



Eđitim ve Kltr
Hayatboyu đrenme Programı

Women Entrepreneurship Panel



Women Integration in Business Creation







Introduction

We were 30-40 people as founding members of the “Foundation of Women Entrepreneur” at the beginning. Now, there are 150-200 women. I met lots of women there. We had some shares and I had some experiences. I am also founder member of AK (Justice and Development) Parti, and it is obvious that to exist in politics depends on knowing people from other sectors. In that point, I repeat that I give importance to non-governmental organizations and politics. The women must take place in politics, non-governmental organizations and especially in finance. I think we made all regulations regarding employment. Do we have problems? Of course, we have. We are trying to solve these problems and make them fit into requirements of today by discussing business people and civil society organizations. If you would like your problems to reach the government, I am ready to help you as a Istanbul Deputy. I thank you again; especially the mayor and organizations, and I wish the meeting would be helpful. With my respects...

S.Kenan ŞAHİN
Mayor of Pendik

Presenter: We are extendig our thanks. I invite our mayor Mr. Kenan Şahin to the stage again to present the gift. We thank our guests for their opening speeches. I am inviting the moderator Mrs. Prof Dr. Rena Özen KUTANİS and panelists Mrs. Nesrin Çıtlabakkal, Mrs. Necla Haliloğlu, Mrs. Ayşenur Topçuoğlu, Mrs. Münteha Adalı and Mrs. Zeynep Çiftçi to start our panel.

Prof.Dr. Rana ÖZEN KUTANİS: I thank you again, and I think it would be usefull to start the panel right away. I will introduce the panelists as moderator. So firstly I introduce myself. I have been teaching at Sakarya University Faculty of Business Administration. I graduated from Istanbul Technical University, Management Science and Engineering. Later I performed my PhD at Bogazici University. I am trying to serve in the university community for over 20 years. I have a book on women entrepreneurship. I also have many researches. I will try to make a summary one of them.

Firstly, I would like to give some information about entrepreneurship. The concept of entrepreneurship is determined from many points of views. We call entrepreneurs a business person who can convert an idea into an economic income. Moreover, he/she must use production factors in the most efficient and healthiest way, and they are supposed to see and evaluate the opportunities. They are also supposed to both take risk and have necessary hardware. The speakers mentioned that the entrepreneurship is important and the education in entrepreneurship is important. But the person, who is one of the academics starting the concept of entrepreneurship, says “As the education level increases, entrepreneurial attribute is actually injured”. Unfortunately, the same problem is seen in our education system. We see it in both the universities and vocational high schools. They are learning certain things, but only able to keep their views and perspectives limited to that work. Here, too, the problem of the limitation can bring problems for them to enter different sectors. Maybe you do this by encouraging entrepreneurship, and this may be realized especially in high schools. This is really important. In all departments of our university, importance is given to social entrepreneurship. Some of the courses are compulsory while some of them are elective. What kind of features must be in an entrepreneur? Firstly, personel traits are important. I will explain traits soon.



An entrepreneur is supposed to see opportunities, and he/she must find out extra factors and functions. He/she must be keen on making his/her own business, and he/she must be motivated. Of course, in that situation, the educators are responsible and they have some duties. When we look at the traits, we face the need of success. In another way, goal-setting and reaching the mentioned goal shows us the success and performance. That is why to determine the goals rightly is necessary. He/she must tolerate the uncertainty. Actually, this is not easy especially in fluctuating economic conditions. Moreover, he/she must take into account the risks and overcome them. He/she must have the ability to take risk and must rely on his/her own ability and work. He/she must also follow the innovations. The most important trait is locus of control. Unfortunately, we are raising our children outside the locus of control in our culture. What does it mean? It means that they do just what is said. They are never trained as a person who discusses and interferes. In fact, one of the basic conditions for promotion of entrepreneurship is that they must be brought up as individuals with internal locus of control in the family. In other terms, they firstly look at their own abilities, and ask themselves that what I can do or what I can do better. Of course, the family has an important role here. I will mention this.

Basically, we focus on three important abilities regarding entrepreneurs. The three traits are: technical, managerial, and human. Of course, the entrepreneur must include in social networks, and he/she must be in contact with other entrepreneurs.

We can describe two types of entrepreneurs. One of them is stand-alone independent entrepreneurs taking risks, founding his/her own company and participating in production. The other one is inheritor. Some inheritors are not determined as entrepreneurs, but they can promote their enterprises by doing various works. Therefore, we called the second group entrepreneurs. When we ask why women would like to be entrepreneurs, we see that individual freedom and their wishes to prove that they can do some works as well as men are important factors. Moreover, financial problems are important. Because of some financial problems, they have to participate employment and finance. In other ways, financial problems and conditions force the women to enter economic life. They start to establish their own business.

The other important factors are that they want to have better standards of life and to assess the potentials. By the way, I think employment is also important. When we analyze the research, we see that women entrepreneurs support the employment more than men. In other way, when men entrepreneurs establish their own enterprises they just employ the workers for their company. However, women entrepreneurs both employ in their enterprises and in their homes since they need a maid to care for house works and children.

So it is for an assistant woman who will work for houseworks and to a woman who needs nursery for her children. In fact if a woman has her own enterprise there will be two ways of employments. This is very curicual. Generally there are 4 types of women entrepreneurs. Briefly first one is traditional entrepreneur viewpoint. This group is a kind of entepreneur who considers ideally all of enteprenenur, social life and traditional gender roles. So to speak, they work for career and live for their children. Conversely, the other groups which we called "domestic" act their traditional roles preferably and afterwards tries for ideal of entrepreneurs. Besides there are radical entrepreneurs. They claim that we must change some issues basically and say most foundations are based on men. Namely, they say that their husbands must come after them before giving priority to their ideals. And it is



necessary that they have more appropriate working conditions. Referring to entrepreneur women founding smaller plants their growing trends are not high, in micro level and operate in very few sectors. Whereas men operate in all kinds of sectors and women are affected by Turkish community's points of view. They can not express themselves and they have legal problems moreover they can not be understood easily. They have no ideal cooperations among them. In some local affairs, some of them are successful but they do not support those who are in difficulty in the sector. Of course they have internal problems. Those are for women entrepreneurs. On macro level, capital, finding a place for manufacturing, fittings, equipments, communication problems of other plants, business connection problems, having difficulties in social networks and of course inadequacies of being organized among them are their general problems.

So on micro level women have normally social responsibilities therefore in terms of having experience therefore they can take a seat back. Their families do not support them and they also face difficulties because of that and they get in to trouble because of lack of understanding by their male colleagues. Referring to my last research which I made in Sakarya I summed up problems from women entrepreneurs' feelings as a woman while they started their enterprisers.

In summary we collected datas from 80 women by making interview with them. Adding certain sectors, a survey was also carried out. Regarding the indicators from the survey we see that women entrepreneurs are mostly married with children or without children , educated and are young and middle aged. When we look at the distribution of sector, we see that just 2 from 80 enterprises are from heavy industry while most of them are from service industry. Some of the women had heavy industry such as textile and boutique-style businesses. The women are especially affective in health and education sectors. We see that the families are active in establishment of enterprises. We also see that the housewives found the enterprises when they realize their own potentials. While the operators of their own family companies are around 40%, those who establish their own businesses are 60%.

When we look at some demographic features, we see that the women are working more than 40 hours for a week at least. They have a monthly income of around 2000-3000 TL, and less than 5 years experience. What do they think about entrepreneurship? Firstly the family is really important. When we look at the families of women entrepreneurs, we find out that generally their fathers are entrepreneurs or managers while their mothers are housewives. Housewife mothers support their entrepreneur daughters by helping in bringing up the grandchildren. By the way, since the entrepreneurship of women provides two-way employment, their entrepreneurship supports the unemployment in the country. This research shows that work experiences of women and men are not different, but the women are actually slightly narrowing their potential in some areas. It also shows that they have to work more in various sectors. By the way, we faced type of home-lover and traditional female entrepreneurs more. We can say that they do not care of feminism, and they mention the advantages of being in limited sectors and advantages of being a small number in some sectors. The general problems of women can be both economical and psychological. They can face some problems in the balance of house, work and life. By the way, in some areas women can be an advantage to us. For example, a woman founding a nursery is more advantageous than a man founding it.

Thank you for listening to me. We will continue with Nesrin Çıkılabakkal's presentation. I



want to introduce her briefly. She graduated from İstanbul University, Economy Faculty. She worked as a banker until 2008 then started to work in KİŞGEM. She is married and has one child. We are listening to her speech.

Nesrin ÇIKLABAKKAL: Thank you and Welcome to all of you. I will try to introduce two European Union projects of Pendik Municipality. I work on one of them. This project's name is Women Integration in Business Creation (or WIN-BUS). It is a European Union Leonardo da Vinci Innovation Transfer Project. This project supports potential business women to help them, through a range of face-to-face and online training methods. The Project is carried out by Pendik Municipality. Six partners take part in this Project. Our foreign partners are Genova Chamber Of Commerce, Inova Consultancy Ltd. from England/United Kingdom and Transfer Slovensko from Slovakia. The local partners are PESIAD, Pendik KİŞGEM, Pendik District National Education Directorate. The project budget is 247.408,00 €. The contribution of the European Union is 185.555,00 €. the contribution of institutions is 61.853,00 €.

Cooperatives, business's, women who want to work on business networks and franchises, unemployed, women who want to start their own business, women who want to make a difference in seeing models of entrepreneurship in less developed regions are the target groups of this project.

What have we achieved? Project management meetings and literature reviews were made and a guide book and training module were prepared. The project web site was implemented. Interviews with women entrepreneurs were made. Basic training for women entrepreneurs were given, a lot of meetings were organized. Technical working visit was planned to Genoa for 5 women entrepreneurs. Advanced Entrepreneurship and e-Business trainings were planned. 4 articles were written by partners. Entrepreneurship guide books were prepared. Website, interactive CDs, guide books, hand books, educational materials, posters of projects, newsletters, articles, meetings were prepared as project products. You can get more information about this project on the web site. Thank you.

And the other project of Pendik Municipality is Pendik KİŞGEM. We have been serving at this building in Pendik. Kışgem is a project that is carried out by Pendik Municipality under the coordination of KOSGEB. The operating company of the project is PENTAŞ that is a subsidiary of the Pendik Municipality. This project has been carried out with PESIAD since 2008. KİŞGEM is the one of the four Entrepreneurial Business Development Centers. The others are in Çorum, Kütahya and Nevşehir cities. European Union support for our project finished in January 2009. The project has been continued by Pendik Municipality since that time. 40 women entrepreneurs have established their own business benefitting from KİŞGEM. There are currently 16 women entrepreneurs in KİŞGEM. Our building's capacity is available for 25 entrepreneurs. We want to be one of the first names that come to mind about women entrepreneurship works.

We have one training class in KİŞGEM and we give conferences and trainings here on relevant women entrepreneurship. We have a library which is used by our women entrepreneurs. Another important feature of KİŞGEM is that we provide service 7 days a week 24 hours day.

KOSGEB tries to promote us everywhere. KOSGEB provides a lot of support to KİŞGEM. KOSGEB allows us to open stands.

Pendik Municipality also provides a lot of support to KİŞGEM. KİŞGEM's all fixed costs are covered by Pendik Municipality; electricity, water, gas, telecommunications. We get



technical support from Pendik Municipality. In the same way we use their introductions. Such as security and cleaning expenses are covered by the Pendik Municipality. At the same time, PENTAŞ, PESİAD, Istanbul metropolitan municipality and Okan University contribute to our project.

All women entrepreneurs who are working on service or product sector but their businesses are within the structure of KİŞGEM can appear in there. They are continuing their activities in there. On average, women can remain in the centre for 2 years.. Our aim is to for businesses to grow become competitive and then they can leave.

Prof Dr Rana ÖZEN KUTANİS: thank you Mrs Nesrin. Third speaker is Necla HALİLOĞLU. Mrs. Haliloğlu graduated from Middle East Technical University Chemical Department. She has worked in KOSGEB since 1990 and in Entrepreneur Development Center since 1998. She gave entrepreneur lessons in Middle East Technical University and has written the “How to become an entrepreneur” book.

Necla HALİLOĞLU: Thank you. We are seeing the subtitles of KOSGEM entrepreneur support program which have put it in practice in 2010. If you pay attention, we wrote some of them with bold characters. The meaning of this: a woman dimension is in these supports which were written by bold characters. We are affording to arrange support programs positively by seeing women’s necessities. How did we add woman dimension in entrepreneur training? Through training programs which are only for women and only women can join them. What is the advantage of this? We are giving opportunity to add special thing for women, when we gave training to a group which are only women. Our practice for women on new entrepreneur support is 10% more on support rate. We have 30.000 TL donations and 70.000 TL free of interest credit. No need to talk KİŞGEM support. There are 4 similar establishments to KİŞGEM in Turkey, and maybe a few in the world. We are the representative of European Commission’s Women Entrepreneur Platform in Turkey. Our aim here is to arrange activities about woman entrepreneur issues and present them to the commission. Also, we are publishing this on our web page. We are organizing a lot of activities. But, we have some deficiencies.

I want to show you ideas of women entrepreneurs about KOSGEB on the slides in order to give an idea. For instance, a woman entrepreneur said: “I established my business before my plan thanks to KOSGEB’s training and support”. Another one: “When both my suppliers and customers learnt about the support of KOSGEB to my business, they believe and rely on my business and service”. You may feel this more in KİŞGEB. Another comment is that: “the biggest contribution of KOSGEB to me is supported, when I am beginning of the path”.

“Entrepreneur adventure: the first step to your dreamed work with a corporation is giving more importance to your work than yourself”.

“KOSGEB is like a father who says: son what you want, you can do; I support you by selling my jacket. “Everybody talk different way.

“My work plain was disconnecting like pieces of a puzzle. Entrepreneur training provided to see big picture by combine these pieces”.

Dream, work hard, prove it, take support from KOSGEB, and shoot ahead”.

I give important to last slide. We understand bureaucracy is important on here.

“KOSGEB system which is I thought that it is bureaucracy, I witness to it institutionalize my work time by time”.

We should work more and if we talk about this, we can find a lot of subjects. For example,



should we add special formulas to women training and these slides? Are some working about public gender equality on investment environment enough? What kind recruitment working can make and have we need like this? Why do we witness women entrepreneurs work traditional sectors, why don't we have more projects to increase innovation and technological level? Why don't women entrepreneurs take part on different steps of value chain? We can raise these. So, we want to come some advices and demands from target audiences about develop women entrepreneurship and general entrepreneurship. To ease coming these advices and demands that is to appear real Public Corporation, Private Corporation and Non Government Organization collaboration, we have a support too designed by us.

Prof. Dr. Rana ÖZEN KUTANİS: I would like to thank Miss Canan. Next up is Ms Ayşenur TOPÇUOĞLU. Let me briefly introduce her. She has graduated from Ankara Economic and Commercial Sciences Economy Faculty. She has done her Master's and Doctorate at Gazi University. She has about 20 years experience at YapıKredi Bank. She then went onto Okan University, and has been working as an academician for 9 years. She is head of department for International Commerce faculty of economic and administrative sciences. She has taken an important role in many projects and trainings. We will now listen to her.

Ayşenur TOPÇUOĞLU: Thank You. The title of my presentation is 'being an entrepreneur, an exporter and a woman.' Exportation is one of the most prominent issues in our economy today. As you all know, we have important goals. We have an aim of 500 billion dollars of exportation on the 100th founding year of our republic. And we are running to this goal. So, how are we going to reach this aim? I am going to give you some clues on how to do this. These are from trainings I have carried out, projects I have taken part in as coordinator, especially where positive discrimination support was given to women. We tried to do a small part of this at Pendik Kişgem. I tried to form awareness on the issue of exportation with many women entrepreneurs. I believe that my friends that have received this training will all become exporters. There are mega trends in the world with movement from this point. They will identify the increasing change and the world of the future by affecting businesses, economy, communities and global lifetimes. It has different effects on different industries, companies and individuals. The analysis of the mega trends and its effects will become an important component in businesses Future strategies, development and innovation processes and will affect product and technology planning.

If the effects of mega trends on organisational functions (marketing, research and development, budget expenditure product planning and development, human resources management, technology planning and innovation search) can be well understood, it can be used as a basis on strategic decision making. There are many factors in the duration between production and exportation. We call this component. Everyone included in the stages from bank to logistics, freight to insurance, and to the production to the distribution of goods are our components. We describe these establishments and corporations as our family, and above this family is our minister. We always feel our ministers' presence with us at all times. We always watch out for each other and we progress together on this path as a whole. Now, what are these mega trends in the world? I have highlighted and brought forwards a few of them. Which issues affecting the world ones will come into question as mega trends? Firstly, it is predicted that people will raid the cities. There will be mega cities, corridors and areas. Smart cities and smart infrastructure. Environmental friendly technology will be important. It is important to take the precautions to increase the number of women leaders.



It has been determined about 70% of the decisions made about consumption is made by women. If women are making 70% of the decisions then this shows that women's viewpoint is important in this production. Now the Y generation, we call the 15-25 age group the Y generation. These children are born into an electronic world. I have students, I call them my children. My children use the computer better than me. I try to buy the trends in order to keep up with my children, and so I can speak the same language as them. Although I have no time, I have opened a Facebook account to make announcements, send messages and give homework. Because of this we are heading towards a world where 34% of the population will consist of 15-24 year olds. So, what is mega trend? The strengthening of women and the increase of women CEO's. This women power and women decisions will be felt more in the future. The strengthening of the middle class. For general managements to be formed in countries where there is reverse brain drain development. Geo coding, geo networking, digital marketing and social networks come forward. New shores and the futures fortune 500's are going to come out of Asia. New commerce areas, latest trends in cloud computing, the future of satellites, navigation and communication technologies, mobile services and the increase of internet bandwidth will be in between the most important mega trends. This being the case, what are we going to do to increase exportation? We need people especially women with qualities to follow closely these developments.

There are successful entrepreneurs in Turkey. Miss Aynur is our idol. But apart from this she is an important agent in the Chinese world trade. We have two successful exporters who have exported to China. One of them is a miner and the other one a textile exporter. The miner is a women exporter who has done the first marble export to China and you know the brand of the other lady, Miss Ayşen. Other than that you can see the names of successful women entrepreneurs on the slide. You are seeing the names of women who play an important role in the development of export in logistics companies, banks and holdings. Now women foreign exporters, I as a foreign exporter who has carried out and managed foreign export have observed some features that are prominent in women. For example, women exporters are more self sacrificing. I will give an example, very important customs managers in Istanbul are women. The one at Sabiha Gökçen is a woman. The customs manager at Haydarpaşa is a woman. I have seen that women in logistics are very self sacrificing in their work. They are ahead in communication. When we are in an unfamiliar community, we can form a relationship very easily. But when there is only one woman amongst many men there is a cold atmosphere, however when there are more women there is a warmer atmosphere, and we socialise easier. This is why women are ahead in communication.

Women are more careful and are more detail oriented. You can feel that there is a woman's touch from the packaging to the quality of the product. Women are followers and more sensitive. I would like to emphasise the prominent features of women in foreign commerce. The obstacles foreign commerce women face. What is discrimination? Women can be dismissed excuses such as your children are young you can bring them up etc. We as bankers criticised the interventions to prevent women to be in top management as follows. One day there was a mid-level managers' meeting at the bank, the general manager was listening to the problems. I said we are foreign traders. You are making women work in showcase branches. But there isn't one woman manager in industry, industrial imports and where export is high. I asked the manager when this composition will change. He told me this composition will change, because everyone started to applaud. He then made me a



regional manager for all the organised industrial areas. I don't know if this was a reward, but I know that I worked happier.

I am now a coordinator in European Union Projects. By purpose here is that I am the mother of ideas of these projects. My project writing knowledge wasn't this broad before, I didn't know. Friends there wrote projects and tried to raise women foreign traders and exporters. We carried out exams and did very serious interviews. And our project started with the contributions of our minister. And then lessons on foreign trade began. The lessons covered many work areas from freight to customs, work life to e-commerce, and valuable teachers supported us on this. I always imagined. We learn from books. When am I going to see a container? How are the goods lined up, how am I going to end them? We organised an orientation program for this for the students, and they worked in insurance and customs for 15 days each. We then spoke with companies. We then twinned our students with SME's that want to join the project and SME's that want to open to exportation. Exporters embraced our children and our children contributed to them, so much that someone said "teacher, I have reached the customer I am going to be able to sell to for two years, thank you so much." I told them that we need them to reach our 2023 goal. We then took the children to Holland as part of the project, so that they can see Holland and the working environment there. By chance our Rotterdam consulate got in an amazing communication, and we received a half day briefing from the Holland economy and commerce ministry. They thanked us for letting them meet young dynamic friends that all know English. Two students started their own business after this project. One person who hasn't been to university now has their own business in Mersin. Another student moved their fathers business to Istanbul and has started exporting abroad. Regarding the 2023 goal, us women can achieve everything. Thank You.

Prof. Dr. Rana ÖZEN KUTANİS: Thank You for your valuable information. We are now going to listen to Münteha ADALI. She was born in Siverek. She has graduated from the Faculty of Economics, and started working at a bank. In 1992 she contributed to industrial cleaning materials machine exportation and selling together with 3 friends. In 1996 she went onto a company, and increased her endorsement by 100% by working as the company manager, service seller, personnel and in all fields of the company. She became a member of the Women Entrepreneurs Society in 2004. She was chosen as the society's board of directors. She is married with two children.

Münteha ADALI: I have spent 3 hours quietly without speaking for the first time in a long while. Us businesswomen lose all motivation when we remain motionless. In fact I forgot what I was going to talk about for a while. If you like let's change the atmosphere for a while and watch a film I brought. It is a film about Young Kagider (Genç Kagider). Then we can chat a little....

In fact, this secret is. Woman's employment before women entrepreneur. In order for more women to be in management and decision-making, we basically need to strengthen a woman's economical status. We didn't talk to woman entrepreneurs because it will be a difficult process. Women come together and discuss the problems among ourselves do not produce too much solution I don't know if you agree with me. We need more men in this panel and future sections. KAGİDER doing projects and operating to strengthen women's social and economic situation since ten years.

When we look at women's employment rates and woman's decision-making the numbers are too low. Women's employment rate is 24% and woman's decision-making is 14% in the



parliament. Percentage of women to be in management, in high-level is 23% in mid level is 22% and in low level is %21. As long as there is increase in women percentage, unfortunately we don't talk about women entrepreneur. You often face some problems when doing activities in KİŞGEM. I am also an entrepreneur and have been working since 25 years. I worked 9 years in Yapı Kredi Bank. I was able to have power in my own job thanks to my serious business knowledge, experience, information and capital savings. I have motivated myself more by providing employment. I'm working with a very large business.

Our projects with universities female students ask the following questions; "We want to do our job but our tradition doesn't allow us, we are unable to convince our families can you help us." In fact women entrepreneurship and women's employment have barriers in Turkey, like tradition and cultural structure. I gave a presentation we can look at:

The portion of women entrepreneurs in Turkey is 6%. If we can't increase the 24% women employment, we can't increase women entrepreneurship.

If we look at Women's entrepreneurship obstacles in front of the large problems accessing capital. We are not aware of our rights.

Generally many of the goods to be taken on behalf of our husband and we are accept this idea. Men do not understand women. Here, we say that we have to be clearer. This is where I made such mistakes. My husband took control of the money, I did other work. I saw that all responsibility is on my husband then I said why? Life is communal. There are values in society dominated by men. We want to be powerful, but also want men to be powerful. Inadequate education and rural depopulation are serious problems for women unemployment. Association is very important for woman entrepreneurship.

It is very important to work in association with network and NGO's. Thanks to KAGIDER for the first time in my life I had a friend of parliament member and she had a friend of women cleaners. Beause I have a company which is making maintenance and cleaning in buildings. We are joking about I say that "I am a cleaning woman" and she says that "I am a member of parliament. It is a joke, actually this situation provide many advantage. Work and life balance is very important that mentioned by other friends. We are women entrepreneur as well as a mother and wife all at the same time. We have many responsibilities. Our husband support is very important. We must teach communal life responsibilities to our husbands. They must support us in this subject. We have to all fight with mind because not otherwise.

Equality of opportunity is a very big problem for women because you can't move out at midnight. We recognize that what can we do and don't when we say that equality of opportunity.

Women' must learn cooperation and stand by each other. We must forget the term that a woman's enemy is a woman. Women unity is very important. When we look at the man unity they support one another. Friends and business leave from each other with a thin line. Assets should be on our behalf for receiving a bank credit. Our motivation tools are ambition and passion these are absolute must for us. Government policies must be absolute for women entrepreneurship in employment. Same occupations are man profession this is end of with the vocational high school.

Our administrator will be held leading when will be finishing these problems. In summary, there is no complication in women entrepreneur when women number will be increase in management and decision mechanism. Thank you very much.



Mrs. Prof. Dr. Rana ÖZEN KUTANİS: We thank you, too. One example of female entrepreneurs is Mrs. Zeynep ÇİFTÇİ. She is from Artvin. She has graduated from Kartal Commercial High School. She enterprises wood packaging materials and pallet in her own company, which is called as Istanbul Pallet. She is married with two children.

Mrs. Zeynep ÇİFTÇİ: I thank you, too. Actually there is not too much things after all speeches to say for me. Firstly, I would like to say that the women limit themselves. That is I a woman, I can't do this job etc. Women make their own patterns; I think the most important thing is get out of patterns. I never face the difficulties in business life, conversely, I have so many advantageous from being of female. Everyone trusts me because it is thought that my work is more rigorous. The problem is coming from my social environment and my family, because I never will go out at night alone. I t will go on until I will be free from what they say to me. If I have really work, it would be my priority whatever my social environment say for me. Because this job gives me respectability as well as success.

My job is harder than the other jobs because it is not appropriate for women. When I say palet, the people ask me which one: color palettes, flipper palet. Most of the people do not know what is pallet. This sector is not yet developed in Turkey. But it strengthens my dreams, and raises my ideals.

I was educated on entrepreneurship in Bakırköy. Before I started the course, I never thought that it would be useful for me, I attended the courses just as a procedure. At least, when I establish my company, after a while, I found out that the education is so important, and I experienced everything that the teacher had said. The people asked me why did you form your own enterprise? We don't know what does "boss" mean. To be boss means certain economic status in society. However, when my employees call me boss, I feel myself like a father and mother. All I say are these. I suggest the women to destroy their own shells. They of course will find the right job. The women want to work in equal conditions, and take advantage of opportunities equally. As a woman, I have some pluses because my feelings are more strong than men's feelings. I can take better precautions. Therefore, I refuse to be classified.

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