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SLOVENYA VE TÜRKİYE'DE KADIN GİRİŞİMCİLERİ DESTEKLEYEN KURUM VE KURULUŞLARIN ANALİZ EDİLMESİ

Özet

Kadın girişimciliği, ekonomik büyüme için çok önemlidir. Kadın girişimciliği sayesinde kadınlar daha iyi işe sahip olur, kendilerini geliştirebilir ve yaratıcı olabilirler. Ayrıca kadınlar yeni fırsatlar elde edebilir ve yeni işlere başlayabilirler. Buna ek olarak, bir ülkede kadın istihdamı artırılabilir ve kadınlar günlük ve sosyal hayatlarında daha iyi bir konuma gelebilirler. Bazı kurum ve kuruluşlar kadın girişimciliğinin gelişmesinde etkili rol oynamaktadırlar. Buna göre bu çalışmanın amacı, Slovenya ve Türkiye'de kadın girişimcileri destekleyen kurum ve kuruluşları analiz etmektir. Araştırma yöntemleri, içerik analizi ve ikincil ve birincil verilerin derleme yöntemidir. Bu çalışma, Slovenya ve Türkiye'de kadın girişimcileri destekleyen kurum ve kuruluşları analiz ederek literatüre katkıda bulunmakta ve kadın girişimciliği konusunda öneriler getirmektedir.

Anahtar Kelimeler: Kadınlar, girişimci, Slovenya, Türkiye.

ANALYZING INSTITUTIONS AND ORGANIZATIONS SUPPORTING WOMEN ENTREPRENEURS IN SLOVENIA AND IN TURKEY

Abstract

Women entrepreneurship is important for economic growth. By the help of the women entrepreneurship, women can get better job, develop themselves and they can be creative. Also women can get new opportunities and can start new businesses. In addition to this, women employment can be increased in a country and women can get better position in their daily and social life. Some institutions and organizations have an influential role in the development of women's entrepreneurship. According to this, aim of this study is analyzing institutions and organizations supporting women entrepreneurs in Slovenia and in Turkey. Research methods were content analysis and compilation method of secondary and primary data. This study contributes to literature by analyzing the institutions and organizations supporting women entrepreneurs in Slovenia and in Turkey and gives suggestions about women entrepreneurship.

Keywords: Women, entrepreneur, Slovenia, Turkey.

1. Introduction

Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organisation and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still 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 needs to be addressed by policy makers so that the economic potential of this group can be fully utilised. While without a doubt the economic impact of women is substantial, we still lack a reliable picture describing in detail that specific impact (<http://www.oecd.org/cfe/smes/31919215.pdf>).

It is vital that governments and organizations work to support women entrepreneurship and promote growth. Women face a myriad of social, economic and structural barriers which prevent them from succeeding in their pursuits. A high proportion of women entrepreneurs in developing countries operate in the informal economy, which restricts the potential for their business to grow. Women also typically lack access to training and access to business development services that would help them expand. Due to a low rate of financial literacy and a gap in financing for women entrepreneurs operating beyond the micro level, many women also have difficulty accessing the appropriate loans that they need to develop their businesses. Even if women do secure loans, many struggle to manage them. Additionally, women entrepreneurs also lack effective networks that can support learning and leveraging of resources, such as knowledge, business advice and mentorship. Because much of business culture is male-dominated, women tend to be excluded from such circles. Lastly, women lack the support from their peers and communities to pursue their entrepreneurial pursuits. Many societies still discourage women from going into business, and there are few positive role models for women

entrepreneurs to inspire them to push ahead despite the odds (http://www.huffingtonpost.co.uk/katharine-tengtio/women-entrepreneurs-developing-markets-the-importance-of-women-e_b_2143245.html).

By the women entrepreneurship activities, women can participate in employment and by the support of some institutions and organizations women may overcome obstacles about women entrepreneurship. Some projects and training programmes also support women entrepreneurship development.

Aim of this study is analyzing institutions and organizations supporting women entrepreneurs in Slovenia and in Turkey. Research methods were content analysis and compilation method of secondary and primary data. This study contributes to literature by analyzing the institutions and organizations supporting women entrepreneurs in Slovenia and in Turkey and gives suggestions about women entrepreneurship.

2. Women’s Entrepreneurship

2.1. Definition of Entrepreneurship

Entrepreneurship means the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make profit. The most obvious example of entrepreneurship is the starting of new businesses. In economics, entrepreneurship combined with land, labor, natural resources and capital can produce profit. Entrepreneurial spirit is characterized by innovation and risk-taking and is an essential part of a nation’s ability to succeed in an ever changing and increasingly competitive global market place (<http://www.businessdictionary.com/definition/entrepreneurship.html>).

2.2. Definition of Women Entrepreneurship

Women entrepreneur may be defined as a woman or group of women who initiate, organize, and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called “women entrepreneurs”. As an entrepreneur, a woman entrepreneur has also to perform all the functions involved in establishing an enterprise. These include idea generation and screening, determination of objectives, project preparation, product analysis, and determination of forms of business organization, completion of promotional formalities, raising funds, procuring men, machine and materials, and operation of business (<http://www.yourarticlelibrary.com/entrepreneurship/women-entrepreneurs-concept-and-functions-of-women-entrepreneurs-explained/41096/>).

In addition to this definition, women entrepreneurs may be defined as a woman or a group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, initiate or adopt a business activity are called business entrepreneur. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of cont-

ributing values in both family and social life (<http://inpressco.com/wp-content/uploads/2013/09/Paper20100-104.pdf>).

Women entrepreneurs also lend themselves to being successful entrepreneurs. Women entrepreneurs have a more nuanced view of risk, identifying more strongly than men as financial risk takers, while remaining concerned about “fool hardy risks”. Women display greater ambitions to become serial entrepreneurs than their male counterparts. More broadly, an increase in the number of women in business leadership positions is correlated with increased business returns and payout ratios (www.kauffman.org/.../entrepreneurship.../women-entrepren..).

The post-1990 and especially the 2000s have become increasingly intensified with trends towards the dissemination and development of small entrepreneurship for political, economic and social reasons, the provision of women's entrepreneurial qualifications and their supportive practices. The government's policy of seeing women as an important actor in the development of local economy has also been the practice of pushing women into entrepreneurship. This policy envisions the direction, encouragement and empowerment of potential female entrepreneurs, especially among local actors (<https://anahtar.sanayi.gov.tr/tr/news/turkiyede-girisimcilik-ve-kadin/1970>).

Also the Women's Entrepreneurship Development (ILO-WED) programme has been empowering women entrepreneurs in developing countries and supporting them in starting and growing their businesses since the mid-2000s.

The programme works with service providers promoting entrepreneurship development (financial, non-financial, public, private, associative, freelance etc.) and builds their capacity to better support women entrepreneurs to start and grow their businesses. It also works towards creating a more positive enabling environment for WED, by supporting assessments of the situation, and working with governments and policy makers to remove the specific gender barriers that women entrepreneurs may face.

Through the economic empowerment of women, it aims to contribute to greater gender equality, as well as to more job creation and economic development (<http://www.ilo.org/empent/areas/womens-entrepreneurship-development-wed/lang--en/index.htm>).

Frederick Harbison (1956) has enumerated the following five functions of a woman entrepreneur (<http://www.yourarticlelibrary.com/entrepreneurship/women-entrepreneurs-concept-and-functions-of-women-entrepreneurs-explained/41096/>):

- Exploration of the prospects of starting a new business enterprise,
- Undertaking of risks and the handling of economic uncertainties involved in business,
- Introduction of innovations or imitation of innovations,
- Coordination, administration and control,
- Supervision and leadership.

2.3. Women Entrepreneurship in Turkey

The labor force participation rate in the population 15 years of age or older in our country is 50.5% in 2014, the rate was 71.3% for males and 30.3% for females. When the labor force participation rate according to educational status is examined, as the educational level of women increases they were more likely to join the workforce. Labor force participation rate of non-literate women is 16%, high school the participation rate of the under-educated women is 25.8%, the participation rate of the high school graduate women is 31.9% while the participation rate of women with vocational or technical high school graduation was 39.8% while graduated from higher education the female labor force participation rate was 71.3% (<https://anahtar.sanayi.gov.tr/tr/news/turkiyede-girisimcilik-ve-kadin/1970>).

According to Kocacık and Gökkaya (2005) and Soysal (2010) it is said that the following factors are effective in increasing the participation of women more actively in the working life in this process: the protection and supportive laws and applications of women working in the world are increasing, demographic developments, increase of urbanization rates, increase of educational opportunities, economic difficulties, a decrease in marriage rates, an increase in divorce rates, positive developments in the attitudes of societies towards women's work, child care and other services improvements (<https://anahtar.sanayi.gov.tr/tr/news/turkiyede-girisimcilik-ve-kadin/1970>).

According to Soysal (2010), the entrepreneurship activities of women in Turkey are mainly based on "women's initiatives to establish small businesses on their own", which are developed for household income which is reduced by the influence of structural adjustment policies. Increased efforts by women to provide additional income to the hane and, if necessary, to work in paid jobs have accelerated their entry into economic activities. However, the fact that the chance of finding a job is low for women who are not educated and able to work in Turkey, especially for the jobs they refer to, necessarily lead women to work in their own jobs (<https://anahtar.sanayi.gov.tr/tr/news/turkiyede-girisimcilik-ve-kadin/1970>).

Women in Turkey are also experiencing a number of problems, unlike men, because of being women. The micro problems faced by female entrepreneurs; insecurity, lack of commercial and managerial experience, role conflict, discrimination. Macro problems are; skills and vocational training, credit and organizing for capital procurement. As a result of the researches carried out in Turkey, the most common problems of female entrepreneurs are women's stereotypes in the social and cultural environment, inadequacy of their education, family reactions, overworked work, financial difficulty, difficulties in accessing economic incentives, the need to make more effort and the need to use women's personal freedoms. In studies conducted in Turkey, women entrepreneurs talked about a role ambivalence between their private lives and their working lives, indicating that being an entrepreneur makes them better in social, personal and economic sense but negatively affects their family life. Entrepreneurial women are having difficulty establishing a balance between work and the social environment. However, it can be said that they have autonomous and flexible working hours as an advantage that can overcome this problem in their hands. In this sense, this can be viewed as an opportunity to balance work and

the social environment. In one study, the problems faced by female entrepreneurs in Turkey are found in three basic categories. Problems in the process of starting a business; the nature of the capital, the search for and leasing of goods, the foundations of goods, the equipment, tools and equipment, the relations with official institutions, the inability to organize loneliness and business, The problems after the establishment of the workplace; lack of knowledge, lack of customer, money problem, loneliness, femininity, self-acceptance, staff structure, instability in the market, payables and bonds. Finally, the current problems are; customer loyalty, government agencies, inability to find qualified employees, cheap raw material commodity, quality raw material commodity and inflation (<https://www.istekadinlar.com/girisimcilik/turkiye-de-kadin-girisimcilerin-10-sorunu-h1340.html>).

The Global Entrepreneurship Monitor (GEM), which is considered the most comprehensive entrepreneurship project, has announced its 2016 results. This project is run by the contributions of the *Small and Medium Enterprises Development Organization (KOSGEB)*, *TEB (Türk Ekonomi Bankası)* and the academic support of *Yeditepe University*. The 2016/17 *Global Entrepreneurship Monitor (GEM)* reports that global entrepreneurship is on the rise and the key for job creation is the creation of a positive global entrepreneurship ecosystem (<http://www.yeditepe.edu.tr/en/news/global-entrepreneurship-monitor-gem-2016-results-have-been-announced>).

According to the *Global Entrepreneurship Monitor (GEM)* 2016/17 Global Report released today by Babson College, Universidad Del Desarrollo, and Universiti Tun Abdul Razak, fifty-five percent of entrepreneurs worldwide expect to create at least one job in the next five years. In general, the expectation for growth among entrepreneurs is low. However, the ratio of early stage entrepreneurs who have the potential to grow is high in Turkey and Turkey is second on the list among the 62 countries which were included in the study. Globally, there are many factors in play that could hinder such entrepreneurial growth. These include sophisticated technologies and communications that may enable entrepreneurs to operate on their own, rigid labor regulations, poor availability of skilled or educated labor, limited access to entrepreneurial finance, and the decision to stay small to avoid the complexities of formalization (<http://www.yeditepe.edu.tr/en/news/global-entrepreneurship-monitor-gem-2016-results-have-been-announced>).

While the rate of Early Stage Entrepreneurship in Turkey in 2015 was 17,4 percent, it dropped to 16,1 percent in 2016. However, this rate (16,1%) is still higher than the average rate of efficiency-driven economies (14%). According to the GEM study, the drop in entrepreneurship rates is caused by male entrepreneurs. While there was a decrease in male early stage entrepreneurship activities in 2016, there was an increase in female entrepreneur rates. It can be said that there is a continuity in female entrepreneurship activities in Turkey. Regionally Turkey has a higher entrepreneurship rate than China (10,3%), India (10,6%) and Israel (11,3%). Europe reports the lowest regional TEA rates, with three of the four lowest rates in this region. Italy, Germany, Malaysia, and Bulgaria all fall below 5 percent. An innovative economy is also related to economic development rates. Regionally, innovation intensity is highest in North

America at 39 percent and lowest in Africa at 20 percent. However, in Turkey the rate of entrepreneurs who are introducing innovative products or services is 30,1 percent. The report states that there is a strong relationship between entrepreneurship rates and how people perceive entrepreneurship. Seeing entrepreneurship as a good career choice, entrepreneurs receiving frequent positive media attention are factors affecting people to become entrepreneurs. Sixty percent believe entrepreneurs receive positive media attention. Among the highest levels reported are China, Thailand, and Indonesia, where more than three-fourths of adults see positive media attention for entrepreneurs, Greece, India, and Mexico report around half this level. While the rate of adults seeing entrepreneurship as a good career choice is 45 percent, the rate in Turkey is 81 percent. It is 65th among the countries that took part in the GEM study. In addition, in Mexico and India 47 percent of the adults believe that entrepreneurs are well-regarded and enjoy high status, whereas this rate is 72 percent in Turkey (<http://www.yeditepe.edu.tr/en/news/global-entrepreneurship-monitor-gem-2016-results-have-been-announced>).

Table 1: Entrepreneurship Impact

Entrepreneurship Impact		
	Value %	Rank/64
Job expectations (6+)	48.1	2
Innovation	30.8	19
Industry (% in Business Services Sector)	5.3	56

Source: gem-2016-2017-global-report-web-version-updated-210417-1492789938%20(1).pdf

Table 2: Self-Perceptions About Entrepreneurship

Self-Perceptions About Entrepreneurship		
	Value %	Rank/64
Perceived opportunities	49.6	19
Perceived capabilities	54.2	22
Undeterred by fear of failure	30.9	46
Entrepreneurial intentions	30.3	17

Source: gem-2016-2017-global-report-web-version-updated-210417-1492789938%20(1).pdf

According to GEM 2016-2017 entrepreneurial intentions value is %30,3. Perceived opportunities value is % 49,6.

Table 3:Activity

Activity	Value %	Rank/64
Total Early-stage Entrepreneurial Activity (TEA)		
TEA 2016	16.1	14
TEA 2015	N/A	N/A
TEA 2014	N/A	N/A
Established business ownership rate	9.4	15
Entrepreneurial Employee Activity – EEA	3.6	26T

Source: gem-2016-2017-global-report-web-version-updated-210417-1492789938%20(1).pdf

Table 4:Gender Equality

Gender Equality	Value	Rank/64
Female/Male TEA Ratio	0.45	60
Female/Male Opportunity Ratio	0.97	28T

Source: gem-2016-2017-global-report-web-version-updated-210417-1492789938%20(1).pdf

Table 5:Societal Value About Entrepreneurship

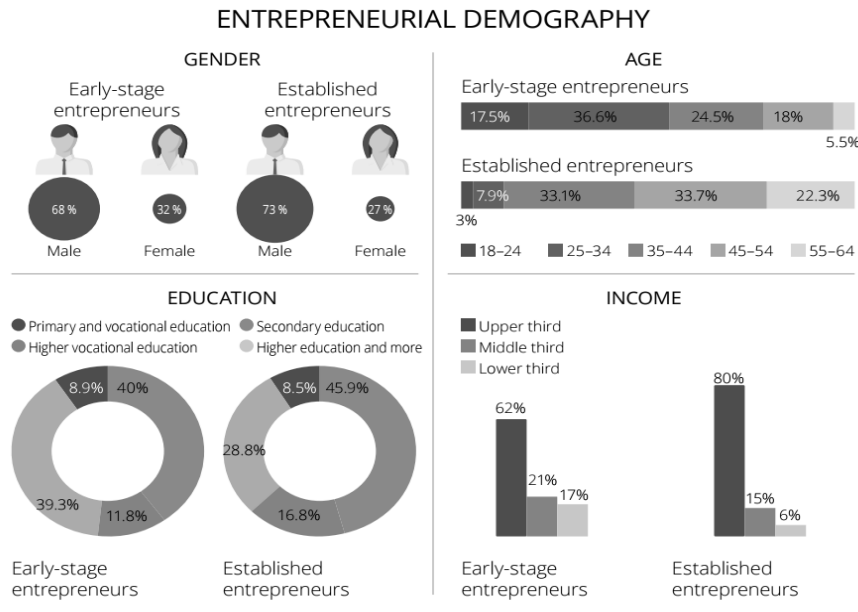
Societal Value About Entrepreneurship	Value %	Rank/61
High status to entrepreneurs	72.1	24
Entrepreneurship a good career choice	80.8	5

Source: gem-2016-2017-global-report-web-version-updated-210417-1492789938%20(1).pdf

2.4.Women Entrepreneurship in Slovenia

Both globally and in Slovenia, the highest prevalence rate of total early-stage entrepreneurial activity (TEA) in 2016 was observed among 25- to 34-year-olds. The TEA rate for Slovenia was a bit higher than the EU average (34.6% and 29.8% respectively). Compared with a year before, the biggest change was observed with the youngest age group (18- to 24-year-olds), in which the proportion of nascent and new ventures increased substantially (from 5.5% in 2015 to 17.5% in 2016) (GEM, 2017).

Fig 1: Entrepreneurial Demography



Source: (GEM, 2017)

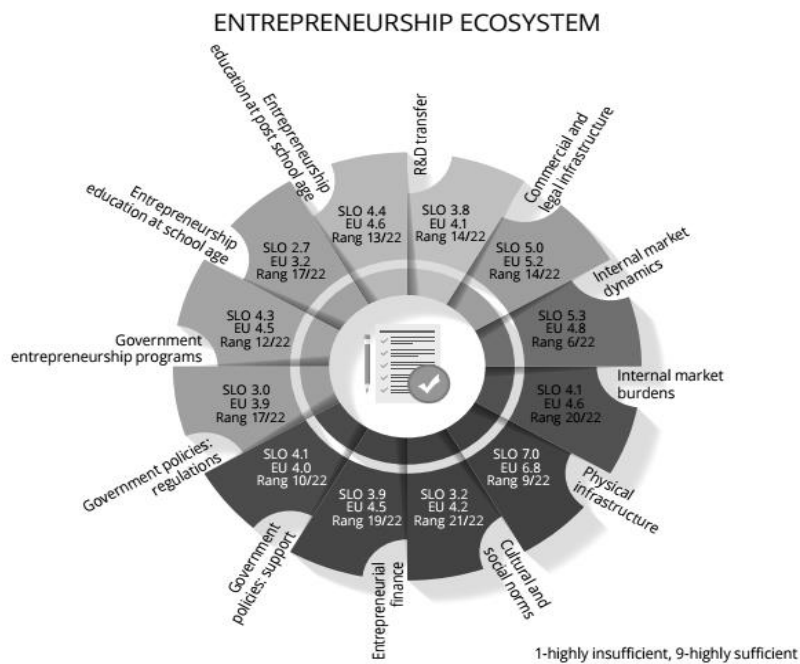
Compared with previous years, we observed a substantial drop in the proportion of early-stage entrepreneurs with the attained level of education higher than secondary-school education (i.e., from 64.9% in 2015 to 47.5% in 2016). Within this group, the percentage of entrepreneurially active individuals with the highest attained level of education reached the 2014 level (39.3%). The percentage of nascent and new entrepreneurs with secondary-school education also increased in 2016. This means that many young individuals who have vocational education embark on an independent entrepreneurial path very early, but they are exposed to many risks related to potential failure because they most often lack the business knowledge needed for the long-term survival of the business. Young individuals become engaged in entrepreneurial activity without adequate experience, they must receive support via different programmes of learning and mentoring. Otherwise, we will be trapped in a situation with very high death rate of entrepreneurial endeavours (GEM, 2017).

Entrepreneurial ecosystem refers to the social and economic environment affecting the local/regional entrepreneurship. "Ecosystem" refers to the elements – individuals, organizations or institutions – outside the individual entrepreneur that are conducive to, or inhibitive of, the choice of a person to become an entrepreneur, or the probabilities of his or her success following launch. It is based on a synthesis of definitions found in the literature, is as follows: 'a set of interconnected entrepreneurial actors (both potential and existing), entrepreneurial organisations (e.g. firms, venture capitalists, business angels, banks), institutions (universities, public sector agencies, financial bodies) and entrepreneurial processes (e.g. the business birth rate, numbers of high growth firms, levels of 'blockbuster entrepreneurship', number of serial entrepreneurs, degree of sellout mentality within firms and levels of entrepreneurial ambition:)

which formally and informally coalesce to connect, mediate and govern the performance within the local entrepreneurial environment (Mason & Brown, 2014). The role of governments in both emerging and developed countries is to create an environment that nurtures and sustains entrepreneurship (Isenberg, 2010).

Most entrepreneurs prefer to use their own savings and loans from their family and friends rather than bank loans rather than startup capital. When starting the company, they face poor support and many financial constraints. The reason for the dominance of informal sources of financing can be found in the lack of informing female entrepreneurs about possible forms of financing, and the size and type of the company are predominantly service, where the need for capital is lower and probably uninteresting for investors. In the case of women, a potential lack of financial experience and business loans often overcomes the desire to realize business ambitions (Žagar, 2010).

Fig 2: Dynamics of Entrepreneurial Potential



Source: (GEM, 2017)

The quality of entrepreneurial education and training at the school stage received the lowest rates by the Slovenian experts (weighted average 2.71 on the 1 to 9 scale); this EFC received the lowest average rating in the group of innovation-driven economies and EU member states as well. Thus, entrepreneurship education remains one of the key areas demanding immediate action in order to develop a supportive entrepreneurship culture. In this respect, Slovenia still lags far behind the EU average. Because the creation of an entrepreneurship-friendly culture requires trained individuals and a shift from the existing mindset and values to more entrepreneurship-oriented ones, it is crucial to invest in formal and informal education in this field. The co-creation of entrepreneurship-friendly culture is, in experts’ opinions, also possible

through intensive awareness-raising and the spreading of positive entrepreneurship stories via the media and through entrepreneurship-related events and informal meetings, which are frequent in Slovenia. Entrepreneurial intentions and entrepreneurial activity could also be significantly enhanced by easing access to entrepreneurial finance. Despite the substantial engagement of the government in recent years, the access to entrepreneurial finance remains a huge challenge for SMEs in Slovenia, mainly in terms of making connections with private investors (business angels, business accelerators, venture capitalists, strategic partners, etc.). Government policies and regulations play a key role in creating a more favourable entrepreneurial environment. National experts agree that Slovenian policymakers are inclined towards boosting entrepreneurial activity at the national level and even more at the local level; however, they also believe that this interest is not sufficiently implemented in practice and also not in all areas. In 2016, the majority of experts' recommendations for the improvements of government policies (72.2% of all statements) related to the profound tax reform as well as the removal of administrative obstacles and the simplification of bureaucracy, both of which are a hindrance for SMEs and have a constraining effect on entrepreneurial intentions. The formation of efficient and development-oriented entrepreneurial ecosystem thus remains an important task, and all relevant stakeholders should contribute to its efficient functioning. These stakeholders include the government and government agencies, education institutions, support organisations, and local stakeholders such as existing companies and established business owners who can assist nascent and new entrepreneurs carry out their business operations successfully and grow their firms through their business cooperation and mentorship (GEM, 2017)

3. Institutions and Organizations Supporting Women Entrepreneurs in Turkey

In this part local institutions and organizations are given for analyzing women entrepreneurs in Turkey. These are:

3.1. Kosgeb (Small and Medium Enterprises Development Organization) :

KOSGEB within the Ministry of Industry and Trade provides various supports to the enterprises which carry the SME qualities. Entities enrolling in the KOSGEB database may apply for support after completing the complaint that they are carrying the SME qualification. In the implementation of New Entrepreneur Support, special support rates for women are applied (www.kosgeb.gov.tr). In Europe, although 52% of the population is women, 34.4% of those in their own operations and 30% of start-up entrepreneurs are females. For this reason, women's entrepreneurship is a matter to be developed. The COSME Program attaches particular importance to women entrepreneurs in order to encourage women and establish their own businesses to contribute to both family and country economies. To this end, two networks for women entrepreneurs are being developed (<http://www.kosgeb.gov.tr/site/tr/genel/detay/6057/kadin-girisimciligi-women-entrepreneurship>):

- *WES Network*

It is a network of national institutions and organizations from 31 countries (EU-28, Iceland, Norway and Turkey). It is responsible for supporting and promoting women entrepreneurs at the national and regional level.

- *Network of Mentors for Women Entrepreneurs*

Women entrepreneurs provide support and referral services at the earliest stages (between the second and fourth years of the business) in the stages of establishing, upgrading and managing businesses. Turkey is also in this network.

KOSGEB (Small and Medium Enterprises Development Organization) are organized 'Applied Entrepreneurship Training' for increasing the success levels of businesses that will build on the business plan of entrepreneurs who want to set up their own business. Applied Entrepreneurship Trainings (<http://www.kosgeb.gov.tr/site/tr/genel/detay/221/kosgeb-destek-programlari>):

- Includes a minimum 70-hour training and workshop training program (testing entrepreneurial skills, doing business exercises and preparing a business plan),
- Applied Entrepreneurship Trainings may be organized by other institutions and organizations (İŞKUR, vocational organization, municipality etc.) in cooperation with KOSGEB or KOSGEB,
- Trainings are organized for general and specific target groups (young people, women, disadvantaged groups),
- Entrepreneurship courses may be organized by higher education institutions within the scope of organized education,
- No fees will be charged for participation in the trainings.
- These trainings consist of a total of 70 hours of trainings consisting of 24 hours workshop activities; general participation is open education. Additional trainings may be added in line with the needs determined at the sectoral and local level. The duration of additional training in Applied Entrepreneurship Trainings conducted by KOSGEB can not exceed 15 (fifteen) hours.
- The entrepreneurship course given by higher education institutions within the scope of formal education should be at least 56 (fifty) hours within one academic year. In order for the entrepreneurship course given by the higher education institutions within the scope of formal education to be evaluated within the scope of Applied Entrepreneurship Education, the relevant higher education institution must obtain approval from the Presidency. By attending the Applied Entrepreneurship Trainings, the Participants will be entitled to apply for KOSGEB New Entrepreneur Support.

3.2. Social Assistance and Solidarity Foundation:

The Social Assistance and Solidarity Foundations, which operate under the district governorship, provide capital support for "poor citizens who want to establish a business". In order to be beneficial, it is necessary to apply to the Social Assistance and Solidarity Foundation office located in the provincial sub-provincial offices (<http://blog.propars.net/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>).

3.3. TOBB (The Union of Chambers and Commodity Exchanges of Turkey) Women Entrepreneurs Committee:

Within the scope of "Project for Supporting Women Entrepreneurs in the Participation of the Domestic Fair" organized by the Union of Chambers and Commodity Exchanges of Turkey (TOBB), women entrepreneurs find opportunities to meet other entrepreneurs during the fair while introducing their goods and services (<http://milliyetfinans.com/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>).

3.4. Women Entrepreneurs Association (KAGİDER):

The Association of Women Entrepreneurs of Turkey was established in Istanbul in September 2002 by 37 women entrepreneurs operating as a non-profit non governmental organization operating nationwide. Within the framework of the Women Entrepreneur Development Program, the KAGİDER Entrepreneur and Leader Development Working Group evaluates applicants for prospective female entrepreneurs who come in periodically. The first female entrepreneurs who are in the 1st place are invited to the "Employment Training". The candidates passing the 2nd stage by preparing their business plans are given mentorship, mentorship and consultancy support in the Incubation Center. Turkey Women Entrepreneurs Competition, which has been held since 2007 with the cooperation of the Association of Women Entrepreneurs of Turkey, Garanti Bank and Ekonomist, is organized to contribute to the increase of the number of female entrepreneurs in Turkey to the level of developed countries. The contest assesses the projects of women entrepreneurs who write their own stories of success and continue their activities all over Turkey. It is aimed to announce the success stories that exemplify all women in Turkey by bringing out the entrepreneurial spirit of women entrepreneurs (<http://www.kagider.org>).

By KAGİDER; free trainings are provided for women to register their work, "I work my job" and "I improve my job", and free consultancy services are provided for job creation projects prepared by promising entrepreneurial women candidates and successfully completing the evaluation process. 6 projects are selected from these projects and they can carry out various needs with their support for 6 months and they receive free consultation from members of KAGİDER (<http://milliyetfinans.com/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>).

3.5.MAYA:

MAYA was established in June 2002 as an economic enterprise of the Women's Labor Assessment Foundation (KEDV). The aim is to lend to small-income women who are doing a small business, in small amounts, so that they can improve their business and actively participate in economic life. Maya is Turkey's first micro-credit institution. MAYA, headquartered in Istanbul, started its operations in Kocaeli, one of our illnesses most affected by the 1999 earthquake, and later gave loans in Istanbul, Düzce, Sakarya and Eskişehir. Currently, Maya, which continues its activities in Kocaeli, Sakarya and Eskişehir, has been awarded more than 12.000 credits to date. The total amount of loans granted exceeded TL 11 million (<http://www.kedv.org.tr/maya/>).

3.6.KEDV (Women's Employment Evaluation Foundation):

KEDV provides education, loans, consultancy and marketing support to increase women's participation in the economic process. Economic empowerment support of KEDV are given below:

- **Business Development Support:** Training and monitoring support is given to women in order to develop business ideas and business plans by exploring their own capabilities and existing local economic opportunities. Women can cooperate under the cooperative roof; They are supporting to establish joint works in various fields such as food production (jam, pickle, vegetable) and soap production, souvenir box making, ready meals, textile, secondhand sale, child care and education services, restaurant (<http://blog.propars.net/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>).
- **New Product Development:** New products are being developed that can be produced by the existing skills of women, and demanded in the market. KEDV arranges courses for new skills such as soap, souvenir box production, etc., and gives training, counseling and monitoring support for women to transform their skills into work (<http://blog.propars.net/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>).
- **Saving Groups:** Saving groups and women create a fund that they can use for their own needs by bringing their small savings together in groups of 10 people. KEDV provides training and monitoring support for women in setting up and managing savings groups (<http://blog.propars.net/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>).
- **Nahil:** Nahil, the economic enterprise of the Women's Labor Appraisal Foundation (KEDV), was established in 2003 to market and sell low-income producers' products to earn them sustainable income sources.

The income from the sale of Nahil Shops and the support of pre-school education services in 23 Women and Children Centers opened with the support of KEDV are supported, new child nurseries are opened in the low income regions and marketing and product development support is given to entrepreneur women

(<http://blog.propars.net/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>). With the support of women's producers and "Women's and Children's Centers", Nahil aims to help women to keep their assets in business life and to take part in society as self-confident, productive individuals. In addition to being a bridge between producer women and customers, secondhand clothes, accessories and books are also offered for sale at Nahil Shop as a donation at the same time (<http://www.smartbeyoglu.com/firma/18806/kadin-emegini-degerlendirme-vakfi-nahil-dukkan.html>). Nahil Shops sell products of women from all over Turkey. In addition to this shop channel which operates as KEDV Economic Enterprise, orders are taken and women's products are sold on internet pages (<http://blog.propars.net/kadin-girisimcilere-destek-veren-kurum-ve-kuruluslar/>).

3.7. Turkey Grameen Microfinance Program:

Microcredit is a small capital that allows low-income women to make income-generating activities on their own, without the need for collateral or bail. TGMP is a profit-making economic enterprise. In order to reduce the poverty in Turkey, women with low income receive small amounts of loans instead of grants. This "microcredit" system aims to provide jobs to low-income women and to make their contribution to the family budget consistently (www.tgmp.net).

3.8. Banks¹:

There are many banks in Turkey that support women entrepreneurs and offer them various services for this purpose. When the services provided for women entrepreneurs are examined, the types of services are similar, although there is usually no co-operation among the institutions. It is possible to rank similar services offered by banks as follows (<https://paratic.com/kadin-girisimcilere-kredi-veren-bankalar/9>);

- Long-term credit service,
- Keep interest rate low,

¹<http://www.qnbfinansbank.com/krediler/kobi/kadin-girisimci-destek-kredisi.aspx>,
<https://www.teb.com.tr/girisimciyim/kadin-girisimci-kredileri/>,
<http://www.vakifbank.com.tr/ebrd-kadin-girisimciye-destek-paketi.aspx?pageID=1253>,
<http://www.ziraatbankasi.com.tr/tr/Kobi/Krediler/Pages/KadinGirisimciDestekPaketi.aspx>,
<https://www.denizbank.com/bankacilik/kobi-bankaciligi/kobi-paketleri-ve-islem-tarifeleri/kadin-girisimciler/kadin-girisimcilerimizin-her-adimlarinda-yanlarindayiz.aspx>,
<https://www.burgan.com.tr/tr/Pages/sirketim-icin/krediler/diger-krediler.aspx>,
<https://paratic.com/kadin-girisimcilere-kredi-veren-bankalar/>,
https://www.garanti.com.tr/tr/kobi/kobilere_ozel/kadin-girisimci-bankaciligi/kadin-girisimci-kredi-destek-paketi.page,
<http://www.sekerbank.com.tr/esnaf-isletme/sektoreldestekpaketlerimiz/kadinesnafveisletmecilereozel>,
<http://www.isbank.com.tr/TR/kampanyalar/kampanya-ayrintilari/Sayfalar/kampanya-ayrintilari.aspx?CampaignName=Kad%C4%B1n+Giri%C5%9Fimci+Kredisi+Kampanyas%C4%B1&IdCampaign=Mzk2-ISB>

- Late payment of credit installments,
- Keeping credit file costs low or not,
- Benefit from the Bank's other products and service.

When the process of benefiting from the services is examined, it is also expected that women must comply with various criteria in order to benefit from the privileges granted to them. For example, the number of employers working in the workplace should not too high or the loan amount should not very high (<https://www.teb.com.tr/girisimciyim/kadin-girisimci-kredileri/9>).

Banks supporting women entrepreneurs also seem to have cooperated with various private-public institutions and organizations. It is possible to list the institutions and organizations that cooperate as follows;

- The Ministry of Labor and Social Security
- European Bank for Reconstruction and Development
- TurkishEmploymentAgency (İŞKUR)
- Confederation of TurkishTradesmenArtisans (TESK)
- Credit Guarantee Fund Institution (KGF)
- Small and Medium Scale Enterprises Development and Support Administration (KOSGEB)
- International Finance Corporation (IFC)
- Dutch Development Agency (FMO) (<https://paratic.com/kadin-girisimcilere-kredi-veren-banka-lar/http://www.ebrd.com/cs/Satellite?c=Content&cid=1395249418305&d=Mobile&page name=EBRD%2FContent%2FArticleStandaloneLayout>, <http://www.tesk.org.tr/tr/proje/yurutulen/kadin.php>).

It is also seen that after the cooperation of the banks with the institutions and organizations, they organized various training activities and carried out programs. Training and programs are generally aimed at improving the technical knowledge and skills of women in the business field. It is also aimed to increase women's confidence in themselves through various trainings and to be successful in business life (<http://www.halkbankkobi.com.tr/NewsDetail/KOSGEB-Halkbank-tan-kadin-girisimciye-destek/2645>).

Garanti Bank, operating in Turkey, is leaving the other banks. Because the bank carries out both training and programs for female entrepreneurs as well as conducting competition and research for them. The Bank organizes " Turkey Women Entrepreneur Competition " in cooperation with Economist Magazine and Association of Women Entrepreneurs of Turkey (KAGİ-

DER), which has been regularly awarded in various categories for 11 years. It is important for their motivation that women are awarded with cash in the end of the competition (https://www.garanti.com.tr/tr/kobi/kobilere_ozel/kadin-girisimci-bankaciligi/kadin-girisimci-kredi-destek-paketi.page).

3.9. İŞKUR (Turkish Employment Organization):

Turkish Employment Agency are organized vocational training courses, on-the-job training programs, entrepreneurship training programs, community benefit programs and other courses within the scope of active labor force services for women entrepreneurs to increase employment, and improve the professional qualifications of the unemployed and bring these groups to the labor market, programs, projects and special applications (<http://www.iskur.gov.tr/tr-tr/isarayan/aktifisgucuprogramlari.aspx>).

In line with labor market needs; to facilitate, protect, develop and diversify employment through active programs aimed at increasing the employability of the workforce, and to provide temporary incentive support for lost jobs. Among the subsidies are vocational education, unemployment salary, work training programs, promotion of young and women employment (<http://www.iskur.gov.tr>).

Another institution that supports women entrepreneurs in Turkey and carries out various activities in this regard is İŞKUR. The institution carries out a program entitled "*Entrepreneurship Training Program*", which enables the registered persons to establish and develop their own businesses. After being trained, the persons are given a certificate of participation. In addition, some of the costs of the participants are covered during the training program (<http://www.iskur.gov.tr/isarayan/giri%C5%9Fimcilik.aspx>).

İŞKUR (Turkish Employment Organization) is also the beneficiary of the "Support for Women's Employment" operation. The aim of the operation is to provide to İŞKUR (Turkish Employment Organization) with a more effective public employment service and to remove cultural and other reasons that impede in the labor market (<http://www.iskur.gov.tr/isarayan/giri%C5%9Fimcilik.aspx>). The projects that İŞKUR supports to increase women's entrepreneurship in this direction are;

- Entrepreneur Women's Project İn Kars, Engaged in Honey Business
- Employment And Entrepreneurship Development Project
- Supporting Women Entrepreneurship in Nıksar Province Project
- Women Entrepreneur And Employment Project İn Textile Business
- Recruitment Of Qualified Elderly And Disabled Women Carers And Entrepreneurs In Elazığ Province (<http://www.ikg.gov.tr/kadin-istihdaminin-desteklenmesi-operasyonu-i/>).

3.10. Within the framework of the European Union IPA Rural Development Program, The Ministry of Food, Agriculture and Livestock has paid more than 600 women entrepreneurs in the

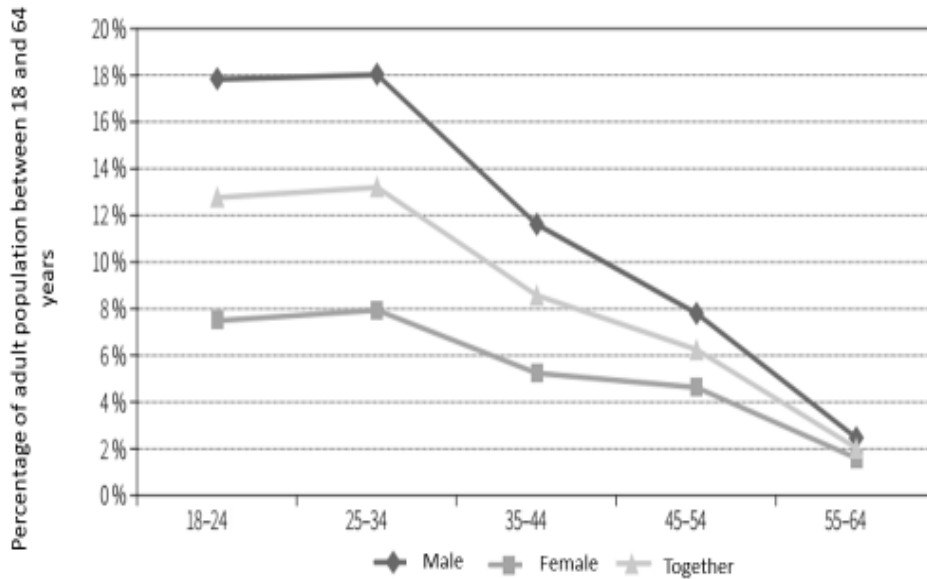
last 5 years and paid 80 million pounds for the projects in question. According to the written statement made by the Ministry, the grants given to female entrepreneurs under the IPARD enabled women to enter the working life. The Ministry gave priority to projects that have the characteristics of the applicant being a woman, at least 50 per cent of those who work in the business are women or the investment is being implemented by a woman entrepreneur. In this context, more than 600 female entrepreneurs have been supported in the last 5 years and 80 million pounds have been paid. Established in 2007 for the use of IPARD funds, the The Agriculture and Rural Development Support Agency (TKDK) aims to reduce migration from rural to urban areas and increase rural prosperity and employment. Under the program, meat and milk production for agriculture and meat, milk, fruit, vegetables and aquaculture products are supported and marketed. For small farmers, beekeeping, greenhouses, medicinal and aromatic plant breeding, local products and handicrafts, and rural tourism and agriculture are supported (<http://tarim.com.tr/Haber/20661/Tarim-ve-Hayvancilikta-Kadin-Girisimcilere-Destek.aspx>).

4. Institutions and Organizations Supporting Women Entrepreneurs in Slovenia

Women entrepreneurs and their businesses are a fast growing segment in the business world. In Slovenia they still represent an untapped resource for the economy. Despite all support institutions and state measures the share of female entrepreneurs is very small, when we compare with other development countries. However, in Slovenia, are still the half less self-employed women than men, certainly also because of the approach to stimulating entrepreneurship, which is intended for both sexes, but in women they are clearly not successful as men. Therefore, special incentives and, in particular, incentive measures should be provided for women. As part of these efforts, the EU has provided special care and support to specific groups of entrepreneurs, including women (GEM; 2014).

The recent Global Report Gap Report 2016 (WEF, 2016) places Slovenia in the index of equality between Gender in the top 8th place among the 144 countries of the world. Gender distribution is also quite consistent in individual age groups. Despite the longstanding findings of the GEM research that women engage in entrepreneurship older than men, in 2014 we find that the most common age for both female entrepreneurs and entrepreneurs between the ages of 25 and 34 (GEM; 2014).

Fig.3 : Entrepreneurial activity by age and gender in Slovenia



Source: (GEM Slovenia 2016)

Women prevent a successful entrepreneurial engagement and self-employment of many obstacles. According to the European Commission 2012, the most commonly mentioned o and men are: lack of capital, the current economic situation for start-ups is not good, lack of knowledge for self-employment, lack of business ideas, difficulties in reconciling family responsibilities, excessive risk of failure and its legal and social consequences, administrative problems.»As managers, besides professional knowledge, we have a lot of added value - this is a creative and connecting force«, Medeja Lončar, Siemens Slovenia.

Modern motives of women who decide on entrepreneurship are freedom, creativity, the realization of business interests, satisfaction with work, enforcement, and then only money. On the other hand, entrepreneurship is aware of responsibilities, discipline, persistence and hard work. For female entrepreneurs is typical, to set up small service or merchant companies. These companies require less initial capital and less technology (Žagar, 2010)

Today, female entrepreneurs have shaped the diversity of new ventures and contributions to the development of types of services and products. They are more social oriented. The creative and entrepreneurial potential of women is a source of economic growth and new jobs and should be encouraged by the state. Now is the time for new ideas and the advancement of female entrepreneurs in the economy, as it would allow the economy to grow and become a source of political, economic and social innovations (Žagar, 2010).

4.1. Financial Assets To Start a Business

Most entrepreneurs prefer to use their own savings and loans from their family and friends rather than bank loans rather than startup capital. When starting the company, they face poor support and many financial constraints. The reason for the dominance of informal sources

of financing can be found in the lack of informing female entrepreneurs about possible forms of financing, and the size and type of the company are predominantly service, where the need for capital is lower and probably uninteresting for investors. In the case of women, a potential lack of financial experience and business loans often overcomes the desire to realize business ambitions (GEM, 2017).

4.2.Promotion Female Entrepreneurship

»Alone we are invisible« (FCEM, 2016).

Part of the National Program for Promoting Vocational Enforcement of Women is the META Information Center - Family and Women Entrepreneurship Development Institute. Communication tasks: women's awareness that entrepreneurship is a realistic option, enthusiasm for women, communication with the environment and the establishment of a supportive environment, networking, creating environment for future development (Skupnost slovenskih podjetnic, 2017).

»We need more muscles to prove that we are equally good, but then we get respect for the male world. At the end of the lunch, the guest is really not interested in cooking a man or a woman,« Ana Rosh, world-renowned cook and star of the Netflix Series.

4.3.Support To Female Entrepreneurs

Women who decide on entrepreneurship need slightly different support from men. Women are more prone to psychological support, which is reflected in motivation, self-esteem, attitudes towards goals and positive thinking. For them is important to get in touch with the support groups from the beginning. Mostly they receive the greatest support from their family, relatives, husband, when establishing the company. Very poor support was received from professional associations, local authorities and the state. The key obstacles for women who choose to set up their business are: financial insecurity, unfavorable loans and legislation. They need support promoters, mentors and network (GEM, 2017, Ruzier et al, 2008).

Promoters promote, advertise, and promote entrepreneurship. Their purpose is from the process of presentations to the creation of groups of interested women, exciting ideas, recognizing opportunities and shaping the environment (Ruzier et al, 2008).

Mentors needs, good support and advisory system at every stage of setting up a new business is important. Mentoring how to acquire the necessary knowledge, information and advice for managing a business. The support system is essential in the start-up phase, as it is a phase of obtaining information, advice and guidance regarding the organizational structure, obtaining financial resources, marketing, etc. (Ruzier et al, 2008).

Supporting to women's entrepreneurship is partly the task of various financial institutions (Slovene Enterprise Fund, SID Bank), chambers (Slovenian Chamber of Commerce, Chamber of Craft of Slovenia), government organizations (Ministry of Labor, Family and Social Affairs, Ministry of Economy, Science and Technology, Employment Service of the Republic of Slovenia, SPIRIT Slovenia – Public Agency for Entrepreneurship, Internationalisation, Foreign

Investments and Technology). Some private institutions: KonektOn, Economic Institute Maribor, Zaupam vase. In Slovenia there is also interest association GIZ Podjetnost, association of female entrepreneurs. The basic mission of the association is to promote the professionalization of women and the professional equality of women and the economy of women's independence (GEM, 2017).

The Community of Slovenian Female Entrepreneurs is a continuation of the Network Mema (Skupnost slovenskih podjetnic, 2017). Network for Equal Opportunities co-financed by Norway from the sources of the Norwegian Financial Mechanism in coordination between the Government Office for Development and European Cohesion Policy. One of the objectives of this project was the establishment of regional women's development councils, which joined the Community of Slovenian entrepreneurs. The MEMA network has provided a support multimedia portal, which runs a virtual marketplace that facilitates the flow of supply and demand and creates a virtual market among female entrepreneurs, while the Community coordinates working regional councils. Among the most successful are the Styrian Regional Development Council, the Dolenjske Development Council, Belokranjk and Posavk Images of Success, the Women's Innovation Council in the Osrednjeslovenska region and the Savinjšank and Korošic Regional Council. At the Magic Women meeting, other groups of women entrepreneurs will be introduced, working according to the principle of cooperatives, thus creating a new Slovenian entrepreneurship based on cooperation, integration, ethical principles of business and incentives for internationalization and introduction of IT into the business of micro and small enterprises (Skupnost slovenskih podjetnic, 2017).

GIZ Entrepreneurship is a full-time member of the World Association of Women Entrepreneurs (FCEM - Femmes Chefs d'Enterprises Mondiales), which connect female entrepreneurs from more than 60 countries. Women are also network members of WES - The European Network to Promote Women's Entrepreneurship (WES, 2017). The network joins more than 30 countries. They are represented by governments and institutions responsible for the development of women's entrepreneurship. The main goal is to increase the visibility and visibility of female entrepreneurs, and to increase the number and reputation of women entrepreneurs. WES provides a network of promoter and mentor networks across the EU. »We inspire!!«. They teach and participate in meetings and workshops (WES, 2017).

A business incubator as a company that helps new and startup companies to develop by providing services such as management training or office space to startup and early-stage companies(<https://www.podjetniski-portal.si/ustanavljam-podjetje/inovativno-okolje/tehnoloski-parki-in-inkubatorji>).

Research and technology parks, on the other hand, tend to be large-scale projects that house everything from corporate, government or university labs to very small companies. Most research and technology parks do not offer business assistance services, which are the hallmark of a business incubation program. However, many research and technology parks house incubation programs offer support in form of consulting, mentoring, prototype creation and other

services and co-funding for them (<https://www.podjetniski-portal.si/ustanavljam-podjetje/inovativno-okolje/tehnoloski-parki-in-inkubatorji>).

5.Results and Evaluation

More support and more courage are important for developing women entrepreneurship. Although women have very innovative ideas like men, they need different incentives for decision making for entrepreneurship. In the framework of the GEM (2010), two elements that inhibit the decision have been discovered. These are the lack of confidence in yourself and the prevailing model of women's role in society (mom, wife, housewife). Therefore, policies and programs to support women's entrepreneurship must be adapted, local support, mentoring, and contact between women should be important. Mentoring and local support are important because women are more sensitive than men. Access to knowledge is important, the promotion of mentoring networks, financing and co-financing of investments in new technologies. The key role of the support systems of organizations, financial institutions, the state and the European Union in the development of women's entrepreneurship is increasingly evident (GEM, 2010).

Turkey and Slovenia are aware of the importance of women's entrepreneurship and supporting women entrepreneurship. Women's entrepreneurship contributes to the country's economy and efforts to increase women's entrepreneurship are becoming widespread. Because women's entrepreneurial activities ensure that women have more say in the economy.

There are some institutions and organizations for supporting women entrepreneurs in Turkey and Slovenia. By the help of the activities that given by these organizations and institutions women entrepreneurs are encouraged for establishing their own businesses. Also women can contribute to both family and country economies by their own businesses.

Numerous entrepreneurship courses are opened and credits and loans are given in Turkey. In addition to aid such as loans provided by institutions, female entrepreneurs should engage in activities that support other women who wish to become entrepreneurs after they have reached a certain level in their field.

In addition to this, networks are developed for supporting women entrepreneurs at the regional and country levels in Slovenia and Turkey. Also by the projects that support women entrepreneurs in Turkey, women entrepreneurs find opportunities to develop themselves. Also, training activities are organized for women to develop their professional skills and knowledge and encourage them for participating in economic life. Also by training activities women can create ideas and plans for business and also they develop their own capabilities. Also some banks in Turkey and Slovenia support women entrepreneurs and offer them various services for supporting women.

Slovenya is a state of law, a member of the United Nations, the European Union, and NATO. The legal basis that provides a framework for women entrepreneurship is drafted by laws and the program for incentives: 1. The Companies Act, which sets out the status of corporate rules for the establishment and operation of all types of companies (Kocbek, Prelič, 2017); 2. The Law on Supportive Environment for Entrepreneurship. And organization in this field, as

well as the procedures for allocating funds intended for the creation of a supportive environment for entrepreneurship; 3. A program for the implementation of financial incentives for economic development and technology 2015-2020 (MGRT, 2015). Entrepreneurial activity in Slovenia is strongly influenced by the entrepreneurship ecosystem which contributes to the introduction and functioning of innovation systems, knowledge economy, and competitiveness (GEM 2017). We assessed the entrepreneurship ecosystem in Slovenia by gathering opinions from selected national experts (i.e., entrepreneurs and other professionals in economics, politics, state administration, and academics) with the knowledge of and professional experience in different fields affecting the development of entrepreneurship in this country.

In addition to this; according to *the Turkey Entrepreneurship Strategy and Action Plan (2015-2018)* there are some strategic targets, some of them are: The implementation and development of woman entrepreneurship, young entrepreneurship, eco entrepreneurship, social entrepreneurship and global entrepreneurship in priority thematic areas such as sustainable in public areas. According to the plan some actions are (<http://www.sanayi.gov.tr/DokumanGetHandler.ashx?dokumanId=493ac1cc-1115-4eba-aa7b-771aee977189>):

- To define the definition and scope of social entrepreneurship work will be carried out.
- Social entrepreneurship activities in universities project competitions will be organized.
- Private sector-public sector collaborations will be developed.
- The project "Women Entrepreneurial Embassies" will be expanded.
- Training needs analysis for female entrepreneurs will be made.
- Research on problems of women entrepreneurs will be made.
- Mentoring for entrepreneurs will be expanded.
- Participation in EU young entrepreneurial programs will be provided.
- Eco entrepreneurship will be encouraged and supported.

If the actions are implemented then the problems about women entrepreneurs can be solved and a supporting system can be developed for continuous collaborations. In addition to this, according to this plan the project "Women Entrepreneurial Embassies" will be expanded. By the help of this, the support for women entrepreneurship can be stable. The training needs analysis for female entrepreneurs should be determined for reaching the goals of training and identifying the points that are missing and helping women for becoming qualified entrepreneurs.

Also Turkey's first action plan for women's employment "Women's Employment Action Plan (2016-2018)" has been prepared by the National Technical Team by the financing of Turkish Employment Organization, the ILO and the Swedish International Development Cooperation Agency (SIDA) and according to the principle for the decent work for human. This action

plan mentioned about increasing women entrepreneurship in Turkey (http://www.ilo.org/wcmsp5/groups/public/---europe/---ro-geneva/---ilo-ankara/documents/publication/wcms_484715.pdf).

In order to give quality support to female entrepreneurship, it would be crucial to build a network of female entrepreneurs and entrepreneurs who could be with their own. Network of female entrepreneurs share experience, advice, stories and help entrepreneurs to facilitate the entry into and successful entrepreneurial route networks help to strengthen attitude and self-reliance, and improve sharing knowledge and experience. They need network of potential partners: co-developers, co-producers, suppliers, distributors and buyers. The network must be local and global oriented (Vidic, Internal research, 2017). Support must be as nonformal network community. In Slovenia, there are many institutions to help potential entrepreneurs. Usually support institutions deliver basic informations: how to register and how to run business. There are many institutions: chambers, associations, centers, communities, funds and also incubators, accelerators and technology parks. At the local level at VEM (All in one place) entry points entrepreneurs can do administrative work to register company and make status changes on one place (Vidic, Internal research, 2017).

As a result; entrepreneurship can be a policy that is used to increase employment by encouraging women to work on their own and also the governments should create employment in the public and private sectors for women by supporting women entrepreneurship continuously. The activities for developing women entrepreneurship should be increased and activities to promote women's entrepreneurship should be disseminated throughout the country. In Turkey and Slovenia support for women entrepreneurs should continue increasingly and women in rural areas should be tried to be more accessible and conscious. Educational activities are important in this regard. Solidarity and cooperation should continue to develop for the development of women's entrepreneurship. Thus, women's participation in employment will continue to increase. Increased awareness of women's initiatives and the removal of obstacles in front of them will also enable them to develop themselves. "Increasing the accessibility of women to the labor market" is important for both countries, so work should continue increasingly. Supporting women entrepreneurship should be made more systematic and mentoring should be expanded. Moving with specific plans and strategies is important in terms of reaching the goals.

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- [http://www.oecd.org/cfe/smes/31919215.pdf.](http://www.oecd.org/cfe/smes/31919215.pdf)
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