

# AN ANALYSIS OF PUBLIC PROGRAMS RELATED TO WOMEN'S ENTREPRENEURSHIP AND ACCESS TO LABOR MARKETS

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# **AN ANALYSIS OF PUBLIC PROGRAMS RELATED TO WOMEN'S ENTREPRENEURSHIP AND ACCESS TO LABOR MARKETS**

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## **Abbreviations**

ALFP	Active Labor Force Programs
BIM	Business Improvement Center
CFCU	Central Finance and Contracts Unit
CGF	Credit Guarantee Fund
DAP	East Anatolia Project
ESP	Entrepreneurship Support Program
EU	European Union
GAP	Southeast Anatolia Project
GDOLL	General Directorate of Life Long Learning
GDoSA	General Directorate of Social Assistance
HRD	Human Resources Development
HRD-OP	Human Resources Development-Operational Program
ILO	International Labor Organization
ILO-ITC	ILO International Training Centre
IPA	Instrument for Pre-Accession
ISKUR	Turkish Employment Agency
KAGIDER	Women Entrepreneurs Association in Turkey
KIHYÇD	Women's Human Rights: New Solutions Association
KOSGEB	Small and Medium Industry Support Organization
KOYDES	Support for Village Infrastructure Project
METU	Middle East Technical University
MoCaT	Ministry of Culture and Tourism
MoCT	Ministry of Customs and Trade
MoD	Ministry of Development
MoFAL	Ministry of Food Agriculture and Livestock
MoFSP	Ministry of Family and Social Policy
MoLSS	Ministry of Labor and Social Security
MoNE	Ministry of National Education
NGO	Non-Governmental Organization
SASF	Social Assistance and Solidarity Promotion Fund
SGK	Social Security Institution
SHCEK	Prime Ministry Social Services and Child Protection Agency
SME	Small and Medium Enterprises
SODES	Social Support Program
TESK	Confederation of Turkish Tradesmen and Craftsmen
TGMP	Turkish Grameen Microcredit Program
TISVA	Turkish Foundation for Waste Reduction
TOBB	Union of Chambers and Commodity Exchanges of Turkey
TOSYÖV	The Foundation for Small and Medium Enterprise Owners and Managers

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## **Executive Summary**

In the recent years, economic performance in Turkey has been praised due to its sustained growth trends, stability and capacity to weather the global financial crisis. However, a number of issues related to the labor market and unemployment trends continue to be the economic and political underbelly to these positive trends. The conspicuously low labor force participation among women over the years deserves special attention among these problems. The objective of this report is to provide an institutional analysis of public policies and programs targeting women's access to labor markets and entrepreneurial activities. The report seeks to provide a comprehensive inventory of public programs, targeting women's employment and entrepreneurship and evaluate the strengths and weaknesses of these programs with respect to their sustainability, institutional commitment, and their ability to address barriers to women's labor force participation.

In Turkey, women's participation in the labor force has historically been low. While 34 percent of the women were in the labor force in 1990, the rate declined to 26 percent over the course of the following decade and recovered up to 29 percent by 2012. Cross-country comparisons show that women in Turkey participate in the labor force at a much smaller rate compared to countries in all income groups. This is the case even in comparison with the lower-middle income countries, where women's labor participation rate is 40 percent. Currently, Turkey outperforms only the MENA region where women's labor force participation has consistently been around 20 percent. However, it has to be noted that the gap between Turkey and the region has narrowed down since 1990 because of the increasing share of women getting out of the labor force in Turkey.

In Turkey, in the last few decades, there has been a distinct shift from agriculture to urban industries and we have also witnessed a corollary migration from rural areas to the cities. Women, who used to be employed in the agricultural sector, have not been able to easily find employment in the urban areas due to a number of reasons. Export-led growth has been unable to generate the kind of employment that could absorb rural labor supply of women released from agriculture. In the 1980-2009 period, it was the service sector, rather than manufacturing, which became the engine of increasing demand for female labor. However, jobs in the service sector were accessible only for women with higher levels of education. This finding has led some researchers to also draw attention to the lack of education and marketable skills of the urban-to-rural migrant women as one of the reasons behind the declining rates of female employment. Yet, the recent improvements in the educational attainment of women after 1998, the resulting late entry to marriage, reduction in fertility and the increase in the minimum legal age for retirement are believed to reverse the negative trend in women participation. The workplace practices that can be considered to be discriminatory against women are likely to appear throughout the cycle of hiring, wage determination, promotional decisions and termination of work, or work-life balance. Many jobs that are equally available to women and men, might present working conditions that are unaccommodating of the needs of female workers, and as a result, for many women paid employment ceases to be an attractive.



With regard to the impact of existing social policy reforms on women's employment, discussions focus on the legal changes enacted, the quality and content of programs envisioned as well as the contradictory impact these may have. Support for women's employment has been left to market-oriented measures, such as tax reduction for employers, who hire additional women workers and legislative changes enabling flexible work arrangements. A final focus in this study has been on the initiatives that aim to encourage women's entrepreneurship. Given that the percentages of women among entrepreneurs in Turkey are even lower than that of women in the labor force, if the barriers to women's entrepreneurial activities are removed, it appears that there is substantial room for improvement.

Given the declining trends in Turkey, in the recent years the state has undertaken various initiatives through legal changes and policy decisions. Gender equality in employment and entrepreneurship has been part of public policy framework for the last two decades. This attention has manifested itself especially with the beginning of the European Union accession process in 1999 and the start of negotiations in 2005. The latest Commission Report issued in 2012 describes that Turkey has achieved "some, but uneven progress" in the area of women's labor force participation. To this end, the Turkish government has implemented several legal reforms and has been working to build up public institutional capacity for gender equality in economic life.

In 2004, an addendum to the constitution included the principle of gender equality, whose enforcement was the responsibility of the state. In 2009, Committee on Equality of Opportunity for Women and Men was established under the auspices of the Turkish Parliament. It has enacted equal treatment in hiring, remuneration, promotion and termination of job contract. These changes can be linked to the adoption of the new Labor Law, in 2003, which has made it illegal for employers to discriminate on the basis of gender.

In 2008, an employment package was issued exempting employers from paying social security contributions when they hired women. The new legislation revised the Law on Unemployment Insurance making it possible for the state to use it for the financing of new hires, women aged above 18 for women and young men aged between 18 and 29.

On May 2010 Prime Ministry issued the circular "Increasing Female Employment and Ensuring Equal Opportunities." This circular is a comprehensive document issued for purposes of women's increased labor force participation.

In the National Employment Strategy, completed in 2014, women are classified under the heading of vulnerable groups that need special treatment due to their low participation in the labor market. The strategy has set the target for women's labor force participation at 41% by 2023. The plan identified the Ministry of Family and Social Policies as the responsible institution.

The 10<sup>th</sup> Development Plan, which was approved by the Parliament in July 2013, sets the target for women's labor force participation at 34.9 % by the year 2018. To reach this target,

alternative models of work-family reconciliation policies that will be implemented are listed as the adoption of flexibility together with security, provision of sufficient and accessible childcare services and parental leave. The development plan has also given priority to women's entrepreneurship together with youth entrepreneurship and social entrepreneurship.

This report sets its goal as interrogating in a holistic manner, programs' objectives, contents, and ability to address problems standing in the way of women's labor force participation. The aim of the report is not to conduct an impact analysis of these public programs, but to provide an extensive inventory of institutions and the specific departments and the programs that are directly responsible to carry out the public policies on the issue of women's employment and entrepreneurship. Programs evaluated in this report were chosen on the basis of their scope both in terms of their targets and funding schemes. Local programs with very narrow scopes were not taken into the inventory. Only the programs, which target to create new employment and entrepreneurship opportunities for women with a wide sphere of influence, were included.

The initial objective of this report was to lay out an inventory of the activities of various public institutions which cater to women's employment and entrepreneurship, separately. However, upon analyzing firstly the standard policy documents, information available on official websites, and very limited statistical information as part of the desk study, and secondly deciphering the in-depth expert interviews with the officials, it became clear that employment and entrepreneurship programs are in no way clearly delineated from each other in terms of their aims, targets, selection criteria, managing official bodies, outcomes and monitoring activities. Processes of identifying program priorities, the governance structure, specific measures taken to address gender-specific barriers to employment and entrepreneurship, selection criteria used for determining micro-scale grant projects, results of monitoring, impact evaluations and beneficiary evaluations are not designed separately for specific requirements of employment schemes and entrepreneurship activities. Most employment operations inherently encompass variations of entrepreneurship goals deriving from a pool of similar budgets. Moreover, there is a significant overlap between institutions in terms of their coverage of participants, and program priorities, which make a separate analysis of their funding structures and outcomes very difficult. Therefore, the inventory of programs that are outlined in this report is not strictly categorized as employment and entrepreneurship projects.

We assess these programs according to their **targeting procedures, included activities and governance processes** with respect to the issues that arise in the implementation. We analyze whether these programs specify target groups of women with respect to demographic characteristics, income criteria, and geographic location. We also describe sectoral choices with an eye to their potential for creating labor force participation opportunities for women.

Public programs analyzed in this report can be divided into two groups according to the criteria of target groups. The first group targets sections of the entire population out of labor force and unemployed, without any gender specifications. The second group devises specific instruments to boost women's employment and entrepreneurship. This classification reveals that, in the recent years, the state actors in cooperation with some stakeholders have been actively

running projects, catering specifically to increasing women's employment and entrepreneurship opportunities. The initiation of the targeted programs is an encouraging trend. However, we have concerns about the fact that the initiatives that target women are mostly temporary projects. They are funded by one-shot budget allocations. If these projects continue to retain their temporary and addendum characteristics, this is disruptive to the goal of reaching and preserving higher levels of women's employment and entrepreneurship.

While the capabilities and needs of women vary by their socio-economic status and their geographic location; most of the available programs focus on women, whose income and education levels are low. The programs' focus on women, with lower access to education, should be commended. The trainings they offer are an important opportunity for women to gain market-relevant skills. However, the low income levels of women (and their households) always contribute to an inherent tension in the programs, between goals of immediate poverty reduction / social inclusion and creating long-term patterns of employment and entrepreneurship.

The public programs covered in this report can be also assessed based on the sectors of economic activity in which women's employment and entrepreneurship is promoted: Our report shows that the programs carry the danger of repeating existing gendered divisions of labor and the ensuing capacity to access the labor market. For long-term positive results in changing existing horizontal and vertical segregations in the market, there should be more focus on how to change gendered assumptions about divisions of labor within the programs' design. Moreover, there could be more critical attention paid to actual market conditions. If, for instance, women are routinely encapsulated in the production of niche local food and souvenirs, market for which is precarious and in some cases already disappearing, this poses a problem for the sustainability of the entrepreneurial activities. Our interpretation is that if the programs can channel the gamut of activities and the officers' extensive stock of experience toward achieving a more gender-neutral sectoral distribution, then the programs can achieve sustainable increases in percentages of women's employment and entrepreneurship and can make sure these increases also mean into less precarious income opportunities for women.

One of the most important impediments to women's labor force participation is the unequal distribution of care responsibility in the households. Given the significance of this barrier, it is crucial to design policies and programs that directly aim at provision of affordable care services or incentives for women with children to enter and survive in the labor market. Yet providing consistent solution to this problem is beyond the reach of public programs that are implemented on a temporary basis.

Provision of vocational trainings addresses the barriers of low education levels and lack of occupational experience. These are the most widespread activities implemented in the programs. Programs succeed providing equal opportunities for women and men in terms of training. And in some programs, the number of women who participated in the trainings even exceeds that of men. However, this equality in training does not translate directly to

employment outcome despite the intensified mediating activity of several institutions in the recent years.

A similar advancement is observed in the entrepreneurial training programs. This situation should be assessed positively as it implies an increase in training opportunities for potential women entrepreneurs. The widespread availability of trainings for employment and entrepreneurship is an important opportunity for groups, whose previous access to marketable skill development was negligible. Therefore these programs have significant potential for addressing the problem of lack of education and skills. There are a number of ways in which these efforts can be improved. First, there is a great deal of repetition and concentration in the same areas. If programs can be revised to capture women's heterogeneity, the degree of successful transition from training to employment/entrepreneurship could be increased. Moreover, there is a need for the content of the training programs to be redesigned in line with market requirements. This outcome necessitates designing of stronger links between the trainings and market conditions, especially for women. It is also necessary that existing expertise in this area be turned into permanent programs, rather than remain as short-term projects.

Women entrepreneurs are most vulnerable in the start-up and their access to mentors and necessary business networks is of critical importance in this phase. Very few programs provide institutional support to new entrepreneurs, yet their outreach is limited. Similarly, women's deficient access to finance is a major barrier to their entrepreneurial activities. Training is only an initial step in fostering entrepreneurial potential. Programs that include focus on mentorship, access to business networks and access to finance are vital for achieving increased percentages of successful enterprises. We strongly recommend the designing and widespread implementation of programs with such a holistic approach.

Many of the programs covered in this report engage in dissemination activity, which targets vocational consultants at ISKUR, male workers and employers to address the cultural codes and practices that prevent women from entering in the labor market. These cultural codes and practices are important obstacles to women's labor force participation, both on the demand and the supply side. Their results will be apparent in the long run. We suggest that for these to have the desired effect, they could be made permanent parts of state run programs, instead of being project based.

This report has revealed that the state is actively involved in running a variety of programs that aim to abolish some of the important barriers to women's labor force participation. While these efforts are very important, there are two issues with respect to institutional structure. First, these are part of a terrain of more general programs, which aim to resolve problems of unemployment for all sectors of society. However, while programs that target general unemployment issues are permanently established, those aiming to target specifically women are more on a project basis. For these programs to be sustainable and to have permanent effect, they, too, should be included in the permanent budget of the state.

Second, even though these are issues regarding labor force participation, when the focus is on women, the responsibility is allocated to the Ministry of Family and Social Policies (MoFSP). However, the Ministry of Labor and Social Security (MoLSS) has to take responsibility embracing the principles of gender mainstreaming in work life. A cooperation between these two Ministries can only be possible when MoLSS prioritizes such principles in line with MoFSP and they have binding protocols to work together to promote women's employment and entrepreneurship. This institutional arrangement also reinforces the tension between whether these are programs targeting social inclusion or increased employment / entrepreneurial opportunities for women. It goes without saying that labor force participation is an important aspect of social inclusion. However encapsulating the two together for women results in a situation where goals of women's labor force participation become instrumental to household poverty reduction and where only women are thought of in gendered terms.

A third, and serious problem we encountered during the research was the lack of available data on various aspects of these programs: from the budgets to the target group specifications, from the characteristics of the beneficiaries to the outcomes of the programs. Available data also appears to be severely fragmented. In the absence of baseline data and with very limited outcome figures, it is almost impossible to make an impact analysis for any of these programs. There is a dire need for more structured and continuous data collection to be able to assess the impact of the money spent. This is also crucial for achieving any sort of sustainability in these programs.

The public programs discussed in this report predominantly address issues related to education through the trainings they organize. However, in the absence of data to conduct impact analysis, their effect on changing the existing labor market structures remains to be seen. Existing figures reveal, however, there is weak transition from training to employment / entrepreneurship unless they are bolstered with additional measures, such as employment guarantees in the case of employment, or, for instance, mentorship, in the case of entrepreneurship. A similar finding is true for all other programs: for all efforts and budget spent to be successful and sustainable, there is need for holistic approaches, which take into consideration the multifarious barriers that stand in front of women's labor force participation. While what is currently done produces an impressive array of experience and expertise in the field, this needs to be translated into future models and program applications.

## **1. Introduction**

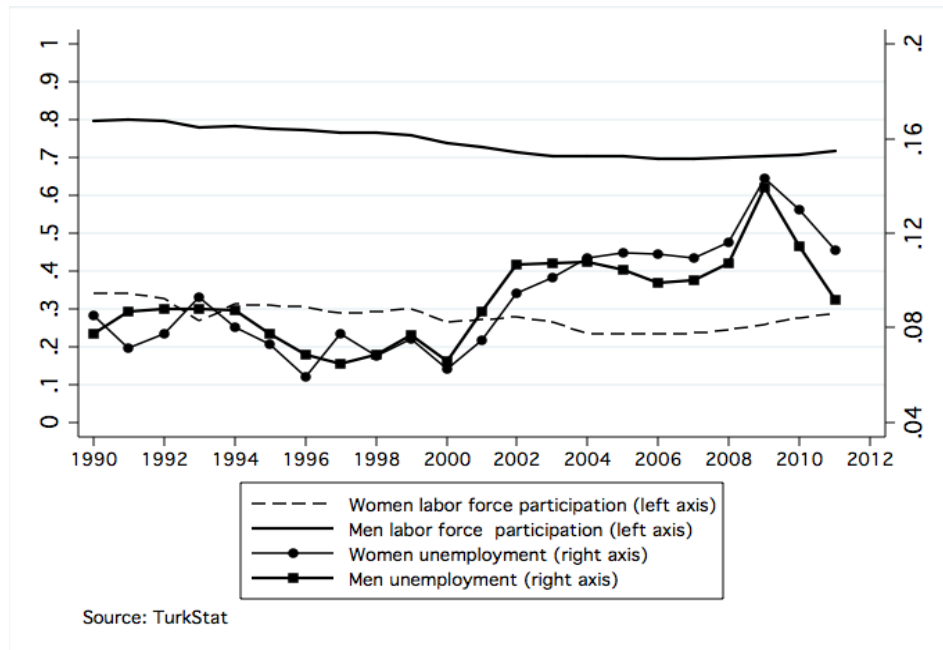
In the recent years, economic performance in Turkey has been praised due to its sustained growth trends, stability and capacity to weather the global financial crisis. However, a number of issues related to the labor market and unemployment trends continue to be the underbelly to these positive trends. The conspicuously low labor force participation among women over the years deserves special attention among these problems. The objective of this report is to provide an institutional analysis of public policies and programs targeting women's access to labor markets and entrepreneurial activities from a gender perspective. The report seeks to undertake the following activities:

- Provide a comprehensive overview of public programs targeting women's employment and entrepreneurship.
- Evaluate the strengths and weaknesses of these programs with respect to their sustainability, institutions' commitment, and their ability to address barriers to women's labor force participation.

Women's employment and entrepreneurship in Turkey has been the subject of various economic and sociological studies. The main trends in this literature have been a distinct focus on the factors behind women's declining labor force participation before 2004 and the currently low labor force participation as well as mechanisms to increase it. Accordingly factors include structural changes in the economy, household care giving responsibilities that disproportionately fall on the shoulders of women and the dominance of patriarchal culture. Studies suggest the positive impact legal changes, improvement in work conditions for women, education targeting cultural factors and the encouragement of women's entrepreneurship could play. These also critique existing public policies in these areas, especially questioning their link with women's empowerment. Below we outline these studies and then explain the contribution we propose in this report.

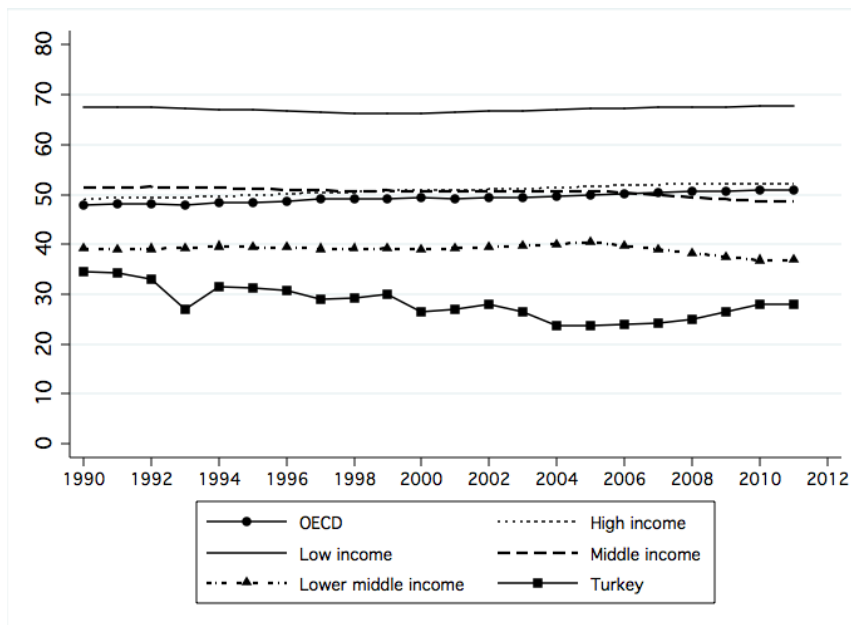
In Turkey, women's participation in the labor force has historically been low (Figure 1): While 34 percent of the women older than 15 were in the labor force in 1990, the rate declined to 26 percent over the course of the following decade and recovered up to 28.8 percent by 2011. Within these percentages, 5.3% of the working population was employers. Only 6.9% of this group was women. (TUIK, 2010) In this period, the labor force participation trends among men and women largely followed each other. However, men's labor force participation is less volatile reflecting the higher sensitivity of women's decisions and opportunities to work to short-term economic fluctuations. The female unemployment rate is 3 percentage points higher than the male unemployment rate, though male and female rates have tended to move in tandem: While it was in the range of 6-9 percent in the 1990s, the decade following 2012 witnessed a moderate though persistent increase in the unemployment rates, which fluctuated roughly between 9-12 percent.

**Figure 1: Labor force participation and unemployment rates among men and women in Turkey**

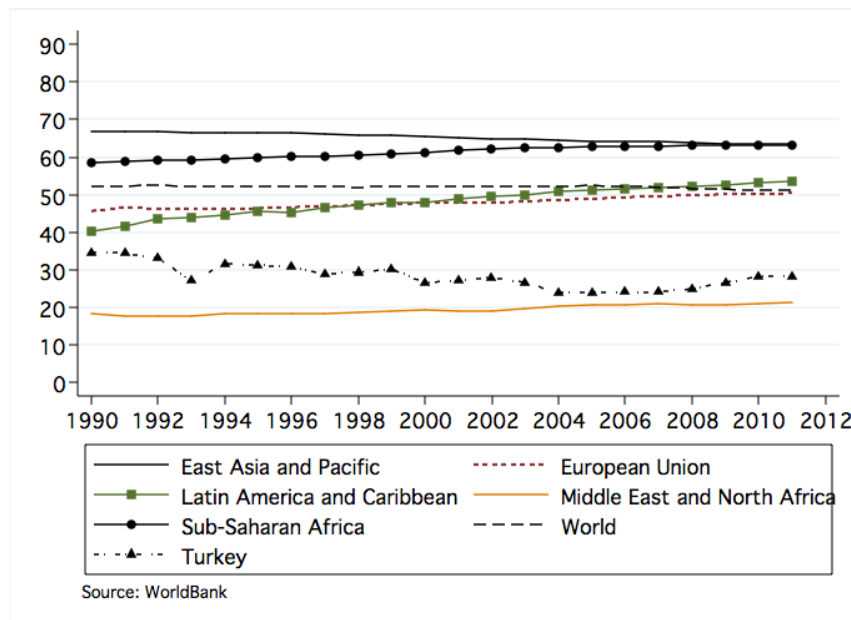


Figures 2 and 3 show the women labor force participation in Turkey in comparison with the rest of the world by regional and income categories, as defined in the World Bank statistics. Figure 2 reveals that women in Turkey participate in the labor force at a much smaller rate compared to countries in all income groups. This is the case even in comparison with the lower-middle income group, where women's labor participation rate is 40 percent. Figure 3 shows that in the 1990s Turkey and Latin America were at similar points, but there has been a sizeable divergence since then. In Latin America women's labor force participation increased from 40% in 1990 to 53% by 2012. This achievement places the region above EU and world averages. Currently, Turkey outperforms only the MENA region where women's labor force participation has consistently been around 20 percent. However, in this particular case it has to be noted that the gap between Turkey and the region has narrowed down since 1990 because of the increasing share of women getting out of the labor force in Turkey.

**Figure 2: Women labor force participation rates across income groups**



**Figure 3: Women labor force participation rates across regions**

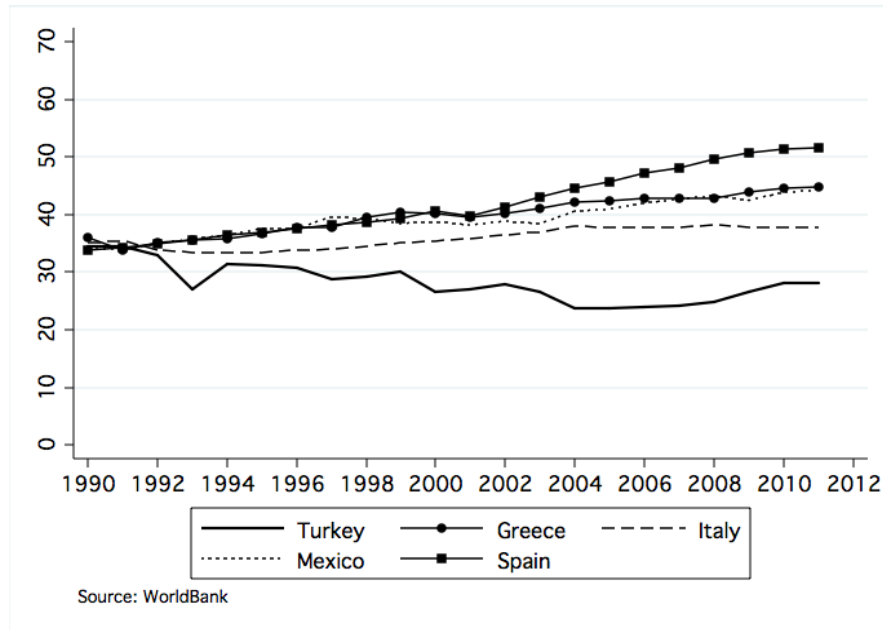


In the literature until recently Turkey is categorized as “southern country” where the ‘male bread-winner’ model is more prevalent, along with Spain, Greece, Italy and Mexico (Karamessini, 2008). Common characteristics assigned to these countries are low female labor force participation, high unemployment rate, a short working career in paid jobs, a low incidence of part-time jobs and low levels of externalization of care giving responsibilities. Including Mexico as well, Figure 4 clearly shows that while the four countries began from almost identical points in 1990, there has been a visible divergence since then. Unlike Turkey,



they all succeeded in increasing women's participation in labor force. Spain is the most successful case, where LFPR almost got to the world average and it is followed by Greece and Mexico. Italy achieved a more moderate progress. Turkey's performance was the lowest.

**Figure 4: Women labor force participation rates among the poor performers**



Given the declining trends in Turkey, in the recent years the state has undertaken various initiatives through legal changes and policy decisions as well as through specific programs. The objective of this report is to analyze how these top-level policy decisions transpire in the activities of various public institutions, which cater to women's labor force participation. The report aims to contribute to existing literature and policy discussions by presenting a detailed portrayal of the implementation of the programs. The report is organized as follows:

Following the introduction, Section 2 summarizes the literature on women's employment and entrepreneurship in Turkey in a comparative perspective. Section 3 presents the data sources and the methodology, which informed this report. This section will include descriptions of all public institutions that are part of policy making in the terrain of women's employment and entrepreneurship. Section 4 will look into the general legal and policy framework that shape women's labor force participation in Turkey. In section 5 we will provide an inventory of public programs targeting women's employment and entrepreneurship. In section 6 we will present the assessment of these programs in terms of their content, coverage, funding, sustainability, institutional commitment, and their ability to address barriers to women's labor force participation.

## **2. The State of Women's Employment and Entrepreneurship in Turkey: A Review of Existing Literature**

One of the dominant questions in the literature has been why Turkey, despite its apparent economic growth, continues to have such low percentages of women employed outside of home. This question can be explored both in terms of domestic dynamics, and in terms of what has happened in other cases around the world. For Turkey, macro-level structural changes in the economy; demographic characteristics of women as well as cultural factors have been considered. Internationally, structural changes in the economies of various different contexts as well as the social policy environments have been discussed. Both discussions point to the importance of designing policies to raise women's employment and entrepreneurship within the context of general objectives of women's empowerment and gender equality.

In Turkey, in the last few decades, there has been a distinct shift from agriculture to urban industries and the resulting migration from rural areas to the cities. Women, who used to be employed in the agricultural sector, have not been able to easily find employment in the urban areas due to a number of reasons (Özbay, 1994). Export-led growth has been unable to generate the kind of employment that could absorb rural labor supply of women released from agriculture (Çağatay and Berik, 1991, Başlevent and Onaran, 2004;, İlkcaracan, 2012). In the 1980-2009 period, it was the service sector, rather than manufacturing, that became the engine of increasing demand for female labor (İlkkaracan, 2012). However, jobs in the service sector were accessible only for women with higher levels of education (İlkkaracan, 2012). This finding has led some researchers to also draw attention to the lack of education and marketable skills of the rural-to-urban migrant women as one of the reasons behind the declining rates in the female employment (Tansel, 2001; Tunalı and Gursel, 2007). Yet, the recent improvements in the educational attainment of women after 1998, the resulting late entry to marriage, reduction in fertility and the increase in the minimum legal age for retirement are believed to reverse the negative trend in women participation (Tunalı and Başlevent, 2006).

Studies based on Turkish Statistical Institute and Turkish Demographic and Health Survey data have found that in addition to education; age, marital status and number of children are also important determinants of female labor force participation (Gündüz-Hoşgör and Smits, 2006; Dayioğlu and Kırdar, 2010). Dayioğlu and Kırdar (2010) have drawn attention to the fact that having a university education more than doubles the chances for participation. İlkcaracan (2012) argued that women predominantly participate in the labor force at younger ages, prior to marriage and childbirth. In fact the number of children in the household (ages 0-14) is found to decrease the participation of women (Dayioğlu and Kırdar 2010).

A third line of research has focused on the effects of cultural values, pre-existing gender roles and their concomitant reflections in poor working conditions for women (Kardam and Toksöz, 2004; Buğra, 2013). Based on the findings of studies conducted as a part of the 1994-98 Women's Employment Promotion Project, Toksöz and Kardam (2004) have argued that social norms about the proper behavior and place of women in society play a hindering role in the entrance of women to labor market. Buğra (2013) has gone further in arguing that

conservatism in Turkey plays a big role in naturalizing and legitimizing gender-based differences. In other words there are various discriminatory practices against women in the workplaces, manifest throughout the cycle of hiring, wage determination, promotional decisions and termination of work (Kardam and Toksöz, 2004). For most jobs available to women, working conditions remain poor and unaccommodating of the needs of female workers: as a result paid employment ceases to be an attractive option for women (Buğra, 2013). Similar findings are noted by İlkkaracan (2012), drawing attention to the weak labor force attachment of women.

## **2.1 International Debates on Policy**

There have also been various international studies assessing patterns of women's labor force participation. The literature takes into consideration, structural changes such as the emergence of flexible productions systems, tertiarization in developed economies, relocation of industrial production to developing countries and concomitant expansion of services to propose that women's labor force participation is likely to follow a U-shaped curve but that levels of women's labor force participation and experience depend ultimately as much on the policy environment and the specific country contexts as structural changes in the economy and their timing (Buğra, 2012). These debates point to the importance of thinking about women's increased levels of employment and entrepreneurship within the context of holistic approaches that target women's empowerment. Without policies that steer toward more equitable sharing of household responsibilities and encourage a shift in cultural practices toward those favoring gender equality, women's increased participation in the labor force is likely to lead to double burdens for them.

ILO (2004, p.6) emphasizes that increases in women's labor force participation and employment rates are strongly associated with declining fertility rates. In other words, child bearing responsibility is a major factor behind women's decisions to enter the labor market and work. However, regardless of how low or high fertility rates are, within all welfare regimes, employment continuity is highest in countries where states provide support for working mothers (Stier et al., 2001). Evidence from OECD countries show that effective policies that increase and sustain women's labor force participation are more neutral tax treatment of second earners, stronger tax incentives to share work between spouses, accessible childcare services, paid maternity and parental leaves while child benefits seem to reduce the percentages (Jaumotte, 2003). Access to collective childcare services improves the chances of women with lower household income, who cannot afford private childcare, to enter the labor market (OECD, 2007)

Studies have also offered increased availability of part-time work makes a difference for reconciling professional work and family responsibilities, because it offers flexibility in time management for women. However the evidence on part-time work is mixed (Jaumotte, 2003). It is the quality of part time work that makes a difference. While those which provide working conditions and social benefits comparable to full-time jobs do contribute to women's increased labor force participation *and* improved gender equality, when part-time employment is more of

a tool to fight overall unemployment, it tends to result in worse working conditions and social benefits (Salido and Moreno, 2012: 26). If the latter is the case, these jobs may increase women's labor force participation but do not contribute to their overall well being.

Another observation has to do with policies encouraging women's access to higher levels of education. In several cases, higher educational attainment has been recognized as having an overall positive effect but in some others the labor force participation of women with tertiary degrees has been more or less stable with the increased activity among women with lower degrees pushing up the rates (Andreotti and Mingione, 2012). In southern economies, with which women's labor force participation in Turkey was comparable in the early 1990s (but which showed dramatic improvements unlike Turkey), educational advances coupled with structural changes in the market have been especially effective (Leon and Migliavacca, 2013). Improved access to higher education has meant that women were able to meet the conditions of changes in the labor market. Other policies affecting female employment decisions have included various kinds of subsidies to employers when they hired women and promotion of occupational training for women, though the effect of the latter remained modest (Salido and Moreno, 2012). In addition to the above factors in Spain and Italy, the Greek case suggests the importance of legal changes which prohibited discrimination against pregnant women, extended the duration of maternity leave, improved policies regarding the leave and introduced parental leaves (Karamessini, 2012).

There have been other factors, however, which can explain why in this group of countries women's labor force participation continues to remain lower than averages elsewhere in Europe. For instance, in the cases of Spain and (northern) Italy, improvement in women's educational status and changes in the labor market dynamics has resulted in impressive increases in labor force participation even though there has not been a major change in welfare policies regarding care provisioning (Leon and Migliavacca, 2013). The fact that the welfare system continued to assume and rely on familial networks for childcare has meant that women without access to alternative childcare opportunities had to take on the double burden of household and professional work (Salido and Moreno, 2012; Andreotti and Mingione, 2012) or delay having children or opt out of work outside of the household if they could. This case has been especially true for women of lower economic strata, who cannot afford private child care, consolidating existing inequalities (Andreotti and Mingione, 2012: 58-59). These studies reveal the importance of defamilialization of care responsibilities and a reorganization of gendered division of labor in the household for sustained levels of women's labor force participation. In the recent decades, there has also been globalized attention to women's entrepreneurship. One motivation for this is the link between women's entrepreneurship, economic growth and poverty reduction, especially in developing contexts. Within management studies, there is mixed evidence that women, who are looking to have flexible work life to manage familial obligations, may see entrepreneurial work as a viable strategy (Moore and Buttner, 1997; Weiler and Bernasek, 2001). Applying their suggestions to contexts where there is low labor force participation among women, policy makers have promoted women's entrepreneurship with the goal of balancing family-work life. A second reason for focus on women's entrepreneurship has been the potential entrepreneurial activities can have for creating social

change and promoting gender equality (Calas, Smircich and Bourne 2009; Rindova, Barry, and Ketchen 2009). Accordingly, increased women's entrepreneurship does not only contribute to increased labor force participation by women, but can also result in context specific changes that break cultural resistance to women's employment.

The critical approach within the same studies has argued that it is important to pay attention to gendered power structures of each context in order to ascertain whether women's entrepreneurship results in women's empowerment or not (Ahl, 2006). For instance, in the context of southern economies such as Italy, with which Turkey has been historically comparable; in the 1990s, "family friendly" policies were devised to encourage female entrepreneurship. Yet, these have not resulted in the expected outcomes: instead, thinking of family-work life reconciliation, rather than equal sharing of the household burden, as a primary goal is argued to discourage women from self-employment, because of the double burden this will create for them (Reyneri, 2010 cited in Karamessini 2012). Furthermore, data on Italy reveals high self-employment among women but these are mostly precarious businesses, often temporary and/or dependent on the actions of single clients (Andreotti and Mingione, 2012: 51). In development circles, since the 1990s, microcredit programs have also been promoted with the argument that if poor women had access to credit, they could start small businesses, which would contribute to improved gender dynamics at home as well as poverty alleviation (Hashemi, Schuler, Riler 1996; Osmani 1998; Pitt and Khandker, 1996; Rahman, 2010). In other words, entrepreneurial activities by poor women were seen as a solution to simultaneous problems of social exclusion, women's empowerment, and women's labor force participation. However, critical studies of these development programs reveal that there could be a dilemma between these goals especially if the patterns of self-employment remain precarious and concentrated in the informal sector. They also reveal the risk of reinforcing existing cultural codes that govern women's inequality instead of challenging them unless there is sustained focus on women's empowerment (Rankin, 2002; Rahman, Junankar, Mallik 2009; Karim 2011). These findings give impetus to the argument that social policies should target women's access to decent jobs, in the formal sector, in an environment where care responsibilities are defamilialized. In a broader framework, these studies point to the need to devise policies to increase women's entrepreneurship in ways that contribute to the goal of gender equality in all areas of life.

## **2.2 Policy Debates in Turkey**

In the case of Turkey, the first set of suggestions focus on the need to conduct comprehensive legal reform that would not only encourage business owners to hire women, but also make gender based discrimination more strictly punishable (İlkkaracan, 2012; Dedeoğlu, 2012). They also promote the implementation of changes that would recreate work places with more women-friendly policies, ranging from child care facilities to flexibility of work hours. Buğra (2013) and İlkkaracan (2012) draws attention to the need for transformative policies that address cultural values and gender roles. Finally, Ercan et al. (2011) considers education of both men and women to be a possible solution for women's low participation rate, while they argue

that the provision of care opportunities can affect the low participation problem only in a few big cities.

With regard to the impact of existing social policy reforms on women's employment, discussions focus on the legal changes enacted, the quality and content of programs envisioned as well as the contradictory impact these may have. Many studies contrast the persistence of the male breadwinner/female caregiver family model with the anticipated influence of the European Union accession process and the relevant legal reforms in the area of gender equality (Kılıç, 2008; Buğra, 2012; Dedeoğlu, 2012). In fact, Gökşen et al. (2012) argue that these legal reforms are far from creating gender equality in the labor market because whereas employment policies are piecemeal and of questionable effectiveness, familialism and pronatalism are well on the way of being institutionalized in legislative and policy reforms. Dedeoğlu (2012) argues that support for women's employment has been left to market-oriented measures, such as tax reduction for employers, who hire additional women workers and legislative changes enabling flexible work arrangements.

A final focus has been on the initiatives, which aim to encourage women's entrepreneurship. Given that the percentages of women among entrepreneurs in Turkey are even lower than that of women in the labor force, if the barriers to women's entrepreneurial activities are removed, it appears that there is substantial room for improvement here. Studies conducted among women small business owners have shown that one of the most significant barriers to entrepreneurship is access to finance (Özar 2007). The structure of the formal finance system that requires collateral affects women entrepreneurs disproportionately; as a result they borrow less frequently than men and the amount they borrow are lower (Cindoğlu, 2003). Other dominant factors that entrepreneurs themselves voice include limits to demand creation and capacity building (Özar 2007). These latter problems are also related to the fact that most women who attempt to start businesses are likely to be without sufficient labor market experience and education. Culture appears to play an ambiguous role: on the one hand, familial networks are utilized for the credit that institutions are unlikely to extend. On the other hand, expectations from women with respect to household responsibilities have an impact on the businesses they choose. A significant number of women go into sectors which can be seen as extensions of home based work (Özar 2007). These women are unlikely to develop business plans that could enhance capacity, diversify activities and, as a result, boost demand. As a result the businesses remain fragile.

Ecevit's study on public and civil society initiatives on women's entrepreneurship, written for the ILO, remains the only broad overview of the terrain in Turkey (Ecevit, 2007). She has argued that programs that were implemented from the 1990s onward have not been holistic and have not been linked to general issues of women's employment. She has also emphasized that approaching women's self-employment as an income generating activity for poor households does not necessarily translate into women's empowerment (Ecevit, 2007). In fact, 90% of women who are self-employed are in the informal sector: their earnings place them in the lowest income group within the labor market, just above the unpaid family workers in agriculture (Ercan, 2011). Scholarship on the issue of women's empowerment through

entrepreneurship has argued that these programs have been functioning as a social safety net for those families living under increasingly precarious conditions; and they have done so without challenging existing gender norms or gendered divisions of labor (Buğra and Yakut-Çakar, 2010; Altan-Olcay 2014). Furthermore, as long as the government policies provide incentives for home-based work in order to boost women's labor force participation, the patriarchal culture that constrains women's choices outside of home is likely to be consolidated (Kılıç 2008, Buğra, 2012). Studies of microcredit programs elsewhere also reveal similar critiques regarding the dilemma between women's empowerment and household poverty alleviation. These studies show the risk of reinforcing existing cultural codes that govern women's inequality instead of challenging them unless there is sustained focus on women's empowerment (Rankin, 2002; Karim 2011).

This literature provides a useful guideline for grasping the obstacles that stand in the way of women's increased labor force participation, whether through employment or entrepreneurship. It also provides a series of the shortcomings, which the public programs might as well avoid for achieving success. We aim to contribute to this literature by assessing the current public policy programs and projects undertaken with the purpose of increasing women's employment and entrepreneurship in Turkey. This report sets its goal as interrogating in a holistic manner, programs' objectives, contents, and ability to address problems standing in the way of women's labor force participation, by specifically focusing on what happens during their implementation.

In the next section we will briefly mention the recent changes and the current state of policy and regulatory framework and institutional arrangements on issues of women's employment and entrepreneurship.

### **3. Reforms in the Regulatory Framework and Institutional Arrangements**

This section focuses on the state of policy and regulatory framework and institutional arrangements on issues of women's employment and entrepreneurship. It begins with the EU accession process and the relevant changes adopted in the last decade, at the level of the constitution and laws. It also states further regulation to foster the implementation of these changes, such as government circulars, strategy and action documents. Through this overview, we aim to provide a general contextualization of the public programs aiming specifically at increasing women's labor force participation and entrepreneurial opportunities.

Gender equality in employment and entrepreneurship has been part of public policy framework for the last two decades. This attention has manifested itself especially with the beginning of the European Union accession process in 1999 and the start of negotiations in 2005. One of the primary principles of the EU accession process is gender equality in all areas of life. Chapter 19 on Social Policy and Employment takes up, among other things, specifically equality between men and women in terms of employment issues and rights. The latest Commission Report issued in 2012 describes that Turkey has achieved "some, but uneven progress" in the area of employment and social policy. Together with the setbacks in the exercise of trade union rights

for workers and public servants, enforcement of health and safety at work and large-scale informal work, women's low labor force participation is seen as a problem area (EC, 2012). While Chapter 19 has not been opened to negotiation yet, various legal and policy changes are being adopted to fulfill requirements for future membership. To this end, the Turkish government has implemented several legal reforms and has been working to build up public institutional capacity for gender equality in economic life.

In 2004, an addendum to the constitution included the principle of gender equality, whose enforcement was the responsibility of the state. In 2009, Committee on Equality of Opportunity for Women and Men was established under the auspices of the Turkish Parliament. The committee is responsible for issuing periodic reports on the progress toward gender equality and conducting relevant public awareness programs. Citizens have the right to issue individual complaints to this committee on matters related to gender-based discrimination. Finally, the constitutional amendments of September 12, 2010 have explicitly stated that measures adopted to achieve this equality will not be interpreted as contrary to the principle of equality.

These changes can be linked to other legal reforms, in the area of women's employment and entrepreneurship, ongoing since the adoption of the Labor Law, in 2003. The Labor Law has made it illegal for employers to discriminate among workers on the basis of gender. It has enacted equal treatment in hiring, remuneration, promotion and termination of job contract. It has also adopted specific measures for protecting pregnant and breastfeeding women from dangerous and night work as well as shifting the burden of proof in cases of sexual harassment to employers. Finally, it has extended paid maternity leave from 12 to 16 weeks, and gave women the option to take additional six months of unpaid leave. The Law on Public Servants was also amended in 2011, extending the unpaid maternity leave from 12 months to 24 months for women in the public sector. Additionally, the new legislation has prolonged the paid paternity leave from 3 days to 10 days and entitled men up to 24 months of unpaid leave. This unpaid leave is also made valid for men and women, adopting children under the age of three.

In 2008, an employment package was issued exempting employers from paying social security contributions when they hired women. The new legislation revised the Law on Unemployment Insurance making it possible for the state to use it for the financing of new hires, women aged above 18 for women and young men aged between 18 and 29. Accordingly, for women hired between July 1, 2008 and July 1, 2009, the state was to undertake 100% of the social security costs for the first year, and continue at incrementally decreased rates for five years. This provision has subsidized female employment creation, by reducing the cost of employment of newly hired women for the employers. In 2009 and 2011, new regulations gradually extended the term of the employment package until December 2015.

During the reform process, the changes in the constitution and Civil Code strengthened women's position in society as independent citizens (Kılıç, 2008), however social security legislation continued to entitle social benefits to particular groups of women out of labor force, such as spouses, widows, and daughters on the basis of their dependency status (Dedeoğlu, 2012). In 2011, new regulation also introduced the opportunity for home-based working



women to have access to social security with lower contributions. This regulation can be seen as the extension of a 2007 provision added to the Income Tax Law, which defined the status of women, working home based, to produce goods for sale, as independent own-account producers and granted them tax exemption.

On May 2010 Prime Ministry issued the circular "Increasing Female Employment and Ensuring Equal Opportunities" No. 2010/14 issued in May 2010. This circular is considered to be the most comprehensive document issued for purposes of women's increased labor force participation. The circular proposed the foundation of a "National Monitoring and Coordination Committee on Female Employment - Kadın İstihdamı Ulusal İzleme ve Koordinasyon Kurulu" to be headed by the Undersecretary of Ministry of Labor and Social Security and comprised of high-level representatives of the relevant ministries, trade unions, NGOs and academics. This committee was given the task of monitoring, analyzing and reporting on the existing situation of female employment and establishing partnerships in order to find solutions. In addition, the circular also envisaged collecting gender statistics; deploying the principle of gender equality in the preparation and revision of all policies and strategic plans; ensuring gender equality and equal opportunities in employment procedures in public institutions; and reforming the content of non-formal education and vocational training to include issues such as women's human rights, training and employment opportunities for and guidance and consultancy during job seeking to women. The circular also proposed implementing and monitoring the articles of labor laws on childcare facilities in public and private workplaces.

The efforts to align Turkey regulatory framework with the EU gender equality acquis continued under the EU twinning project on "Promoting Gender Equality in Working Life." The Turkish Ministry of Labor and Social Security (MoLSS) was twinned with Germany. The budget of the program, implemented between the years 2010-2012, was 1 million Euros. The Ludwig Boltzman Institute of Human Rights (BIM) together with the German Federal Ministry of Labor and Social Affairs, made a gap analysis in the areas of labor law, civil servants law, social security law and trade union law and provided comprehensive recommendations for alignment. They also provided training to the staff of MoLSS and Social Security Institution (SGK) with the goal of raising their institutional capacity in terms of gender equality policies. Additionally, the project has initiated a "Gender Equality Award" to be given to Turkish companies when they implement gender-sensitive policies in their workplaces. The goal of this award was to raise public awareness on issues of gender equality in the workplace. In addition to a series of changes to be implemented in the relevant laws, the final report emphasized the requirement of establishing an independent Equality Body competent to deal with all grounds of discrimination.

EU accession process has also reflections on the regulations that govern the entrepreneurship framework. Turkey has fully participated in the EU Entrepreneurship and Innovation Program and Enterprise Europe Network in 2009. In the same year, the law governing Small and Medium Enterprises Development Organization (KOSGEB) was amended to expand the pool of beneficiaries to include enterprises in sectors other than manufacturing. Following this reform, KOSGEB initiated Entrepreneur Support Program in 2010 and as a result, upgraded its support

schemes for business start-ups in the form of loans and grants. Within this Program, KOSGEB has begun to implement the principle of positive discrimination for potential women entrepreneurs.

In 2010, Turkey participated in the EU project on the "Implementation and Follow-up of the Small Business Act in the Pre-Accession Region" that aimed at improving the business environment for small and medium enterprises. Accordingly, Turkey became a party to Small Business Act for Europe (SBA), which sets the ten principles guiding the design and implementation of entrepreneurship policies. KOSGEB is the National Coordinator, whose task is to monitor and implement policies aiming at facilitating and rewarding entrepreneurship. The Prime Ministry circular letter on "Principles of Small Business Act for Europe" No. 2011/6 issued in 2011 aimed to step up policy reforms for aligning the Turkish framework with the EU. Currently an Entrepreneurship Strategy and Action Plan is under draft for the first time, aiming to foster entrepreneurial culture in Turkey. It also aims to respond to the results of the 2012 Small Business Act assessments, in which Turkey received the lowest score in the areas of entrepreneurial learning and women's entrepreneurship (OECD-SBA, 2012). The plan envisaged four actions in the field of women's entrepreneurship:

- There is already an activity, built into the EU Entrepreneurship and Innovation Program, called Female Entrepreneurship Ambassadors, which aims to provide networking opportunities for women in Turkey with successful women entrepreneurs from Europe. The goal is to expand this activity.
- It plans to complete a needs assessment analysis for the purpose of designing entrepreneurial training specifically for women,
- It plans to conduct a study of relevant the legislation from the perspective of women's entrepreneurship, in order to facilitate reform in the regulatory framework,
- It plans to expand mentor support schemes for the purpose of encouraging women's entrepreneurship.

These action plans are not conceived as the responsibility of KOSGEB. Their implementation is assigned to the responsibility of Ministry of Family and Social Policies together with The Women Entrepreneurs Association of Turkey (KAGİDER) and Union of Chambers and Commodity Exchanges of Turkey (TOBB) Women Entrepreneurs Committee.

The current version of the strategy document also refers to the Cooperative Strategy and Action Plan 2012-2016, where the formation of women's cooperatives is on the list of the Ministry of Customs and Trade's (MoCT) strategic targets for supporting women's entrepreneurial ability and thereby raising their welfare. According to this plan, MoCT is to undertake the establishment of at least 20 women's cooperatives and will be expected to this performance indicator by 2016. This is the only action in which MoFSP is a party to the implementation of this action plan. Additionally, the plan also includes the amendment of the Cooperative Law No.1163 in order to facilitate the formation of cooperatives in different sectors. The current version of the law is based on the needs of housing cooperatives, only.

In the National Employment Strategy, completed in 2014, women are classified under the heading of groups that need special treatment due to their low participation in the labor market. The strategy emphasizes that women's lower levels of education, lack of flexible working arrangements in the bulk of jobs available and the absence of mechanisms which could reconcile women's gender specific roles and work life contribute significantly to the low participation. The strategy has set the target for women's labor force participation at 41% by 2023. The plan for the years of 2012-2014 outlined eleven measures on which action needs to be taken and has identified responsible institutions as Ministry of Family and Social Policies (6 measures), Ministry of Labor and Social Security (4 measures), ISKUR (2 measures) and SGK (2 measures).<sup>1</sup>

Parliament approved the Ministry of Development's 10<sup>th</sup> Development Plan in July 2013. The plan groups implementation of policies targeting women's employment and entrepreneurship under the subheadings of "Family and Women," "Employment and Working Life" and "Entrepreneurship and SMEs." This plan sets the target for women's labor force participation at 34.9 % by the year 2018. To reach this target, alternative models of work-family reconciliation policies that will be implemented are listed as the adoption of flexibility together with security, provision of sufficient and accessible childcare services and parental leave. It is the first time that a national development plan introduces an item on parental leave, moving beyond the existing practice of maternity leave. The development plan has also given priority to women's entrepreneurship together with youth entrepreneurship and social entrepreneurship. Additionally, the plan has envisaged the improvement of follow-up and assessment processes of the entrepreneurship support schemes to measure their contribution to the economy. Promoting the formation of cooperatives is also on the list of entrepreneurship policies covered. Finally, among its 25 priority transformation programs, two are directly related to women's labor force participation. The first program, coordinated by the MoLSS, aims to increase the efficiency of the labor markets. It introduces incentives for employers to hire women workers, to expand care services for children, sick and elderly and to introduce an integrated support scheme for women entrepreneurs. The second program, to be coordinated by MoFSP, is named "Program for the Protection of the Family and the Dynamic Population Structure." It identifies reconciliation between work and family life as a goal to be achieved for purposes of desirable population growth. One of the performance measures of this program will be the fertility rate among workingwomen.

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<sup>1</sup> Accordingly MoFSP is going to be responsible for devising measures to alleviate women's care giving responsibilities, working to remove bureaucratic barriers to the establishment of childcare facilities, supporting the economic and social inclusion of various groups of women, deemed more vulnerable, and ensuring gender sensitivity in all policy, legislation and budgeting processes on employment creation. MoLSS will introduce policies to encourage women's continued labor market participation after child birth and to prevent harassment at workplaces. The two will collaborate in the revision of the relevant body of legislation to make it compatible with EU norms and in the preparation of activities to reduce cultural barriers to women's employment. ISKUR will run programs to ease the labor force participation of rural-to-urban migrant women and utilizing local labor market analyses, it will prioritize the conducting of vocational courses which the local labor market analyses signal as having potential for increasing women's employment. SGK will collaborate with MoFSP in devising measures to reduce women's care giving responsibilities and will also implement programs to encourage the registration of women who work in the largely informal markets of home services and home based work.

These reforms reflect the intensified activity of the government on the issues of women's employment and entrepreneurship. Various laws were revised with reference to the general goal of increasing women's labor force participation. Also circulars were issued to foster the implementation of these legal changes by the ministries. Intra-ministry protocols were the other means used in this process to foster cooperation between institutions. Again, this specific goal of promoting employment and entrepreneurship among women was emphasized in the strategy and action documents of relevant ministries and affiliated institutions.

## **4. Data and Methodology**

To inform this report we conducted a desk study and a qualitative fieldwork which included in-depth elite interviews with key personnel from several ministries, representatives of civil society organizations and a local representative of an international agency. These major institutions and the specific departments were chosen as data sources as they are directly responsible to carry out the public policies on the issue of women's employment and entrepreneurship.

### **4.1 Desk Study**

The desk study included the analysis of national and international policy documents, legal texts, strategic plans, reports and publications related to the subject. Also a statistical analysis is conducted based on the data taken from 2011 Household Labor Force Survey (HLFS) to provide a snapshot of the profiles of women according to their participation status in the labor market (see Appendix A). Our analysis covered relevant programs implemented by a range of ministries including the Ministry of Family and Social Policies, the Ministry of Labor and Social Security, the Ministry of Science, Industry and Technology, the Ministry of Development and the Ministry of National Education, and affiliated institutions such as the Turkish Employment Agency (ISKUR), Small and Medium Enterprises Development Organization (KOSGEB), and Development Agencies. Since collaboration between public agencies and non-governmental organizations is important in this field, reports and publications produced by these organizations such as the Women Entrepreneurs Association of Turkey (KAGIDER) and Foundation for the Support of Women's Work (KEDV) were included in the analysis.

Under the light of the materials collected in the desk study, the related institutions and departments to be included in the field study are selected. The list of institutions, related departments/positions and relevant programs covered in the field research is provided below in Table1. On the other hand, it is observed that a significant portion of businesses owned by women in official records in Turkey are actually controlled by male relatives (i.e. husband, brother, father, son) of women. Therefore, it should be noted that quality of studies prepared on the subject can be negatively affected by the problem in properly identifying women entrepreneurs.

## **4.2 Fieldwork**

Qualitative fieldwork included field visits to the central offices of the ministries, institutions, and civil society organizations in Ankara and their local branches in Istanbul and interviews with their representatives. (See Table 1) Preliminary research on these institutions via websites and program documents revealed that important information is available on the Internet. However, most of the documents on the Internet are standard policy documents composed of short memos on the programs. But often, there is no information available on official websites of the relevant institutions about the process of identifying program priorities, the governance structure, specific measures taken to address gender-specific barriers to employment and entrepreneurship, selection criteria used for determining micro-scale grant projects, results of monitoring, impact evaluations and beneficiary evaluations. Field visits and interviews provided additional data and details on the available public programs.

In the next section we will provide a summary of the qualitative fieldwork which involved in-depth elite interviews conducted between May 6-June 15, 2013. Summary below indicates only the major actors of the public programs relevant to women's entrepreneurship and access to labor markets and rationale behind including these actors in our analysis.

**Table1: The List of Stakeholders and Relevant Projects and Programs**

INSTITUTION	DEPARTMENT/POSITION	Projects/Programs
Ministry of Family and Social Policy (MoFSP)	Directorate of Women's Status	Small Entrepreneurship Project The Project for the Promotion of Women's Employment, The Project for Increasing Women's Access to Economic Opportunities,
	Department of Social Assistance	Support for Income Generating Projects
Ministry of Labor and Social Security (MoLSS)	General Directorate of Labor. The Disadvantaged Department	EU Twinning Project, Promoting Women's Employment Operation
	European Union Coordination Department	
Turkish Employment Agency (ISKUR)	Beneficiary organ of HRD-OS	Active Labor Force Programs
	Department of Active Labor Force Services	
Ministry of Development (MoD)	Employment and Working Life Department	Social Support Program (SODES)
	Income Distribution and Social Inclusion Department	
	Local and Rural Development Department	
Ministry of Customs and Trade (MoCT)	General Directorate of Cooperatives	Promoting Cooperatives-pilot Project (KOOP-DES)
Small and Medium Industry Support Organization (KOSGEB)	Entrepreneurship Development Division of SME Development Department	Entrepreneurship Support Program
Ministry of National Education (MoNE)	General Directorate of Lifelong Learning	Non-formal Education Programs
Ministry of Food, Agriculture and Livestock (MoFAL)	Women's Services in Rural Branch. Department of Training, Extensions and Publications	Rural Development Investment Support Program
Ministry of Culture and Tourism	General Directorate of Research and Education	-
Turkish Foundation for Waste Reduction	The Head of Board of Trustees	Turkey Grameen Micro Finance Program
International Labor Organization	National Project Coordinator	Pilot Project on Active Labor Market Policies for Advancing Gender Equality through Decent Employment for Women in Turkey
European Union Delegation in Turkey	Social Policy and Employment Sector Manager	-
Women Entrepreneurs Association in Turkey	Deputy Secretary General	Gender Equality Model
Association for the Support of Women's Labor	Director	MAYA Enterprise
Ankara University, Women's Studies Center	Professor	-
Halk Bank	General Directorate of Small and Medium Enterprises Marketing	First Step Credit

Our research team conducted elite/expert interviews with 28 officials in the related departments of major public institutions and their beneficiaries directly or indirectly involved in the implementation of programs on women's employment and entrepreneurship. By doing so, we aimed to gain access to private documents and data that were not available in the public domain online and to acquire the officials' views which would help us to better "understand the networks of individuals and agencies involved in policymaking and relative influence exercised by each" (Jupp, 2006).

Elite/expert interviews are frequently used methods by scholars who study policymaking processes to comprehend how exactly the debates on the policymaking processes reflect on the final draft and the practice (Philips, 1998). Elite interviews, though very informative by nature, hold the risks of being inefficient due to the difficulties rooting from power relations and confidentiality issues. Yet, overall we believe that we have mostly succeeded to get access to private documents and it was mostly fruitful in terms of getting an insiders' view of how the process works and how much relative influence the actors have on the process (Jupp, 2006). We will utilize the expert interviews to map the institutions involved in the programs regarding women's employment and entrepreneurship and to complement the information we have gathered from the public domain.

The major institutions and the specific departments that are directly responsible to carry out the public policies on the issue of women's employment and entrepreneurship that we have interviewed are listed below with short descriptions on their mission and vision. In this section, we will provide the rationale for choosing these institutions in our fieldwork.

#### **4.2.1 The Ministry of Labor and Social Security (MoLSS)**

In the recent years, MoLSS has primarily taken the issues of the regional minimum wage, unregistered work, severance pay and flexible work into its agenda. New regulations regarding these issues have been reflected in the National Employment Strategy, which was completed in 2014.

The responsibilities of the Ministry include problems of disadvantaged populations, namely the children, disabled and women in the work life under the Disadvantaged Department, which is represented under General Directorate of Labor. The Disadvantaged Department includes a Gender Branch that aims to address the gender aspect of employment.

The Ministry operates Human Resources Development Program (HRD), which is a component of European Union's Instrument for Pre-Accession (IPA). A separate department under the Ministry, European Union Coordination Department is assigned for this task. The first measure of the Employment Priority Axes among the other three priority axes of HRD is "[t]o promote women's participation in Labor force and to increase female employment, including those formerly employed in agriculture."<sup>2</sup> In this framework, Promoting Women's Employment

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<sup>2</sup> <http://ikg.gov.tr/web/en-us/oppr.aspx>

Operation has been implemented between 2010 and 2013 under the coordination and auditing of European Union Coordination Department.

#### **4.2.2 Turkish Employment Agency (ISKUR)**

Within the body of Ministry of Labor and Social Security, Turkish Employment Agency serves mainly as a portal to intermediate employers and jobseekers. ISKUR also aims to increase labor market participation and the employability of the active population in Turkey. ISKUR conducts annual Labor Market Analysis in all cities of Turkey and accordingly organizes routine trainings programs on employment and entrepreneurship within Active Labor Market Programs. In addition, ISKUR, having a widespread organizational structure, operates as the beneficiary organ of Human Resources Development (HRD) Component of Instrument for Pre-Accession (IPA-IV) in many EU Projects.

#### **4.2.3 The Ministry of Family and Social Policy (MoFSP)**

In 2011, with the decree in the provision of law no 633, the General Directorate of Women's Status was restructured as a main service general directorate of the Ministry of Family and Social Policies. Women's Status Department still functions in the Ministry for the consolidation of gender equality and the promotion of women's status in Turkey. The General Directorate is working and forming policies on prevention of violence against women, increasing women's employment, promotion of women entrepreneurship, fighting women poverty and ensuring that women are included in the social security system, with relevant foundations and organizations. Another Department of concern is the Department of Social Assistance of MoFSP, which is responsible for managing the Income Generating Projects of Social Assistance and Solidarity Foundations all over Turkey.

#### **4.2.4 Small and Middle Enterprises Development Organization (KOSGEB)**

KOSGEB is organized under the Ministry of Science, Industry and Technology (MoSIT) for the purpose of increasing the share of Small and Medium Enterprises (SME) in the national economy and in the global market. KOSGEB fulfills this mission by promoting entrepreneurship in mainly in technology, engineering and manufacturing. In 2010, Entrepreneur Support Program, which applies positive discrimination to women entrepreneurs by giving them %10 more support than men entrepreneurs, has been initiated.

#### **4.2.5 Ministry of Development (MoD)**

Still known as the State Planning Organization structured under the Prime Ministry, The Ministry of Development (MoD) is restructured as an independent ministry in 2011. MoD, quite differently from other Ministries, is entitled to "advise the government in social, economic and cultural development policies" and prepare the main policy documents such as the national strategies and programs in cooperation with Ministry of Finance (MoF) and the Undersecretariat of Treasury (UofT). The strategies and plans prepared by the other ministries



and the programs funded by international organizations are also audited by MoD. Budgeting is a main priority along with economic, social and cultural development targets. The Employment and Working Life Department and the Income Distribution and Social Inclusion Department of MoD are the units of our concern within the scope of this research.

#### **4.2.6 Ministry of National Education (MoNE)**

One of the responsibilities of Ministry of National Education (MoNE) is to manage non-formal education. General Directorate of Lifelong Learning (GDoLLL) was established as a new unit in the Ministry due to the necessity emerging from the need to increase the chances of those who dropped out of the formal education system and lacking occupational skills to have a better quality of life and work. Moreover, the vocational training courses applied by ISKUR are either outsourced to institutions related to the MoNE, universities or other private providers. For every other institutional provider, MoNE has to approve the content of the courses.

#### **4.2.7 International Labor Organization (ILO)**

The International Labor Organization (ILO) sets international labor standards regarding the issues in labor life such as the basic rights at work life, the right to organize, collective bargaining, prevention of forced labor, equality of opportunity and treatment through Conventions and Recommendations. Main principle lying under ILO's work is tripartism that is bringing together the employers, workers and governments together to develop policies and social dialogue in action. Within this framework, the primary goals of ILO Turkey Office are to fight with child labor, to increase women's and youngster's employment and to prevent informal labor. ILO Turkey Office embraces a gender mainstreaming perspective on the issue of women's employment. The office very actively follows the recent trends and shortcomings in the social policy field regarding women's employment through its ties with Women's Studies Departments at Middle East Technical University and Ankara University carrying out research on women in and out of the labor market. Thus, the works of ILO Turkey Office is covered by this research.

The following sections include the compilation of the information gathered in the desk study and through in-depth interviews with the representatives of institutions and programs which are directly responsible to carry out the public policies on the issue of women's employment and entrepreneurship, and provide a review of available public programs. The review includes and analyzes available and relevant data about the public programs, particularly on coverage, budget, targeting, year the program started and who manages the program. Finally the last chapter presents an assessment of the programs based on their targeting procedures, activities, and governance processes. The assessment also point at potential gaps in the available set of programs, in terms of initiatives to tackle key gender issues in entrepreneurship and employment.

## **5. Programs on Women's Employment and Entrepreneurship**

The initial objective of this report was to lay out an inventory of the activities of various public institutions which cater to women's employment and entrepreneurship separately. However, upon analyzing firstly the standard policy documents, information available on official websites, and very limited statistical information as part of the desk study, and secondly deciphering the in-depth expert interviews with the officials we came to realize that employment and entrepreneurship programs are in no way clearly delineated from each other in terms of their aims, targets, selection criteria, managing official bodies, outcomes and monitoring activities. Processes of identifying program priorities, the governance structure, specific measures taken to address gender-specific barriers to employment and entrepreneurship, selection criteria used for determining micro-scale grant projects, results of monitoring, impact evaluations and beneficiary evaluations are not designed separately for specific requirements of employment schemes and entrepreneurship activities. In most programs labor market participation and entrepreneurship are used interchangeably utilizing the same resources and governance structures. Most employment programs (operations) inherently encompass variations of entrepreneurship goals deriving from a pool of similar budgets. Moreover, there is a significant overlap between institutions in terms of their coverage of participants, and program priorities, which lead to a confusion in separately analyzing their funding structures and outcomes. Therefore, the inventory of programs, which will be presented, in this section will not be strictly categorized as employment and entrepreneurship projects. It should be read with caution that some of these programs are heavily intersected which has inevitably led to some repetitions.

In this section, we describe the public activities conducted by various ministries and institutions of the state, which are designed to catalyze women's access to labor market and entrepreneurship. There are three criteria that guided the decision to include or exclude the programs. First, all of the programs below are run, in majority, by public institutions. In some, private institutions appear at the leading positions but in these programs public institutions either act as beneficiaries or have a primary role in the implementation of the program. Secondly, we included the programs, which target women who are either left out of the labor market or unemployed, while we excluded the ones targeting already workingwomen. Hence, we mainly concentrate on the programs that have the potential to create new employment and new entrepreneurship opportunities. Lastly, we only included the programs that have widest sphere of influence and impact in the last four years. That is chosen to exclude the programs, whose scopes and targets were solely local. An inventory listing the details about the leading institution, duration, source of funding, budget, geographical coverage, and availability of impact evaluation of the programs included in this report are also provided in the Appendix B.

### **5.1 Active Labor Force Programs (ALFP) - Aktif İşgücü Programları**

ISKUR is responsible for organizing various kinds of activities, all of which primarily aim to retain and improve employment percentages in Turkey. Among these vocational trainings, on-the-job trainings and entrepreneurship trainings make up the bulk of their Active Labor Force Programs. Approximately 30% of the unemployment insurance fund is earmarked for active

Labor force programs run by the state. The funding of these programs comes from this 30%.<sup>3</sup> (See Table 2)

**Table 2: Distribution of Resources by Year**

Years	Allocated (million TL)	Spent (million TL)	Disbursement Rate (%)
2010	509	392	77,0
2011	1.411,5	409	28,9
2012	1.556,8	880	56,5
2013*	1.106,9	235	21,2

\*Retrieved from the accounting system on 22.03.2013 .

Source: Active Labor Force Programs and Statistical Data Report, p. 3

The amendments in the Labor Law in 2008 enabled all unemployed to participate in the ALFP regardless of their eligibility to unemployment insurance.<sup>4</sup> In the same year, ISKUR increased its vocational training capacity by including all ISKUR registered unemployed to its target recipients with the initiation of ISKUR Labor Force Conformance Services Regulation. In 2009 on-the-job trainings and in 2010 entrepreneurship trainings were included to the ALFP, which reflected as an excessive increase in the budget allocated to ISKUR for these programs. (See Table 7 for distribution of the budget in detail) Recently, ISKUR replaced the former regulation with Active Labor Force Services Regulation, which brings some measures to strengthen the ties between the trainings and employment. These details will be mentioned below under the related headings.

### **5.1.1 Structure of Vocational Trainings**

Vocational trainings constitute the largest component of the ISKUR activities. The primary objective of the trainings is to upgrade jobseekers' skills in order to improve their employment chances. Courses offered and numbers targeted are designated with respect to ISKUR's annual labor market analysis. In the selection of courses, the primary determinants are available jobs in local contexts and employer demands. The officers emphasized that they saw the utility of their work in producing workers compatible with existing employer demands. Officially, the Training Boards have the right to decide upon and specify the sectors or target groups in ways that prioritize disadvantaged groups. However in practice this sort of filtering is not regularly used.

Once the courses are announced, unemployed individuals apply through local ISKUR offices. People who are unemployed, not retired, at least 15 years old and registered with ISKUR can apply. For course applicants to be accepted into the course they are also evaluated with respect

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<sup>3</sup> Active Labor Force Programs and Statistical Data Report, 24.03. 2013

<sup>4</sup> Law no: 5763 Labor Law and Law on Amendments on Some Laws

to the skills required of the specific courses. Those who receive unemployment benefits are required to attend when courses, which fit with their last jobs, career paths and occupation, education and health status, open up.<sup>5</sup> According to the regulation of ALFP, the local offices have the right to apply positive discrimination when choosing participants. However, in practice the eligibility criteria do not usually specify gender-based targets because the numbers of men and women have historically been roughly equal to one another in the courses.

The training courses are either outsourced to institutions related to the Ministry of National Education (MoNE), universities or other private providers. Nearly 50% of the trainings are contracted out to MoNE.<sup>6</sup> For every other institutional provider, MoNE has to approve the content of the courses. The institutional provider authorizes a body for the exam, assessment and evaluation. Those who are found successful are given a vocational qualification certificate.

The Table 3 below shows the numbers of men and women who received ISKUR vocational training services throughout the years. These figures are not specific to trainings organized directly by ISKUR. They reflect the total of courses and beneficiaries in all projects that utilized ISKUR's services. These include projects such as the aforementioned EU supported Promoting Women's Employment Grant Scheme and ILO's Pilot Project for Decent Employment for Women in Turkey. As indicated previously, the numbers have been equally distributed throughout the years between men and women. In fact there is even a slight increase in women's share from 2012 onwards.

**Table 3: Vocational Trainings, Courses and Trainees**

	2011	2012	2013*
Number of Courses	6,985	9,631	2,239
Number of Trainees	140,415	206,946	33,282
Men	68,678(49%)	93,451(45%)	14,952(45%)
Women	71,737(51%)	113,495(55%)	18,330(55%)
*Retrieved from monthly statistics bulletin on 28.02.2013			

Source: Statistical Data Report, 24.03.2013 and authors' calculations.

Vocational trainings last around three months and attendance is mandatory. Throughout the duration of the courses, ISKUR pays for each trainee's insurance premium and distributes a daily stipend of 20TL (for the year 2013). According to a recently conducted World Bank survey, the trainees anticipate that the courses will increase their employment chances. However, one-third of the respondents indicated that the stipend distributed is an important incentive and two-thirds revealed that if they had to pay for the course themselves, they would not have taken it.<sup>7</sup> Our interviews also suggest that this stipend may have performed as social aid, especially during economic crises, such as in 2008. This practical function may be in

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<sup>5</sup> Active Labor Force Programs and Statistical Data Report, 24.03. 2013

<sup>6</sup> Turkey: Evaluating the Impact of ISKUR's Vocational Training Programs, World Bank Report, May 2013, p.3

<sup>7</sup> Turkey: Evaluating the Impact of ISKUR's Vocational Training Programs, World Bank Report, May 2013, p. vii

contradiction with the primary goal of training employable individuals and placing them in jobs. Due to the recognition of this problem at ISKUR, some amendments were made in the Active Labor Force Services Regulation in March 2013. While prior to this change, there were employment guarantees only for the 20% of the trainees, after March 2013 the new rule requires that upon the completion of the courses, at least 50% of the trainees have at least 120 days of relevant employment, starting within the thirty days following the last day of the courses. The new regulation also states that if an individual arbitrarily quits the jobs where they are placed or rejects three job offers in a row, they will not be able participate in a new ISKUR training for the next 24 months. If an individual cannot be placed in a job, they will need to wait at least 6 months between the trainings.<sup>8</sup>

In 2013, the World Bank conducted an impact analysis of ISKUR programs, at the request of ISKUR. This is one of the rare impact analysis studies done of all relevant programs. The study has found that the trainings make a small but significant impact on the quality of employment. However, there appears to be no significant impact on the likelihood of working, number of hours worked, and monthly income of the beneficiaries. Finally, the study has found little variation of impact in groups in different age groups, genders and levels of education.<sup>9</sup> It is important to note that, there is an increasing participation of women to these trainings, even in the absence of women's prioritization. It is mentioned above that the stipend may have performed as social aid, which in practice holds the risk that vocational trainings to serve the functions of social inclusion rather than access to employment. The measures in the new regulation aims at avoiding such possibilities and their practical implications will be clearer in the future.

### **5.1.2 Structure of On-the-job Trainings**

On-the-job trainings aim to enable the jobseekers to gain vocational experience in a profession in which they have theoretical training but lack practical experiences. The ISKUR registered employers apply to the ISKUR provincial offices with the demand for starting an on-the-job-training. ISKUR matches these employers with IŞKUR registered jobseekers that have the technical knowledge in the specific professions demanded by the employers. The only additional criteria for being a candidate in these trainings is that the participants should not be already working in the enterprises of the employers, who approach ISKUR with this demand. Those candidates who have received their vocational training in these particular fields can begin on-the-job training within a month of the completion of the former.

These trainings take place for up to 45 hours distributed between 6 days of the work week and last at the most for 160 days. The trainees do not receive regular wages for their work during this time. Instead ISKUR supplies a daily stipend of 25 TL (for 2013) and pays also the insurance premiums of the trainees. In the first on-the-job trainings organized for a single employer, the

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<sup>8</sup> ISKUR Active Labor Force Services Regulation, 2013

<sup>9</sup> Turkey: Evaluating the Impact of ISKUR's Vocational Training Programs, World Bank Report, May 2013.

trainees are guaranteed to finish the training in these work places, but the employers are not required to provide any additional employment guarantees.

If an employer applies for more than one on-the-job training, they have to document that they or other enterprises have employed at least 20% of the participants of the former on-the-job trainings organized, for at least 60 days of the previous year. The employer is also obliged to document also the Social Security Institution records for these employees. This requirement aims to boost employment guarantees and formal employment. On the other hand, if there is a drop in the number of regular employees with social security and the number does not reach its original level within a month, ISKUR withdraws the trainees in the facility. There are also measures taken to penalize the enterprises if they neglect to inform ISKUR in a timely fashion of such developments.

**Table 4: On-the-Job Trainings, Courses and Trainees**

	2011	2012	2013*
Number of Courses	5.849	11.407	3.454
Number of Trainees	16.393	31.773	609
Men	10.474 (64%)	18.011 (57%)	302 (49.9%)
Women	5.919 (36%)	13.762 (43%)	307 (49.5%)
* Retrieved from monthly statistics bulletin on 28.02.2013.			

Source: Statistical Data Report, 24.03.2013 and authors' calculations.

As can be seen in Table 4, the number of women who attend on-the-job trainings is much lower than men whereas the numbers in vocational courses are more comparable. These trainings have the additional advantage of providing participants with actual workplace experience. The fact that women are less represented in these particular trainings is likely to impact the results of their job searches. However, by 2013 the proportions of men and women trainees become nearly equal.

In general, one of the successes of İŞKUR programs is the roughly equal access of women and men to its training opportunities. This equality, however, does not translate directly to job placement statistics. (See Table 5) First of all, as reflected by the concerns voiced in the interviews with officers, women are less likely to apply for jobs after the courses. This could also partly been observed in the fact that only 58 women per 100 men (new applicants combined with the unemployed by the end of 2011) were looking for job through ISKUR in 2012. One should however note that the ratio was 51 women per 100 men in the earlier year, implying a sizeable increase. Secondly, ISKUR makes offers to the firms in need of employees on behalf of applicants and the average number of offers per employee increased from 0.82 to 0.88 for men and from 0.54 to 0.63 for women, which indicates the intensified mediating activity of ISKUR.

Thirdly, the proportion of women and men, who are placed in a job, were roughly the same in 2012, 11% and 15% for women and men, respectively. So, once they apply for a job, the probability of placement for men is slightly more than women. Lastly, it is true that the number

of women who found a job increased more than that of men between 2011-12 (from 39 to 42 percent), but this was due to relatively more women making applications rather than any improvement in the differential placement rates of women and men.

**Table 5: Jobseekers, Offers and Job Placement of Men and Women**

	2011		2012	
	Men	Women	Men	Women
All looking for job through ISKUR	1,859,775	953,121	2,619,192	1,522,098
Placement	261,964	101,708	390,978	165,608
Offers	1,521,580	515,057	2,297,548	964,827
Offer per employee	0.82	0.54	0.88	0.63
Placement ratio	0.14	0.11	0.15	0.11
Ratio of women to men applicants	0.51		0.58	
Ratio of women to men who found job	0.39		0.42	

Source: Author's calculation based on ISKUR 2013 Annual Report, p.62

### 5.1.3 Structure of Entrepreneurial Trainings

The final component of the ALFP is entrepreneurial trainings, which is included in this program in 2010 after KOSGEB and ISKUR signed a protocol.<sup>10</sup> This protocol requires KOSGEB to endorse the certificates received by the trainees and to evaluate the business proposals if they submit it to the New Entrepreneur Support Program. After this protocol, ISKUR's responsibility as the only agent in the field of public employment services was expanded in order to include provision of training support for the potential entrepreneurs.

The trainings serve as preliminary for those who want to become entrepreneurs but lack the technical skills to realize the entrepreneurial idea. The content of the trainings include creativity exercises for developing a business idea, market research, marketing plan, management plan, financial plan and finally the preparation of the business plan.

**Table 6: Entrepreneurial Trainings, Courses and Trainees**

	2011	2012	2013*
Number of Courses	906	921	85
Number of Trainees	24.145	25.475	2.247
Men	13.605 (56%)	13.127 (52%)	1.051 (47%)
Women	10.540 (44%)	12.348 (48%)	1.196 (53%)
* Retrieved from monthly statistics bulletin on 28.02.2013.			

Source: Active Labor Market Programs and Statistical Data Report, 24.03.2013 and authors' calculations.

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<sup>10</sup> Retrieved from [http://statik.iskur.gov.tr/tr/proje\\_protokol/kosgeb\\_24\\_09\\_2010.pdf](http://statik.iskur.gov.tr/tr/proje_protokol/kosgeb_24_09_2010.pdf)

As displayed in Table 6, the proportions of women and men participated in entrepreneurial trainings have balanced since 2011, with a slightly higher men participation in the trainings. As of July 2013, there is no available information on the business activities initiated by the participants of the trainings. However, in the same month, ISKUR and KOSGEB revised their protocol and KOSGEB agreed to share information on the ISKUR trainees who were successful in their grant applications to KOSGEB. The data is not yet public.

**Table 7: Distribution of Budget and Trainees to ALMP (detailed)**

Year		2013	2012	2011	2010	2009	2008
LABOR FORCE TRAINING <sup>11</sup>	Man	15,435	100,861	72,596	74,274	86,143	20,454
	Woman	18,537	114,538	72,797	82,31	80,957	11,334
	Total number of Trainees	33,972	215,399	145,393	156,584	167,1	31,788
	Budget (Thousand)	37,396	325,711	199,204	242,243	192,907	35
ON-THE-JOB	Man	302	18,011	10,474	2,643	727	
	Woman	307	13,762	5,919	2,028	558	
	Total number of Trainees	609	31,773	16,393	4,671	1,285	
	Budget (Thousand)	6,943	25,14	11,335	8,684	2,1	
ENTREPRENEURSHIP	Man	1,196	13,127	13,605	4,707		
	Woman	1,051	12,348	10,54	3,599		
	Total number of Trainees	2,247	25,475	24,145	8,306		
	Budget (Thousand)	80	6,71	7,948			
TOTAL	Total number of Trainees	36,518	272,647	185,931	169,561	168,385	31,788
	Budget (Thousand)	44,339	357,561	218,487	250,93	195,007	35,000

Source: Active Labor Force Programs and Statistical Data Report, 24.03.2013.

## 5.2 Entrepreneurship Support Program – Girişimcilik Destek Programı

KOSGEB initiated the Entrepreneurship Support Program in 2010, following the 2009 enlargement of the institution's scope of activities. The primary goal of the program is to promote entrepreneurial activities, disseminate the culture of entrepreneurship and improve the chances of success in new enterprises, through training and finance. The program's plan includes training for potential entrepreneurs, delivery of financial support for new businesses, funding of the establishment of local incubation centers for those who need office space in the

<sup>11</sup> This category presents vocational trainings plus various other trainings for ex-inmates, disabled, and already employed which constitute a small portion of the category.



initial phases of their enterprises. There are three components of this program: Applied Entrepreneurship Training, New Entrepreneur Support and Business Improvement Centre (BIM) Support. An additional activity targets university students, who have taken entrepreneurship classes. This is a competition that awards the best business plans with the goals of incentivizing the young population. This program does not specifically target women. However, there are some indicators to encourage women's participation more, such as increased financial support (by 10%) for women and the organization of additional training sessions targeting only women. Data on the budget of this program and its components is impossible to disaggregate since the funding comes from KOSGEB's lump-sum budget allocated for all kind of supports provided for small and medium size enterprises.

### **5.2.1 Applied Entrepreneurship Training**

This program primarily aims at training potential entrepreneurs in the steps of designing a successful work plan. Other institutions such as ISKUR, development agencies, TESK (Confederation of Turkish Tradesmen and Craftsmen), TOSYÖV (Türkiye Küçük ve Orta Ölçekli İşletmeler Serbest Meslek Mensupları ve Yöneticiler Vakfı-The Foundation for Small and Medium Enterprise Owners and Managers), universities and non-governmental organizations also utilize the same trainings curriculum by signing protocols with KOSGEB. These protocols ensure that KOSGEB confirms the quality of the training and certificates received by the trainees. Training sessions arranged and financed directly by KOSGEB is limited in comparison to the overall number of sessions. In 2012, KOSGEB directly organized 146 sessions, while the total number of sessions organized in corporation with other institutions is 1822. For the women only training sessions, these numbers are equal to 9 and 57.<sup>12</sup>

The only condition of application for trainees is to have a business idea while the specific institutions organizing the training can set further requirements. KOSGEB has to select and accredit the trainers, either individual instructors or institutional service providers, based on level of education, previous relevant trainings attended and their references of prior experience in instructing the related subjects. The content of trainings is determined with reference to KOSGEB's specific regulation.<sup>13</sup> The main content remains the same across the board and these common modules give a technical business education and focus on the development of a business plan. There can be additional modules on specific sectoral or local issues, depending on the organizer's choice. When the sessions target only women, there usually are modules on women's rights and gender equality. While the goal of the entire program is to provide incentives for potential entrepreneurs, the officers also emphasize that the trainings are meant to also encourage participants, whose skills and plans do not appear to have enough entrepreneurial potential, to make realistic self-assessments.

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<sup>12</sup> KOSGEB, 2012 Action Report.

<sup>13</sup> KOSGEB, Entrepreneurship Support Program Code of Practice.

Table 8 shows the numbers of women and men trainees who received certificates in applied entrepreneurship training programs organized or coordinated by KOSGEB. Since 2010, 61,264 women have received certificates. For both women and men there is a sizeable increase in the numbers, while women-men ratio remained stable nearly 44% over this time.

**Table 8: Distribution of Entrepreneurs who Received Certificates at the End of Applied Entrepreneurship Program**

	2010	2011	2012	2013*	Total
Women	4,581	19,648	25,029	12,006	61,264
Men	5,804	25,649	32,163	15,219	78,835
Total	10,385	45,297	57,192	27,225	140,099

\*temporary figures dated 18.07.2013.

Source: Statistical information provided by KOSGEB on 22 July 2013.

KOSGEB data also provides breakdown of trainees based on the education level. Around one fourth of the women participants are primary school graduates, while another one quarter are college graduates and around one third of them are high school graduates.

There is no follow up activity to find out how many of the graduates establish enterprises. The only available information can be extrapolated from the beneficiaries of the New Entrepreneur Support. However it has to be kept in mind that the applicants to this support can be participants in other relevant public programs as well, in addition to the graduates of the Applied Entrepreneurship Training Program. Disaggregated data for this is not available.

### **5.2.2 New Entrepreneur Support**

Entrepreneurship Support Program of KOSGEB enhances access to entrepreneurial training and, to a lesser extent, provides financial support for the new entrepreneurs in the form of grants and loans named as New Entrepreneur Support. The main goal of this support, the only one of its kind and volume, is to financially aid potential entrepreneurs with viable ideas, but with limited access to capital. Eligible applicants are graduates of the Applied Entrepreneurship Training Program, individuals holding certificates from other entrepreneurial training programs organized under or approved by KOSGEB and owners of new enterprises run in Business Improvement Centres, again accredited by KOSGEB.

The enterprises that can apply must have been established in the two years preceding the application. The application process starts when the applicants register their legally existing enterprise in the KOSGEB database and submit a business plan. A specialized KOSGEB committee evaluates the application documents based on criteria such as the qualifications of the applicant, appropriateness of the marketing and financial plans, overall credibility and consistency. The bylaw specifies that applications in innovative and export oriented sectors, producing high value-added goods and services and those founded by individuals with vocational education certificates in specialized sectors are to be prioritized.

For 2012, KOSGEB set the upper limit for grants and loans at 30,000 TL and 70,000 TL respectively. According to the bylaw, business plans coming from 1<sup>st</sup> and 2<sup>nd</sup> investment incentive regions receive 60% of their proposed budget, the rest receive 70%.<sup>14</sup> When the applicant is a woman or a disabled person, these percentages increase by 10%. For an enterprise to receive these more advantageous rates, a woman has to hold at least 30% equity stake in an enterprise. The grants are given to entrepreneurs on an ex post basis: the entrepreneurs are required to demonstrate their expenses with official documents in order for the funds to be released. For the loan scheme, KOSGEB requires letter of guarantee from a bank. The enterprises start paying the loan back without interest, two years after they receive it, and complete the payment in eight installments, every three months. If a woman entrepreneur does not have enough capital or cannot provide collateral in the start-up, she cannot benefit from the grants and loans provided under this program. These two procedural requirements significantly limit women's access to the grants and loans because the estimates reveal women in Turkey hold ownership of only 9% of the assets in Turkey (Özar 2007).

The dataset provided by KOSGEB shows high fluctuations in the number of women's enterprises which benefited from the program: 342, 1435 and 168 over 2010-2012. Since 2010, around one half of the support-holders are women and majority (63%) of those women is quite well-educated, having high school or higher degrees, just as is in the case of men (68%). Yet, these numbers are very low in comparison to the numbers of women who received entrepreneurship certificates in the same years. This can be a result of the fact that the documentation necessary to apply for support is not simple and operates as one of the screening mechanism. Moreover, in the fieldwork it is revealed that this program has a strong emphasis on competitiveness of the newly established enterprises. Officers emphasize that the aim of this program must not be confused with other programs aiming at social inclusion and providing access to credit for the poor.

This support largely goes to the projects in manufacturing and the wholesale and retail trade (around two thirds). As for the geographical distribution of the new entrepreneurs, when the combined data for 2010-2012 is classified at NUTS2 level, it turns out that the leading regions are the two Black Sea regions, Samsun and Trabzon, which were followed by Kocaeli and Manisa. All in all, these four regions host one third of the total support-holders. When looking at the gender distribution in each region, an interesting fact appears: in all the eastern regions and some central Anatolian and southern regions, women's share in the total beneficiaries is more than the national average.<sup>15</sup> Among the latter group, the share of women is even bigger than the national average plus one standard deviation in Mardin, Van and Kayseri.

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<sup>14</sup> The 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> regions are determined by "Cabinet Decree on State Aid to Investments" published in Resmi Gazete no. 28328 dated 19 June, 2012. 1<sup>st</sup> region: İstanbul, Ankara, İzmir, Bursa Eskişehir, Bilecik, Kocaeli, Sakarya, Düzce, Bolu, Yalova, Tekirdağ, Edirne, Kırklareli. 2<sup>nd</sup> region: Adana, Mersin, Aydın, Denizli, Muğla, Antalya, Isparta, Burdur, Balıkesir, Çanakkale (except Bozcaada and Gökçeada)

<sup>15</sup> Other regions are Kastamonu, Kayseri, Kırıkkale, Hatay, Konya, Ankara and Manisa, which is the only western city in this group.

Discrepancies in the budget figures obtained from KOSGEB's annual action reports severely prevent us from suggesting further evaluation on the financial scope of the program. There is no consistent information about the total amount of support women's enterprises have received. Also it does not provide a breakdown of support, i.e. the share of grants and loans.

The program does not have mentorship for the grant and credit recipients. In general, there is no follow up activity, seeking to document how many of these newly established enterprises remain above water. The bylaw plan for visits to credit recipients at the end of the first two years and write a New Enterprises Follow Up report. However there is no aggregate information about the success of these enterprises and our interviews revealed the severe limitations the officers have in following up the outcomes of these grants and loans.

### **5.2.3 Business Improvement Centre (BIM) Support**

The third component of the KOSGEB program is Business Improvement Centre Support. Its goal is to provide grants to local public institutions and NGOs for them to start and manage business incubators. Business incubators are spaces organized for the purpose of servicing new entrepreneurs for the first five years of their establishment, by giving them training, providing opportunities for networking and delivering affordable workshops, collective office equipment and office services. Prior to this funding, business incubators in Turkey were established with EU and World Bank funds, with minor contribution by KOSGEB. This particular program was designed with the purpose of diminishing reliance on EU and World Bank funding. Currently, KOSGEB continues to have control over 13 business incubators in Turkey.

In 2012, the maximum amounts of establishment support and management support were set at 750,000 TL and 100,000 TL, respectively. The rates of support are parallel to those in the New Entrepreneur Support, standing at 60 percent of the proposed budget, for applications coming from the 1<sup>st</sup> and 2<sup>nd</sup> regions and 70 percent for the rest.

2010 and 2011 KOSGEB action reports foresaw the establishment of three incubators (in Tokat, Kastamonu, and Malatya) with the additional support of EU Instrument for Pre-Accession Assistance (IPA) funds. In 2012 the incubator in Malatya was set up. According to the 2012 Action Report, 472,458 TL is provided as establishment support for business incubators from the KOSGEB budget, while a total of 63,818 TL is given to already established incubators as management support.

KOSGEB data on business incubators provides only the ratio of women's enterprises benefiting from the incubators. These figures stand at 32% in 2011 and 27% in 2012.<sup>16</sup> Within the framework of Entrepreneur Support Program, there is no specific regulation that promotes the establishment of business incubators for women entrepreneurs. However in a previous EU project, called Women's Entrepreneurship Support Project, KOSGEB built four business

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<sup>16</sup> KOSGEB Action Reports, 2011 and 2012.

incubators, to service only women entrepreneurs in the districts of Pendik, Hacıbektaş, Kütahya, Çorum during the years 2007 and 2008. Although the incubator in Çorum was closed in 2010, the others have serviced 42 women in 2011 and 2012.

As in the case of the previous two legs of the program, there is little information available on what happens to businesses during and after their use of the incubators. As part of this unavailability, even though we know how many of the beneficiaries were women, it is hard to assess the impact of this support for women and the general objective of increasing women's entrepreneurial activities.

#### **5.2.4 Business Plan Award**

The last component of Entrepreneurship Support Program is Business Plan Award. It is planned to be a competition, organized among university students, who have taken entrepreneurship classes at their universities and have developed business plans as a result. The applicants are required to have taken classes on entrepreneurship and they should have already officially established their businesses with respect to their proposals. According to the procedures and rules, top three business plans is awarded, 15,000, 10,000, and 5000 TL respectively. Even though this award is included in the Entrepreneurship Support Program by design, it is not implemented in the years 2011 and 2012.

### **5.3 Non-Formal Education Programs of MoNE - Yaygın Eğitim Programları**

Non-formal education is in the responsibility of The General Directorate of Life Long Learning (GDoLLL) of MoNE. The organizational structure of the Ministry was modernized by the decree law on the Organization and Duties of MoNE issued on 14 September 2011. As a result, the former General Directorates responsible for distance education, apprenticeship and vocational trainings (for drop-outs and graduates) were merged. GDoLLL was established as a new unit in the Ministry due to the necessity emerging from the need to increase the chances of those who dropped out of the formal education system and lacking occupational skills to have a better quality of life and work.

GDoLLL aims to contribute to individuals' development of personal knowledge and occupational skills. For these purposes, GDoLL provides distance education, vocational and technical trainings alongside with literacy courses and other training courses; develops the curriculums, contents and the equipment to be used in the trainings; and offers certified apprenticeship trainings. The budget that MoNE allocated for GDoLLL is 572.664.555,97 TL and 889.375.546,00 TL for 2010 and 2011, respectively.<sup>17</sup> The increase in the budget in 2011 may partly be due to the merger of the directorates, but it can also be interpreted as the increasing significance attached to lifelong learning activities. This program does not specifically target women, but as can be seen in Table 9, majority of the participants of vocational trainings are women.

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<sup>17</sup> MoNE Action Report 2012

The organization and the content of vocational and apprenticeship trainings are based on two main principles; compatibility with the labor market demands and standardized curriculum and content in the trainings. In order to satisfy these principles, the curriculums have been standardized and transferred to a modular system in line with International Education Standards Classification (ISCED 97)<sup>18</sup> and with the national qualification principles determined by MoNE . The certificates given to the trainees in apprenticeship trainings were accredited by EU countries. By doing so, the access to labor market chances of those who benefit from these modules either in formal or in non-formal education have been increased and balanced.

As for the capacity improvement and developing the perspective of lifelong learning, the most recent efforts were manifested in Promoting Lifelong Learning Operation between 2009-2010. The Operation is implemented within the framework of Human Resources Development component of IPA, in order to establish an institutional framework and capacity compatible with EU to support individuals' access to education for increasing employment in the NUTSII regions, plus Ankara with a budget of 12.7 million Euros.

The modular trainings are provided to those who are out of the formal education system and with at least primary school diploma<sup>19</sup> in the Central Training Centers or Public Training Centers in 61 different fields of occupation.<sup>20</sup> The trainings offered include general self-improvement courses, and other vocational and technical trainings. However, different from ISKUR trainings, the vocational and technical trainings provided in non-formal education neither offers employment guarantee at the end and or pays daily stipend or social insurance.

The numbers of men and women who attended these trainings in 2010-2011 education year are displayed in the Table 9. As the data reveals, participation rates of women to general trainings (63.30%), literacy courses (76.51%) and other training activities (61.58%) are a lot higher than men's participation rates in these trainings. Data indicate that men tend to utilize trainings on self-improvement and recreation less than women. Data once again point at the low literacy rates of women compared to men. But at the same time, participation rates of men and women to vocational and technical trainings are relatively equal with a slightly higher participation rates by women (53.68%). This demonstrates that both women and men are equally interested in access to labor market, as it was in the case of ISKUR's vocational trainings.

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<sup>18</sup> Regulation on the Implementation of Modular Training Programs issued by General Directorate of Apprenticeship and Formal Education in 09 July 2009 retrieved from <http://hbogm.meb.gov.tr/modulerprogramlar/ModulerEgitimProgramlarininUygulanmasi.pdf>

<sup>19</sup> Except for those who will attend to literacy courses.

<sup>20</sup> Retrieved form <http://hbogm.meb.gov.tr/modulerprogramlar/index.html>

**Table 9: Course Types (2010-2011)**

Course Types	Number of Courses	Number of Participants		
		Women	Men	Total
General Courses (e.g. karate, foreign languages, family planning, etc.)	138,456	1,702,105 (63.30%)	987,019 (36.70%)	2,689,124
Vocational and Technical Courses (e.g. computerized accounting, graphic animation, textile manufacturing)	43,417	457,632 (53.68%)	394,821 (46.32%)	852,453
Literacy Courses	55,077	706,726 (76.51%)	216,933 (23.49%)	923,659
<b>Total</b>	<b>236,950</b>	<b>2,876,463 (64.28%)</b>	<b>1,598,773 (35.72%)</b>	<b>4,475,236</b>
Other training activities	7,640	626,421 (61.58%)	390,869 (38.42%)	1,017,290

Source: MoNE 2011 Activity Report

The apprenticeship trainings offered in Central Training Centers are required in order to be fully authorized to open a workplace. The trainees are required to have completed all the stages starting with the acquisition of a basic certificate in apprenticeship. Women's participation in apprenticeship trainings (Table 10) is significantly lower than men. Women are represented with approximately 19% in all stages from apprenticeship to starting a business as displayed in Table 11. Since getting authorized for starting a business opens a door to entrepreneurial activity, women's rate of 18% at that stage shows their unwillingness for entrepreneurship or to put it in another way, their problems in access to finance compared to men.

**Table 10: Data on Apprenticeship Trainees (2010-2011)**

Course Type	Number of Participants		
	Men	Women	Total
Apprentice Candidate	2,842 (83.51%)	561 (16.49%)	3,403
Apprentice	93,822 (81.33%)	21,541 (18.67%)	115,363
Semi-skilled apprentice	41,880 (81.83%)	9,299 (18.17%)	51,179
<b>Total</b>	<b>138,544 (81.52%)</b>	<b>31,401 (18.48%)</b>	<b>169,945</b>

Source: MoNE Activity Report 2011

**Tablo 11: Results of the Trainings opened in Central Training Centers (2010-2011)**

Training Result	Number of Courses	Number of Participants		
		Men	Women	Total
<b>Total</b>	<b>31.601</b>	<b>233.597</b> <b>(80.69%)</b>	<b>53.833</b> <b>(18.73%)</b>	<b>287.430</b>
Authorized to start a workplace	-	5.697 (80.69%)	1.363 (19.31%)	7.060
Became qualified instructors	-	13.254 (77.74%)	3.796 (22.26%)	17.050
Received semi-skilled and skilled worker certificates	21.847	76.102 (81.50%)	17.273 (18.50%)	93.375
Received semi-skilled worker certificates	12.617	50.693 (81.71%)	11.347 (18.29%)	62.040
Received skilled worker certificates	9.230	25.409 (81.09%)	5.926 (18.91%)	31.335

Source: MoNE Activity Report 2011

#### **5.4 Support for Income Generating Projects – Gelir Getirici Proje Destekleri**

The program for Support for Income Generating Projects is currently managed by MoFSP's General Directorate of Social Assistance. The program was initiated in 1986 as part of the foundation of Social Assistance and Solidarity Promotion Fund (Sosyal Yardımlaşma ve Dayanışmayı Teşvik Fonu-SASF) and its capacity was expanded during the implementation Social Risk Mitigation Project funded by the World Bank between 2001 and 2007. From 2007 onwards, the program became a permanent part of activities funded by SASF, with the goal of poverty alleviation. The program defines its mission of poverty alleviation in terms of social inclusion of the poor, turning them into productive individuals capable of earning their livelihood in the market, thereby eliminating their dependency on social aid. It has been historically run as a social assistance program although the money disbursed is officially credit. Since the establishment of MoFSP in 2011, the program has been run under the ministry's auspices.

The program targets the poorest 36 % of the population, who fits the criteria specified under the Law on Social Assistance and Solidarity Fund (Law 3294), Additionally, they should be able to work and prove they have the necessary skills for the businesses proposed. This program has not historically targeted women's entrepreneurship specifically. However, in 2012 after a Funding Council decision, the rules of implementation were amended to apply positive discrimination toward women. Furthermore, currently MoFSP has begun airing public spots encouraging women to apply to the fund and disseminating information about the program in various meetings with local stakeholders.

The partners of this project are Social Aid and Solidarity Promotion Fund Board (Sosyal Yardım ve Dayanışmayı Teşvik Fon Kurulu), General Directorate of Social Assistance (GDoSA) and the local foundations for social assistance and solidarity, all of which operate under MoFSP. GDoSA



is responsible for issuing the general rules of implementation and determining the budget to be allocated to the local funds. Currently there are 973 foundations, all of which are affiliated with the GDSA.

Local foundations are responsible for helping poor with the preparation of, collecting, and selecting projects with respect to the budget allocated to them. These selected projects are then sent to the GDoSA. GDoSA finalizes the decision. Because of recent emphasis on increasing women's participation in this project, when foundations present projects by women, they can exceed their budget quotas by up to 30%.

The local foundation undertakes the purchasing of supplies and delivers them to the project owner. Thus the program requires the project owner to establish their businesses. The criteria for project selection are closely tied with the conditions in the local setting. This means the projects should embark upon activities requiring a degree of specialized skills, fitting with local market conditions, have potential for marketing and sales. For instance, various agricultural and husbandry activities, hair salons, tailoring, turnery, plumbing, etc. figure predominantly in the list of projects approved (GDoSA, 2009: 27; Odabaşı, 2009: 72; Güneş, 2008:7). The interviews showed that one of the aims in project selection is to encourage activities that display artisanship rather than mere service provisioning such as in the case of running small stores, cafes, etc. however, they do not necessarily target employment creation and, instead, emphasize that the goal of the program is social inclusion.

The project budgets range from 15,000 TL to 150,000 TL, with the larger budgets usually allocated projects in agricultural production and husbandry. Officially, the project applicants are not required to show either a co-signer or collateral in order to have the projects approved. However in practice local foundations have been found to ask for such warranties from the applicants.

Once the beneficiaries receive their supplies and initiate their businesses, they are not required to make payments back to the local foundations for the cost of the supplies for two to five years, depending on the project size and characteristics. After this grace period, officially they are expected make interest-free payments in 6 annual installments. However for the first 14 years of the implementation of this program, there has not been an effective mechanism for the collecting of these payments. In response to this problem, a new regulation passed in 2010 prevents local foundations, whose credit payment statistics are below national averages, from issuing new applications. Again in order to implement positive discrimination for women, when women pay back the first five of the installments in a timely manner, the GDSA foregoes the last payment as a reward.

The Table 12 shows the number of projects, beneficiaries and the total allocated budget from 2007 onwards. It reveals a significant result of the 2010 decision to increase the efficiency of collecting the debt payments. After this rule was passed, there is a significant decline in the number of projects and beneficiaries.

**Table 12: Support for Income Generating Projects 2007-2013**

Year	Number of Projects	Number of Beneficiaries	Allocated Budget (TL)
2007	2535	4251	25.462.829
2008	4018	7782	57.167.845
2009	3398	7869	66.879.814
2010	1571	4060	35.392.111
2011	538	1156	66.483.066
2012	646	<b>12143*</b>	13.518.794
2013(Jan-March)	93	270	2.733.409

\*Note: The peak in the number of beneficiaries is explained by the GDSA officials as a complication rooting from the recent transfer of data to the new online database.

Source: MoFSP, 2012 Action Report. The numbers for 2013 are taken from the Statistical Bulletin published by MoFSP.

Officers recognize that debt payment is a thorny issue, especially when it comes to the group this program is targeting. There are follow up and legal enforcement mechanisms implemented in the protocol. However it is not likely to result in the payment of debt given the economic conditions of the group. The dilemma posed by this situation is that on the one hand, a project of social inclusion can result in further precarization of the poor. On the other hand, the program cannot be sustainable without repayment.

The most recent data available on women's participation in the program indicates that the participation of women in the projects have not exceeded 20% of the total participants due to the fact that there is no specialized incentive. The same data reveals that on average 600-650 women have projects in the urban areas whereas this number declines to 250-300 in the rural areas (Güneş, 2009). Considering women's low participation, the effect of this support program on women's employment and entrepreneurship could be limited to social inclusion. There is a plan to conduct impact analysis of this program to be completed in 2014 and the budget has already been allocated for it. Then, we would have further information on the program's impacts.

## **5.5 Turkish Grameen Microcredit Program - Türkiye Grameen Mikrokredi Programı**

This microcredit program was initiated by the partnership of the Grameen Bank and Turkish Foundation for Waste Reduction (Türkiye İsrafi Önleme Vakfı- TISVA) in 2003 in Diyarbakır. Similar to its counterparts elsewhere, the program continues to aim providing credit to the poor without access to collateral with the purpose supporting them to start income generating activities and get themselves out of poverty. By the end of 2012, there were 89 branches located in 65 cities across Turkey.<sup>21</sup> The legal framework of the program is defined by the amendment in the Special Provincial Administration Law in 2005, which added 'giving micro

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<sup>21</sup> TISVA Fact Sheet, 24 September 2012

credit' to the responsibilities of the Provincial Administrations. This law was backed up with the circulars issued by local administrations affiliated with the Ministry of Interior Affairs by the initiative of General Directorate of Women's Status,; and protocols with the governorates. Regulation on Associations is also restructured accordingly.

The seed funding for the program originally came from the international Grameen Bank, but in the current situation, a number of banks and businessmen as well as foundations and associations fund the Türkiye Grameen Mikrofinans Programı (TGMP). Governorates also contribute to funding in minimal amounts.<sup>22</sup> These funds accrue to Entrepreneur pool-of-fund and the local branches of TISVA Credit Center are given the authority to distribute the microcredit and to collect the repayments. The legal framework under which TGMP operates requires local branches to be inspected weekly and monthly by independent inspectors. These independent inspectors write monthly reports to the city's office of the governor.

The target group of the program is mainly poor women. The reason for prioritizing women roots from the belief that women are caregiving and act more in the benefit of the family compared to men. By ensuring their access, the aim is to strengthen the family. Second priority is the disabled people, unemployed youth and peasants with no ownership of land. Each woman receives the credits in solidarity groups of five. In principle, women are expected to seek out the local branches themselves. However, in practice usually it is the local TISVA Microcredit Center officers who find and encourage women to take on microcredit. Each woman receives 100-1000 TL microcredit for the first time and each microcredit recipient is obliged to attend weekly meetings in the local branches and make small payments on their loan, again on a weekly basis starting from the first week. The payment plans extend to 46 weeks. If the recipient women can complete the repayment within the schedule, then micro credit amounts are increased by 1000TL every year.

The program's promotional materials emphasize the absence of interest rates as one of the attractive features of the micro credit for the poor women, but all recipients are obliged to pay 20% annual service charges, which effectively work as interest rates. In fact, the service charges exceed the interest rates pursued by the banking system (Güneş, 2009). In addition, in 2011 the Ministry of Finance regulations have stipulated 5% surcharge payment for every banking activity.<sup>23</sup> This means when women make their payments, they pay an additional 5% on the total as banking and insurance transaction tax.

The foundation reports indicate that microcredit repayment rate is 100%. All repayments turn back to the pool-of- fund to be given out as microcredit unless the donor withdraws the donation. Hence, the loan repayments constitute a large part of the source of funding for the credits. The Table 13 displays the number of TGMP members, recipients and the amount of

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<sup>22</sup> TISVA Fact Sheet, 24 September 2012

<sup>23</sup> TGMP, Legal and Financial Tables Independent Assessor Report, 31 December 2012

microcredit distributed for the years between 2007 and 2011. The amounts of microcredits distributed cumulatively accrue to the pool-of-fund due to the success in repayments.

**Table 13: TGMP members, recipients and microcredit distributed by year.**

	2011	2010	2009	2008	2007
TGMP members	55.000	42.306	29.077	16.556	7.397
Recipients	44.642	42.306	28.314	15.369	6.925
Amount of Microcredit Distributed (TL)	120.000.000	74.122.621	41.175.378,50	20.008.555,50	9.580.336

Source: TGMP Action Report 2011

The income generation activities started with microcredit by sector are illustrated both in the webpages of TGMF and TISVA without any reference to time or geographical distribution. According to the data given, the distribution of sectors are as follows: manufacture and production 35%, shops 29%, business and trade 20%, animal husbandry 7%, services 4%, hawking 3% and agriculture 2%.<sup>24</sup>

The obligation to start repayments in the first week is evaluated by scholars as a factor that channel recipients toward unregistered short-term activities (Güneş, 2009; Al, 2011). Moreover, it is also pointed out that the poor women do not always apply to microcredit for starting an income generating activity but they see the micro credit more like an income that can cover the previous debts or manage the household expenses, while they continue what they have always been doing such as selling home-based hand work and pay the microcredit installments with the income from handwork (Al, 2011). Furthermore, it is frequently the case that the micro credit received by women is in many cases used by men for income generating activities (Adaman and Bulut, 2007; Karim, 2011) Hence, the percentages given above may hold the risks of concealing how and who actually utilize the microcredit.

The program officers evaluate TGMP as successful in reducing poverty with regard to regular repayment rates. The assumption is that if women are able to make regular payments on their loans, they must have had success in their income generating activities. However, scholars who have researched this particular program have claimed that this repayment success is the result of irrational market relations (Güneş, 2009) formed in the solidarity groups since each member act as the guarantors of each other's debt (Al, 2011). Based on her research on micro credit practice in Bangladesh, Karim (2011) also found out that the community labels the indebted women as bringing shame to their husband's honor and due to this social pressure the repayment success is high. Moreover, the high amounts of service charges and taxes extracted from the recipients work as interest rate causing a burden for the poor.

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<sup>24</sup> Retrieved from <http://www.israf.org/index.php/mikrokredi/bilgilendirme/kredilerin-dagilimi>

## **5.6 Social Support Program - Sosyal Destek Programı**

Social Support Program (SODES) is a social development program, which aims to respond to the needs that emerged due to problems like migration, poverty and unemployment and changing social structures in the disadvantaged regions of Turkey. Strengthening the human capital and giving support through social inclusion are the strategies SODES comprises for social regional development.<sup>25</sup> The project is originally designed as complementary to Southeast Anatolia Project (Güneydoğu Anadolu Projesi-GAP) for regional economic development by the MoD and later named as SODES.

SODES has been implemented firstly in 2008 with the funding from KOYDES<sup>26</sup> (Köy Altyapısı Destekleme Projesi- Support for Village Infrastructure Project) and Social Aid and Solidarity Promotion Fund (Sosyal Yardım ve Dayanışmayı Teşvik Fonu -SASPF) in the SAP cities.<sup>27</sup> Later, in 2010, DAP (Eastern Anatolia Project- Doğu Anadolu Projesi) cities<sup>28</sup> and in 2011, 5 more pilot cities<sup>29</sup> were also included in the geographical coverage of SODES. As the implementation area of the project expanded, an extra budget was allocated to MoD every year to finance SODES.

MoD is inspired by the management and implementation principles of HRD-OP projects of EU Pre-accession and adopted a similar perspective in SODES. Grant projects on employment, social inclusion and sports, culture and arts for children, young people and women are funded in target cities in cooperation with the Governorships through SODES. Every year, MoD opens a call for project grants. Public institutions, provincial administrations, municipalities, universities, legal bodies and non-governmental organizations form various partnerships and design the projects in line with the targets of SODES. They apply to the Governorships and later independent assessors evaluate the applications in Ankara. The budget is disbursed to the Governorships according to the number of projects selected to be financed under SODES in that city. The Governorships monitor the process and inform MoD through SODES Information Tracking System, online.<sup>30</sup> As the Table 14 demonstrates, between the years 2008-2012, 674.347.748TL were spent in total for the implementation of 5.792 projects. Among these projects, 847 were employment projects, 2.526 were social inclusion projects and 2.429 were culture, arts and sports projects. The employment projects constitute the smallest proportion in SODES and refer mainly to the vocational training courses implemented in the scope of SODES.

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<sup>25</sup> Ministry of Development (2012), SODES Booklet

<sup>26</sup> Köydes is a nation-wide project managed by Ministry of Interior Affairs for the development of infrastructure in villages since 2005.

<sup>27</sup> GAP cities are Adıyaman, Batman, Diyarbakır, Gaziantep, Kilis, Mardin, Siirt, Şanlıurfa and Şırnak.

<sup>28</sup> DAP cities are Ağrı, Ardahan, Bayburt, Bingöl, Bitlis, Elazığ, Erzincan, Erzurum, Gümüşhane, Iğdır, Hakkari, Kars, Malatya, Muş, Tunceli and Van.

<sup>29</sup> Adana, Mersin, Osmaniye, Kahramanmaraş, Hatay. In these cities SODES projects are managed autonomously by either Governorships or Development Agencies.

<sup>30</sup> Ministry of Development (2012), SODES Booklet

**Table 14: The Distribution of Projects and Budget under SODES (2008-2012)**

Years	Project Component	Employment	Social Inclusion	Culture, Arts, Sports	TOTAL
<b>2008</b>	Number of Projects	81	121	196	398
	Budget (TL)	6.825.350	17.410.620	17.764.030	42.000.000
<b>2009</b>	Number of Projects	157	300	321	778
	Budget (TL)	17.335.850	46.230.700	28.297.750	91.864.300
<b>2010</b>	Number of Projects	195	501	491	1.187
	Budget (TL)	22.626.316	70.113.580	57.260.104	150.000.000
<b>2011</b>	Number of Projects	253	770	787	1.81
	Budget (TL)	23.302.881	95.086.191	76.238.851	194.617.923
<b>2012</b>	Number of Projects	161	824	634	1.619
	Budget (TL)	14.451.442	116.675.744	64.738.625	195.865.810
<b>TOTAL</b>	Number of Projects	847	2.516	2.429	5.792
	Budget (TL)	84.541.839	345.516.835	244.289.074	674.347.748

Source: Ministry of Development (2012), SODES Booklet

The targets of the SODES are mainly the disadvantaged children and young people, young and adult women are also targeted in a number of projects. However, women's social inclusion and employment are not prioritized, unless the stakeholders of the local grant projects specify women as the target. The activities that are carried out in SODES projects include, student excursions, preparation courses for university exams and middle school exams, activities for promoting girls' schooling, activities for awareness raising, sports courses, arts courses, music courses, pre-school education, concerts and festivals. Libraries, student centers, women's centers, vocational training centers, cultural centers, theatres, music and sports halls were built in the scope of SODES. In addition, between 2008-2011, 6.792 ISKUR registered unemployed people were employed during the implementation of these projects (except for the public servants).<sup>31</sup>

In the employment component of SODES, vocational training courses were organized by ISKUR. The same amount of daily stipend was paid to the trainees and the trainees received ISKUR certificates. However, these practices vary in the implementation of the projects.<sup>32</sup> There is no solid information that all trainees received stipend or ISKUR certificates. Different from ISKUR trainings in SODES vocational trainings, social insurance of the trainees was not covered and employment guarantee was not given. Between the years 2008 and 2012, 47.416 people benefitted from the 1.842 vocational training courses in the scope of SODES. The project supported the trainees who completed the trainings and want to start a business. 84 people were given capital support in kind, which corresponds to 147.687TL.<sup>33</sup> Within the social inclusion component, some minor micro credit projects were also implemented in similar

<sup>31</sup> Ministry of Development (2012), SODES Booklet

<sup>32</sup> 2013 SODES Code of Action

<sup>33</sup> Ministry of Development (2012), SODES Booklet

principles with TGMP. 2.818 people were given 1.653.224TL micro credit between these years.<sup>34</sup> Since the target of SODES is children, young people and adult women, we consider that those who received capital support and micro credit were mainly women. However, gender disaggregated data on the beneficiaries is not available.

SODES is mainly a social inclusion project for the regional social development of Southeastern and Eastern Anatolia, to lessening the effects of unemployment, poverty and migration by increasing the disadvantaged groups' access to education, health, employment and social aid. The project is not aiming at the reasons that created social exclusion; rather it deals more with the results of social exclusion. Even so, SODES had positive results, such as the increase in girls' schooling and awareness raising (Kurtipek, 2012). As to women, SODES contributed to their socialization and economic freedom by enabling them to attend trainings and develop their skills.<sup>35</sup> In terms of women's employment and entrepreneurship, in our opinion, SODES seems to have more impact on women's entrepreneurship than their employment since there is no employment guarantee given, but support for starting a business is available. Yet, in both areas the impacts are limited.

## **5.7 Employer Premium Incentive - İşveren Prim Teşviki**

Employer premium incentive is a series of measures recently adopted to promote specifically women's and young people's employment by supplying incentives to the employers. Since all employment related incentives are funded from Unemployment Insurance Fund under Unemployment Insurance Law no. 4447, the added articles to this specific law regulate the legal framework of the employer premium incentive. This practice is the first of its kind that it is an intervention directly linked to the Labor Law for immediate increase in women's employment.

In June 2008, according to the temporary article 7 added to Law no. 5763: Law on Amendment to Labor Law and Other Laws, the employer's share of the insurance premiums of the women from all ages and young people between the ages of 19-28, who are employed for the first time, were to be paid by the state in an annually declining fashion.<sup>36</sup> In February 2008, the validity of the employer premium incentive has been prolonged to 2010.<sup>37</sup>

Following 2008, several other employer incentives were introduced. The temporary article (Law no. 5921) added to Unemployment Insurance Law no. 4447 in August 2009 enabled the employer's share of the insurance premium of all the newly employed in the last six months to be paid from the Unemployment Fund. The law no. 5951 issued in January 2009 prolonged the incentives to December 2010. On the other hand, the regional incentive implemented in 49

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<sup>34</sup> Ministry of Development (2012), SODES Booklet

<sup>35</sup> Evaluation of Social Support Program (2013) retrieved from [www.sodes.gov.tr](http://www.sodes.gov.tr)

<sup>36</sup> That is first year 100%, second year 80%, third year 60%, fourth year 40%, fifth year 20%.

<sup>37</sup> Law no. 5838 Law on Amendment to Law and Other Laws

provinces of Turkey since 2004 included employer incentives by the Law no. 5084. Accordingly, the Undersecretariat of Treasury covered 100 percent of the employer's share of premium in the organized industrial zones and 80 percent of the other business branches with more than 12 employees. The regional incentives lasted until 2012. Both incentives were in effect simultaneously with the employer premium incentive issued in 2008 and both did not have limits by age or gender. In February 2011 by the amendments made in Law no 4447, as is known in the public as the Omnibus Bill (Law no. 6111),<sup>38</sup> the scope of the employer premium incentive has been expanded to cover unemployed men over 29 year-old who are either registered with ISKUR or have a vocational qualification certificate. Its validity has been extended to 2015 for a second time. It has been voiced by social policy specialists in the Panel on Gender Equality in Employment and Social Security organized by SGK in 2012 that the inclusion of ISKUR registered unemployed men in the target of this incentive can unfavorably affect the employment-facilitating impact of the incentive for women and cause the employers to prefer male counterparts (Yavuz, 2013). Bahçeşehir University Economic and Social Research Center's (BETAM) report on employer premium incentives also suggest that considering the timing of each amendment issued, it is probable that the premium incentives could only be effective in terms of increasing women's employment between 2008 and 2009 and in the 32 other provinces that were not covered by the regional incentives only after the incentive in 2009 was abolished in December 2010. (Uysal, 2013)

According to SGK up until 2012, 13.060 women benefited from the employer premium incentive as a result of the amendment made in 2008 in the Law 5763 and 105.347 women benefited from the incentive as a result of the amendments in the Law 6111 in 2011. Further data on the beneficiaries and the costs is not available. On the other hand, these numbers do not speak for themselves; there is no way to compare or interpret these numbers without the information regarding the beneficiaries of other incentives in effect in the same time period.

BETAM, as briefly mentioned above, has conducted a quantitative analysis based on the data drawn from the Turkish Statistics Institute on the impact of the employer insurance incentive to women's employment in the absence of actual data on the beneficiaries. The scope of BETAM report is limited to women between the ages 30-44. The results show that the incentive had a positive impact on women's registered employment. Women's employment specifically increased in the industrial jobs that require manual skills in relatively large firms. The analysis also observed that employment of women who have less than high school education has relatively increased. Another finding shows that there is betterment in the registered employment of the married women in that age interval (Uysal, 2013).

One of the most important findings of the BETAM analysis is the vast decline in the increase of women's employment in August 2009. This result verifies the argument that due to the enactment of Law no. 5921 in 2009, the positive impact of employer incentives in 2008 specific

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<sup>38</sup> Law on the restructuring of certain receivables and amendment to the Law of social insurance and general health insurance and certain other laws and decree laws, (No 6111)



to women and young people has disappeared in 2009. However, the increase in women's employment revived when this new incentive was abolished in December 2010. BETAM report underlines the need of policy to consider the interaction between the incentives in the legal regulations to avoid such conflict and to reach the targeted outcomes (Uysal, 2013).

## **5.8 Promoting Women's Employment Operation - Kadın İstihdamının Desteklenmesi Operasyonu**

Women's Employment Operation is the highest-budgeted (both in terms of coverage and budget) employment and entrepreneurship program implemented in the recent years. EU's Instrument for Pre-Accession Assistance finances this program and therefore relevant disbursement of funds is expected to comply with the priorities of the Human Resources Development (HRD) specified by the IPA. These aim to increase levels of employment, education and social inclusion, with the general objective of achieving sustainable economic growth and social cohesion for the candidate countries.

The main actor responsible for the managing, implementing, monitoring, auditing and evaluating the usage of these funds is the Ministry of Labor and Social Security (MoLSS). Based on the HRD, MoLSS, together with other stakeholders, has developed a Human Resources Development Operational Program (HRD-OP), which identifies Turkey's specific issue and geographical priorities, conditions of release of funds, and the procedures for fund usage. HRD-OP has four employment related objectives: increasing women's participation in labor force and employment, increasing employment among youth, promoting of registered employment and improving quality of public employment services. Officially, the Central Finance and Contracts Unit (whose responsibilities have been transferred to MoLSS' EU Coordination Department recently) define the criteria for and audits funds disbursement. The Turkish Labor Agency (ISKUR) runs and monitors the programs of HRD-OP on behalf of the MoLSS.<sup>39</sup>

The total budget for the HRD-OP is 557,5 million Euros, including the 15% national contribution. 209 million Euros have been allocated for employment related activities. During the 2010-2012 period, the budget for Promoting Women's Employment has been 26,8 million which was split into 23.9<sup>40</sup> million Euros for the grant scheme and 2.9 million Euros for technical assistance programs.<sup>41</sup> Under the grant scheme, projects targeting both entrepreneurship and employment are funded. Since activities for fostering entrepreneurship and employment were integral to most of the projects, the exact budget allocated to these particular aims is unavailable.

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<sup>39</sup> Information retrieved from <http://ikg.gov.tr/tr-tr/ipa/ipaivikg.aspx>

<sup>40</sup> Table 2 reflects the results of our calculations. These figures, however, should be approached with some caution since there are also discrepancies in the data collected from the related institutions.

<sup>41</sup> Information retrieved from <http://ikg.gov.tr/tr-tr/projeler/operasyonlar/pwetr.aspx>

### 5.8.1 The Grant Scheme

The grant scheme aims to fund grant projects (consisting mainly of vocational trainings) that prioritize goals such as increasing the employability of women, supporting women's entrepreneurship and eliminating cultural barriers to women's labor force participation. The geographical target is the growth centers and hinterlands covered by 12 NUTS II regions, where the income rate is lower than the 75 percent of the average of Turkey. In these areas, the grant projects are expected to focus on women out of labor force due to either household care responsibilities or rural-to-urban migration. The target group is held as wide as possible and the only precondition for projects is to register participating women to ISKUR. There are few examples of grant projects that specify the target depending on a local labor market analysis. The grant scheme anticipated 35% of the beneficiaries to be employed and 30% to become entrepreneurs in the medium term.<sup>42</sup>

**Table 15: Distribution of the Budget and Projects to NUTSII Regions.**

REGION	ALLOCATED BUDGET	%	Number of Projects
TR-A2/Ağrı (2), Kars, Iğdır, Ardahan	307,781.54	1%	1
TR B2: Van, Muş, Bitlis, Hakkari	205,007.77	0.93%	9
TR C3: Mardin, Batman, Şırnak, Siirt	786,676.04	3.57%	3
TR A1: Erzurum, Erzincan, Bayburt	1,148,823.01	5.22%	6
TR C2: Şanlıurfa, Diyarbakır	950,709.27	4.32%	4
TR C1: Gaziantep, Adıyaman, Kilis	574,577.36	2.61%	3
TR 72: Kayseri, Sivas, Yozgat	3,595,167.67	16.33%	22
TR 90: Trabzon, Ordu, Rize, Giresun, Artvin, Gümüşhane	2,856,049.48	12.97%	20
TR B1: Malatya, Elazığ, Bingöl, Tunceli	3,428,482.61	15.57%	18
TR 82: Kastamonu, Çankırı, Sinop	853,485.60	3.88%	3
TR 83: Samsun, Tokat, Çorum, Amasya	4,783,399.99	21.73%	27
TR 63: Hatay, Kahramanmaraş, Osmaniye	2,525,798.60	11.47%	11
<b>Total Budget</b>	<b>€ 22,015,958.94</b>	<b>100.00%</b>	<b>127<sup>43</sup></b>

Source: Promoting Women's Employment Operation Grant Scheme Projects Summary.

Before an open call for proposals was published, ISKUR held information sessions in 13 of the 43 cities for the target groups. These sessions were also open to institutions interested in submitting proposals (Samsun, Kastamonu, Diyarbakır, Elazığ, Trabzon, Kahramanmaraş, Gaziantep, Erzurum, Kars, Batman, Van, Sivas, Şanlıurfa, Çankırı, Hatay). During these meetings,

<sup>42</sup> Central Finance and Contracts Unit, *Guidelines for Grant Applicants*, Reference: CFCU/2007 TR 05 IPO 001/PWE.

<sup>43</sup> Originally 131 projects were granted. However, 2 were canceled and 2 applied from one region but applied in another.

ISKUR representatives identified and encouraged particular potential applicants. The call announced on February 12, 2009;<sup>44</sup> and the applications were accepted until May 25, 2009.

The eligible applicants were limited to non-profit making legal persons, such as non-governmental organizations serving in public interest (chambers of commerce and industry, chambers of artisans and craftsman, vocational organizations, technical and vocational training institutions, organized industry zones, trade unions, universities, etc.), local authorities (municipalities, provincial administrations, etc.), and not-for-profit cooperatives. These actors were expected to work in areas related to empowering women or increasing women's employment and/or entrepreneurship. Projects were required to have at least one partner active in the target cities. Those projects where partnerships included stakeholders from both the labor demand and supply sides were preferred because of their expected sustainability.<sup>45</sup>

The evaluation of the projects was not based on a base-line analysis in the targeted cities. However, it took into consideration their clarity in identifying and filling the gaps in existing occupational and entrepreneurial training and counseling services; capacity for involving local employers who are likely to hire the final beneficiaries; and the measures they were going to use to target increasing women's employment and monitor progress toward it. In terms of the content of the projects, those that included sessions targeting women's rights and empowerment; trainings on work safety and health and social security were to be favored. Finally, projects were expected to plan for the provision of childcare throughout the duration of the training sessions. At the end of the evaluation, Central Finance and Contracts Unit (CFCU) finalized the decision to fund 131 projects out of 1058 applicants, that is 12% of the candidate projects. (See Appendix C)

The officers aspired for greater degree of variation in project proposals, but this did not materialize to the level of their expectations. At the same time, more project proposals than expected concentrated on low skill requiring sectors. The trainings conducted had the following sectoral distribution: 31 projects were on child/elderly care services; 28 were on traditional handicraft manufacturing for touristic purposes, 25 were on local food and beverages processing; 24 were on office work; 19 were on agricultural production; 18 were on tourism; 14 were on textile; 10 were on livestock production; and 9 were on design.<sup>46</sup> Projects that catered toward care services were almost always prioritized given the finding that women's care responsibilities withheld them from labor force participation. Several of projects targeted the revival of local food production and traditional handicrafts for market purposes.

In 17 projects of these 131 projects, sessions on entrepreneurship were integral to vocational trainings. In other words, the projects' primary focus was on giving women training on a particular vocation but they also included sessions on the basics of entrepreneurship. In the

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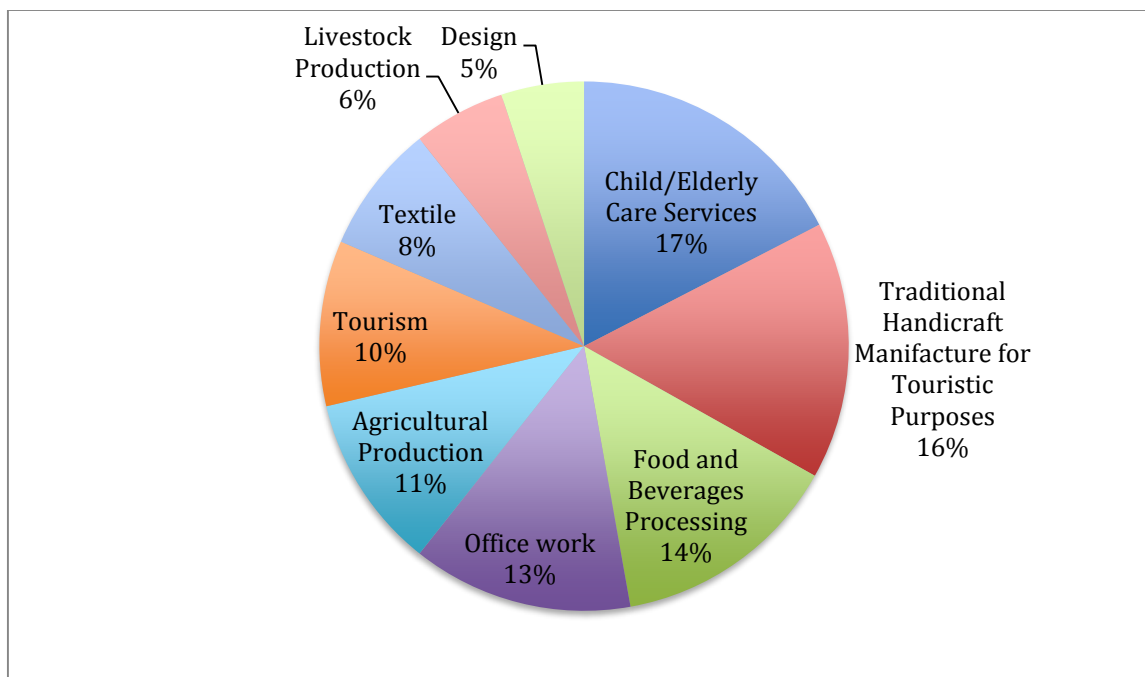
<sup>44</sup> Promotion of Women's Employment Operation Grant Projects Summary.

<sup>45</sup> Central Finance and Contracts Unit, *Guidelines for Grant Applicants*, Reference: CFCU/2007 TR 05 IPO 001/PWE.

<sup>46</sup> Promotion of Women's Employment Operation Grant Projects Summary.

trainings, there were also informational sessions on access to finance for women interested in starting their own businesses. That is, in this program, activities on entrepreneurship were not separated from vocational training.

**Figure 5: Distribution of Grant Projects by Occupational Groups**



9856 women participated in these trainings and 9557 completed them. Of these 9557 women, 780 women were present in the sessions on entrepreneurship and 118 women were present in meetings where career guidance and counseling was provided. Except for the ages of participants<sup>47</sup>, unfortunately, there is no further available information about the participant women's education levels, marital status, number of children, last job, household conditions and income. The lack of this sort of data is a consistent problem across all programs and projects, related to women's employment and entrepreneurship, which will be discussed in detail later.

The plan of Promoting Women's Employment Operation envisaged that 35% of the women who received certificates would be employed and 30% would become entrepreneurs.<sup>48</sup> In the end, 914 women were employed, corresponding 9 % of the 9557 women who received a

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<sup>47</sup> 2649 women (30%) were in the 15-24 age bracket; 3389 women (39%) were in the 25-34 age bracket; 2167 women (25%) were in the 35-44 age bracket; 446 women (5%) were in the 45-54 age bracket; 80 women (1%) aged 55 and above. Information from Promotion of Women's Employment Operation Grant Projects Summary.

<sup>48</sup> Central Finance and Contracts Unit, *Guidelines for Grant Applicants*, Reference: CFCU/2007 TR 05 IPO 001/PWE.

certificate. This low ratio can be a result of the fact that employment guarantee was not provided in these projects. About the activities those can be considered as a form of entrepreneurship, the promotional leaflet of the program indicates that 113 women started their own businesses; 631 women started to work home-based, becoming suppliers to ateliers and small businesses; and 321 women became members of cooperatives.<sup>49</sup>

Women who participated in the trainings received a daily stipend (15 TL in 2012), as required by the rules of ISKUR. The officers evaluate that the stipend tended to function as a social aid, also convincing women's spouses for their participation in the trainings. Some of the projects granted supplies to women to initiate production based on their training. However they were not given funding. Several of these initiatives attempted to revive local food production and traditional handicrafts for market purposes. In these cases, women were provided with assistance in the form of consultancy on branding, and ways to market and sell the products.

There is not an explicit follow up mechanism written into the program of the Grant Scheme, tracking what happens to women after the projects are over. Correspondingly, there is no available information on the actual duration of the jobs women found and sustainability of the enterprises and cooperatives established by women. Officer evaluations emphasize that wherever employer involvement is high, the chances for women to find work and survive in that job increase. Moreover, local civil society participation is mentioned to have positive impact on the sustainability of the attempts to revive local food production and traditional handicrafts for market purposes. Still, the entrepreneurship and employment results of the projects ran in the grant scheme remain low, considering its scope and budget. This may be due to the facts that the projects did not limit the profile of the women they aimed to reach, and did not diversify the sectors suitable to these specific women's skills and the Labor market demand. The officers indicate that the biggest success of the trainings lied in the empowerment effect they saw in the participants.

### **5.8.2 Technical Assistance**

Technical assistance, aimed to improve the institutional capacities of ISKUR and other local stakeholders in two interrelated ways: ensuring women's access to more and better quality of jobs and improving the public employment services with an eye to removing the barriers standing in front of women's labor force participation. The budget of this component was 2.9 million Euros.

For this purpose, ISKUR conducted labor market analysis in five pilot cities: Çorum, Erzurum, Gaziantep, Trabzon, Van. This analysis aimed to identify women's labor force participation patterns as well as barriers and opportunities at the local level, from the supply and the demand side. The actual research had two parts: meetings with local notables, representatives from labor unions, chambers of commerce, business organizations as well local public officials

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<sup>49</sup> Promotion of Women's Employment Operation Grant Projects Leaflet.

and statistical analysis of local labor market trends. The original intention was to conduct this study prior to the grant scheme. However, it followed the disbursal of funding for the trainings.

The main consistent result of the research identified cultural barriers to women's labor force participation, both on the demand and the supply side. This finding formed the backbone of the Communication Action Plan, which was turned into booklets on the language and communication from the perspective of gender based discrimination, discrimination and violence against women, legal rights and the place of women's work in Islam. These booklets were produced for the use of ISKUR vocational consultants in order to enhance their gender sensitivities and contribute to institutional capacity.

The funds were also used to organize meetings in several cities<sup>50</sup> targeting to change men's prejudicial views on women's labor force participation, on the supply and the demand side. The same booklets were used in these meetings, as well. Other dissemination activities included art contest among children promoting mothers' participation in the labor force and banners in national soccer league games.

In principle, the technical assistance part of the operation should have been conducted before the implementation of grant scheme as a base-line study. However, in this project the technical assistance component was conducted after the grant scheme. The officers saw the activities in technical assistance component as significant in targeting cultural barriers existing in front of women's labor force participation. They also emphasized that in the absence of the tools for a formal impact analysis, these meetings allowed them to do limited follow up on the projects in the cities they visited.

### **5.9 Pilot Project on Active Labor Market Policies for Advancing Gender Equality through Decent Employment for Women in Turkey - Türkiye'de Kadınlar İçin İnsana Yakışır İş İmkanları Sağlanması Yoluyla Toplumsal Cinsiyet Eşitliğinin Gerçekleştirilmesine Yönelik Aktif İşgücü Piyasası Politikaları Pilot Projesi**

ILO Turkey Office and İŞKUR jointly executed this program between January 2009 and March 2010 in the pilot cities of Ankara, Konya and Gaziantep. While ILO Turkey Office was in charge of technical and operational aspects of the project, İŞKUR ran the project with the technical support from the ILO International Training Centre (ILO-ITC), ILO Gender Equality Bureau, Prime Ministry Social Services and Child Protection Agency (SHCEK) and Women's Human Rights: New Solutions Association (KİHYÇD). The budget for the project, provided by the Norwegian Government, stood at 398,748 US Dollars.

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<sup>50</sup> The cities are Ağrı, Kars, Iğdır, Ardahan, Van, Muş, Bitlis, Hakkari, Mardin, Batman, Şırnak, Siirt, Erzurum, Erzincan, Bayburt, Şanlıurfa, Diyarbakır, Gaziantep, Adıyaman, Kilis, Kayseri, Sivas, Yozgat, Trabzon, Ordu, Rize, Giresun, Artvin, Gümüşhane, Malatya, Elazığ, Bingöl, Tunceli, Kastamonu, Çankırı, Sinop, Samsun, Tokat, Çorum, Amasya, Hatay, Kahramanmaraş ve Osmaniye

The pilot project had the following objectives: improve ISKUR's technical capacity; help ISKUR in developing gender-sensitive active labor force policies and give women employment guaranteed vocational trainings, with the goal of increasing their chance of reaching more decent jobs. This pilot program also had the intention of developing a model to be used in future programs and projects. It had three components: the program officers conducted labor market analysis in the chosen cities; gave gender sensitive training to ISKUR personnel in these locations; and gave trainings to women seeking to gain access to the labor market.

The selection of the pilot cities were based on women's labor force participation rates in these cities, taking into consideration a diversity in the relation between economic size, economic growth rate and the percentage of women in the labor force. Ankara was selected because it had a slightly higher labor force participation rates for women between the ages 14-25 compared to the country average.<sup>51</sup> Gaziantep and Konya were included because they had high economic growth rates but lower women's labor force, again in the same age group, participation than the country average. The target group of the project was unemployed and preferably young women registered with the Turkish Employment Agency (İŞKUR). Once the cities were selected, Prof Dr. Yıldız Ecevit, a professor in METU, wrote a report assessing the labor market conditions in these cities, including the patterns of labor force participation for women. This report laid the groundwork for the selection of professions for which trainings were to be organized (Berber-Ağtaş, 2010).

ILO Ankara made this selection, choosing 13 trainings out of 40 offered by ISKUR. The vocations were chosen on the basis of ILO's criteria for decent work and quest for gender-based equality in areas where women were less likely to be equally represented. An additional criteria used was to make sure that women were channeled away from informal employment. The subjects of the vocational trainings were as follows: TV assembling, aesthetician, sales advisor, child care for the age group 0-6, computerized accounting, three-dimensional graphic design, sewing operator, medical secretary, executive secretary, office management and secretarial work, carpet designer, stylist and office management.

A total of 746 women completed the vocational trainings in 18 courses and received certificates in these 13 different occupational branches. 73% of these were in the age group 15-29, and 82% were high school or higher education graduates. In this sense the program achieved the objective of reaching the age group with the highest likelihood of labor force participation. The table below shows the number of courses and trainees, and the expected and realized rates of employment by provinces.

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<sup>51</sup> Informed by Yıldız Ecevit's finding that this age group is the most likely to be seeking jobs.

**Table 16: Number of Courses and Trainees, Expected and Realized Employment Results**

City	Number of Courses	Number of Trainees	Number of Women Employed	Expected Rate of Employment	Realized Rate of Employment
Ankara	8	462	106	27%	23%
Gaziantep	5	164	12	6%	7%
Konya	5	120	61	41%	51%
Total	18	746	179	25%	24%

Source: Berber Ağtaş, 2010

The significance of this project compared to its counterparts was the integration of an additional module called Women's Human Rights to the vocational trainings. Out of 746 women participating in vocational trainings, 731 women completed this module and received additional certificates.

Furthermore, trainings on "job seeking techniques" were organized in Konya Selçuk and Gaziantep Universities. 86 women benefited from these trainings. 35 ISKUR personnel received training seminars on public employment services and women's employment for the improvement of technical capacity.

Gaziantep component of the program introduced activities targeting women's entrepreneurship specifically. Under the auspices of this program, ISKUR and the municipality of Şahinbey organized an entrepreneurship course in December 2009. The total number of women, participated in entrepreneurial trainings was 112. These women were selected from the 590 participants of the courses on tailoring and baking previously organized by the same institutions. The course duration was limited to fifteen hours and the content of the entrepreneurial trainings was simplified. The training included sessions on the basics of entrepreneurship such as building self-confidence, market assessment, business plans, marketing, finance and legal obligations. In other words, this entrepreneurial training was not compatible with KOSGEB's trainings in terms of coverage and duration of the courses.

Apart from the trainings, on ILO Ankara's request academics contributed to the project by making the impact evaluation of global crises on the target provinces and women's employment (Toksöz, 2009) and conducting a qualitative research on Provincial Employment and Vocational Training Boards, to further improve the capacity of stakeholders on their impact on the local employment strategies and gender equality (Ercan, et al, 2010) The outcomes of these studies were shared with stakeholders in various workshops in which over 400 people participated. As part of these awareness activities, ILO Turkey also distributed Turkish translations of brochures produced during ILO's Gender Equality campaign in 2009, notebooks and bags with logos in their meetings.

A new three-year project with the partnership of ISKUR and ILO began in March 2013 aiming to develop a national action plan on women's employment and gender equality; to organize



trainings to jobless women; to work for the integration of modules on gender equality and women's rights to all ISKUR trainings.

### **5.10 The First Step Credit – İlk Adım Kredisi**

The First Step Credit is a program initiated and run by Halk Bank with the goal of alleviating problems in women's access to finance. Halk Bank is a joint public-private venture, whose majority shares are owned by the state. It specializes in providing credit to Small and Medium Enterprises (SMEs). The program began in December 2012 after the signing of a protocol between the bank and the Credit Guarantee Fund (CGF). The CGF was established in 1991 to enable banks to share their risks with this institution when they provide credit to SMEs. One-third of its shares are owned by KOSGEB, another one-third is owned by TOBB and the remaining is distributed among a number of banks and other NGOs. Thus the program's difference from other programs we have discussed so far is that its ownership structure reflects a partnership between public and private institutions. In addition to these institutions, MoFSP has played an active role in the establishment of the program; and continued to promote it in all platforms. The ministry officers see the program as a product of their intensive activities on women's entrepreneurship in 2012.

The program plans to distribute credit to 1000 women who have no access to bank credits due to their lack of access to collateral or guarantors. The target group covers a wide range of women from those with primary school to university diplomas, all of whom aspiring to become entrepreneurs. The applicants need to be below the age of 50 and should have established their businesses in the last one year. The program plan includes differential scale of credit provisioning with respect to women's level of education, kind and length of work experience, and availability of vocational training certificates. Accordingly there are five groups, whose credit disbursements range from 10,000 TL to 95,000 TL.

The program works as follows. Women present their business plans to the local branches of Halk Bank. After the first screening in the local branches, the business plans, which make the shortlist, are collected at the regional centers of the bank. At this stage, there is a second screening and the successful plans are then sent to the CGF. CGF finalizes the selection. During this three-stage selection process, the criteria used include feasibility of the business plan as well as risk of moral hazard.

The primary objective of the program is to support potential women entrepreneurs by offering them access to credit without high financial documentation and strict collateral / guarantor requirements; with ease of application and low interest rates. In the spirit of the primary goal of the program, the women access this credit by showing a collateral or a guarantor covering only 20% of the credit. This guarantor has to have income above the minimum wage. The CGF is to underwrite the remaining 80%. However, it is revealed in the fieldwork that in practice CGF asks for a guarantor for this procedure as well.

The interest rates charged are 30% lower than the current rate of interest. The credit repayment should be completed in up to 60 months. The two additional advantages provided by the program are that throughout the duration of the credit repayment, women are exempt from costs of all banking transactions and Halk Bank gifts them with a one-year private health insurance.

As of June 2013, the bank had received around 550 applications and evaluated positively 200. Of this 200, CGF accepted to give credit to about 100 women. Of the total budget of 30 million TL allocated for the year 2013, 3.890.000 TL has been distributed. If the targets are not reached by the end of the year, the officers envisage the extension of the program's duration.<sup>52</sup>

The accepted business plans are mostly concentrated in services and trading sectors. The examples the officers provided are catering, dry cleaning, clothing stores, cafes, and pre-schools. Geographically, there is more concentration in economically developed regions and in large urban centers. The officers point out that since this is not a microcredit program, special attention was not paid to the eastern and the southeastern regions. However, this claim is not relevant, as we have seen above in the example of Turkish Grameen Microcredit Program. From the officer's point of view, First Step Credit is a social aid mechanism pursued by the bank, since there is too much paperwork for the bank and many advantages provided but less interest in return. Moreover, despite the initial aim of giving out credit to women without collateral, in practice CFC still asks for a guarantor.

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<sup>52</sup> The program was ongoing at the time of evaluation. The program was completed in June 2014.

## **6. Assessment**

This section evaluates the findings emerging from the discussions of the individual programs conducted for the purposes of increasing women's employment and entrepreneurship. It has to be emphasized that for the majority of the programs available data is restricted and it does not deliver the base-line and follow up survey necessary for thorough evaluation. Therefore this report does not provide an impact analysis, but rather it evaluates the programs according to their targeting procedures, included activities and governance processes with respect to the issues that arise in the implementation. We assess the programs in terms of the attention they pay to women's labor force participation and their potential for resolving existing issues.

First we summarize the trends with respect to the targeting procedure of the programs. We study whether these programs specify target groups of women with respect to demographic characteristics, income criteria, and geographic location. We also describe sectoral choices with an eye to their potential for creating labor force participation opportunities for women.

Second, we focus on the scope of the activities covered within the programs and evaluate how these activities address the specific barriers to women's employment and entrepreneurship opportunities. The literature on Turkey reveals absence of institutionalized care giving options; low levels of education and lack of experience in the job market; problems related to access to finance for business start-ups and women's needs of mentoring and networking; lack of incentives for and enforcement of fair gender practices in employers' decisions to hire women; and the ambiguous role cultural practices on both supply and demand sides. We evaluate the activities covered in these programs in terms of their ability to address these shortcomings.

Third, we focus on the governance of these programs. We evaluate the institutional structure in which the programs are implemented. We appraise process, addressing the ways in which the everyday implementation may end up diverging from program objectives and rules. We also assess how institutions monitor and analyze the impact of the programs and keep data on the program activities. Finally, we discuss potentials for sustainability by assessing the budgeting used in the programs and the effectiveness of institutional partnerships.

Overall we end with the discussions on the tensions the programs inherently have between goals of social assistance and inclusion versus goals of creating employment and entrepreneurship and the assumptions they make regarding women's roles in society.

### **6.1 Targets: Who and in which sector?**

#### **6.1.1 Achieving sustained emphasis on women's employment and entrepreneurship**

Public programs analyzed in this report can be divided in two groups according to the criteria of target groups. The first group targets sections of the entire population out of labor force and unemployed, without any gender specifications. The second group devises specific instruments to boost women's employment and entrepreneurship.

In the first group are programs, which either do not specify any target group or target certain segments of the population based on income level. Programs that address the entire population out of labor force and unemployed are: Active Labor Force Programs of ISKUR, Entrepreneur Support Program of KOSGEB and non-formal education programs of MoNE. Among these permanent public programs, only Entrepreneur Support Program of KOSGEB has positive discrimination measures for women applicants. The current characteristics of the Employer Premium Incentive align it with these three programs based on its changed criteria of targeting. It was initially designed for women out of employment and young men aged between 18 and 29. In this sense, in its original design the program utilized an intervention making direct use of the labor law to pursue an immediate increase in women's employment. However this prioritization is no longer valid since regulation was amended to include men over 29 year-old who have a vocational qualification certificate. These four programs do not also specify target groups within women out of employment based on demographics or any other criteria. The program, which targets only certain segments of the population based on income level, is Support for Income Generating Projects of MoFSP only. It focuses on the poorest 36% of the population which corresponds to those fitting the criteria specified under the Law on Social Assistance and Solidarity Fund (Law 3294). Support for Income Generating Projects also has some measures to encourage women's participation more.

The second group of programs target solely women out of employment. Some in this group also specify certain segments within women, setting eligibility requirements based on criteria such as age, care responsibilities and income level. Pilot Project of ILO, Promoting Women's Employment Operation of MoLSS-ISKUR, the First Step Credit of Halk Bank and Turkish Grameen Microcredit Programme of TISVA are in this group. While ILO's project targeted young women, Halk Bank has set the upper limit of age as 50. The Operation prioritized the women with care responsibilities, living in 12 NUTS regions, where the income rate is lower than the 75 percent of the average of Turkey. And the microcredit program, which is the only permanent program in this group, uses the income criteria and specified poor women as the beneficiary.

This classification reveals that, in the recent years, the state actors in cooperation with some stakeholders have been actively running projects, catering specifically to increasing women's employment and entrepreneurship opportunities. These are in addition to more general programs, whose target groups are not gender-specific. The initiation of the targeted programs is an encouraging trend. However, we have concerns about the fact that the initiatives that target women are mostly temporary projects. They are funded by one-shot budget allocations. If these projects continue to retain their temporary and addendum characteristics, this is disruptive to the goal of reaching and preserving higher levels of women's employment and entrepreneurship. On the other hand, there is also an opportunity here. These projects provide the necessary experience for designing more permanent programs, to be funded continuously from the state budget. A second observation is that while the capabilities and needs of women vary by their socio-economic status and their geographic location; most of the available programs focus on women, whose income and education levels are low. The programs' focus on women, with lower access to education, should be commended. The trainings they offer are an important opportunity for women to gain market-relevant skills. However, the low income

levels of women (and their households) always contribute to an inherent tension in the programs, between goals of immediate poverty reduction / social inclusion and creating long-term patterns of employment and entrepreneurship.

### **6.1.2 Achieving sustainable increases in women's participation in heterogeneous sectors**

The public programs covered in this report can be also assessed based on the sectors of economy activity in which women's employment and entrepreneurship is promoted.

The permanent state programs such as Active Labor Force Program of ISKUR, non-formal education of MoNE and Entrepreneur Support Program of KOSGEB and Social Support Program of MoD do not target any sector by design. Similarly the procedures of Employer Premium Incentive, the First Step Credit of Halk Bank and Turkish Grameen Microcredit Programme of TISVA do not include any criteria about sectoral concentration of beneficiary women. Yet interviews with officers revealed that implementation usually varies from the initial aims of the programs because of both demand and supply side reasons. ISKUR does not have the authority to enforce equal treatment in job placements; accordingly it does not have the capacity to hinder employers discriminating on the basis of gender and preferring women jobseekers only for limited vacant job positions. On the supply side, women benefiting from training programs are mentioned to prefer fields which are close to be the extensions of home-based work and occupations which have historically been seen as "women's work". For programs supporting entrepreneurship, that is in the First Step Credit of Halk Bank and New Entrepreneur Support of KOSGEB, the interviews have revealed that business plans proposed for credit support are mostly concentrated in services and trading sectors. Examples given by officers are catering, dry cleaning, clothing stores, cafes, and pre-schools. The microcredit program adds home-based manufacturing to this list, albeit low skilled and informal.

The other programs covered in this report, by design, aim at promoting women's employment and entrepreneurship in certain sectors of economic activity. Promoting Women's Employment Operation of MoLSS-ISKUR prioritized grant projects, which gave trainings in care sector. It also targeted the revival of local food production and traditional handicrafts for market purposes. Support for Income Generating Projects of MoFSP requires the submission of business plans on activities requiring a degree of specialized skills and artisanship, rather than mere service provisioning such as in the case of running small stores, cafes, etc. The resulting examples include hair salons, tailoring, etc. in the urban areas. For the rural areas, the business plans should fit with local market conditions. The pilot project run by ILO is the only one of its kind, which defined its aim as decent work for women. Consequently, it targeted training in sectors in which women were less likely to be represented and where formal employment is routine.

Despite the fact that the various programs target a wide array of sectors and start with goals of increasing women and men's access to the labor market in creative ways, in the implementation, we see a number of caveats, which if addressed, could increase the likelihood of success. Once the programs are initiated, it appears that a gap grows between original goals of sectoral variety and non-discrimination and the actual implementation. The programs carry

the danger of repeating existing gendered divisions of labor and the ensuing capacity to access the labor market. Some of the problems that create this situation are beyond the scope of the programs, such as gendered divisions of labor at home, low degree of correspondence between levels of education correspondence and market demands, etc. Nevertheless for long-term positive results in changing existing horizontal and vertical segregations in the market, there should be more focus on how to shift gendered assumptions about divisions of labor within the programs' design. Relevantly, the programs could enforce measures (such as degree of variation in sectors, occupational position for women, etc) in order to ensure that the gap between original targets and actual implementation is as narrow as possible. Second, since the overall aim under discussion here is increasing the likelihood of labor market access and success in employment and entrepreneurship, there could be more critical attention paid to actual market conditions. If, for instance, women are routinely encapsulated in the production of niche local food and souvenirs, market for which is precarious and in some cases already disappearing, this poses a problem for the sustainability of the entrepreneurial activities. Finally, there needs to be more statistical information across the programs on resulting occupational distribution by gender. In this way there could be periodic assessments done for the programs and to design mechanisms for improvement. Our interpretation is that if the programs can channel the gamut of activities and the officers' extensive stock of experience toward achieving a more gender-neutral sectoral distribution, then the programs can achieve sustainable increases in percentages of women's employment and entrepreneurship and can make sure these increases also mean into less precarious income opportunities for women.

## **6.2 Scope of Activities: Do they address barriers?**

Here, we focus on the scope of the activities covered within the programs and evaluate how these activities address the specific barriers to women's employment and entrepreneurship opportunities. The scholarship on women's employment and entrepreneurship mentions absence of affordable child and elderly care services; low education levels and lack of experience in the job market; insufficiency in access to credit and financial services; lack of mentoring and support in networking; lack of incentives for and enforcement of fair gender practices in employers' decisions to hire women; and the ambiguous role cultural practices on both supply and demand sides as barriers to women's success in employment and entrepreneurship.

### **6.2.1 Provision of affordable child and elderly care services**

The literature reveals that one of the most important impediments to women's labor force participation is the unequal distribution of care responsibility in the households. The programs covered in this report are limited in addressing this barrier. Only the Operation managed by ISKUR aimed at promoting employment of women out of labor market due to care responsibilities. This goal was reflected in the prioritization of grant projects, proposing to provide vocational training in the care sector. While this focus is important, it has to be noted that ISKUR and MoNE already include trainings on care work as part of their permanent activities. Given the significance of this barrier, it is crucial to design policies and programs that

directly aim at provision of affordable care services or incentives for women with children to enter and survive in the labor market. Yet providing consistent solution to this problem is beyond the reach of public programs that are implemented on temporary basis.

### **6.2.2 Access to training**

Provision of vocational trainings addresses the barriers of low education levels and lack of occupational experience. These are the most widespread activities implemented in the programs. Active Labor Force Programs of ISKUR lead among others in this field, and MoNE is the other consistent provider of vocational trainings within the non-formal education programs. Officially, ISKUR programs aim at immediate employment outcome for the trainees, since the courses offered and number of unemployed targeted is designated with respect to local labor market analysis. ISKUR has not specified women as a priority group to be reached, yet it succeeds providing equal opportunities for women and men in terms of training, as reflected in the numbers of trainees. The number of women who participated in the trainings even exceeds that of men since 2009. The problem here lies in the job placement. This equality in training does not translate directly to job placement, despite the intensified mediating activity of ISKUR in the recent years. The statistics are even lower for MoNE, both for men and women because MoNE trainings are more loosely tied with employment outcome than ISKUR trainings: for all trainees since vocational and technical trainings provided by MoNE neither offers employment guarantee at the end, nor pays daily stipend or social insurance.

Vocational trainings are also included in the activities of the projects which are implemented on a temporary basis. The Pilot Project of ILO and the Operation of ISKUR provided vocational trainings for women. While ILO preferred to fund trainings in the sectors in which women were less likely to be represented and formal employment is routine; the ISKUR Operation did not have such a specific preference. Both projects included sessions on entrepreneurship in some of the vocational trainings. Different than Operation, trainings in ILO project also included a module on women's human rights that aims at empowerment. Employment guarantee was provided in some fields of trainings of ILO, while it did not exist in the Operation.

Entrepreneurial training provided by KOSGEB's Entrepreneurship Support Program and ISKUR's Active Labor Force Programs are stand-alone courses, whereas in the two temporary projects discussed above, entrepreneurial training were only an addendum to the vocational trainings. The figures of KOSGEB about the number of entrepreneurship certificates received by women reflect a sizeable increase from 4,581 to 25,029 over the 2010-2012 period. A similar advancement is observable in the ISKUR figures from 3,599 to 12,348 over the same years. This situation should be assessed positively as a success in increased access to training for potential women entrepreneurs. There is not any impact evaluation conducted on entrepreneurial trainings, therefore its outcome in the form of successful business start-ups by women cannot be evaluated.

The widespread availability of trainings for employment and entrepreneurship is an important opportunity for groups, whose previous access to marketable skill development was negligible.

Therefore these programs have significant potential for addressing the problem of lack of education and skills, discussed in the literature. There are a number of ways in which these efforts can be improved. First, a bird's eye view of the entire realm of programs catering to women shows a great deal of repetition and concentration in the same areas. If the programs can be revised to capture women's heterogeneity, the degree of successful transition from training to employment / entrepreneurship could be increased. Moreover, there is a need for the content of the training programs to be redesigned according to market requirements. Second, the transition from training to employment / entrepreneurship figures are low in general and even lower for women. This outcome necessitates the designing of stronger links between the trainings and market conditions, especially for women. Third, it is necessary that existing expertise in this area be turned into permanent programs rather than remain as short-term projects. Establishing permanent programs will not only reflect the public commitment to women's participation in the labor force. These programs will also be more effective in creating sustainable changes in the long run. Forth, for the specific case of bolstering entrepreneurship, trainings organized to foster entrepreneurial skills is important. These programs should also be commended for encouraging participants to make a realistic assessment of their business ideas. Yet, the officers reveal that more often than not, the business plans do not have sufficient potential. For successful and long-term increases in women's entrepreneurship, mentoring programs could be helpful in creating and following through a good business idea and achieving access to networks in the market. Finally, the literature reveals women's deficient access to finance as a major barrier to their entrepreneurial activities. Training is only an initial step in fostering entrepreneurial potential. Programs that include focus on mentorship, access to business networks and access to finance are vital for achieving increased percentages of successful enterprises established by women. We strongly recommend the designing and widespread implementation of programs with such a holistic approach.

### **6.2.3 Access to finance**

Entrepreneurship programs covered in this report implement activities, which address the financial barriers women face in their attempt to set up a business. Entrepreneurship Support Program of KOSGEB provides grants and loans to women who hold entrepreneurship certificates. Support for Income Generating Projects of MoFSP provides credits to applicants who prove they have the necessary skills for the businesses proposed. The First Step Credit of Halk Bank provides different amounts of credits to women based on the education level and experience of women and characteristics of business proposals. The program undertaken by MoFSP put the goal of social inclusion of women before the competitiveness of newly established enterprises, thereby lends credits to be paid back in longer terms and without interest rates. Its audience is the poor women without any social security. KOSGEB program also do not implement interest rates, yet its rules on credit disbursals and payback is more strictly defined. Halk Bank, on the other hand, both requires interest payments and starts payback early, at most one year after the release of credit. Competitiveness is an important eligibility criteria for this program and it implements a clear diversified scale for credit disbursals.



In addition, the Operation of ISKUR and SODES of MoD, covered in the previous chapter, offer the option to provide capital support in kind to the trainees who want to start a business in the related areas after completion of the trainings. Provision of supplies is an incentive mechanism that would channel women to outside-home options in specifically manufacture sectors without putting them into debt as in the microcredit programs. However, many of the trainings focusing on manufacture and production mainly aim at reviving local food and traditional handcraft, some of which have tailed off due to descending market demand. Thus, the capital support in kind is not likely to result in successful businesses, not entirely because of the type of support, but rather because of the limited market reception for the goods produced as a result of the trainings.

The Entrepreneurship Support Program of KOSGEB, Support for Income Generating Projects of MoFSP and Halk Bank's First Step Credit aim to ease access to credit for potential women entrepreneurs, who do not have enough capital or can not provide collateral or guarantor in the start-up within the existing financial system. The documentation necessary to obtain financial support encourages women toward registered income-generating activities. These requirements also push applicants to make realistic calculations, and therefore act as a screening mechanism for proposals without potential. While these are all important, it has to be kept in mind that the procedural requirements of the programs or issues that arise during implementation weaken the possible contribution they can make to women's entrepreneurship. These programs, either by design or during implementation, require a kind of guarantee mechanism to release credits, therefore these only marginally reduce women's reliance on regular financial sources. More attention should be paid on providing effective institutional solutions to credit guarantee mechanism in order to remove financial barriers potential women entrepreneurs face.

#### **6.2.4 Access to mentorship and business networks**

Women entrepreneurs are most vulnerable in the start-up and their access to mentors and necessary business networks is of critical importance in this phase. Only Entrepreneurship Support Program of KOSGEB provides institutional support to new entrepreneurs, yet its outreach is limited. KOSGEB program does not plan for the provision mentorship for the grant and credit recipients, however it includes funding for establishment of new business incubators and support for already existing ones. These incubators aim to serve new entrepreneurs in the fields of training and networking and provide affordable workshops, collective office equipment and office services. Yet only one incubator is established since the start of the program in 2010, therefore it is the least utilized activity of the program. According to the action reports of KOSGEB, the ratio of women's enterprises benefiting from the already existing incubators is 32% in 2011 and 27% in 2012. There are also incubators for only women entrepreneurs' benefit, yet they service only 42 enterprises owned by women in the same years. The function of business incubators is important for supporting the sustainability of new enterprises built up by women, therefore public programs should pay more attention on this kind of institutional support if sustainability is aimed.

There were also some efforts to provide consultancy and networking in the Operation managed by İSKUR, for women who are incentivized to take part in the production of local food and traditional handicrafts. Yet these were far from being institutionalized and remained to be individual endeavors. In these cases, women were provided with assistance in the form of consultancy on branding, ways to market and sell the products. Since these are not continuous institutional supports, women were again left to their own capacities and networks after the Operation finished.

These projects can serve as pilots for more permanent mentorship schemes with more widespread coverage. The accessibility of mentorship networks would be tremendously helpful in fostering entrepreneurship among women.

#### **6.2.5 Incentives for employers**

Providing incentives for employers is the unique public program activity that includes a direct intervention to the labor law for immediate increase in women's employment. In the initial phase, this program aimed at benefiting the individuals who have limited access to jobs in the labor markets, accordingly targeted women from all ages and young men between the ages of 18-29. However, the target group later enlarged in 2011, to include also men from all ages who have vocational training certificates. Due to the enlargement in the groups targeted, women are no longer a priority in this particular incentive. There should be other mechanisms to encourage employers to practice positive discrimination toward women if the goal is to increase women's employment rates.

#### **6.2.6 Dissemination: Addressing Cultural Barriers**

Many of the programs covered in this report engage in dissemination activity, yet especially the Operation of İSKUR targeted vocational consultants at İSKUR, male workers and employers to address the cultural codes and practices that prevent women from entering in the labor market. The research conducted in five pilot cities on opportunities and barriers for women in the labor market determined that cultural codes and practices to be important obstacles to women's labor force participation, both on the demand and the supply side. Accordingly, the officers planned for a communication action and prepared booklets on the issues such as gender based discrimination, violence against women, legal rights, the uses of discrimination in language and daily communications and the place of working women in Islam. These booklets were produced for the use of İŞKUR vocational consultants in order to enhance their gender sensitivities and contribute to institutional capacity. Also meetings to change men's prejudicial views on women's place in economy and society were organized. Other dissemination activities included art contest among children promoting mothers' participation in the labor force and banners displayed in national soccer league games. The officers saw these activities as significant in addressing cultural barriers existing in front of women's labor force participation.

These are all important activities, whose results will be apparent in the long run. We suggest that for these to have the desired effect, they could be made permanent parts of state run programs, instead of being project based.

### **6.3 Governance**

In this final section, we would like to refocus on the main themes that emerge from a number of the programs discussed. These are the sustainability of the programs; the relationship between official goals and actual implementation procedures; data requirements for monitoring and impact assessment and the continuous tension between social inclusion/poverty alleviation and employment/entrepreneurship objectives. We would also like to discuss the institutional structure of the implementation of these programs and the tensions they create.

This report has revealed that the state is actively involved in running a variety of programs that cater to some of the important barriers to women's labor force participation. While these efforts are very important, there are two issues with respect to institutional structure. First, these are part of a terrain of more general programs, which aim to resolve problems of unemployment for all sectors of society. However, while programs that target general unemployment issues are permanently established, those aiming to target specifically women are more on a project basis. For these programs to be sustainable and to have permanent effect, they, too, should be included in the permanent budget of the state.

Second, because these are issues regarding labor force participation, employment and entrepreneurship, the responsibility is allocated to the MoLSS, and it is important that they cooperate with relevant institutions and organizations to promote women employment and entrepreneurship.

A third and serious problem we encountered during the research was the lack of available data on various aspects of these programs: from the budgets to the target group specifications, from the characteristics of the beneficiaries to what happens to them after the programs are over. Available data also appears to be severely fragmented. This makes it very difficult to monitor the programs during implementation. In the absence of baseline data and with very limited, and in some cases nonexistent outcome figures, it is unfortunately impossible to make an impact analysis for any of these programs. There is a dire need for more structured and continuous data collection to be able to assess the impact of the money spent. This is also crucial for achieving any sort of sustainability in these, now somewhat patchy, programs.

Fourth, systemic monitoring of the projects and programs could be useful. This monitoring should investigate divergences from program design. While it is to be expected that actual implementation can never completely reflect the desk-design, the monitoring should be sensitive to changes that can nullify the goals of the program. The same comparison can also give important clues about what is possible in the field and how the programs should be revised accordingly.

**Table 17. Assessment Summary**

Program Title	Assessment Criteria <sup>53</sup>								
				Barriers Addressed					
	Women specificity	Diversity of Sectors		Provision of Child care	Access to Training	Access to mentorship	Access to Finance	Incentives for employers	Cultural Barriers
		Formal	Non-Traditional						
Active Labour Force Programs (ALFP) Vocational Trainings		✓			✓				
ALFP On-the Job Trainings		✓			✓				
ALFP Entrepreneurial Trainings		✓			✓		✓		
Entrepreneurship Support Program (ESP) Applied Entrepreneurship Training	✓ (women-only sessions)	✓			✓		✓		✓ (only in women-only sessions)
ESP New Entrepreneur Support	Positive discrimination for women and disabled	✓			✓		✓		
ESP Business Improvement Center Support		✓					✓		
ESP Business Plan Award		✓			✓		✓		
Non-formal Education		✓			✓				
Support for Income Generating Projects	Positive discrimination for women	✓	✓				✓		
Turkish Grameen Micro Credit Program	✓						✓		

<sup>53</sup> ✓ : the relevant program targets the assessment criteria by design.

It is left empty, in cases where the program does not target the assessment criteria by design.

Social Support Program	✓	✓			✓		partial		✓
Employer Premium Incentive	✓ No longer valid	✓	✓					✓	
Promoting Women's Employment Operation Grant Scheme	✓			partial	✓		partial		✓
Promoting Women's Employment Operation Technical Assistance	✓								✓
Pilot Project on Active Labour Market Policies for Advancing Gender Equality through Decent Employment for Women in Turkey	✓	✓	✓		✓				✓
The First Step Credit	✓	✓					✓		

## 6.4 Conclusion

In the recent decades, various public bodies have recognized women's low labor force participation rates as a problem. This recognition has tallied the attention literature has devoted to the issue, looking into the causes of the percentages as well as possible social policies that could be devised to remedy the situation. This report has aimed to provide an extensive inventory of existing public programs, which cater to women's employment and entrepreneurship. Our objective has been to assess these in terms of their targeting procedures, activities and actual governance on the ground.

In this final section, we summarize our findings and conclude with policy suggestions. For this purpose, we combine a summary discussion of existing programs with findings from international experience. We emphasize that evidence from other contexts suggests the importance of retaining the link between goals of gender equality, women's empowerment, and women's increased employment and entrepreneurship percentages. We make four sets of suggestions.

- First, we note an absence of social welfare policies targeting care provisioning outside of family networks. Given the importance of this for promoting women's employment and entrepreneurship in more gender equitable terms, we propose that state policies in Turkey

should begin by playing a specific role in reorganizing care work and a more general role in giving impetus to challenging existing patriarchal norms.

- Second, we discuss educational attainment as a factor, again based on evidence from contexts where women's labor force participation is higher. Since within the existing stock of programs, vocational training programs have a dominant role, we make suggestions that could lead to their more effective utilization both for creating increased women's labor force participation and contributing to changing existing gender dynamics.
- Third, we evaluate credit disbursement mechanisms and how these can be improved in ways that lead to women's sustainable and diversified entrepreneurial activities.
- Finally, we make observations on the existing configuration and governance of the initiatives and suggest ways to improve their organization within the state, data collection mechanisms and everyday implementation in order to effectively address the aforementioned barriers.

Both domestic and international policy debates emphasize that social policies, which target women's increased levels of employment and entrepreneurship, should be part of holistic approaches that target women's empowerment. As elsewhere, in the Turkish context, there is need for policies that ensure more equitable sharing of household responsibilities, encourage a shift in cultural practices toward those favoring gender equality, and support these with the necessary legal changes. In their absence even if women's participation in the labor force increases, this is likely to lead to double burdens for women in and outside of home; while contributing to their clustering in the informal economy and more precarious jobs. In the recent decades, changes to the constitution, labor law and social policy have addressed some aspects of gender inequality. Regarding this issue, we believe there are three interrelated areas of progress. First, we think that the responsibility of the National Monitoring and Coordination Committee on Female Employment as well as the Parliament's Committee on Equality of Opportunity for Women and Men especially to be very high. These committees should work effectively to promote gender equality in all areas of life, not just the labor market. Second, in addition to the work of the aforementioned committees, we strongly suggest that policies devised and implemented for increasing women's labor force participation be made permanent part of the responsibilities of Ministry of Labor and Social Security.

It is also necessary to not take for granted the existing gendered distribution of labor, in the household and outside; but instead devising ways to equalize opportunities for men and women. Relevantly, international studies indicate a two-way relationship between existing cultural practices and women's labor force participation, to the extent that regions where women's labor force participation are lower are argued to display more patriarchal characteristics. These cultural practices have an immediate effect on the way care burden is shared between the genders, falling disproportionately on the shoulders women. Studies focusing on ways to remedy the situation emphasize the importance of welfare policies designed to unburden women of care responsibilities. This means the organization of collective care facilities, accessible to families, who cannot otherwise afford private provisioning. These

supports can include the subsidization of alternative care services, organization of wide network of collective care facilities, as well as legal changes that work toward neutralizing care giving, such as equal parental leaves with pay and enforcement of care facilities in all businesses (not just those where there is a certain number of women employees). Given the high reliance on women for care giving in Turkey, we strongly suggest the devising of long-term solutions to this impediment. These can utilize existing training programs on care giving run by ISKUR to expand the network of accessible care giving possibilities, but cannot be limited to them.

Studies of women's entrepreneurship in Turkey reveal that many women start their businesses in the informal sector, as an add-on to assumed familial obligations, severely limiting their ability to long-term success. Literature on women's entrepreneurship in other contexts warns us to the need to pay attention to the fields in which self-employed women cluster to ascertain whether women's entrepreneurship can result in their improved well-being. Given these findings, expansion of accessible care work for women will not only improve women's chances of employment outside of home, but will also expand the range of entrepreneurial activities they can undertake and successfully sustain without being doubly burdened.

International experience shows that increased educational attainment of women have responded to structural changes in the economy and the kinds of jobs created as a result. In many contexts where there has been a significant improvement in women's labor force participation, there has also been a coeval increase in their access to higher levels of education. In some contexts, however, literature and accordingly our observations made in the process of writing this report reveal an ambivalent link between vocational training and women's access to employment. In the Turkish context, a variety of vocational training programs have formed the backbone of existing interventions aiming to boost employment and entrepreneurship. Both ISKUR and KOSGEB programs have been quite successful in attracting relatively equal numbers of women and men despite the fact that they do not have universalized positive discrimination measures. Yet, in the light of limited data, we have noted a weaker transition from training to employment for women than men. We have also observed in KOSGEB trainings that women with high school or higher education levels were more likely to receive certificates and achieve an implementable work plan. For women with lower education levels, there is a higher risk of not being able to complete the training and their work plans were more likely to cluster in areas, which reinforced traditional gender roles or did not have sufficient market demand.

In the light of these findings, we have three proposals for improving existing network of educational activities. First, vocational trainings should enforce strict positive discrimination especially in areas where women are underrepresented. This approach could both serve to alleviate gendered divisions in the labor market and to ensure women's greater access to sectors, where the likelihood of decent jobs is higher. Second, currently there is weak transition from training to employment / entrepreneurship unless they are bolstered with additional measures, such as employment guarantees. These guarantees can be expanded or made part of the positive discrimination packages for women. Third while some programs employ

educational modules on gender equality and women, at the moment these mostly target women. We propose for a thorough revision of the existing network of trainings and dissemination efforts and the place of modules on gender equality and women's right within them. These modules should be made part of all training activities for a more holistic approach. The coverage needs to be expanded to cover everyone for actual change in the long run. In addition to trainings, there have also been some efforts to address general patriarchal modes of behavior through pamphlets, meetings, and conferences in projects. However, these, too, cannot be one shot for long run success. Not only should there be persistence in these activities, but they should be part of a rethinking of gender norms on the part of the state.

Literature on women's entrepreneurship emphasizes that successful raises in women's entrepreneurial activities requires a combination of access to finance and effective mentorship in addition to training. In the stock of existing initiatives, there are several programs for credit disbursal and mentorship. While some of the credit programs aim to reach women who have feasible business plans for a start-up, others engage with women from poorer socioeconomic backgrounds. The programs that aim to reach women with solid business plans are not effective in creating positive discrimination for women's access to credit, above existing market conditions. In other words, especially during their implementation, potential applicants continue to face the kinds of barriers that discourage them from utilizing outside finance. This situation should be remedied by at least making sure that the desk-plan of the programs and implementation do not diverge significantly from one another. In the case of poor women's access to credit, there is a problematic overlap between goals of social inclusion and credit disbursal, to the extent that in the majority of the working programs, credit ends up being utilized for immediate poverty relief. While working toward social inclusion is not the issue in and of itself, it becomes problematic when the programs are also promoted for their work with women. This is because the kinds of income generating activities that emerge are often very precarious, located in the informal sector, and unlikely to change existing gendered divisions of labor in the household. In this sense, effectiveness of initiating entrepreneurial activities for the purposes of social inclusion of the poor women should be reconsidered and the programs of social inclusion should also be revised to address these concerns. In addition to improvements in credit disbursal mechanisms, for women to establish sustainable businesses, accessibility of domestic and international mentorship should also be systematically expanded.

In conclusion, we would like to repeat our suggestions for the configuration and governance of these programs. First, there has to be systematic and reliable data collection on the activities undertaken. In the absence of data to conduct impact analysis, their effect on changing the existing labor market structures remains to be seen. Second, barriers to women's labor force participation are mostly of the structural kind and need sustained commitment for resolution. This requires, programs, which are permanently part of state budgets, beyond activities conducted on a project basis. Third, there has to be close follow up of program implementation to check for divergences from original plans and for evaluation of whether goals of achievements in women's employment and entrepreneurship are moving in tandem with women's empowerment. All of these are important for success in raising the percentages of women in employment or engaged in entrepreneurial activities; improving their access to



higher quality jobs; and sustaining the results while contributing to gender equality. For all efforts and budget spent to be successful and sustainable, there is need for holistic approaches, which take into consideration the multifarious barriers that stand in front of women's labor force participation. While what is currently done produces an impressive array of experience and expertise in the field, this needs to be translated into future models and program applications.

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## **Appendix A: Women in and out of labor force: A snapshot**

This section provides a snapshot of the profiles of women according to their participation status in the labor market. The analysis is conducted based on the data taken from Household Labor Force Survey (HLFS, 2011). Table A1 aims at presenting a brief description of the profile of women between the ages of 15-64 according to labor force status. There is only a slight difference in the average ages for women who are in and out of the labor force. However, women participated in the labor force remarkably differ from others in terms of educational status: while 39% of the women in the labor force have high school or higher degrees, only 19% of non-participant women have high school or higher degree. More than 6 out of 10 women outside of the labor force are primary school graduates or have not finished any school, the same figure is less than 5 for the women in the labor force. It is clear that education is an important parameter signaling the labor force activity of women in Turkey.

**Table A1: Profile of women (ages 15-64) in and out of the labor force**

	<b>Out of labor force</b>	<b>In the labor force</b>
Average age	36.4	35.2
Primary school graduates or lower (%)	62	49
High school graduates or higher (%)	19	39
Living in rural areas (%)	25	40
Families with at least 2 children younger than 15 (%)	34	26

Note: Figures are calculated for women aged between 15 and 64.

Source: HLFS, 2011.

Furthermore, the HFLS 2011 reveals that the women in the labor force are more rural in character than the women out of labor force.<sup>54</sup> Yet this is not a striking phenomenon as it is generally accepted that the agricultural sector provide women with more employment opportunities. Similarly, it is not unexpected to see that the number of children younger than 15, which reflects the need for childcare in households, are more, even though not by a large margin, in the families of the women who are out of the labor force.

Table A2 focuses on the characteristics of women out of labor force. The primary reason for being out of labor force turns actually out to be housework (68%), and only 5% of women are not in the labor force due to childcare or the elderly in their families who need care at home. Among this group, only 6 percent are willing to work if offered a job.

Data also suggests that 42% of the non-participant women were employed at some point in their life. Thirty eight percent of those who lost their last job between 2001-2011 (in total around one fifth of all the women out of labor force) did so because the work they were doing was temporary or seasonal. Combined with those who were fired or their firms went bankrupt, this figure reaches almost half of the total group. Twenty-three percent of women left their jobs due

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<sup>54</sup> Rural and urban are defined as the places inhabited by less and more than 20,000 people.

to marriage and husband's request or the presence of children and elderly in need of care. Only 7 percent of them were working as employers or on their own account in their last jobs.<sup>55</sup>

**Table A2: Characteristics of the women (ages 15-64) out of the labor force**

	%
Not looking for a job because of housework or looking after children/elderly	74
Willing to work if offered a job	6
Has ever worked? Yes.	42
Has quit the previous job in the last 10 years due to marriage, husband's request or to look after children/elderly	23
Employer or working on her own account in the previous work	7

Source: HLFS, 2011

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<sup>55</sup> Even eliminating the single or divorced women does not change this composition.



## Appendix B: The Inventory of the Entrepreneurship and Employment Programs Covered by the Report

NA: Not Applicable

DNA: Data Not Available

\*Currency is TL, unless otherwise is stated.

#	Program Title	Start date	End date	Leading Institution	Source of Funding	Budget (TL)*				Geographical Coverage	Impact evaluation
						2009	2010	2011	2012		
1.1	Active Labor Force Programs (ALFP) Labor Force Breeding (vocational trainings, trainings for ex-inmates, disabled, already employed, etc.)	1989	Present	ISKUR	Unemployment Insurance Fund	192,907,000	242, 243,000	199,204,000	325,711,000	National	✓
1.2	ALFP On-the Job Trainings	2009	Present	ISKUR	Unemployment Insurance Fund	21,000	8,684,000	11,335,000	2,514,000	National	✗
1.3	ALFP Entrepreneurial Trainings	2010	Present	ISKUR	Unemployment Insurance Fund	NA	NA	7,948,000	671,000	National	✗
2.1	Entrepreneurship Support Program (ESP) Applied Entrepreneurship Training	2010	Present	KOSGEB	KOSGEB	NA	DNA	DNA	DNA	National	✗
2.2	ESP New Entrepreneur Support	2010	Present	KOSGEB	KOSGEB	NA	DNA	DNA	DNA	National	✗
2.3	ESP Business Improvement Center Support	2010	Present	KOSGEB	KOSGEB	NA	DNA	DNA	536,276	National	✗
2.4	ESP Business Plan Award	2010	Present	KOSGEB	KOSGEB	NA	DNA	DNA	DNA	National	✗

*An Analysis of Public Programs Related to Women's Entrepreneurship and Access to Labor Markets*

3.1	Non-formal Education Programs		Present	GDoLLL of MoNE	MoNE	DNA	572,664,555.97	889,375,546	DNA	National	X
4.1	Support for Income Generating Projects	2007	Present	GDoSA of MoFSP	Social Assistance and Solidarity Fund	66,879,814	35,392,111	66,483,066	13,518,794	National	X
5.1	Turkish Grameen Micro Credit Program	2006	Present	TGMP	Private donors and minor contribution of Governorships	41,175,378.50	74,122,621	120,000,000	DNA	65 cities of Turkey	X
6.1	Social Support Program	2007	Present	MoD	MoD	91,864,300	150,000,000	194,617,923	195,865,810	SAP cities, EAP cities and 5 pilot cities	✓
7.1	Employer Premium Incentive	2008	Present	SGK	SGK	DNA	DNA	DNA	DNA	National	X
8.1	Promoting Women's Employment Operation Grant Scheme	2010	2013	MoLSS	EU	NA		€ 23,900,000		12 NUTS II regions and Ankara	X
8.2	Promoting Women's Employment Operation Technical Assistance	2011	2012	MoLSS	EU	NA	NA	€ 2,900,000		Çorum, Erzurum, Gaziantep, Trabzon, Van.	X
9.1	Pilot Project on Active Labour Market Policies for Advancing Gender Equality through Decent Employment for Women in Turkey	2009	2010	ILO	Norwegian Government	398,748 \$	NA	NA	NA	Ankara, Konya, Gaziantep	X

*An Analysis of Public Programs Related to Women's Entrepreneurship and Access to Labor Markets*

10.1	The First Step Credit	2013	Present	Halk Bank	Halk Bank	NA	NA	NA	3,890,000 (for 2013)	National	<b>X</b>
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## Appendix C: List of 131 Grant Projects funded under the Operation

Name	City	Budget (TL)	Subcontractor
<b>Women Employment Project in Traditional Socks-Knitting</b>	Van	116,898	Van Industrialist and Business Association
<b>Increasing Women Employment through Greenhouses Development</b>	Artvin	143,787	Borçka Chamber of Agriculture
<b>Women Employment in Hazelnut Sector</b>	Trabzon	112,387	Directorate of Araklı Central Agricultural Development Cooperative
<b>Let Your Children be Safe and you be Comfortable</b>	Van	190,662	Eastern Anatolia Development Society
<b>Provision of Skilled Labor Force of Knitting Industry</b>	Bingöl	73,840	Bingöl Association of Tradesmen and Artisans Chambers
<b>Women Hands in Dairies Project</b>	Van	182,310	Gürpınar Chamber of Agriculture
<b>Employment-Targeted Skilled Office Assistants Training Project</b>	Çorum	120,584	Çorum Chamber of Commerce and Industry
<b>Caring Hands</b>	Kayseri	133,230	Melikgazi Social Cooperation and Solidarity Foundation
<b>Canter for Women Entrepreneurship and Education for Sustainable Development</b>	Gümüşhane	194,094	Gümüşhane Special Provincial Administration
<b>Women Entrepreneurship and Employment Project in Textile Industry</b>	Ordu	212,761	Ünye Social Cooperation and Solidarity Foundation
<b>Facility Project ("Textiles like Sivas")</b>	Sivas	179,710	Directorate of Sivas First Central Industrial Zone
<b>Employment Step by Step (Furniture Sales Assistant Training)</b>	Samsun	140,150	Dost Education, Culture and Social Cooperation Society
<b>Honey-Seller Ladies, Happy Women</b>	Malatya	73,000	Malatya Beekeepers' Association
<b>Eco-friendly Toys and School Material Manufacturing Training Center</b>	Ardahan	188,267	Ardahan Association of Tradesman and Artisans Chamber
<b>Network Supply Center of İskenderun Bay (IKADOM)</b>	Hatay	114,795	İskenderun Branch of İMEAK Shipping Chamber
<b>Women in Employment</b>	Giresun	136,791	Şebinkarahisar Municipality
<b>Women Hands</b>	Bitlis	210,752	Bitlis Development Foundation
<b>Elderly and Patient Care Staff Training Project</b>	Sivas	97,129	Sivas Social Cooperation and Solidarity Foundation
<b>Berrak Love Project</b>	Malatya	229,691	Malatya Special Provincial Administration
<b>Project for Promotion of Women Entrepreneurship in Niksar</b>	Tokat	187,967	Niksar Municipality
<b>Women Employment Project in Organic Fruits-Processing</b>	Giresun	174,036	Tirebolu Chamber of Agriculture
<b>Our business waits for caring, our home bread</b>	Sivas	133,846	Dr. Ahmet Kemal Köksal Social Service Foundation
<b>Disabled Care Assistants Training Project</b>	Samsun	116,524	Sema Cengiz Büberci Anatolian Vocational and Female Vocational High School
<b>Project for Increasing Women Employment in Tourism</b>	Gaziantep	88,196	University of Gaziantep
<b>Use of Some Aromatic Ingredients in Floury Products</b>	Ordu	225,093	Faculty of Agriculture of Ordu University
<b>Efficient Human Resources Management in</b>	Hatay	353,009	Antakya Chamber of Commerce and

Hatay			Industry
<b>We are women, We are Here</b>	Rize	75,806	Rize Medical Vocational High School
<b>Karakocan Women Occupational and Individual Development Center</b>	Elazığ	158,146	Karakoçan Municipality
<b>Erhani Silver Processing Training Center</b>	Amasya	222,559	Amasya Public Training Center and Directorate of Evening Art School
<b>Employment Project for Young Women in Beekeeping and Production of Queen Bee and Organic Honey</b>	Bingöl	292,559	Genç Municipality
<b>Executive Assistants Needed in Business</b>	Kayseri	147,667	Kayseri Chamber of Industry (KAYSO)
<b>Employment and Entrepreneurship Development Training Project</b>	Çorum	289,730	Sungurlu Development Society
<b>Women in Midyat for Contributing to Common Wisdom</b>	Mardin	344,960	Söğütlü Municipality
<b>Project for Working and Empowered Women</b>	Tunceli	182,819	Pertek Association of Supplying Services for Villages
<b>Applied Agricultural Training Program for Women Employment</b>	Sivas	279,631	Directorate of Gürün Chamber of Agriculture
<b>Designing, Producing, Selling</b>	Sivas	114,302	Directorate of Gürün Social Cooperation and Solidarity Foundation
<b>Mozaic Design by Women</b>	Hatay	335,493	Antakya Tradesmen and Artisan's Credit Cooperative
<b>All Women are Beautiful</b>	Sivas	170,664	Sivas Female Technical and Vocational High School
<b>White Angels</b>	Kayseri	257,352	Kayseri Metropolitan Municipality
<b>Project of Rising Sun in Sarioğlan</b>	Kayseri	179,664	Sarioğlan Social Cooperation and Solidarity Foundation
<b>Niksar Brine Manufacturing and Training Project</b>	Tokat	96,289	Directorate of Niksar Public Education Education
<b>Cooking and Bakery Training for Increasing Employment for Unemployed Women</b>	Amasya	108,863	Vocational College of Amasya University
<b>Sustainable Vocational Training for Women Solidarity</b>	Tokat	223,495	Faculty of Education of Gaziosmanpaşa University
<b>Women Employment Promotion Project</b>	Bingöl	154,277	Bingöl Chamber of Commerce and Industry
<b>Women in Agriculture and Animal Husbandry</b>	Hatay	161,238	Hatay Beekeepers Association
<b>City of Women</b>	Yozgat	107,270	Kadıışehri Association of Supply Service for Villages
<b>Home-based Production Development Project</b>	Hakkari	193,541	Yüksekova Municipality
<b>Turhal Women Entrepreneurship Promotion Center</b>	Tokat	245,656	Turhal Anatolian Female Vocational High School
<b>Integration of Women into Information Society</b>	Erzurum	191,613	Erzurum Metropolitan Municipality
<b>Let the Country Be More Productive with Women's Touch</b>	Erzincan	228,417	Erzincan Special Provincial Administration
<b>Second Spring in Erzincan</b>	Erzincan	360,137	Social Cooperation and Solidarity Foundation of Erzincan Governorship
<b>"Women Hands in Soil" Project</b>	Gümüşhane	168,787	Köse Municipality
<b>Magical Hands in Carpet Making</b>	Gaziantep	333,578	Gaziantep Chamber of Commerce

<b>A New Opportunity and Service for Women</b>	Samsun	175,459	Samsun Association of Tradesmen and Artisan Chambers
<b>Beekeeping Project of Women Entrepreneurs in Kars</b>	Istanbul	153,713	Marmara Group Strategic and Social Research Foundation
<b>Brand Tour with Women who Secured Economic Independence in Agriculture</b>	Amasya	111,302	Amasya Chamber of Commerce and Industry
<b>Talented Hands from Rural to Urban</b>	Çankırı	106,644	Çankırı Special Provincial Administration
<b>Sun is Rising for Women in Greenhouses</b>	Amasya	114,865	Taşova Social Cooperation and Solidarity Foundation
<b>Two Heads are Better Than One</b>	Ordu	128,510	Ordu Special Provincial Administration
<b>There are Women in Textiles</b>	Samsun	158,501	İlkadım Municipality-Samsun
<b>Skilled Medical Personnel Training Project</b>	Malatya	249,578	Association of Health Personnel-Malatya
<b>Flowers of Second Spring</b>	Kayseri	132,391	Directorate of İncesu Public Education Center
<b>Project for Promotion of Women Rural Entrepreneurship</b>	Çorum	95,662	Hitit Academy Society
<b>Training of Unemployed Women in Amasya in Child and Elderly Care</b>	Amasya	189,597	Amasya Municipality
<b>Women from Van Participates into Employment by Cooking Fish</b>	Van	437,058	Rectorate of Yüzüncüyıl University
<b>Amasya Family Counselling and Service Center for Women</b>	Amasya	308,617	Amasya Special Provincial Administration
<b>Women are at Work</b>	Ankara	440,108	Middle East Technical University
<b>Handicrafts: Women Emancipation</b>	Trabzon	319,181	KTÖ Maturement Institute
<b>Increasing Women Employability Through Child and Elderly Care Training</b>	Trabzon	137,351	Trabzon Municipality
<b>Fungiculture and Home Cooking</b>	Trabzon	140,375	Directorate of Akçaabat Chamber of Agriculture
<b>History of Trabzon inside Candles</b>	Trabzon	98,518	Social Cooperation and Solidarity Foundation of Trabzon Governorship
<b>Sunflowers</b>	Kayseri	262,851	Kayseri Chamber of Commerce
<b>Job Creation and Employment Project for Bayat Women</b>	Çorum	258,856	Bayat Municipality
<b>Narlı Women Employment Project</b>	K.Maraş	119,016	Narlı Municipality
<b>While Children are Playing</b>	Şanlıurfa	232,681	Şanlıurfa Women Empowerment and Support Society
<b>Center for Local Cooking Arts</b>	Hatay	348,740	Antakya Chamber of Commerce and Industry
<b>Labor Force Training Center for Textiles Industry</b>	Tokat	314,943	Turhal Municipality
<b>Women Employment Development Project in Tourism</b>	Hatay	198,624	İskenderun Chamber of Commerce and Industry
<b>Project for Erciyes Women</b>	Kayseri	269,629	Kayseri Metropolitan Municipality
<b>Female Participation in Business in Midyat</b>	Mardin	140,689	Midyat Vocational Training Center
<b>Women Employment Development Project in Tourism in Samandağ</b>	Hatay	188,311	Samandağ Association of Supplying Services for Villages
<b>Women Empowerment and Employment Support Center</b>	Diyarbakır	307,946	Diyarbakır Metropolitan Municipality
<b>Call Center Stuff Training Center</b>	Sivas	124,992	Sivas Chamber of Commerce and Industry

<b>Provision of Vocational Training for Women Who Migrated from Rural to Urban</b>	Rize	163,787	Pazar Chamber of Agriculture
<b>Childcare Staff Training</b>	Kayseri	134,302	Hacılar Social Cooperation and Solidarity Foundation
<b>Project of Support for Increasing Women Employment in Amasya</b>	Ankara	338,994	Turkey Economic Policy Research Foundation
<b>Cooperation with Local Partners for Development of Women Entrepreneurship (D&amp;S for DWE)</b>	Van	208,176	Van Chamber of Agriculture
<b>Effective Transition from Home to Employment</b>	Diyarbakir	339,258	Diyarbakir Female Vocational Technical Education and Maturement Institute
<b>Children, Elderly and Patient Care Project with Employment Guarantee</b>	Elazığ	288,229	Sıdika Anar Female Vocational Technical High School
<b>Win Your Bread out of Silk</b>	Hatay	391,601	Antakya Anatolian Female Technical, Anatolian Female Vocational and Vocational School
<b>Hostel Management and Employment Training for Women in Ayder Region</b>	Rize	107,463	Çamlıhemşin Municipality
<b>Productive Soil and Working Women in Bahadın</b>	Yozgat	148,398	Bahadın Municipality
<b>Çerkeş Women Employment Support Project</b>	Çankırı	140,343	Çerkeş Governorship Social Cooperation and Solidarity Foundation
<b>Angels with Profession</b>	Elazığ	142,611	Elazığ Chamber of Tradesmen and Artisans
<b>Boutique Viniculture</b>	Elazığ	210,014	Elazığ Association of Grape Producers
<b>Healthy Generations</b>	Elazığ	167,434	Medical College of Elazığ Fırat University
<b>Women and Feretiko=Information Society and Employment</b>	Rize	234,142	Derepazari Social Cooperation and Solidarity Foundation
<b>Women are Participating in Employment and Empowering</b>	Trabzon	126,444	Social Development Society
<b>Hanımeli Project</b>	Erzurum	84,590	Entrepreneurship Research and Implementation Center of Atatürk University
<b>Women's Cellar</b>	Şanlıurfa	176,621	Yaşamevi Women Solidarity Society
<b>Accounting and Office Assistants Training Project</b>	Rize	111,621	Rize Association of Certified Public Accountants
<b>Women everywhere, Women in all Professions</b>	Mardin	388,435	Society of Prevention of Honour Killing and Improvement of Women Potential
<b>Queen Bees</b>	Kayseri	212,783	Central Anatolian Development Association
<b>Şemdinli is Now Closer</b>	Hakkari	180,303	Directorate of Şemdinli Public Education Center
<b>Skilled Accountant Assistants Training Program for Local Enterprises</b>	Gümüşhane	185,676	Gümüşhane Association of Tradesmen and Artisans Chambers
<b>Orcik and Pestil Production</b>	Elazığ	311,884	Anatolian Development and Education Society
<b>Foreign Trade Specialist Training and Employment Program</b>	Kayseri	204,850	Central Anatolian Development Association

<b>Project of Women Employment in Agriculture</b>	Bingöl	365,437	Solhan Municipality
<b>Vegetable Knitting- Knitting Zembil</b>	Samsun	213,230	Bafra Public Education Center
<b>Home-based Elderly Care Assistant Training Project in the Lower Kelkit Basin</b>	Tokat	130,390	Niksar Vocational College of Gaziosmanpaşa University
<b>Ecological Toys</b>	Samsun	220,034	Samsun Special Provincial Administration
<b>Childcare Staff Training</b>	Bingöl	222,514	Bingöl Bahar Education, Cooperation and Solidarity Society
<b>Love stops at Nothing</b>	Samsun	113,144	Samsun Female Technical Maturement Institute and Female Vocational High School
<b>Process Re-Design &amp; Inter-Sectoral Enterprise Development</b>	Hatay	355,314	Hatay Association of Tradesmen and Artisans' Chambers
<b>Executive Assistant Training for Increasing Work Productivity</b>	Bingöl	143,884	Bingöl Special Provincial Administration
<b>Home-based Elderly, Patient and Child Care Assistant Training</b>	Erzincan	178,016	Society of Support for and Improvement of Elderly in Erzincan
<b>Increasing Employment in Disabled Care</b>	Gaziantep	216,645	South-eastern Region Social and Economic Development Federation
<b>Project Three Points (Women, Education and Employment)</b>	Bayburt	237,721	Bayburt Chamber of Commerce and Industry
<b>Travel Managers and Tourist Guides Training Project in Hatay</b>	Hatay	270,423	United Industrialists and Businessmen' Society
<b>Occupation Provision Course in Childcare</b>	Samsun	140,036	White Pearl Women Education and Culture Society
<b>Angels with Pink Cheeks</b>	Amasya	204,530	Suluova Social Cooperation and Solidarity Association
<b>Increasing Women Employment through the Production of Küpecik cheese in Yaoraklı</b>	Çankırı	277,865	Yapraklı Association of Supplying Services for Villages
<b>Training of Childcare Staff for Children between 0-6 years old</b>	Samsun	108,751	Medical College of 19 Mayıs University
<b>Implementation Project of Şarkışla Women Education Center</b>	Sivas	373,794	Şarkışla Businessmen Association
<b>Women Employment Support Project in Samsun, Tokat, Çorum and Amasya</b>	Samsun	373,724	Black Sea Federation of Industrialists and Businessmen' Associations
<b>Women Employment Promotion with Local Organic Food in the Region</b>	Tunceli	353,629	Tunceli University
<b>Women Participation in Agriculture</b>	Muş	366,791	Kırköy Municipality
<b>Project of Women Employment Office Administration</b>	Hakkari	169,977	Hakkari University
<b>Training of Skilled Women Entrepreneurs and Caretakers for Elderly and Disabled in Elazığ</b>	Elazığ	189,880	Elazığ Special Provincial Administration
<b>Talented Hands Project</b>	Kayseri	167,961	Develi Governorship Social Cooperation and Solidarity Foundation
<b>Caring Hands Project</b>	Kayseri	169,560	Sultan Sazlığı National Park Union of Related Municipalities

Source: Turkish Republic Ministry of Labor and Social Security, Directorate of European Union Coordination Section, Operational Program of Human Resources Development, Project List as of 4/7/2013.