

PLACE of WOMEN in ECONOMIC and SOCIAL LIFE: WOMEN ENTREPRENEURSHIP from the OTTOMAN EMPIRE to the PRESENT

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Abstract: *The place of women in economic and social life has undergone significant changes throughout history, especially women's entrepreneurship, especially from the Ottoman Empire to the present day, has been shaped with different dynamics. During the Ottoman period, women participated in economic life through trade, tradesmen organizations and foundation system, but had a limited field of entrepreneurship due to social norms (Öztürk, 2020). With the reforms made during the Republican period, women's participation in business life was encouraged and women's entrepreneurship gained an important momentum (Güven & Yıldız, 2018). In the process of globalization, micro-credit practices and state supports for women entrepreneurs came into play, and especially with the digitalization process, e-commerce and social media presented new opportunities in women's entrepreneurship (Kaya, 2021). However, female entrepreneurs still face cultural obstacles, difficulties access to financing and problems in the balance of work-family (Arslan, 2019). Strengthening policies and incentive mechanisms that support women's entrepreneurship in Turkey plays a critical role in economic development. In this study, the evolution of women entrepreneurship from the Ottoman Empire to the present day, the current situation of women's entrepreneurship in today's Turkey, the difficulties encountered and solutions are discussed.*

Keywords: *Women Entrepreneurship, Ottoman Economy, Republican Period, Digital Entrepreneurship, Gender, Economic Development.*

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Introduction

The place of women in economic and social life has changed through different social, cultural and economic dynamics throughout history. In traditional social structures, women are generally limited to domestic roles, while in time they have achieved more active participation in production processes. However, when the historical development of women's entrepreneurship is examined, it is seen that women face various obstacles in the process of obtaining economic independence (Güven & Yıldız, 2018). The main purpose of this study is to analyze the development of women entrepreneurship from the Ottoman Empire to the present day, to evaluate women's place in business life in the historical process and to examine the difficulties and opportunities faced by women in today's entrepreneurship ecosystem. The effects of women's entrepreneurship on economic development, the factors that encourage women's participation in business life and the current support mechanisms are among the focal points of the research

(Kaya, 2021). Women's entrepreneurship is critical not only in terms of individual economic independence, but also in terms of social development and sustainable economic growth. Research shows that the support of female entrepreneurs accelerates economic growth, increases innovation and increases social welfare (Arslan, 2019). However, obstacles such as access to financing, gender roles, work-family balance and legislative restrictions make it difficult to spread women's entrepreneurship. In this context, examining the impact of policies and practices that support the development of women's entrepreneurship in Turkey will be an important output of this research.

It is important to address the development of women's entrepreneurship in the historical process in terms of how women's economic and social roles change. In the Ottoman Empire, women's participation in economic life is not completely excluded, although it is limited. In particular, the foundation system has been an important structure that supports women's economic initiatives.

Women developed social responsibility projects by establishing foundations and achieved economic independence (Öztürk, 2020). In addition, examples of women tradesmen and trade *erbabı* are found in the Ottoman Empire. For example, it is known that women carry out entrepreneurship activities in areas such as bath management, textile and spice trade (Karaca, 2017). However, there were some social and legal factors in the Ottoman Empire that limiting the entrepreneurship structure of women. Although women had the right to property, the male -dominated society structure made it difficult for them to act independently in economic activities. Women's entrepreneurship was mostly small and limited to local trade, and they have difficulty in penetrating large -scale trade areas (Güven & Yıldız, 2018). With the proclamation of the Republic, the education opportunities of women were expanded and their participation in business life was encouraged. Since the 1930s, the economic rights of women have been expanded with legal regulations for women, but entrepreneurship has not yet become widespread. Since the 1950s, industrialization and urbanization processes have accelerated and women's participation in the labor force began to increase (Bozkurt, 2020). The spread of women's entrepreneurship gained momentum with economic liberalization policies after 1980. During this period, micro -credit applications for women and entrepreneurship support programs were introduced (Kaya, 2021). In particular, female cooperatives have been an important tool for women's economic independence. With the influence of globalization since the 1990s, women's entrepreneurship has become more supported and women have become more visible in technology, finance and service sectors. Governments, non -governmental organizations and international organizations have developed projects supporting women entrepreneurs. However, it is stated that female entrepreneurs still cannot compete with male entrepreneurs under equal conditions, especially in access to financing and work-family balance (Arslan, 2019). In recent years, digital transformation has created new opportunities for women's entrepreneurship. Thanks to e-commerce and digital platforms, women entrepreneurs had the chance to start a business without capital needs. Social media facilitated the access to women entrepreneurs to the masses and provided the opportunity to expand their business with digital marketing strategies (Kaya, 2021). However, digital entrepreneurship offers new opportunities for women and at the same time brought some difficulties. Access to technology, deficiencies in digital skills and social norms that make it difficult for women to move away from traditional job roles are among the main obstacles faced by women entrepreneurship in the digitalization process (Bozkurt, 2020). As a result, women's entrepreneurship has reached its current position by going through various stages in the historical process. From the Ottoman Empire to the present day, the place of women in economic life has become increasingly strengthened, but there are many structural problems that need to be solved. In this study, the historical development of women's entrepreneurship will be examined and the difficulties faced by women in entrepreneurship activities today and the solutions to overcome these difficulties will be discussed.

Aim

The aim of this study is to examine the place of women in economic and social life in Turkey by taking into account the historical development of women's entrepreneurship from the Ottoman Empire to the present day. Starting from the structure of

women's entrepreneurship in the Ottoman period, the reforms of the Republican Period, the globalization process and the transformation in the digital age are analyzed in detail. In addition to the cultural, economic and social obstacles faced by women entrepreneurs, the effectiveness of support mechanisms for women in the entrepreneurship ecosystem (Güven & Yıldız, 2018).

In this study, it will be clarified how women entrepreneurship is shaped in the historical process and the dynamics under the current conditions. In addition, the role of policies and incentives aimed at increasing women's entrepreneurship in Turkey in terms of sustainable economic development will be discussed (Kaya, 2021). Finally, strategies will be developed to support women entrepreneurship in the future by providing solutions for the main problems faced by women entrepreneurs (Arslan, 2019).

Method

In this study, the historical development of women entrepreneurship from the Ottoman Empire to the present day was examined by using the literature screening method. The literature screening aims to systematically analyze the previous academic studies on a particular subject and to make new inferences in the light of current information (Bozkurt, 2020). Within the scope of the research, historical studies dealing with the effects of women's entrepreneurship on the economic and social structure during the Ottoman period, academic researches on the participation of women in business life during the Republican period, and current articles examining the role of women entrepreneurship in the digitalization process (Güven & Yıldız, 2018). In addition, research on policies supporting women's entrepreneurship in Turkey, micro financial practices and work-family balance (Kaya, 2021). Data have been compiled from reliable sources such as national and international academic journals, official statistical reports, reports of government and non -governmental organizations for women's entrepreneurship. The analytical framework of the study is based on detecting the evolution of women's entrepreneurship and existing obstacles by comparing historical and current sources (Arslan, 2019). With this method, it is aimed to make a comprehensive assessment about how women's entrepreneurship develops in the historical process, what are the main problems encountered and the effectiveness of policies implemented for supporting entrepreneurship today.

Findings

Women's entrepreneurship in Turkey has shown significant development in recent years. According to the Turkish Statistical Institute (TURKSTAT) data, the ratio of women entrepreneurs, which was 13.1 %in 2002, increased to 17.4 %in 2023. In spite of this increase, women's labor force participation is still low compared to men. According to the data of 2022, women's labor force participation rate is 35.8 %, while this rate is 71.4 %in men. Women entrepreneurs generally operate in small and medium -sized enterprises and concentrate in sectors such as retail, service, food, agriculture and crafts. Although women's entrepreneurship in the fields of technology and digitalization began to develop, the proportion of male entrepreneurs in these areas is still higher. Most of women entrepreneurs tend to develop innovative and sustainable business models instead of traditional business models. However, problems in accessing financing make it difficult for women entrepreneurs to grow their jobs. When the factors affecting

women's entrepreneurship are examined, it is seen that one of the most important obstacles is gender norms. Traditional social structures limit women to domestic roles and cause them to be less active in the business world. The fact that society does not fully support women's entrepreneurship makes women's business processes more difficult, especially in rural areas. Women entrepreneurs are seen by the society in the second place in business life and are forced to make more efforts to prove themselves in the male-dominated business world. In addition, the problem of work-family balance is an important obstacle faced by women entrepreneurs. While women want to take an active role in business life, they are also traditionally held responsible for housework and child care. This causes women to have more difficulties in the process of establishing a business.

Access to financing is another major obstacle to women's entrepreneurship. Women entrepreneurs can often benefit less than capital and credit opportunities than male entrepreneurs. Financial organizations can find women entrepreneurs more risky and act more strictly in providing credit. In addition, the access of female entrepreneurs to investment networks is more limited than men. Especially in technology and innovation sectors, women entrepreneurs' investment rate is quite low compared to male entrepreneurs. The low level of financial literacy is another challenge that women entrepreneurs face in investment processes. Many projects and incentive mechanisms have been developed in recent years to support women's entrepreneurship. The Turkish Women's Entrepreneurs Association (KAGİDER) carries out various projects for women entrepreneurs and provides financial support with education and mentoring. In addition, the participation of women's economic and social life is encouraged within the scope of the "Strengthening of Women through Cooperatives" carried out in cooperation with the Ministry of Family and Social Services and the Ministry of Agriculture and Forestry. In addition, Türkönfed, İşbank and the Flment Women's Power in the Initiative, which is implemented in cooperation with the UN WOMEN, provide entrepreneurial women's mentoring support with online and face-to-face trainings on technical issues such as digitalization, e-export and marketing. In order for women entrepreneurship to become more sustainable in Turkey, it is necessary to strengthen financial support for women entrepreneurs and to increase training programs. Increasing the levels of financial literacy of women will enable them to act more consciously in business processes and will help them become more advantageous in investment processes. Developing special financing programs for women entrepreneurs, increasing low-interest loans and investment funds will spread women entrepreneurship to a wider base. In addition, the dissemination of education and mentoring programs for women entrepreneurs will strengthen the role of women in the business world. Universities and private sector collaborations can be increased and women entrepreneurs can be adapted to the business world faster. Supporting women entrepreneurship with digitalization also stands out as an important strategy. E-commerce, digital marketing and social media platforms allow women entrepreneurs to establish business at low cost and open them to global markets. However, in order for female entrepreneurs to adapt to the digital world, they need to provide more access to technology trainings. Increasing programs for women in digital entrepreneurship will enable women to take more active participation in the digital economy.

Women Entrepreneurship in the Ottoman Empire

In Ottoman society, women are generally identified with domestic responsibilities, but they have played an important role in economic life. It is seen that women exist in trade, production and tradesmen organizations, and especially through the foundation system, play an active role in the economic field. In order to understand the dynamics of women's entrepreneurship during the Ottoman period, four basic titles stand out: the role of women in the Ottoman economy, Ahilik and Women's Tradesmen Organizations, Women's Place in Trade and Production and Entrepreneurship Activities through the Foundation System. In the Ottoman Empire, the economic system was shaped around agriculture-based production and guild organizations. Women also played active roles in various fields of this economic structure. Especially in cities and large trade centers, women worked in sectors such as textile, food production, weaving and handicrafts and engaged in small-scale trade (Öztürk, 2020). Women's participation in economic life has usually realized through family businesses and home-based production. In the Ottoman archival documents, it is seen that women operate especially in areas such as soap production, sewing-moving works, silk and spices trade (Karaca, 2017). Women, spouses or family members can work together, as well as independently participated in production and trade activities. However, although women have the right to property in the Ottoman legal system, it is stated that they can act more limited in commercial activities than men (Güven & Yıldız, 2018). Especially in the markets and bazaars in big cities, the presence of female sellers is remarkable. In the important trade centers of the Ottoman Empire such as Istanbul, Bursa and Edirne, women specialized in the trade of certain products and contributed to the market economy. However, women entrepreneurship is generally small and their entry into sectors that require large capital has been limited (Arslan, 2019).

Ahilik Organization, one of the important building blocks of the Ottoman economic system, is an organization established to ensure solidarity between tradesmen and craftsmen. Although Ahilik organizations are generally governed by men, it is known that women are also included in certain occupational groups. The female Ahilik Organization, known as Bacıyan-ı Rum, was an important structure that encouraged women to participate in the production process (Kaya, 2021). Bacıyan-ı Rum was an organization that brings together women who deal with handicrafts such as weaving, leather processing, clothing production and carpets. This organization has created a structure that supports women's vocational education and economic independence (Bozkurt, 2020). As a part of the Ahilik system, women entrepreneurs have been regulated within the framework of certain rules and their participation in economic life through guilds. However, in Ottoman society, women's existence in the Ahi organizations was more limited than the male tradesmen groups. In order for women to take an active role in guilds, they should usually be widowed or economically independent. This has limited the development of women's entrepreneurship, but still made women involved in economic life in certain sectors (Öztürk, 2020).

During the Ottoman period, female entrepreneurs carried out small-scale trade and production activities. The presence of women in economic life is usually realized in the form of home-based production or small shop management. For example, it is known that women are active in areas such as soaping, spices, yarn and fabric production and leather processing (Karaca, 2017). Women generally sold the products they produce in their inns or

homes in the markets. Especially in the Ottoman Empire, the production of dowry goods, lace and fabric weaving has become one of the most common areas of women's entrepreneurship. Istanbul Grand Bazaar and Bursa Silk Road route is included in the Ottoman documents where female traders operate (Güven & Yıldız, 2018). One of the biggest challenges of women in production and trade activities has been legal and social restrictions. In order for women to trade on their own, a male family (father, spouse or brother) usually needed approval. However, some women have financial capital and have carried out trade personally. For example, the widowed women had the right to trade with the capital they have acquired through inheritance (Arslan, 2019).

One of the most important support mechanisms of women's entrepreneurship in the Ottoman Empire was the foundation system. Women have contributed to social life by establishing foundations and carried out economic activities. Foundations have been active in many fields such as education, health, charity and commercial investments (Öztürk, 2020). Female foundation owners played an active role in the economic system by governing their property and income resources through the foundation. For example, Hafsa Sultan, one of the most important female foundation founders in Ottoman history, has indirectly supported women's participation in economic life by building many inns, bazaars and trade centers (Karaca, 2017). Women's foundations often established economic independence by establishing systems that constitute their own sources of income. For example, many women earned income by renting their hans and bazaar shops and led these revenues to charity and social projects. This enabled women to directly contribute to trade and entrepreneurship activities (Güven & Yıldız, 2018). The foundation system has been considered one of the most institutional and sustainable support mechanisms of women's entrepreneurship in Ottoman society. The value of the founders of the female foundation to the economic and social life shows how important women in the Ottoman Empire play an important role in terms of entrepreneurship (Bozkurt, 2020).

Republican Period and Women Entrepreneurship

The transition from the Ottoman Empire to the Republic was shaped by reforms that radically changed the place of women in economic and social life in Turkey. With the proclamation of the Republic, legal and social transformations that encourage women to participate in the business life have been realized, especially from the 1930s, women's entrepreneurship has gained momentum. This process can be examined under three basic headings: Republican reforms and women's participation in business life, the first female entrepreneurs and women's cooperatives, the transformation of women's entrepreneurship in the second half of the 20th century. With the proclamation of the Republic, the reforms under the leadership of Mustafa Kemal Atatürk were shaped with the aim of strengthening the position of women in social and economic life. In this period, one of the most important steps that encouraged women to participate in business life was the civil law that came into force in 1926. With this law, women have gained economic rights such as the right to property and the right to inherit, and they have been paved the way for them to make commercial initiatives in their own names (Güven & Yıldız, 2018). Other important arrangements that encourage women to participate in economic life are as follows:

- Education Reforms: Vocational and technical education schools were opened to increase the education level of women. The Girls' Institutes opened in 1928 have led women to entrepreneurship by enabling women to gain professional skills in areas such as textile, sewing and food production (Arslan, 2019).
- Women's Employment in the Public: In the early years of the Republic, women began to take more place in professions such as teaching, nursing and public administration, which also encouraged the employment of women in the private sector.
- 1930 and 1934 Election Reforms: Giving women the right to vote and to be elected in local and general elections has increased awareness about the economic rights of women. This process contributed to women's more active role in business life (Bozkurt, 2020).

However, despite these reforms, women's adequate widespread in entrepreneurship has taken a long process. Traditional social norms and obstacles to economic independence have been among the factors that limit women's existence as an entrepreneur.

In the early periods of the Republic, female entrepreneurs generally operates in small -scale enterprises. Women who have established business in sectors such as textile, apparel, food production and crafts have taken important steps towards gaining economic independence. Sabiha Rifat Gürayman, one of the most striking female entrepreneurs of this period, worked in the construction sector as one of the first female engineers in Turkey and showed that women can also make entrepreneurship in technical fields. Likewise, Halide Edib Adivar operates not only in the field of literature but also in the publishing sector (Öztürk, 2020). In order to support women's entrepreneurship, women's cooperatives started to be established in the 1930s. Women's cooperatives have been organizations that support women's production activities, especially in rural areas and encourage them to gain economic independence.

Founded in 1935, the Turkish Women's Association has made studies that encouraged women to take more place in business life. In the 1950s, female producer cooperatives became widespread. These cooperatives based on textile and handcrafted production are considered the first institutional steps to increase the participation of women in economic life (Karaca, 2017). These cooperatives helped them gain their economic independence by supporting women working with home -based women and laid the foundations of women's entrepreneurship in Turkey. Since the 1950s, the acceleration of the industrialization process and the opening of the Turkish economy significantly affected women's role in business life. Until the 1980s, women's entrepreneurship was more limited to small -scale enterprises, while women's entrepreneurship has entered a new transformation process with the globalization process (Bozkurt, 2020). The basic dynamics of this transformation are as follows:

- Industrialization and Urbanization: After 1950, industrialization process accelerated, women participated in the labor force more in big cities. However, entrepreneurship activities are still limited.
- Increased women's labor in the 1970s: The increasing women's labor force also encouraged women to start to operate as an employer.

- Post -1980 Liberal Economic Policies: The strengthening of the private sector and the adoption of policies supporting entrepreneurship has made women's entrepreneurship more visible (Güven & Yıldız, 2018).
- There have been significant changes in women's entrepreneurship after 1980:
- State incentives have increased to support women as an entrepreneur.
- Women entrepreneurship associations and foundations were established. For example, in the 1990s, formations such as Women Entrepreneurs Association (KAGIDER) encouraged women to be more active in the business world (Kaya, 2021).
- With micro -credit applications, women are provided with small capitals.

During this period, women's entrepreneurship began to switch from small -scale enterprises to medium and large -scale enterprises and women's existence in the business world increased. However, there are still important social and economic obstacles for women to have equal conditions with men in entrepreneurship. As a result, the Republican Period has been an important transformation process in terms of women's gaining economic independence and participating in entrepreneurship activities. Legal reforms, women's cooperatives and economic policies have enabled women to take place more in business life. However, in order to spread women entrepreneurship, more progress should be made in terms of gender equality.

Women Entrepreneurship in the Globalization Process

Globalization has accelerated the transformation of economic structures worldwide and significantly changed the role of women in business life. Post -1980 economic policies, state supports and micro -credit practices that encourage women's entrepreneurship in Turkey were decisive in the development of women's entrepreneurship. This process has achieved more participation of women in business life, but did not completely eliminate the fundamental problems such as gender inequality and access to financing.

In the post -1980 period, Turkey entered the process of opening out by adopting neoliberal economic policies. The economic reforms implemented under the leadership of Turgut Özal paved the way for market -oriented policies that encourage entrepreneurship (Arslan, 2019). In particular, the strengthening of the private sector, the adoption of the free market economy and the increase in foreign investments has enabled women to take more place in the business world. The main reasons for the increase of women's entrepreneurship in this period are as follows:

- Industrialization and Urban Migration: In the 1980s, migration from rural areas to cities accelerated and women's participation in the labor force increased. The urbanization process has encouraged women to open small -scale enterprises, and women entrepreneurs have emerged especially in textile and food sectors (Kaya, 2021).
- Strengthening of the private sector and women entrepreneurship: With the adoption of the free market economy, the private sector grew and women's participation in the business world increased. Women started to work in small and medium -sized enterprises (SMEs) and started to establish their own business.

- Demand for women's labor: women's entry into the business world has been encouraged, especially in the service sector, the demand for women's labor has increased. Women have started to exist as an entrepreneur in banking, education, health, textile and tourism sectors (Bozkurt, 2020).

However, in this process, some obstacles were found before women's entrepreneurship. For example, the access to financing of women, gender norms and problems in the balance of work-family have been the main factors that make women difficult to compete equally in the business world (Öztürk, 2020).

Since the 1990s, public and private sector supports that encourage women's entrepreneurship have started to increase. Various support mechanisms have been developed by state, non -governmental organizations and international organizations in order to make women more active in the business world. Main policies that support women's entrepreneurship:

State supports and incentives:

- Women Entrepreneurship Support Programs: Since the 2000s, government -supported women's entrepreneurship projects have been initiated.
- KOSGEB Supports: The Presidency of Development and Support for Small and Medium Enterprises (KOSGEB) offers special incentive programs for women entrepreneurs.
- Tax Advantages to Women Entrepreneurs: Tax discounts and incentives are applied to facilitate women entrepreneurs.

KOOP-SES Supports: Koop-DES (Program of Cooperatives Support Program) is a support program implemented in order to strengthen and sustain cooperatives in Turkey. This program encourages cooperatives to contribute to economic development by increasing their institutional capacity. Within the scope of KOOP-DES, financial support, training and consultancy services are provided to cooperatives operating in various sectors, especially women's cooperatives. The program aims to contribute to local and national development by supporting projects to improve the production, marketing and digitalization processes of cooperatives. In this context, KOOP-DES makes a significant contribution to the spread of cooperativeism and the promotion of social entrepreneurship.

Non -governmental organizations that support women's entrepreneurship:

- Turkey Women Entrepreneurs Association (KAGİDER): Founded in 2002, this association carries out studies to support female entrepreneurs financially and technically (Güven & Yıldız, 2018).
- Union of Chambers and Commodity Exchanges of Turkey (TOBB) Women Entrepreneurs Board: It operates to ensure that women entrepreneurs are more effective in the business world in Turkey.

European Union (EU) supports:

- The EU provides various funds in Turkey to support women's entrepreneurship. The European Bank of Reconstruction and Development (EBRD) and the World Bank are carrying out financial projects supporting women entrepreneurs (Karaca, 2017).

- Although these policies enable women to participate more in economic life, there are still structural barriers to women's entrepreneurship. Gender roles, access to financing and work-family balance are among the factors that make it difficult for female entrepreneurs to achieve sustainable success.
- Micro -credit applications are a financing model that aims to support entrepreneurship activities by providing small -scale loans to economically disadvantaged segments. Micro -credit applications in Turkey have been one of the most important tools to encourage women's entrepreneurship.
- Turkey Grameen Microfinans Program (TGMP): Inspired by the model of Nobel Prize -winning Muhammad Yunus in 2003, it was initiated in Turkey. Women entrepreneurs provide access to low -cost loans (Öztürk, 2020).
- Micro -financing with women's cooperatives: Micro -credit programs are usually carried out in cooperation with women's cooperatives. It increases their economic independence by enabling women to participate in production processes.

Credit Usage and Refund Rates: Most of micro -loans are used in agriculture, crafts and small -scale commercial activities. Women entrepreneurs' credit repayment rates are higher than men, which makes micro finance a sustainable model (Kaya, 2021). Although micro -loans are an important tool that supports women's entrepreneurship, it does not provide enough financial resources for women entrepreneurs to move to the growth stage. Women entrepreneurs need to access not only micro -credit, but also larger -scale financing tools.

As a result, the post -1980 globalization process increased the existence of women in the business world with economic policies and financing tools that support women's entrepreneurship in Turkey. However, it is seen that the structural obstacles faced by female entrepreneurs do not fully disappear, especially in terms of access to financing and social norms.

Women Entrepreneurship in the Digital Period

Digitalization in today's business world has led to radical changes in the entrepreneurship ecosystem and created new opportunities for women entrepreneurs. Technology, e-commerce, social media and digital marketing have become tools that facilitate women's business and magnification processes. However, in the digital world, women entrepreneurs face both opportunities and various difficulties. One of the most important transformations of the digital age was the spread of internet -based business models. E-commerce and technology-supported entrepreneurship has become an element that facilitates women's entry into the business world by reducing capital requirements (Güven & Yıldız, 2018). Advantages of e-commerce for women entrepreneurs:

Possibility to start a business at lower cost:

Compared to traditional enterprises, e-commerce, offices or store rental costs by eliminating the cost of entrepreneurship with low capital. In particular, the possibility of working from home facilitates the balance of work-family by providing flexibility for women entrepreneurs (Kaya, 2021).

Access to global markets:

Thanks to digital platforms, women entrepreneurs can operate not only in local markets but also in international markets. E-commerce platforms such as Etsy, Amazon, Ebay, Trendyol, Hepsiburada allow women entrepreneurs to sell their products worldwide.

Productivity increase with technology:

Digital tools automate business processes to ensure that women entrepreneurs work more efficiently. Digital accounting software, stock management systems and online payment solutions help women entrepreneurs to manage their jobs more easily (Bozkurt, 2020).

The difficulties faced by women entrepreneurs in technology:

Lack of Digital Literacy:

- The level of access to technology among female entrepreneurs and digital skills may be lower than men. Lack of digital literacy may prevent women from being active enough in technology -based initiatives (Arslan, 2019).

Cyber Safety and Digital Risks:

- Women entrepreneurs may not have sufficient knowledge of digital risks such as cyber attacks, fraud and data safety problems. Especially for e-commerce enterprises, customer information protection and payment safety issues are of great importance.
- Digitalization offers great opportunities for women entrepreneurs and brings some structural obstacles.

Opportunities

Working and flexibility from home:

- Women entrepreneurs can manage their business by working from home thanks to digital business models and balance their family responsibilities. Especially freelance work, online consultancy, handmade product sales and content production are among the popular digital business models for women entrepreneurs (Öztürk, 2020).

Special Support Programs for Women Entrepreneurs:

- Many international organizations offer technology trainings and fund programs to support women entrepreneurs to adapt to digital business models. Programs such as Google Women Techmakers, Facebook Shemeansbusiness, TOBB Women Entrepreneurs Board and KAGİDER in Turkey provide women entrepreneurs in technology and digital marketing.

Difficulties

Gender inequality and perception problems:

- Women entrepreneurs generally face a male -dominated environment in the digital sector. The less representation of women in technology -oriented initiatives makes it difficult for women entrepreneurs to have access to investment and cooperation opportunities (Kaya, 2021).

Access to Finance and Investors:

- Women entrepreneurs may experience more difficulties than men in accessing traditional financing methods. In particular, the investment of female entrepreneurs in the start-up ecosystem is lower than male entrepreneurs (Bozkurt, 2020).

Social media offers a great opportunity for women entrepreneurs to increase brand awareness, reach the customer base and promote their products. Advantages of social media for women entrepreneurs:

Low -cost advertising and marketing:

- Compared to traditional marketing methods, social media platforms allow to reach a large audience at low cost. Instagram, Facebook, Tiktok and LinkedIn have become effective marketing tools for women entrepreneurs.

Creating and strengthening its own brand:

- Women entrepreneurs can directly communicate with their target audience by creating their own personal brands through social media. Platforms such as Youtube and Tiktok ensure that women entrepreneurs gain video content by producing video content (Arslan, 2019).

Interaction and customer loyalty:

- Social media allows female entrepreneurs to directly interact with their customers and receive feedback. Live broadcasts, influencer collaborations and digital advertising campaigns are among the most important strategies to increase sales (Güven & Yıldız, 2018).

The difficulties faced by women entrepreneurs in digital marketing:

Increased digital competition: With the increase in global digital entrepreneurship, women entrepreneurs have to develop creative marketing strategies to stand out in the market.

Social media perception and sexist approaches: Women entrepreneurs can sometimes face gender -based prejudices on digital platforms and may experience limitations with the effect of social media advertising algorithms in expanding their business.

As a result, digitalization offers important opportunities for women entrepreneurs, while at the same time brings various difficulties. E-commerce, technology use and social media, women entrepreneurs make more space in the business world. However, more support mechanism is required to improve female entrepreneurs' digital skills and facilitate access to financing.

Obstacles and Solutions Encountered in Women's Entrepreneurship

Although women's entrepreneurship is seen as a critical element in terms of economic growth and social development, there are various structural and cultural factors that prevent women from taking part in equal conditions in the business world. Women entrepreneurs face many obstacles such as gender norms, difficulties access to financial resources, work-family balance and inadequacy of support mechanisms.

Cultural and social obstacles

Gender norms and traditional roles are one of the biggest obstacles that women face in entrepreneurship activities. The identification of women with domestic responsibilities makes it

difficult for them to play active roles in the business world (Güven & Yıldız, 2018). Cultural factors that restrict women's entrepreneurship:

- Gender Perception: Traditional cultural structures make it difficult for them to be thrown into business by limiting women to domestic roles. Women entrepreneurs face problems such as not being taken seriously or not to see enough support in male -dominated sectors (Arslan, 2019).
- Lack of representation of women in the business world: Women are generally less involved in large -scale investments, industrial sector or technology initiatives.
- The lack of women's role models in the business world creates difficulties in finding inspiration for young women entrepreneurs (Kaya, 2021).
- Family and Society Edition: Women's entrepreneurship can still be perceived as a "secondary work" or "hobby" in traditional societies. The lack of family support may cause female entrepreneurs to experience lack of self -confidence (Öztürk, 2020).

Solution Recommendations:

- Social awareness should be increased and media campaigns that support entrepreneurial women should be organized.
- Female role models and mentor networks should be created to ensure that female entrepreneurs cooperate with each other.
- Training programs that encourage women's entrepreneurship should be spread and young women should be aware of entrepreneurship.

One of the biggest problems of female entrepreneurs is the difficulties they face in accessing the necessary capital and financing sources. Traditional banking systems are more cautious in financial support for women entrepreneurs and women entrepreneurs' credit rates are lower than men (Bozkurt, 2020). The main obstacles faced by female entrepreneurs in access to financing:

- Financial Discrimination for Women: Banks and investors may have the perception that women entrepreneurs have risks, which reduces women's chances of credit and investment. Since women entrepreneurs' commercial records are less developed, it can be seen less reliable by financial institutions (Güven & Yıldız, 2018).
- Women's ability to establish less connections with investors: Women entrepreneurs have less networks than men in providing capital and are forced to establish business relationships with investors. In the start-up ecosystem, female entrepreneurs' receiving venture investments are much lower than male entrepreneurs (Kaya, 2021).

Solution Recommendations:

- Special financing programs for women entrepreneurs should be increased and micro -credit applications should be expanded.
- Investment funds for women entrepreneurs should be established and government incentives should be increased.

- Women's financial literacy should be developed and they should be made more conscious about capital management and investment.
- Women entrepreneurs have more difficulty in establishing the balance between work and family responsibilities than men. Traditional social structures expect women to be primary responsible for both housework and child care (Öztürk, 2020).

Main Problems:

Child Care and Business Life Conflict:

- Women entrepreneurs who have children can benefit less from opportunities in business life. Most of the female entrepreneurs cannot provide continuity in business life due to insufficient nursery and child care support (Bozkurt, 2020).

Uploading domestic responsibilities to women:

- Women entrepreneurs have to make extra efforts to carry out their work and to fulfill their responsibilities in the family.

Solution Recommendations:

- Nursery support programs should be created for women entrepreneurs.
- Business models that offer flexible working hours should be encouraged.
- Social awareness should be increased in order to share in-house responsibilities.
- Policies that encourage women's entrepreneurship are critical to ensuring that women take more place in the business world.

Support Mechanisms:

Women Entrepreneurship Support Fund:

- Gentlemen for women entrepreneurs in cooperation with the state and private sector and low-interest loans should be provided (Arslan, 2019).

Mentoring and Training Programs:

- Networking activities and mentoring programs should be organized for women entrepreneurs and further supported in the business world.

Legal incentives and Tax Discounts:

- Tax advantages and special incentives should be provided to facilitate women entrepreneurs.

As a result, in order to increase and sustain women's entrepreneurship, it is necessary to increase social awareness, to strengthen financial support mechanisms and to ensure flexible working conditions. When the obstacles to women's entrepreneurship are removed, economic growth and social development will be provided faster.

Current Data and Examples of Women's Entrepreneurship in Turkey

Women's entrepreneurship in Turkey has shown significant development in recent years. Women's playing more active role in the business world is of great importance in terms of economic growth and social development. The sectors in which women

entrepreneurs operate are generally mainly in service and trade. Research shows that female entrepreneurs are mostly concentrated in the following sectors:

Trade and Service Sector:

- Most of women entrepreneurs operate in retail trade, food services, education and health. These sectors become more attractive for women due to low capital requirements and flexible working hours.

Agriculture and Food Production:

- Especially women entrepreneurs living in rural areas make initiatives in the fields of agriculture and food production. These areas combine with traditional knowledge and family support and facilitate the participation of women in entrepreneurship activities.

Textile and handicrafts:

- Sectors such as textile, fashion design and handicrafts, where women can produce using their dexterity, are also areas where women entrepreneurs are intensified. These sectors are in demand in both local and international markets.
- This distribution shows that female entrepreneurs are often concentrated in traditional and service-oriented sectors. However, with the influence of technology and digitalization, women's orientation to different sectors increases.
- Many women entrepreneurs in Turkey attract attention both in national and international fields with their success. Here are some examples:

Demet Mutlu - Trendyol:

- Demet Mutlu, a graduate of New York University, Department of Economics, founded Trendyol in 2010. Trendyol, who has achieved great success in a short time, is one of the largest e-commerce platforms in Turkey today.

Hande Çilingir - Insider:

- Hande Çilingir, who graduated from London School of Economics, founded Insider in 2012. Insider is a platform reinforced with artificial intelligence and machine learning algorithms and serves globally.

Başak Taşpınar Tekim - Armut.com:

- Başak Taşpınar, a graduate of Boğaziçi University Civil Engineering, founded Armut.com in 2011. Armut.com is an online platform operating in the service sector and has grown rapidly and has an important place in the sector.

Hanzade Doğan Boyner - Hepsiburada:

- Hanzade Doğan Boyner, who studied at London School of Economics and graduate at Columbia University, founded Hepsiburada. Hepsiburada is one of the leading e-commerce platforms of Turkey and aims at regional leadership.

These examples show how female entrepreneurs are successful in different sectors and how they make a difference in the business world with their innovative approaches.

In Turkey, various projects and programs are being implemented in order to support and increase women's entrepreneurship. Here are some important projects:

KAGİDER PROJECTS:

- The Turkish Women's Entrepreneurs Association (KAGİDER) carries out various projects to support women's entrepreneurship. For example, with the "Women's Entrepreneur Development Center (Kagimer)" project, education and mentoring support is provided to women.

My sister project:

- This project, which is carried out in cooperation with the Habitat Association, TOBB and Coca-Cola, offers trainings and grant supports to increase women's participation in economic life.

She Means Business:

- This program, which is held in cooperation with Habitat Association and Facebook, provides training to women entrepreneurs on the use of digital marketing tools.

Women's Power in initiative:

It was implemented in 2021 with the support of Turkey İş Bankası and UN Women. The aim of the project is to support entrepreneur women faster adapt to business development processes in the changing and digitalized world. Within the scope of the project, entrepreneur women offer online and face -to -face trainings, mentoring programs, financial support and business development opportunities. In addition, successful entrepreneur women are also given prizes such as Silicon Valley Visit. Between 2021-2023, 5,043 entrepreneurs and entrepreneur candidates were reached in the first phase of the project. It is aimed to reach 6,500 women in the second phase covering the years 2024-2026.

Conclusion

Women's entrepreneurship is a critical factor in terms of economic growth, employment increase and social development. The development of women's entrepreneurship in Turkey has made significant progress with changes in economic structure and social norms. However, structural problems such as access to financing, work-family balance and gender perceptions of female entrepreneurs are still in progress. In this context, a detailed assessment will be made on the contributions of women entrepreneurship to the Turkish economy and the future strategies.

Women entrepreneurship in Turkey have direct and indirect contributions to economic growth and development.

Employment increase and economic development

Women entrepreneurs have an important role in creating employment. The encouragement of women's entrepreneurship contributes to economic growth by increasing the labor force participation rates. More than 80 % of the enterprises managed by women entrepreneurs in Turkey also contribute to women's employment (Uygun & Günaydın, 2019). According to global research, the increase in women's entrepreneurship can increase GDP growth by 1-2 % annually (Kagider, T.Y.).

Women Entrepreneurship and Regional Development

Women's entrepreneurship is an important tool that promotes economic development, especially in rural areas. The management of agriculture, handicrafts and local production -based enterprises by women helps to create sustainable economic models in rural areas. Women's cooperatives increase economic diversity in rural areas and allow local production to be branded (TOBB Women Entrepreneurs Board, T.Y.). Women entrepreneurs contribute to sustainable development and provide economic and social benefits with social entrepreneurship models.

The contribution of women entrepreneurship to innovation and digital transformation

Women's entrepreneurship has an increasingly growing effect in the fields of technology and digitalization. Women's turning to e-commerce, fintech and digital marketing areas creates new opportunities in the business world. In e-commerce platforms, the rate of female entrepreneurs has reached 30 % and this rate is rapidly increasing (young women who establish their future, T.Y.). The fact that women entrepreneurs take part in the digital economy enables local economies to be opened to international markets.

Suggestions and strategies for the future

There are various strategies that can be implemented by policy makers, non -governmental organizations and private sector in order to make women entrepreneurship more sustainable and spread.

Strengthening financial support for women entrepreneurs

In order to encourage women's entrepreneurship, new credit mechanisms and investment funds that facilitate access to financing should be created. Low -interest credit and grant programs for women entrepreneurs should be expanded. Micro -credit systems should be spread and the bond between investors and women entrepreneurs should be strengthened (young women who establish their future, T.Y.). Through venture capital funds, women entrepreneurs should be supported in technology and innovation sectors.

Increasing education and mentoring programs for women entrepreneurs

In order for women entrepreneurs to create sustainable business models, trainings should be given on entrepreneurship, digital marketing and financial management. Women entrepreneurship centers should be established throughout Turkey and regional support networks should be established (Kagider, T.Y.). It should be encouraged to increase women's entrepreneurship ecosystem by increasing cooperation between universities and business world.

Developing policies that will ensure the balance of work-family

In order for women entrepreneurs to balance their business and family responsibilities, corporate support mechanisms should be established. Nursery and child care services should be expanded and special care support for entrepreneur women should be provided. Flexible working models should be encouraged and remote working opportunities for women entrepreneurs should be increased (TOBB Women Entrepreneurs Board, T.Y.).

Strengthening networks that support women's entrepreneurship

In order to increase the cooperation among women entrepreneurs, women entrepreneurial associations, mentoring programs and networking activities should be encouraged. Participation in national and international trade fairs for women entrepreneurs should be encouraged and export capacity should be increased. Start-up and technology initiatives established under the leadership of women should be further supported by investors (Uygun & Günaydın, 2019).

As a result, women's entrepreneurship has a great potential for the Turkish economy. Supporting women entrepreneurship in the fields of employment creation, regional development, digitalization and innovation will contribute to sustainable economic growth. However, it will be difficult for women to take part in the business world without overcoming financial barriers, gender norms and work-family balance problems to women's entrepreneurship. For this reason, it is necessary to strengthen the financing mechanisms that support women entrepreneurs, to spread education and mentoring programs and to implement policies that encourage women's entrepreneurship. When these strategies are implemented, it will be possible for women entrepreneurship in Turkey to become more inclusive and sustainable.

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