



Discussion Paper



Who is supporting whom? A Critical Assessment of Mainstream Approaches to Female Entrepreneurship

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Harriet Taylor Mill-Institut für Ökonomie und Geschlechterforschung
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Abstract

This paper deals with female entrepreneurship as a measure of economic growth and gender equality and critically engages with the underlying assumptions behind the promotion of female entrepreneurship. Female entrepreneurship is frequently conceived of as a means of economic development rather than as a step towards gender equality. The shortcomings of such an approach are discussed with an emphasis on the example of microcredit schemes and illustrated by the author's empirical findings from a study on microcredit-recipients in Turkey.

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Introduction

“Think you’re ready to save the world?” is how Sheri Caplan addresses potential female entrepreneurs in her article in *Forbes* (18 August 2011). This paper wants to examine how saving the world as an entrepreneurial undertaking works out in practice. Specifically, the aim is to point out and analyze problems in the conceptualization of female entrepreneurship. It sheds light on the theoretical assumptions behind policy measures that seek to promote female entrepreneurship and strive to catalyze women’s financial inclusion. In contrast to Caplan’s more positive perspective, it criticizes the support for female entrepreneurship that most of the policymakers design to instrumentalize women. In the following sections, I argue that hitherto “mainstream” expectations towards female entrepreneurship reveal significant shortcomings from a perspective that aims for equality between men and women. Female entrepreneurship in its current conceptualization is more an instrument for wider economic and political goals rather than a medium providing those women who want to earn an income through innovative market activities with adequate opportunities and support. Among the “mainstream” goals assigned to female entrepreneurship I count decreasing women’s unemployment and consequently the general unemployment figures, fighting poverty and reconciling women’s roles as mothers and wives with their roles as workers. Moreover, in this paper I also argue that microcredit schemes are an important illustration of the problematic consequences that arise from the current understanding of female entrepreneurship.

This paper advances its argument in five sections. Growing support for female entrepreneurship and the popularity of initiatives like microcredit schemes are closely related to the understanding of women’s financial inclusion as a human right. This background is thus highlighted in the first section. In the second section, I will show that in general, women’s access to financial resources is more limited than men. The reasons for this failure should be sought by looking at what was missing in previous attempts at financial inclusion. Thus, the third section depicts the shortcomings of the assumptions in the policies to promote female entrepreneurship in developing and advanced economies and in international organizations. In the fourth section, I show how microcredit programs illustrate the shortcomings of the majority of current assumptions about female entrepreneurship by making use of observations from my research about women’s empowerment through microcredit schemes in the specific case of Turkey. In the final part, I provide a brief outlook on what could and should be done in order to provide better policies to support female entrepreneurship and gender equality.

1. Access to credit and financial inclusion as women’s basic human right

It has been 20 years now that the United Nations Development Programme (UNDP) in its Human Development Report (UNDP 1995: 109-116)¹ defined wider access to credit as one of the three steps to be undertaken to improve women’s position in society. Since the mid-1980s, it was widely believed that support for female entrepreneurial activities in the developing world would result in subsequent changes at the household, community and societal level which would eventually eliminate inequality between men and women (e.g. Moser 1993: 69-73). Although over time and by proposing the “Human Development Approach”, important actors of the global political economy like the UNDP and World Bank distanced themselves from the understanding of “development” prevalent in the 1980s, the 1990s were not a clear farewell to previous policy measures (cf. Moser 1993). The shift in discourse from “Women in Development” to “Gender and Development”, parallel to

¹ The other two critical areas are identified as female education and reproductive health rights.

the shift from economic growth oriented understanding of development to “Human Development”, did not change policymakers’ focus on supporting women’s (self-)employment opportunities (cf. Moser 1993; Güney-Frahm 2014a).

Moreover, since the mid-1980s, support for female entrepreneurship is not only a concern for developing countries. Policymakers in advanced economies have embraced measures to stimulate female entrepreneurship as well. The European Commission (EC) is an important example of the institutional support for female entrepreneurship in advanced economies. Various initiatives have been undertaken by the EC; among others the Commission provides access to networks of female entrepreneurs and to further information on supportive measures for female entrepreneurship through its Women Entrepreneurship Portal (EC 2015a). From the EC’s point of view, an important problem is that only 30% of European entrepreneurs are women; furthermore, it is also important to improve the situation of existing female entrepreneurs which is why the EC urges national governments “to create an environment in which those women who do run a small business can more easily grow their firms” (EC 2015b).

Within this framework, credit provision for women has been seen as crucial for both advanced and less advanced economies. As the World Bank points out, “[a]ccess to finance is often cited as a main constraint to the growth of female-owned enterprises” (WB 2013). And the United Nations Population Fund similarly declares that “[i]n spite of international human rights standards, however, women in many countries, by law or custom, still lack the ability to [...] [o]btain access to credit” (UNFPA 2015). These organizations still equate women’s access to credit with fundamental human rights – just as they did twenty years ago.

An important advocate of the idea of “credit being a human right” is Muhammad Yunus, the founder of the Grameen Bank microcredit system which he started in Bangladesh in the 1970s (cf. Yunus n.d.). The system he developed targeted women which made his approach different from previous examples of micro-lending initiatives for those poor who lacked the financial guarantees to obtain credit from a conventional bank (Yunus/Jolis 2007; Güney Frahm 2014a). In this way, Grameen provided women with the necessary *micro* capital to start their businesses. The 1980s and 1990s witnessed the increasing popularity of the Grameen methodology which was based on group lending and whose financial sustainability depended on the typically very high repayment rates². These decades did not only result in the acknowledgement of (poor) women as better borrowers than men (see e.g. Goetz/Sen-Gupta 1996), they were also the time when Grameen itself and those inspired by the Grameen Bank started to offer further micro-financial services for women (cf. Bateman 2010: 11-24).

Interestingly, the Grameen system, which was developed for Bangladeshi women in rural areas in the 1970s, has become so popular that countries which are socio-economically much more developed than the Bangladesh of the 1970s have also introduced similar schemes. Turkey, for example, introduced the Grameen Programme in 2003 which—at the time of my field work in 2011—issued credit of approximately 350 Euro per year per person at an annual interest rate of 17%. Microcredits also made their way to Germany where the German Microfinance Institute was established in 2004; it is worth noting, however, that a microcredit loan in Germany can amount to as much as 10000 Euro, the interest rate lies at 8.9% and women are not necessarily the sole target group (Kapitalinstitut Deutschland 2014).

² This a debated issue. Some researchers state that the high repayment rates are not enough to cover the high transaction costs (cf. Bateman 2010: 12-14, see also Schwarcz 2011).

Despite such efforts, a quick look at the available data demonstrates that there is more to be done worldwide and on average women and men still do not benefit to the same extent from financial opportunities. Hence, to be successful in their entrepreneurial activities, women have to overcome greater challenges than men.

2. The financial system – Globally Gendered

In this chapter, I provide a brief overview of the global gender gap in financial opportunities for entrepreneurial activities. I will highlight the inequalities with the help of data about the ownership of an account at a formal institution, data about loan receipts and ownership of an account used for business purposes. These statistics are featured by the World Bank as key indicators of gender equality in financial inclusion (WB 2015a). I also consider these statistics to be the most important indicators of gender equality with respect to access to the financial system since they demonstrate the familiarity with the financial system which is an essential precondition for starting and sustaining business activities.

According to the World Bank's Global Financial Inclusion Database (see Table 1 below), in 2011, worldwide 54.5% of men above the age of 15 have a bank account at a formal institution whereas only 46.6% of women older than 15 have their own account. This does not only demonstrate that almost half of the world's population above the age of 15 does not possess their own bank account but also that there is a significant difference between women and men.

Table1: Account at a formal institution

	Male (% , age 15+)	Female (% , age 15+)
World	54.5	46.6
Low income	27.0	20.4
Lower middle income	33.9	22.9
Upper middle income	61.6	52.9
High income	91.7	87.4

Source: taken from the World Bank's (2015a) Global Findex (Global Financial Inclusion Database), original source: Demirgüç-Kunt/Klapper 2012

The World Bank classifies countries according to their gross national income (GNI) per capita levels (WB 2015b): The category of high income countries includes among others Sweden, Israel and Norway with their relatively developed banking systems and gross national income (GNI) per capita of \$12746 or more. Upper middle income countries with a GNI per capita between \$4126 and \$12745 include countries like Brazil, South Africa and Turkey. Guatemala, Uzbekistan or Vietnam belong to the category of lower middle income countries whose GNI per capita ranges from \$1046 to \$4125. Finally, low-income countries like Cambodia, Zimbabwe or Mali have a GNI per capita of \$1045 or less.

Table 1 also compares gender differences among these countries with respect to ownership of an account at a formal institution. The more advanced an economy, the higher the number of people with a formal bank account for both female and male populations. For example, whereas 91.7% of the male population have an account at a formal financial institution in high income countries, this number is only 27.0% for low income countries. Similarly, only 20.4% of the female population possesses a financial account in low income countries, whereas in advanced economies 87.4% of the female population have an account.

On the other hand, neither in high-income nor in low-income countries do women possess an account at a formal institution at the same level as men. Interestingly,

the differences between men and women do not necessarily reflect the differences in GNI per capita. In low income countries, as mentioned above, only 20.4% of the female population have a formal financial account in contrast to 27% for men. However, in lower middle income countries the difference between men and women is higher than in low-income countries. In these countries, 33.9% of the male population above 15 have an account at a formal financial institution in contrast to 22.9% of the relevant female population.

Gender gaps can also be observed in the number of loan recipients. According to the Global Financial Inclusion Database, in 2011 10% of the world's male population above 15 received a loan from a financial institution in the previous year, whereas this rate was 8.1% for the female population in the same age group.

Table 2: Loans from a financial institution in the past year

	Male (% , age 15+)	Female (% , age 15+)
World	10.0	8.1
Low income	12.2	10.6
Lower middle income	7.8	6.8
Upper middle income	8.8	6.9
High income	15.8	12.0

Source: taken from the World Bank's Global Findex, orig. Demirgüç-Kunt/Klapper 2012.

Whereas in high income countries 15.8% of the male population received a loan, only 12% of women had the same access to loans. The data for low-income countries are similar. There, 12.2% of the male population received a loan in 2010, whereas this number was 10.6% for women. Furthermore, Table 2 shows that the rates of loan receipts and gender equality in access to loans do not necessarily depend on a country's gross national income per capita. Lower middle income countries and upper middle income countries reveal similar characteristics in the provision of loans to men and women.

Gender gaps are also observable in the statistics on ownership of an account used for business purposes. Table 3 demonstrates the available data for 2011.

Table 3: Account used for business purposes

	Male (% , age 15+)	Female (% , age 15+)
World	9.5	6.4
Low income	6.6	2.6
Lower middle income	5.8	2.4
Upper middle income	5.3	2.8
High income	26.8	22.1

Source: taken from the World Bank's Global Findex, orig. Demirgüç-Kunt/Klapper 2012

In high income countries, 22.1% of women have an account for business purpose activities, whereas 26.8% of men own a business account. In addition to the significant difference between high income countries and the rest of the world for both sexes, evident in Table 3, it is also easy to observe that the numbers for the rest of the world are fairly close to each other. Yet, this does not overshadow the fact that globally there are more men than women who have a formal account which they use for their business activities.

This very brief overview clearly shows that there is a gender gap with respect to the participation in the financial system. Access to the formal financial system is more limited for women than men. Therefore, it should not be surprising that numbers for female owned businesses are lower than for male owned businesses.

According to the data provided by Global Entrepreneurship Monitor in 2007 (Allen et al. 2008: 14) in low and middle income countries in Europe and Asia, the male-owned overall business rate (i.e. the sum of new and established business rates) is 19.89%, whereas the rate of overall female-owned businesses in this region made up 12.24%. In low and middle income countries in Latin America and Caribbean, however, the rates are higher for both sexes. Female business owners have a percentage of 20.97%, whereas the rate of male business owners is 31.76%. Interestingly, despite the more advanced level of their economies, in high income countries business ownership rates are overall lower. Male business owners lie at 16.08%, whereas this number is 7.91% for women (Allen et al. 2007: 14).

More recent data, however, shows that higher female entrepreneurial activity can be observed in Sub-Saharan Africa (27% of the female population) and Latin America and Caribbean (15%), whereas the lower rates are experienced in the Middle East and North Africa (MENA) and Mid-Asia (4%) as well as in developed Europe and Asia with the rate of 5% (Kelley et al. 2013:8). The numbers for the male population are respectively 30% in Sub-Saharan Africa, 19% in Latin America and Caribbean, 14% in the MENA and Mid-Asia Region, 9% in developed Europe and 10% in developed Asia (Kelley et al. 2013:16).

Moreover, most of these women are the single owners of their business and self-employment rather than having a partner is more common for women (Kelley et al. 2013: 20). The OECD also finds that "self-employed women are less likely than self-employed men to hire employees" (OECD 2012: 234).

Given the limited framework of options for women, initiatives like microcredits which provide credit for entrepreneurial activity appear to be especially valuable. This is further reinforced by the fact that Muhammad Yunus received the 2006 Nobel Peace Prize. Microcredits provide access to credit for those who cannot be part of the conventional financial system because of their poverty; moreover, usually the employees of microcredit programs go directly to women's neighborhoods and contact them, which is a valuable solution for those women who lack the skills or the confidence to contact an official institution or who are restricted by patriarchal social norms and religious rules (cf. UNDP 1995: 39f., Yunus/Jolis 2007: 116-134).

Yet, as I have argued elsewhere (Güney Frahm 2014a) and shall demonstrate briefly below, microcredit initiatives are a very good example of approaches to female entrepreneurship that come with significant shortcomings. Microcredits and the majority of policymakers' expectations towards female entrepreneurship are based on the notion that female entrepreneurship should serve wider economic and social goals rather than constituting a goal in itself. Thus, the initiatives seek to support female entrepreneurship and their financial inclusion in the market system as an instrument for ulterior goals instead of aiming at gender equality in all aspects of society.

The next section sheds light on the way that women and the notion of gender equality are instrumentalized in economic policy design to support female entrepreneurship. I will make use of perspectives both from advanced and developing economies and pay attention to the voices of important actors that influence policy design. My focus will be on nongovernmental and intergovernmental organizations' understanding of female entrepreneurship.

3. Common Expectations towards Female Entrepreneurship and Their Shortcomings

According to the European Commission, entrepreneurs are “people willing to take the risks and make significant commitments to get a new business off the ground or build on an existing one” (EC 2015b). For a long time, the concept of entrepreneurship was associated with “typically male characteristics”. Entrepreneurial characteristics like taking the initiative and being risk-friendly are generally associated with typically male behavior (Bruni et al. 2004: 407f.). Therefore, female entrepreneurial activity has been outside the norm for a long time. In Bruni et al.’s words (2004: 407f.), female entrepreneurship is usually in need of “justification”. Similarly, the Organization for Economic Cooperation and Development (OECD) notes that “women’s entrepreneurship has historically received little attention from society and from the social sciences” (OECD 2005: 28).

At first sight, the worldwide increase in the number of female-run enterprises (WB 2013) could thus be interpreted as a progressive step towards gender equality. However, this initial impression needs to be scrutinized.

The first wider-reaching goal of many programs targeting female entrepreneurship is to decrease women’s and consequently general unemployment rates. As the International Labor Organization’s (ILO) Report on Global Employment Trends from 2012 reveals, across the globe “women have always faced a number of disadvantageous gaps in the labor market” (ILO 2012:4). According to the statistics for 2011, the global female unemployment rate stands at 6.4%, whereas the rate for men is 5.7% (ILO 2012: 4). The financial crisis of 2007-08 has worsened the situation (e.g. ILO 2012: 4).

Related to this first goal of reducing unemployment is that policymakers see support for entrepreneurial opportunities as an efficient way to respond to the discrimination against women (and other marginalized groups) in the labor market. Yunus, the founder of Grameen, for example, points to the merits of self-employment programs for those who face discrimination and are marginalized in society (Yunus/Jolis 2007: 268-271).

Similar voices also arise from advanced economies. The OECD cooperates with the European Commission to promote so-called “inclusive entrepreneurship”, which intends to enhance self-employment opportunities for the more disadvantaged groups in society like “youth, women, seniors, ethnic minorities and immigrants, disabled people” (OECD 2015). The initiative’s added value and importance are explained as follows:

“Today nearly 26 million people in the European Union are unemployed and actively seeking work. One of the responses to moving people back into work is through business creation and self-employment, which is a key outcome sought from inclusive entrepreneurship policies, and with it greater labour market participation by the target population groups” (OECD 2015).

Thus, the (global) increase in entrepreneurial activities of marginalized groups cannot only be explained by the fact that these people freely choose to engage in these activities but also because they are forced to choose entrepreneurship to overcome the barriers in their working environment. As Heilman and Chen put it: “One impetus for the increased popularity of entrepreneurship is the spate of corporate downsizing and restructuring efforts that have forced employees to exit organizations. But it is clear that this is not the only impetus. In increasing numbers, people are choosing to become entrepreneurs even when there are other options open to them” (Heilman/Chen 2003: 348).

In turn, the focus of policymakers has shifted to those who could not be a part of the conventional financial system and/or those who were marginalized in the labor market—and the majority of this group are women. Supporting their entrepreneurial activities and self-employment shall offer a cure to this marginalization (Yunus/Jolis 2007: 269). This is also less costly than dealing with the structural reasons like the motives behind “corporate downsizing” which can be found in the effects of globalization such as outsourcing of industrial production to countries with cheaper labor costs (see also Güney Frahm 2014a). However this *involuntary entrepreneurship* does not challenge the underlying reasons of discrimination. Structural problems arising from globalization or from patriarchal norms continue to exist; instead of dealing with these problems, disadvantaged groups are left to fend for themselves once they get “the help they need to help themselves” (Bröckling 2003: 324; Güney Frahm 2014a).

The second expectation towards women’s entrepreneurship is that it helps to fight poverty. Here, the understanding of poverty goes beyond the individual woman’s poverty or “feminization of poverty”. Rather, poverty is understood as the poverty experienced by the woman’s entire family or by other close participants of her social environment. Yunus explains Grameen’s focus on women with the idea that women’s income has a greater impact on positive changes for other people than men’s income; women buy food, utensils for their household and spend their income on their children while men are more likely, so Yunus, to spend their earnings on their own desires (Yunus/Jolis 2007: 116-120).

Such arguments are not only heard of in developing countries. The Canadian Women’s Foundation (2015) similarly underlines that policy measures “should focus on women and poverty rather than men and poverty” based on the same underlying logic that “helping poor women helps poor children”. One of the solutions to fight “women and poverty” that the Foundation (2015) comes up with is to help women establish their own small businesses.

This established relationship between female entrepreneurship and poverty alleviation is based on the assumption that female entrepreneurs will earn sufficient income. Empirical studies, however, reveal that there is a gender gap in entrepreneurs’ income (cf. Gather et al. 2008). In other words, “[s]elf-employed women earn significantly less than men” (OECD 2012: 140). According to data from 2008, the highest gender pay gap in earnings of the self-employed can be observed in Germany with more than 60% among the chosen 24 OECD countries (OECD 2012:141), whereas the lowest pay gap is around 15% for female entrepreneurs in Sweden (OECD 2012: 141). The pay gap is a general finding for female entrepreneurs from developing *and* advanced economies:

“As far as the performance of female entrepreneurs’ firms is concerned, the evidence from developing and developed countries is somewhat similar. Women tend to have lower growth expectations, and their firms tend to grow slower in both sales and employment than those of men even if one controls for sectors” (Naudé/Minniti 2011).

This income gap is usually explained by women being involved in low-paid sectors because of various reasons ranging from the lack of necessary skills to female entrepreneurs being involved in typically female occupations (cf. Krogh et al. 2009). The Global Entrepreneurship Monitor 2012 states regarding Women and Entrepreneurship that

“[w]omen were 50% more likely than men to have consumer businesses in Developed Asia and in both Developing and Developed Europe. For the most part, men were more likely to compete in the transforming sector in every region, with some also emphasizing the extractive sector (Sub-Saharan

Africa and MENA/Mid-Asia), and others also emphasizing business services (Developed Asia and Europe, U.S. and Israel)" (Kelley et al. 2013: 19).

A more common reason for the gender pay gap, though, is women's lack of time to work more intensively not only for wage workers but also for entrepreneurs and self-employed (cf. OECD 2012). "In OECD countries, 22% of self-employed women work less than 40 hours a week, while this is only 10% for self-employed men" (OECD 2012:6). Indeed, women face higher time constraints. One of the most important reasons for this lack of time and also for the lower female participation in the labor market are women's reproductive activities (cf. ILO 2012: 20). Inspired by Moser's (1993, 1989) categorization, these reproductive activities can be grouped twofold. Women not only do most of the household work through childcare, care for the elderly and sick, cleaning and cooking but they also perform reproductive activities at the community level, working for their neighborhood by cleaning the streets or carrying water (Moser 1993, 1989).³

Poverty alleviation through women's entrepreneurship is therefore an instrumentalization of women based on the assumption that women are the primary caregivers. Thus, promoting female entrepreneurship in order to fight poverty only exploits women's traditional roles, their caring activities and their reproductive work. For this very reason, the third expectation towards female entrepreneurship, namely the assumption of a better work-life balance of female entrepreneurs, is also problematic.

There is a widespread belief that entrepreneurial activities and self-employment should make it easier to work on a part-time basis. In Yunus' view, self-employment means flexible working hours (Yunus/Jolis 2007: 268). In a similar vein, the New Yorker fashion designer Tory Burch, one of the most internationally successful female entrepreneurs, writes: "Women business leaders inspire other women to pursue their dreams. They may also find it easier to balance work and family outside the traditional corporate world" (The Economist, 18 November 2013).

Given the time-intensiveness of female reproductive work, however, "many women work in lower-productivity sectors and already work part-time" (ILO 2012: 14). The World Bank data on high income countries backs up this contention. Data from 2006 to 2012 shows that about 70% of part-time employees are women. Among the working female population, 23% work on a part-time basis, whereas the percentage of part-time employed male workers among the total of male workers ranged between 6.9% and 7.9%.

³ Moser (1993, 1989) categorizes women's activities and gender roles as productive, reproductive and community management. She equates reproductive work with housework (e.g. Moser 1993: 29-31). I have slightly changed this threefold categorization and added the tasks for community management to the reproductive work, since they are also reproducing the community's social life.

Table 4: Part Time Employment Data

	Part time employment		
	Total (% of total employment)	Female (% of total female employment)	Male (% of total male employment)
2006	13.8	22.2	6.9
2007	13.9	22.3	6.9
2008	14.1	22.4	7.2
2009	14.7	23.0	7.8
2010	14.6	22.6	7.7
2011	14.8	22.8	7.9
2012	14.7	22.8	7.9

Source: taken from the World Bank's Gender Statistics (2015c)

Furthermore, part-time or flexible working hours do not necessarily enable women to find the proper balance between their family life and work. Higgins et al. (2000), for example, find that a better balance between family and work depends on the *type* of part-time job women are involved in. Higgins et al. introduce two categories and distinguish between "good jobs", what they also call "career jobs" at professional and managerial level and "bad jobs", in Higgins et al.'s terms "earner jobs" like technical or production occupations. One of the important findings is that the part-time employment's effects on time management and family-work conflicts are more positive for the women in earner jobs than for the career women or white-collar female workers (Higgins et al. 2000). The researchers associate the blue-collar female workers' more positive experience with part-time work with the fact that part-time employment "reduces the amount of time spent in an unrewarding work environment" (Higgins et al. 2000: 28). Bundesweite Gründerinnenagentur (2007: 4) similarly adds that flexible working hours of self-employed are related to increased stress and less time to relax.

Yet, part-time work being inevitably related to lower income is not the only reason why having a "decent work" is not easier with part-time work or flexible working schemes, as Floro and Meurs elaborate:

"Global pressures for informalization shift workers out of large, formal sector firms where regulations can be more easily enforced, and into small, dispersed firms or even workers' own homes, where conditions of work are harder to regulate. [Footnote omitted, IGF] Even in advanced capitalist economies, more workers are moving to part-time or temporary work where, like workers in the informal sector, they are less likely to have access to social security, health insurance, maternity leave and other protections. Informal, part-time and temporary workers are also less likely to be represented by unions, and the shift both undermines union voice overall, and the ability of individual workers to have a say in working conditions" (Floro/Meurs 2009: 7).

To sum it up, the reasons for the wider discourse about (female) entrepreneurship since the 1980s can be sought in the accelerated pace of globalization and consequently in the restructuring processes of labor markets, in the state's increased withdrawal from an active economic policy and in the dominance of financial markets in shaping policy measures—in both advanced and less advanced economies. In other words, it is expected that female entrepreneurs will ensure the sustainability of global capitalism; a view Yunus evidently also subscribes to:

"Financial crises illustrate a fundamental flaw in the way the current financial system is organized. The financial institutions and banking systems of advanced economies focused on big banks and big customers. This system

embodies a kind of financial apartheid; two thirds of the world's populations are excluded. Unless we bring these people into the financial system, crises will keep recurring" (Yunus 2011a: 7).

4. Microcredit – A Small Mirror of Macro-problems

My research about women's empowerment through microcredit schemes in Northwestern Anatolia is in line with a feminist critique of the "mainstream" design of policies to support female entrepreneurship. Accordingly, microcredit is a small mirror of macro-problems with respect to gender equality. Based on my field work in 2011, I will elaborate six aspects that are problematic in international microcredit schemes.

The first problem of microcredit programs I observed in my study arises from the continuing low quality of jobs which is not eliminated through women's business activities that are realized thanks to credit provision. In my research in Turkey, I met about fifty women who were selling food or knitting products, i.e. who were engaged in typical and traditional women's jobs; jobs that women already did or pursued long before receiving a microcredit.

In addition, these women were mostly employed in the informal sector. Once they heard of the credit scheme, they saw it as an opportunity to receive the cash they needed for their businesses but also for their households *at once*; cash which they could not get from somewhere else like a bank or a relative. Not surprisingly, the women used the microcredit to continue the jobs they had been doing beforehand, which for many women meant being a street or home-based vendor. Most of these women were selling textile products, knitted socks, pullovers etc. or home-made bakery; in other words, goods that are traditionally produced by women.

In their study, Schürmann and Correll (2012) also point to the ongoing marginalization of the micro-credit taker in the German labor market who runs a catering service using credit. The knowledge about the quality of jobs that are realized in advanced economies is, however, unfortunately limited (Balkenhol et al. 2014: 28). Yet based on Schürmann and Correll's example and on my own experience, it can be argued that the microcredit intended to support female entrepreneurship and self-employment did not in fact challenge women's marginalization in the labor market. This argument is in line with the World Bank's statement; it estimated that globally, at least 30% of women are working in the informal sector: "Women-owned businesses tend to be informal, home-based and concentrated in the areas of small-scale entrepreneurship and traditional sectors, which primarily includes retail and service" (WB 2013).

Associated with the first problem of continued marginalization in the labor market is the *second* one, namely, that women's income from their entrepreneurial activities may not be enough to meet their household's living costs, to repay the credit and to guarantee the financial sustainability of their business. This is also one of the points raised by critics of microcredit programs. Since women are involved in traditional female sectors which are labor- and time-intensive yet do not yield high incomes, credit schemes may even worsen women's situation by increasing their indebtedness (for a brief overview of microcredits' pros-and-cons see e.g. FAO 2000, Güney Frahm 2010, Kabeer 2001). In my study, I also observed that some women had difficulties repaying their loan; however, they usually had access to a wide range of support networks from their own mothers to other credit-takers who helped them with the repayments (Güney Frahm 2014a, 2013).

The *third* problem is that female entrepreneurship and self-employment via microcredit does not result in a better work-life balance. In my research in Turkey, the credit actually led to a greater work burden and less free time for some women.

This is because the women have to work harder and longer hours in order to repay their debt. Interestingly though, most women do not see this as a problem. For them the higher workload means less time for themselves and this is considered a positive thing. If they have less time to spare, it means that they also have less time to think about the problems in their daily life. It is on the other hand questionable to what extent this experience can be sustainable over the long haul since a high workload is associated with health problems (Güney Frahm 2014a, 2013).

The *fourth* problem is that from a perspective that strives for gender equality, microcredits also result in a failed market system. Most women were producing the same goods, whose production depends on typical female skills. This did not only result in pricing pressures but also in increased rivalry and as a consequence it proved to be detrimental to female solidarity (Güney Frahm 2014a, 2013). Solidarity among women is, however, a necessary precondition to achieve gender equality; gender awareness and collective action would enable women to scrutinize and challenge gender stereotypes in patriarchal societies and the systematic discrimination against women (Güney Frahm 2014a, 2013; see also Kabeer 1999: 457; Malhotra et al. 2002: 16f.).

The reasons for this type of competition are women's similar skill levels and the absence of innovative steps that are normally expected from and associated with an entrepreneurial activity (Güney Frahm 2014a, 2013). In relation with this lack of innovation, the *fifth* problem arises, i.e. that women are forced to learn by doing and do not receive adequate training for their business activities (Güney Frahm 2014a). Backing up this finding, the World Bank found that "[i]n Bangladesh, 70 percent of female entrepreneurs reported being self-taught in skills needed to run a business compared to 44 percent of male business owners" (WB 2013). That female entrepreneurs or microcredit takers need business training is not only an issue for less advanced economies. In contrast, Bhatt and Tang (2002: 369) argue that the US-American microcredit-takers do need business training since compared to their counterparts in the developing world, these women rather want to start-up a business with microcredit rather than using it for an existing activity.

On the other hand, the argument is noteworthy that typical female sectors are not suitable for entrepreneurial activities. Leicht et al. (2004: 21) highlight that among the self-employed women in Germany, only 2.8% are involved in a typically female sector. They explain that typical female occupations like being a secretary necessitate bureaucratic organization and administrative structures. Although this aspect is different from the international observations in general, especially those in developing countries, it points to a common problem for female entrepreneurs worldwide. Leicht et al.'s argument actually shows the importance of training and of steps to support female entrepreneurship.

The lack of adequate business training together with the repayment pressure and competition in the market threatens the financial sustainability of women's businesses. A credit taker I met in my field research explains her views on the success of a started business accordingly:

"You must have saved something before. If you start from zero, it is difficult; that is why my first attempt was unfortunately not long-lived. That is why you need to have starting capital no matter what you do. Until the business starts to improve, until they [the market] accept you, you need something that provides security. Women must earn money from the job for which they have taken the credit. They need to know the job. Otherwise it is hard even if the weekly repayments [for the credit] are not that high. For

example I make pastry and sell it but I could also knit something and sell it".⁴

Thus, it is not surprising that I met many women who equated their ability to realize the weekly repayments with their success in the business. Interestingly, Schürmann and Correll (2012) reach the same finding in their analysis of an individual microcredit-taker in Germany. The authors similarly criticize the repayment ability being the sole indicator for success in business.

The *sixth* problem is that microcredits do not challenge cultural norms. This is not to say that women's economic empowerment will necessarily result in an overthrow of patriarchal structures. Yet there could be *some* changes. However, if women continue their previous activities after the program to support female entrepreneurship has been implemented, it is very likely that their perceptions of their own skills and knowledge will not go so far as to challenge patriarchal norms. In my case study in Turkey, many credit-takers still referred to themselves as housewives although they were earning their own income. Women not only attached a lower value to their activities which is problematic from a perspective aiming for gender equality, women's own income also had no function except to serve the needs of other family members and in most cases it was not used for the credit-takers' own desires and needs (Güney Frahm 2014a).

What is problematic is not the wish to spend one's own income on the desires and needs of the beloved. The main problem is that these women do not even think of alternatives and do not consider themselves as individuals who have other characteristics than just being a mother and housewife whose desires and needs "must" take a backseat to the desires and needs of all others in the household (Güney Frahm 2014a, see also Beck-Gernsheim 1983; Mies 2008, 2012[1982]). Moreover, these gender stereotypes are reinforced by policymakers who consciously target women's reproductive roles and their willingness to sacrifice themselves for their families. The following sentences from an interview with the daughter of a microcredit-taker underline this once again.

"My father was not a guy who was working for us. Even in times when he earned something he spent it on alcohol. After my mother had started to work we started to feel better. We never received pocket money from our dad for the school. It was always my mother who gave pocket money and paid for the books and the clothes. Only thanks to my mother, once she started working our needs were met".

And her mother adds:

"We faced a lot of difficulties. I was begging my neighbours to find me some clients [to buy the knitted socks I was making]. My fingers were losing touch, it was cold, we had no coal for the oven. I was trying to buy bread before the kids went to school so they could have some breakfast. Every time I see my daughter spend money, I tell her that she should be more careful. It was very hard for me to earn money, I always kept some part for emergency cases, if the kids were sick for example. I was eating less but kept that money for them".

Patriarchal norms are also reproduced when women stay within the determined boundaries of their neighborhood because they continue their previous activities after the credit. Most of the credit-takers I met were working from home. The World Bank reckons that home-based work contributes to a better balance between

⁴ The passages from interviews chosen for this discussion paper have not been cited elsewhere. The interviews were conducted in Turkish and as part of my dissertation project (Güney Frahm 2014a).

housework and productive activities; alas, at the same time it recognizes that “social norms are at play as well. In societies where women are expected to stay in the home, or where traveling outside the home can be dangerous, women have no choice but to operate these types of businesses” (WB 2013). The assumption of work-life-balance through part-time work or home-based work overshadows the problem that women cannot take part in the public sphere, which remains a male domain (Güney Frahm 2014a, 2013).

This is especially critical in countries where patriarchal structures go hand in hand with socially conservative and even reactionary worldviews at the governmental level. The current Turkish government formed by the Islamist AKP (Adalet ve Kalkınma Partisi/Justice and Development Party) is one of the most important supporters of the microcredit programs in the country (see also Güney Frahm 2014a). Among the countless examples of discriminatory acts and comments from members of the Turkish AKP government, I would like to mention the recent statement given by the Minister of Health who commented that motherhood is the only acceptable career for a woman (Hurriyet Daily News, 2 January 2015).

At the same time, Turkey is also an example which reveals patterns of the “classic patriarchy” (Kandiyoti 1988) where women’s interactions with men other than their closest family members are traditionally viewed as a dishonoring act. My research also revealed that some women chose home-based work because of their husbands’ objections, although the interviews were conducted in an urban context in Western Anatolia where traditional norms are not as prevalent as in other parts of Anatolia, e.g. South Eastern Turkey.

Microcredit programs or similar policy measures to support female entrepreneurship that emphasize women’s role in their families are not always concerned with challenging cultural norms through women’s employment. Such programs are compatible with conservative and fundamentalist worldviews like in the case of the current Turkish government that do not contain a place for women in public (Güney Frahm 2014a, 2013).

5. The need to challenge the system – Conclusion and Outlook

The current state of research about female entrepreneurship and (micro-)credit initiatives is full of suggestions to improve policy implementation. More recently, policymakers have also recognized that credit provision is not sufficient in itself to support female entrepreneurship. A prominent solution is to improve women’s business skills through individual or group trainings (e.g. FAO 2000). Moreover, as the World Development Report also highlights, credit provision can go beyond the “micro” amounts and women can be provided with sufficient starting capital as in the case of International Finance Corporation’s project for women entrepreneurs in Africa (WB 2012: 302).

Yet, there is also a need to question the fundamentals of the current global financial system rather than merely discussing possibilities to integrate women into this system. The whole system is based on the assumption of the *homo oeconomicus* which reflects the male individual who rationally perceives his own interest and makes incremental cost-benefit calculations (Maier 2006; Güney Frahm 2014b). Feminist economics can provide an important tool to go beyond mainstream economic thinking by demonstrating the existence of human behavior that falls outside of the model of *homo oeconomicus* prevalent in neoclassical economics and capitalist thought.

Insights from “care economy” (cf. Winker 2011) are especially valuable in this sense (see also Bauhardt 2013). Supporting financial inclusion and female entrepreneurship should at the same time recognize women’s unpaid work and its

economic value. Gender analysis for economic and social policy should be made before the policies start to be implemented. A proper gender analysis would also include the "social relations" (Kabeer 2003[1994]) in different groups like household and community (cf. Kabeer 2003: 264-303), including the care work and community management, and thus such a gender analysis would also make it possible to move beyond the individualist understanding of human behavior.

The Sustainable Development Goals (SDG) of the post 2015 agenda seem to be more progressive in this sense. First, like their predecessor, Millennium Development Goals (MDG, they view gender equality and female empowerment as essential. Moreover, they additionally acknowledge the need of recognition of unpaid work for sustainability of the global system by stating the goal to "recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies, and the promotion of shared responsibility within the household and the family as nationally appropriate" (UN 2015).

This is, however, not to say that less individualist and more collectivist understandings or the recognition of women's reproductive activities by policymakers are always a better approach than individualist notions. The risk of collectivist approaches and overemphasizing care work is that they may reproduce gender roles, especially in traditional and conservative societies like Turkey in which "the woman" does not exist as an autonomous individual (Asena 1987; see also Güney Frahm 2014a). This is especially clear in policy designs to fight poverty through female (self-)employment. Women are targeted as entrepreneurs because it is assumed that they will spend their income on their children and on the household's needs (see also Ecevit 2007). In other words, the fundamentals of the system should be scrutinized in at least two aspects: first, the notion of rationalist individuals in neoclassical economics needs to be challenged. Second, one also has to be cautious with the more collectivist or communitarian approaches that recognize women's reproductive role.

A starting step for better policies could be to recognize that entrepreneurship should not be equated with self-employment (Ahmad/Seymour 2008: 12). Much more research should be done on the gains from cooperative working models where women do not compete with each other individually but work in a business activity based on social solidarity (cf. Güney-Frahm 2014a; Schürmann/Correll 2012: 272). Solidarity among women would also make it possible to act against the structures that discriminate against them. Stephen (2005) for example finds that Mexican women were able "to break their chains" (2005: 267) with action at community level when they convinced their husbands to leave their houses to participate in a women's carpet weaving cooperative.

It is important to keep in mind that not everyone has to be an entrepreneur; entrepreneurship must be based on a person's free choice. Those who want to and are not forced to be an entrepreneur should get the adequate support. It appears that the key to establishing a more suitable theoretical framework to conceptualize female entrepreneurship is to find the right balance in two important topics. First, the right balance is needed between the individual and the collective. On the one hand it is important to accept women's individuality; on the other it is essential to enable women to work for a change through collective action. Second, a balance is needed in approaching women's different activities in the productive and reproductive spheres. Whereas it is necessary to recognize the value of unpaid work at the household and community level, it is also important to keep in mind that a woman can be more than just a self-sacrificing mother.

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