace, has led to women not being able to attain sufficient earnings from their work, failing to secure deserving positions, and consequently becoming demotivated to pursue their current occupations. As a result, women are inclined towards establishing their own businesses and assuming responsibility for their work, as they are not obliged to report to anyone, thus triggering the involvement of attractive factors. It has been concluded that attractive factors impact individuals both due to driving factors and the convergence of individuals' internal desires, goals, and aspirations. Among the attractive factors, having flexible working conditions is considered most significant for women, as it provides an opportunity to achieve work-life balance, particularly enabling mothers to allocate more time to their children, thus leading them to opt for entrepreneurship.

Consequently, there is consensus that this enables women to maintain their personal lives while also dedicating time to their children, thereby offering significant advantages. Additionally, attaining economic independence and the notion of owning their own businesses have spurred women to embark on entrepreneurship as a means of self-realization.

#### 5.4 Objective 4: Challenges Encountered by Women Entrepreneurs in Entrepreneurship in Turkey

The aim of this objective, along with the interview questions, was to identify the obstacles faced by women entrepreneurs in Turkey and to determine the most prevalent issue among them. According to the interview results, it has been concluded that women primarily face *Social Role and Gender Discrimination*, along with experiencing difficulties in accessing capital due to lack of experience and education, leading to challenges at the outset of entrepreneurship and throughout their entrepreneurial careers. Although similar results are found in research analyzing the motivation, challenges, and problems of women entrepreneurs in the literature, when evaluated through another research filter focusing on the problems of female entrepreneurs in developing countries, it has been concluded that the results in Turkey are similar and mutually supportive in nature.

Women's experience of gender discrimination is primarily attributed to societal traditions, religious beliefs, and the education levels of individuals, particularly in developing countries, where women may not only lack awareness of the importance of entrepreneurship but also of their significance in the workforce. There exists a societal judgment that particularly affects women, especially those who are mothers, with an expectation that they are responsible for household and childcare duties, thus needing to make decisions with an awareness of this responsibility. However, it has been noted that among the most significant reasons for women's preference for entrepreneurship is the possibility of dedicating more time and flexibility to their family and personal lives. Regarding entrepreneurship specifically, it has been observed that women's ventures into businesses deemed "non-essential" by their surroundings are often not adequately supported or valued. Conversely, in cases where men exhibit similar behaviors, patriarchal societal norms tend to motivate and support them. Additionally, due to facing such gender-biased approaches, women are found to work under considerable pressure, driven by both their aspirations for success in their businesses and their desire to maintain a balance between work and family life.

From another perspective, it has been concluded that women seeking capital for their entrepreneurial endeavors often receive approvals for loans in significantly lower amounts. This phenomenon is attributed to the prevalent ownership of assets by men, particularly in



developing and patriarchal societies, leaving women without financial evidence to present as collateral in their loan applications.

Lastly, it has been concluded that due to women's lack of education and experience, their options for business ventures are significantly limited, often leading them to focus on fields associated with beauty, fashion, and household chores. This limitation arises from the absence of internship or apprenticeship programs tailored to their needs.

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# Appendices

## Appendix 1: Cosent Sheet



### **INFORMED CONSENT SHEET**

I hereby agree to give my consent for my responses to interview questions to be used and quoted anonymously in this student project at the National College of Ireland.

#### **Interviewer**

Name \_\_\_\_\_

Year \_\_\_\_\_

Module \_\_\_\_\_

Programme \_\_\_\_\_

#### **Interviewee**

Print Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

## Appendix 2: Interview Questions

- 1 What challenges in capital acquisition can hinder the path of women entrepreneurs?
- 2 How do societal gender roles and discrimination affect women entrepreneurs?
- 3 Which areas can the lack of education and experience pose the greatest challenges for female entrepreneurs?
- 4 What are the driving factors behind women's inclination towards entrepreneurship and what kind of impact do they have?
- 5 What are the most significant factors that attract women to entrepreneurship? Why?
- 6 How can the support network around women facilitate their progress in entrepreneurship?
- 7 How does the social structure of the region or society in which women live affect their desire to become entrepreneurs?
- 8 How do economic challenges affect women's desire to become entrepreneurs?
- 9 How do you think family support affects the motivation of female entrepreneurs?
  
- 10 What character or personality traits have been identified as influential factors in the decision-making process of women entrepreneurs in Turkey's entrepreneurial landscape?