

Abstract

This study aims to explore the experiences of women entrepreneurs operating in Türkiye's male-dominated technology sector, one that is shaped by both a developing economy and a patriarchal social order, and to examine how gender stereotypes and financial factors influence their entrepreneurial activities. A qualitative research approach was adopted, and semi-structured online interviews were conducted with ten women entrepreneurs aged 25–50 who had established ventures in sectors such as software development, artificial intelligence, e-commerce, IT consulting, mobile applications, Internet of Things (IoT) hardware development, and technology product manufacturing. The women entrepreneurs all hold undergraduate or postgraduate degrees and are from different provinces of Türkiye. They vary in marital status and life perspectives. Interview data was analyzed using Braun and Clarke's thematic analysis framework, which helped to identify recurring patterns of meaning in the participants' narratives.

The analysis revealed four main themes: difficulties in accessing financing and investor support; social and cultural pressures related to gender roles; individual and psychological barriers, including self-confidence and visibility; and limited networking opportunities in male-dominated environments. The findings demonstrate that women entrepreneurs face not only economic constraints but also social and cultural barriers that shape their entrepreneurial journeys in Turkish society. By focusing on the subjective experiences and interpretations of women entrepreneurs in Türkiye, this study addresses a significant gap in the existing literature on women's entrepreneurship and offers practical recommendations for policies and support mechanisms aimed at promoting gender equality in technology entrepreneurship.

Keywords: Türkiye, technology startups, gender biases, women's entrepreneurship, entrepreneurial challenges.

Declaration

Submission of Thesis and Dissertation

National College of Ireland
Research Students Declaration Form

Name: Yagmur Unbaba

Student Number: 22195904

Degree for which thesis is submitted: Master of Science in Entrepreneurship

Title of Thesis: Challenges and Experiences of Female Entrepreneurs in Male-Dominated Tech Startups in Türkiye

Thesis supervisor: Lynda McElherron

Date: 15/08/2025

Material submitted for award

- A. I declare that this work submitted has been composed by myself. ✓
- B. I declare that all verbatim extracts contained in the thesis have been distinguished by quotation marks and the sources of information specifically acknowledged. ✓
- C. I agree to my thesis being deposited in the NCI Library online open access repository NORMA. ✓
- D. **Either** *I declare that no material contained in the thesis has been used in any other submission for an academic award.
Or *I declare that the following material contained in the thesis formed part of a submission for the award of ✓

Master of Science in Entrepreneurship

Signature of student:

Yagmur Unbaba



National College of Ireland

Thesis

Challenges and Experiences of Female Entrepreneurs in Male-Dominated Tech
Startups in Turkiye

Yagmur Unbaba

Master of Science in Entrepreneurship

Acknowledgements

I would like to express my deepest gratitude to my advisor, Lynda McElherron, who has guided me through every stage of this thesis with her invaluable knowledge, patience, and unwavering support.

To my dear mother, Semra Ünbaba, and my father, Mehmet Ünbaba – thank you for sustaining me, as always, with your unconditional love, support, and understanding throughout this journey.

To my beloved twin sister, whom I consider my “other family,” and her wonderful children – thank you for being a constant source of inspiration and for keeping my motivation alive, even on the toughest days.

My heartfelt thanks also go to all the female entrepreneurs who participated in this research, whose courage and achievements are a powerful reminder that women truly do lift each other up.

To my lifelong friends, Yağmur Akbal and Elif Bingöl, who have stood by me since high school and have continued to strengthen me with their friendship through every stage of this journey – thank you for always being there.

And finally, to Conor Snowdon – my “*partner in crime*” – thank you for being by my side through both my triumphs and my setbacks, and for giving me strength with your love, patience, and unwavering support.

Table of Contents

Abstract	1
Declaration	2
Acknowledgements	4
1. INTRODUCTION	8
1.2 Women and the Turkish Economy	8
1.3. Global and National Entrepreneurship Environment	8
1.4. Literature Review and Research Gap	9
1.5. Significance and Aim of the Study	10
1.6. Methodology Overview	11
1.7. Preliminary Findings	12
2. LITERATURE REVIEW	12
2.1. Entrepreneurship Overview	12
2.2. Cultural and Gender Role Factors	13
2.3. Global Entrepreneurship Monitor (GEM) Findings	13
2.4. Women’s Entrepreneurship in Turkey	14
2.5. Ataşehir Municipality Initiatives	14
2.6. The “Strong Tomorrows with Our Women Entrepreneurs” Project	14
2.7. KOSGEB Support Programs	15
2.8. TOBB Women Entrepreneurs Board	15
2.9. Statistical Data on Women’s Entrepreneurship in Turkey	16
2.10. Importance of Women’s Entrepreneurship	17
2.11. Barriers to Accessing Finance and Capital	17
2.12. Research Findings on Women Entrepreneurs in Turkey	18
2.13. Rural Entrepreneurship and Social Impact	18
2.14. Entrepreneurship Ecosystem and Sectoral Trends in Turkey	19
2.15. Barriers to Marketing and Tax Policies	19
2.16. Technology Entrepreneurship and Digitalization	20
2.17. Characteristics and Demographics of Women Entrepreneurs in Turkey	21
2.18. Socioeconomic and Cultural Challenges	21
2.19. Policy Framework and Strategic Documents	22
2.20. Conclusion	23
3. RESEARCH QUESTIONS	23
4. METHODOLOGY	25
4.1. Research Philosophy	25

4.2. Research Approach:	25
4.3. Sample and Limitations of the Research.....	26
4.4. Methodological Choice.....	26
4.5. Research Strategy	27
4.6. Sampling Technique	27
4.7. Time Horizon	27
4.8. Interview Technique	28
4.9. Data Collection	28
4.10. Data Analysis Plan.....	30
5. ANALYSIS AND FINDINGS	30
5.1. Overview of Thematic Analysis.....	30
5.2. Key Factors Affecting Entrepreneurship	31
5.3. Key Themes and Sub-Themes Identified in the Study	31
5.4. Key Findings 1: Financial Challenges	32
5.5. Access to Finance: Invisible Barriers, Unequal Structures	32
5.6. Investor Relations: Unequal Power Dynamics in Communication and Gendered Perceptions	34
5.7. Gender Bias: Structural and Cultural Barriers	34
5.8. Social and Cultural Pressures	35
5.9. Family Roles: Female Entrepreneur = Wife + Mother + Caregiver	36
5.10. Time Management: Entrepreneurship and "Invisible Work"	36
5.11. Societal Expectations: The Impossible Formula of a "Successful Woman"	37
5.12. Individual and Psychological Barriers	37
5.13. Self-Confidence: The Constant Need to Prove Oneself.....	38
5.14. Visibility: Remaining Silent in Male-Dominated Fields.....	38
5.15. Feelings of Loneliness and Isolation: Lack of Stakeholders	39
6. DISCUSSION OF FINDINGS.....	39
6.1. Introduction to the Findings.....	39
6.2. The Gender Dimension of Financial Challenges.....	42
6.3. The Multidimensional Nature of Social and Cultural Pressures	43
6.4. Psychological Barriers and Internalized Inequalities	45
7. RESEARCH LIMITATIONS:.....	46
7.1. Recommendations For Future Research and Ethical Considerations.....	47
8. CONCLUSION	49
8.1. Women’s Entrepreneurial Motivations in the Technology Sector.....	51
8.2. Gender Inequality in Access to Finance	51

8.3. Socio-Cultural Pressures and Invisible Labor	52
8.4. Psychological Barriers, Visibility Issues, and Isolation	52
Bibliography	55
Appendix 1: Semi-Structured Interview Questions	64
Appendix 2 Consent Form.....	65
Appendix 3: Further Information.....	68

1. INTRODUCTION

Entrepreneurship is a concept that is closely linked to economic development, prosperity, and employment. The world of entrepreneurship has evolved over time and remains a key driver of national development and today includes not only men but also a growing number of women. As women step beyond their traditional roles in society and business, the concept of women's entrepreneurship has emerged as an intriguing area of focus.

1.2 Women and the Turkish Economy

Turkey possesses substantial resources, including a young population and a dynamic workforce. With the correct guidance, incentives, and evaluation, these assets have the potential to become a major source of strength for the country (College of Liberal Arts & Sciences at Illinois, 2006). According to the results of TURKSAT (the Turkish Statistical Institute) and the Corporate Address-Based Population Registration System (ADNKS), as of December 31, 2023, the female population of Turkey was 42 million 638 thousand 306 people, and the male population was 42 million 734 thousand 71 people. In other words, 49.9% of the total population was women and 50.1% was men. Therefore, as women constitute almost half of society in Türkiye, it is important that this part of the workforce not be ignored. The fact is that Turkish society has a patriarchal structure, and men are more dominant across employment sectors, and this can create several difficulties for women's professional lives.

In Turkey, many civil society organizations, universities, the Ministry of Family and Social Policies, KOSGEB (Small and Medium Enterprises Development Organization of Turkey), TOBB (Union of Chambers and Commodity Exchanges of Turkey), KAGIDER (Women Entrepreneurs Association of Turkey), İŞKUR (Turkish Employment Agency), various professional associations, and the chambers of industry and foundation are working together on women's entrepreneurship. With the right training, women entrepreneurs are guided and supported on how to design, implement and manage the businesses they want to establish. At the same time, women are also provided with sufficient information on the use of new technological tools and equipment. However, these studies are still insufficient.

1.3. Global and National Entrepreneurship Environment

As a result of all the global changes and economic fluctuations taking place in the world, an increase in factors such as inequality, injustice, and differences in economic development levels

in income distribution between countries is observed. The phenomenon of entrepreneurship has become particularly important for the entire world due to reasons such as the failure of countries to achieve their targeted growth potential and the failure to create an effective competitive environment. Women's contribution to the workforce, and therefore to the economy, has been seen as a benefit for countries and is considered important for accelerating development and achieving a balanced growth structure. It is regarded as one of the key factors in development and growth.

According to the 2024 GEM Report, the entrepreneurial environment has many dimensions. These include social and cultural norms, such as support for individual success, attitudes towards risk-taking, and the relative access to resources for women and minorities (GEM 2024). Although the presence of women in economic life dates to ancient times, it has increased rapidly since the 1980s. While women's roles have historically been limited to home life, during the 1980s women began to quickly find a place for themselves in Turkey's business world. All these developments have been important, but not sufficient. Many women entrepreneurs still lack equal access to resources essential for entrepreneurial success, with their access rated as less than sufficient as previously mentioned. In most economies, men are far more likely than women to start a business and are more likely to own an established one (GEM 2024).

1.4. Literature Review and Research Gap

In developing countries in particular, an increase in women's participation in the workforce is of significant importance for achieving both economic growth and social development (De Vita et al., 2014; Minniti and Arenius, 2003). Coughlin and Thomas (2002) also point out that the growing number of women entrepreneurs has a positive effect on a country's level of development. However, despite this positive impact it should be noted that women entrepreneurs, especially in developing economies, face challenges such as a lack of opportunities and limited access to resources (Panda and Dash, 2016; Verheul et al., 2006). A clearer understanding of women's entrepreneurship requires examining it across a variety of different contexts, cultures, and countries (OECD, 1993). Research focusing specifically on women entrepreneurs has been conducted predominantly in developed countries, especially in the United States and Canada, while studies on women entrepreneurs in developing countries remain relatively scarce (Allen and Truman, 1993).

A study conducted at the Kauffman Centre for Entrepreneurial Leadership covering 21 countries revealed that, for nations seeking to be competitive in the global market, women entrepreneurs play a key role in driving long-term economic growth (Mboko and Smith-Hunter, 2009, p.157). The behaviours, motivations, barriers, and opportunities of entrepreneurs—particularly women entrepreneurs—vary according to a country's level of development. According to Solesvik et al. (2019, p.696), in the context of developing economies, women entrepreneurs are most often motivated to start a business by economic factors, whereas in developed economies, women are primarily motivated by social factors. Furthermore, women entrepreneurs in developed economies tend to prioritise satisfying stakeholders, while those in developing economies focus primarily on satisfying shareholders. Turkey is prime example of such a developing country, where women are seeking to establish their own businesses as a means of overcoming occupational discrimination and participate in economic development. The country's size, predominantly strong family orientation, and women's general education level reflect different social structures compared to many developed countries.

1.5. Significance and Aim of the Study

Encouraging women's entrepreneurship contributes to the socio-economic development of countries, while public policy initiatives designed to increase women's access to information, skills development, and funding are also underway. In line with international developments, institutions and programs aimed at empowering women have been implemented in Turkey since the 1980s. This process has actively fostered the realization of women's entrepreneurial potential. Studies on women's entrepreneurship have also gained significant ground in both national and international literature, fuelled by the rise of successful women entrepreneurs. However, recent literature reviews indicate a limitation in research on women's entrepreneurship (Welsh et al., 2014). These reviews show that studies focusing on women entrepreneurs account for less than 10% of all research in the field (Brush and Cooper, 2012).

Women's entrepreneurship is closely connected to the society in which women live. In other words, it reflects the economic and cultural characteristics and influences of its surrounding context. Therefore, it would be misleading to speak of a single, uniform approach to women's entrepreneurship (Salzmann, 2004). Social, cultural, and economic frameworks give rise to different forms of women's entrepreneurship, even within the same geographic area. The marked differences in social structures, work, family, and organized social life in developing countries shows the need for research conducted in diverse settings. Sociological

theories further suggest that social structures such as the workplace, family, and organized social life all help to shape women's access to entrepreneurial opportunities and can affect their success. They also contend that the perceived acceptability of women's participation in entrepreneurship varies across different countries and depends on the societal expectations and cultural norms regarding women in those places.

This research stands out from the existing studies because, when viewed holistically within the national literature, studies on women's entrepreneurship often focus on motivation, obstacles, opportunities, and funding. The primary objective of this research is to identify the role women entrepreneurs play in Turkey in achieving transformation in the social arena, along with the other challenges they face during this process. It seeks to understand and explain how women engaged in the entrepreneurial process in the male-dominated technology sector benefit from this experience. The fundamental question this research aims to answer is:

‘What challenges do women entrepreneurs face due to social disadvantages compared to men, and what are the individual experiences of women who are part of this social transformation?’

1.6. Methodology Overview

Official statistics from the Twelfth Development Plan of Türkiye (2024–2028) indicate that the proportion of female entrepreneurs—covering both employees and the self-employed—has risen from 13.1% in 2002, to 18.2% in 2024 (Republic of Türkiye, Presidency of Strategy and Budget, 2023). Despite this upward trend, there remains a notable lack of comprehensive quantitative research focusing specifically on female-led technology startups in the country. To address this gap, this study offers qualitative insights that may serve as a foundation for future large-scale investigations. While previous studies on women's entrepreneurship in Turkey have primarily addressed the general motivational factors and access to finance, there is a significant lack of research focusing on the life experiences of women entrepreneurs in technology-based ventures. This study addresses this gap through a qualitative research approach.

Ten female entrepreneurs aged between 25 and 50, each of whom had established a technology-based venture in Turkey, participated in the study. They operate in a range of sectors, including but not limited to; software development, artificial intelligence, e-commerce, IT consulting, mobile applications, Internet of Things (IoT) hardware development, and the manufacturing of technology products. Their entrepreneurial experience ranges from four to eighteen years, and all hold at least a bachelor's degree. Financing sources for the respective

women include personal capital, bank loans, angel investors, crowdfunding, and investment rounds. Common support mechanisms consist of accelerator programs, entrepreneurship associations, incubators, and mentoring networks. The participants were drawn from major metropolitan cities such as Istanbul and Ankara, as well as from other regions including Adana, Gaziantep, and Eskişehir, offering a broad perspective on Turkey's technology entrepreneurship ecosystem.

1.7. Preliminary Findings

A preliminary analysis of studies conducted in this context identified four key challenges: difficulties in accessing financing and investor support; social and cultural pressures linked to gender roles; individual and psychological barriers, including issues of self-confidence and visibility; and limited networking opportunities in male-dominated environments. These findings are examined in detail in the following sections.

2. LITERATURE REVIEW

2.1. Entrepreneurship Overview

Women entrepreneurs represent the fastest-growing category of entrepreneurship worldwide. According to the latest academic research, women make significant contributions to entrepreneurial activity and economic development by creating new businesses and increasing the gross domestic product (GDP). The inclusion of women in this ecosystem has shown numerous positive effects, such as by reducing poverty and social exclusion. However, the percentage of women who choose to pursue an entrepreneurial career is lower than that of men, and this rate varies depending on the level of development of the country (Cardella, Hernández-Sánchez ve Sánchez-García, 2020). The concept of women entrepreneurship generally refers to a small-scale industrial unit or a service or business related to an industry, managed by one or more women entrepreneurs, where they individually or collectively hold at least 51% of the capital as shareholders of a private limited company or members of a cooperative (Nandamuri & Gowthami, 2011).

Entrepreneurship itself is a creative process in which specific goals are achieved using various resources in a planned and coordinated manner to perform activities in an efficient way. The term 'entrepreneur' is of relatively recent origin and is an ever-evolving term, being closely

associated with the economic and industrial development of an economy. Richard Cantillon, an Irishman living in France, was one of the first people to introduce the term ‘entrepreneur’ into the common awareness through his unique risk-bearing function in economics in the early 18th century. He defined entrepreneur as an agent who buys factors of production at certain prices to combine them into a product with a view to selling it at uncertain prices in future. (Smith, 2022).

2.2. Cultural and Gender Role Factors

Each country and region of the world offers a variety of explanations for its own culture and for the differences in women entrepreneurship across societies, and the success or failure of businesses established by women. Many of the barriers and limitations faced by female entrepreneurs are gender-specific and stem from cultural values, norms, and traditions. Gender equality, gender role expectations, and the entrepreneurial ecosystem are all important cultural factors relating to women entrepreneurship that have not yet been sufficiently researched. Social traditions and expectations are deeply ingrained in almost every culture, and attitudes toward women entrepreneurs partly reflect people’s subjective perceptions and are prone to bias. Traditionally defined gender roles in societies place the responsibility of home and family largely on women, while men are expected to provide for the family’s economic well-being. These gender role expectations have traditionally limited women’s access to income-generating opportunities and, as a result, restricted female entrepreneurship (Bullough et al., 2022).

2.3. Global Entrepreneurship Monitor (GEM) Findings

According to the GEM 2023 report, in terms of entrepreneurial perceptions, women entrepreneurs are 11% less likely than men to report that starting a business is easy (45.9% vs. 51.3%). The report also indicates that women entrepreneurs are less likely to perceive new business opportunities. Additionally, women are less likely than men to believe they have the necessary skills to start a business. The report further notes that women are also less likely to be undeterred by the fear of failure when compared to men. According to research done by GEM across 56 countries, in many economies men are more likely than women to start new businesses. There are a number of reasons for this, for example; culture, opportunities, social norms, and motivation. However, a key reason may be that women do not have equal access to business resources. In 2024, experts said that in 26 out of the 56 countries analysed, women’s access to the required resources was still not enough. This number is almost the same as what

was reported in 2023, which shows just how slow the rate of improvement is. If this problem is not solved, both women and the larger economy will continue to miss vital opportunities such as chances for jobs, growth, and new ideas.

2.4. Women's Entrepreneurship in Turkey

The number of women-led companies joining the entrepreneurial ecosystem in Turkey and around the world is increasing day by day. In the past five years, many new ventures have emerged from a variety of different business sectors including technology, finance, and fashion. In Turkey, there are many institutions and organizations that help to facilitate and encourage access to finance for women entrepreneurs who are establishing a business for the first time or who have already established one. Both public and private institutions have long been developing incentivisation packages to support women entrepreneurs in business life. These incentive packages offer a significant opportunity for women who meet the specified criteria and loan support conditions to realize their projects.

2.5. Ataşehir Municipality Initiatives

Special opportunities, such as those offered by the Ataşehir Municipality (Ataşehir is one of the largest districts in Istanbul) supports women entrepreneurs by equipping them with essential skills through training and mentoring, helping their ventures to develop and grow. Ataşehir Municipality has allocated free shared office space with a capacity of up to 50 people for women entrepreneurs who have recently established or are planning to establish their businesses. Graduates of the Ataşehir Women's Entrepreneurship Centre and entrepreneurs whose businesses are between one and three years old can benefit from the shared office space. Additionally, Ataşehir Municipality also provides a shared workshop area for women entrepreneurs. Entrepreneurs producing commercially viable handmade products can benefit from the workshop, which includes a ceramic kiln, free of charge for one year. The municipality also provides mentoring and project consultancy support.

2.6. The "Strong Tomorrows with Our Women Entrepreneurs" Project

Through the "Strong Tomorrows with Our Women Entrepreneurs" project, many important institutions such as the Ministry of Family and Social Services, the Ministry of Industry and Technology, the Ministry of Agriculture and Forestry, the Social Security Institution (SGK),

banks, development agencies, the Credit Guarantee Fund (KGF), the Small and Medium Enterprises Development and Support Administration (KOSGEB), the Agriculture and Rural Development Support Institution (TKDK), and the TOBB (The Union of Chambers and Commodity Exchanges of Turkey) aids the Women Entrepreneurs Board in continuing their support. (Republic of Türkiye Small and Medium Enterprises Development Organization [KOSGEB], 2025).

2.7. KOSGEB Support Programs

KOSGEB, the Small and Medium Enterprises Development and Support Administration, is an institution established by the state to increase the economic growth and competitiveness of small and medium-sized enterprises in Turkey. From KOSGEB's point of view it strengthens its presence in the market and contributes to their sustainable growth by offering various support programs for the development of these enterprises. KOSGEB provides its services to small and medium-sized enterprises through training, consultancy and financial support. These supports aim to enable enterprises to be more competitive and innovative in the market and to contribute to the overall Turkish economy. The Women Entrepreneur Support Program, planned and implemented by KOSGEB, aims to help women enter business life, turn their hobbies into jobs, and positively increase women's employment rates. The program is a major initiative supported by many banks and has already attracted a great deal of interest.

2.8. TOBB Women Entrepreneurs Board

With the increasing importance of women's entrepreneurship in Turkey, a new project was launched by the TOBB Women Entrepreneurs Board. The board offers career development opportunities to women to support the development of female entrepreneurship in Turkey, as well as offering seminars, panels, and similar educational events to provide women entrepreneurs with the basic information they need and to offer guidance to them. It increases the awareness of women's entrepreneurship in the country, enables women to do internships with experienced entrepreneurs, and provides support for new entrepreneurs at certain intervals through a coaching system developed to match them with experienced businesspeople (Republic of Türkiye Union of Chambers and Commodity Exchanges [TOBB], 2025).

2.9. Statistical Data on Women's Entrepreneurship in Turkey

According to the National Education Statistics in Turkey, the proportion of the population aged 25 and over who graduated from higher education institutions such as colleges and universities with master's and doctoral degrees was 9.1% in 2008, and 23.5% in 2022. When this rate is examined by gender, the proportion of women aged 25 and over who graduated from higher education was 7.1% in 2008 and 21.6% in 2022, while the rate for men was 11.2% in 2008 and 25.5% in 2022. According to the results of the Household Labour Force Survey, the labour force participation rate of the population aged 15 and over was 53.1% in 2022. This rate was 35.1% for women and 71.4% for men. At the same time, it was observed that the employment rate of women was less than half that of men.

Similarly, the results of the Household Labour Force Survey show that the employment rate of the population aged 15 and over was 47.5% in 2022. This rate was split at 30.4% for women and 65.0% for men. When the labour force participation rate is examined by educational level, it is observed that women participate more in the labour force as their education level increases. The labour force participation rate of illiterate women was 13.9%, the rate of women with less than high school education was 27.1%, the rate of high school graduate women was 36.1%, the rate of vocational or technical high school graduate women was 43.0%, and the rate of higher education graduate women was 68.8%.

The gender pay gap occurred in favour of men at all education levels. The gender pay gap is defined as the percentage difference between the earnings or wages of men and women relative to men's earnings or wages. According to Earnings Structure Statistics, the indicator calculated with annual average gross wage-salary, the highest gap was 17.1% among higher education graduates, and the lowest gap was 12.4% among primary school graduates and those with no formal education. For the indicator calculated with annual average gross earnings, the highest gap was 19.6% among high school graduates, and the lowest gap was 14.5% among primary school and below graduates. The proportion of women in senior and middle management positions was 19.6%, while the proportion of women using the internet for work was 83.3%. According to the results of the Household Information Technologies Usage Survey, the internet usage rate of individuals aged 16-74 was 87.1% in 2023. This rate was 83.3% for women and 90.9% for men.

2.10. Importance of Women's Entrepreneurship

Today, entrepreneurship has become a vital way for gaining economic independence for women in Turkey. Female entrepreneurship is the process of females starting new businesses that promotes both personal and financial development (Morazzoni and Sy, 2022). A multi-source review reveals that there are soon to be over 100,000 active women entrepreneurs operating in the Turkish market. Seeing women in high management positions or as successful entrepreneurs, younger girls are more motivated to get more education and opt for qualified work (Dulger, 2018).

The main goal of every policy, program, and activity that promotes women's entrepreneurship should be to empower women and to achieve gender equality, with any other objectives should come after this. The most important reason to support entrepreneurship is to help women strengthen their own position in life by starting businesses. When a woman earns income by running her own business, she becomes economically empowered. Women's political empowerment will come as a result of their economic empowerment (Garanti Bank, 2015, p. 7).

2.11. Barriers to Accessing Finance and Capital

Access to finance and capital is cited as the primary need of Turkish women entrepreneurs, who encounter significant hardships in accessing bank financing and investments due to a variety of reasons, some of which are gender related. These include limited financial and business knowledge, lack of collateral, and lack of gender-responsive and inclusive financial products and services that consider women entrepreneurs' particular needs.

There is a growing number of public and private sector programs and mechanisms to support technology entrepreneurship in Türkiye; still, most of the financial challenges for traditional women entrepreneurs remain the same for female high-tech entrepreneurs. In addition, there are challenges and opportunities unique to technology startups, which are influenced by care-work responsibilities based on pre-existing imbalanced gender division of labour, such as domestic responsibilities, motherhood, ability to access business advisory, investment, and networks (Karataş, 2024).

2.12. Research Findings on Women Entrepreneurs in Turkey

According to the Women Entrepreneurs Research report, conducted with the participation of 304 women entrepreneurs across 15 provinces in Turkey and in collaboration with Garanti Bank and METU (Middle East Technical University), the most important issues women face in the process of establishing a business are:

- The everyday running of the business
- Finding sufficient capital
- Bureaucratic procedures
- Being a woman in a male dominated field
- Maintaining a balance between family and business life

Roughly 65% of married women receive support from their spouses. with parents coming in next place. A large portion of women entrepreneurs receive the most support from banks in the form of credit support. Aside from banks, the most frequently mentioned institution is KOSGEB. The lack of awareness of institutions that provide support and the lack of information on this issue are the main reasons why entrepreneurs, especially women, do not benefit sufficiently from these programs (Garanti Bank, 2015).

Women's entrepreneurship needs to be studied for two reasons. The first reason is that women's entrepreneurship has been recognized as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions and approaches to management, organization, and business problems as well as fostering other entrepreneurial opportunities. However, until now they represent a minority of all entrepreneurs. Thus, there exists a market failure discriminating against women's possibility to become entrepreneurs and their possibility to become successful entrepreneurs. This market failure must be addressed by policy makers so that this group's economic potential can be fully utilized (Jakhar and Krishna, 2020).

2.13. Rural Entrepreneurship and Social Impact

Nowadays, women are becoming socially and economically empowered through their own businesses. Women entrepreneurs have played a significant role in India to the wake of globalization and economic liberalization. Women entrepreneurship is particularly important /

for the development of rural areas. Rural Entrepreneurship can create new economic opportunities for women and contribute to overall growth and the alleviate from poverty. It also provides a fantastic opportunity for the development of rural or semi-rural people who migrate to urban areas (Gautam and Mishra, 2016). According to Kamala Singh, “A women entrepreneur is a confident, innovative, and creative woman capable of achieving economic independence individually or in collaboration with others, and generates employment opportunities for others through initiating, establishing, and running an enterprise while keeping pace with her personal, familial, and social life.”

2.14. Entrepreneurship Ecosystem and Sectoral Trends in Turkey

GEM (Global Entrepreneurship Monitor) has highlighted that Turkey has a growing number of startups operating across several industries ranging from health, food and beverages, social media, smart mobility, e-commerce, and fin-tech (GEM, 2017). As reported by a Garanti Bank report (2015), women establishing small businesses is vital for economic development. These businesses, which are functional in overcoming crises, are also vital in the growth of the economy. They help to boost the economy after crises and to create employment. As mentioned previously, the main purpose of every policy, program and activity that encourages women's entrepreneurship should be to achieve the goal of women's empowerment and gender equality. Other goals should be of secondary concern. The empowerment of women gained through establishing their own businesses is the most important reason for supporting such programs as women who earn money through their own businesses subsequently become economically empowered. This empowerment also means empowerment in the family and in the public sphere. The political empowerment of women will be due to their economic empowerment (Garanti Bank, 2015).

2.15. Barriers to Marketing and Tax Policies

Access to marketing facilities is a key barrier to the development of women entrepreneurship. Government tax policy, varying tax rates, and holiday tax facilities also affects the development of women entrepreneurship. Tax policy and taxation can have profound influence on women's entrepreneurship development. Lack of knowledge among women entrepreneurs is another barrier. Many women have no education above class eight or SSC level. Knowledge about business enterprises, business management, environment, entrepreneurship, economics, and

policy are all important in today's business world. Lack of knowledge in these disciplines can act as a major obstacle to future development. Activities of women are not easily included in trade, industry, or business involvement. Access to marketing information is also a problem for women entrepreneurs as many do not know how to gain access to both domestic and export markets. Furthermore, they do not have the knowledge of using market promotion activities (Ahammad and Huq, 2024).

The Garanti Bank Report (2015) also highlighted other core issues in the business establishment stage, such as the running of the business, finding enough capital, navigating bureaucratic procedures, being a woman, and maintaining a balance between family and business life. All are problems women entrepreneurs emphasize as key hurdles to overcome. Women who want to establish a business need financing and many must first apply for a loan. However, since real estate is mostly registered under the names of men, women often struggle to find the collateral required by financial institutions, and women often lack the experience and knowledge to navigate their relations with financial institutions, which can stop many from continuing their entrepreneurial journey. Financial institutions should continue improving their collateral and credit conditions, keep credit interest rates low, ease collateral conditions, and not limit the areas where credit can be given and continue to find alternative solutions (Öztürk and Arslan, 2016).

2.16. Technology Entrepreneurship and Digitalization

Technology entrepreneurship may require a different set of skills and resources for entrepreneurs as opposed to starting and growing a business in more conventional sectors. Studies indicate that women encounter numerous challenges and barriers related to gender-based stereotypes and in gendered institutions in the entrepreneurship ecosystem that hinder their abilities to grow businesses (Ozasir, Kacar, Essers and Benschop, 2023). While in the last few years academic research has started to analyse the role that digital technologies play in entrepreneurial ecosystems (Brush et al., 2019; Sussan and Acs, 2017), the gender perspective has remained unexplored. In a world that is becoming more technologically and digitally driven, are women losing pace by being more distant from digitalization? Or does digitalization work as an opportunity equalizer? The special issue of Small Business Economics in "Female entrepreneurship in the digital era" is a response to this almost overlooked aspect in the rapidly growing female entrepreneurial literature. The special issue intends to significantly enlarge and widen our understanding of how women entrepreneurs leverage new digital technologies in the

creation and conduct of new ventures to overcome the hurdles they face (Ughetto, Rossi, Audretsch and Lehmann, 2019).

2.17. Characteristics and Demographics of Women Entrepreneurs in Turkey

As stated by the GEM 2018 & 2019 report, Turkey ranks 15th out of 48 countries studied in terms of start-up entrepreneurship activity, indicating a high potential for entrepreneurship in the country. In Turkey, women entrepreneurs tend to be more cautious and less confident when compared to male entrepreneurs (Yetim, 2002, p. 82). However, a study conducted by Hisrich and Öztürk on entrepreneurs in Turkey states that women entrepreneurs often display the following personal characteristics: energetic, independent, social, and competitive, self-confident, perfectionist, and goal oriented (Hisrich ve Öztürk, 1999).

Furthermore, studies conducted in Turkey since the 1990s show that most female entrepreneurs are concentrated in the 30-39 age group and come from urban settings. Most female entrepreneurs in Turkey are married with two children, their fathers are tradesmen, and their mothers are housewives (Yetim, 2002). In Turkey, women entrepreneurs are more cautious and less self-confident in taking risks than their male counterparts (Yetim, 2002). Additionally, 58 percent of women entrepreneurs can finance their start-ups from their personal resources, 26 percent from their spouses, and 16 percent from their relatives. Only 47 percent of existing women entrepreneurs have bank accounts, and since only 9 percent of all real estate belongs to women, they cannot provide collateral when getting loans from banks (Kurtsan, 2011).

2.18. Socioeconomic and Cultural Challenges

According to existing data, as of 2012 female employers make up just 1.3 percent of employers in Turkey, with the rate of female self-employed being only 10.8 percent, and the rate of female employers and self-employed being 12.1 percent. While there has been an increase in the number of women entrepreneurs, the rate is still quite low and can and must be improved. Factors that often hinder women in this regard are a lack of information on issues such as market research, product and quality development, marketing techniques, excessive costs in using technology, patriarchal values, insufficient credits and difficulties in accessing existing credits, and lack of education.

The main reason women become entrepreneurs in Turkey is to meet their family's needs. When we compare women in Turkey with those in the West, the reason for starting a business

is not only economic but also due to social and cultural differences (Tunçsiper, Karaköy and Kafa, 2008). Research conducted in Turkey shows that the most common problems encountered by women entrepreneurs are the stereotyped roles of women in society, the social and cultural environment, inadequate education, family reactions, excessive workload, difficulty in finding finance, difficulties in accessing economic incentives, the need for women to make more efforts than men to ensure reliability, and the increasing need for women to use their personal freedoms (Kutaniş and Hancı, 2004).

Women entrepreneurs have mentioned facing a dilemma between their private and professional lives and have stated that being an entrepreneur elevates them to a better level, both in social, personal and economic terms, but that it also negatively affects their family life. Women entrepreneurs often face such difficulties when trying to establish a healthy balance between their work and social environment. However, a key advantage that can overcome this issue is that being your own boss means being autonomous and having flexible working hours. In this sense, this situation can be evaluated as an opportunity in establishing a balance between work and social environment (Kutaniş and Alpaslan, 2006).

Within the patriarchal structure of Turkish society, some women entrepreneurs face additional obstacles in their decisions regarding their working lives due to their familial expectations and responsibilities and have to struggle to overcome these hurdles. Some husbands consider women starting a business as a loss of status and prestige in a male-dominated field. The entrepreneurship culture in Turkish society, which has a patriarchal structure, does not seem to support women becoming entrepreneurs, and this is reflected in the number of women entrepreneurs that break into the sector. The stereotyped roles of women in the social and cultural environment are one of the most important obstacles to women entrepreneurship (Öğüt, 2006). Additionally, the lack of a holistic view on women's entrepreneurship throughout Turkey and the lack of organization, institutional diversity and coordination difficulties and obstacles to policy development and implementation are the problems of women's entrepreneurship (Association of Business and Professional Women, 2010).

2.19. Policy Framework and Strategic Documents

In the Eleventh Development Plan of Turkey (2019-2023), several policies aimed at increasing the active participation of women in the economy have been planned. These include providing

consultancy and guidance services to female entrepreneurs during the business development process, offering support mechanisms to enhance the entrepreneurship capacity of women, especially in rural areas, and expanding the support provided to women's cooperatives in areas such as training, entrepreneurship, and consultancy. Additionally, effective training, internship, and on-the-job training programs are to be conducted while considering the diverse needs of the workforce in different provinces (Republic of Türkiye, Presidential Strategy and Budget Directorate, 2019: pp. 139-140).

The Women Empowerment Strategy Document and Action Plan for 2018-2023 outlines evaluations in five main policy areas—education, health, economy, decision-making mechanisms, and media—and defines the activities that public institutions and organizations should undertake to empower women (Republic of Türkiye, Ministry of Family, Labor, and Social Services, 2018: pp. 16-17). Furthermore, the National Employment Strategy for 2014-2023 aims to increase the female labour force participation rate to 41% and reduce informal female employment to 30% by 2023 (Republic of Türkiye, Ministry of Labor and Social Security).

2.20. Conclusion

To conclude, entrepreneurship today has become a vital way for women to gain economic independence in Turkey. A multi-source review reveals that there are approximately 100,000 active women entrepreneurs operating in the Turkish market. Seeing women in high management positions or as successful entrepreneurs means that younger girls are more motivated to continue their education and opt for more qualified work (Dulger, 2018).

3. RESEARCH QUESTIONS

Arıkan (2002) outlines the fundamental concepts of entrepreneurship and some of the core issues. Factors guiding women towards entrepreneurship are attributed to several trends. Firstly, changes in the socio-cultural infrastructure have led to a significant number of women entering the workforce and an increase in their overall education levels. Secondly, women in middle management positions may be concerned about personnel reduction policies in their companies and the possibility of losing their jobs, leading to the desire to be their own boss. Thirdly, the rise in successful female entrepreneurs has increased the number of role models that women

can look up to. Lastly, the perception that women can only rise to a certain level in many organizations, often referred to as the "glass ceiling," reflects the ongoing dominance of men in the business world (Arıkan, 2002) and leaves many women searching for their own path.

Due to the findings obtained so far, it is possible to make some generalizations about the characteristics and unique problems of male and female entrepreneurs respectively, which can be grouped under the headings of motivation, personality, family and professional experiences. However, it should be noted that most of the findings regarding the characteristics of entrepreneurs have been obtained from existing research on male entrepreneurs. This is due to the fact that the majority of people starting and running their own businesses are men. This helps to explain why most of the findings to-date regarding entrepreneurial characteristics are obtained from research on male entrepreneurs.

Although the characteristics of male and female entrepreneurs are similar, there are certain differences, especially in terms of motivation, business skills and professional experience. The purpose of this research is to examine the experiences of women entrepreneurs in Turkey, the difficulties they face, and the effects of social norms and expectations on women entrepreneurship. In this context, the research questions focus on topics in entrepreneurship literature that have not been examined before or have not been researched sufficiently. The lack of much research focusing on women's entrepreneurship in Turkey makes this study valuable. When these study topics are examined as subheadings;

- The impact of women's entrepreneurship on economic development and growth
- Increasing women's participation in labour markets, reducing unemployment
- Empowering women in a male-dominated world and ensuring gender equality
- The environmental and internal difficulties women experience when establishing technology start-ups
- Evaluating existing support mechanisms for women entrepreneurs

The aim is to offer suggestions and solutions to these problems by giving examples from the experiences of women entrepreneurs with different characteristics and from varying backgrounds.

4. METHODOLOGY

While writing this methodology section, Saunders' *Research Onion* framework was used as a guide. This study is structured around six essential components:

- 1. Research philosophy**
- 2. Theoretical approach**
- 3. Methodological choice**
- 4. Research strategy**
- 5. Time frame**
- 6. Data collection technique**

The following sections elaborate on each of these elements in relation to the present research.

4.1. Research Philosophy

This study adopts a more individualized approach to research. Rather than attempting to draw broad generalizations, it focuses on understanding how women entrepreneurs make sense of their experiences, particularly within the social and cultural context of the patriarchal society in which they live. Since the research centres on women entrepreneurs in Turkey's technology sector, this perspective helps interpret how they perceive and respond to gender-related challenges, cultural expectations, and economic realities. This approach also aligns with the study's feminist perspective, providing space to explore the challenges—and, if any, the advantages—that women face in a traditionally male-dominated business environment. The aim of this study is not to generalize, but to listen carefully to each woman's story and gain a deeper understanding of their journeys toward establishing new ventures.

4.2. Research Approach:

This research adopts an open-ended, exploratory approach, aiming to understand patriarchal social realities through the lived experiences of participants, viewed through the lens of women. Rather than testing pre-existing theories, it focuses on carefully listening to the voices of women entrepreneurs in Türkiye's technology sector—an area where gender dynamics remain largely underexplored. Instead of beginning with a rigid theoretical framework, the study allows themes and insights to emerge organically from the participants' narratives. This approach is consistent with an interpretive lens, enabling nuanced, personal interpretations and creating space for the feminist and gendered perspectives that are central to the research.

While existing literature helped inform the initial direction of the study, the process remained flexible. The interviews were not intended to confirm established knowledge, but to explore what has not yet been articulated about the experiences of women entrepreneurs. This balance between structure and openness introduces an element of inductive reasoning; however, the foundation of the study remains firmly inductive in nature.

4.3. Sample and Limitations of the Research

The number of women entrepreneurs is steadily increasing both globally and particularly in developing countries, and this trend is considered a significant step toward social progress and sustainable development. In this context, it is essential to present up-to-date and impartial data on the profile of women entrepreneurs, to identify problematic areas and realistic solution proposals, and to determine the necessary regulations that need to be implemented in this field.

One of the main challenges I encountered as a researcher during this study was aligning the sample group of interviewees with the feminist and gender-based perspective that lies at the heart of this research. It was observed that the majority of women who participated in the study came from higher socioeconomic backgrounds and relatively privileged environments. For this reason, interview questions were occasionally expanded to encourage participants to express their personal vulnerabilities, to recognise and reflect on the various forms of sexism and socioeconomic inequalities they had faced, and to share the gender-based difficulties they experienced within the entrepreneurial world. While some women entrepreneurs openly shared their experiences in detail, with others it was more difficult to break through certain barriers, and as a result, some responses remained rather surface-level.

Another challenge I faced during the research process was conducting interviews with women from various provinces across Turkey. Given the country's vast geography and the significant cultural differences between regions and cities, it was difficult to interpret the data within a single, unified framework. This diversity posed a challenge in drawing general conclusions from the findings.

4.4. Methodological Choice

In this study, the qualitative research data collection method was chosen because it is the most suitable method to understand the experiences of women entrepreneurs and to focus on their personal narratives. Interviews conducted with women entrepreneurs who play an active role

in technology start-ups provide important clues about the subject under investigation and their cultural perspectives. A loose structure was provided with open-ended questions to investigate women's experiences and attitudes. Qualitative interviews provide the opportunity for individuals to produce thoughts and explanations about themselves and allow the researcher to discover some unexpected information. Quantitative methods may be insufficient to fully reveal the personal experiences of the participants and the complexity behind these experiences. In addition, qualitative research is more suitable for capturing the details expressed in the participants' own words when compared to other methodologies.

4.5. Research Strategy

The scope of the research consists of female entrepreneurs who establish technology businesses, one of the male-dominated sectors in the field of entrepreneurship in Türkiye. In this context, interviews were held with 10 female entrepreneurs of Turkish origin who were born and raised here. All female entrepreneurs interviewed within the scope of the research must have been born and raised in Türkiye. This criterion was determined to ensure that they have knowledge and experience about the local culture and entrepreneurial ecosystem. Interviews conducted with women entrepreneurs who play an active role in technology start-ups provide important clues about the subject under investigation and their cultural perspectives.

4.6. Sampling Technique

The women entrepreneurs in the sample operate in the technology sector. This sector includes initiatives in areas such as software development, information technology services, e-commerce platforms and technology-based product development. Women entrepreneurs who have achieved a certain level of success and have experience in workforce management were selected. Certain criteria were considered during the sample selection process. This sample definition and selection aims to increase the validity and reliability of the research and to ensure that the obtained data produce general conclusions about women entrepreneurs operating in the technology sector in Türkiye.

4.7. Time Horizon

This research was conducted using a cross-sectional approach. Data collection took place over a specific time period before the study began, and participants were interviewed once. Because

the research aimed to understand and interpret the current experiences of women entrepreneurs, no long-term observation or repeated data collection was necessary. Therefore, the research was conducted using data collected over a specific time period.

4.8. Interview Technique

Each question targets a specific research purpose and theme. Each of the questions aims to uncover the experiences of female entrepreneurs, the challenges they face, the effects of cultural and social norms, gender-based expectations, and their experiences with financial support. It also aims to evaluate the effects of mentoring and networking events and the elements necessary for women entrepreneurs to be successful.

In this study, the interviews were done online through Microsoft Teams. Each one usually took about half an hour to 45 minutes. Before starting, I made sure everyone understood what would happen and got their permission to record. After each interview, I typed out everything that was said. Once that was done, I deleted the audio recordings. I also made sure to keep everyone's information private and followed the usual research rules to protect their personal data. For confidentiality, the names of the women entrepreneurs interviewed were replaced with codes such as I1, I2, I3, and so on.

The call recording is tagged with a code number created by the interviewer during the call. This recording was used to create a transcript of the conversation, which was stored under the generated code number. After this transcription was completed, the record was deleted. So, to keep things confidential, I assigned each interview transcript a code and saved them on my computer, which is password protected and only I can access. Interview records were transcribed in detail. Each interview recording was carefully reviewed to ensure that participants' statements were transcribed accurately and completely. Anonymized Table of Participant Information is prepared in detail about the participants in Table 1.

4.9. Data Collection

To begin, a literature review was carried out. This included a thorough scanning of the existing literature on women entrepreneurs operating in the technology sector in Turkey. Secondly, preliminary interviews were held. Preliminary interviews were held with the selected candidates to evaluate whether they were willing to participate in the research and whether they met the determined criteria. In this context, their written consent was obtained, and the consent text was

signed. As a result of preliminary interviews conducted by phone, 10 female entrepreneurs who agreed to participate in the research were selected.

The selected sample profile is female entrepreneurs between the ages of 25–50, with at least a bachelor's degree, who continue their entrepreneurial activities in sectors such as software development companies, e-commerce platforms, IT consultancy firms, and technology product manufacturers.

Interviewee ID	Sector	Location	Experience (Years)	Education	Funding Source	Support Mechanism	Mentorship
1	Software Development	Istanbul	8	Bachelor's	Angel Investor	Tech Entrepreneurship Program	Physical and online
2	AI-Based Enterprise	Ankara	9	Master's	Personal Capital	Mentorship Network	Online
3	IT Consulting	İzmir	15	Bachelor's	Bank Loan	KOSGEB	Physical
4	Technology Product Initiative	Bursa	12	Bachelor's	Private Investment	Women Entrepreneurs Association	Physical
5	Mobile Application Initiative	Antalya	7	Bachelor's	Personal Capital	Online Training	Online
6	E-Commerce Enterprise	Adana	18	Master's	Investment Round	Accelerator Program	Online
7	Mobile App Startup	Istanbul	10	Bachelor's	Personal Capital	Tech Incubation Centre	Physical
8	IoT-Based Hardware Initiative	Istanbul	13	Master's	Angel Investor	10,000 Women Entrepreneurs Association	Physical and online
9	Tech Startup (Unspecified)	Gaziantep	6	Bachelor's	Personal Capital	Startup Incubation Centre	Online
10	E-Commerce Platform	Eskisehir	4	Bachelor's	Crowdfund ing	Crowdfunding Platform	Online

Table 1: Anonymized Table of Participant Information

4.10. Data Analysis Plan

The analysis of each theme was interpreted in the light of findings and theoretical frameworks in existing literature. During this process, the participants' experiences and opinions were interpreted in line with the research's purposes. The discussion section includes the statements of the interviewees on the subject, translated from Turkish into English by the author. The results were verified by analysing them within the literatures findings, which helped in establishing the project's authenticity.

5. ANALYSIS AND FINDINGS

5.1. Overview of Thematic Analysis

‘Thematic Analysis (TA) is a method for systematically identifying, organizing, and offering insight into patterns of meaning (themes) across a data set. Through focusing on meaning across a data set, TA allows the researcher to see and make sense of collective or shared meanings and experiences. Identifying unique and idiosyncratic meanings and experiences found only within a single data item is not the focus of TA. This method, then, is a way of identifying what is common to the way a topic is talked or written about and of making sense of those commonalities.’ (Braun & Clarke, 2021, p. 57). On the other hand, a ‘Qualitative Method’ is used to understand people's beliefs, experiences, attitudes, behaviour, and interactions. It generates non-numerical data. The integration of qualitative research into intervention studies is a research strategy that is gaining increased attention across disciplines.’ (Pathak, Jena & Kalra, 2013, p. 192)

This section will analyse the qualitative data collected from a series of interviews with ten Turkish women entrepreneurs, all of whom have established their own technology start-ups. The interviews provided a variety of fascinating insights into topics such as the challenges faced by women entrepreneurs in traditionally male-dominated spaces, societal and cultural pressures, individual and psychological barriers (including self-confidence, visibility, and feelings of isolation), as well as gender bias in the business world. The data was examined using a thematic analysis. This method seeks to identify any meaningful and recurring patterns by categorizing the information into central themes and sub-themes. As lead researcher, I opted for this approach to better focus on the participants’ personal experiences, aiming to explore their perceptions and the meaning they assign to events in their lives.

5.2. Key Factors Affecting Entrepreneurship

People involved in entrepreneurial activities are shaped by the society and socioeconomic environment around them. Although entrepreneurship largely depends on an individual's personal skills, education, and past experiences, factors like organizational culture and the broader environment also play an important role in influencing entrepreneurs' behaviours and decisions. Had it not been recognized that women encounter more numerous and more challenging obstacles than men in the process of establishing and managing a business—solely due to their gender—there would be no need today to define women's entrepreneurship as a distinct concept or to conduct specific research in this area.

In developing and heavily patriarchal societies like Turkey, hereditary factors are among the significant in shaping entrepreneurship. These include personal characteristics such as genetics, family background, education, and life experience. These factors influence both genders on the entrepreneurial journey. Another important influence is organisational structure, which is related to factors such as geographic location, the knowledge, skills, and experience an individual has acquired, relationships with colleagues, and motivation. Women's entrepreneurship is heavily influenced by these factors.

Finally, environmental factors can be identified as yet another important influence on entrepreneurship. Environmental factors include economic conditions, the availability of venture capital, entrepreneurial role models, access to consulting services, customer acquisition opportunities, networking, and service delivery. In line with this general framework, the experiences and perspectives of women entrepreneurs are crucial for understanding the practical implications of these factors in real-world entrepreneurship, especially within male-dominated technology start-ups.

5.3. Key Themes and Sub-Themes Identified in the Study

Based on the interviews conducted with women entrepreneurs, the findings of this section are grouped under several key themes. According to the responses, women entrepreneurs aged between 25 and 50 who have founded tech start-ups predominantly face challenges in four main areas: difficulties in accessing finance, societal gender roles and expectations, gender-biased attitudes within the tech field, and a lack of networking opportunities and support.

Main Theme	Sub-Themes
Financial Challenges	Access to finance, investor relations, gender bias in the business world
Societal and Cultural Pressures	Family roles, time management, expectations
Individual and Psychological Barriers	Self-confidence, visibility, feelings of isolation

Table 2: Key Themes and Sub-Themes Identified in the Study

5.4. Key Findings 1: Financial Challenges

The key findings of this study highlight the financial challenges faced by women entrepreneurs in Turkey's male-dominated technology sector, particularly in areas such as access to finance, investor relations, and gender bias within the business environment. The experiences shared by the participants reveal that these obstacles cannot be attributed solely to individual financial strategies but are instead rooted in and reinforced by deeper structural and cultural dynamics.

The primary factors limiting women's participation in economic life in Turkey include their traditional role within the family, the heavy burden of domestic responsibilities, and, most notably, the patriarchal structure of Turkish society. Women's entrepreneurial activities in Turkey are largely characterized by individual efforts to establish small-scale businesses, often as a response to declining household incomes. The growing need to contribute to family finances and engage in paid work has accelerated women's involvement in economic activity. However, the severe shortage of employment opportunities—particularly for women who lack the education and skills required for available positions—has compelled many to pursue self-employment.

5.5. Access to Finance: Invisible Barriers, Unequal Structures

The majority of participants (e.g., Interviewees 1, 3, 6, 7, and 10) underscored the challenges they encountered in accessing traditional financial instruments. Bank loans, in particular, were frequently cited as a major hurdle due to the requirement for higher collateral from women entrepreneurs, limited comprehension of their business models by financial institutions, and

bureaucratic obstacles embedded in the application process. Despite belonging to a well-educated and professionally experienced demographic, the participants reported facing persistent and systemic barriers in securing financial support.

Learning the secrets behind other entrepreneurs' accomplishments and benefiting from their experiences are key factors in achieving entrepreneurial success. In Turkey, when compared to men women entrepreneurs face greater difficulties in adapting to rapidly changing economic conditions due to their limited access to collateral, lower levels of education, and restricted market experience, as mentioned above. The patriarchal structures of existing institutions, the absence of support activities for women-owned businesses within these organizations, and the lack of independent platforms where socially conscious women can connect represent major barriers to collective action and business growth among women entrepreneurs.

“When I presented my business plan to the bank, they asked, ‘Is this your first time?’ Even after I told them I had 15 years of experience, their expressions didn’t change. It was obvious in that room that I was a woman.”

(Interviewee 3, IT Consulting, Ankara)

These challenges were particularly acute in the early stages of business development, during which many participants had no choice but to rely on personal savings and financial assistance from family members. Those who pursued alternative financing options—such as crowdfunding or angel investments—described facing significant disparities in both visibility and the ability to persuade potential backers.

“My male colleague had a much easier time raising funds on the same platform. I had to relaunch my campaign several times and even made videos. It’s clear the audience is more accustomed to hearing a male voice.”

(Interviewee 10, E-commerce, Eskişehir)

Financing remains one of the primary challenges facing entrepreneurs in Turkey. Securing initial capital for new ventures is a significant concern. Subsequently, obtaining the necessary funding to sustain business operations can be particularly difficult for women entrepreneurs without existing assets, as banks typically require collateral, such as property, to approve loans. It has been observed that while male entrepreneurs finance their ventures through a variety of sources, including personal savings, bank loans, and investor support, female entrepreneurs primarily rely on personal savings and personal loans.

5.6. Investor Relations: Unequal Power Dynamics in Communication and Gendered Perceptions

According to the women interviewed, a comparable gender-based imbalance was evident in their interactions with investors. Many participants reported feeling a constant pressure to “prove themselves” during investment meetings, where their technical expertise and managerial capabilities were frequently scrutinized or questioned.

“I clearly explained the technical side of the business during my presentation, yet the investor kept asking, ‘Are you getting support for the technical parts?’ In Turkey, there’s still this perception that if you’re a woman, you can’t write code.”

(Interviewee 1, Software Development, Istanbul)

In addition to these biased perceptions, the lack of access to social capital and exclusion from key networks significantly hinders women’s ability to build investor relationships. While male entrepreneurs often benefit from established professional circles and informal channels of communication, women are typically less visible in these spaces and more reliant on individual connections to gain access.

“The person who helped me connect with the investor was a mentor I had previously worked with. Without her, I wouldn’t have even had the opportunity. Men are already embedded in those networks.”

(Interviewee 8, Technology Product Manufacturer, Adana)

5.7. Gender Bias: Structural and Cultural Barriers

The statements of these participants reveal that Turkey’s technology entrepreneurship ecosystem is shaped not only by technical expertise and innovation, but also by deeply ingrained gender norms. Participants noted that, particularly in the context of accessing finance, they are often assessed not solely on the merits of their business models or growth strategies, but also through the lens of their perceived roles as mothers, caregivers, and members of the domestic sphere. This indicates a shift away from objective financial evaluation toward decision-making processes influenced by gendered assumptions.

“During a presentation, an investor asked, ‘If you have children, will you be able to dedicate enough time to this business?’ That wasn’t a business question—it was a judgment. While male entrepreneurs proudly take the stage with their children, we still

find ourselves having to justify our presence.”

(Interviewee 4, Technology Product Initiative, Izmir)

Such questions expose a layered system of judgment in which women are evaluated not only as entrepreneurs but also as mothers, spouses, and caretakers. As a result, women are not just seeking financial backing—they are, in effect, being asked to gain approval for their social roles. These unique dynamics compromise women’s financial autonomy and reinforces a secondary positioning of their entrepreneurial identities. Moreover, several participants reported deliberately assigning visible roles to their male business partners or employees during investor meetings, believing that doing so would help them be taken more seriously. These accounts reflect a broader issue: female leadership is still not widely associated with financial authority or competence. Even when presenting their own ventures, women often feel compelled to step back and allow others to serve as the perceived face of credibility.

“I attended the pitch with my technical team, but my male engineer gave the presentation—because that’s taken more seriously. I’m the CEO, but in this country, even a woman CEO doesn’t get heard. The investors directed their questions to him.”

(Interviewee 6, E-Commerce Startup, Istanbul)

These examples clearly illustrate that women’s financial credibility is still filtered through gendered expectations, and that many investment decisions are shaped not by rational, performance-based criteria, but by entrenched social roles. Access to finance, in this context, is not merely an economic challenge—it is part of a broader power struggle embedded within a patriarchal business culture.

5.8. Social and Cultural Pressures

The experiences of the women technology entrepreneurs in this study show that their challenges in Türkiye’s entrepreneurial landscape extend beyond economic or industry-specific issues. They also face pressures rooted in gender norms, family responsibilities, and cultural expectations. These social and cultural pressures create barriers that directly affect how women start, sustain, and grow their businesses—yet often go unnoticed. In the participants’ accounts, these obstacles fell into three main categories: family roles, time management difficulties, and societal expectations.

5.9. Family Roles: Female Entrepreneur = Wife + Mother + Caregiver

Many participants emphasized that their roles as entrepreneurs are in constant tension with their family responsibilities. Married women with children, in particular, reported being expected to handle the majority of household chores, which significantly limited the amount of time and energy they are able to devote to their businesses. While some noted that their husbands offered support, others mentioned experiencing marital strain—even the risk of divorce—due to a lack of shared responsibility. They also observed that, in such situations, society tends to place the blame on women.

“The work doesn’t end when I leave the office. I come home, take care of the child, make dinner, and then sit down in front of the computer. My husband supports me, but I’m still the one holding everything together.”

(Interviewee 5, Mobile Application Initiative, Ankara)

Several participants also pointed out that even women who are single or do not have children face societal pressure, largely stemming from expectations about their future roles as mothers. Some shared that their families prioritized marriage and childbearing over business aspirations, making it difficult for them to challenge the idea that having a spouse or children is the only acceptable path in society. Women entrepreneurs are frequently questioned not only about their current responsibilities but also about their *potential* ones—framing their entrepreneurial identities within rigid gender norms. It was consistently observed that men and women are not treated equally when it comes to expectations about family and caregiving roles.

5.10. Time Management: Entrepreneurship and "Invisible Work"

Women entrepreneurs described time management not just as the challenge of balancing professional and personal responsibilities, but also as a significant source of burnout. Many participants working in the technology sector noted that the constant need to stay up to date—when combined with ongoing domestic duties—creates a pace that is often unsustainable, and at times, overwhelming.

“Meetings, coding, investor calls... I have one rhythm during the day, and then I start over at night when the kids are asleep. I’m constantly racing against time.”

(Interviewee 2, Artificial Intelligence-Based Enterprise, Istanbul)

This reality was found to take both a physical and mental toll, leading many women to question the long-term sustainability of their efforts. In an entrepreneurial ecosystem where male entrepreneurs often have the flexibility to focus solely on their ventures, women are compelled to juggle multiple roles at once.

5.11. Societal Expectations: The Impossible Formula of a "Successful Woman"

The roles assigned to women entrepreneurs by society are often shaped by conflicting and difficult-to-fulfil expectations. Participants noted that they are expected to be good mothers, supportive wives, and successful professionals—all at the same time. These overlapping demands create an unrealistic standard of perfection. It was also observed that when women fall short in any of these areas, the consequences are more severe, as both their family and professional lives may be called into question.

“If you’re successful, you’re ‘not spending enough time at home.’ If you’re taking care of your children, you’re ‘neglecting your work.’ No matter what you do, you’re incomplete—because you’re a woman.”

(Interviewee 6, E-Commerce Enterprise, Antalya)

These pressures do not only come from spouses or immediate family, but from the broader social environment. This constant scrutiny intensifies feelings of inadequacy and places ongoing pressure on women to maintain balance across all areas of life. Participants also noted that female entrepreneurs feel a greater need for external validation compared to their male counterparts, which in turn undermines their confidence and complicates decision-making processes.

5.12. Individual and Psychological Barriers

The interviews revealed that women tech entrepreneurs face not only external inequalities but also internalized personal and psychological barriers. In Turkey, the internal struggles experienced by women in competitive and male-dominated fields like tech entrepreneurship are often overlooked or dismissed as individual weaknesses. However, the participants in this study emphasized that these psychological challenges are closely linked to gender norms and shaped by their lived experiences. Their reflections centred around three main themes: a lack of self-confidence, difficulties with visibility, and feelings of isolation.

5.13. Self-Confidence: The Constant Need to Prove Oneself

Many of the women interviewed reported questioning their own competence, particularly during investment pitches and technical presentations. They observed that their male counterparts tended to speak with greater confidence and assertiveness in similar situations—and were less frequently challenged. This issue should not be viewed solely as a matter of individual self-confidence, but as a result of women's repeated experiences of being marginalized, underestimated, or questioned about their technical expertise.

“I memorize every detail when preparing for a presentation. My male colleagues are more relaxed because their words are easily believed. I feel like every sentence is being questioned.”

(Interviewee 1, Software Startup, Istanbul)

Some participants said that, despite being experts in their fields, they hesitated to speak up at investor meetings or industry events. While individual psychological factors may play a role, this hesitation is also shaped by a broader pressure to represent all women in the field. The fear of making a mistake is not just personal—it is tied to the concern that any misstep could reinforce stereotypes or reflect negatively on other women.

5.14. Visibility: Remaining Silent in Male-Dominated Fields

Women entrepreneurs emphasized that visibility in the tech sector is influenced not only by skills but also by social and gender-based perceptions. Participants pointed out that when people think of an “entrepreneur,” the image that usually comes to mind is still male. As a result, women are often seen as playing supporting roles or being secondary founders.

“At some events, everyone already knows each other—but they’re all male entrepreneurs. I’m not new to the field, but there’s always this feeling of being left out. It’s like our voices don’t carry.”

(Interviewee 6, E-Commerce Enterprise, Ankara)

It was observed that, even when successful, many women hesitated to make their achievements visible—especially in male-dominated settings. Since society sees it as normal for women to occupy a secondary place behind men, this lack of recognition often goes unquestioned.

5.15. Feelings of Loneliness and Isolation: Lack of Stakeholders

While entrepreneurship can be a lonely journey for anyone, many women entrepreneurs have said that this loneliness feels more emotional and becomes a heavier burden for them than it may for men. A majority of participants noted that they often feel isolated—both within their own teams and in their external networks—and that they lack female role models who can relate to their experiences and offer support. They noted that men seem to have much more access to this kind of support.

“I struggle to find women like me in this industry. There are so few women I can turn to, talk with, or who truly understand me. I constantly feel like I’m on my own.”

(Interviewee 8, IoT-Based Hardware Initiative, Istanbul)

Although some participants take part in support programs, they said that most of these are designed with men in mind and don’t really address the emotional or lived experiences unique to women. This lack of understanding makes the feeling of isolation even deeper throughout their entrepreneurial journey.

6. DISCUSSION OF FINDINGS

6.1. Introduction to the Findings

While examining what drives women toward entrepreneurship and to establishing their own businesses, it is clear that it is not a single motivating factor but rather a range of factors at play. For instance, psychological motivations such as success, independence, and the locus of control, as well as economic motivations like financial necessity and the pursuit of economic independence all come into focus. Additionally, dissatisfaction with current working conditions such as disappointment in one's career or lack of career opportunities or the desire for a more flexible work model can also be listed among these factors.

When comparing women in Turkey with those in Western countries, it was observed that alongside economic motivations, sociocultural differences also play a role in pushing women to pursue entrepreneurship. The reasons that lead women to entrepreneurship can be categorized as both push and pull factors reflecting the influence of both personal and external conditions, whether positive or negative. While negative factors push women toward entrepreneurship, positive ones can also pull them in that direction. Push factors include economic necessity, insufficient household income or the need for additional income, family-

related events such as the death of a family member or divorce, unacceptable working conditions, gender-based wage disparities, income inequality, occupational discrimination, and frustration caused by barriers to promotion. One of the most significant global factors pushing women toward entrepreneurship is the need to earn greater income. In the majority of countries analysed, women were consistently more economically disadvantaged when compared to men. Unemployment and the lack of alternative economic opportunities also constitute major factors that push women toward entrepreneurship.

On the other hand, pull factors may include the potential to increase one's life satisfaction, the need for independence, or the desire for achievement and self-fulfilment. This can be characterised by the aspiration to be one's own boss and to control one's life, and is affected by market opportunities, personal ambition and experience, interest in a particular field of activity, social goals, the need for flexible working hours, the desire to achieve greater financial independence and income for oneself or one's family, personal development, job satisfaction, and the wish to control one's own destiny.

The geographical setting also plays a role in shaping women's entrepreneurial activities. It is relatively more difficult for women in rural areas to develop entrepreneurial ventures, as they face more structural, cultural, and institutional constraints. The reasons why women start a business or engage in entrepreneurial activity cannot be considered independently from both macro and micro frameworks. In this context, macro-level factors such as unemployment, poverty, the status of women in the workforce, and gender-based discrimination provide a foundation for women to assert themselves in an independent space. Meanwhile, at the micro level, elements such as women's desire for independence, the need for self-realization, the aspiration to flexibly manage their own business while balancing family life, come into play. Another reason pushing women into entrepreneurship is the marginalization of women in national development plans and local economic policies —particularly in rural areas.

In the modern era, due to the rapid development of technology and industrialization, there has been an increase in the participation of women across all aspects of business life. Many of the problems that prevent women from establishing their own enterprises, such as the patriarchal social structure of Turkey, obstacles accessing capital, and the role of motherhood assigned to women in society, all need to be solved. Within the scope of the research, it was observed that women experienced problems arising from gender roles and expectations in society, regardless of the sector. It was not observed that their initiative in the technology sector created a specific disadvantage.

In recent decades globally—and particularly over the past 20 years in Turkey—women's participation in working life has shown a marked increase. This growing trend has enabled women to become more active and visible in both economic and social spheres. However, it is clear that in Turkey, this growth has yet to reach the expected acceptable level. Research indicates that, despite making up half of the population, women remain significantly underrepresented in the field of entrepreneurship. However, their increasing inclination toward entrepreneurial activities has begun to contribute positively to economic dynamism. Women's patience and attention to detail have been shown to reduce failure rates during the business establishment process, particularly in critical phases such as investment decision-making. However, it is also clear that women often face unique challenges such as limited market experience, difficulty in accessing investment capital, and inadequate technical knowledge in areas such as finance and accounting. This is closely linked to broader structural issues, including lower levels of education among women in Turkey and their limited participation in the labour force.

The success of women entrepreneurs is strongly influenced by social and familial support, as well as access to financial resources. In addition, prior work experience, engagement in paid employment, and having received training in a specific profession are also significant factors that contribute to their entrepreneurial success. Therefore, increasing the labour force participation and paid employment rates of women is essential for fostering female entrepreneurship in Turkey. Through the accumulation of experience, financial support, and growing self-confidence, women will be more inclined to start their own businesses. To achieve this, nationwide support mechanisms for female entrepreneurship must be strengthened, and dedicated employment policies targeting women should be developed. The primary challenges faced by women entrepreneurs include societal attitudes toward women, difficulties in accessing finance, insufficient knowledge, and lack of experience. In this regard, women should be provided with comprehensive training from the initial stages of starting a business to scaling it up and contributing to the economy. Moreover, institutions and organizations offering support should adopt policies that prioritize and give special consideration to female entrepreneurs. Finally, showcasing the success stories of women entrepreneurs can help dismantle societal prejudices toward female entrepreneurship and play a key role in boosting women's self-confidence.

6.2. The Gender Dimension of Financial Challenges.

The financial difficulties faced by women entrepreneurs, particularly those founding technology startups, are not only economic in nature but also shaped by gender-based structural barriers. As research participants frequently noted, women are often subject to higher collateral requirements for bank loans than men, face a lack of trust in their financial reliability, and have their technical competence questioned during investor meetings. These factors can be seen as reflections of entrenched gender roles in the business world. This clearly illustrates the negative impact of both institutional and investor biases, not only on women's individual success but also on their overall entrepreneurial journeys.

Comparable results have also been noted in previous studies. The availability of financial resources represents a pivotal aspect in starting and running a new business and remains a big hurdle to women's entrepreneurship. An explanation for gender differences in entrepreneurial entry is that access to capital is a more difficult task for women than men (Alesina et al.2013 ; Basiglio et al.2019); the financial sector is still male-dominated: female entrepreneurs struggle in getting access to credit and are less able to generate investor's interest towards their business (Buttner and Rosen1992; Brush et al.2001 ; Coleman2002).

Women entrepreneurs interviewed for this study stated that they experienced difficulties in obtaining loans from financial institutions, and it is believed that positive discrimination by the state in favour of women entrepreneurs, such as offering low-interest loans and providing consultancy support through financial institutions would help promote women's entrepreneurship. The findings of this study confirm that female entrepreneurs face greater challenges than their male counterparts in attracting investors and securing credit. This indicates that male dominance in the financial sector is a significant barrier for women, and that such barriers can negatively affect the process of starting and growing their businesses.

The findings also indicate that gender bias is widespread in investor relations. Women entrepreneurs, despite possessing strong technical expertise and leadership abilities, report feeling under constant pressure to prove themselves. They note that investors often focus more on the entrepreneur's gender than on the quality of the venture itself. According to their accounts, women tend to be questioned more frequently than men during the investment processes, remain less visible in strategic conversations, and have more limited access to social networks. The fact that some participants deliberately placed male partners at the forefront in business meetings so that they would be taken more seriously suggests that this imbalance has, to some extent, been internalized.

6.3. The Multidimensional Nature of Social and Cultural Pressures

Women's entrepreneurial identities are under constant strain, shaped not only by their roles in the business world but also by their social positions. Participants described feeling caught between the expectations of being a "good mother," a "responsible wife," and a "successful businesswoman." Balancing these often-conflicting roles makes time management more challenging, heightens the risk of burnout, and increases psychological strain.

According to Eagly and Carli's (2007) *Labyrinth* Theory, women encounter more obstacles than men when reaching managerial positions. In Turkey, such challenges are evident not only in corporate life but also within the family dynamic. The burden of invisible labour—such as childcare and housework—is disproportionately placed on women and limits their ability to focus on their businesses while increasing the tension between work and family life. Cultural norms, especially in less gender-equal communities, tend to show a bias against women, "social judgments of individual group members that lead people to judge group members consistently, and in an exaggerated way, with group expectations" (Lee and James 2007, p. 229).

This study reveals that gender stereotypes increase the obstacles women entrepreneurs face in the business world, and the perception of entrepreneurship as a male-dominated field can make it difficult for women to take part. The perception of male dominance stated by Bruni et al. (2004) supports the difficulties women entrepreneurs experience in evaluating new entrepreneurial ventures and their success rate. Gender bias and stereotypes are more pronounced and grounded in the common belief in male-dominated contexts like entrepreneurship (Acs et al. 2011; Bardasi et al. 2011). In fact, shared cultural beliefs that entrepreneurship is associated with masculine traits (Bruni et al. 2004) often contribute to discourage women for becoming entrepreneurs.

It is clear that the support of family members is very important for women entrepreneurs, especially for married women where their husbands are the primary support providers. As confirmed by numerous studies conducted across different sociocultural segments in Turkey, women are primarily expected to marry, have children, and carry out a traditional role in the home. The findings show that marriage can positively impact women's entrepreneurial journeys when they receive their husband's support in balancing household responsibilities and business operations. Contrary to much of the traditional entrepreneurship literature, marriage does not necessarily pose an obstacle to entrepreneurship. On the contrary, a supportive marriage and

partnership model can significantly contribute to women's entrepreneurial success and access to financial resources.

However, the study also found that marriage can also present risks for women in technology entrepreneurship, the biggest reason being that some male partners may feel their masculinity is being threatened, leading women to be pressured into prioritizing domestic duties over their work. Family support was also seen as a key contributor to women's success in the technology sector. Many participants stated that their families welcomed their decision to start a business and provided both financial and moral support. A smaller number reported negative reactions, with claims that their spousal roles would be overshadowed. It is clear then, that entrepreneurship is as a critical tool for the empowerment of women and their struggle against gender-based domestic oppression.

It has been stated in the literature that there are a number of key differences between male and female entrepreneurs, and that these differences are based on factors such as age, education level, income status and social connections. Studies have shown that having female role models at home, including successful and entrepreneurial mothers, increases women's entrepreneurial potential and self-confidence. Furthermore, women's social capital is a critical element in entrepreneurial success. Demographic characteristics, education, family resources, and parents' level of education can influence people's educational, job, and career choices. In economies like Turkey, where the industrial revolution began late and the majority of women are paid employees, women's participation in business life is relatively new. The business acumen, market knowledge, and capital management skills that women inherit from their mothers can be quite limited. Add to this the gender roles that instil in women a more oppressive, domestic, and "modest" nature, coupled with their long-standing limited access to property and financial resources, and you have the resulting lower social capital of women entrepreneurs in Turkey compared to men.

In terms of entrepreneurial motivation, there are some clear differences between male and female entrepreneurs in areas such as business skills and experience; and in the business establishment phase, there is a trend for female entrepreneurs towards small-scale or low-growth businesses. In addition, the groups that female entrepreneurs receive support from during the establishment phase differ from their male counterparts. While male entrepreneurs have more prominent supporters like financial advisors, accountants and credit institutions, it seems that the most important supporters for female entrepreneurs are close circle acquaintances such as spouses and family contacts. These socio-cultural factors influence

women entrepreneurs' experiences not only in practical terms, but also on a psychological level, affecting their self-confidence, visibility, and sense of belonging.

6.4. Psychological Barriers and Internalized Inequalities

Another key theme raised by participants was the internalized lack of self-confidence, limited visibility, and a prevailing sense of isolation. The women who participated in the study emphasized that they constantly try to compensate for these shortcomings by working hard and longer hours in order to prove themselves, but that this leads to increased burnout and exhaustion. This situation may be exacerbated by the gender stereotypes and gender-based prejudices that were discussed in the previous sections.

The vast majority of the women interviewed stated that they faced significant gender discrimination while working in male-dominated sectors like the Technology sector. Discriminatory behaviours mentioned included reductionist and condescending attitudes, a lack of belief in women's ability to succeed, more frequent questioning of their competencies, and sexual harassment. The women also felt that even within the entrepreneurship ecosystem, they were expected to behave in accordance with the gender roles assigned to women, such as modesty and a complacent attitude. The persistent feelings of inadequacy experienced by women during technical presentations or investor meetings reflects the socially assigned role of being “supportive but not leading” that is often attributed to women in Turkey. This suggests that women entrepreneurs are engaged in a “struggle for legitimacy” not only in the business sphere, but also within their personal lives.

The issue of visibility is also evident in women's reluctance to highlight their own achievements, a tendency that can be linked to the “modest, motherly woman” image reinforced by societal norms. In addition, the scarcity of female role models with similar experiences contributed to feelings of isolation and limits opportunities for solidarity among women along their entrepreneurial path. This in turn undermines women's emotional resilience and poses another obstacle to building sustainable enterprises.

7. RESEARCH LIMITATIONS:

There are several arguments for the merits of both qualitative and quantitative research (Saunders, 2016; Quinlan, 2011; Creswell, 2007; Patton, 1990; Ryan, 2018). Cooper and Schindler (2006) detail the limits of qualitative research including the view by many senior managers that the process is too subjective and vulnerable to human error (Ryan, 2018). This research also has some limitations. In qualitative research, data collection techniques such as observation, interview, documenting, and discourse analysis are generally used (Doykun, 2024). In addition, qualitative research, which is based on the in-depth examination of human perceptions and events in social reality and natural environment, also has a holistic perspective that combines different disciplines (Pariltan & Turan, 2024). Furthermore, qualitative research examines the problems it deals with in its own context, with an interpretive approach. It focuses on the meanings that people attribute to events and phenomena while interpreting them (Demir, 2024). Rather than generalising information, qualitative research instead focuses on the details and depth of information and how to best express the phenomenon being examined.

The data collected during the research process is usually subjected to different separation processes, i.e., descriptive, content, discourse, and textual analysis. Descriptive analysis is used when processing data that does not require detailed separation on the qualitative data set (Kapçak, 2019). Validity deals with the accuracy of research results, or the ability to solve the problem. Validity is the degree to which the researcher solves the problem he/she has addressed as impartially as possible. In this instance, it matters how closely the collected data matches with real world circumstances.

This study explores the experiences of women entrepreneurs operating in Turkey's technology sector; however, several limitations should be acknowledged. Firstly, the research sample was comprised of only ten women who had established their own technology ventures in Turkey. While the qualitative approach enabled an in-depth exploration of their experiences, the small and sector-specific sample limits the extent to which the findings can be generalized to the wider population of women entrepreneurs, or to those working in other industries.

Secondly, the data was drawn entirely from participants' self-reports. Although the interview method is valuable for capturing detailed personal perceptions and lived experiences, it is also subject to potential biases, including selective recall, the tendency to provide socially desirable responses, and the disproportionate emphasis on certain events or perspectives.

Thirdly, the study focused exclusively on women who have reached a certain level of success in their entrepreneurial journeys, partly because these individuals were more accessible for recruitment. Consequently, the study does not capture the perspectives of women who abandoned or were compelled to abandon their entrepreneurial pursuits, closed their businesses, or never moved beyond the idea stage. Incorporating the experiences of these women in future research could offer a more complete understanding of the structural and psychological barriers identified in this study. The findings should be understood within Turkey's sociocultural and economic context particularly its patriarchal social structure and male-dominated business environment. Given the diverse regional norms of each region in Türkiye, these contextual factors enrich the analysis but also limit the extent to which the results can be transferred to environments with different gender norms, economic conditions, or entrepreneurial ecosystems.

Finally, while thematic analysis follows the methodology of Braun and Clarke (2021), qualitative analysis inevitably reflects the researcher's interpretive perspective. Different scholars may derive different meanings from the same dataset. Future studies could address these limitations by expanding the sample size and diversity, employing mixed methods to triangulate findings, and conducting cross-cultural or region-specific research to deepen the understanding and enhance the accuracy of results. Consequently, the sample size for this study was constrained by these restrictions and is restricted to Turkish women who founded technology start-ups. This could restrict how broadly the results can be applied (Raja, 2025). Because of this, there is a chance that this study's use of qualitative data will be biased and subjective. In qualitative research, the aim is to limit the results rather than provide universal generalizations, and to reach conclusions that can be adapted to different situations and can be repeated (Demir, 2022). In qualitative research, events and phenomena that occur in the social field are the subject of examination. (Demir, 2022) Due to their dynamic nature, social events may vary according to the situation, time, and place (Ryan, 2018).

7.1. Recommendations For Future Research and Ethical Considerations

This qualitative study drew on widely cited sources in the literature and followed a qualitative research process recognized in academic circles. Given the complex and open-ended nature of qualitative research, and its ability to examine a wide variety of cases in depth, future studies should address different elements of qualitative methodology separately and give closer attention to the methodological shortcomings frequently encountered in such work. In

particular, research that investigates how researcher errors and interpretations influence the analysis process could make a valuable contribution to the field.

Based on the data collected and analysed, the following recommendations are proposed: Women's entrepreneurship plays a vital role in the economic and social development of countries. It should be acknowledged that when women are provided with opportunities in business and barriers to entrepreneurship are removed, they can succeed and create employment for those around them. Moreover, active participation in the workforce strengthens women's position in society and contributes positively to broader social progress. For this reason, both relevant government institutions and civil society organizations have an important responsibility in promoting and expanding women's entrepreneurship. Increasing the visibility of women entrepreneurs is also essential to enhancing their social acceptance.

Future research should also aim to increase the generalizability of findings by working with larger and more diverse samples. At the same time, in a large and diverse country like Türkiye, limiting the sample to a specific region may be a reasonable approach, given that each female entrepreneur's story is unique. The inclusion of quantitative methods could also provide a more objective assessment of the challenges faced by women entrepreneurs in male-dominated technology ventures. Studies examining Turkish society's perceptions of women could further enrich knowledge in this area.

The limited number of studies on women entrepreneurs in the technology sector across Turkey underscores the need for further research. Examining regional differences is particularly important for understanding how the country's sociocultural diversity shapes entrepreneurial experiences. Similarly, comparative studies across different societies could provide a clearer perspective on the global position of women's entrepreneurship in Türkiye.

Consequently, future research could explore the effectiveness of programs designed to enhance the visibility, social standing, and acceptance of women entrepreneurs, particularly in male-dominated sectors. Studies could also examine the impact of women-focused entrepreneurial networks on participants' self-confidence, problem-solving abilities, and capacity to identify and address systemic—rather than purely individual—barriers. The long-term influence of such networks on business growth could be monitored through qualitative methods.

The relationship between women's entrepreneurship and shifts in gender norms in Turkey and comparable emerging economies warrants further investigation. Similarly, research

could assess the correlation between women's participation in business leadership and changes in workplace gender equality. The effects of government policies, financial incentives, and NGO initiatives on the success rates of women entrepreneurs could be evaluated, with comparative analyses between regions or provinces with strong institutional support and those with more limited resources.

Future studies might also analyse how technical skills, vocational training, and personal development programs influence the business performance of women entrepreneurs. In addition, the role of regional sociocultural norms in shaping women entrepreneurs' motivations, opportunities, and challenges in Turkey could be explored. Regional comparisons may help identify best practices that could be adapted and applied in other contexts. Furthermore, the psychological dimension of support for women entrepreneurs merits attention. Future research could investigate how programs aimed at enhancing morale, providing support, and building self-confidence affect women entrepreneurs' decision-making processes, willingness to take risks, and persistence in their entrepreneurial endeavours.

Finally, this study did not address the ethical dimensions of qualitative research. Ethical principles and attitudes are essential qualities for researchers and play a critical role in ensuring credibility, especially in studies that address sensitive topics. Therefore, future research should explicitly incorporate qualitative research ethics into both study design and implementation.

8. CONCLUSION

Entrepreneurs are an important part of any economy, and they play a key role in driving economic growth. Entrepreneurs are needed in the establishment and running of businesses, in the creation of employment, in the formation of capital and in the provision of economic security. Economic and social development depends on the participation of both genders in the entrepreneurial world, and without women this development will be incomplete and unbalanced.

This study thus presents a thematic analysis of qualitative data obtained from ten interviews with women entrepreneurs who have established technology enterprises in Turkey. The results and recommendations of this study aim to better understand the challenges faced by women and their strategies to cope with these challenges. It also aims to offer suggestions for improvement. It is important to take these suggestions into consideration to ensure that women entrepreneurs are more successful in technology start-ups going forward, which are a

traditionally male-dominated sector. It was observed during the interviews that women often experience more difficult conditions in the world of business and entrepreneurship than men.

Women can find more opportunities through entrepreneurship and women entrepreneurs are needed to reduce mass unemployment and poverty (Yıldırım, 2020). If women are actively included in the workforce, especially in male-dominated tech startups, that is, in business life, then the country will become more economically productive. In other words, women entrepreneurs lead to the redefinition and shaping of workplaces, business networks, financial institutions, and culture in the countries they are in, and contribute to the fight against poverty and the creation of employment. Women are one of the main factors that serve economic and social development, and women contributing to the economy as entrepreneurs increases the level of development and general welfare. Women can also find the opportunity to express themselves through entrepreneurial ventures, without the burden of traditional constraints.

Women becoming entrepreneurs means they are active participants in the labour market. In countries like Turkey, where women's participation in this market is very low, it is imperative that they be encouraged towards entrepreneurship so that their participation in the market can be ensured. This will also increase the welfare of their families, and their financial gain will ensure that their families are appropriately protected from poverty. It is also important for them to become stronger and to stand against the injustice and inequality they may experience in ongoing patriarchal family and marriage relationships. A woman who becomes stronger and more independent will also increase the welfare of her family and children.

Within the scope of the literature study and the studies conducted with ten women founders of technology start-ups, it is clear that women may encounter hurdles both in establishing a business, running a business, and in general business settings due to being a woman in a male-dominated field. The biggest constraints to success are not being taken seriously, tackling family life and work together, i.e., a role conflict, being seen to be more emotional than men, not being able to find investors, i.e., difficulty in obtaining capital, fear of failure, difficulty in obtaining tools and equipment, relations with official institutions, and general insecurity.

This study provides findings that support the existing literature on the financial challenges, cultural norms and entrepreneurial dynamics faced by women entrepreneurs. It emphasises that the problems that women face in entrepreneurial pursuits need to be better understood so that women can be better supported going forward. These are just some of the

steps that can be taken to encourage women's entrepreneurship in sectors with difficult working conditions, such as the technology sector. The aim of this study and its findings will help to contribute to a better understanding of the difficulties encountered when entering male-dominated sectors as a women entrepreneur, and to the development of suggestions for support and incentives that can be provided in this area. Overall, this study set out to explore the experiences of women in Turkey's male-dominated technology entrepreneurship ecosystem, the structural and cultural barriers they encounter, the strategies they use to access financing, the dynamics of social capital, and their individual psychological processes. Using a qualitative research approach and thematic analysis, it drew on participants' own accounts to reveal not only problem areas, but also the gendered mindsets and lifestyle patterns that underpin these issues in a patriarchal society. The findings show that the well-known "barriers to women's entrepreneurship" are even more pronounced in the technology sector, arguably the most important industry in today's modern world.

8.1. Women's Entrepreneurial Motivations in the Technology Sector

The study revealed that women entrepreneurs embark on entrepreneurial ventures for a variety of social reasons. Participating women cited pull factors such as asserting their individual competencies, working independently without being subordinate to a man, achieving financial freedom without being dependent on a man, being a voice for other women, and having flexible working opportunities. They also cited push factors such as men receiving higher salaries due to the gender wage gap in the workplace, barriers to promotion due to maternity leave, limited career opportunities, and difficulties balancing work and family life due to socially expected gender roles. Women entrepreneurs in the tech sector also generally have higher levels of education than women entrepreneurs in other sectors. According to the report published by S4G (2023), this is due to the fact that a good education is essential for success in the technology sector. Therefore, it's clear that government policies that encourage women's entrepreneurship in the tech sector should also support their development.

8.2. Gender Inequality in Access to Finance

Research findings show that women entrepreneurs in Turkey who seek financial support to establish or grow their ventures do not encounter the same attitudes as men. They face obstacles to accessing financing, such as higher collateral requirements compared to their male

counterparts, lack of confidence in credit evaluations, and questions about their technical competence in meetings with angel investors. It has also been clearly stated that the vast majority of financiers who adopt such attitudes are men, further indicating lower levels of social trust in women. In investor relations, participants often feel under “pressure to prove themselves,” and in some cases, they prioritize involving male partners to appear more convincing to investors. This is because the mere presence of women entrepreneurs is often insufficient for the other party, and this demonstrates that it is not only the technology business model but also the entrepreneur’s gender that influences decision-making in the investment processes. Furthermore, the fact that investor networks are largely made up of men makes it difficult for women to access these circles. The lack of social capital also deepens the financing problem, as it is easier for men to establish social connections and business relationships.

8.3. Socio-Cultural Pressures and Invisible Labor

One of the most significant findings of the study is that entrepreneurial activities cannot be evaluated independently of women’s social roles. Women strive to meet the expectations of being a “good mother” and a “supportive wife” while also being successful businesspeople. Alternatively, women who choose to start a business instead of marrying and starting a family are often not considered successful by societies patriarchal standards. In societies like Turkey, the burden of household chores and childcare responsibilities falls largely on women, making time management difficult and increasing the risk of burnout. Comments from women entrepreneurs indicate that such social pressures are far less pronounced for men in similar circumstances. Even single or childless women who have not prioritized starting a family are subject to expectations and prejudices about their potential future roles as mothers or wives. This demonstrates that investor evaluations are often influenced by non-objective societal assumptions.

8.4. Psychological Barriers, Visibility Issues, and Isolation

Participant statements revealed that women entrepreneurs often experience a lack of self-confidence in business settings. This is not merely an individual weakness, but something that stems from constant questioning and criticism from the wider society. Women were found to feel a persistent need to prove their competence. Strikingly, the fear of making mistakes—particularly in investor presentations or technical meetings—was linked not only to concerns

about personal reputation, but also to the worry of “damaging the representation of all women entrepreneurs.” Women entrepreneurs were observed adopting a collective perspective that encompasses all women, rather than focusing solely on themselves as individuals.

Furthermore, the research found that women entrepreneurs in technology are often more cautious about making their achievements visible. They reported feeling like “secondary actors” in the typically male-dominated events and activities of the technology sector. The lack of female role models, coupled with inadequate networks for sharing women’s experiences, reinforces this sense of isolation and limits opportunities for solidarity. The findings reveal that the challenges faced by women requires significant cultural transformation. Over time, these challenges can become insurmountable. In this context, banks and angel investor networks should establish transparency and accountability mechanisms to help mitigate the impact of gender-based biases in their policies and evaluation criteria.

Local institutions in Turkey, such as the Small and Medium Enterprises Development Organization (KOSGEB) and the Scientific and Technological Research Council of Turkey (TÜBİTAK), as well as technology parks, should expand mentoring, training, networking, and incentive programs tailored to the needs of women. In addition, affordable daycare centres, paternity leave, tax incentives, and social policies that reduce caregiving burdens can also contribute to the sustainable growth of women-led businesses. Publicly sharing the success stories of women entrepreneurs will also serve as a source of motivation for aspiring entrepreneurs. The limited number of studies focusing specifically on female technology entrepreneurship in the literature demonstrates that this research fills a significant gap in both national and international academic circles. The study contributes not only to the entrepreneurship literature but also to discussions in gender studies, economic development research, and the entrepreneurial ecosystem within the context of digitalization.

Overall, this study suggests that female technology entrepreneurship in Turkey is complex and deeply intertwined with gender roles—a phenomenon that cannot be explained solely by individual talent or determination. The findings emphasize that building an inclusive and equitable entrepreneurial ecosystem requires the collaborative efforts of all stakeholders, not just women entrepreneurs. This goal should be pursued not only in patriarchal and developing societies like Turkey, but across all societies. As highlighted in the literature, the value placed on women in other countries, and their inclusion in the workforce and entrepreneurial ecosystem, also influences the trajectory of other developing nations. Ensuring the more visible, effective, and sustainable participation of women in the technology sector will

contribute significantly not only to economic development but also to social equality and democratization.

Bibliography

- Acs, Z., Bardasi, E., Estrin, S. & Svejnar, J. (2011) 'Introduction to special issue of Small Business Economics on female entrepreneurship in developed and developing economies', *Small Business Economics*, 37(4), pp. 393-396.
- Ahl, H. (2006) 'Why research on women entrepreneurs needs new directions', *Entrepreneurship Theory and Practice*, 30(5), pp. 595-621.
- Alesina, A.F., Lotti, F. & Mistrulli, P.E. (2013) 'Do women pay more for credit? Evidence from Italy', *Journal of the European Economic Association*, 11(1), pp. 54-66.
- Allen, S. and Truman, C., 1993. *Women in business: Perspectives on women entrepreneurs*. London: Routledge.
- Anderson, C. (2010) 'Presenting and evaluating qualitative research', *American Journal of Pharmaceutical Education*, 74(8), p. 141. Available at: <https://www.sciencedirect.com/science/article/pii/S0002945923041232> [Accessed 25 July 2024].
- Arıkan, S. (2002) *Entrepreneurship: Basic Concepts and Some Current Issues*. Ankara: Siyasal Kitapevi.
- Baltacı, A. (2019) 'The qualitative research process: How to conduct a qualitative study?', *Journal of the Institute of Social Sciences of Ahi Evran University*, 5(2), pp. 368-388.
- Bardasi, E., Sabarwal, S. & Terrell, K. (2011) 'How do female entrepreneurs perform? Evidence from three developing regions', *Small Business Economics*, 37, pp. 417-441.
- Basiglio, S., Devinentiis, P., Isaia, E. & Rossi, M.C. (2019) 'Credit access and approval', *CeRP Working Papers 189*, Center for Research on Pensions and Welfare Policies, Turin (Italy).
- Braun, V. & Clarke, V. (2006) 'Using thematic analysis in psychology', *Qualitative Research in Psychology*, 3, pp. 77-101. doi: 10.1191/1478088706qp063oa.
- Braun, V. & Clarke, V., 2012. Thematic analysis. In: H. Cooper, ed. *APA handbook of research methods in psychology: Vol. 2. Research designs: Quantitative, qualitative, neuropsychological, and biological*. Washington, DC: American Psychological Association, pp. 57-71
- Bruni, A., Gherardi, S. & Poggio, B. (2004) 'Doing gender, doing entrepreneurship: an ethnographic account of intertwined practices', *Gender, Work and Organization*, 11, pp. 406-429.

- Brush, C., Carter, N., Gatewood, E., Greene, P. & Hart, M. (2001) 'The Diana Project. Women business owners and equity capital: the myths dispelled', Kauffman Centre for Entrepreneurial Leadership. [online] Available at: http://www.kauffman.org/pdf/diana_project.pdf [Accessed 25 July 2024].
- Brush, C., Edelman, L.F., Manolova, T. & Welter, F. (2019) 'A gendered look at entrepreneurial ecosystems', *Small Business Economics*, 53(2), pp. 393-408.
- Brush, C.G. and Cooper, S.Y., 2012. Female entrepreneurship and economic development: An international perspective. *Entrepreneurship & Regional Development*, 24(1-2), pp.1-6.
- Brush, C.G., De Bruin, A. & Welter, F. (2009) 'A gender-aware framework for women's entrepreneurship', *International Journal of Gender and Entrepreneurship*, 1(1), pp. 8-24.
- Bullough, A., Guelich, U., Manolova, T.S. & Schjoedt, L., 2022. *Women's entrepreneurship and culture: gender role expectations and identities, societal culture, and the entrepreneurial environment*. *Small Business Economics*, 58(2), pp.985–996. doi:10.1007/s11187-020-00429-6.
- Buttner, E.H. and Rosen, B., 1992. Rejection in the loan application process: male and female entrepreneurs' perceptions and subsequent intentions. *Journal of Small Business Management*, 30(1), pp.58-65.
- Cardella, G.M., Hernández-Sánchez, B.R., Sánchez-García, J.C. (2020). 'Women Entrepreneurship: A Systematic Review to Outline the Boundaries of Scientific Literature', *Frontiers in Psychology*, 11, 1557. <https://doi.org/10.3389/fpsyg.2020.01557>
- Cole, R.A. and Mehran, H., 2009. Gender and the availability of credit to privately held firms: evidence from the surveys of small business finances. Federal Reserve Bank of New York Staff Report, No. 383, August.
- Coleman, S., 2002. Constraints faced by women small business owners: evidence from the data. *Journal of Developmental Entrepreneurship*, 7(2), pp.151-174.
- College of Liberal Arts & Sciences at Illinois. (2006, April 1). Long-lasting power. Available at: <https://las.illinois.edu/news/2006-04-01/long-lasting-power> (Accessed: 11 August 2025).
- Coughlin, J.H. and Thomas, A.R., 2002. The rise of women entrepreneurs: People, processes, and global trends. Westport, CT: Quorum Books.

- CUHK Business School (2024) Flower Vase: The effect of token female representation on entrepreneurial financing. 24 June. Available at: <https://www.bschoool.cuhk.edu.hk/events/flower-vase-the-effect-of-token-female-representation-on-entrepreneurial-financing> (Accessed: 8 August 2025).
- De Vita, L., Mari, M. and Poggesi, S., 2014. Women entrepreneurs in and from developing countries: Evidences from the literature. *European Management Journal*, 32(3), pp.451-460.
- Demir, G., 2022. Management process in incorporated football clubs: Istanbul Başakşehir Football Clubs example. *Pakistan Journal of Medical & Health Sciences*, 16(2), February, pp.833–836.
- Dezsö, C.L., Ross, D.G. and Uribe, J., 2016. Is there an implicit quota on women in top management? A large sample statistical analysis. *Strategic Management Journal*, 37(1), pp.98-115.
- Doykun, S., 2024. Ethnopedagogical analysis of Talip Apaydın's novel Toprağa Basınca [2]. *Library Progress International*, 44(4), pp.1464–1473.
- Dulger, (2018) 'Women Entrepreneurs in Turkey: A Contemporary Analysis', in *Filling the Emerging Market Perspective Gap in the Entrepreneurship Literature with Respect to Turkey*. IGI Global, pp. 223-246. DOI: 10.4018/978-1-5225-5112-6.ch002.
- Eagly, A.H. and Carli, L.L., 2007. Women and the labyrinth of leadership. *Harvard Business Review*, 85(9), pp.62–71, 146.
- Enri-Peiró, S., Mas-Tur, A. and Rey-Martí, A. (2024) 'Approaching the role of innovation, education and multiplicity of context in sustainable and female entrepreneurship', *ESIC Market. Economic & Business Journal*, 55(1), pp. 1–36. doi:10.7200/esicm.55.338.
- Fairlie, R.W. and Robb, A.M., 2009. Gender differences in business performance: evidence from the characteristics of business owners survey. *Small Business Economics*, 33, pp.375-395.
- Garanti Bank (2015) Women Entrepreneurs Report, [pdf] Available at: https://assetsgaranti.com/assets/pdf/tr/diger/us201_garanti_kadin_girisimciler_rapor_20150625.pdf [Accessed 1 December 2024].
- Garanti Bank (2015) Women Entrepreneurs Report. [pdf] Available at: https://kadingirisimci.gov.tr/media/kv5hnzm0/7-garanti_kadin_girisimciler_rapor_20150625.pdf [Accessed 1 August 2024].
- Garanti Bank. (2015). Women Entrepreneurs Report. Available at: https://assetsgaranti.com/assets/pdf/tr/diger/us201_garanti_kadin_girisimciler_rapor_20150625.pdf (Accessed: 17 July 2025).

- Garga, P. and Bagga, R., 2009. A comparative study of opportunities, growth, and problems of women entrepreneurs. *Asia-Pacific Business Review*, Jan-March 2009
- Gautam, R.K. and Mishra, K., 2016. Study on rural women entrepreneurship in India: Issues and challenges. *International journal of applied research*, 2(2), pp.33-36.
- GEM (2024) Global Entrepreneurship Monitor: Global Report 2024/2025. [PDF] Available at: <file:///C:/Users/yagmurunbaba/Downloads/gem-global-report-final-1739824967.pdf> [Accessed 9 Jul. 2025].
- GEM, 2017. Women's entrepreneurship 2016/2017 Report. [online] Available at: <https://www.gemconsortium.org/report/gem-20162017-womens-entrepreneurship-report> [Accessed 25 July 2024].
- GEM, 2023. Global Entrepreneurship Monitor 2023/2024 Global Report. Global Entrepreneurship Research Association (GERA). Available at: <https://www.gemconsortium.org/report/gem-2023-2024-global-report> [Accessed 5 Jul. 2025].
- HISRICH, D. Robert and ÖZTÜRK, Ayşe Sevgi, 1999. Women entrepreneurs in a developing economy. *Journal of Management Development*, 18(2).
- Holloway, I. and Todres, L., 2003. The status of method: flexibility, consistency, and coherence. *Qualitative Research*, 3(3), pp.345-357.
- Ikonen, H. M. (2013) 'Precarious work, entrepreneurial mindset and sense of place: female strategies in insecure labour markets', *Global Discourse*, 3(3-4), pp. 467-481.
- İş Bankası, 2024. What is a female entrepreneur? İş Bankası Blog. [online] Available at: <https://www.isbank.com.tr/blog/kadin-girisimci-nedir> [Accessed 25 July 2024].
- Jakhar, R. and Krishna, C., 2020. Women Entrepreneurship: Opportunities and challenges (a literature review). *Anwesh*, 5(2), p.38.
- Jennings, J.E. and Brush, C.G., 2013. Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature? *Academy of Management Annals*, 7, pp.661-713.
- Kadın Girişimci Portalı, 2023. Entrepreneurship Journey of Productive Women. [pdf] Available at: <https://kadingirisimci.gov.tr/media/ow2o4fxg/6-ureten-kadinlar-girisimcilik-yolculugu-ocak2023-isbn-1.pdf> [Accessed 25 July 2024].

- Kapçak, Ş., 2019. [Title in original language]. *International Journal of Education Technology and Scientific Researches*, 4(10), pp.720–772.
- Karataş, C. (2024) 'Women's Technology Entrepreneurship in Türkiye: Challenges in Accessing Finance in the Context of Gender', Graduate School of Social Sciences, Middle East Technical University.
- Keskin, S. (2014) 'The Status of Female Entrepreneurs in Turkey', *Journal of Entrepreneurship & Development*, 9(1).
- KOSGEB (n.d.) 'Girişimci Destek Programı', KOSGEB, [online]. Available at: <https://www.kosgeb.gov.tr/site/tr/genel/destekdetay/1231/girisimci-destek-programi> [Accessed 1 December 2024].
- KURTSAN, M. (2004). 'Corporate Support for Female Entrepreneurs', Interview, 28 October 2004. [Online] Available at: <http://www.ntvmsnbc.com/news/293623.asp#BODY> [Accessed 5 August 2024].
- KUTANIŞ, Ö.R. and APLASLAN, S. (2006). 'Do Profiles of Entrepreneurial and Managerial Women Differ?', *Afyon Kocatepe University Faculty of Economics and Administrative Sciences Journal*, 8(2).
- KUTANIŞ, Özen Rana and HANCI, Ayşegül, 2004. Perceptions of personal freedom among women entrepreneurs. In: *Proceedings of the 3rd National Information, Economy and Management Congress*, Eskişehir, Osmangazi University, Faculty of Economics and Administrative Sciences, November.
- Lee, M.P. and James, E.H., 2007. She'-e-os: Gender effects and investor reactions to the announcements of top executive appointments. *Strategic Management Journal*, 28, pp.227-241.
- Mahanta, M., 2016. Importance and challenges of women entrepreneurship—A case study of Sonitpur district of Assam. *IOSR Journal of Humanities and Social Science*, 21(07), pp.01-06.
- Mboko, S. and Smith-Hunter, A.E., 2009. Women entrepreneurs in sub-Saharan Africa: A critical review. *Journal of Business Diversity*, 9(1), pp.151-158.
- Ministry of Family and Social Services (2024). *Strong Tomorrows with Our Women Entrepreneurs* [online] Available at: <https://kadingirisimci.gov.tr/istatistikler/> [Accessed 13 July 2025].
- Minniti, M. and Arenius, P., 2003. Women in entrepreneurship. In: *OECD, The OECD Conference on Women Entrepreneurs in SMEs: A Major Force in Innovation and Job Creation*. Paris: OECD, pp.221-232.

- Morazzoni, M. and Sy, A., 2022. Female entrepreneurship, financial frictions, and capital misallocation in the US. *Journal of Monetary Economics*, 129, pp.93-118. doi: 10.1016/j.jmoneco.2022.03.007.
- Moudud Ul-Huq, S., 2013. Women entrepreneurship development In Bangladesh challenges and prospects. *International Journal of Innovative Research and Development*, pp.41-48.
- Nandamuri, D.P. & Gowthami, C., 2011. Women Entrepreneurship – A Global Perspective. *The International Journal's Research Journal of Social Science & Management*, 1, pp.115–125.
- OECD, 1993. *Women entrepreneurs in small and medium enterprises*. Paris: OECD Publishing.
- Ozasir Kacar, S., Essers, C. and Benschop, Y. (2023) 'A contextual analysis of entrepreneurial identity and experience: women entrepreneurs in Turkey', *Entrepreneurship & Regional Development*, 35(5-6), pp. 460-481.
- ÖĞÜT, A. (2006). 'Challenges Facing Female Entrepreneurship and Management in Turkey: The Glass Ceiling Syndrome', *Çanakkale 18 Mart University Journal of Entrepreneurship and Development*.
- Öztürk, M.D. and Arslan, İ.K. (2016) 'Women Entrepreneurship in Turkey: Factors Leading Women to Entrepreneurship, Challenges They Face, and Solution Proposals', *External Trade Institute Working Paper Series*, WPS No/21/2016-05.
- Panda, S. and Dash, S., 2016. Constraints faced by women entrepreneurs in developing countries: Review and ranking. *Gender in Management: An International Journal*, 31(4), pp.275-299.
- Pariltan, A. & Turan, İ., 2024[3]. Opinions of teacher candidates on reflective questioning in social studies teaching [4]. Recep Tayyip Erdoğan University, Rize, Turkey.
- Pathak, V., Jena, B. & Kalra, S., 2013. Qualitative research. *Perspectives in Clinical Research*, 4(3), pp.192–194. Available at: https://journals.lww.com/picp/fulltext/2013/04030/qualitative_research.10.aspx [Accessed 17 Jul. 2025].
- Patton, M.Q., 1990. *Qualitative evaluation and research methods*. 2nd ed. Newbury Park, CA: Sage [5].

- Quinlan, C., 2011. Business Research Methods. United Kingdom: Cengage Learning.
- Raja, A.A., 2025. Impact of toxic leadership on counterproductive work behaviors: The mediating role of psychological distress and moderating role of perceived organizational support. MSc thesis, Faculty of Management & Social Sciences, Department of Management Sciences.
- Republic of Turkey Ministry of Family and Social Services (2025) With Our Female Entrepreneurs Towards a Stronger Future. [Online] Available at: <https://kadingirisimci.gov.tr/> [Accessed 13 July 2025].
- Republic of Turkey Small and Medium Enterprises Development Organization (KOSGEB) (2025) Building a sustainable economic future by transforming SMEs into innovative, competitive, twin transformation and export-oriented structures. [Online] Available at: <https://www.kosgeb.gov.tr/> [Accessed 13 July 2025].
- Republic of Turkey Union of Chambers and Commodity Exchanges (TOBB) (2025) Kadın Girişimciler Kurulu. [Online] Available at: <https://www.tobb.org.tr/TOBBKadinGirisimcilerKurulu/Sayfalar/AnaSayfa.php#> [Accessed 13 July 2025].
- Republic of Türkiye, Ministry of Family, Labor, and Social Services, 2018. Women Empowerment Strategy Document and Action Plan (2018-2023). [online] Available at: <https://aile.gov.tr/ksgm/ulusal-eylem-planlari/kadinin-guclenmesi-strateji-belgesi-ve-eylem-plani-2018-2023/> [Accessed 24 July 2024].
- Republic of Türkiye, Ministry of Labor and Social Security, 2017. National Employment Strategy (2014-2023). [pdf] Available at: <https://www.csgb.gov.tr/media/56914/uis-2014-2023.pdf> [Accessed 24 July 2024].
- Republic of Türkiye, Presidential Strategy and Budget Directorate, 2019. Eleventh Development Plan (2019-2023). [pdf] Available at: https://www.sbb.gov.tr/wp-content/uploads/2022/07/On_Birinci_Kalkinma_Plani-2019-2023.pdf [Accessed 24 July 2024].
- Ryan, P., 2018. [Millennial Graduates: An insight into the job expectations of Millennials, focusing on those who have completed a Graduate Programme within the retail sector in Ireland.]. MSc thesis, National College of Ireland. Available at: <https://norma.ncirl.ie/2797/1/paularyan.pdf> [Accessed 10 Aug. 2025].
- S4G (2023) ‘MBA programs excelling in AI & tech 2023: Top 10 B-schools unveiled’, Strategy4GMAT, 2 November. Available at: <https://strategy4gmat.com/blog/mba->

programs-excelling-in-ai-tech-2023-top-10-b-schools-unveiled (Accessed: 10 August 2025).

- Salzmann, M.D. (2004) Theoretical approaches to locative inversion. Revised MA dissertation. Philosophical Faculty, University of Zurich.
- Saunders, M., 2016. Research methods for business students. 7th ed [6]. Harlow: Pearson Education.
- Singh, S.P., 2008. An insight into the emergence of women-owned businesses as an economic force in India. Presented at the Special Conference of the Strategic Management Society, Indian School of Business, Hyderabad, India, 12-14 December.
- Smith, J., 2022. Importance and challenges of women entrepreneurship. International Journal of Business Studies. Available at: <https://tinyurl.com/4e8438e3> [Accessed 8 June 2024].
- Solesvik, M., Bhatta, K.D., Paraskevaidis, P. and Shirokova, G., 2019. Motivation and goals of women entrepreneurs in Norway and Ukraine: The role of culture and institutions. Journal of Small Business and Enterprise Development, 26(5), pp.684-705.
- Stermygh, 2024. Checkout The Top 10 Hottest Female Rappers Of 2024. [Facebook] 7 June. Available at: <https://townflex.com/hottest-female-rappers-of-2024> [Accessed 25 July 2025].
- Sussan, F., and Acs, Z.J., 2017. The digital entrepreneurial ecosystem. Small Business Economics, 49(1), pp.55-73.
- The Ministry of Development (2023). 12th Development Plan (2024–2028). Ankara: Republic of Turkey Ministry of Development.
- Thébaud, S., 2015. Business as plan B: institutional foundations of gender inequality in entrepreneurship across 24 industrialized countries. Administrative Science Quarterly, 60(4), pp.671-711.
- TUNÇSİPER, Bedriye, KARAKÖY, Çağatay, and KAFA, Neşe, 2008. Women entrepreneurship. In: Kyrgyzstan-Turkey Manas University, Faculty of Economics and Administrative Sciences, Proceedings of the Second International Economics Congress, Bishkek, October 9-11.

- Turkish Statistical Institute (2023) Statistics on Women in Turkey 2023. Available at: <https://data.tuik.gov.tr/Bulten/Index?p=Istatistiklerle-Kadin-2023-53675> (Accessed: 13 July 2025).
- Turkish Statistical Institute (TUIK), 2016. Family Structure Survey Results. [pdf] Available at: Turkish Statistical Institute (TURKSTAT) (tuik.gov.tr) [Accessed 25 July 2024].
- Turkish Statistical Institute (TUIK), 2019. Life Satisfaction Survey Results. [pdf] Available at: Turkish Statistical Institute (TURKSTAT) (tuik.gov.tr) [Accessed 25 July 2024].
- Turkonfed, 2023. The Report on the Power of Women Entrepreneurs. [pdf] Available at: <https://turkonfed.org/Files/ContentFile/turkonfedgirisimdekadingucuraporu-5047.pdf> [Accessed 16 July 2024].
- Ughetto, E., Rossi, M.C., Audretsch, D. and Lehmann, E.E., 2019. Female entrepreneurship in the digital era. Springer Science+Business Media. [online] Available at: <https://link.springer.com/article/10.1007/s11628-019-00301-w> [Accessed 25 July 2024].
- Verheul, I., Van Stel, A. and Thurik, R., 2006. Explaining female and male entrepreneurship across 29 countries. *Entrepreneurship & Regional Development*, 18(2), pp.151-183.
- Welsh, D.H.B., Memili, E., Kaciak, E. and Al Sadoon, A., 2014. Saudi women entrepreneurs: A growing economic segment. *Journal of Business Research*, 67(5), pp.758-762.
- YETİM, Nalan, 2002. Women entrepreneurs as social capital: The case of Mersin. *Ege Academic Review*, 2(1).
- Yıldırım, G. (2020) 'The role of women entrepreneurs in social media centered e-commerce: Developments in gastronomy', Academia.edu, 2 February. Available at: https://www.academia.edu/45589369/THE_ROLE_OF_WOMEN_ENTREPRENEURS_IN_SOCIAL_MEDIA_CENTERED_E_COMMERCE_DEVELOPMENTS_IN_GASTRONOMY (Accessed: 10 August 2025).
- Yuniati, E., Pratikto, H. and Sopiah, S., 2021. The motivation of women's entrepreneurship as an agent of change in society: Literature review. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 5(4).

Appendix 1: Semi-Structured Interview Questions

The research questions addressed in this study are as follows:

- Can you describe your experience of what it is like to be a female entrepreneur?
- What are some of challenges you have faced as a female entrepreneur?
- What impact do you think cultural norms and societal expectations have on women who seek entrepreneurship in Turkey?
- Are there different expectations for female entrepreneurs based on their gender?
- Do you think male and female entrepreneurs face different or similar challenges in becoming entrepreneurs?
- As a female entrepreneur, could you share any experiences or knowledge you may have about getting funding and financial support?
- Have you taken part in any mentoring or networking events? If yes, how have they affected your path as an entrepreneur?
- What, in your opinion, are the main elements that female entrepreneurs need to succeed, and how can these be encouraged?
- What adjustments or enhancements do you think are necessary to make the environment more encouraging for female entrepreneurs?
- What specific supports could be put in place to encourage more female entrepreneurs in Turkey?
- How do you balance personal and professional responsibilities, and what strategies have you found effective in managing this balance?
- Can you provide an example of a significant turning point or pivotal moment in your entrepreneurial journey, and how it shaped your approach to business?

Appendix 2 Consent Form

Challenges and Experiences of Female Entrepreneurs in Male-Dominated Tech Startups in Türkiye

Dear Participant,

I am inviting you to take part in important research *Challenges and Experiences of Female Entrepreneurs in Male-Dominated Tech Startups in Turkey* by participating in a semi-structured interview. In the interview you will be asked the challenges and experiences faced by female entrepreneurs in male-dominated tech startups in Turkey. This survey is part of the requirement for the completion of my Master of Science in Entrepreneurship at the National College of Ireland.

The focus of the research is to examine how cultural norms, societal expectations, and gender-based biases impact female entrepreneurs in male-dominated tech startups in Turkey. This research may help inform the implementation of targeted support programs and policies to encourage and support female entrepreneurship in the tech sector, and so your input is highly valuable. To be eligible to participate in this study you must be 18+ and have founded or co-founded a tech startup in Turkey.

The interview is estimated to take approx. 45-60 minutes of your time. Interviews will be recorded through Microsoft Teams, and all personal data will be kept confidential. Your consent form will be stored securely separately to your data. The interview recording will be labelled with a code number generated by you in the interview. This recording will be used to create a transcription of the interview stored under the generated code number. Once this transcription is complete the recording will be deleted. The transcription will therefore be anonymised and stored under its code number on a password-protected computer accessible only to the lead researcher.

A report of the study will be produced to meet course requirements and may be submitted for publication, but the data will be anonymised, and no individual participants will be identifiable. Your transcription data and consent form will be retained and managed in accordance with the NCI data retention policy and deleted after 5 years.

Participation in this research is voluntary. You do not have to disclose any sensitive information, and you can choose not to answer a question if you wish. You can withdraw from the study at point during the interview for any reason without penalty. You can also

choose to withdraw up to a week after your interview by emailing the lead researcher via the contact details provided below and providing your code number, at which point your data will be deleted.

At the conclusion of this study, you will receive further information about the nature of this research. Should you have any concerns or need clarification at any point, you may ask the lead researcher or reach out to them through the following email: x22195904@student.ncirl.ie

Thank you.

Yagmur Unbaba

Lead Researcher.

Consent Form

Challenges and Experiences of Female Entrepreneurs in Male-Dominated Tech Startups in Türkiye

Thank you for reading the information sheet about the interview study. If you are happy to participate then please complete and sign the form below. Please tick the boxes below to confirm that you agree with each statement.

I confirm that I have read and understood the information sheet and have had the opportunity to ask questions.	
I understand that my participation is voluntary and that I am free to withdraw at any time up to one-week post-interview without giving any reason and without there being any negative consequences. In addition, should I not wish to answer any question or questions, I am free to decline.	
I understand that my responses will be kept strictly confidential. I understand that my name will not be linked with the research materials and will not be identified or identifiable in the report or reports that result from the research.	

I agree for this interview to be recorded on MS Teams. I understand that the recording made of this interview will be used only for analysis and that text extracts from the interview, from which I would not be personally identified, may be used in any conference presentation, report or journal article developed as a result of the research. I understand that no other use will be made of the recording, and that no one outside the research team will be allowed access the original recording which will be deleted once transcription is complete.	
I agree to take part in this interview.	

Name of participant

Date

Signature

Lead Researcher

Date

Signature

Appendix 3: Further Information

This study was conducted to understand the challenges and experiences faced by female entrepreneurs in male-dominated tech startups in Turkey. This research may help develop targeted support programs and policies to encourage and support female entrepreneurship in the tech sector.

Again, we wish to reassure you that the information you provided will be anonymized under a code number and will be treated with strict confidentiality. No individual will be identifiable. If you do not wish to participate you can let the researcher know up to one week after your interview by providing your ID code via email, at which point your data will be deleted. You will be unable to withdraw after this period as the study analysis will have begun.

We would like to thank you for your participation. Should you have any further questions, you may reach out to the lead researcher **Yagmur Unbaba** at the following e- mail address:

x22195904@student.ncirl.ie

If you have been affected by any of the topics addressed in this study, please reach out for support to **Alo 183 Social Support Line**.

Thank you,

Yagmur Unbaba - Lead Researcher.