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Women entrepreneurs: Their problems and entrepreneurial ideas

Emine Yilmaz, Gülen Özdemir* and Yasemin Oraman

Department of Agricultural Economics, Faculty of Agriculture, Namik Kemal University, 59030 Tekirdağ, Turkey.

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Although the percentage of the women entrepreneurs is increasing day by day, it is still at low level and the survival duration of their workplaces is short. Therefore, in Turkey, there is a requirement for the researches and projects concerning how to be able to increase the number of the female entrepreneurs and improve their business management. The research sought answers to the questions: "What are the personality characteristics necessary for women entrepreneurs?" and "What are the basic factors underlying of the women entrepreneurs' ideas about the entrepreneurship?" Due to these reasons, in this study, Tekirdag is taken as a sample. The problems that the women who operate in entrepreneurship activities in business life and their entrepreneurship are dealt with and investigated. There are approximately 800 female entrepreneurs who are registered to trade association and operate actively in Tekirdag. In this study, a questionnaire is carried out face to face with 10% of these women entrepreneurs from various business lines. As a result of the study, it is determined that a significant majority of the women entrepreneurs in Tekirdag are young or in the middle aged group (77 and 5%), their businesses have the characteristics of a micro of small businesses and these businesses are mostly established with their own effort or with the support of their families or their spouses. The most crucial inconveniences they face at the business establishment phase are the lack of funds and knowledge. "Being industrious and combative" are the leading personality characteristics of them. This study will overcome the deficiencies about the lack of scientific study on female entrepreneurs, which will encourage the women in terms of entrepreneurship and will aid the constitution of new policies on this issue.

Key words: Women, entrepreneurs, economics, problems, Turkey.

INTRODUCTION

Entrepreneur, is briefly defined as a person who has one or a few workplaces as a self-employer a share-holder, who makes decisions about the production, marketing and all other operating activities of a good or service, and implement them, and who has a say in the gain. This definition is also valid for women entrepreneurs and it has taken part in many studies (Müftüoğlu, 2000; Ecevit, 1993; Gürol, 2000).

Women entrepreneurs, in addition to not placing a burden on the economy, enliven the economy and contribute the improvement of the competition. They pay

their taxes, make their own business, make others own business and raise new entrepreneurs. Entrepreneurship is a choice to compensate the employment blockage.

"Entrepreneurship" is an ability which everyone does not have and it is a restricted production factor. It is necessary to benefit from that ability which is also present in women. It is also crucial to pull them in the economic field and improve their status in terms of enhancing the welfare, democratization of the family relationships and bringing up self-confident individuals.

Entrepreneurship is an action in which the women can discover their own abilities and potentials. The women are able to reach a position where they take risks, make decisions and administer. To carry the woman from the position of an unpaid employee to a position where she works on behalf of herself is a tool to raise the statue of

*Corresponding author. E-mail: gozdemir@nku.edu.tr. Tel: +90 0 282 2931442/283.

the woman. The number of women entering small business ownership has increased significantly across the world. These women make a crucial contribution to the economic growth and development of local, national and global economics.

The historical background and resulting culture of nations has an obvious impact on the nature of women's small-business ownership, the barriers they encounter, and the reaction of those around them. Nevertheless, there are factors common to women around the globe, such as the work, family balance, lack of access to finance, discrimination, poor Networks and unsupportive societal attitudes (Maccawi, 2008).

After the 1990s, in Turkey, it is possible to encounter many studies which indicate the women entrepreneurs' profiles, general characteristics, problems and which provide suggestions (Arat, 1993; Ecevit, 1993; Çelebi, 1993). Especially with the 2000s, an obvious increase in the studies which were carried out on the topics of entrepreneurship and women entrepreneurs is observed (Kutaniş, 2003; Gürol, 2000; Gökakin, 2000; Cakici, 2003).

In addition, it is apparent that there is a requirement for researches and projects which are on to increase the number of the women entrepreneurs and how to improve their management abilities. Some of the most important reasons of it are that although the percentage of the women entrepreneurs is increasing day by day, it is still at a very low level and the survival time of their businesses is short (Cakici, 2006).

It might be said that studies to support women's entrepreneurship in Turkey are quite various within the scope of supporting and developing women's entrepreneurship, such formations and projects are listed as; Premiership, General Directorate of the Status of Women (KSGM), The State Planning Organization (DPT), Banks (Vakıfbank, Ziraat Bank, Halk Bank), Turkey Business Association (İŞKUR), KOSGEB Business Development Centers, Social Risk Mitigation Project (SRAP), Multi-Purpose Community Centers (ÇATOM), Entrepreneur Support Centers (GİDEM), Foundation of Women's Work (KEDV), Association of Women Entrepreneurs (KAGİDER), Women's Solidarity Foundation (KADAV), Women's Center (KA-MER), Development Foundation of Turkey (TKV), Turkish Grameen Microcredit Project, Turkey Foundation for Waste Reduction (TİSVA) (Toksöz, 2007).

On the other hand, in the context of women's taking part actively in business life, some studies conducted by various institutions and organizations in recent years are listed as follows; Kansız (2008): with the Amendment to the Income Tax Law in 2007, tax exemption has been brought in the income obtained from domestic production. In the Ninth Development Plan covering the period 2007 to 2013, some measure were taken to support women entrepreneurs. The Banks have brought more effective credit.

programs in order to support women's entrepreneurship. "Entrepreneurs Support Package" by Halkbank of Turkey has been put into effect. Union of Chambers and Commodity Exchanges of Turkey (TOBB) has established the board of women entrepreneurs, government agencies as mentioned earlier and projects adapted to practice and conducted by professional organizations and civil society organizations in order to increase women's entrepreneurship can be expressed in this context.

On the other hand, such institutions as KOSGEB, Ministry of Agriculture, Ministry of Labour, İŞKUR have intensive activities in the women's entrepreneurship. Especially, local governments, civil society organizations, Public Education Centres provide entrepreneurship education (Soysal, 2010).

In the light of these progresses, the researches on the women entrepreneurs which will be conducted will encourage the women entrepreneurs about this issue and will contribute the constitution of new policies. For those reasons, in this study, Tekirdağ was taken as a sample the demographic and personal characteristics of the women who are engaged in entrepreneurship, the constraints they face during and after the business set up and entrepreneur women's ideas on entrepreneurship were determined with factor analysis.

MATERIALS AND METHODS

This research is a descriptive study which intended to determine the characteristics of the female entrepreneurs operating in Tekirdağ and these female entrepreneurs constitute the main universe of this study.

In the determination of the sample dimension the given formula was adopted and 95% reliability coefficient was taken as basis. The generally applied rule of $(p) = (q) = 0,5$ in this type of samples was adopted. In this respect, the largest possible sample with constant sampling error has been achieved (May, 1991; Miran, 2007). The sampling formula is given below in detail:

$$n = \frac{N \cdot p \cdot q}{(N - 1) \cdot \sigma_p^2 + p \cdot q}$$

n: sample size, N: main mass size (800), $\sigma_p = d / Z_{\alpha/2}$ (the variance of the rate), $Z_{\alpha/2}$: Reliability coefficient (1,96), d: sampling error (0,05), p: the possibility of the existence of the targeted feature in the mass (0,5), q: 1-p (0,5), n: 86.

Considering the research area, the number of participants to be given the survey was calculated as 86 female entrepreneurs in the 95% confidence interval. The six questionnaire containing responses inconsistent were not assessed.

Analysis techniques

The data in the research was collected via a questionnaire. During the process of developing the questionnaire, a pre-test is conducted with the female entrepreneurs and the questionnaire finalized

depending on these pre-test results. A questionnaire is conducted by talking face to face with 86 female entrepreneurs who are registered to the Trade associations in Tekirdag.

After the questionnaire and the review were finished, a basic codification plan was developed for the analysis and the evaluation. PASW 18, 0 packaged programs was utilized for the categorization, tabularization of the input data, the calculation of descriptive statistics and doing the required analysis.

Factor analysis

Factor analysis based on correlations among many variables is multiple-variable statistical analysis type which enables data to be presented conceptually significant (interpretable) and in summary (Joreskog and Reymont, 1993; Gorsuch, 1983; Rummel, 2002).

The first step of factor analysis generally is to explain correlations between variables. The degree of a correlation is used as correlation coefficient. The correlation matrix prepared demonstrates that there is a positive correlation between the variables and that the correlations within certain subgroups of the variables are greater than the correlations among these subgroups.

Analytic factor approach indicates whether the observed correlations could be explained or not by the smaller hypothetic variables (Kim and Mueller, 1978).

Factor analysis mathematically resembles a multiple regression analysis. Among the judgments ones with certain features are loaded to a factor, form a group, and the data are grouped considering the total variance. Whether the data coincide with factor analysis is determined by Barlett test of sphericity and Kaiser-Meyer-Olkin (KMO) test, Barlett test of sphericity tests the probability of high correlations among some of variables at least. According to Barlett, test of sphericity factor analysis should not be carried out if the hypothesis of "correlation matrix is unit matrix" is not rejected (Tucker and LaFleur, 1991). Another indicator of correlation between variances is partial correlation coefficient. Kaiser Meyer-Olkin (KMO) test is an index which compares the size of the observed correlation coefficients. KMO value is labeled as follows:

1. Very good if it is larger than 0.90.
2. Good if it is between 0.80 to 0.90.
3. Average if it is between 0.70 to 0.80 and as unacceptable below 0.60 (Pett et al., 2003; Yavuz, 2007).

The factor analysis (Kleinbaum et al., 1998; Kalayci et al., 2005) was conducted to test whether the 11 elements aimed to find out the basic factors underlying of the women entrepreneurs' ideas about the entrepreneurship were grouped under definite factors or not.

Reliability test

In order to test the reliability of the scales used, Alpha (α) (Cronbach's Alpha Coefficient) model was used.

This method analyzes whether k question in the scale represents whole which demonstrates a homogeneous structure. The coefficient valued between 0 and 1 is labeled as the Cronbach's Alfa coefficient.

The reliability of the scale based on the Alpha (α) coefficient was interpreted as thus:

- If $0.00 \leq \alpha < 0.40$ the scale is reliable.
- If $0.40 \leq \alpha < 0.60$ the reliability of the scale is low.
- If $0.60 \leq \alpha < 0.80$ the scale is pretty reliable.
- If $0.80 \leq \alpha < 1.00$ the scale is highly reliable one (Kalaycı et al., 2005).

Reliability coefficient (Cronbach-alpha) and the Kaiser-Meyer-Olkin measure were used to determine whether the variables which were intended to be used were suitable for the application of factor analysis or not.

According to the results of factor analysis, education, self-reliance, economic independence dignity, family and business life, the difficulties in business life were determined to be 4 key factors that underlie the idea of entrepreneurship.

RESEARCH RESULTS

Demographic characteristics of women entrepreneurs

Demographic characteristics of women entrepreneurs in the survey were determined and are presented in Table 1. The vast majority of entrepreneurs surveyed with 40% were determined to be between the ages of 36 to 45. That is followed by the 26 to 35 age group with 37.5% and the 46 to 55 age group with 15.0% while the women entrepreneurs, those above the age of 55 with 1.3% have the lowest rate.

According to these data, it is possible to state that a significant majority of women engaged in entrepreneurship in Tekirdag, are from young and middle aged group. Therefore, the women may have the potential to become entrepreneurs only in the range of middle-age group. The capital and experience which are necessary for the realization of the entrepreneurial action can only be provided at this age group.

The fact that the women usually set up their own business after working in a paid job, can increase the women entrepreneurs to the middle-ages. In addition, the fact that the women who are especially at the age of 36 or older are those who already raised their children and the fact that the women want to launch a business after the retirement from a paid job may be the explanatory reasons to determine the age of the entrepreneurs as middle age (Ecevit, 1996). Studies on women entrepreneurs in Turkey highlight that the women center on the middle age group (Celebi, 1997; Ufuk and Ozgen, 2001; Yetim and Tatlıdil, 2004).

When the educational status of women entrepreneurs in the survey is analyzed, it can be observed that 43.8% are high school graduates, 31.2% are university graduates, and 25.0% are primary school graduates. The rate of female entrepreneurs who had post-graduate education was found to be 2.5%.

Accordingly, it can be stated that a significant proportion (75.0%) of women entrepreneurs who are engaged in entrepreneurial activity in Tekirdag have high school or higher education level. The high ratio of high school graduate women entrepreneurs can be explained by women who could not be employed through graduate education consider being entrepreneurs as a way of integration in the economic and social life.

In addition, the studies of women entrepreneurs in Turkey indicated the ratio of university or other college graduates as 15% (Ufuk and Ozgen, 2001). Women

Table 1. Demographic characteristics of women entrepreneurs.

Demographic characteristics	Issue	%
Age groups		
16-25	5	6.2
26-35	30	37.5
36-45	32	40.0
46-55	12	15.0
≥ 55	1	1.3
Education level		
Primary education	20	25.0
High school	35	43.8
Graduate	25	31.2
Marital status		
Married	55	68.7
Single	25	31.3
The number of members in the family		
1-2	11	13.7
3-4	64	80.0
5+	5	6.3
Monthly income		
Less than 750	4	
751 -1500	27	
1501 - 3000	26	
3001 - 5000	15	
50001 and above	8	
Date of establishment		
1970 -1980	1	1.3
1981 -1990	3	3.7
1991 - 2000	27	33.8
2001 - 2010	49	61.2
Residential property		
Host	57	71.3
Tenant	19	23.7
Other	4	5.0

entrepreneurs are mostly (71.3%) the owner of the house they live in and the tenants consist of 23.7% of them. The families of the majority of women entrepreneurs in the survey (57.6%) composed of 3 and less people. Those with 5 people and more people in their families are 6.3% of them. 68.7% of the women business owners are determined to be married, 31.3% of them is determined to be single.

According to these data, it is possible to state that a significant majority of women entrepreneurs in the city of Tekirdag are married. When the data about the

establishment date of the women entrepreneurs' businesses was analyzed, a significant part (61.2%) of the businesses was observed to be established in 2001 and onwards. On the other hand, 33.8% of the businesses were determined to be established between the years 1991 to 2000 and 3.7% were established between the years 1981 to 1990.

According to these data, the women entrepreneurs were observed to participate in business life with important rates particularly after the years 1991 and 2001. It can be indicated that this situation stems from

the raising educational level of the women, increasing unemployment and limited public and private sector employment.

The fields of activity of women entrepreneurs

The fields of activity in which the women are most intensely interested are textile with 40.0%, food with 16.0%, beauty center and hair dresser's with 11.3% whereas 32.7% of the women entrepreneurs operate in other fields of business (accounting, insurance, real estate, marketing and tourism and so on).

Women usually work in businesses which are appropriate for the gender roles do not require more capital and are low-income jobs.

Depending on the women gender roles, there are also distributions about the jobs which are possible to be described as unique to women and men. Due to such reasons as the case of sector access, requirement of less capital and hardware, women entrepreneurs generally operate in service and trade sectors.

In addition, the activities undertaken in these sectors provide the women with the opportunity of balancing the business and the family life. For this reason, rate of women entrepreneurs in the manufacturing sector remains very limited and the women working in this sector usually work with male partners (Yetim and Tatlıdil, 2004).

The most important reasons of women entrepreneurs operating in Tekirdag for establishing a business are to achieve economic income, to be a successful business woman, the desire to work independently and to gain a status in society.

Owning an independent business provides this flexibility for her to fulfill her business and family responsibilities. The reason for the selection of the current work is its being a beloved and a familiar work. The majority of women entrepreneurs established businesses without having any experience in commercial and business.

The most important sources of start-up capital are from spouse, family and relatives. The most important challenges faced by business start-up phase are the lack of capital and information.

Personality characteristics necessary for women entrepreneurs

Although the personal characteristics required for sustained business success might vary from individual to individual, researchers revealed some key personal characteristics that might assist entrepreneurs in business success (Edwards, 2008).

According to Nickels et al. (2005), successful entrepreneurs were self-directed, self nurturing, action-

oriented, highly energetic, and tolerant of uncertainty indicated by taking calculated risks. Luchsinger and Bagby (1987) pointed to the keen use of experience, skills, education, advice, and resources.

Duncan (1991) suggested entrepreneurs must have vision, creativity, access to financial resources, motivation, commitment, flexibility, and a high level of energy. Landry (2001) suggested knowledge, experience, education, and the willingness to make sacrifices were keys to entrepreneurial success.

Hopkins (2006) revealed through various studies that passion, tenacity, and good ethics were also keys to successful business ventures. Longenecker et al. (2003) stated:

"Entrepreneurs possess a strong commitment to or passion for the business with an attitude that results in tenacity in the face of difficulty and a willingness to work hard" (p. 21).

In general, the personality characteristics of entrepreneurs are listed as such positive characteristics as Çakıcı (2006) desire to be successful and strong, being combative, the desire and ability to take risks, leadership, decision making and implementation ability, desire for self-improvement, the ability for working systematically and research (Şahsüvar, 2003), innovative, facing the uncertainty, not avoiding the risk taking (Aktan, 1996), creative, progressive, foreseeing, visionary (Dolgun, 2003), self-confident, having foresight ability, being able to analyze, confidence-inspiring, selective, honest, flexible (Cetin, 1996), a dynamic personality, openness to innovations and having the passion for growth (Müftüoğlu, 1997).

Moreover, business ownership for women has positive influence on the individual woman, with an increased sense of self-worth, enhanced independence and autonomy, improved self-image and a sense of achievement (Maccawi, 2008) (Figure 1).

Personality characteristics found in women entrepreneurs

The women entrepreneurs in Tekirdag were asked about the personality characteristics that should be available in women entrepreneurs. Accordingly, "hard-working and combative" are the leading personality characteristics of women entrepreneurs.

The other significant personality characteristics can be listed as self-confidence, being patient, risk-taking, having a vision and good communication skills (Figure 2).

The women entrepreneurs surveyed reported their own personality characteristics the following way. "hard-working and combative" are the leading personality characteristics of women entrepreneurs. The others are respectively self-trust, being a problem-solver, taking

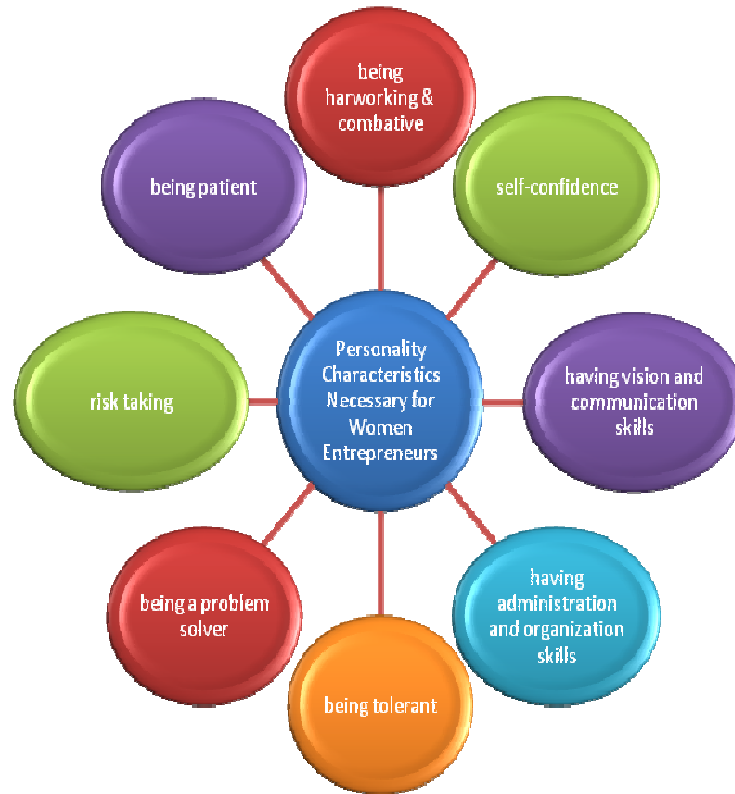


Figure 1. Personality characteristics necessary for women entrepreneurs.

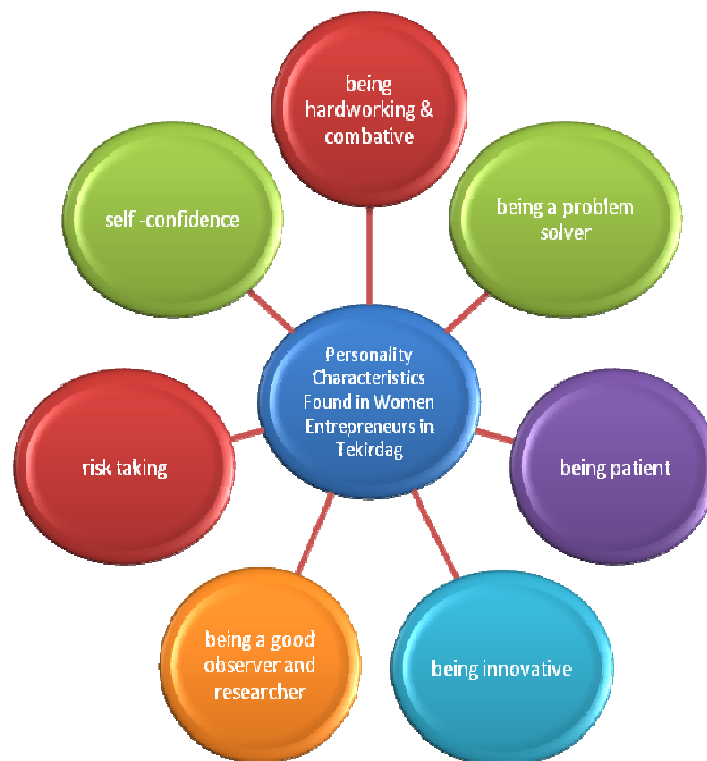


Figure 2. Personality characteristics found in women entrepreneurs in Tekirdag.

Table 2. Factor analysis results.

Factors and variables	Factor loadings	Variance (%)	Values of self-confidence
Factor 1 (Education and self-confidence)	0	26.918	2.961
After joining the world of business the woman's self-confidence increases	0.877	0	0
Job-related training is important	0.849	0	0
Entrepreneur woman's social environment expands	0.550	0	0
Factor 2 (Economic independence and dignity)	0	13.689	1.506
I think entrepreneurship requires a special ability	0.627	0	0
The entrepreneur women around me are respected	0.581	0	0
Women should have economic independence	0.578	0	0
Factor 3 (Family and business life)	0	12.320	1.355
Gender is not important in business life	0.758	0	0
It is necessary to balance family and work life	0.579	0	0
Financial accountability is important to be an entrepreneur	-0.509	0	0
Factor 4 (Business life challenges)	0	10.070	1.108
It is more difficult for women than men to work in business life	0.840	0	0
The support of my family is important in my business life	-0.501	0	0

KMO, 642, Bartlett's test: 202.920, $p < 0.000$.

risks, being patient, being innovative, and being a good observer and researcher. The factor analysis was conducted to test whether the 11 elements aimed to find out the basic factors underlying of the women entrepreneurs' ideas about the entrepreneurship were grouped under more definite factors or not. Reliability coefficient (Cronbach's alpha) was determined to be 0.79. According to this criterion, the scale is reliable.

The Kaiser-Meyer-Olkin measure was used to determine whether the variables that would be used were appropriate for the application of the factor analysis or not. The KMO test result was calculated as 0.642. In addition, the value and significance of Bartlett's test of sphericity test whether the variables demonstrate correlation with each other and are appropriate to conduct factor analysis or not. Generally, values of 0.60 and above point that the studied data is appropriate for the factor analysis.

The values below 0.50 make the factor analysis meaningless. Four factors which were formed according to the results of factor analysis are composed of the components demonstrated in Table 2.

The main goal of factor analysis is to reduce the large number of variables. As a result of the analysis, each factor is given a name. The variables affecting the factor are efficient in the choice of the name. However, sometimes variables which do not match with each other can be grouped in a factor. In this case, the variable with the maximum factor load is based on the entitlement (Kleinbaum et al., 1998; Kalayci et al., 2005).

Factor 1 (Education and self-confidence)

The factor percentage defined by the factor is 26,918 and is expressed in three variables. Variables that constitute this factor:

The woman's self-confidence increases after joining the business life, it is important to get business-related training, Entrepreneurial women's social environment enlarges.

Factor 2 (Economic independence and dignity)

The factor percentage defined by the factor is 13.689 and it is expressed in three variables. Variables that constitute the second factor are: I think entrepreneurship requires a special talent, Entrepreneurial women around me are all respected, and Women should have the economic independence.

Factor 3 (Family and business life)

This factor is defined by the percentage factor 12.320, and these are expressed with three variables. These variables Gender is not important in business life, Family and work life balance is required, financial qualifications are important to be an entrepreneur.

Factor 4 (The difficulties of business life)

The factor percentage defined by the factor is 10.070 and

is expressed with two variables that constitute the fourth factor: it is more difficult for the women to work harder than men in business life, the support of my family in my business life are important.

Conclusions

As a result of the research, it is possible to state that significant majority of women entrepreneurs in Tekirdag are in the young or middle-aged group. On the other hand the enterprises of women entrepreneurs can be expressed to be established as micro and small businesses in nature.

It can be indicated that women entrepreneurs in the survey operate more in the fields which are "for women" and require very little capital than male-dominated industries and stick to the fields of activities that are appropriate for their abilities and information and whose customers are mostly women.

Another result obtained from the study was that women entrepreneurs launched their own businesses with their own efforts with the support of family and spouse. This state can probably be accepted as an advantage at the initial stage but in terms of the maintenance of business and for the women entrepreneurs to give more importance to working professionally and institutionally, it was necessary for them to come a long way.

The leading personality characteristics of women entrepreneurs in the survey are "hard-working and combative". Others are respectively, having self-confidence, being problem solver, risk taking, being patient, being innovative, being a researcher, and being a good observer. These characteristics of women entrepreneurs are right detection in addition to being crucial for the existence of them in business conditions in our country.

The factor analysis was conducted to test whether the 11 elements, the basic factors underlying of the women entrepreneurs' ideas about the entrepreneurship aimed to find out were grouped under definite factors or not.

As a result of the conducted factor analysis, the basic factors underlying ideas about entrepreneurship of women entrepreneurs were collected in 4 factors. These are grouped under the heading of: education and self-reliance, economic independence and dignity, family business life and the challenges in business life. The determined factors will shed light on the policies which will be applied for the women entrepreneurs in this region and in the country, and thus the purpose of the research will be reached.

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