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MASTER'S THESIS

**IN DEPTH ANALYSIS OF WOMEN
ENTREPRENEURS IN TURKEY, GERMANY
AND IRAN**

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2020**

**T.C.
YILDIZ TEKNİK ÜNİVERSİTESİ
SOSYAL BİLİMLER ENSTİTÜSÜ
İŞLETME ANA BİLİM DALI
İNOVASYON, GİRİŞİMCİLİK VE YÖNETİM PROGRAMI
YÜKSEK LİSANS TEZİ**

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ÖZ

TÜRKİYE, ALMANYA VE İRAN'DA KADIN GİRİŞİMCİLER ÜZERİNE DERİNLEMESİNE BİR İNCELEME

Kimya Mohamadi

Aralık, 2019

Girişimcilik, yeni bir iş kurma ve yönetme sürecinde, kar elde etme hedefiyle mevcut insani ve finansal kaynakları kullanmak ve bu süreçten doğan riskleri taşımak olarak tanımlanabilir. Başka bir deyişle girişimciler mal ve hizmet üretebilmek için tüm üretim öğelerini en iyi koşullarda bir araya getiren kadın veya erkeklerdir. Toplumdaki her birey farklı rollere maruz kalmaktadır ve bu beklentileri yerine getirmek, girişimcilik deneyimlerini ve kişisel yaşamlarını etkilemektedir. Bu beklentilerin boyutu kadınlar ve erkekler arasında farklılık göstermektedir bu nedenle, kadınlar işlerini kurma ve yürütme sürecinde farklı alt yapılarından dolayı farklı yaklaşımlara sahip olabilirler. Ancak, kadınlardan beklentiler ve dolayısıyla onların iş kurma deneyimlerinin kapsamı, her ülkenin farklı sosyo-kültürel ve ekonomik seviyesine bağlı olarak değişebilir.

Bu çalışma, 3 farklı ülkedeki kadın girişimciler arasındaki benzerlik ve farklılıkları çeşitli sosyo-kültürel ve ekonomik çevrelerini göz önünde bulundurarak ortaya koymayı amaçlamaktadır. Bu araştırmanın ana kadın girişimcilerin motivasyonlarını ve rol modellerini, destek sistemlerini ve ağ yapılarını, karşılaştıkları iş / yaşam denge sorunlarını, başarı algılarını ve son olarak girişimcilik sürecinde karşılaştıkları sorunları araştırmak bu araştırmanın ana hedefleridir. Bu bağlamda Türkiye, İran ve Almanya'daki kadın girişimcilerle yüz yüze görüşmeler yapılmıştır. Araştırma bulguları, bu 3 ülkedeki kadın girişimcilerin farklı deneyimleri yanında benzerlikler de göstermiştir. Son olarak, bu nitel çalışmanın sonucunda, söz konusu olan ülkelerdeki kadın girişimcilerin yaklaşık aynı temel problemler karşılaştıkları ortaya konulmuştur. Ancak kadınların yaşadığı bu deneyimlerin kapsamı ve onların hayatındaki etkisi ülkelerindeki ekonomik gelişimler ve cinsiyet eşitliliği derecesine göre değişmektedir.

Anahtar Kelimeler: Kadın Girişimciler, Türkiye, Almanya, İran.

ABSTRACT

IN DEPTH ANALYSIS OF WOMEN ENTREPRENEURS IN TURKEY, GERMANY AND IRAN

Kimya Mohamadi

December, 2019

Entrepreneurship can be defined as the process of establishing and running a new business, utilizing existing human and financial resources as well as bearing the risks in order to make a profit from the established business venture. In another words, entrepreneurs are women and men who bring together all elements of production in the best conditions in order to produce goods and services. Every individual in the society is subjected to different roles and fulfilling these expectations can affect their entrepreneurial experience as well as their personal life. The essence of these imposed roles varies between men and women and therefore women due to their different backgrounds tend to have different approaches as women entrepreneurs in the process of establishing and running their business. However, the extent of these imposed expectations and consequently, women's experiences can vary due to different socio-cultural and economic level of each country.

This study aims to portray the similarities and differences among women entrepreneurs in 3 different countries with various socio-cultural and economic backgrounds. Exploring motivations and role models of women entrepreneurs as well as their support system and networking structure, work/life balance issues faced by them, their perception of success and finally the problems that they encounter throughout their entrepreneurial process are the main objectives of this study. To achieve this end, face to face interviews were conducted with women entrepreneurs in Turkey, Iran and Germany. Throughout this study, different experiences and approaches of women entrepreneurs in these 3 countries were discovered. Finally, as a result of this qualitative study, it was revealed that the core of the problems that women entrepreneurs in the countries in question, face are the same. However, the extent of these experiences and their impact on women's life varies according to the degree of economic development and gender equality in each country.

Key Words: Women Entrepreneurship, Turkey, Germany, Iran.

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Istanbul; December, 2019

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TABLE OF CONTENTS

ÖZ.....	iii
ABSTRACT	iv
ACKNOWLEDGMENTS	v
TABLE OF CONTENTS.....	vi
LIST OF TABLES.....	ix
LIST OF FIGURES.....	x
ABBREVIATIONS.....	xi
1. INTRODUCTION.....	1
2. ENTREPRENEURSHIP	4
2.1. Definition of Entrepreneurship	4
2.2. Characteristics of Entrepreneurs	6
2.3. Entrepreneurial Behavior and Entrepreneurial Intention	7
2.4. Importance of Entrepreneurship	9
2.4.1. Entrepreneurship Creates New Job Opportunities	9
2.4.2. Entrepreneurship increases competition	9
2.4.3. Entrepreneurship helps improve productivity.....	10
2.4.4. Entrepreneurship prompts innovation	11
2.4.5. Entrepreneurship accelerates structural change	11
3. WOMEN ENTREPRENEURSHIP.....	12
3.1. Reasons to Study Women Entrepreneurs Separately than Men	12
3.2. Research on Women Entrepreneurs	13
3.3. An Overview of Existing Research Dimensions on Women Entrepreneurs ...	14
3.3.1. Motivation.....	14
3.3.1.1. Economic Motivation	15
3.3.1.2. Social Motivation	16
3.3.1.3. Personal Motivation.....	17
3.3.2. Demographic Backgrounds.....	17
3.3.2.1. Culture.....	17
3.3.2.2. Family Influences	19
3.3.2.3. Age.....	20

3.3.2.4. Education.....	20
3.3.3. Women Entrepreneurs and Networking	20
3.3.3.1. Instrumental Networks.....	22
3.3.3.2. Personal Networks	22
3.3.3.3. Symbolic Networks	22
3.3.4. Financial and Human Resources	23
3.3.4.1. Financial Capital.....	23
3.3.4.2. Human Capital.....	25
3.3.5. Problems Encountered by Women Entrepreneurs	26
3.3.5.1. Socio-cultural Constraints.....	27
3.3.5.2. Work-Life Balance	29
3.3.6. Success.....	32
3.4. Women Entrepreneurs in Turkey	33
3.5. Women Entrepreneurs in Germany.....	35
3.6. Women Entrepreneurs in Iran.....	36
4. IN DEPTH ANALYSIS OF WOMEN ENTREPRENEURS IN TURKEY, GERMANY AND IRAN.....	39
4.1. The Aim of the Study	39
4.2. Importance of the study	39
4.3. Methodology	40
4.4. Question Form	41
4.5. Sampling.....	42
4.6. Data Collection	43
4.7. Data Analysis	44
4.8. Limitations of the Study	45
4.9. Findings	45
4.9.1. Demographic Profile of the Participants.....	46
4.9.1.1. Business profile of Turkish Participants	47
4.9.1.2. Business profile of German Participants.....	47
4.9.1.3. Business Profile of Iranian Participants.....	49
4.9.2. Motivation and role models	49
4.9.2.1. Views on Motivation	49
4.9.2.2. Role Models	52
4.9.2.3. Business Discontinuance.....	54
4.9.3. Problems Faced by Women Entrepreneurs.....	56

4.9.3.1. Negative Discrimination faced by women entrepreneurs	56
4.9.3.2. Problems of Women Entrepreneurs.....	58
4.9.3.3. Acquiring Financial Capital for the Business	59
4.9.4. Support System and Networking among Women Entrepreneurs	60
4.9.4.1. Positive Discrimination.....	60
4.9.4.2. Business Partners	61
4.9.4.3. Social Support and Networks	62
4.9.5. Work/Life Balance	63
4.9.5.1. Work/ Life balance and interference with Work Productivity	64
4.9.5.2. Techniques Used by Women to Maintain Work/ Life Balance	65
4.9.6. Perception of Success	65
4.9.6.1. Travel Experience	66
4.9.6.2. Effectiveness of Education and Skills on Entrepreneurial Process ...	66
4.9.6.3. Women Entrepreneurs' Definition of Success	67
4.9.6.4. Women Entrepreneur's Perceived Impact	68
4.10. Discussion.....	69
4.10.1. Comparison of Different Motivational Factors among Women in Turkey, Germany and Iran	69
4.10.2. Comparison of Women Entrepreneurs' Problems in Turkey, Germany and Iran.....	72
4.10.3. Comparison of Support System and Networking among Women Entrepreneurs in Turkey, Germany and Iran.....	75
4.10.4. Comparison of Work/Life Balance Issues Faced by Women Entrepreneurs in Turkey, Germany and Iran.....	76
4.10.5. Comparison of Perception of Success among Women Entrepreneurs in Turkey, Germany and Iran	79
5. CONCLUSION	81
6. REFERENCES	89
APPENDIX	101
Appendix 2.	104

LIST OF TABLES

Tablo 1:	Demographic Background of the Participants	48
Tablo 2:	Motivational Factors in Turkey, Germany and Iran.....	70

LIST OF FIGURES

Figure 1:	Theory of Planned Behaviour.....	8
Figure 2:	New Business Formations and Their Effect on Employment in Different Phases..	10
Figure 3:	Work-Family Conflict Framework.....	31
Figure 4:	Motivation Factors in Turkey, Germany and Iran.....	50
Figure 5:	Distribution of Role Models in Turkey.....	53
Figure 6:	Distribution of Role Models in Germany.....	53
Figure 7:	Distribution of Role Models in Iran.....	54
Figure 8:	Women's Rate of Business Discontinuance in Turkey, Germany and Iran.....	55
Figure 9:	Role Models in Turkey, Germany and Iran.....	71
Figure 10:	Distribution of Negative Discrimination Among Women in Turkey, Germany and Iran.....	73
Figure 11:	Methods of Acquiring Financial Capital in Turkey, Germany and Iran.....	74
Figure 12;	Family/Life Partner Support in Turkey, Germany and Iran.....	75
Figure 13:	WLB Techniques Used by Women in Turkey, Germany and Iran.....	78
Figure 14:	Women Entrepreneurs Who Have Lived Abroad in Turkey, Germany and Iran.....	80

ABBREVIATIONS

GEM	: Global Entrepreneurship Monitor
GMBH	: Gesellschaft mit Beschränkte Haftung (Company with Limited Liability)
WLB	: Work/Life Balance
KOSGEB	: Küçük ve Orta Ölçekli İşletmeleri Geliştirme ve Destekleme (Small and Medium Industry Development Organization)
MENA	: Middle East and North Africa
OECD	: The Organization for Economic Co-operation and Development
TEA	: Total Entrepreneurial Activity
KAGIDER	: Kadın Girişimciler Derneği (Women Entrepreneurs Association of Turkey)

1. INTRODUCTION

In recent years, entrepreneurship has started to be recognized as a key means to achieve competitive advantage in various economies. Thus, promoting entrepreneurship has become a priority in different countries with different economic level. In many countries new regulations have been set in order to encourage entrepreneurship and specially women entrepreneurship. Women constitute half of the population in the world; hence any increase in their participation in the business market of any country can change its economic dynamics drastically. However, this cannot be achieved unless the women who engage in entrepreneurial endeavor are fully understood. To achieve this end, characteristics of each business, the factors motivating women into establishing their business ventures, their networking structure and support systems, their success and their perception of success and the constraints and barriers that they face should be analyzed in line with the socio-cultural and economic context of each country.

Even though the study on entrepreneurship has gained a lot of attention for a long time, women entrepreneurship is relevantly a new subject. This can be due to the recent changes in the economy resulting in a shift in perceived traditional roles of women and men in the society. Women traditionally were defined through their roles as a caretaker, mother and housewife, they were expected to stay at home and were considered responsible of all the domestic responsibilities and men were perceived as breadwinners who work outside the house and provide for their families. In recent years, with changes in the economy and socio-cultural structure of the countries women have started entering the business market. However, even with the increasing number of women entering the business life, the traditional gender roles seem to exist.

Each individual is born into some roles that are imposed on them by the society; they are expected to fulfill different variations of these roles throughout their lives. These expectations and the quality in which they are met, shapes a person's position in the society. These expectations can shape each individual's life expectancy, motivation

and decisions. Women like men are also subjected to these biases from the society and this can have an undeniable effect on their decision making process, the problems that they have to face in order to achieve success and even their self-image. Hence, due to different factors influencing their lives, women should be studied separately than men in order to get a better understanding of their situation, their decision making process and the obstacles that they encounter. Achieving such an understanding is vital in the process of finding solutions and implementing strategies to encourage women into self-employment.

It is worth mentioning that even though the study on women entrepreneurship has gained importance in recent years, the majority of the studies have been done in developed countries and the number of the studies in this subject in developing countries is relatively low. Hence, due to the importance of socio-cultural factors on entrepreneurial process of women, more studies should be undertaken in developing countries.

The following study aims to shed more light into the lives of women entrepreneurs in different socio-cultural and economic backgrounds, providing more information on different aspects of their entrepreneurial process in 3 different countries. These countries are situated not only in different economic levels but also have different socio-cultural dynamics. In order to achieve this aim, interviews were conducted with women in Turkey, Germany and Iran. Throughout these interviews it was aimed to pinpoint similar as well as different experiences of women entrepreneurs in these 3 countries. To achieve this end, 5 main objectives were chosen with regards to the mainstream research on women entrepreneurs. These five objectives are; women entrepreneur's motives and role models, their support system and networking structure, the problems that they face, issues relating work/life balance and finally their perception of success.

In the second chapter a brief description of entrepreneurship and its evolution throughout the history is given and later on, the characteristics assigned to entrepreneurs in existing studies are discussed. Finally, this chapter ends with a discussion on effects of entrepreneurship and its importance on different economical aspects.

The third chapter is dedicated to studies on women entrepreneurship. In the beginning of the chapter the term “women entrepreneurship” is briefly explained; later, some information is given on the reasons that women should be studied separately than men when it comes to entrepreneurship. This chapter proceeds with a literature review on previous researches done on this subject, it provides a theoretical background on different research dimensions done on women entrepreneurs.

The fourth chapter is dedicated to the research. It firstly explains the aim and the importance of the study and later on proceeds to clarify the methodology of the research and the process in which the question form was designed. It also contains information on the sampling, data collection and data analysis processes. Finally, after explaining the limitations of the study, the chapter ends with a thorough discussion on the findings of the research.

The fifth and the last chapter of this study, concentrates on the conclusion that is derived from the findings of this study accompanied by suggestions for further research in future about this subject.

2. ENTREPRENEURSHIP

In this section there will be a brief summary about entrepreneurship. Firstly the definition of entrepreneurship and its evolution through the years will be discussed and later the characteristics of entrepreneurs, as well as entrepreneurial intention and behavior will be analysed. Lastly the importance of entrepreneurship in the society and its role on economical advancement of countries will be evaluated.

2.1. Definition of Entrepreneurship

“Good science has to begin with good definitions (Bygrave, Hofer, 1991).”

The term Entrepreneur is derived from two verbs, French verb “Entreprendre” and the German “Unternehmen” which both can be translated as “to undertake” (Hofer, Meeks, 1998; Valliere, Peterson, 2009).

Even though the analysis of entrepreneurship can be traced back to the publications of the Roman Empire, the earliest formal attempt to define entrepreneurship can be found in the work of Richard Cantillon (Circa, 1730), in which he defined entrepreneurship as “Self employment of any type”. According to Cantillon one who was not hired or getting any wages could be considered as an Entrepreneur. Furthermore, he portrayed an entrepreneur as an individual who purchases a good at a certain price in present and would sell it in future at an uncertain price (Long, 1983). Throughout the evolution of this term, entrepreneurship was at first viewed merely as a trader whose responsibility was limited to purchasing and selling goods, however later with time scholars started to relate it with other concepts such as production and risk taking.

J.B. Say was a French economist who mentioned this concept after Cantillon. According to Say, entrepreneurship is the key that brings value to capital. He stated that an entrepreneur should possess different features such as estimating the necessary resources for production, having the managerial qualification, bringing the workers together, finding customers and taking care of savings (Say, 1836).

Following Say, Marshall, another economist who worked on this concept, evaluates entrepreneur as an administrator. However, Marshall emphasizes that taking over the responsibility of an enterprise and managing and supervising a business are different (Marshall, 2009).

Later, Schumpeter, one of the major pioneers in modern entrepreneurship and the founding father of innovation, differentiated entrepreneurs from managers by propounding that unlike managers who merely run a business that has already been established, entrepreneurs “carry out new combinations” while founding their own business (Schumpeter, 1947.). This definition of entrepreneurship consists of four dimensions: innovation, invention, establishing a new business and expanding the business successfully (Kirchhoff, 1992).

In addition to previous definitions, the concept of entrepreneurship has been defined in various ways. According to Knight, an entrepreneur is an individual who has the ability to deal with uncertainty and can take risks (Knight, 1921). For Kirzner, entrepreneur is an individual who provides general economic balance and reduces market failures (Kirzner, 1997), and Leibenstein, believed that in order to succeed, entrepreneurs need to overcome market inefficiencies such as lack of available inputs or sufficient labor controls (Leibenstein, 1991.).

Having examined some of the many existing definitions, it is necessary to mention that researchers still lack a consensus definition of the term entrepreneur and hence their researches are hampered due to lack of a common conceptual framework (Bygrave, Hofer, 2018). Kendrick believes that this ambiguity could be derived from the fact that entrepreneurship is being analyzed under the lens of different disciplines (business, economics, psychology and sociology) due to its vast influence over different aspects of society. He asserts that even though each of these disciplines provides valuable insights into the concept, they are unable to give a comprehensive understanding of the role and definition of entrepreneurs when analyzed separately. He later suggests that to get a better understanding scientists should take an interdisciplinary approach into these definitions (Kendrick, 2004; Muelle, Thomas 2000; Thompson, 1999).

Hoffer and Carton are one of the many scholars who have attempted to come up with a unified definition for entrepreneurship and entrepreneurs by analyzing the existing

definitions provided by other scholars and the following definition is derived from their work which will be adopted as the basis framework for this study.

“Entrepreneurship is the pursuit of a discontinuous opportunity involving the creation of an organization (or sub-organization) with the expectation of value creation to the participants. Entrepreneurs are those who engage in entrepreneurship. The entrepreneur is the individual (or team) that identifies the opportunity, gathers the necessary resources, creates and is ultimately responsible for the consequences of the organization. Therefore, entrepreneurship is the means by which new organizations are formed and therefore the means with which wealth and job creation mechanisms are initiated” (Hofer, Meeks, 1998). This definition for entrepreneurship covers a broad spectrum that embodies the majority of the disciplines, hence it facilitates the process of finding and analyzing women entrepreneurs.

2.2. Characteristics of Entrepreneurs

In the process of comprehending the true meaning of an entrepreneur , some researches believed that there is a connection between the tendency for entrepreneurship and an individual’s personal characteristics (Kendrick, 2004).

One of the first scholars who mentioned the correlation between entrepreneurship and personal traits was Schumpeter. He realized that entrepreneurial action demands aptitudes that are present in only a fraction of the population. According to Schumpeter, entrepreneur is a leader who is willing to break through common constraints. Entrepreneurs are characterised as self-sufficient beings willing to create and achieve (Schumpeter, 1934). Since Schumpeter, several authors have studied the characteristics of entrepreneurs. McClelland, exhibited that entrepreneurial behaviour is linked with personality characteristics such as high need for achievement, proclivity for taking responsibility for failure and success and tendency to take moderate risks (McClelland, 1964). Bunker, compiled a list of characteristics which they believed were associated with entrepreneurship including: independance, determination, versatility, energy, creativity, confidence, ability to influence other people, perceptiveness, perservance and resourcefulness(Hornady, Bunker, 1970).

Fagenson, found that entrepreneurs had different value systems. He found that entrepreneurs contrary to managers desire to have freedom in order to achieve and fulfill their potential (Fagenson, 1993).

2.3. Entrepreneurial Behavior and Entrepreneurial Intention

The decision to become an entrepreneur can be considered as conscious and voluntary; hence according to Krueger (2000) there should be more focus on understanding how this decision was made by entrepreneurs. Thus, entrepreneurial intention can be viewed as the most significant and determinant factor affecting entrepreneurial behaviours (Fayolle, Gailly, 2004; Linen, 2004). On the other hand it can be perceived that the intention to realize a certain behaviour depends on that individual's attitude towards that behaviour (Ajzen, 1991) In other words, it can be perceived that attitudes are determinants that show whether an individual evaluate something in a positive or a negative way.

Shapero and Sokol (1982) formed a theory called “entrepreneurial event” in order to shed light on entrepreneurs intentions leading to their behavior. According to this theory, Interactions among contextual factors can affect an individual's perception and result in establishing a business. In other words, the desire to become an entrepreneur as a viable option occurs as a result of some external changes. After such external changes occur, people react to these events according to their perception about the feasible alternatives. Perceived desirability and perceived feasibility are two basic perceptions that are named in this model. Perceived desirability refers to the degree of attraction that a person feels towards a behaviour which in this case is becoming an entrepreneur and perceived feasibility refers to an individual's perception of the degree of his ability in order to carry out that behaviour. Hence, it can be said that after an external event people start analyzing the desirability and feasibility of different alternatives and decide based on their analysis (Shapero, Sokol. 1982)

Moreover, according to Azjen's (1991) “planned behaviour” model, there is a close connection between one's intention of carrying out a certain behavior and his effective performance (Figure 2). According to this model, if an individual thinks that implementing a behaviour and succeeding in it is within their reach, he would try harder to achieve their goal. Hence, “perceived behavioural control” that is

mentioned in Figure 2 can be defined as the perception of an individual regarding the difficulty or feasibility in implementing a certain behaviour that he is interested in. Other elements in the model are “attitudes towards the behaviour” that can be defined as the degree to which an individual evaluates that behaviour positively or negatively and “subjective norms” that refers to the perceived social pressures that might occur in case one decides to carry out that behaviour.

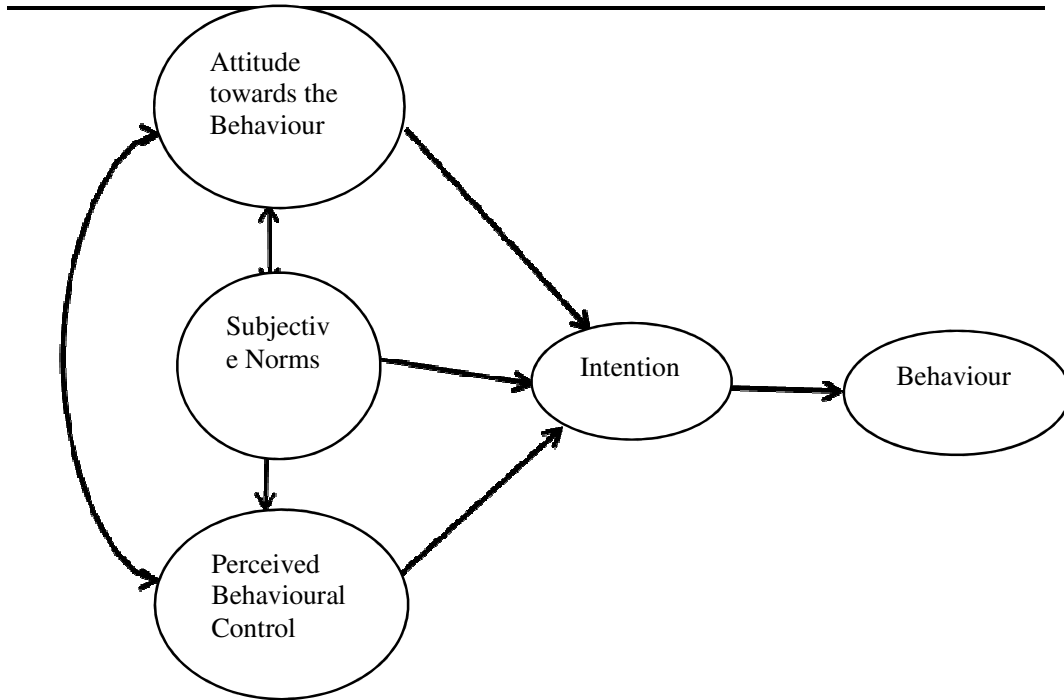


Figure 1: Theory of Planned Behaviour

Ajzen, Icek. 1991. The Theory of Planned Behavior. **Organizational Behavior and Human Decision Processes**, 50(2), 179-211.

Furthermore, in terms of entrepreneurs' behaviour according to Brockhaus, there are 3 attributes associated with entrepreneurial behaviour. These attributes are: need for achievement, internal locus of control, and risk-taking propensity (Brockhaus, 1982). The first attribute is derived from McClelland's study (1961), whereas the second attribute, 'locus of control' was generated from the work of Rotter (1966). This concept refers to the perceived control over events. Internal locus of control implies that an individual believes that he/she can overcome any challenge with his ability, skills and efforts. On the other hand, external locus of control can be defined as a situation when an individual believes outside forces control the outcome of his life

and he bears no control over such forces. It is clear that individuals with an internal locus of control are more likely to be entrepreneurs. Finally, The third attribute which is risk-taking propensity can be referred to as ‘innovativeness’ (Mueller, Thomas, 2000). They believed that entrepreneurs tend to be more innovative than other people. To sum up, These three attributes being achievement motivation, locus of control and preference for innovation form the basis of the majority of classic entrepreneurial trait research (Stewart et. al, 1998).

2.4. Importance of Entrepreneurship

Entrepreneurship is considered as one of the most important key factors in economic development all around the world (Acs, 2006; Verheul et. al, 2004). Entrepreneurs identify possible opportunities and implement their ideas into practice and hence can help boost the economy (Sarfaraz, Faghih, 2011).

The following are some of the most significant benefits of entrepreneurship to the economy:

2.4.1. Entrepreneurship Creates New Job Opportunities

Entrepreneurs prompt employment growth when they enter the market by creating new jobs however as the businesses start gaining shares from the existing ones that are unable to compete, the employment rate will face a stagnation or even a downfall phase for some time (Fritsch, 2007). After this provisional phase in which some firms might face failure, the competitiveness of suppliers increases the employment rate once again. To sum up, entrepreneurs affect employment positively in the short and long term and negatively in the medium term (Kritikos, 2014).

2.4.2. Entrepreneurship increases competition

Entrepreneurs boost competition for existing businesses and as a result, consumers can also benefit from this competition. Due to the intensified competition, the prices will decrease and the quality of the products or services will get enhanced which is a favorable result for customers (Koster, van Stel, Folkerlinga, 2012). In other words, competition-enhancing effect of new business formation push existing firms to ameliorate their performances (Kritikos, 2014).

2.4.3. Entrepreneurship helps improve productivity

When new businesses are established, there will be a competition among these new businesses and existing ones to survive leading them to enhance productivity. This effect can be seen in the medium phase when existing firms are displaced, thus dominating the employment effect. (see area || in Figure 2)

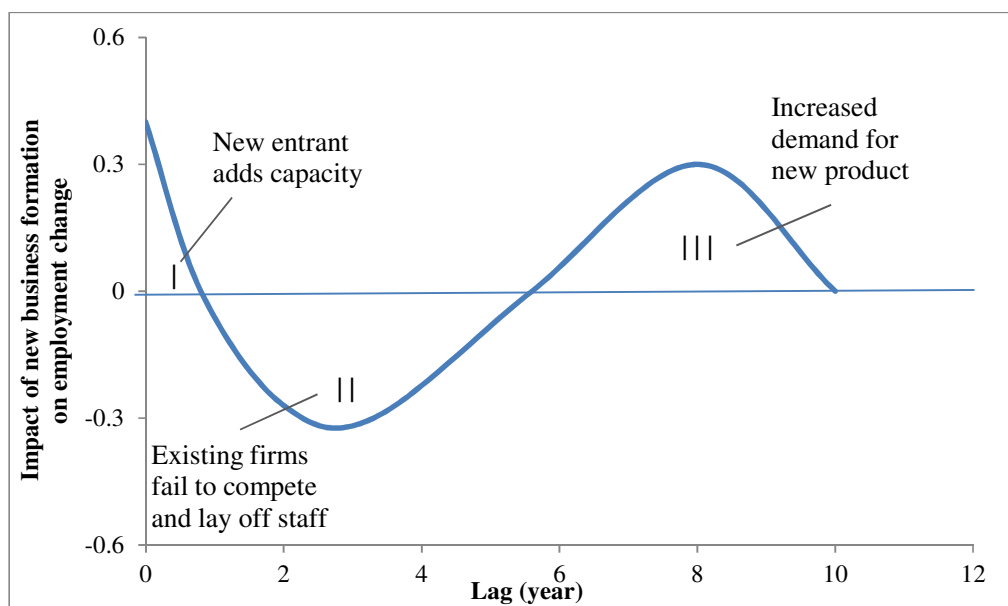


Figure 2: New Business Formations and Their Effect on Employment in Different Phases

Fritsch, Michael. 2007. How Does New Business Formation Affect Regional Development? Introduction to the Special Issue. **Small Business Economics**, 30(1), 1–14

There can be two explanations for this to happen. First, due to augmented competition that is, brought by new firms, market power of incumbent firms diminish forcing them to either exit the business or become more efficient. Second, for new firms to enter the market, they need to have competitive advantage or be better than the existing firms and as a result both incumbents and entrants might be forced to drop out of the competition resulting in laying off staff (Fritsch, 2007). It is worth mentioning that this model designed by Fritsch was also inspired by Schumpeter's creative destruction theory in which he describes this term as the "process of industrial mutation that incessantly revolutionizes the economic structure from within, incessantly destroying the old one, incessantly creating a new one.". According to this theory in order to survive, an entrepreneur needs to be dynamic

and the entrepreneurs who have a rather static attitude are doomed to fail in time (Schumpeter, 1942)

The sum of these entrances and exits are proven to have a positive effect on productivity. The productivity effect in the initial years of entry can be at times negative which can be caused due to incumbents' efforts to enhance some strategies and make necessary adjustments in order to keep up with the new businesses. Over all it's understood that entrepreneurs, especially innovative ones, generally elevate the productive use of scant resources in their economy (Kritikos, 2014).

2.4.4. Entrepreneurship prompts innovation

Entrepreneurs often generate new industries, create new markets and technologies and produce new products (Audtretsch, 2002). Entrepreneurs who offer new innovations contribute to economic development. Established firms are less keen to innovate; their organizational stagnation slows down their responses to market changes or sometimes they fear that the advent of new goods might endanger their existing products. On the other hand, for entrepreneurs who want to enter the market and commercialize their businesses, innovation can seem to be the only way to gain the ability to compete with established businesses that already have their own market share and customers (Valliere, Peterson, 2009).

2.4.5. Entrepreneurship accelerates structural change

With the advent of new businesses, existing firms often find it hard to keep up with new market conditions; leaving them locked into their previous position. These firms seem to be unable to make necessary internal changes and adjust themselves with the new conditions and lack the ability for "creative destruction" (Schumpeter, 1942). As new firms enter and the worn-out firms get forced out of the market, all the remaining firms get the chance to liberate themselves from their locked-in position. Furthermore, entrepreneurs can create new markets and generate new industries which eventually can lay the foundation for future growth (Kritikos, 2014).

3. WOMEN ENTREPRENEURSHIP

A woman entrepreneur, is a woman with clear vision to recognize opportunities, immense risk-taking potential, marketing abilities and the necessary motivation to run a business. As it can be inferred from the definition there is no difference between men and women when it comes to the definition of their career option. However, women entrepreneurship is relatively a new term and it started to enter the academic society in recent decades when women started entering the business world. Women are increasingly starting businesses across the globe. For instance, 9.1 million firms are owned by women in the United States or in other words women own 38 percent of all U.S. companies. From 1987 to 1999, the number of businesses owned by women in the United States augmented by 103 percent; employment by women-owned companies increased 320 percent; and, even the most astounding result of all was regarding sales that grew by 436 percent. Even though the United States may be the most reported example of the rise of female entrepreneurs within the world, woman-owned businesses are on the rise everywhere (Coughlin, Thomas, 2002).

Based on the GEM 2016 women report, among 74 economies in the world approximately 163 million women were on the verge of starting or already running their new businesses which highlights their contributions in growth and nurturing of their society and additionally can be of help in deminishing the rates of unemployment (Kelley et al, 2017).

3.1. Reasons to Study Women Entrepreneurs Seperatly than Men

Female entrepreneurship has attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Baughn, Neupert, 2006; Jamali, 2008). Female entrepreneurship not only contributes to economic growth but also enhances the diversity of entrepreneurship in any economic system and provides avenues for female expression and potential fulfillment (Eddleston, Powell, 2008). These benefits are

rarely leveraged in a systematic way, however, given that female entrepreneurship talent and potential remain largely untapped in many contexts (Baughn, Neupert, 2006).

Various researches have shown differences between male and female entrepreneurs in multiple aspects such as: motivations for establishing the business, venture risk preferences, type and size of the business, the process used to identify business opportunities, problems and constraints, future expectations and performance expectations and outcomes (Ahl, 2006; Brush, 1992, 2006; Kepler, Shane, 2007). Despite the wealth of studies on this topic, some researchers have questioned how much we understand about the similarities and differences between male and female entrepreneurs (Kepler, Shane, 2007). According to recent research findings the differences recorded by other scholars is the reflection of women's role that is defined by the society and the pressure and limitations that comes with it, rather than any inherent difference between the sexes of skills or of motivations (Kepler, Shane, 2007). Hence, it bears even more significance to focus on women entrepreneurs in order to overcome the social barriers that prevent them from being equal to their male counterparts (Ahl, 2006; Greene et al., 2003; Kepler, Shane, 2007).

3.2. Research on Women Entrepreneurs

Research on women entrepreneurship is relatively a new subject. In fact even though the research on entrepreneurship was somewhat existent in the 70s, the first article that was published on women entrepreneurship was an article written by Eleanor Schwartz named "Entrepreneurship; A New Female Frontier" in 1976 (Greene et al., 2003). Since 1976, new researches have emerged in this field focusing on different aspects of women entrepreneurship. However, the majority of these researches in early years were concentrating on personal characteristics of women entrepreneurs.

In 1982 Hisrich and O'Brien conducted some studies on women entrepreneurs attempting to describe and analyze women entrepreneurs' motivations to launch their business, the nature of their business and the barriers that they encountered. As a result of this studies, they found that the characteristics of female and male entrepreneurs were similar; however, they figured out that women face difficulties regarding acquiring the capital to start their business. They also highlighted that society and its negative perception about women entrepreneurs was one of the

significant difficulties that women face (Hisrich, O'Brien, 1981). They also were the first ones to make an academic conference on this subject in 1981.

In 1985 the first academic book focusing on women entrepreneurs named "Women In Charge" was published (Goffee, Scase, 1985). With emergence of new researches on women entrepreneurship, this sub-domain started growing and developing. It is worth mentioning that this growth was rather slow until early 2000s. This slow pace in the development of this field could be traced back to prior studies assuming that there was no significant difference between male and female entrepreneurs (Bruni, Gherardi, Poggio, 2004). Finally, in 2009 a niche journal titled the International Journal of Gender and entrepreneurship was launched and as a result of this publications, other leading journals that were active in the field of entrepreneurship started recognizing the importance of studying in this area (Yadav, Unni, 2016).

3.3. An Overview of Existing Research Dimensions on Women Entrepreneurs

The following sections consist of prior researches on women entrepreneurs and their various dimensions. Even though research on women entrepreneurs is at its early stages, there has been many studies on different aspects of women entrepreneurship. Scholars so far have tried to get a better understanding on women entrepreneurs' motivations as well as their demographic background, support system, networking structure, nature of their business, financial and human capital, definition of success and barriers that they encounter; however it is worth mentioning that there is still a lot unknown in this field and researchers have to focus more on this subject (Yadav, Unni, 2016).

3.3.1. Motivation

What motivates women into starting their own business and the factors differentiating them from their male counterparts, have been one of the main pivots of researches on women entrepreneurs. Global Entrepreneurship Monitor (GEM) classifies women entrepreneurs into three motivation groups; primary group consists of women who are forced to start their business due to a necessity, second group is the ones who realized an opportunity and try to benefit from it and lastly is the group that were motivated based on both necessity and opportunity (Kelley et al., 2017). Buttner argues that women have different motives than men in establishing their

business, he asserts that whilst men are more inclined to start their business based on external factors for instance they realize an opportunity and then they act on it, women are more likely driven by some internal factors like the promise of becoming their own boss. The current technique of explaining different motivations for women to launch a business are “pull” and “push” factors (Buttner, 1997).

Push factors can be explained as elements that force people into becoming an entrepreneur such as low and insufficient family income, dissatisfaction with their current job, high levels of unemployment and the need for a work that gives more flexibility due to family responsibilities, whereas Pull factors are linked with desires like independence, appetite for wealth, increasing social status, self-fulfillment and power (Orhan, Scott, 2001). Needless to say, that one’s motivations to start a business is not effected by only one factor but rather is a combination of push and pull factors (Bruni et al., 2004; Brush, 1992; Buttner, 1997; Orhan, Scott, 2001). However, the rate in which either of these factors becomes dominant can vary among different countries as well as among people in the same country (Kelley et al., 2017).

Coughlin categorized the factors that are embodied in “push” and “pull” factors effecting women’s motivation to start their business in to economic, social and personal motivations (Coughlin, Thomas, 2002). These categories are discussed below:

3.3.1.1. Economic Motivation

Based on “pull” and “push” factor theories, one of the most predominant motivations which “push” women into establishing their own business is the need to earn money. Throughout history, men were considered the primary breadwinners of the household and even though in today’s world a lot of women are taking the role of a single parent in the household; in many places social norms are still discounting them as the primary breadwinner, hence putting women in to an economic disadvantage. We should also keep in mind that in many economies it is nearly impossible to provide the family without financial contributions from both parties due to increasing household expenses (Coughlin, Thomas, 2002).

In the latest survey on women entrepreneurs, done by GEM organization it’s mentioned that total entrepreneurial activity (TEA) rates decline with the increase in the economic level of a country and thus the number of people who start their

business based on a necessity, therefore it is palpable that unemployment rates has a direct effect on the amount of people who are forced to see self-employment as a chance to avoid poverty (Kelley et al., 2017). It should also be noted that the ongoing situation in the modernizing world in which women are more keen to gain their own independence and this can only be achieved by economic independence therefore governments are expected to create more job opportunities and when they fail to do so or the wages of the available jobs are not enough to even satisfy people's basic needs, one is forced to seek out new ways such as starting his/her own business.

3.3.1.2. Social Motivation

The need for a job with flexible hours, unacceptable and unfair working conditions, gender discrimination in wages, glass ceiling problem and job dissatisfaction are some of the common factors that are embodied in “push” and “pull” factors which can be analyzed as social motivators for women to launch their business venture (Coughlin, Thomas, 2002). Coughlin also believed that prior to industrial revolution, families used to work and live in the same place and consequently they were physically close to each other and the rest of the family including the kids; so they could help each other out in matters like childcare. However, in the current modern society work and personal life have been separated from each other. Both men and women have to spend a lot of hours away from their house and it makes it difficult for them to balance their responsibilities between their work and their personal life (Coughlin, Thomas, 2002).

Women all around the world face uneven distribution of child care and other domestic responsibilities (Bruni et al., 2004; Cross, Linehan, 2006). This uneven distribution of responsibilities varies due to cultural and traditional backgrounds. In many developing countries, women are viewed in terms of their roles as caretakers of the house, mothers and wives and for that reason in some countries and among some families, when a woman embarks on a career it's considered as an irresponsible mother and wife. Therefore women feel the need to find a solution in order to balance their responsibilities both at home and work. Entrepreneurship gives women to achieve more flexible hours and freedom in managing their personal life while being active in the society (Jamali, 2008; Rehman, Roomi, 2012).

Aside from the cultural barriers that were discussed above, working in a patriarchal organization where women face glass ceiling career problem, wage gap between women and men and discrimination in the labor market can be quite challenging, thus a lot of women view self-employment as a means of survival from all their dissatisfaction that comes with their current job (Jamali, 2008; Orhan, Scott, 2001).

3.3.1.3. Personal Motivation

Coughlin finds the third group of motivators the most interesting among others; these factors are the desire for self-fulfillment, self-actualization and autonomy. She summarizes this group of motivation as the desire to control one's destiny (Coughlin, Thomas, 2002). In a research done by Holly Buttner on women entrepreneurs in the US, she observed that the majority of female entrepreneurs questioned by her, rated the desire to self-fulfillment and challenge as the most influential in their determination to start their own venture (Buttner, 2001).

Even though, the order of motivators among women might differ in different societies such as developing countries from what Buttner and her peers have found in developed countries; the significance of personal motivations can't be disregarded. Findings in developing countries exhibit that the female entrepreneurs ranked personal motivators such as independence, self-fulfillment, desire for social status and power, among the most significant factors that have impacted their decision towards a life of self-employment (Coughlin, Thomas, 2002; Jamali, 2008; Orhan, Scott, 2001).

3.3.2. Demographic Backgrounds

Throughout the majority of studies done on women entrepreneurs some demographic analysis has been taken into account, some of these characteristics are age, family background, education or marital status. It is believed among some scholars that socio-cultural factors among demographic features can effect one's tendency towards being an entrepreneur (Akhter, Sumi, 2014).

3.3.2.1. Culture

Culture plays an undeniable role in forming one's character as well as his behaviour. It is believed that people in a country share similar behaviours and traits and these attitudes tend to vary between inhabitants of each country. Hofstede (1983)

conducted several studies on people from different countries in order to determine cultural similarities and differences that exist between residents in different countries. He explained that in his attempt to determine that patterns that exist regarding the beliefs and values of people in each country, he came across patterns that were different in each nation. He later on introduced 6 dimensions based on his findings. These dimensions are: power distance, individualism, masculinity, uncertainty avoidance, long term orientation, indulgence.

Power Distance: This dimension refers to the inequality that exists in a society and the people's attitude towards this inequality. Low power distance means that people in a society share the power and there is low tolerance for inequality and on the other hand high scores in this dimension portrays an unequal society where the power is distributed in a hierarchical way.

Individualism versus Collectivism: This dimension portrays the strength of interpersonal connections between members of the society. A high score in this dimension refers to the societies where people are considered more individual and are less likely to participate or take responsibilities in their community. Whereas a low score indicates a society in which people have a strong connection with their group and they work for the overall well-being of the members of their group.

Masculinity versus Femininity: According to this dimension in masculine societies the gender roles are distinct and traditional gender roles for men and women still exist. In such societies, success and money are important factors. However, in countries where this score is relatively low a great amount of overlap between gender roles is observed. Interpersonal relationships, modesty are virtues in such feminine societies. These societies emphasize on the quality of life rather than one's status.

Uncertainty Avoidance: This dimension explains how people in different societies deal with anxiety. According to this dimension in countries where the level of uncertainty avoidance is high, people try to lower the level of uncertainties in their lives and try to live their life as controllable as possible. In such countries people are more inclined to stop trying if they think that they don't have any control over their lives. On the contrary, people who have a low level of uncertainty avoidance are more open and relaxed.

Long terms versus short term orientation: According to this dimension countries with a short term orientation are more inclined to emphasize on disciplines and the people are more religious and nationalistic. On the other hand people who are long term oriented tend to be more modest and thrift. In such countries people are more inclined to ask “What?” and “How?” rather than asking “Why?”. Moreover, education is considered as a virtue in these countries.

Indulgence versus Restraint: In countries with high IVR scores people tend to be more optimistic and tend to live freely attempting to satisfy their emotions and enjoy their lives. However, countries that have high IVR levels have more regulations and the social norms tend to be more stricter (Minkov, Hofstede, 2012)

Hofstede believes that the level of each of these dimensions in each country can play an important role in shaping its individuals belief system and consequently their attitude. However, it is important to know that these attitudes can not be applicable on all individuals in a society. However, these dimensions can be used as a tool in further understanding the general attitude of people in different countries with regards to their cultural background.

3.3.2.2. Family Influences

It's nearly impossible to undermine family's role in shaping and nurturing one's characteristic traits, hence it's critical to acknowledge and study family backgrounds of successful entrepreneurs to better understand their effect on women entrepreneurs. It's believed that a child who has at least a parent with entrepreneurial background is more likely to follow in her parent's steps since they would be more supporting of such endeavors (Akhter, Sumi, 2014; Bennett, Dann, 2000; McElwee, Al-Riyami, 2003). However the gender of the self-employed parent seems to bear no significance in the outcome meaning that having a self-employed parent regardless of that parent's gender is one of the motivators for the children to become self-employed (Bennett, Dann, 2000). Hisrich and Brush also indicated that first-born children or first-born female of a family is more likely to pursue an entrepreneurship career (Hisrich, Brush, 1984). Aside from the role of family in shaping a role-model for their children, study shows that family support and encouragement also plays an undeniable role in establishing and progressing women's business (McElwee, Al-Riyami, 2003).

3.3.2.3. Age

The age in which an individual decides to embark on entrepreneurship varies among men and women (Bennett, Dann, 2000). According to GEM analysis the highest participation happens culminate in the 25-34 age range and the next range that follows is 35-44. It is notable to mention that in total the highest rate of entrepreneurial activity occurs in women's first primary child-bearing years(25-44) (Kelley et al., 2017).

3.3.2.4. Education

Many scholars such as Brockhaus believe that the educational level of an entrepreneur is higher than the general public (Brockhaus, 1982). However data collected by Global Entrepreneurship Monitor suggests otherwise. Based on GEM findings while entrepreneurship seems an attractive option to work for women lacking high education, it also provides women with higher education and hence more job opportunities, the chance to thrive on their own. Kelly inferred from the data collected by GEM that in countries with lower development level there is a negative relationship between entrepreneurship rates and education of the women; meaning that entrepreneurship is considered mostly as an income generator for women. Whereas in relatively developed countries it is more likely that women with post-secondary education and above would venture to self-employment (Kelley et al., 2017).

3.3.3. Women Entrepreneurs and Networking

One of the key determinants in business venture's success and survival in current competitive market is considered to be support and networks. Networking in it's diverse forms has been proven to have an impact on entrepreneurial success. For Aldrich and Zimmer (1986) networks comprise of a core individual and the other individuals that are in contact with the core individual in a direct or indirect way. According to them, the individuals who are in contact with the individual indirectly are the ones that are introduced to him via his direct relationships. Such associations can facilitate or impel entrepreneurship by constructing liaisons between entrepreneurs, resources and opportunities (Zimmer, Aldrich, 1986.) Based on this view , women participation in social groups such as membership in associations can play a significant role in their performance. Aldrich also asserts that

since personal and social networks of women are different that of men some barriers can occur which can limit the diversity and reach of necessary social networks and hence effecting women's business performance and limit their progress (Aldrich, Reese, Dubini, 1989). These networks for an entrepreneur can be their partners, bankers and other creditors , suppliers, customers, distributors and even their family and friends .(Zimmer,Aldrich, 1986.)

In a study done by Cromie about networking by female business owners in northern Ireland, focusing on three aspects of networking which were networking activity, diversity and density; he attempted to compare men and women entrepreneur's networking behavior . According to the results of the study, he concluded that in regard to networking activity which was measured by the size and the time that is spent by the entrepreneur developing the network, there were no significant differences between men and women. As for network diversity which reflects characteristics of the network and eases the access to a wide range of information and experience and the density of the networks which indicates the speed of information that flows through channels , no significant difference was found contradicting a lot of studies (Cromie, Birley, 1992). These finding were also similar to that of the research done by Aldrich in Italy and U.S (Aldrich et al., 1989). It bears significance that these analysis can not be generalized for all countries considering the social differences and the variety of constraints on women in their pre-entrepreneurial roles in different regions for example Middle Eastern countries. For instance in a study done in Oman women underlined the difficulty in accessing a proper network in a mainly patriotic business world, forcing some women entrepreneurs in creating working women groups or consulting with just members of their family (McElwee, Al-Riyami, 2003). Also in Israel, results are supporting the fact that women are less likely to be integrated in to some specific networks such as manufacturing, military and govermental sectors hence with growing number of women entrepreneurs they are more inclined to join women-only associations in order to gain moral support from their peers (Lerner, Brush, Hisrich, 1997).

Supporting the previous findings that are discussed above Coughlin (2002) noted that women have been kept out of some traditionally male networks, thus finding it difficult to form relationships in preponderantly male networks that gives them the impression that it is a closed group . He asserts that women are being excluded from

the good “old boy” informal business groups and this pushes them to establish their own networks which are exclusively for women (Coughlin, Thomas, 2002).

Several typologies of networks have been developed by networking and entrepreneurship scholars. Nevertheless, research has shown that no matter the typology, networks are considered by entrepreneurs as means to discover opportunities and access resources (Aldrich et al., 1989; Buame, 2000). Three typologies that are mainly discussed in literature are instrumental networks, personal networks and symbolic networks .

3.3.3.1. Instrumental Networks

Instrumental Networks are the ones that are constructed around instrumental relations, examples of such networks are relations with suppliers, distributors or the public. Instrumental connections are predominantly about the exchange of job-related resources such as experiences, information, expertise and material resources , thus are formed in the course of job performance or can be attained in entrepreneurs’ pre-entrepreneurial job experience.

3.3.3.2. Personal Networks

Personal networks can be considered as the most intimate and rooted relationships of all, these connections manifest themselves where people form a deep sympathy and trust among each other such as friends or family members and in some cases contacts in ‘clubs’ . People see these networks as an opportunity to exchange information and receive mutual support and also mutual inspirations.

3.3.3.3. Symbolic Networks

Symbolic networks , also known as “moral networks” , are embedded in common approaches around a specific goal , this goal can be political, religious or ethnic and is the main reason that gather the members under the same cause and bind them together . This type of network is composed of values that are culturally induced (Buame, 2000).

Previous research in developed countries has shown that in these countries entrepreneurs are more inclined to rely on instrumental networks showing that relationships are commonly constructed among organizational members; This

indicates that in advanced economies and societies that are more individualistic , people interact with mentors and business colleagues with some experience about their own previous entrepreneurial attempts (Lonner, Berry, Hofstede, 1980). On the contrary, based on the research in Oman and Israel we can perceive that women entrepreneurs face difficulties accessing instrumental networks , thus relying more on personal networks (Lerner et al., 1997; McElwee, Al-Riyami, 2003).

No matter the typology that entrepreneurs are relying upon , all scholars unanimously believe in significance of networking on entrepreneurial success in different stages of entrepreneurial activities . It is clear that for every entrepreneur, networking plays an undeniable role in order to establish their business, access resources, gain advice and information and acquire resources (Aldrich et al., 1989; Coughlin, Thomas, 2002; Cromie, Birley, 1992; Lerner et al., 1997; Zimmer, Aldrich, 1986.).

3.3.4. Financial and Human Resources

Studies have shown that the availability of resources (financial, human and networks) play a crucial role not just at the start-up phase of the business but also at its success and survival. Coleman(2007) in her study, examined the role of financial and human capital on profitability and growth of women-owned businesses and she concluded that both factors play an important role in these businesses' profitability and growth therefore suggesting that programs aspired to encourage and promote entrepreneurship among women should address both needs (Coleman, 2007). Since networking was thoroughly discussed in the previous section , this section will mainly focus on financial and human resources and their effect on business success.

3.3.4.1. Financial Capital

Financial resources which consist of all the money assets of the business and cash has a crucial effect on its success. Entrepreneurs regard obtaining required finances to start or grow their business as one of their major obstacles. Financial capital is obtained from different sources, some of which are personal savings of the entrepreneur(s) –also called as equity capital-, government programs , crowdfunds, banks and business angels, using each one of these sources come with its own consequences for the entrepreneur and his business (Carter et al., 2003). Furthermore Coleman defines financial capital as a firm's ability to obtain external debt capital and its readiness to act on it and apply for it. A firm that does not have the ability to

secure external capital is more likely to fail in its attempt to survive in today's competitive market due to the financial shortage which makes it harder to take the possible opportunities like developing and introducing a new profitable product or expanding into a new market. Furthermore, when a firm's owner is not willing to apply for debt capital it can be of his/her lack of confidence in the future of the firm (Coleman, 2007). A research regarding willingness to apply for debt capitals between both genders has shown that women are more reluctant to seek external financing than men (Carter et al., 2003; Orser, Riding, 2006). In a research done by Orser and Riding, women stated that the main reason for them not seeking capital was the fact that they assumed that they would most probably be turned down (Orser, Riding, 2006).

Financing strategy that entrepreneurs adopt bears significance in the process of securing equity capital in order to grow their business. Bootstrapping techniques and the use of loans are two aspects of financial strategy. Bootstrapping can be defined as using personal funds to invest in the business, controlling the costs and also trying to delay capital expenditure until necessary funds are available. Carter explains that according to Florin and Schulze (2000) firms should finance their business in a hierarchical fashion which means first the funding team should rely on their personal savings and then try to attain some bank loans or/and use government programmes. As the business grows, they apply bootstrapping techniques to form the business and in the meantime they can gain more experience to attract external investors. Bootstrapping involves high dependency on internal funds, customer advances, leasing of equipment instead of purchasing them and use of credit cards in order to finance the operation. Women like men use bootstrapping methods in order to find ways around their capital constraints and reduce their capital need specially in the start-up phase (Carter et al., 2003).

The evidence on women's experience accessing loans is rather conflicting. Some studies have proven that women are facing discrimination or unequal treatment when it comes to seeking external financing from institutions (Aterido, Iacovone, 2011; Demircuc-kunt et al., 2013; Hisrich, Brush, 1984). Others, on the other hand have found little or no evidence of apparent discrimination against women (Bennett, Dann, 2000; Orser, Riding, 2006).

3.3.4.2. Human Capital

All entrepreneurs embark on their business with their personal aptitudes, and then they add some skills that they acquired through their formal education and their work experience. The combination of the natural talents and learned skills forms human capital (Brush, 2006). Prior researches have proven the crucial effect of human capital in profitability and growth (and hence the success) of entrepreneurial ventures (Coleman, 2007). Scholars propose that an entrepreneur's human capital consists of many traits and skills such as management skills, knowledge, insight, vision, intelligence, creativity and etc; and therefore, can be organized and analyzed in the following major subsections: business skills, education, experience (Almor, 2002; Carter et al., 2003; Lerner et al., 1997).

3.3.4.2.1. Business Skills

Brush (2006) asserts that even though all entrepreneurs possess their own unique entrepreneurial traits, having business skills and capabilities related to them are significant in the process of business creation and its success (Brush, 2006), such business skills consist of qualities like marketing skills, production skills, idea generation and tactics to communicate with people. It's important to remember that in entrepreneurial ventures, the entrepreneur plays an important role in its operation and success therefore it can be inferred that the more skilled the entrepreneur is in business, the greater will be the success of his business (Almor, 2002).

3.3.4.2.2. Education

It is believed that college education and professional degrees together with experience and expertise gained through training, institute a good foundation for an entrepreneur in order to achieve success in a business venture (Brush, 2006). According to Peteraf (1993) various capabilities and skills derived from education can get business owners a head start on their endeavors to survive in a competitive market. These skills and capabilities vary from expertise in marketing, productions or sales to the ability to observe market trends, spot new opportunities, dealing with people and generating new and innovative ideas in order to provide competitive advantages (Peteraf, 1993). Previous studies portrayed women entrepreneurs as college educated but with lower professional education than men (Brush, 1992). Researchers have indicated that women mostly have undergraduate degrees in liberal

arts rather than engineering, business or subjects that are considered more technical (Brush, 2006). However, according to data inferred from GEM, the education levels among female entrepreneurs increases with economic development of their country. so while the majority of women entrepreneurs in developed countries have post-secondary education or higher , women in developing or under developed countries have much less education (Kelley et al., 2017).

3.3.4.2.3. Prior Work Experience

Entrepreneurs' work history and their experience plays a significant role not just in facilitating their networking needs but also in forming an important part of their human capital (Carter et al., 2003) It is believed that work experience gained within the same industry that the entrepreneur is starting their business venture , can be of great assistance to them; in this was entrepreneurs are able to understand industry-specific market forces and have the chance to recognize opportunities within the market. Moreover, work experience can increase the chance of strengthening entrepreneur's social network which will be of help in various areas such as forming and developing supplier and customer relationships, hiring qualified employees, getting access to market information (Kim et al., 2003) Findings have indicated that industry-specific experience is a major determinant to venture success and since women have fewer years of industry-specific experience, they are at a disadvantage in this regard (Carter et al., 2003; Loscocco et al., 1991). However current studies shows that around 57 percent of women entrepreneurs in developed countries have had six years or more professional or industrial experience which is close to that of their male counterparts (about 63 percent) (Brush, 2006).

3.3.5. Problems Encountered by Women Entrepreneurs

Women like men face many challenges not only in the creation process of their venture but also throughout the life-span of their business. However according to scholars and women who were subjected to these studies these problems differ in the context from the ones that men face. Hence, the study of the challenges that women entrepreneurs face has gained a lot of attention among scholars (Coughlin, Thomas, 2002; Hisrich, Robert, 2009; Jamali, 2008; Piacentini, 2013).

In the recent decades, women have started entering the business as entrepreneurs and contributing to the economy more than any other time. The rise of women-owned

businesses does not only contribute to the economy but also is beneficial for societies and women themselves (Coughlin, Thomas, 2002). However, women still are less likely than men to start a business and according to statistics the average money that they earn from self-employment is nearly 60% lower than their male counterparts (Piacentini, 2013). It is accepted unanimously among scholars and governments that in order to encourage women to increase their participation in business, we have to address the challenges that they are encountering and try to find solutions for these problems (Baughn, Neupert, 2006).

Throughout many qualitative studies aiming to identify problems that were considered more challenging; financial problems, socio-cultural constraints, lack of networks and maintaining work-life balance were most mentioned by women entrepreneurs (Bruni et al., 2004; McElwee, Al-Riyami, 2003). In a study conducted in Turkey, Hisrich tried to identify the problems that women encounter in 2 phases of their entrepreneurship. In this research, the problems that were mentioned the most at start-up phase were financial problems, followed by personnel problems, lack of guidance, lack of interaction with business colleagues, lack of managerial experience and lack of experience in outsourcing services. In the operating phase, some of the previously mentioned problems were replaced by other problems such as marketing problems and difficulties obtaining lines of credit, leaving the financial problem the most mentioned challenge in both phases (Hisrich, Robert, 2009). In another research among Lebanese women, all interviewees expressed maintaining work-life balance as their most serious constraint (Jamali, 2008). The following will be a detailed review of the three most effective constraints faced by women entrepreneurs:

3.3.5.1. Socio-cultural Constraints

A complex phenomenon that encompasses all the cultural and economic barriers, generating differences in entrepreneurial success and entrepreneurial activity rates, is gender inequality (Piacentini, 2013). Family and domestic responsibilities are perceived as women's primary role which undermines their intent on starting a business venture (Aldrich et al., 1989). The extent of this socio-cultural status that is imposed on women varies among different societies and cultures, (Bruni et al., 2004). According to Crampton, the constraints that are imposed upon women by their family, society or even themselves can discourage them from pursuing financial

independence (Crampton, Mishra, 1999). For instance, in Bangladesh the traditional approach to women roles prevent them from engaging in business activities, especially in rural areas of the country it is believed that the role of a woman is in the home and women engaging in economic activities outside the home is considered as defying norms and values of culture and religion (Akhter, Sumi, 2014). In another study conducted in Lebanon, women dissented from traditional female stereotypes associated with entrepreneurship. They expressed that they are seen by their family and society as people who abandon their kids in pursuit of career success, moreover, some of these Lebanese women entrepreneurs feel guilty for pursuing entrepreneurship as a result of internalizing the caretaker expectations imposed by the society (Jamali, 2008).

Gender inequality does not just effect women in their personal life , Growe points out that society's attitudes towards what is considered as proper male and female roles can form a barrier that identifies women as someone who is heavily reliant on other's feedbacks, lacking independence, lacking necessary attributes to become a good manager and not task-oriented enough, hence also effecting their professional lives in a negative way (Growe, 2000). Further stereotypes identified in studies which can be key factors in discouraging women from entering into business or hinder their advancement are, men's job is more important, women lack commitment, are not tough enough, are too emotional, lack analytical skills , unable to handle crisis and have problems making decisions (Crampton, Mishra, 1999). Another reason that can be an obstacle for women in traditional and rural areas is the general belief of men that business women are facing sexual abuse or at least they are more vulnerable to it, so in order to restrict their contact with men they try to prevent women from business activities (Akhter, Sumi, 2014).

According to Crampton and Mishra relations between men and women in the family, workplace and public is a good reflection of how society perceives acceptable male and female characteristics and behaviour (Crampton, Mishra, 1999). However, hopefully with globalization ,imposed traditional perception of women's role is doomed to change in favor of gender equality (Jamali, 2008).

3.3.5.2. Work-Life Balance

Throughout all the researches focusing on women entrepreneurs, work-life issue has gained a lot of attention in different developed countries (Brush, 2006; Rehman, Roomi, 2012). According to Pocock, work life balance is: “....about people having a measure of control over when, where and how they work. It is achieved when an individual’s right to a fulfilled life inside and outside paid work is accepted and respected as the norm to the mutual benefit of the individual, business and society.”(Pocock, 2005). However, the assumption of individuals having control and the ability to apply this control over their work or domestic environment is not completely applicable in reality (Walker, Wang, Redmond, 2008). Therefore, balancing work and life responsibilities has become a major concern especially for women whom traditionally are expected to take more responsibility than men in domestic matters (Jamali, 2008; Rehman, Roomi, 2012; Walker, Wang, Redmond, 2008).

According to Posig and Kichul (2004), while work-life trade-off for men can be “bi-directional”, for women is mostly “uni-directional”. This means that in face of some inter-role conflicts men are able to compensate one domain for the other, whereas women are expected to prioritize family domain over their work environment (Posig, Kickul, 2004). Consequently, self-employment is seen as a viable option for women to achieve more flexibility in order to balance family and work demands (Baughn, Neupert, 2006; Rehman, Roomi, 2012). This flexibility in work schedule enables women to manage their work and personal life adequately, providing more time for women entrepreneurs to spend with their children and family and take care of the domestic tasks, hence reducing the pressure of handling both responsibilities at the same time (Lee Siew Kim, Seow Ling, 2001). However, it is notable to mention that self-employment does not reduce the amount of work related responsibilities, it just provides a flexible schedule to balance both work and life responsibilities (Jamali, 2008). Aside from all responsibilities related to family and work, women must take care of their health and their personal activities but due to their role overload and time limitations they seem to neglect these personal care the most (Mathew, Panchanatham, 2011). Managing all roles that women entrepreneurs engage in can be very demanding and any neglect in each role leads to the absence of work-life balance and emergence of work-life conflicts (Lee Siew Kim, Seow Ling, 2001).

Consequently, work-life conflicts can have a negative effect on job, marital or even life satisfaction (Panchanatham, 2011). Lee portrays the relationship among factors within work and family domain of married women that can have a direct effect on their personal and professional life .(Figure 2) As it can be derived from Figure 2, regarding work characteristics of entrepreneurs the longer an individual works and the more their work-related stressors exist the chances of work-family conflicts augments. On the other hand, work schedule flexibility has an opposite effect, meaning that individuals who benefit from a more flexible work schedule have lower risks of encountering work-family conflicts. In terms of family characteristics, number of the children has a direct effect on the possibility of work-family conflict occurrence. Furthermore as the children age these conflicts reduce. Another matter in family characteristics is family support. It can also be understood that women who benefit from the support of their family and spouses are less likely to encounter these conflicts. Existence of one or more of such problems are believed to trigger at least one of the variations of work-family conflict. These conflicts in the long term can lead to job, marital or even life dissatisfaction of women entrepreneurs which can also cause the business fail.

Considering the importance of keeping work-life balance in women's job, marital and even life satisfaction, many scholars have attempted to identify some techniques that can be used in order to maintain this balance and minimize probable conflicts (Jamali, 2008; McElwee, Al-Riyami, 2003; Rehman, Roomi, 2012; Walker, Wang, Redmond, 2008). As it was also mentioned in Figure 2 , family support plays an important role in maintaining this balance (Lee Siew Kim, Seow Ling, 2001). It is suggested that a helping spouse who would participate in household duties as well as childcare, can play an important role in a woman's endeavor to manage work-life roles effectively (Rehman, Roomi, 2012).

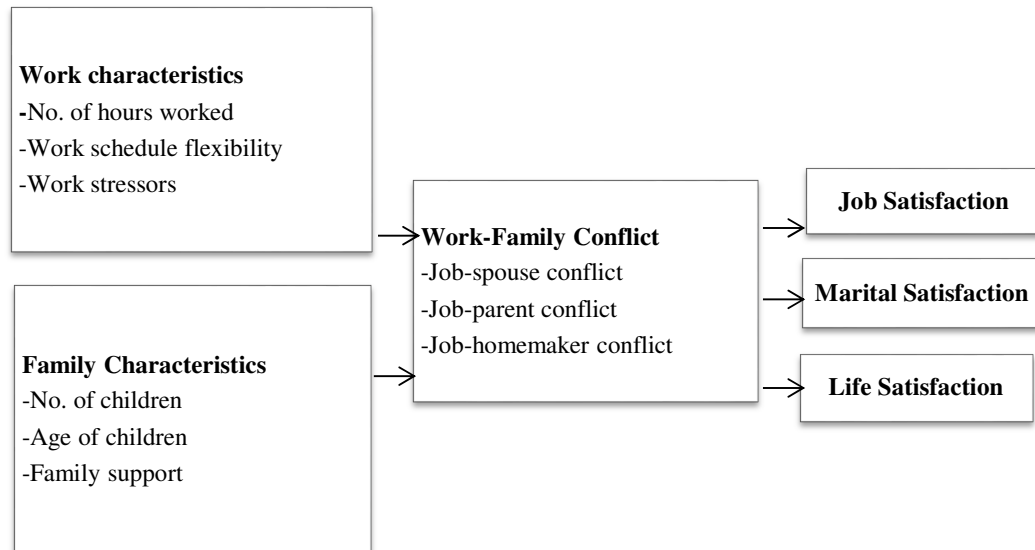


Figure3: Work-Family Conflict Framework

Kim, Jean Lee Siew, Choo Seow Ling. 2001. Work-Family Conflict of Women Entrepreneurs in Singapore. **Women in Management Review**, 16(5), 204–221

In a study on women entrepreneurs in Oman, some interviewees stated that in order to balance their responsibilities they had to hire a full-time domestic helper to help them with the children and housework and the ones who didn't have the necessary capital had to sacrifice their social life in the absence of proper support from their husband (McElwee, Al-Riyami, 2003). Companies also can encourage husbands to play a more active part in childcare by providing paternity and child sick leave for their male employees (Lee Siew Kim, Seow Ling, 2001).

Home based business has also started to gain attraction among women business owners (Walker et al., 2008). It is documented that the majority of women starting their business do so without the same level of support from family members as that normally offered to men ;and stablishing a business not only reduces many of the stresses that women experience , bu also facilitates their attempts to reach a balance between their work and family responsibilities (Loscocco et al., 1991). Home-based business on one hand requires less financial capital at its start-up stage which reduces the personal and psychological risks percieved by women resulting in less stress for them and more psychological energy to focus on their business and personal life ;and on the other hand , provides them the required flexibility to manage their roles as a mother and a caretaker as well as a business woman (Walker et al., 2008).

In the end , women use different tactics and strategies in order to manage work-life balance. Some of these tactics are internal such as: delegating tasks, hiring domestic helpers, getting family members involved with domestic tasks, building a relationship with both employees and family, prioritising and strategic decision making (Rehman, Roomi, 2012). While others can occur with the help and support of governments such as : forcing companies to provide paternal leave and child sick leaves for their male employees, providing affordable kindergarten and daycare centers for working women (Lee Siew Kim, Seow Ling, 2001) as well as promoting women entrepreneurship and women entrepreneurs in the media (Baker, E. aldrich, Nina, 1997).

3.3.6. Success

Since success is a subjective word, defining success and especifically business success is accompanied by difficulties. “The subject of ‘business success’ needs clarification...as it will plainly vary between firms, contexts and the disposition of key actors” (Beaver, 2003). There are various methods and perspectives to define success and these definitions might be conveyed through the contribution that the firm has on the lives of its owners and employess or on a broader sense on the local, national or even international economy (Kalleberg, Leicht, 1991; Tigges, Green, 1994). Moreover, success can also be perceived in a more subjective manner, as the satisfaction that an individual gains throughout his/her entrepreneurial process (Solymossy, 1997), or through overcoming the challenges that they face (Brockhaus, 1980). Beaver (2003) simply defined success in terms of either the firm’s contribution to an entrepreneur’s life and his/her family or its survival and profitability. However, it is believed that even entrepreneurs who are active in the same business could have various definitions of success based on their personal motivations for establishing their business venture and their goals and plans for their enterprise or even themselves (Reavley, Lituchy, 2008).

Even though, personal success in business is frequently viewed in terms of high revenue and wealth, studies have suggested that many women entrepreneurs perceive personal success as striking a balance between work and family (Schwartz, 1976; Humphreys, McClung, 1981; Reavley, Lituchy, 2008). This definition of success is also in line with earlier beliefs on work/life balance being a motivating factor for

them to start a business (Reavley, Lituchy, 2008). Thompson and Hood (1991) found that success for women business owners is mainly defined as self-fulfillment or helping other people rather than wealth.

3.4. Women Entrepreneurs in Turkey

Turkey, a transcontinental country located between east Europe and Asia, bears much economic and political significance in both continents (Argüden, 2007). This country is the 37th largest country in the world whereas according to the International Monetary Fund's 2018 report it is ranked 13th in the world for GDP (PPP) (IMF, 2018). In 2018, according to OECD, Turkish GDP (766.428 billion\$), despite the occurring geo-political tensions, has continued to catch up with other more advanced OECD countries. However, the country was suffering from a 20.30% inflation rate in 2018 (OECD, 2018). Turkey's current population is around 80 million and like Iran can also be characterized by its high youth population since half of the country's population is under the age 31 and one third of the population, around 24 million, are under the age 18. (Population association, 2016) Turkey's unemployment rate of 10.9% is much higher than the average rate among OECD countries and based on gender, the women unemployment rate is 13.9 % whereas men unemployment rate is 9.5 % (OECD,[19.03.2019]).

According to GEM's 2010 Turkey report which is the last published report from Turkey, 70% of the entrepreneurs in Turkey are men. They observed that despite the improvement in TEA- index in both genders in comparison with 2008, the ratio of male to female entrepreneurs is more favorable for men among the efficiency-driven countries making the female participation rate the lowest among their counterparts (Karadeniz, 2010). Despite the government's modified policies in favor of women and the advent of NGO's such as KOSGEB and KAGIDER aiming to fund women entrepreneurs, this low level of women participation in entrepreneurship displays the necessity to pay more attention to their problems and recognizing the best ways to motivate them (Keskin, 2014).

Researches have shown that some of the common problems that Turkish women entrepreneurs face are: fixed and defined roles for women in their socio-cultural environment, lack of education, family reactions and their lack of support, difficulty in finding finance, excessive workload, difficulty in accessing economic incentives,

and being forced to try harder than men in order to ensure their reliability (Kutaniş , 2004). Among the constraints that women entrepreneurs face, the one that seem to be significantly important is financial problems. According to Kurtsan, among the women entrepreneurs in Turkey, 58% of them use their own resources, 26% use their husband's resources and 16% of them ask their relatives to help them finance their business; and among the women who have already established their own business just 47% of them have their own bank account and only 9% of them have a property in their name and hence, can take credits from banks without providing a guarantor (Kurtsan, 2011).

In the patriarchal structure of Turkish society, some of the women entrepreneurs face obstacles due to their husbands and in order to overcome these obstacles they need to put upon a lot of fight. Spouses consider women's starting business as a loss of status and prestige in a male-dominated sphere (Öğüt, 2006).

On another research done by Soysal, women expressed the obstacles they faced during their entrepreneurial activity as following: society's beliefs and judgments about women's value (30%), lack of knowledge (23%), opponents' inhibitions (20%), difficulty in finding capital (16%) and legal and bureaucratic barriers (11%) (Soysal, 2010).

Regarding the stimuli motivating Turkish women to establish their own businesses, the need to provide for their family and financial problems comes first; this is followed by other factors such as the glass ceiling syndrome, the desire to reach one's ideals, being independent, becoming successful, becoming the boss of their own job, unemployment, avoiding dependency to the family members and benefiting other people (Güney, Gohar, 2006).

Finally, according to GEM 2019 global report, Turkey is ranked 2nd among 42 countries regarding TEA-stage high growth and job expectation. The government also implemented new policy in order to support technology entrepreneurship resulting in a significant increase in the percentage of TEA entrepreneurs active in this sector (GEM, 2019). This action taken by the government had caused an increase in start-ups that are active in tech sector however; this might decrease the number of businesses that are active in other sectors.

3.5. Women Entrepreneurs in Germany

Germany is a country located in central and Western Europe. This country with a population of 82.79 million is the most populous country in the European Union and 16th most populous country in the world however the death rate in the country has been exceeding the birth rate since the 1970's and as a result it has the world's 3rd oldest generation with the average age of 47.4. However, statistics show a slight increase in the birth rate and also with the increasing number of immigrant's especially well-educated immigrants they try to enforce their workforce. Germany with the annual GDP of \$3357.6 billion is one of the leading economies in the world.

According to the latest GEM report, there is a constant focus on empowering entrepreneurs by providing facilitating policies and infrastructure. However the results so far were rather "contradictory". On one hand the TEA levels are low constantly and on the other hand, new firms have been established by young people as a result of the policies. GEM believes that the reason for this contradiction is the fact that the economy is doing well in the country and the unemployment is relevantly low making the opportunity cost for establishing a new business for potential qualified entrepreneurs who already have a good job rather high (GEM, [18.4.2019]).

Studies on female women entrepreneurs has shown that even though the country is facing a transition regarding assigned gender roles, the traditional norms expecting men to be the breadwinners and women to be homemakers still exist. These norms set by the society discourage the employment of women, especially mothers who have young children (Fleckenstein, 2011; Braches, Elliot, 2017). These gender biased view of women entrepreneurs can also be seen in media's attitude towards women entrepreneurs. Welter (2014) has argued that German newspapers portray entrepreneurship in an old-fashioned and gender stereotyped manner, she later explains that this conservative attitude towards women entrepreneurs can discourage women who might consider entrepreneurship as their career option.

Furthermore, scholars argue that although many attempts has been done in order to make some changes in policies in favor of working women, there are some inconsistencies that need further attention. For instance, changes in the care allowance in 2013, encourages women to stay at home for longer periods of time in order to take care of their children and Geisler and Kreyenfeld (2012) view this as an

indication of Germany's conservative attitude towards old-fashioned norms. On the other hand, as of 2013 with the latest child care reforms all children under the age of three are entitled to be able to use a kindergarten, however, the available places in child care centers are scarce and hard to attain (Braches, Elliot, 2017).

In terms of social capital study shows that German women have a different networking structure and behavior than their male counterparts. For instance study have shown that women entrepreneurs in Germany are more focused on receiving emotional support rather than strategic networks (Welter, 2006). In a survey done on German women entrepreneurs, the majority of the participants mentioned that they engage on networking affiliations with mostly other women business owners. They also name the main advantage for them to join these networks was mutual strengthening of women. They also stated that they use these networks in order to exchange advice and experiences with their peers (Welter, 2004).

Finally, It must be mentioned that although there have been some gender biases against women entrepreneurs in the society, gender equality is codified in their constitution and this can be a great advantage for women to achieve their desired equality in the future.

3.6. Women Entrepreneurs in Iran

Iran, a country in Middle East which is the 18th largest country in the world, is ranked fourth in holding the world's oil reserves and second in gas reserves. The country is the world's 17th most populous country with a population of 80 million. Iran, in terms of mineral resources is the 15th richest country in the world. In 2013, Iran produced 4.94% of the world's production and consumed about 4.84% of the consumption (International Monetary Fund, [19.02.2019]).

Aside from Iran being rich in many resources, it's also characterized by a high rate of youth population. According to statistical Center of Iran, about 50% of the Iranian population is under the age 30. (Abbasi, Shavazi, 2013) However, the rate of youth unemployment and gender gap in employment is relatively high in the country. In 2013 the unemployment rate in youth was 26% while for female youth was 42.7%. (The World Bank, 2014) High rates of unemployment, especially female unemployment, deprive the country of reaching its full potential (Sarfaraz, 2016).

The country's inability to provide equal and appropriate job opportunities for women who constitute 49.6% of Iran's population deepens the gender gap (Abbasi, Shavazi, 2013).

Education, on average, comprises 3.5% of national gross income in MENA region which is much less than the 4.39% rate in Iran. This is an indicator that Iran, has managed to reduce gender gaps in educational levels (World Bank, 2009). The rate of women to men literacy ratio is 0.99 which shows that female college students outnumber their male counterparts and yet female participation in economy is considerably low (Sarfaraz, Faghih, 2011). According to GEM 2008 Executive Report, the male overall entrepreneurial activity (19.07%) in Iran is two times more than the female overall entrepreneurial activity (9.16%). Moreover, the female overall entrepreneurial activity in Iran is much less than the average female entrepreneurial activity (13.89) in the world.

In addition to constant political turmoil and recent US imposed sanctions which have caused Iran suffer from stagflation and making people reluctant to embark on business adventures (Devarajan, Mottaghi, 2014), the scope of the Iranian government intervention in business and their significant role in allocation of resources in the economy limits individuals' power and freedom to enter the market (Sarfaraz, 2016).

Aside from the factors mentioned above which can explain low entrepreneurial activity level in both genders, women face more barriers. Mirghafoori, in his research identified financial, socio-cultural, family and educational factors as the most important components influencing women entrepreneurs in Yazd (Mirghafouri, Sayadi, Taheri, 2010). According to Ghorayshi, the patriarchal ideology which insists on men being the bread winner of the household and emphasizes on women's domestic responsibilities had led to a negative stereotype towards working women (Ghorayshi, 1996). These negative stereotypes have influenced the society to commonly believe that women lack the necessary technical skills and knowledge to run a business, making them less trustworthy to work with (Alaadini & Razavi, 2005). Aside from the cultural constraints, certain regulations limit Iranian women in their attempt to participate in the economy. For instance, according to family law in Iran, women need their husband's permission in matters like employment, starting a business or attaining a passport (Alaadini, Razavi, 2005).

Another major challenge for women entrepreneurs is acquiring the necessary financial capital to start their business. Studies show that women are less likely to apply for loans from banks and financial institutions than their male counterparts due to their inability to provide the necessary collateral to apply for loans, their lack of knowledge about the process and fear of being in debt (Ramadaniet et al., 2017). However, it's noteworthy that there are no legal barriers or discrimination against giving loans to women and in this matter the law is gender neutral (Sarfraz, 2016; Sarfraz, Faghih, 2011). This can be seen as an advantage in women's favor since they are not required to get their husband's permission in order to apply for a loan.

4. IN DEPTH ANALYSIS OF WOMEN ENTREPRENEURS IN TURKEY, GERMANY AND IRAN

This chapter presents detailed description of the research process as well as fundamental information regarding the aim and importance of the research and its limitations. It initially provides necessary information concerning the method that was applied in undertaking the research in addition to a justification for using this method. The chapter also contains description on various stages of the research such as; selecting the participants, data collection process and data analysis process.

4.1. The Aim of the Study

The aim of this study is to explore the similarities and differences among women entrepreneurs in Iran, Turkey and Germany with regards to their diverse cultural, social, economic and political backgrounds. In order to achieve a comprehensive understanding of behavioral differences among these women, 5 dimensions have been under investigation. These research objectives are:

1. Identifying the factors that motivated women to establish their own business.
2. Analyzing women's support system and their networks in these countries
3. Illustrating work/life balance issues faced by women entrepreneurs.
4. Investigating the problems encountered by women entrepreneurs
5. Defining the perception of success among women entrepreneur in Turkey, Germany and Iran.

4.2. Importance of the study

Entrepreneurship not only plays an important role on economic development, but also it's believed to be beneficiary for the wellbeing of a society. Nowadays governments try to encourage their citizens and augment the number of entrepreneurs by implementing new regulations in order to gain a competitive advantage against other economies (Henrekson, 2007). Women constitute half of the population; any increase in their participation in the labor force not only can help boost the economy

but can also be beneficial for the society and women themselves. Therefore policymakers are attempting to encourage more women to establish their own business by legislating new regulations and facilitating their entrance into the market (Coughlin, Thomas, 2002). This growing demand by the policymakers, have resulted in a drastic increase in entrepreneurship research by scholars (Henrekson, 2007). Studies have shown that the enforcement of laws and regulations are not solely effective in boosting women participation in many cases and other factors such as social and cultural barriers can have more significant roles in hindering women participation in the economy (Sarfaraz, Faghih, 2011). Hence, researchers have changed their focus toward understanding these problems. However, the majority of these researches are being done in western countries where the socio-economic situations of these women, drastically differ than that of women in developing countries.

This study brings an in-depth understanding of women entrepreneurs in different socio-economic conditions by comparing 3 countries with different socio-economic and cultural backgrounds. The results derived from this study, provides new and updated data on women entrepreneurs to those who are seeking to attain more information about the subject. This comparative analysis can contribute to the work of scholars in their future research about this subject by portraying a basis on differences and similarities among women entrepreneurs in these 3 countries. Moreover, it is also hoped that the results of this study can aid institutions and organizations that support women entrepreneurs in order to pinpoint the dimensions that women in these countries need more support.

4.3. Methodology

In order to get a more detailed insight about different aspects of women entrepreneurs, qualitative research approach was chosen as the methodology of this study. A research methodology should be chosen based on the research question and the nature of the subject being investigated; hence the research format that is applied should be considered as a tool to answer the research question (Denzin, 2005). The qualitative method is a useful methodology in identifying the meaning that people give to the experiences that they encounter (Merriam, 2002). Moreover, qualitative

method is believed to be a holistic methodology focusing on understanding a social environment rather than making predictions about it (Denzin, 2005).

Among the different techniques in qualitative research, interviews deemed fit for the following study. The use of semi-structured interviews provided the opportunity to attain more depth in the interviews with the participants. This interview technique happens when there is a formerly prepared yet incomplete questionnaire. The interviewer, who also has to be one of the researches, has more flexibility while conducting the interviews and can add additional questions with accordance to the interview (Myers, Newman, 2007).

4.4. Question Form

The Question form used for the semi-structured interviews consists of 13 demographical questions and 16 interview questions. These Questions were derived from various dimensions attained from different sources and reports as a result of an intensive literature review. In the process of forming the list of questions, GEM questionnaire was the initial source of the study; hence 3 of the questions were taken from the GEM National Level Data and GEM Individual Level Data. The articles that were the most helpful in the process of acquiring the questions are: (Cross, Linehan, 2006; Jamali, 2008; McElwee, Al-Riyami, 2003; Rehman, Roomi, 2012). The questions were later arranged and face validated by the thesis advisor. The English version of the question form was presented to a German psychology researcher in order to make sure that the questions were understandable and lack any ambiguity. In January 2019 a pilot study was conducted in Iran and later in March 2019 another pilot study was conducted in Turkey. However after the pilot studies, no change was done on the question form hence, the pilot studies were also added to the research sample. The questions were used as an interview guide for the researches; however, additional questions were added in accordance with the course of the interviews. These additional questions are shown in the interview transcripts with *Italic font*. The list of questions can be reached in the appendix part.

4.5. Sampling

The sample chosen for this research comprised of 19 women entrepreneurs and out of 19 participants 6 were Turkish, 7 were German and 6 were Iranian. The universe of this study consisted of Turkish, German and Iranian women entrepreneurs and convenience and snowball techniques were used in order to reach out to the desired samples of the study in each country. Among these 3 countries that were chosen for this research, Iran was selected because it's the researcher's country of origin. Due to Turkey being the country where the researcher was receiving her post graduate education and hence the location where the study was carried out, Turkey was also chosen for the study. Lastly in order to reach a better understanding of the data and achieve a more balanced and comprehensive comparison it was decided to choose a European country as the third country for the research. Therefore, Germany was also selected as the third country due to the existence of possible connections willing to help the researcher find the desired participants. Moreover, based on the GEM classification, each of the selected countries were located in one of the 5 different stages of economic development. These levels are:

1. Factor-driven: This level describes the early stage of economic development. In this level the economy is mostly relied on the sectors of agriculture and natural resource extraction in rural areas.
2. Factor-efficiency transition: This level portrays economies that are in transition from factor driven to efficiency driven.
3. Efficiency driven: This level shows economies that the participation in industrial sectors has increased in them. Financial institutions and productivity has also developed in these economies.
4. Efficiency-innovation transition: This stage portrays economies that are in transition from efficiency driven to innovation driven.
5. Innovation driven: this Level illustrates a mature economy. In this level knowledge and innovation are considered as foundations of service-based businesses and industrial sectors. (Kelley et al., 2017)

According to GEM report, Iran is placed in Factor-efficiency transition level, Turkey is Efficiency-innovation transition level and Germany is located in innovation driven

level. This different economical level of the selected countries alongside their different cultural, social and religious backgrounds is believed to comprise a wider and worthier database to compare. As it was mentioned before, (Iranian women in Iran, Turkish women in Turkey and German women in Germany) It is believed that the factors effecting immigrant entrepreneurs and their socio-cultural background plays a significant role in their entrepreneurial process. (Sahin et al., 2007) Moreover, in order to reach a more detailed and comprehensive outcome, the researcher tried to choose women entrepreneurs in different sector. However in Germany due to lack of physical access to the people and use of snowball technique the variety of the sectors remain limited and women from consulting sector constituted the majority of the participants.

4.6. Data Collection

Qualitative research emphasizes on the significance of context in analyzing data (Denzin,2005). Since the study involves three different countries the data collection process took approximately 8 months and at the end of this period the researcher was able to conduct 6 interviews in Turkey, 6 interviewes in Iran and 7 interviews with German entrepreneurs. Face-to-face interviews were conducted in Iran and Turkey; however the interviews with German participants were conducted via video calls with the exception of one entrepreneur who due to her busy schedule accepted to write the answers to the questions and cooperate with the possible follow-up questions from the researcher. All participants were able to decide on the venue and the time of their interviews. The participants were fully informed about the details and the purpose of the interview through an email or via phone calls and participated in the research voluntarily.

The interviews were conducted in 3 different languages. Interviews in Turkey were conducted in Turkish, however Persian language was used in Iran and for the interviews with German participants English was the primary language. All the interviews were done by the researcher. All of the interviews were tape recorded with the consent of the participants in order to be transcribed and fully translated to English.

The interviews in Iran were conducted in winter 2019. During all the interviews it was aimed to use primary sources (interviews) in the data collection process,

however in one case due to the busy schedule of the participant researcher was forced to use secondary resources, the participant's previous interviews and her book, aside from the interview. Later, during the interview with the participant, the questions that were not mentioned in the participant's previous interviews were asked and tape recorded. The interviews in Turkey and Germany took place throughout spring and summer 2019. The interviews took approximately 22 minutes. However, there were variations among interviewees in each country. The interview time with German participants were longer than the ones with participants in Iran and Turkey. Turkish participants were more reserved to give details and hence the interview durations in Turkey were the shortest among others.

4.7. Data Analysis

Data analysis in a qualitative research is the process in which the researcher organizes and categorizes the data collected during the study and unravels the patterns and discovers the hidden factors and patterns inside the findings (Bogdan, Biklen, 1992). Due to the qualitative nature of the study, the researcher chose descriptive and systematic analysis techniques in order to analyze the data gathered during the interviews. According to Wolcott (1994), there are three approaches to analyzing qualitative data. In the first approach, it's aimed to transfer the gathered data in a descriptive manner to the reader while trying to be faithful to their original form as possible as he can. He explained that in this stage the researcher can also use direct quotes from the participants where it is necessary.

In the second phase, with the help descriptive approach, the researcher tries to reach to some descriptive and cause-effect results with the use of systematical methods. Finally in the last approach, the researcher adds his own comments to the study aside from using both systematic and descriptive approaches (Wolcott, 1994) Hence the researcher in this study attempted to comply with these stages in the process of analyzing the data gathered throughout the interviews. To achieve this end and with respect to four stages of this analysis, the researcher firstly attempted to create the framework for the analysis; later, the data were summarized and interpreted in accordance with the themes that were determined prior to the study based on the thematic framework. Later on, while reviewing and describing the data the similar

responses of the entrepreneurs were discovered and placed in the same category and in the final stage the researcher tried to interpret these findings.

4.8. Limitations of the Study

One of the limitations faced by the researcher was the geographical aspect of the study. This study focuses on 3 different countries and for the interviews in Iran the researcher had to travel there. However due to the time consuming and difficult nature of Visa acquirement process for Germany, the researcher was not able to travel to Germany, making the process of finding the participants harder and less flexible. A qualitative study consumes a lot of time and energy. (Myers, Newman, 2007) Hence time constraint was the most significant limitation faced by the researcher not only because of the methodology used in it, but also due to it being a master's thesis..

The time limitation and the magnitude of the study restricted the number of the participants, hence the study is not suitable to do a generalization of these societies, yet it can provide a general idea about the situation of women entrepreneurs in these countries. Instead of generalization, qualitative research puts emphasis on unstructured contextual understanding of certain phenomena, providing rich in-depth analysis of reality (Miller, Huberman, 1994).

In any type of research study, researcher bias can be always considered as a risk and this risk is also valid in the following study. However, the researcher tried to be aware and vigilant of researcher bias. It is impossible to eliminate research bias completely but the researcher believes to have reached valid findings that can be used as predictions for larger populations.

4.9. Findings

This part is concentrated on analyzing the findings throughout the interviews with women entrepreneurs in Turkey, Iran and Germany. This part starts with an analysis on the demographic profile of the participants and later on, each dimension of the study will be discussed and analyzed in different sections. The research was structured under five dimensions: Motivation and role models, Support system and networking, Problems, work/life balance and Perception of success.

During the data analysis in order to differentiate data from each country, a color is assigned to each country. Hence in all graphs and tables in this section, red is assigned to Turkey, green symbolizes Iran and yellow represents Germany. Moreover, in order to keep the anonymity of the participants, codes were assigned to each one of them and in order to distinguish Nationality of each participant throughout the analysis, usage of country codes deemed fit as a result participants from Turkey are marked as (TR), German participants are shown as (GR) and finally (IR) is the code assigned to Iranian participants.

4.9.1. Demographic Profile of the Participants

Among the women interviewed 6 of them were Iranian, 6 were Turkish and 7 of them were German women entrepreneurs and detail of their demographic information can be reached in Table 1. (See Table 1) The average age of Turkish interviewees was 33.3 with the youngest being 24 and the oldest 52. Among 6 Turkish entrepreneurs 4 of them were married, however only 2 had children and 2 of them were single. One of the single interviewees was also living with her partner. Average age of Iranian participants was 50.3, which was much higher than Turkish participants and among them only one had no children. 4 of them had 2 children and one had 5 children. All of the participants were married except one who got a divorce. The average age of the participants considered, Germany with 37.5 stands between Iranian and Turkish participants. Among 7 interviewees 3 of them were married and one was living her partner and the rest were single. All 3 married women had children.

Job experience of Turkish participants varies from 4 up to 18 years with the average of 10.6 years which is also related to their relatively younger age; however the majority of them have started working in their early 20s. The youngest one to start working entered the business life since she was 17 years old and the oldest to enter business life was 34 years old. 5 out of 6 of the interviewees were graduated from university and one was still studying at the university at the time of the interview.

German women participants averagely had 13.7 years of experience. The lowest experience was 3 years and the highest was 27 years in Germany. Their education level also varies but all of them had higher education. 3 of them had bachelor's degree, 3 had Master's degree and one had a PhD. German participants seem to have

started entering the business world after their university education mostly in their mid-twenties.

Job experience of Iranian participants was much more than their counterparts in Turkey and Germany, which also can be due to their age which was more than the other participants. Their job experience also varies from 7 years till up to 38 years with the average of 25.5 years. Iranian women also had different educational backgrounds. The lowest education level belonged to IR5 who was just graduated from primary school and the highest level belonged to one with a PhD in dentistry. However another participant was also studying for PhD at the time of the interview.

4.9.1.1. Business profile of Turkish Participants

Turkish Participants were active in different sectors. Taking a look at the sectors they were active in, it was inferred that service sector was the most common among other with 3 of the participants being active in service sector. The youngest business was active for 6 months at the time of the interview and the oldest one has been active for 18 years. All businesses were small scale businesses with a couple of employees (from 1 to 15).

Looking at their previous job experiences it was seen that none of the Turkish entrepreneurs have had any job experience related to their business prior to their entrepreneurial experience and only half of them have had some sort of managerial experience also 2 of the entrepreneurs haven't had any job experience before establishing their own business

4.9.1.2. Business profile of German Participants

Among 7 German women interviewed, 5 of them were active as consultants and all of them asserted that they didn't have any permanent employees in their businesses and when needed just used the help of some freelancers. German participants' businesses were also small in scale. Previous job experience considered, it can be seen that 2 of the interviewees have had some prior experience regarding their current business before establishing their venture. The youngest business has been active for a year and the oldest one was active for 20 years. All participants have had some prior job experience and the majority of them have had some experiences in management before launching their own business.

participants	Age	Marital Status	Children	Education	Job experience	Employees	Nature of Business	Business active years	Prior Job experience	Management Experience
TR1	31	Married	0	Bachelor's degree	14	10	Restaurant	3.5	services	Yes
TR2	25	Single	0	Bachelor's degree	4	15	Nutrition	4	interior designer	Yes
TR3	52	Married	2	Bachelor's degree	18	5	Pastry shop	18	-	No
TR4	27	Married	0	Bachelor's degree	7	2	Women Jewelry	6	Personal Assistant	No
TR5	41	Married	2	Bachelor's degree	15	1	Dry Cleaner	0.5	Real Estate	Yes
TR6	24	Single	0	High school degree/ student	6	8	Beauty Salon	6	-	No
GR1	27	Single	0	Master's degree	3	0	Yoga Retreat	1	Yoga Instructor/ psychologist	Yes
GR2	32	Married	0	PhD	7	5	Consulting Comapany	2	Researcher/lecturer	No
GR3	46	Married	2	Master's degree	20	0	Consulting/Trainer	7	Project manager	Yes
GR4	45	Living with a Partner	3	Bachelor's degree/ state exam	21	7	Pharmacy	20	pharmacy employee	No
GR5	47	Married	2 (step-children)	Bachelor's degree	27	0	Consulting	15	HR/Sales	Yes
GR6	31	Single	0	Master's degree	6.5	0	Consulting	2.5	HR	Yes
GR7	35	Single	0	Bachelor's degree	12	0	consulting	6	Telecommunication employee	Yes
IR1	49	Married	2	High School Graduate	27	3	Beauty Salon	17	Hairdresser	No
IR2	50	Married	2	Bachelor's degree	23	12	Import/Export	15	Coaching/Manager	Yes
IR3	51	Married	2	PhD (in Dentistry)	22	8	Dental Clinic	4	Dentist	No
IR4	29	Married	0	Bachelor's degree	7	2	Clothing design	7	Graphic designer	No
IR5	66	Divorced	5	Primary school Graduate	38	200	Restaurant Chain	38	-	No
IR6	60	Married	2	Master's degree /PhD student	36	60	Shipping Company	36	Employee/ Translator	No

Table 1: Demographic Background of the Participants

4.9.1.3. Business Profile of Iranian Participants

Iranian Participants were active in different sectors and their businesses have been active from 4 years up to 38 years. Number of the employees also varies and one business with 200 and another with 60 employees had the most employees in total among the participants; however these businesses were also the oldest among the sample. Looking at the Iranian participants' prior job experience it can be inferred that 4 of them have had some experience related to their current business before starting their own business. However one has never had any experience before establishing her own restaurant chain. Finally among Iranian participants only one had some managerial experience and the rest have never had any experience prior to their business venture.

4.9.2. Motivation and role models

In order to get a deeper understanding of women entrepreneur's motivations it was required to not only ask for their motivation but also get a better understanding about their possible previous failures alongside their role models that might have an effect on their decision to become an entrepreneur. Hence these 3 parts will be discussed for each country separately and later on the results will be compared.

4.9.2.1. Views on Motivation

The factors motivating women to pursue self-employment can also be a determinant of their future challenges and barriers or even can influence their success. (Okafor & Amalu, 2010) Scholars have since categorized motivators that drive women into business as "pull" and "Push" factors, they believe that entrepreneurs are either pushed or forced into self-employment or pulled or attracted to it. In other words, entrepreneurs can be characterized as necessity driven entrepreneurs or opportunity driven entrepreneurs. (Buttner, 1997; Kelley et al., 2017) Pull factors can be motivators related to one's desire to self-fulfill, attaining more wealth, power and independence. One other pull factor can be when someone recognizes an opportunity and decides to use it. However, push factors are the ones that somehow force the person into self-employment. Unemployment, insufficient family income and dissatisfaction with the current job can be named as some of the push factors. (Orhan, Scott, 2001) Even though the mentioned factors are gender neutral so far, some motivational factors that push women into business such as, the "glass ceiling"

problem, gender discriminations which leads to discomfort with the dominant masculine business culture or the need to gain flexibility in order to manage domestic responsibilities can be counted as gendered factors (Hughes, 2006). Studies have shown that motivations to start a business are not consisted of only one factor and it's rather a combination of both pull and push factors. (Bruni et al., 2004; Brush, 1992; Orhan, Scott, 2001) However, it is believed that the dominance of these factors varies with the economic level of a country. According to GEM 2016/2017 women report, entrepreneurs with lower level of economic development tend to be more necessity driven than countries with higher levels of economic development. (Kelley et al., 2017)

Turkish women have had different reasons to establish their business, when asked about their reasons to start their business 3 of them explicitly mentioned that they had to do it due to financial difficulties and 2 of them just mentioned reasons such as independence or being their own boss one interviewee also mentioned both pull and push factors, in total push factors being economic reasons and the need to get free from their salaried job were mentioned slightly more than pull factors like independence or being their own boss. (Figure 4) This result is also in accordance with previous studies (Güney, Gohar, 2006; Kelley et al., 2017).

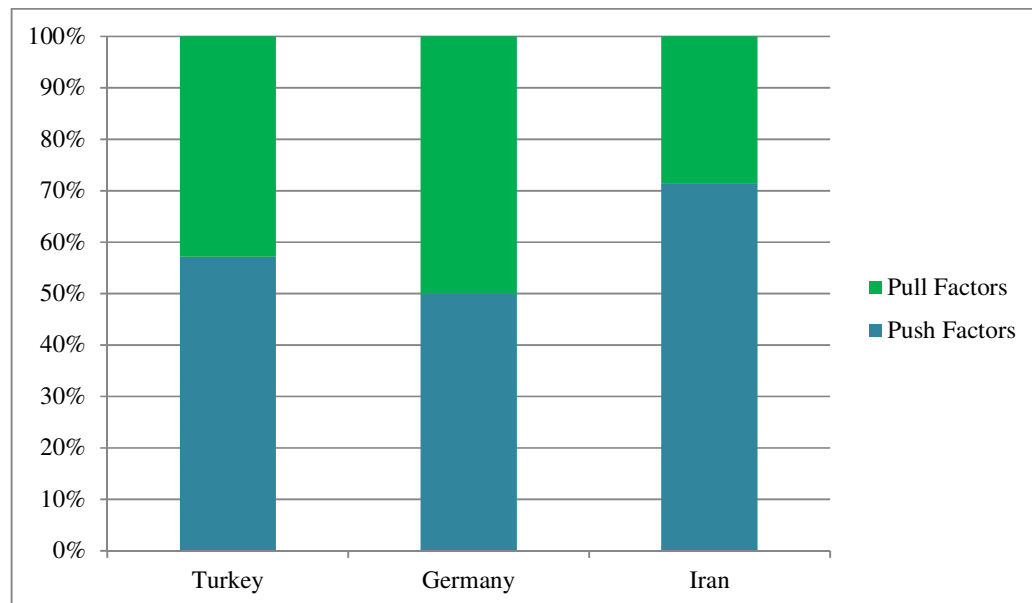


Figure 4: Motivation Factors in Turkey, Germany and Iran

It's worth mentioning that all of the motivation factors mentioned by the participants were gender neutral. One of the participants implied that her working condition was undesirable for her and somewhat made her to start a business with different managerial attitudes.

"I thought to myself that I can start my business and start a different work system there. I didn't want to do the things that I didn't like being done to me to my employees and have a more relaxed way of working."(TR2)

German participants mentioned many different motivations. Among the factors that they mentioned the desire to be their own boss, self-fulfillment, proving their abilities to themselves and using an opportunity were pull factors and escaping from the corporate life that they felt they were stuck in there, reaching flexibility were the push factors that they mentioned. One participant expresses her reason for starting her own business as following:

"Normally you can say that you can get motivation out of wanting to reach something or wanting to go away from something or I would call it "out of joy" or "out of pain" right? And for me it was more the pain. While I was in the corporate world I saw a lot of things and structures and systems that for my perspective didn't really work and didn't really help people to come into their full potential."(GR7)

Looking at the pull and push factor distribution among German women (Figure 3), it's noticeable that pull and push motivation factors were expressed in the same amount by the participants. This result doesn't coincide to an extent with a previous researches claiming that women in developed countries were more opportunity motivated (Kelley et al., 2017). However, it seems like that the majority of the participants were unhappy with the condition of their salaried job and that was one of the main reasons pushing them to self-employment as well as the desire to be in control and self-fulfilled. None of the participants mentioned any financial difficulty or unemployment as their reason to be pushed into self-employment.

Push factors mentioned by the Iranian participants were gaining independence, standing on their own feet, using an opportunity and finally proving their power and ability to others and themselves. The only push factor that was mentioned by 2 of the interviewees was financial need. The mainstream studies on motivations of women entrepreneurs in developing countries, believe that due to unemployment and financial problems women tend to be more necessity driven in these countries (Jamali, 2008; Kelley et al., 2017; Rehman, Roomi, 2012). However in this study,

the results contradict this idea, showing that the majority of the respondents were motivated by pull factors rather than push factors. (Figure 2)

(IR3) explains her point of view and her motivation in starting her own dental clinic as following:

“For me independence was the most important reason, because I wanted to do my job on my own. You sometimes can earn the same amount of money when you are working in a clinic because you wouldn’t need to invest any money and the expenses are less. In this (having your own job) you have to pay all the expenses but in a clinic you will just receive your net income. Maybe a clinic also gives you the same amount of money but you will have less independence.”(IR3)

4.9.2.2. Role Models

Studies have suggested that exposure to role models can enhance one’s expectations and their self-efficacy belief leading to an increase in entrepreneurial intention. (Scherer, 1990). Role models can be a source of encouragement to potential entrepreneurs, by portraying them a feasible and successful outcome for their intentions or even their imaginations. However, it’s believed that women have less access than men to role models through social media or television and as a result women tend to focus on personal role models such as (relatives, friends, and co-workers) who can support them by giving advices. (Barnir, Watson, Hutchins, 2011) It is also notable to mention that the effects of the role models are dynamic and these effects and even the role models can change in time. (Gibson, 2003) However, Scherer emphasizes on the importance of being exposed to such role models and their effect on formation of one’s self-concept especially on early stages of one’s life (Scherer, 1990).

Women in Turkey either didn’t have any role models or they viewed any strong, powerful and successful woman as a role model. The idea of a confident woman seemed more appealing to them than any specific character or a name. Family members, mentors and friends and were other answers mentioned by these women. (Figure 5)

“I like successful women, I mean I like it that they are successful. I like to see that women are succeeding in some matters but now I can’t name anyone specific as my role model.” (TR5)

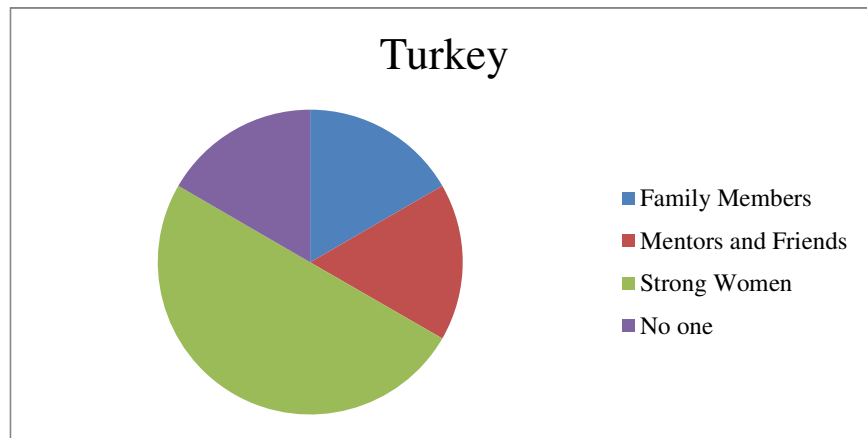


Figure 5: Distribution of Role Models in Turkey

Throughout the research it was discerned that all the role models mentioned by the participants were female. One interviewee rather than having a role model also chose inspiring quotes as the source of her motivation and the other mentioned her mother as her role model.

“Actually I don’t get inspired by a person; normally there are some inspirational or meditational notes that inspire me. So far there has been on one that inspired or affected me in my life.” (TR2)

German participants most frequently mentioned public figures as their mentors, Jack Ma and Oprah Winfrey were the names of the public figures mentioned by them. (Figure 6) The participants mostly mentioned that they have more than one role model and said that books could also be their role model. There was also an emphasis on their colleagues and friends from their network.

“Yes, a lot, a lot of role models. Different kind of role models. Oprah is a role model Is a role model because she talks about like, people who inspire me in the way they think and books and authors. I get a lot of inspiration from books or podcasts. But also people that I work with, like Angela or other business partners.” (GR6)

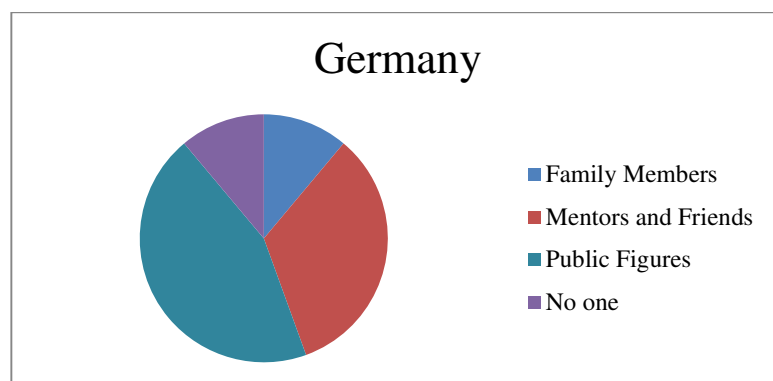


Figure 6: Distribution of role models in Germany

The family member that was chosen by one participant was like the Turkish participant, her mother and she also was self-employed.

“My mother, because she is a doctor and she was self-employed as well. I mean if you are not in a hospital that's how you work in Germany. She raised my brother and me just herself because she was divorced and I admire her.” (GR1)

In Iran, Women either had no role models or they chose public figures as their role model. (Figure 7) These public figures were Salvador Dali and Kaveh Ahangar (An Iranian mythical hero known for his courage). Both figures were mainly chosen for their courage.

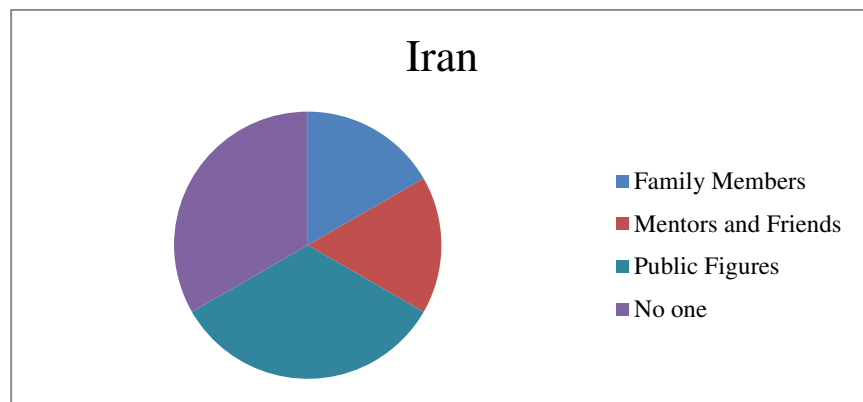


Figure 7: Distribution of Role Models in Iran

“Salvador Dali, I’ve always liked his courage. Since I was studying at the conservatory and studying art history, I admired his courage.”(IR4)

Another participant highlighted the importance of having a strong mother and female relatives as role models.

“Not in my own line of work but the women in my family are mostly strong and independent women. My mother, my aunts even my father’s aunt, are all strong women who never accepted failure and always tried to be independent. My biggest idol was my mother, who always wanted to be strong. My idols were mostly from my family. They weren’t entrepreneurs but they were independent, strong and passionate and they were all standing on their own feet. These were good idols for me.” (IR3)

4.9.2.3. Business Discontinuance

While investigating women’s motivations for establishing a business, analyzing the rates of business discontinuance has become another factor in understanding their entrepreneurial process.

Throughout the research, some women entrepreneurs it was revealed that in each country some of the participants have experienced failure to an extent. The results

show that although a few of the participants have faced minor difficulties with some of the products or services that they were providing, there were some occasions that women were forced to exit the business as well. (Figure 8)

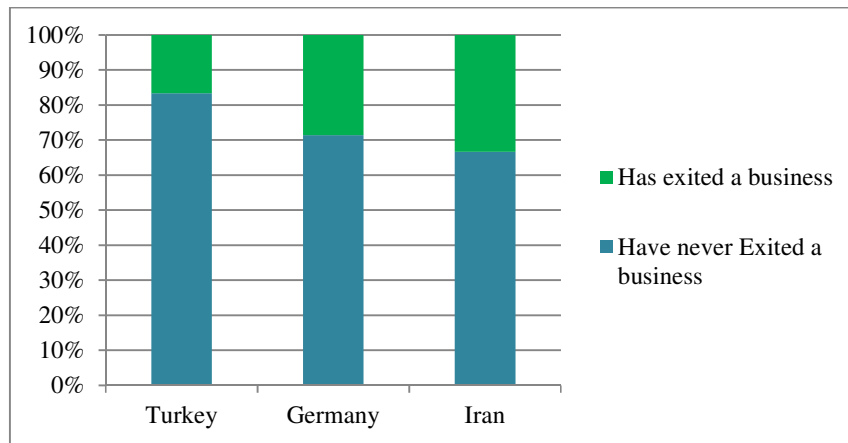


Figure 7: Women’s Rate of Business Discontinuance in Turkey, Germany and Iran

Among Turkish participants, only one has experienced failure in her entrepreneurial process. She explained that she had to leave the business due to financial reasons

“I started a business and then had to hand it over. The economy got worse and the things were not working so I did it.” (TR3)

However the rest of the participants explained that they have never experienced any sort of failure throughout their entrepreneurial experience and they managed to survive in their first attempt to establish a business.

Two of the German participants explained that they had to exit their business and start over. The main reason for their decisions was believed to be a bad choice of partners. Also 2 of the women explained that they didn’t have to leave the business but they have experienced some failures throughout their entrepreneurial process and regarding some services or products.

“We wanted to found another company before and we worked on it almost one year, full-time, then the team split before we actually found the company. So we reached that the to-be CEO, we can no longer work with him so we just left all.” (GR2)

Throughout the interviews it was revealed that Iranian entrepreneurs have had much experience regarding this matter. 2 of the women interviewed, explained that at some point they had to exit a business. The underlying reasons for these failures were different. One interviewee blamed herself and lack of knowledge for her business’s failure together with her partner which she explained that he wasn’t trustworthy after

all and for the other participant it was a mixture of reasons, since she had to start over 2 times.

“2 times I had to start over. First time was when I got divorced from my husband and I took my children’s custody and I left everything that I have earned in 20 years of living with him, to him and I had to start everything from scratch and after I started my business again, a guy suggested me to work with him and become his business partner. I accepted his proposal because I trusted him and started working in a restaurant that he was opening in a shopping center. Then later without consulting me this restaurant job became bigger and it was really difficult for me to keep up and I was just waiting to finish the job when suddenly he committed suicide due to his debts that I wasn’t aware of them. And I had to again start over with a lot of debts that he left behind.” (IR5)

One of the participants in Iran also stated that because of the nature of her business which was import and export she has experienced some small scale failures with some products or some companies that she had worked with and even though she didn’t have to leave the business completely she had to break the contract with some companies which was seen as a loss by her.

Looking at the reasons of discontinuity among Iranian women it can be seen that unlike previous researches that believed women mostly see financial problems as a the main constraint in their business success (Arasti, 2011). Women see external factors such as a poor choice of business partners as the main cause of their business discontinuance.

4.9.3. Problems Faced by Women Entrepreneurs

In order to get an in-depth understanding on constraints and barriers that women entrepreneurs are facing 3 main domains were analyzed. In this part it was required to firstly analyze the possible discriminations that these women have face throughout their process and later it was decided to ask the participants to name the problems that they believed were effecting their business and lastly because there is nearly a unanimous emphasis by scholars on financial problems as the most important barrier faced by women entrepreneurs, the researcher attempted to determine the source from which these participants have acquired the necessary capital to establish their venture.

4.9.3.1. Negative Discrimination faced by women entrepreneurs

Among 6 Turkish participants only 2 of them expressed that they have faced some negative discrimination in their job. However, one of them believed that she was

being misunderstood by men due to her fierce responses to their actions hence; she had some problems communicating with them. The second one explained that because of the nature her business (Beauty Salon) in some matters women discriminate other women.

“When it comes to women’s hair Turkish women don’t want women to work on their hair, they think that men are more successful in this sector. They believe that men hairdressers are better and women can’t do this job.” (TR6)

In terms of negative discrimination, none of the German participants expressed that they faced any sort of direct negative discrimination in their country due to their gender, however some of the women active in consulting business expressed that they had some difficulty at the beginning of their entrepreneurial process. They mentioned that at the beginning of their business some clients which are mostly male CEOs had problems trusting them but they couldn’t be quite certain whether it was due to their young age or their gender.

“In the first years. I was rather young and a woman and so nobody really said it but sometimes I wasn’t sure if it was because of me being young and a woman or is it just being young or maybe being a woman topic. So I wasn’t sure. Because in the consulting business you have to be mature, senior and all that stuff. So might be a bit yes. But I can’t really count it or measure it if I lost any jobs because of that. Nobody really said it to my face. That didn’t happen” (GR5)

In one case, the participant expressed that she faced negative discrimination due to her gender in other countries but not in Germany.

“It is the 3 of us so we have 1 guy. It is not like a really big deal to me but we had some visiting some houses to see if we were going to rent them and I can notice that he is more asked and more looked at and kind of like taken more seriously.” (GR1)

Nearly all of the Iranian participants asserted that they have faced a lot of negative discrimination throughout their entrepreneurial process. They mentioned that these discriminations were from their colleagues, some clients, even some governmental officials. In one case a woman entrepreneur also mentioned her family explaining that her family looked down on women and believed that they shouldn’t play an active role in society.

“Well there was a lot of discrimination. My family was so religious that they belittled women. My colleagues were also not so happy that a woman is their opponent, they even started some bad rumors behind my back but I fought.” (IR5)

IR6 also explained that she had to overcome a lot of difficulties in order to be successful.

“When I wanted to get the permission to start my shipping company because I was a women they refused my application and told me to try and find a job that is more suitable for women. I insisted, because there was no law against it but I was the first woman applying for this job and

they didn't want to accept me. I fought a lot and after 2 years I managed to get the approval. The same thing happened when I wanted to upgrade my driving license to be able to drive trucks and trailers and again after 2 years they accepted it. After that, my colleagues and people who were in the sector had a really hard time accepting me but finally I managed to get accepted in the syndicate and among colleagues." (IR6)

4.9.3.2. Problems of Women Entrepreneurs

In terms of problems faced by Turkish women entrepreneurs, problems with employees were the one mentioned the most. Participants expressed that they find it difficult to find qualified employees willing to work and keep them for a long time.

"I can say that I have difficulty with my staff and by staff I mean keeping an employee for a long time. So it's hard for me to find experienced personnel and when I do, it's even harder to make them work." (TR1)

Management issues and financial problems were also named the most after lack of employees. Participants also expressed some other problems such as high taxes that they have to pay, lack of enough knowledge about the business and finally in one case, an entrepreneur's idea was stolen by her friend.

German women mentioned various problems in their job, among those financial problems, organizing their taxes, keeping their motivation and facing difficulties in establishing their client base were the ones that were mentioned more than once. One of the participants expressed that due to the nature of her job, she feels insecure all the time about the future.

"In my business the jobs are very unsteady it might be high, a lot of work, it might be low. The problem is to arrange your life and your energy level to working a lot or not having enough work. So it's never a flat line and that's very tough. And there is always insecurity somehow, you don't know if the money will come next month. So you have to learn to find your sleep on that." (GR5)

The rest of the problems explained by the participants seem to be more related with the nature of their business. These problems are: Problems with partners and suppliers, burglaries, working for long hours and uncertainty about the future of the business and its expansion. Among 7 participants, one highlighted work/life balance issues. She explained that she feels that there is not enough time in a day to manage everything so she had to somehow accept these limitations and even redefine her perception of success.

Financial problem seems to be the most significant issue among Iranian Participants. However, work/life balance and negative discrimination were also second most frequent responses after financial problems.

“Acquiring the capital was one of the problems and Handling the balance between work and the family. Time wise I’d like to have more energy for my kids but from the other side I had to put more time for my work. Most of the problems were in this area. I didn’t have any other problems, just lack of time.” (IR3)

Another set of problems being the food shortage during Iran/ Iraq war and difficulty in obtaining raw materials were external problems related to the country and its situation. Problems with partners and lack of support were other difficulties faced by Iranian Participants.

4.9.3.3. Acquiring Financial Capital for the Business

In Turkey women primarily used their savings to start their own business however 2 of them got a loan from the bank and one used KOSGEB fund aside from their savings in order to establish their business. One participant who applied for a loan apart from using her savings expressed her situation as following:

“When I was an employee, I always had this plan in my mind so I saved money and I also took a small loan from the bank and started my business. And as a woman I didn’t face any difference in this period. When I was asking for a loan (in the bank) I didn’t receive any positive discrimination due to my gender. I applied like a normal person and then I started my business right away.”(TR2)

5 out of 7 German participants said that their savings were the primary source of their initial capital and out of these 5 participants one asked for a loan from her family and one used governmental funds. In total 3 of the German participants used government funds in order to establish their business. However, most of them expressed that due to the origin of their business they didn’t need a great amount of money to start their business. The participants explained that the German government supports businesses in different ways. They either give funds to unemployed people to establish a business or they pay 80% of a person’s latest salary for six months after they establish their business.

“And in Germany we have a supporting system from the government when you start your own business you get for six months 80% of your last salary so for the first 6 months I got money from the government which kind of helped me to get started.” (GR5)

In Iran, 2 women expressed that they took a loan from the bank and the rest used either own savings. However 2 of them explained that started from scratch and little by little they expanded their business. In one case because the participant had to exit from the business 2 times due to problems with her business partner and some personal problems she mentioned more than one way. She explained that at first she started using her husband’s office and expanded the business, however after she decided to exit this business she used her savings in her second attempt and at last,

she got a loan from the bank. The following is the explanation of a participant on how she established her business without any savings

“At first, I made 5 shawls with the 90000 Tomans (20\$) that I borrowed from my father and after selling them I returned his money. I could sell those 5 shawls in women’s parties and then with the money that I earned, this time I made 10 shawls and so on; until I come to the place that I am.” (IR2)

4.9.4. Support System and Networking among Women Entrepreneurs

In order to get more insight on women entrepreneurs’ support system and their networking situation It was important to analyze different aspects of support and pinpoint varies dimensions with which women can receive the support they need to facilitate their performance or even their progress. Consequently, attaining more information about their partners and the possible positive discrimination that they have faced aside from a thorough understanding of the extent of support that they received was considered vital.

4.9.4.1. Positive Discrimination

The participants were asked whether they faced any positive discrimination throughout their entrepreneurial process. 3 out of six of them said that they never faced any positive discrimination, and the other half answered positively to this question. However, when they were asked to describe their experience all 3 expressed that they have received positive feedbacks from their customers.

“Because of this sector I had a slightly more positive effect. Some customers were more than happy to have a lady in the shop.” (TR3)

In Germany 4 out of 7 women explained that they didn’t experience any positive discrimination and 3 of them mentioned that they have received positive feedback from people around them.

. “I think sometimes. I get feedbacks so I think I’m a positive person in establishing relationships and with winning people over let’s say.”(GR3)

In Iran, while 2 out of 6 participants like German and Turkish entrepreneurs stated that they had received a lot of positive feedbacks, the rest explained that they have never experienced positive discrimination. IR3 who has a dental clinic said:

“They tell me because you are a woman, you are more on-time, because you are a woman you are more careful about the hygiene of the place and sometimes they even admire us. They tell that they weren’t expecting a woman to be even better than men” (TR3)

4.9.4.2. Business Partners

4/6 of the Turkish interviewees noted that they don't have any partners in their business and only 2 of them said that they have partners in their business. When they were asked whether the gender matters if they had the chance to choose a partner again 4 of the participants asserted that gender doesn't make any difference in their decision. However, 2 of them explained that they prefer to have a female partner rather than a male one.

"I think it should be a woman. Not because I'm a woman but a woman understands another women pretty well. It's hard to communicate and understand a man. I'm not married at the moment but if I had a husband, I wouldn't want to work with my husband either. I think if my partner was a woman, I would understand her better and so would she." (TR2)

In case of German women 5 of them expressed that they have at least one partner. However, among those who responded yes to this question 3 of them didn't have a direct partnership. They were members of the network that they took part in. However one of these women decided to use a rather new approach in her business and divide the shares of the company that she exclusively owned, among 25 of the people who were helping and supporting her throughout her entrepreneurial process. The following is the explanation of her approach:

"It started with me founding it and being the only shareholder as well as also the managing director but 3 years ago we changed the whole structure in to a so called "self-organizational model". So basically all the power that I have as a shareholder and managing director, I gave to several people in the company so we divided the power amongst the colleagues and the responsibility as well." (GR7)

It seems like none of the gender of the partner does not matter to any of the participant and instead some even mentioned that their aim is have as much diversity as possible.

5 of the 6 Iranian entrepreneurs interviewed in this study said that they do not have a partner at the moment. When participants were asked about the gender of the partners and which gender they would have preferred to be partnered with 4 of them also mentioned that the gender doesn't matter for them and 2 explained that they prefer male partners than woman ones.

"It is a question that I haven't thought about it. Now I work with my husband and he's responsible for the financial aspects of the job, but I think I would be more comfortable with a male partner in total." (IR4)

4.9.4.3. Social Support and Networks

In terms of internal support which can be the support women got from their close circle, Turkish women expressed that they received support from their family the most and 3 women mentioned that they have had the support of their husband. Finally one woman expressed that she didn't receive any support from anyone and she managed everything by herself. One of the participants explains the support that she received from her father and its effect on her.

"I received the most emotional support from my father. He said "wow, my daughter managed to do a lot of things all on her own". At that time my business was very small, I was making jewelry and was selling them on Instagram or to the people around me and my father was so proud and this made me so happy and I think this was the thing that encouraged me the most." (TR4)

It seems like all of the German interviewees have received some sort of support and there was no one trying to survive alone. Among 7 interviewees only one didn't receive any emotional support from her parents and the rest explained that mostly both parents were quite supportive of their decision. The majority of women in Germany also mentioned that they were involved in some networking groups and they have had access to some experienced entrepreneurs and they obtained some advices and some information about self-employment from them.

"I had a few people that I learned from in the past like where I did my psychological education and stuff like this. That I always knew if I had a burning question or anything, I could turn to them." (GR7)

In Iran, The majority of women received support from their life partners; however family support seems relatively low in comparison with their counterparts in Germany and Turkey with only 2 of them receiving support from family. Among the participants, only one explained that she also has got some advice from a friend who was active in the similar sector.

All of the participants stressed the importance of receiving support especially emotional support from close circle and they explained that such support can be helpful in motivating them to continue their endeavor.

"This support is very important. It gives you strength. You feel like you have an advocate, Even if this support is not financial, emotional support is very significant. Having a supporter gives you a reassurance. You feel like whenever you feel down you can go and talk to them, ask for some advice or at least they can give you consolation." (IR3)

4.9.5. Work/Life Balance

In this part work/ life balance (WLB) issues faced by women will be analyzed. For this reason, it was aimed that besides understanding women's perception regarding this matter, the effect of WLB on their level of productivity at work, the techniques implemented by them to maintain this balance and finally their view on level of equality among women and men regarding the household responsibilities in each country be determined.

Women in participants were asked whether they have faced any difficulty maintaining their work/life balance and only 2 of them declared having problems in this matter and the rest responded that they have never had any problems in this regard. The 2 women who responded positively to this question were single and the ones who denied having any problems were married and two of them had also children. This finding is in contradiction with previous studies highlighting that WLB is considered as one of the major problems faced by self-employed women (Jamali, 2008; Koyuncu, Burke, Wolpin, 2012). However, all of the participants explained that they are responsible for the majority of the household chores and aside from their work they have to handle domestic responsibilities.

"I've been working for many years and I didn't have any problems regarding that. But I get tired. My husband is more understanding in comparison with the past. . I do everything (House chores). He is not helping much but in comparison with the past he tries to help more." (TR5)

All of the German interviewees stated that they have faced some sort of difficulty throughout their entrepreneurial process. The majority of them explained that since they are responsible for their business they had to work more than a normal job and mentioned that their family members and life partners sometimes get fed up with this excessive work.

"So the problem is at the moment I have a full-time job and I have 3 part-time jobs and I'm working a lot and my partner sometimes hates it that I'm still working. I sometimes work secretly or during the night or during the holidays or whatsoever." (GR2)

In terms of House chores there were various responses and some explained that they are responsible for the house chores and others say that it was a shared matter for them. One participant mentioned that for her and her partner the situation is completely reversed and he did most of the cooking and cleaning. On the other hand, another entrepreneur explained that it was her decision to take these responsibilities and they talked about it with her partner.

“He always takes his share and he became better after he also quit his job and became independent. So now we both have the chance to organize ourselves quite independently. Nevertheless, it was my choice to do more because I’m much more into family and taking care of the children and I’m so happy that we can have help here. In Terms of responsibility I’d say it’s quite equal. So I’m much more responsible for education and stuff like this and the overall family life, yes, definitely. But he’s taking the full responsibility for our financial stuff and I feel we discuss everything in a same, eye to eye level.” (GR3)

Among Iranian entrepreneurs who were interviewed, 5 acknowledged having difficulty keeping a balance between their responsibilities at work and at home and only one of them who was also married with children expressed not facing any problems in this regard. One woman explained her struggle to maintain the balance as following:

“Yes, there were problems especially when the kids were younger there were more problems because you wanted to spend more time with them but on the other side you couldn’t go to work less.”(IR3)

All of the women interviewed in Iran implied that they are responsible for the majority of the responsibility regarding household and their children. These results comply with previous studies explaining that women assume more responsibility than men in domestic matters. (Jamali, 2008)

“When I was returning home from work I would do all the house chores at night. I was doing all the house chores on my own. After I woke up in the morning and after the kids left for school at around 6.30 7 , I was alone at home till 8 , so I cooked , did all the cleaning and then I would leave for work.” (IR1)

4.9.5.1. Work/ Life balance and interference with Work Productivity

Turkish participants were asked whether their roles in their family have affected their work productivity and 4 out of 6 interviewees responded negatively. They mostly believed that they were doing everything that they could for their business.

“My mother is sad about this a lot. She always says “you are always working, you don’t spend time at home, you are using our home like a hotel and you prioritize your job over us”. But they also got used to it. We had a couple of hard months. But I never sacrifice the job for anything else.” (TR2)

6 out of 7 German participants stated that they believe that their roles and attempting to fulfill them have interfered with their work productivity. However none of them expressed any discontent in this matter. They mostly view it as an opportunity to control their desire to dedicate their lives to their work.

. “I think I’m automatically cutting back a little bit. But it also helps me; I don’t see it in a negative way. I think it helps me to keep the balance. I think that the relationship reminds me of, life is also there and it’s not only work. So I think very positively but yeah.” (GR6)

In Iran, half of the participants expressed that in order to balance their work/life responsibilities they have to make some sacrifices in both sides while the other half explained that they prioritize their work and the responsibilities that come with it.

“Well with 5 kids I don’t think that I could progress more than this because I had to also raise 5 kids too.” (IR5)

4.9.5.2. Techniques Used by Women to Maintain Work/ Life Balance

The participants were asked to explain the techniques and methods that they implement in order to balance their responsibilities regarding their work and their life. The majority of Turkish women declared that they ask their family to help them. 4 of the interviewees explained that they ask their mothers or mother-in-law to help them out with childcare or cooking. 2 of these women also stated that since their children were grown, they ask for their help and support in house chores. Time management, Hiring external help and work delegation were among the other techniques mentioned by the interviewees.

Time management, Hiring external help and delegating the work responsibilities were the most frequent responses among German participants. Women active in consulting sector highlighted that self-employment was a decision towards balancing their responsibilities since it provides time flexibility. Some of the participants also mentioned meditation as a technique by which they can reach the required serenity to balance responsibilities and manage problems.

Iranian women predominantly said time management was their method of balancing their duties. They explained that they do the house chores in the morning before heading to their business and continue at night when they return home. Hiring external help and getting help from family were the other answers that were mentioned by Iranian entrepreneurs.

“I always did everything on my own and for that, I managed my time but I sacrificed myself for it.” (IR2)

4.9.6. Perception of Success

This part consists of different definitions of women entrepreneurs in Turkey, Germany and Iran. The main purpose of this section is to achieve a better understanding on women entrepreneurs’ perception of success and in order to reach this aim; various aspects were taken into consideration. Firstly, it was aimed to analyze the background of the participants and its effect on their entrepreneurial

experience. For this reason, the interviewees were asked whether they have lived or studied in a foreign country. Later, their opinion about the effectiveness of their former education and experiences was investigated. Furthermore, women were asked to convey their definition of success. At last, the participants were asked to explain the impact that they believed to have on the sector or their surrounding.

4.9.6.1. Travel Experience

Turkish women entrepreneurs were asked whether they have lived or received any education prior their entrepreneurial process and 2 of the interviewees responded positively to this question. One explained that she took some training regarding her profession in France and Italy and the other one explained that she took some courses in Italy right before she opened her pizzeria.

“I’m a pizza maker now (slice pizza) and when I decided to do that I didn’t have any experience regarding that; so I decided to learn the business in its country, Italy and hence I went to Italy. I stayed in Italy for about a month and learned how to make a pizza from a professional there.” (TR1)

5 out of 7 German participants explained that they have lived or studied in different countries at a certain point in their lives and they all admitted that these experiences have had a great impact on their entrepreneurial process. They believed that these experiences have helped widen their horizon and improved their capabilities.

“I’m not sure if we can say it directly but I think in a way, indirectly I totally believe that when you’re taking responsibility and when you are going out in to the world and you know you need to adapt to the environment and the situations. You learn to adapt very quickly to new situations and you also get inspired by seeing other cultures. So I think it changed me and my personality which then had an effect of course as well on the business.” (GR7)

Among 6 Iranian participants 2 of them have lived or worked in different countries. One of the interviewees explained that she studied in the UK and the other interviewee explained that she was accompanying her husband to various business trips while she was working with him in the same company.

“I didn’t live in a country permanently but I have been traveling back and forth to EAU and Turkey for my job. And these trips have had great impacts on my job. Wherever I went I got an idea. I always try to accompany my husband in his business trips in order to observe and realize what I can export to these countries and I also try to get to know the business people in each country. I go to markets and analyze the packaging of products.” (IR2)

4.9.6.2. Effectiveness of Education and Skills on Entrepreneurial Process

Turkish women were asked to convey their ideas about the effectiveness of their education, skills and past experiences on their entrepreneurial process and their success and while all of them explained that their past experiences have had a

possitive effect on their success, 3 of them explained that their education was not effective in their entrepreneurial process. They seem to think that the lessons that they studied did not make any difference in their life.

“If you are asking about the effectiveness of the major that I studied in, well I believe the educational system is not rich and successful in turkey. Was there any effectiveness? For me the only positive side of my education was the people that I met and the networks that I created. Each person teaches you something and adds some value to you, so for me it was just this and nothing more.” (TR1).

Among German participants 4 of them believed that their education did not make any positive effect on their life. They believed that rather than the cources, the qualities and skills that they have earned during their studies were more influential on their entrepreneurial process. All of the interviewees expressed that their past experiences have formed their lives and their decisions.

“I think it’s a whole package and it was all relevant and yeah all experiences I made, the good, the bad the ones abroad, they were all really important. But education no, I think content wise it wasn’t. It really wasn’t. Although the education in the Netherlands is a lot more about giving feedbacks and connecting with other people, so that was important. For me it was, because I was studying so much abroad. That was the experience that helped me become more self-confident and stuff but content wise I might say maybe 10%.” (GR6)

It seems like that the majority of the Iranian participants believed that the education that they received has been effective in their success. Only 2 of the entrepreneurs expressed that they did not think that education played an important role in their success. One of the participants also explained that she attended some cources about entrepreneurship in order to be more informed about her job and its different aspects.

“I attended the classes that are held in women’s business organization or chamber of commerce. These classes, and workshops are being held due to Mrs. Moghimi’s efforts and I tried to attend them as much as I can. And I tried to read nearly most of the books that Mrs.Moghimi has translated and they are great. Regarding entrepreneurship, I tried to read books as much as I can. I’ve read a lot of books and they helped me in my success.” (IR2)

4.9.6.3. Women Entrepreneurs’ Definition of Success

When Turkish women entrepreneurs were asked to define success and express what success means to them, it was observed that while they provided different definitions, the context remained the same. The main focus of all the descriptions given by Turkish entrepreneurs appeared to be concentrated around self-fulfillment and satisfying their customers. This result complies with previous findings stressing on the fact that the majority of women entrepreneurs measure success by helping other people and self-fulfillment (Thompson, Hood ,1991). However, there were

some mentions regarding wealth but they were just limited to having comfort in life and being financially independent.

. “I reached the goal that I had in mind and even went a bit further. Yes, in this sense I feel successful. Also in the past year I managed to live my life in some kind of a comfort financially but when people make positive comments about my job and my products this makes me happy” (TR1).

In case of German interviewees, changing people’s lives, achieving goals, satisfying the employees, fulfilling their potential, self-fulfillment and meeting their clients’ needs were the most common answers. It can be understood that German participants’ primary goal was also self-fulfillment and helping other people. One participant also mentioned that “success is doing the job that she loves.”

“I think I found a wonderful way to use my talent and bring the talent that I have into life. The self-employment and running my own company, but also being with colleagues and people’s network for instance, the way I built that up is an optimum way to live what I can, what I want, where my heart goes to and what my talent is.” (GR5)

When it came to success, Iranian entrepreneurs’ main focus was satisfying other people and getting positive feedbacks and respect from others. While some participants saw success in the success of her children, the other ones felt this success through receiving love and respect from their customers and the society. This result is in line with previous researches emphasizing on the fact that women tend to view success in terms of its contributions to the welfare of entrepreneur and her family. (McElwee, Al-Riyami, 2003; Reavley, Lituchy, 2008)

“Success for me is diligence and perseverance. In my idea, wealth is gaining people’s trust and love and I feel so proud of myself for achieving these.” (IR5)

4.9.6.4. Women Entrepreneur’s Perceived Impact

The answers of Turkish entrepreneurs vary regarding their perceived impact on their sector or their society. Some of the participants explained that they just aim to change their lives and their families’ lives or earn their customers satisfaction and respect. However, some of the interviewees explained that they want to shape the sector that they are active in or achieve worldwide fame for their business.

“I don’t think that I made a big impact. I made an impact on myself and in my family. I’m not a big entrepreneur. I’m just a small shop owner but well, in my family and for me I’m a rock star. In a family of 5 or 10 people I rock but I’m nothing among 50 thousand people. I guess I have an impact in my surroundings. For example my daughters see me as their role model.” (TR3)

German women insisted on the gender neutrality of the impact they have made, the majority of them stated that even if they have made an impact on other people’s lives

it was not due to their gender and it was all about their efforts and their will to succeed. However throughout the interviewees they mainly expressed that they believe that other women were inspired by them or they were asking questions on how to become like them.

“I wouldn’t now put on that I’m a woman. But I think much more on the fact that like in my DNA there is this blood of how can we build systems and structures that serve greater potential and I think in the way now how we set up the company and how we deal internally, our whole culture is very much inspirational to a lot of people out there which is why now we are getting a lot of requests from so many trainer and coaches wanting to work with us.” (GR7)

Iranian participants mentioned different impacts that they believe they have had on either the society or other women entrepreneurs. The majority of them believed that they can make a difference in changing their society and its understanding of women and their power. They also added that they want to inspire other women to change their lives and choose the path that they want. One entrepreneur who started using Iranian motives in her design believed that she has shaped the sector by her innovation.

“A lot of organizations respect me and find me reliable now, even the department of Finance, other guilds and unions and etc. But I believe that I’m no one and there are many entrepreneurs who are unappreciated in this country. I’m just a thin brush that maybe you can’t paint a big painting with it but again even with this thin brush you can add beautiful patterns to the painting.” (IR5)

4.10. Discussion

In the following part it is attempted to compare the data that was analyzed and gathered from women entrepreneurs in each of the countries in question; Turkey, Germany and Iran.

4.10.1. Comparison of Different Motivational Factors among Women in Turkey, Germany and Iran

Looking at the motivational factors in all 3 countries it can be seen that the contradictory to a the previous study stating that 60% of Turkish entrepreneurs are opportunity driven while only 40% are necessity driven (Karadeniz, 2010), the majority of Turkish entrepreneurs interviewed were pushed into the business rather than being attracted into the idea of self-employment. In Iran this case is completely reversed and the majority of Iranian entrepreneurs started their business due to reasons such as self-fulfillment or the desire to be independent rather than economic needs. These results collaborates with previous researchers on women entrepreneurs

in both countries explaining that Iranian women are more opportunity-driven than necessity-driven in their entrepreneurial approach (Sarfaraz, Faghih, 2011). German women seem to be in the middle of these finding sharing an equal percentage of pull and push factors contradicts GEM women report claiming that women in innovative-driven economies such as Germany are more likely to be opportunity-driven (Kelley et al., 2017). Also in the German national report it's stated that German women are 7 times more likely to start their business out of opportunity than necessity which also doesn't apply to the result found in this research (Sternberg, Von Bloh, 2017)

Table 2 portrays the list of motivations mentioned by participants in each country categorized in to 2 groups. (Table 2) It is noticeable that none of the German participants mentioned financial problems as one of the factors pushing them to self-employment. However, "financial needs" seems to be a viable reason for women in Turkey and Iran to start a business. This result conforms to previous studies proving that in countries that are more advanced economically women don't start their business due to financial difficulties because of the ample job opportunities for them (Kelley et al., 2017). Studies have shown that self-fulfillment and desire for independence are the most frequent and mentioned motivator among women entrepreneurs, also in this research it can be seen that these factors were mentioned by women entrepreneurs in all 3 countries (Hisrich, O'Cinneide, 1996).

Table 2: Motivational factors in Turkey, Germany and Iran

Country Name	Push Factors	Pull Factors
Turkey	Financial needs, Freeing themselves from the conditions in their job,	Independence, To be their own boss Using an opportunity
Germany	Freeing themselves from their existing job, Reaching flexibility	To be their own boss, Self-fulfillment, Independence
Iran	Financial reasons	Independence, Proving their ability Using an opportunity Self-fulfillment

In terms of role models, Studies have shown that women due to lack of role models on media tend to rely more on their family member and their friends in this matter (Barnir et al., 2011). However, the results show that women in these countries rather than relying on role models from family, they are more inclined to use other

sources.(See Figure 9) For instance, in Germany women aside from viewing their mentors and colleagues as their role model, tend to also use public figures to set an example for them. This and the fact that only one German participant explained that she doesn't have any mentors also contradicts a previous study, asserting that women entrepreneurs mostly are suffering from the absence of role models (Sternberg, Von Bloh, 2017).

As a result of the interviews it's inferred that while Iranian and German participants choose public figures as their primary role model, Turkish participants mostly chose the idea of strong, independent women as their model rather than any public figure. The participants in this study seem to rely more on role models outside their close circle and this contradicts previous studies believing that women tend to choose a member of their family as their role model due to scarcity in role models available to them (Barnir et al., 2011; McElwee, Al-Riyami, 2003).

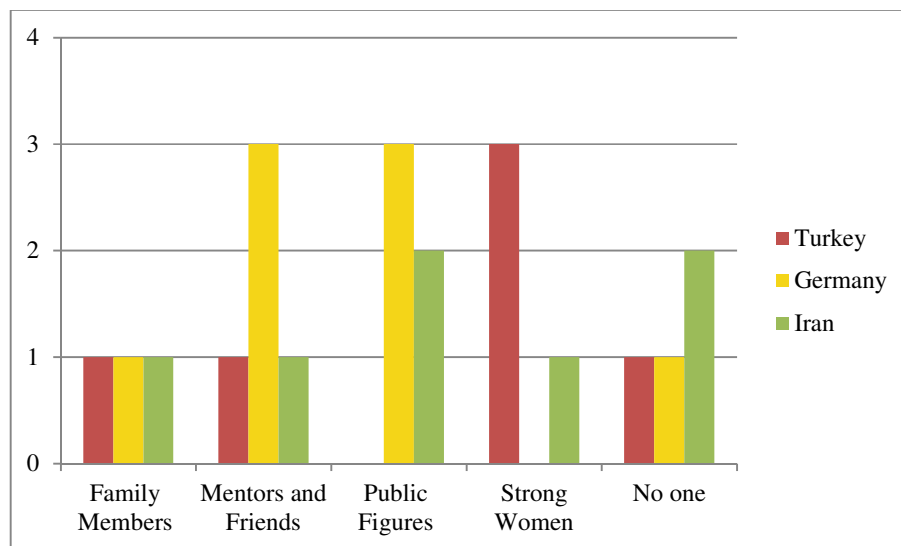


Figure 9: Role Models in Turkey, Germany and Iran

Scholars believe that role models and their effects on entrepreneurs is a dynamic matter and these effects as well as role models tend to change in time.(Gibson, 2003) In this study some women also mentioned this matter by highlighting that they used to have a role model in the past or by mentioning different role models in their timeline as entrepreneurs. GR3 explains this transition the best by saying:

“There have been 2 role models but nowadays they are not working anymore for me, because I think that there is a point in your life where you arrive at the level where there is no more a role model but you are your role model.” (GR3)

Regarding business discontinuity, it can be also seen that the some participants in these 3 countries have had some failures in their business attempts. However, previous studies have shown that even though most business exits may occur due to various reasons; the main reason is considered to be lack of profitability in the business and financial problems (GEM, 2019). Contrary to this statement, among the majority of the women in this study, financial problems or lack of profitability was not mentioned by any of them; however the majority of them mentioned some other problems such as bad choice of partners, lack of sufficient knowledge about the business and personal reasons as factors causing their venture to fail. In total it can be seen that in Iran and Germany more respondents have experienced failure than Turkey .This result does not correspond with previous statistics explaining that in innovative-driven economies the number of venture exits are the lowest among other countries with different economy development levels (Kelley et al., 2017).

To sum up, it can be understood that each country has different level of motivations and the effectiveness of pull and push factors vary in each of these 3 countries. However self-fulfillment and independence are the only common factor among the participants of all 3 countries. In terms of role models, it's also seen that even though 1 of the participants in each country chose their mother as their role model, women in total prefer either public figures or the idea of a strong woman as their role model. However in Germany, respondents also highlighted the importance of mentors and colleagues in their entrepreneurial process. Regarding Business failure it can be inferred that in Iran and Germany the choice of a good partner plays an important role on their business survival.

4.10.2. Comparison of Women Entrepreneurs' Problems in Turkey, Germany and Iran

In terms of negative discrimination that women face in these 3 countries (Figure 10) it seems like that Iranian participant have faced the most amount of negative discrimination due to their gender. These discriminations were not limited to their clients or their colleagues but also regarding some administrative matters they have had some difficulties due to their gender. This finding is in line with previous studies highlighting the negative effect of male stereotypes associated with entrepreneurship

and the existence of societal pressure on women who pursuit career success (Jamali, 2008; Sarfaraz, Faghih, 2011; Mirghafouri, 2010).

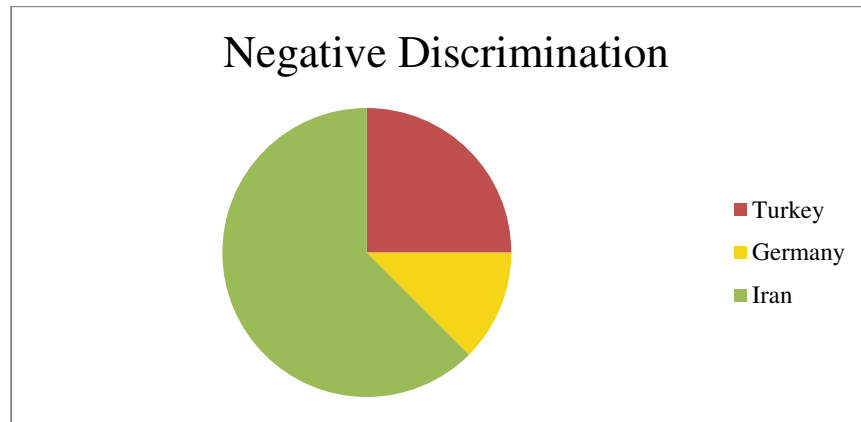


Figure 10: Distribution of Negative Discrimination among Women in Turkey, Germany and Iran

After Iranian participants, Turkish women faced more discrimination than their German counterparts. The last group is German women. Among them only one woman expressed that she have had some experience regarding this matter. However, she explained that she had this experience in another country and not in Germany. The rest of the German interviewees especially the ones who were active in consulting business stated that their age was sometimes a big problem for them in their line of work.

Women in each country mentioned different problems; however, the most problem that was mentioned by them was financial problems. This result is also in line with previous studies, portraying financial problems as one of the primary barriers affecting women's entrepreneurial process ((Sarfaraz, Faghih, 2011; Verheul, Stel, Thurik, 2004). While none of the Turkish women mentioned WLB as a constraint only 2 women in Iran and one woman from Germany mentioned WLB issues as their constraints. This result doesn't comply with previous researches highlighting the importance of WLB and its negative effect on women entrepreneurs lives (Jamali, 2008; McElwee, Al-Riyami, 2003). It seems like while German participants mostly name internal barriers and problems especially related with their business and Turkish women chose a mixture of internal and external factors that had a negative effect on their progress, Iranian participants mostly focus on external factors.

Finally, regarding the methods with which women acquired the financial capital to start their businesses, Iranian women didn't solely rely on loans to start their business while German and Turkish participants also used this method. (Figure 11) Aside from this difference, there was not much difference among women and their tactics in acquiring the financial capital and the majority either used their personal savings or started with close to no money and buluilding their business and expanding it step by step this result is in line with previous studies indicating that women mostly start their business with personal assets and with considerably less money than their male counterparts (Brush, 1992; Verheul et al., 2004).

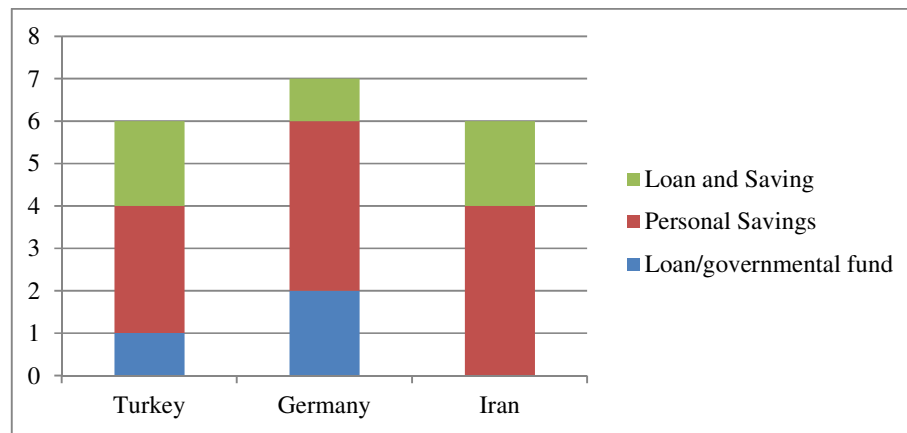


Figure 11: Methods of Acquiring Financial Capital in Turkey, Germany and Iran

In terms of gender discrimination by the banks, It was inferred that non of the women who applied for loans from the banks faced any negative gender discrimination in their application. However, as it is also mentioned before in accordance with previous studies women are less likely to apply for loans or credits from the banks and they prefer to rely on informal methods to aquire the necassary capital to start their establishment (Hisrich and Peters, 2002; Brush, 2006).

Looking at the results of this study in Figure 11 it can be percieved that Iranian women unlike their German and Turkish counterparts in this study were not willing to use any governmental funds at all. This can be caused due to many reasons and even some women throughout the interviews expressed that they believe that the government is not supportive of them and even in some cases they have experienced some sort of discrimination regarding due to their gender.

4.10.3. Comparison of Support System and Networking among Women Entrepreneurs in Turkey, Germany and Iran

In terms of positive discrimination it was observed that in all 3 countries, a great number of women entrepreneurs, view this term as receiving encouraging and positive feedbacks from people and especially their customers. Considering the original meaning of positive discrimination which is different from positive feedbacks, it can be inferred that none of the participants have ever experienced this concept throughout their entrepreneurial process.

Looking at the degree of support in each country it can be inferred that while woman in Germany receive the most support from both their parents and their life partners, Iranian women seem to suffer from lack of supportive parents. This result is in line with previous studies naming family as one of the major constraints faced by Iranian women (Mirghafouri et al, 2010). Turkish women also like their German counterparts benefit from the existence of supportive family; however, according to this study only half of the participants expressed that their life partners are supportive of them. It appears that unlike their parents, Iranian women's partners are much more supportive of their entrepreneurship. (Figure 12)

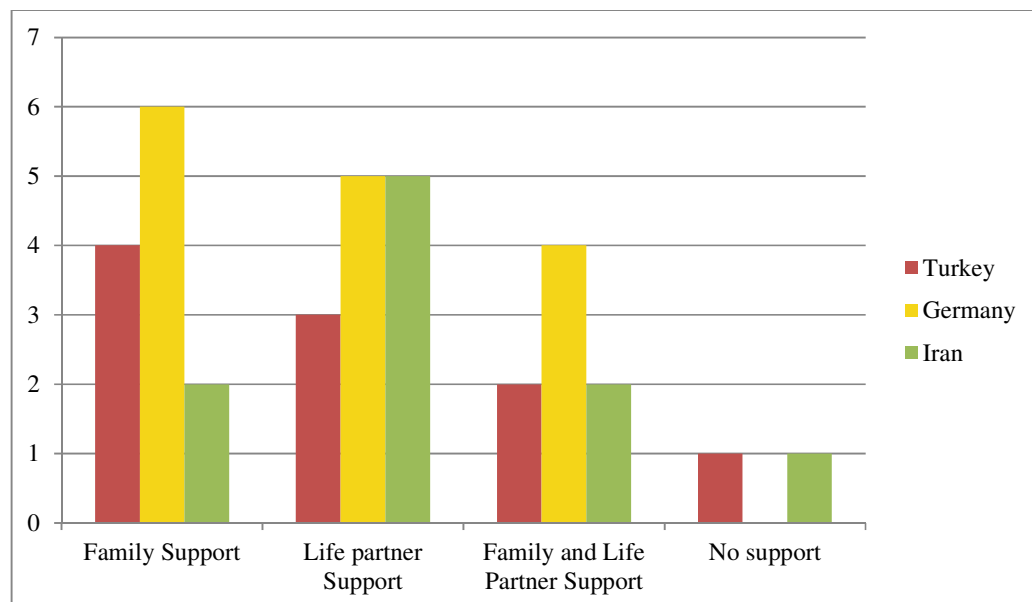


Figure 12: Family/Life Partner Support in Turkey, Germany and Iran

Furthermore, throughout the research it was observed that although 2 women explained that they didn't receive any sort of support from neither their parents nor their life partner, there was still much difference between them. While absence of support for one meant dealing with problems alone, for the other it meant being forced to also fight with them and doing everything in spite of the obstacles that they brought upon her.

“My family was very conservative; they would never approve women work or be active in the society. Even after my husband and I started our restaurant and my father heard about it, he told me to either stop it or he will disown me; but I didn't care anymore. My husband wasn't supporting me also. He was thinking about his previous job. He even tried to sell the restaurant but I didn't let him.” (IR5)

Regarding external support, the results portrayed that while nearly none of the Iranian and Turkish participants mentioned receiving any advice or help from other self-employed women, almost all German participants were part of a business network. Where they could share ideas and receive or give advice. This finding is in line with studies in developed countries, explaining that in these countries women tend to rely on instrumental networks in order to receive advice from people who have already had an experience in self-employment. (Lonner et al., 1980) Among 12 women who were interviewed in Iran and Turkey only one mentioned that she received some advice from a colleague and the rest didn't mention of any social network group that they could reach out to. Even one of the interviewees mentioned that after a bad experience with a friend she decided not to share any information about her company with anyone. The results of this study comply with previous studies in Oman and Israel, explaining that access to proper networks is a constraint for women entrepreneurs. (Lerner et al., 1997; McElwee, Al-Riyami, 2003) This situation can also be seen in women's choice of partners. 5 out of 7 German participants stated that they have partners in their business, while only one woman in Iran and 2 women in Turkey had partners in their business.

4.10.4. Comparison of Work/Life Balance Issues Faced by Women Entrepreneurs in Turkey, Germany and Iran

Throughout this research it was observed that despite German participants who had different approaches towards assuming domestic responsibilities, Iranian and Turkish women seem to have accepted nearly most of the responsibilities in their household and with their children. Looking at the previous part of the research regarding the

support of life partners, it was observed that the definition of support for women in these 2 countries was mere emotional. The majority of the women in these two countries found their life partner supportive when they merely encourage them to keep on with their job and they don't expect their husbands to share the domestic duties with them. In some cases even when their life partners were not complaining about their possible neglects in doing the house chores or don't interfere with their work, they perceived it as a sign of emotional support.

"I mean I am lucky in this matter. I never had any problems. As I said before, I'm married now and my husband never told me "no, you can't do this or you have to do this like that or this." He is always supportive of my decisions contrary to all standard Turkish men" (TR4)

In some cases in both Iran and Turkey it was also observed that women have internalized their domestic responsibilities to an extent that they viewed the time spent performing these duties as their personal time. These findings comply with Jamali's assessment stating that some women tend to internalize the caretaker role to an extent that they feel guilty when they pursue entrepreneurship.(Jamali, 2008)

"I also make some time for myself to make my home more beautiful." (TR1)

This internalization goes even further to a point that some of the participants viewed themselves through the quality of their roles and even related womanhood to being a good mother, caretaker and wife.

"My personal time is the time that I work, I do all the house chores by myself, I don't want to ask for any help in this matter, I don't want to forget my other side as a woman and a mother."(IR5)

Women also are responsible for their health and physical and emotional health. They have to spend some time taking care of themselves aside from all the responsibilities related to their family and work; however they seem to neglect this aspect of their life the most due to their role overload (Mathew, Panchanatham, 2011). This research's finding also support this theory. In Iran and Turkey women stated that they have dedicated themselves to their family and work, also some German participants mentioned that due to their heavy workload and expectations from their partners and family has forced them to neglect their own personal life.

"Actually I've never lived for myself. What life? There is no time for that. In Iran we sacrifice ourselves for our kids."(IR1)

"I don't have any me time just for myself. My only "me" time is going to the supermarket and buying something that I really like to eat or going out to a restaurant that I like. So that's something on my to-do list that I have to improve just to have more time." (GR2)

All of the participants unanimously believed that the distribution of household and childcare responsibilities were not even among men and women in general in their country. They all expressed that they hope one day this matter would be considered as not a duty for women but rather a choice. German participants explained that changes have started happening in their country with the new generation; however, the pace of this change is much slower in Iran and Turkey. The participants in Germany also explained that the facilities and regulations support women in their decision to be an active member of the society and these regulations also change the existing perception.

“All responsibilities are mainly on women. I understand if the woman is not working and her husband is the only breadwinner, then it’s understandable to expect the house chores from the woman. But nowadays in this country a system in which just the man works doesn’t sound feasible and naturally both sides have to work, yet still all domestic responsibilities are on women and explaining equality to men is so hard because most women have accepted these responsibilities.” (TR1)

“Women are considered responsible for everything related to children and house chores even when they are working. I know a lot of families that this is the case for them.” (IR4)

“I guess we are on the way to live it more fair and I guess it’s probably for both parts. For the women to say what they need and to speak up and for guys to change in a few points. I think we are all learning there and well in my generation, our parents did it in the traditional ways so we were raised and conditioned in another way. So we are learning to change that. And I would say that in our society if I look half a generation behind me like 10,15, 20 years younger. There is totally much more equal.” (GR5)

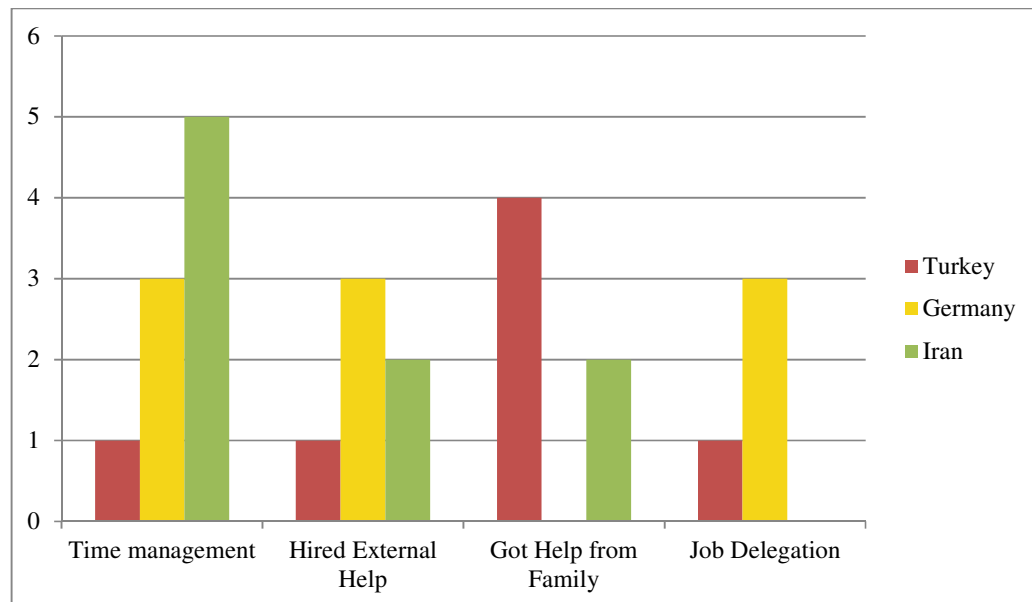


Figure 13: WLB Techniques Used by Women in Turkey, Germany and Iran

In terms of the techniques and tactics that women apply to maintain WLB, the results portrayed difference in each country. (see figure 13) Women in Iran seem to rely on themselves in this matter rather than relying on their family. They mostly mentioned time-management as their method. On the other, Turkish participants' primary technique to reach WLB was relying on their family for help. It appears that families especially mothers and mother-in-laws help out in chores like cooking or help take care of the children while their mothers are at work. German participants mostly used a combination of techniques and time-management, job delegation and hiring external help were the most mentioned tactics by them.

The majority of the participants in Iran and Turkey didn't think that their domestic responsibilities have interfered with their work productivity. On the other hand, German participants believed that even though their responsibilities in their life have had an effect on their entrepreneurial process, they seem to view it as positive matter stopping them from becoming workoholic.

4.10.5. Comparison of Perception of Success among Women Entrepreneurs in Turkey, Germany and Iran

Looking at the previous travel experience of the participants it could be inferred that German women entrepreneurs were well traveled and had more chance to be in contact with different cultures. (Figure 14) All of the participants who claimed to have lived or studied in other countries unanimously believed that these experiences have made an impact on their personalities and their skills. The number of the women who had such experience was just 2 Iran and Turkey which is relatively low in comparison with their German counterparts.

Scholars believe that key entrepreneurial success factors are education and previous experience (Cooper et al. 1994). However, results of this research partially comply with this theory, because a great number of the participants tend to believe that education does not contribute to one's business success; however all the participants unanimously emphasized on the effect of past experiences on entrepreneurial success. The majority of the interviewees mentioned that some personal characteristics such as; courage, persistence, communicational skills and resilience positively effected the outcome of their entrepreneurial experience

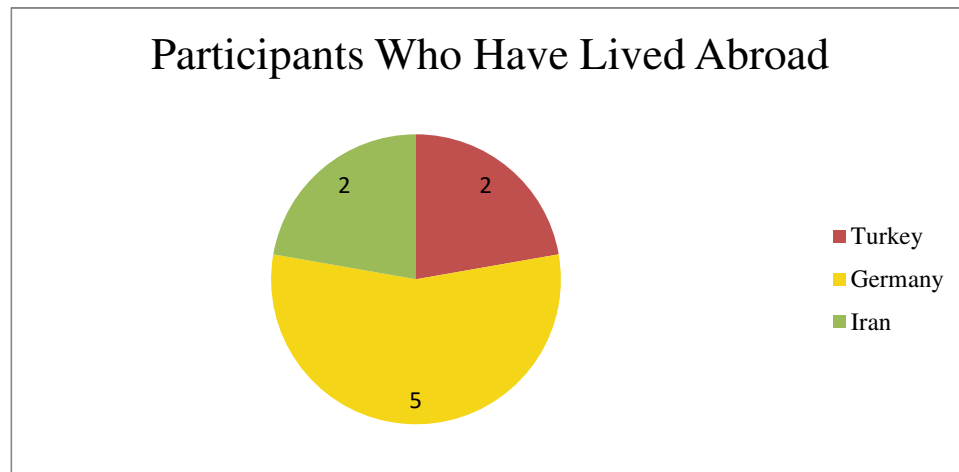


Figure 14: Women Entrepreneurs Who Have Lived Abroad in Turkey, Germany and Iran

Throughout the study it was viewed that nearly all of the participants in all three countries defined success in terms of personal satisfaction or helping other people. This finding is in line with previous studies showing that the majority of women entrepreneurs choose self-fulfillment and satisfying other people over money and wealth (Jamali, 2008; McElwee, Al-Riyami, 2003; Reavley, Lituchy, 2008). On the other hand, contrary to previous researches suggesting that women entrepreneurs view personal success as reaching WLB (Humphreys, McClung, 1981; Neider, 1987; Holmquist, Sundin, 1990), in this study this factor was not mentioned by the striking majority of the participants.

In terms of perceived impact of women entrepreneurs, Iranian women insisted on the gender differences and explained that they were aiming to fight this inequality with their success. They expressed that they aspire to become a source of inspiration for others.

“In my opinion, every successful woman can reduce the distance that exists between men and women. There is a brick wall between us and each successful woman can eliminate one line of the bricks on the wall. If we imagine this wall that has been made by people who have all the power and sitting on top of it, is 3 meters high and makes it impossible for us to see each other: every success of every woman can destroy it brick by brick.” (IR5)

On the other hand, German women mostly insisted on gender neutrality in this subject and refused to relate their possible impact to their gender. Meanwhile, Turkish participants' answers were in the middle of these two extremes. While some believed that they don't have an effect in large scales some even refused to believe they have had an impact at all.

5. CONCLUSION

The vital role of entrepreneurship on economic development and social progress of a country can not be underestimated. Nowadays, entrepreneurship is viewed as a leverage to achieve competitive advantages against other economies due to the benefits it provides hence entrepreneurship and promoting entrepreneurship has become an important topic among not only scholars, but also many policy makers. In the recent years, new regulations and policies have been set by governments in order to encourage people to establish their own business ventures. The majority of these policies aim to facilitate entrepreneurial process specifically for women whose potential is still untapped. However, despite the rise in the number of women participation in the world, this participation is still relatively low in comparison with their male counterparts. Throughout the recent years many researches have been done in order to pinpoint the reasons that lay behind the gap between women and men participation rate. During many of these studies it was observed that women and men show no significant intrinsic differences when talking about their talents or abilities. However, many scholars believe that since men and women are subjected to different roles in the society, they show different attitudes towards a given behavior and in this case entrepreneurship. They believe that in order to facilitate and encourage women to choose self-employment as a career path more studies should be done with respect to their social environment. Therefore research on women entrepreneurs with focus on their socio-cultural context bears great significance.

This study also aims to contribute to the knowledge about women entrepreneurs in Turkey, Iran and Germany by shedding light to their background, problems they face and their activities and experiences. In order to achieve this objective, 5 different dimensions were identified based on past researches: their motivation, their support system and network affiliations, their definition of success, the problems that they face and the work/life balance issues that they encounter.

Regarding women entrepreneurs' motivations and their role models, in the study it was revealed that women in each of the countries in question had different

motivations to start their business. These motivations were a combination of “pull” and “push” factors. However, the extent of effectiveness of these factors differs in each country. It was seen that while Iranian women were more attracted to entrepreneurship rather than being pushed to it, Turkish entrepreneurs were rather forced into starting their business mainly due to financial reasons. In Germany it was viewed that the effect of these factors were more balanced and equal. It is important to mention that despite Iran and Turkey where financial reasons were the primary “push” factor, unsatisfactory job conditions was the most prominent reason for German entrepreneurs to be forced to choose self-employment. During the study it was also observed that all women from these 3 countries mentioned self-fulfillment and the desire to be independent as the most important “pull” factor to start their business.

In terms of role models, it was seen that the majority of women in Turkey, Germany and Iran chose women role models. However, while Turkish women preferred the idea of a strong independent role model rather than any specific figures, Iranian and German women chose some public figures as the source of their encouragement and inspiration. It is also worth mentioning that the importance of mentors and colleagues in German women’s encouragement cannot be underestimated, however, Iranian and Turkish entrepreneurs seem to lack the advantage of having such supports in their lives.

Regarding business discontinuance, Iranian women seem to have experienced the most failures in comparison with their counterparts in Germany and Turkey. This number followed up by Germany. Turkish women entrepreneurs appear to have experienced the least amount of business exits in their entrepreneurial process. Women provided different reasons for their business exits; however, throughout the study it was inferred that bad choice of partners was most predominant reasons for most of the exits among Iranian and German women entrepreneurs.

As another objective of this study, it was attempted to explore the problems that women in Turkey, Germany and Iran encounter. As a result, it was found that “financial problems” was the most significant problem that women in these 3 countries have encountered. Further more, it was revealed that German participants mostly mention internal problems related to their business such as bad partnerships, suppliers, working for long hours and uncertainty about the future. Turkish women

mentioned a mixture of internal and external problems. For them, lack of qualified employees, management issues and financial problems were the most important obstacles throughout their entrepreneurial process. Contrary to Turkish and German entrepreneurs, women entrepreneurs in Iran predominantly mentioned external problems. Problems related to the economical situation of the country, discrimination, lack of support, striking a balance between work and life duties were the problems that were mentioned the most by Iranian entrepreneurs.

While “financial problems” was one of the most common problems among women in all 3 countries, it was also revealed that the majority of women started their business using their own personal savings to establish their business and only a few of them received some sort of external financial support such as receiving help from the government or taking a loan from the bank. However, among the women who applied for a credit from the bank none of them expressed facing any gender related discrimination in any of these countries.

During the study, negative gender discrimination was mentioned by Iranian women as one of the barriers that they have to face throughout their entrepreneurial process. These discriminations were not limited to their customers or their male counterparts and in some cases Iranian women expressed that they have faced discrimination in some administrative matters due to their gender. In comparison with Iranian women Turkish entrepreneurs have far less gender discrimination and in Germany none of the women appear to have encountered any distinctive incident where they experienced such a problem.

While analyzing women entrepreneurs’ support system and their network structure, it was observed that all of the German women received support either from their family members or their life partners. However while the majority of the Turkish participants received family support, only a few Iranian women got the support they need from their family. On the other hand, findings suggest that only a few Turkish women benefit from support from their life partners while Iranian husbands seem to be a great source of support for their spouses.

In terms of networking, a striking finding revealed that Iranian and Turkish women did not have any women networking group in order to share their experience or receive help in their entrepreneurial experience. They even in some cases did not

trust other people and hence they preferred working alone. This finding also can be seen in their choice of partners. The majority of women in Turkey and Iran did not have any partners and the ones that they do, preferred to have a member of their relatives or their spouse as their partner rather than a friend or a stranger. Contrary to Iranian and Turkish entrepreneurs, German women seem to benefit from strong ties with their colleagues. The majority of German participants have been a member in at least one business networking group. The same results can also be observed in their choice of partners with the majority of them having at least one partner. These partnerships in Germany were formed either with a friend or through a business network. All of the participants in the study highlighted the importance of receiving support especially from their close circle in forming their encouragement and motivation to keep up their progress.

Regarding positive discrimination as a factor encouraging women in their business endeavor, it was observed that none of the women received any positive discrimination in their country. Interestingly, it was seen that women did not have a good understanding of this matter and they mistakenly viewed the positive feedbacks that they received from their customers as a positive discrimination.

Throughout this study it was aimed to get a better understanding of work/life balance issues faced by women entrepreneurs. Hence, to get a better understanding firstly it seemed deem to see whether they believe that they have faced any sort of issues regarding this matter. Findings in this study show that while German and Iranian women expressed having difficulty balancing their responsibilities in their work and their personal life, Turkish women declared that they have not had any problems regarding this matter.

It appears that the majority of the Iranian and Turkish participants have accepted all the responsibilities related to the household and their children. The findings also suggest that even women, who stated that they have had supportive life partners, were solely considered responsible for all the household responsibilities, showing that support from life partners of women in these countries is just limited to emotional support. It appears that for the majority of women in Iran and Turkey verbal encouragement from their life partners and even in some cases lack of any complaints is considered as a support and these women do not expect their partners to share the burden of responsibilities regarding the household with them.

Iranian and Turkish women seem to have internalized the domestic roles assigned to them to an extent that surprisingly, they viewed the time spent doing the house chores and fulfilling their perceived duties as their personal time. Even in some cases this internalization of roles went so far that they related womanhood to being a “good” and “respected” mother, caretaker, housewife and daughter.

On the other hand, German women seem to have a totally different approach regarding domestic responsibilities and the majority of them did not believe in women assuming greater amount of house chores in comparison with their life partners. They preferred to divide the responsibilities or hire other parties to fulfill these duties. However, women in all countries expressed that they neglect their own personal lives and health in order to strike a balance between their work and their family. Yet again while German women perceived this matter as a negative fact, Iranian and Turkish women were either oblivious about this matter or they were proud that they have sacrificed their own lives for their family and especially their children.

In terms of work productivity, the majority of Iranian and Turkish women expressed that they did not let any roles related to their family affect their productivity at work. On the other hand, German women claimed that fulfilling their other roles have interfered with their productivity at their work; however, none of the women interviewed saw this as a negative matter; on the contrary they explained that these responsibilities have helped them balance their lives and avoid becoming a workaholic.

Regarding the techniques implemented by women to achieve WLB, Turkish women appear to rely on their families the most to help out with the childcare and other house chores. On the other hand women in Iran mentioned time-management as their primary technique to achieve WLB. This also is a proof of the sacrifice that these women make by trying to handle everything on their own. German women seem to use a combination of different tactics such as time-management, Hiring external help and job delegation.

In the end all women unanimously expressed that they believe that the distribution of childcare and other domestic responsibilities are not even between men and women in their country. It is worth mentioning that while German and Iranian women

believed that this inequality has started to change, Turkish women were not very optimistic to see any change in near future.

In order to get a better understanding on women's success it was important to fully comprehend their definition of success. Throughout the study it was observed that the success was mainly viewed by women in all 3 countries defined success as satisfying other people including their customers and their families most importantly their children. Findings revealed that women in general chose self-fulfillment and other people's satisfaction over money.

Looking at the background of these women entrepreneurs it was observed that the majority of German entrepreneurs have had experience living or studying abroad and they believed that this experience have had a positive effect on their entrepreneurial process by expanding their horizon. Iranian and Turkish women on the other hand, did not have much experience regarding this matter. In terms of education, it was perceived that most German and Turkish did not appear to believe that their education made any effect on their lives. They explained that rather than the content of their studies, the experiences that they had throughout this period made a great impact on their entrepreneurial process. However, the majority of the Iranian entrepreneurs viewed education as an effective tool to reach success.

In terms of the impact that women believed to have on their society and their sector as women entrepreneurs, it was observed that German women preferred to view their impact beyond gender roles and did not want to make any connection between their gender and their success. They stated that any effect that they might have had on other people was not originated due to their gender but was based on their efforts. Turkish women had various opinions on this matter and while the majority of them explained that they do not believe that they have had any major impact other than on their families and close circle, some was planning to be able to shape the sector or become important and famous public figures. Iranian women mostly believed that their success can be an inspiration to other women and eventually shape the society into accepting women as strong and successful business people. They hoped to be able to change the existing biases against working women in the society. This was best explained by an Iranian entrepreneur who visualized the perceived difference between men and women as a wall between them and explained that each woman

entrepreneur with her success can take a line of these bricks until there would be no wall separating them anymore.

It is also worth mentioning that the findings of this study are also in line with cultural attitudes explained by Hofstede to an extent. According to each country's cultural profile Iranian and Turkish people tend to be more collectivist than German people and this matter was also visible in the findings of the study. Throughout the research it was observed that Iranian and Turkish women entrepreneurs were more concerned with the well-being of their surrounding in different aspects of their entrepreneurial process from their motivation factors, to their concerns regarding their problems and even their perception of success. However, fulfilling individual goals and success came first for the majority of the German participants. Germany has the least power distance level among these 3 countries and also in the study it was observed that one of the most important reasons for women entrepreneurs to establish their own business was the hierarchical structure of the companies that they used to work in. The Majority of the German participants expressed that they could not tolerate the inequality that they were experiencing and in order to avoid this situation they decided to establish their company where they could implement the equality that they desired in their establishment. This inequality in work place does not seem to be a major problem among Iranian and Turkish women entrepreneurs.

To sum up, it is visible that women in each of these countries are facing the traditional gender roles and they have come up with their own methods and understanding regarding their situation. Each of these women tries to overcome the difficulties that they encounter throughout their entrepreneurial process. It was also noticed that even though they all face these gendered obstacles the extent of these barriers show major differences in each country. Even though this research tried to shed some light into this matter it was also realized that there is a need to apply further research on women entrepreneurs in their socio-cultural context. These studies can play a vital role in recognizing the problems that women in each country face and consequently, come up with specific solutions or tactics to tackle these problems. Especially for those who believe in gender equality it is important to address these differences and barriers in order to make some changes. Throughout this study it was observed that the need for entrepreneurial education is grave in all three countries also women in Iran and Turkey are in need of powerful and supportive

networking organizations in order to achieve more success. Media and nowadays social media can also play an important role in motivating women into self-employment. However, the picture that the media is portraying in the 21st century is still quite traditional and biased hence changes in these attitudes are believed to have an enormous effect on future generations.

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APPENDIX

Appendix 1. Interview Questions

The following study is designed to be used for academic purposes on women entrepreneurs under the supervision of Assistant Professor Dr. Esin Ertemsir at Yıldız Technical University, Institute of Economic and Administrative Sciences. The purpose of this study is getting an in depth understanding of women entrepreneurs in Iran, Germany and Turkey. This is a postgraduate study, the findings obtained during the study can be shared with the participants at their requests and the names of the participants will be coded in order to respect their personal and private life. I would like to ask for your permission to record the audio of our meeting so that I will be able to thoroughly decode the interview notes later.

Kimya Mohamadi

Assistant Professor

Dr.Esin Ertemsir

Interview date:

Interview place / duration:

Interviewee information:

1. Name and Surname :
2. Age:
3. Marital Status
4. Do you have any children?
5. Education:
6. Job experience:
7. Did you work before starting your business? How many years and in which sector?
8. Do you have management experience before starting your business?
9. Your business is active in which sector?
10. How long did it take from finding a business idea to establishing your business?

11. How long has your business been active?
12. How many employees do you have? (part-time and full-time)
13. Have you ever lived or studied in another country? Did it have any effect on your entrepreneurial process?

Questions:

1. What were the reasons that you decided to start your own business?
2. Have you ever had an unsuccessful entrepreneurial experience? Have you ever excited / sold a business?
3. Do you have a partner in your current business? In case of choosing a partner does the gender make any difference in your decision?
4. Have you ever had a role model? If yes, who were they?
5. In the process of establishing your business did you receive emotional support from your close circle? And in your opinion how important is this support?
6. In your process as an entrepreneur whom did you receive the most financial/emotional support from? Is there any social network or NGOs in your country supporting women entrepreneurs?
7. During your entrepreneurial experience have you ever faced any positive or negative discrimination?.
8. What were the most important problems that you have faced since you decided to start your own business till now?
9. How did you acquire the Capital to start your business? Has your gender made any positive or negative effect on the process?
10. Has maintaining the balance between your work and your family/personal life been a problem for you?
11. Have you ever thought that your personal roles(such as being a good mother, wife , daughter...) have interfered with your work productivity?
12. What are you doing in order to maintain work and family/personal life balance? Are there any methods or tactics that you apply?
13. Do you think that the distribution of childcare and other domestic responsibilities are even among men and women in your country/surrounding?

14. Do you consider yourself successful, and what is success to you?
15. How effective were your education, skills and past experiences in your entrepreneurial activity?
16. In your opinion, what kind of an impact have you had in this sector as a woman entrepreneur?

Appendix 2.

Distribution of Interview Questions According to the Research Dimentions

Research Dimentions	Questions
Motivations/ Role Models	<ol style="list-style-type: none">1. What were the reasons that you decided to start your own business?2. Have you ever had an unsuccessful entrepreneurial experience ?4. Have you ever had a role model? If yes, who were they?
Problems	<ol style="list-style-type: none">7. During your entrepreneurial experience have you ever faced any negative discrimination?8. What were the most important problems that you have faced since you decided to start your own business till now?9. How did you acquire the Capital to start your business?
Support System and Networking	<ol style="list-style-type: none">3. Do you have a partner in your current business?5. In the process of establishing your business did you receive emotional support from your close circle?6. In your process as an entrepreneur whom did you receive the most financial/emotional support from?7. During your entrepreneurial experience have you ever faced any positive discrimination?.
Work/Life Balance	<ol style="list-style-type: none">10. Has maintaining the balance between your work and your family/personal life been a problem for you?11. Have you ever thought that your personal roles(such as being a good mother, wife , daughter...) have interfered with your work productivity?12. What are you doing in order to maintain work and family/personal life balance? Are there any methods or tactics that you apply?13. Do you think that the distribution of childcare and other domestic responsibilities are even among men and women in your country/surrounding?

<p>Perception of Success</p>	<p>14. Do you consider yourself successful, and what is success to you?</p> <p>15. How effective were your education, skills and past experiences in your entrepreneurial activity?</p> <p>16. In your opinion, what kind of an impact have you had in this sector as a woman entrepreneur?</p> <p>D13. Have you ever lived or studied in another country? Did it have any effect on your entrepreneurial process?</p>
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