

PROBLEMS FACED BY YOUNG ENTREPRENEURS BENEFITING
FROM KOSGEB STATE SUPPORT

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MUHAMMED VELİ AKYOL

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Prof. Dr. Yaşar Kondakçı
Director

I certify that this thesis satisfies all the requirements as a thesis for the degree of Master of Science.

Prof. Dr. Z. Nuray Güner
Head of Department

This is to certify that we have read this thesis and that in our opinion it is fully adequate, in scope and quality, as a thesis for the degree of Master of Science.

Assoc. Prof. Dr. Adil Oran
Supervisor

Examining Committee Members

Assoc. Prof. Dr. Örsan Örgü (Bilkent, BA)

Assoc. Prof. Dr. Adil Oran (METU,BA)

Assoc. Prof. Dr. Eminegöl Karababa (METU,BA)



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Name, Last name: Muhammed Veli Akyol

Signature :

ABSTRACT

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Akyol, Muhammed Veli

M.S., Department of Business Administration

Supervisor : Assoc. Prof. Dr. Adil Oran

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This Master's thesis aims to determine the problems faced by young entrepreneurs benefiting from state support in Turkey. It describes and examines the results of a survey completed by more 1,000 young entrepreneurs benefiting from the KOSGEB Entrepreneurship Support Program.

The survey participants were asked about four different subjects. The impact of gender differences, education level, regions, and sector of entrepreneurs on problems of young entrepreneurs were also investigated. The results were interpreted and analyzed statistically. The problems of young entrepreneurs who benefit from state support in Turkey are compared with those of young entrepreneurs in other countries.

Keywords: KOSGEB, Entrepreneurship, State Support, Young Entrepreneurs

ÖZ

KOSGEB DEVLET DESTEĞİ ALAN GENÇ GİRİŞİMCİLERİN KARŞILAŞTIĞI PROBLEMLER

Akyol, Muhammed Veli
Yüksek Lisans, İşletme Bölümü
Tez Yöneticisi : Doç. Dr. Adil Oran

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Bu yüksek lisans tezi Türkiye’deki devlete desteği alan genç girişimcilerin problemlerini ortaya koymayı amaçlamaktadır. İlk olarak, binden fazla KOSGEB Girişimcilik Destek Programı’ndan faydalanan genç girişimci ile anket yapılmıştır. Yapılan anket sonuçları incelenmiştir.

Anket katılımcıları 4 farklı başlık altında incelendi. Genç girişimcilerin cinsiyet farklılıklarının, eğitim seviyelerinin, yaşadıkları bölgelerin ve bulundukları sektörlerin; karşılaştıkları problemlere etkisi hesaplandı. Sonuçlar istatistiksel olarak analiz edildi ve yorumlandı. Türkiye’de devlet desteği alan genç girişimciler ile dünyadaki genç girişimcilerin problemleri karşılaştırıldı.

Anahtar Kelimeler: KOSGEB, Girişimcilik, Devlet Destekleri, Genç Girişimciler



To Eda

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LIST OF SYMBOLS/ABBREVIATIONS

WTO	World Trade Organization
SME	Small and Medium Sized Enterprises
R&D	Research & Development
GNI	Gross National Income

CHAPTER 1

INTRODUCTION

Over the past decade, youth unemployment has become one of the most economically and socially problematic issues around the world. Youth unemployment has negative effects on not only individuals but also on governments. A low income and exclusion from society are some of the negative individual effects on young unemployed people. In addition, an idle workforce diminishes output and squanders potential (OECD and European Commission, 2012). Moreover, when a country faces economic difficulties, young people are more severely affected than other adults because of their increased likelihood to be in temporary employment and the difficulty of finding their first job (OECD and European Commission, 2012). The youth unemployment rate is generally higher, sometimes even at least double, that of other ages. In 2018, while the unemployment rate in the European Union for all ages was 6.3%, the youth unemployment rate was 15.2% (Eurostat, 2019). In Turkey, the unemployment rate for people aged 15-65 years is 13.3%, compared to 23.2% for those aged 15-24 years, according to the Turkish Statistical Institute (2019).

In all countries, entrepreneurship plays an important role in reducing unemployment by creating job opportunities (Chigunta, 2002). Self-employment can be an option to address youth unemployment. Starting their own business is more attractive for young people (45%) than for other adults (37%). For this reason, many countries and international organizations support youth entrepreneurship through financial support, training, mentoring and business

networking (OECD, 2014). Governmental organizations, such as KOSGEB in Turkey, the Small Business Administration (SBA) in the United States and the Federal Ministry for Economic Affairs and Energy (BVMW) in Germany, are responsible for supporting small businesses.

This study discusses the importance of entrepreneurship, particularly youth entrepreneurship, and its associated problems. The relevant governmental institutions of Turkey, the United States and Germany and their support programs are introduced. The problems of youth entrepreneurship are then described with reference to a literature review. Lastly, the results of a survey conducted with 1,089 people who have benefited from KOSGEB Entrepreneurship Support in Turkey are presented.

Entrepreneurship is common and is of major importance for scholars. Sociology, psychology, anthropology, and economy are some of the disciplines that focus on the concept. In addition, entrepreneurship courses are offered at both undergraduate and graduate levels. Entrepreneurship can be described as the actions of risk-takers, who create ventures in a new enterprise or existing enterprise (Hébert & Link, 1989). Oxford (2019) defines entrepreneurship as an activity that takes financial risks and aims for businesses to remain profitable, or the setting up of a new business. On the other hand, Audretsch (2003) describes entrepreneurship as “activities fostering innovative change has its attraction, such simplicity also masks considerable complexity”. Audretsch (2003) states that there are many different definitions of entrepreneurship according to different scholars and different perspectives, such as management and the economy.

Over the last century, the acceptance and perception of entrepreneurship have changed considerably. After World War II, the importance of small businesses

appeared to be diminishing. For political and social reasons, small businesses needed to be protected. In recent years, this perception has changed dramatically. Entrepreneurship plays an important role in economic and social development around the world (Audretsch, 2003).

In recent years, globalization has changed paradigms around the world. In the scope of this change, globalization did not decrease the importance of SMEs; conversely, it emphasizes the significance of SMEs. There are two reasons why SMEs are important. First, because of low-cost production in foreign countries, large-scale enterprises became less competitive in the domestic market. Countries were thus forced to find new solutions. Second, the knowledge-based economy made SMEs valuable again (Audretsch & Thurik, 2001).

Audretsch (2003) explicitly explains the value of SMEs in the knowledge-based economy. After large enterprises lost their competitive advantage against foreign countries, they had three possible solutions to regain market share: (1) reducing costs by lowering wages; (2) reducing costs with the knowledge-based economy; and (3) moving operations to another country. They tried the last two options. As the last option decreases employment in domestic countries, the second option became more popular. The knowledge-based economy is required to increase technology, innovation and research and development (R&D). A highly skilled workforce is required for the knowledge-based economy. Although SMEs have not made sufficient investment in technology, innovation, and R&D, owners of SMEs have experience from their background in third-party firms, such as universities, laboratories, and research centers.

A highly skilled and educated labor force can strengthen the knowledge-based economy (Audretsch, 2003). Newly emerging industries such as biotechnology,

computer software, the Internet and telecommunications require a well-educated workforce. Each year, Forbes (2017) announces the most valuable brands, of which the four most valuable, Apple, Google, Microsoft, and Facebook, belong to the technology sector. The founders of these four companies were all below the age of 30 and students at top-ranked universities at the time of founding.

Global Entrepreneurship Monitor's Global Report (2019) provides significant information about entrepreneurship activity in Turkey. According to the report, Turkey is second out of 42 countries in terms of its Total Entrepreneurship Activity Stage, namely high growth and job creation expectations. Moreover, the rate of growth in the medium and high technology sectors increased from 1.54% in 2016 to 4.42% in 2018. Turkey's new policies of entrepreneurship support are mostly aimed medium and high technology entrepreneurship (GEM, 2019).

According to the Turkish Statistical Institute (2018), 15.8% of Turkey's population is aged between 15 and 24, the youth unemployment rate is 20.3%, and the rate for young people not in education, employment or training (NEET) is 24.5%. The OECD (2018) states that the average NEET percentage for the 15-29 year age group was 13.2% across the OECD in 2017, compared to 27.2% in Turkey. To reduce its high youth unemployment rate, Turkey could benefit from youth entrepreneurship in terms of technology, current organization and market approaches (OECD, 2009).

For these reasons, the Turkish government has set up support policies for young entrepreneurs. The government offers young entrepreneurs grants, subsidies, and tax and insurance incentives. According to the Republic of Turkey General Directorate of Revenue Brochure (2018), young entrepreneurs are exempt from paying personal income tax for revenues of

up to 75.000 TL for three years. Additionally, the brochure states that young entrepreneurs are exempt from employer insurance premium payments for a year. Moreover, there are many governmental institutions supporting youth entrepreneurship. For example, the Small and Medium Enterprises Development and Support Administration (KOSGEB) supports young entrepreneurs in all sectors, whilst the Scientific and Technological Research Council of Turkey (TUBITAK) supports young entrepreneurs, especially in the medium and high technology sector. Development agencies also support young entrepreneurs in local development projects.

CHAPTER 2

LITERATURE REVIEW

2.1. Small and Medium-Sized Enterprises

In this thesis, KOSGEB is regarded as the main state support organization in Turkey. KOSGEB focuses on supporting all small and medium enterprises, not only young people owned enterprises. Before starting with KOSGEB's supports, it is better to give information about small and medium enterprises and their importance.

There is no exact definition for small and medium-sized enterprises (SMEs) in the world. Most people acknowledge SMEs as smaller version of large enterprises, but both types have distinctive features and they are heterogeneous, in many perspectives. The stage of development, type of ownership and business sector of SMEs and large-scaled enterprises may differ most of the time. Also, the subject of SMEs differs among countries and sectors.

In European Union, SMEs are firms employing maximum 250 people and having annual turnover maximum EUR 50 million or their annual balance sheet has maximum EUR 43 million according to EU recommendation 2003/361 (European Union, 2003). In the United States, SME definition can be different from sector to sector. In wholesale trades, for instance, the definition of SME has 100 employees or less, whereas in manufacturing it has 500 employees or less

(SBA, 2017). But most countries define SMEs having employees between 10 and 250 people (WTO, 2016).

In Turkey, enterprises consisting of less than 250 employees and having annual return less than 40 million Turkish Liras considered as SMEs (Ministry of Science, 2012). A company with less than 10 employees, is called micro firm, less than 50 but more than 10 employees is called small-sized firm and less than 250 but more than 50 employees called medium-sized firms. In this piece of work, the SME concept is used considering its Turkish definition.

OECD emphasizes that SMEs and entrepreneurs are driving forces for an open and wealthy country when the economic growth is low, trade and investments are poor and inequalities are high. (OECD, 2017) Especially, SMEs and entrepreneurs are significant for countries frequently facing economic crisis, such as Turkey. Also, through globalization and technological development, the international business gained momentum and new start-ups, enterprises aged up to 3, have emerged. Thus, SMEs take place of large and bulky businesses, because SMEs are faster and more flexible to adapt changes and customer needs than large-scaled firms. (Pişkinsüt, 2011)

According to OECD, SMEs are important actors of economies in all countries, in terms of turnover, employment, and export rate. In OECD countries, SMEs are responsible for 60% of total turnover. In most countries, start-ups, generates the employment between 4% to 15% of total employment. The share of SMEs in export is between 10% to 40%, but that changes among countries, in developed countries that share is relatively smaller. (OECD, 2011)

In some industries, incumbent firms get huge profits. New entrances are motivated by that profit. By the help of the increase of supply, industry's leaders decrease the prices. Thus, entrepreneurship can restore the equilibrium in industries and discipline the existent firms. (Audretsch, 2003)

Besides, according to many empirical evidences SMEs account for new employment more than expected. Birch (1981), working on U.S. job generation, states that the main new job provider of U.S. is SMEs, not large-scaled firms. Similarly, the findings of Davis, Haltiwanger, and Schuh (1996) shows that SMEs have a great impact on employment creation. On the other hand, large-scaled firms have more effect on job destruction than small businesses. Both in U.S. and European countries, such as United Kingdom, Sweden, Finland, Netherlands and Germany, SMEs are better at creating new jobs than large firms (Broesma & Gautier, 1997; Haid & Weigand, 2001; Heshmati, 2001; Hohti, 2000; Konings, 1995).

In March 2014, OECD published the Dynamics of Employment Growth report from 18 countries which are Austria, Belgium, Brazil, Canada, Finland, France, Hungary, Italy, Japan, Luxemburg, Netherlands, New Zealand, Norway, Portugal, Spain, Sweden, United Kingdom, United States. OECD's report gives significant details about the share of firms and employment according to the size of enterprises.

Figure 1 shows that small businesses have great impact on the field of the share of firms in economies. SMEs take 99% of all firms in 18 countries, on average. Only 1% of the share consists of businesses having more than 250 employees. The share of micro firms decreases from left to right. The share of small and medium firms increases from left to right. Share of firms are stated on the left axis. Increase rate of share is 5%. Name of the countries are located on the bottom

of the graphic. While, Figure 2 shows the importance of SMEs on a different perspective.

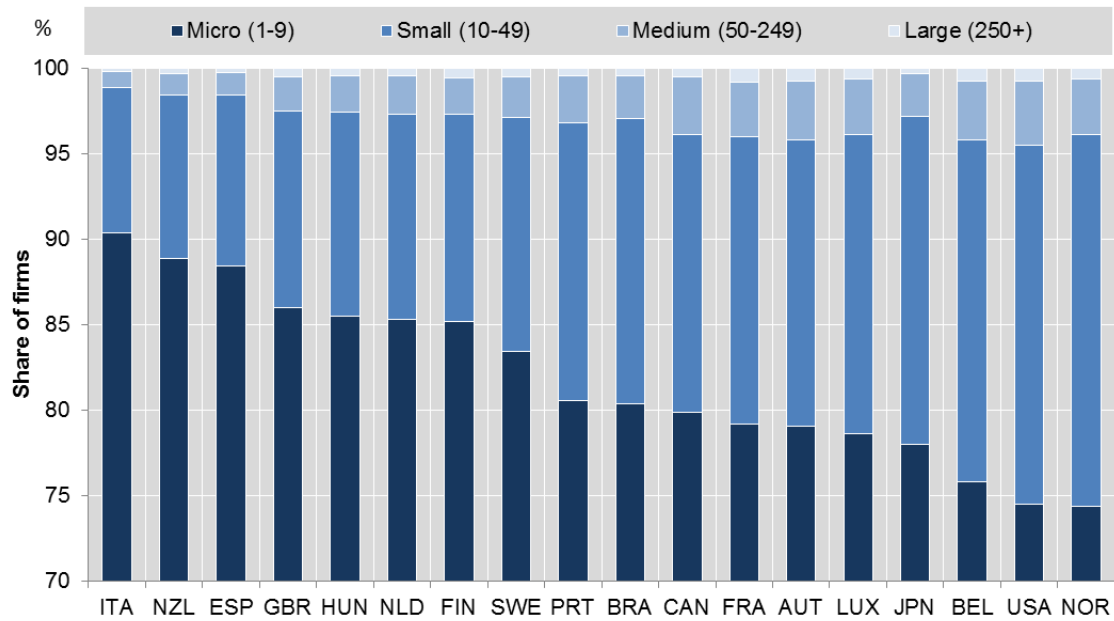


Figure 1 Share of firms' different size by country

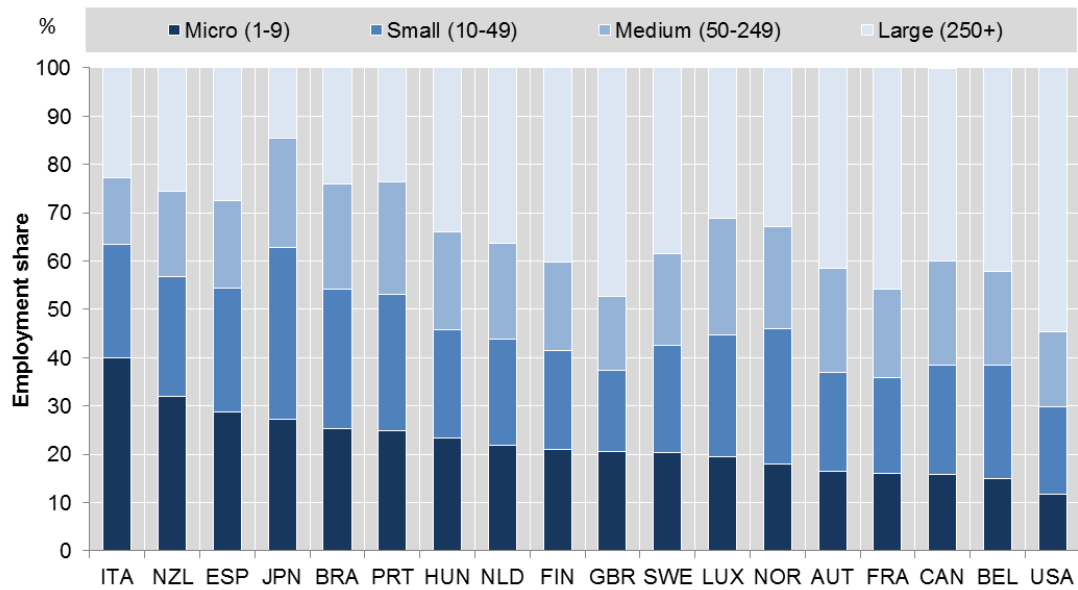


Figure 2 Share of employment by different firm size and by country

Also, SMEs play a great role in terms of creating new employment (Criscuolo, Gal, & Menon, 2014). Ayyagari et al. (2014) studied the main actors of job creation and employment in 104 developing countries. Enterprises classified in 3 different groups. Each group consists of 5-19 employees, 20-99 employees, and 100 or more employees. According to the study, firms of the first two groups create and contain more jobs than the last group. Firms, having less than 100 employees, generate approximately 70% of the employment. Furthermore, small firms (<20 employees) are responsible for job creation almost 45% at median statistics across the samples (Ayyagari, Demirguc-Kunt, & Maksimovic, 2014).

International Labour Organization (ILO) prepared a report named “Is Small Still Beautiful?” in April 2013. ILO states that SMEs train young entrepreneurs and help improving their entrepreneurial skills. Also SMEs increase competitiveness, efficiency in the economy, innovative products and services, and aggregate growth. (de Kok, Deijl, & Veldhuis-Van Essen, 2013)

Significance of SMEs can vary from different perspectives but never diminishes. Some researchers emphasize the impact of SMEs such as increasing entrepreneurship, product differentiation due to boutique production and the supply of intermediate goods to large enterprises. (Pişkinsüt, 2011)

The risk appetite, fast development of technology and quick adaptation to structural changes in sectors make SMEs more critical. According to the German Ministry of Economy and Energy, new businesses change market structure, increase innovation and technology, strengthen the diversity, stability in society. Beyond that they increase the participation of women in business life in Germany. SMEs are a powerful partner for large businesses to set up the value chain (BMW, 2017).

Another important indicator for SME's and entrepreneurship is the survival rate. According to the U.S. Bureau of Labor Statistics, as a developed country in the U.S. about one-third of businesses fail in the first 2 years and about half of them fail at most 5 years. Survival rates become almost stable after critical years, but first periods of start-ups are stressful. To reduce stress and decrease the failure rates in Turkey, government focused on start-up supporting policies that improve ecosystem and environment of startups to grow.

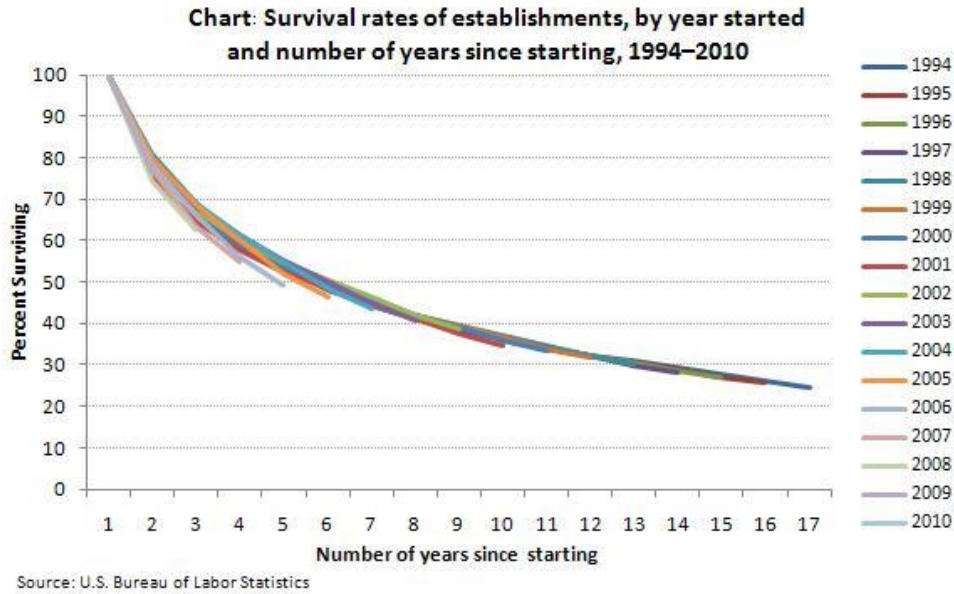


Figure 3 Survival Rates of Businesses in US (Bureau of Labor Statistics, 2017)

In Turkey, SMEs accounted for 99.8% of the total number of enterprises, about 2,677,000 employees with 73.5% of total employment, 62.5% of total turnover and 54.5% of total salaries and wages in 2014 (Turkish Statistical Institute, 2016). At the end of 2012, SMEs used 25 percent of bank credits and exported 60 percent of all goods (T.R. Ministry of Development, 2013).

According to Turkish Statistical Institute (2016), SMEs have a positive impact on both trade balance and R&D investments in Turkey. In 2015, 55.1% of total export and 37.7% of total import of Turkey were carried out by the SMEs. 92.2% of imported products came from the manufacturing industry. Additionally, statistics of foreign trade shows that SMEs' most product exported destination is European Union countries with 49%, then Asia came second with 34.5%. Turkey's gross domestic R&D expenditure is 20.615 billion TL in 2015. SMEs have the percentage of 17.7 from all, and 27.5% of all R&D employment with 122,288 employees.

2.2. KOSGEB and Related Organizations

KOSGEB (Small and Medium Industry Development Organization) is a national organization founded by the Turkish Government. KOSGEB's aim is supporting SMEs, by increasing their efficiency, activities and competitiveness, also letting SMEs to use KOSGEB's resources.

2.2.1. Historical Development of KOSGEB

KOSGEB's 2016-2020 Strategic Plan report states essential information about KOSGEB's history. KOSGEB has a special law to do this. The roots of KOSGEB stem from KÜSGEM (Small Industry Development Center), established after the agreement between International Treaty and the Government of Republic of Turkey in 1973. KÜSGEM was supporting small-scaled industrial enterprises by providing workshops. After that, the name changed as KÜSGET (Small Industry Development Organization General Directorate). KÜSGET's law was published in the Official Gazette in 1983.

KÜSGET supported SMEs as a technical consultant, for example; modern administration approaches, quality management systems, technological improvements in their sectors, better capacity ratio and more efficient and effective production. That notion focused on increasing SMEs standards to the world standards.

On the other hand, the significance of training new graduates from universities or higher education schools was realized by government. Then SEGEM (Industrial Training and Development Center General Directorate) was established to train graduates theoretically on seminars and practically on-the-job training programs in a factory or at work in 1978. The training was designed to provide new graduates a fundamental knowledge and basic experiences, to make them better starters and to meet industrial needs of qualified human resources.

KÜSGET's and SEGEM's services have two limitations regarding to time limits for services and insufficiency of the demands of the whole country. In order to handle those problems KÜSGET and SEGEM were combined on April 20th 1990 by the "Law on the Establishment of Small and Medium Industry Development and Support Directorate numbered 3624. Thus, KOSGEB was founded as a permanent and more efficient institution to meet the needs of the entire country.

Until 2009 KOSGEB was responsible for serving just SMEs in the manufacturing industry. Demands from other sectors and the increasing importance of other sectors made KOSGEB obligatory to enlarge its scale. In this direction, in May 2009 "Law numbered 5891 on Amending the KOSGEB Establishment Law, numbered 3624" was published in the Official Gazette, numbered 27219. Amendment supported KOSGEB to meet the need of SMEs in all sectors. (KOSGEB, 2016)

2.2.2. KOSGEB's Supports

KOSGEB's main activities can be sorted under 3 main categories consisting; supports, training programs, and on-going projects. All details of KOSGEB's supports are taken from KOSGEB's website (2017).

2.2.2.1. Entrepreneurship Support Program

Entrepreneurship Support Program (ESP) is prepared for dissemination and supporting entrepreneurship. Both Entrepreneurs and SMEs can apply for ESP. Entrepreneurs do not have to wait until KOSGEB's approval to start a new company. KOSGEB accepts the application after the establishment of the company.

One requirement of ESP is "Applied Entrepreneurship Training (AET) Certificate" which consists of minimum 32-hour training. AET is free of charge and available for everyone. Main subjects of the AET are how to prepare a business plan, responsibilities and abilities of entrepreneurs, potential risks and problems that may entrepreneurs face.

After having Applied Entrepreneurship Training Certificate, entrepreneurs can apply for support regardless of whether they established their business or not. On the other hand, if entrepreneurs already have established a company in the same sector in a year cannot apply for KOSGEB ESP. To benefit from KOSGEB ESP, an entrepreneur must have a partnership of minimum of 50%. Also, an entrepreneur cannot for another company under the Social Security Institution (SGK) regulations. An entrepreneur cannot benefit Entrepreneurship Support Program more than one time.

Table 1 Support Elements and Amount of Support

Support Elements		Upper Limit	Support Rate (%) 1. and 2. Region	Support Rate (%) 3., 4., 5. and 6. Region
Enterprise Setting-up Support	Grant	2,000	-	
Machinery, devices, office equipment and software support		18,000	60%	70%
Enterprise Expenses		30,000	Women entrepreneur, veteran, 1 st degree relatives of martyrs or disabled entrepreneurs can use 80% Support	Women entrepreneur, veteran, 1 st degree relatives of martyrs or disabled entrepreneurs can use 80% Support
Sum of no repayment supports		50,000		
Fixed Investment Supports	Loan	100,000		

According to Table 1, State Support can be up to 50.000 TL grant in, which was increased from 30.000 TL in 2016. KOSGEB financially backs start-ups up maximum 2.000 TL for expenses of registration, notary and other mandatory licenses and permits for setting up. KOSGEB economically undertakes start-ups' expenses for machinery, devices, office equipment, and software expenditures up to 18.000 TL. Also, KOSGEB is able to give start-ups up to 30.000 TL for Enterprise expenses such as rent and salary which can be given for 24 months.

If 50,000 TL is not enough, entrepreneurs have the opportunity to apply for other KOSGEB supports like R&D, SMEs Project Supports, etc. According to Table 1, KOSGEB helps start-ups with Fixed Investment Supports up to 100,000 TL with interest-free loans via Halkbank. The support amount was 70,000 TL in 2016. Fixed Investment Support can be used for expenses including machinery, equipment, and software for 24 months.

Support Rate is an important factor when startups decided to apply for support. As seen from Table 1 KOSGEB does not cover all the expenses. Also, it can be

different among regions or entrepreneurs. For example, a male entrepreneur living in the 1st region, such as İstanbul, has an expense of 40,000 TL, excluding Enterprise Setting-up Support, can get only 60% of expenses which is 24,000 TL. On the other hand, a woman entrepreneur living in the 6th region (Hakkari) can get 80% of expenses which is 32.000 TL (KOSGEB, 2017).

Table 2 Details of Enterprises Benefiting KOSGEB's Entrepreneurship Support Program

Performance Indicators		2016	2017	2018
1	Number of Enterprises benefiting from ESP	15,535	20,650	10,500
Note: The numbers show the number of enterprises, benefiting from support payment in 2018				
2	The survival rate of enterprises benefiting from ESP by percentage	%85	%85	%85
Note: The numbers show the percentage of enterprises, continuing operation in 2018, that benefit from support according to Entrepreneurship Support Enterprise Watch Report.				
3	The share of enterprises, benefiting from Entrepreneurship Support, in the manufacturing industry.	%24	%25	%25
Note: The percentages represent the ratio of the amount of support payment made to Nace Rev 2 - C (manufacturing) having enterprises to the total amount of support payment made under the scope of Entrepreneur Support in 2018.				

Table 3 KOSGEB's Entrepreneurship support program Budgetary

Activities	Resources Needed (2018) (TL)		
	Budgetary	Non-Budgetary	Total Amount
Enterprises will be supported financially within the scope of ESP	222,626,000	-	222,626,000
Entrepreneur Support will be given*	219,414,000	-	219,414,000
* Budget is not included in the total budget.			

KOSGEB's Entrepreneurship Support Program's budget and its details are given in KOSGEB's Performance Program (2018), that is added above.

ESP plays an important role in this work because all participants of survey benefited ESP and problems and questions are about ESP. Therefore, Entrepreneurship Support Program (ESP) is explained explicitly.

2.2.2.2. General Support Program (GSP)

General Support Program (GSP) is developed to encourage SMEs to use KOSGEB's supports. GSP intends to increase innovation, competitiveness between SMEs, quality of services and market shares in both domestic and foreign markets. GSP includes supports in terms of advertisement, fair, salary, consultancy, test, certification, calibration, and logistic expenses.

2.2.2.3 Cooperating- Leaguig Support Program (CLSP)

Cooperating-Leaguig Support Program (CLSP) is developed to increase SMEs' cooperation. To use CLSP, SMEs have to come together to make joint production, service, design, marketing, laboratory or supply. SMEs can have grants between 1 Million TL to 1,5 Million TL and a minimum rate of 30% is non-refundable according to the technological advance of the project.

2.2.2.4. SMEs Project Support Program

SMEs Project Support Program is designed to help SMEs having special projects. SMEs can find solutions for their problems and learn how to manage a project with flexible support. But SME's has to have some requirements, such as certificates and qualified workforce.

2.2.2.5. SMEs Development Support Program

SMEs Development Support Program aims to increase SMEs' share and activity in the economy. The support elements will be modified considering the feature of Call for Proposals. The upper limit is up to 300.000 TL for a grant, 700.000 TL for interest-free loans.

2.2.2.6. R&D, Innovation and Industrial Application Support Program

R&D, Innovation Support Program is designed to help firms focusing on technology, design, software, R&D, and innovation. Expenses, including rent, salary, machinery, software, consultancy and project preparation are supported up to 75% between 30.000 TL and 300.000 TL. It aims to help SMEs having new ideas and inventions. It contains both grants and loans.

Industrial Application Support shares the same notion with R&D, Innovation Support Program, but there are some differences. First, it does not include only SMEs. Secondly, its supports' budgetary are wider. Expenses are backed financially up nearly 75% between 30.000 to 500.000 TL comprising both grant and loan payments.

2.2.2.7. Emerging Enterprises Market SME Support

Emerging Enterprises Market SME Support aims to encourage SMEs, having development growth potential to make public offering. This Support program also reinforces SMES to be listed on İstanbul Stock Exchange and to acquire provision of funds from the capital markets. KOSGEB helps SMEs financially

fulfilling the requirements such as consultancy, external auditing expenses, application expenses, and other payments.

2.2.2.8. Credit Interest Support

SMEs can use loans supported by KOSGEB with lower interest rates. This support named as Credit Interest Support. Credit Interest Support aims to increase production, quality standards and competition levels of SMEs in both domestic and international markets. In order to solve financial problems and increase employment in the economy SMEs can benefit from Credit Interest Support.

2.2.2.9. Laboratory Services

Laboratories, established by KOSGEB, serves to decrease test costs, increase quality standards and make SMEs compete with international counterparts. Its prices are cheaper than the market. There are 11 laboratories in different cities in Turkey.

2.2.3. KOSGEB's Counterparts in World

Having broad information about institutions supporting SMEs in the world and their support programs is important. Especially comparing them with KOSGEB helps to understand the concept. Because of that, KOSGEB's counterparts and their support programs are mentioned in this part. All details of SBA's supports are taken from SBA's website (U.S. Small Business Administration, 2017).

2.2.3.1. United States of America Small Business Administration (SBA)

United States of America is the world's largest economy with \$18 trillion GDP in 2015 (World Bank, 2017). The share of small businesses in the economy is 99.7% with the count of 28.8 million. Also, SMEs have 56.8 million employees, accounting for 48% of all employment (U.S. Small Business Administration, 2016). In large-scaled economy of the U.S., Small Business Administration (SBA) is responsible for supporting small businesses.

SBA is the responsible institution for supporting SMEs, founded in 1953. SBA is an independent agency of the federal government. Its president is the direct member of the U.S. cabinet (U.S. White House, 2017). The budget of SBA is \$719 million in 2017 (Bruneau & Consultants, 2017). SBA's strategic plan has 3 dimensions; growing businesses and creating jobs, serving as the voice of small businesses, and creating an SBA that covers the current and future demands of small businesses. SBA aims to help small businesses by assisting, conserving interests of their concerns, protecting free competitive firms and improving the overall economy of the U.S. (U.S. Small Business Administration, 2014). SBA has many financial support programs that facilitate small business access to capital.

SBA's functional areas are advocacy, laws & regulations, contracting, counseling & training, disaster assistance, financial assistance, international trade, management, and small business audiences. SBA has many offices, centers, and communities. SBA has 5 different supports for SMEs (U.S. Small Business Administration, 2014).

2.2.3.1.1. SBA's Grants and Loans

First one is Grants and Loans. Grants and Loans give financial assistance. SBA does not give financial support directly. By Guaranteed Loan Programs (Debt Financing), SBA guarantees the payment of the loans and minimize the risks for lenders.

SBA's Surety Bond Guarantee Program (SBG) helps small businesses by surety guaranteeing. SBG provides contractors to get more bonding. Also, it increases chance of contracting for small businesses. By SBG, contracts can obtain \$5 million guarantee, in some special cases it can be up to \$10 million.

Another Loan program is the Venture Capital Program. In scope of that program, Small Business Investment Company (SBIC) is founded with public and private sector partnership to supply small businesses needs with low-cost capital by private sector funds. All programs have regulations and requirements for small businesses. They can be changed according to government policies and current economic status (U.S. Small Business Administration, 2017).

2.2.3.1.2. SBA's Contracting

The world's biggest consumer is the U.S. Government with nearly \$500 billion and 23% of all contracts belong to small businesses by the help of SBA. Disadvantaged businesses and small businesses owned by women, disabled and veterans or have privilege in government contracting with specific requirements and laws.

2.2.3.1.3. SBA's Office of Advocacy

Office of Advocacy, the voice of small businesses, is served in the federal government of United States. Advocacy works to determine the problems of small businesses before other federal authorities, policymakers, the White House and Congress. In 2016, Advocacy made small businesses save \$1.4 billion in regulatory costs.

2.2.3.1.4. SBA's Learning Center

SBA supports small businesses with its learning centers. Learning Center gives training both on its website and in local centers. There are 57 video courses on SBA's website that entrepreneurs to watch. Also, entrepreneurs can get local assistance from local centers, whose number is more than 1800 in the U.S.

2.2.3.1.5. SBA's Technology & Innovation Programs

The Small Business Innovation Research (SBIR) and the Small Business Technology Transfer (STTR) Programs are designed to support high-tech, innovative and R&D in the U.S. under the SBA. SBIR has 11 federal departments and STTR has five departments. That programs awarded small high-tech companies \$2 billion. SBIR help small businesses, having the high technological potential to commercialize by increasing their portion on the federal budget. STTR focuses on increasing cooperation between small businesses and non-profit high-tech organizations to commercialize and transfer the technology.

2.2.3.2. The Federal Ministry for Economic Affairs and Energy (BMWi) in Germany

Another counterpart of KOSGEB is The Federal Ministry for Economic Affairs and Energy in Germany. ‘Mittelstand’, name of a small and medium business in German, plays a crucial role in German economy, the largest economy of Europe. More than 99% of all firms are SMEs in Germany. SMEs are responsible for almost 60% of employment and more than half of economic productivity. BMWi (The Federal Ministry for Economic Affairs and Energy) works for Mittelstand in Germany. BMWi focuses on 10 areas in SMEs policy; promoting entrepreneurship, strengthening the financing and growth of start-ups, securing skilled labor, bringing refugees into vocational training and work, pressing ahead for better regulation and less red tape, harnessing and shaping digitalization, boosting innovation, using the opportunities afforded by globalization, playing an active role in defining European SME policy, strengthening SMEs in less favored areas and supporting the development of new fields of business deriving from the energy transition (BMWi, 2017).

SMEs, focusing on products needing technology, are supported technically, financially and judicially in Germany. According to Global Entrepreneurship Research Association, in Germany, entrepreneurial finance, commercial and legal infrastructure, and government entrepreneurship programs are beyond the European average (GERA, 2016). Salaries of R&D employees are also supported by the government. The philosophy of German government about entrepreneurship is avoiding direct interfere, but being a coordinator for example helping entrepreneurs to find qualified employees, cooperate with universities or R&D centers.

2.2.3.2.1. Central Innovation Program for SMEs (ZIM)

One of the services of BMWi is, Zentrales Innovationsprogramm Mittelstand (ZIM) in other words Central Innovation Program for SMEs, founded in 2008. ZIM financially supports single SMEs or team of SMEs and R&D centers, trying to produce technologically advanced products. To get ZIM Supports, SMEs have to make Support application. BMWi authorizes ZIM to take and evaluate applications, however the final decision belongs to BMWi. ZIM has no time limit for applications, SMEs can apply for it during the year. Services of ZIM encourages the SMEs for by advancing innovation and technology, decreasing the risk of SMEs in a technological and financial way and improving cooperation between SMEs and R&D centers.

Support of ZIM is prepared under 3 category, cooperation projects (ZIM-KOOP), individual projects (ZIM-SOLO) and network projects (ZIM-NEMO). Individual projects are supported 50% of expenses up to 380.000 Euro (ZIM BMWi, 2017).

2.2.3.2.2. EXIST – University-Based Business Startups

BMWi founded EXIST to support university-based startups and to improve the entrepreneurial ecosystem in universities. EXIST includes students, graduates, and scientists in the universities. It has three main programs, EXIST Culture of Entrepreneurship, EXIST Business Start-up Grant and EXIST Transfer of Research. BMWi supported 72 projects, costs 104 million Euro between 1998 to 2012 by EXIST Culture of Entrepreneurship. That program aims to prepare entrepreneurs to real life and to improve their environment. Now there are 22 universities participating EXIST Culture of Entrepreneurship.

Another support program, EXIST Business Start-up, is designed for students, graduates, scientists, research institutions and academicians. Innovative, technology-based and knowledge-based projects are supported. The grant covers personal expenses by 3,000 Euro for doctorate entrepreneurs, 2,500 Euro for graduates, material expense 10,000 Euro per person, coaching expenses 5,000 for one year. There is no time limit for application. The last program is EXIST Transfer of Research, supporting the ideas that have potential to be a product or business. It helps entrepreneurs to develop prototypes, business plan and feasibility of the technology. The financial support, including personal expenses, material and equipment expenses, is up to 250,000 Euro. Depending on technological advancement and the owners of the projects the period can be 18 or 36 months and grants cover 90% or 100% of expenses (EXIST BMWi, 2017).

2.2.3.2.3. TOP Technology-Based Innovation and Visit Program

TOP Technology-Based Innovation and Visit program is sponsored by BMWi, aiming to meet SMEs and large-scaled firms in the industry. TOP increases the knowledge of SMEs and shows them best practices in the industry. TOP enhances innovative processes, strategies and technologies for more than 20 years. Program designs tours according to sector, city, date, and firm (TOP BMWi, 2017).

In Germany, there are other institutions that support SMEs. BMWi is the most important one and focuses more on start-ups and SMEs. Another important institution is German government-owned Development Bank (KfW), which gives grants and credits to SMEs by KfW Mittelstands Bank. KfW Gründercoaching, under the KfW, helps start-ups in early stages as a consultant about finance, commerce and, marketing, etc. (KfW, 2017)

In Germany, Federal Ministry of Education and Research (BMBF) is responsible for supports of research of innovation. According to Directorate-General-5, BMBF supports key technologies such as nanotechnology, electrics, optical technologies, microsystems, Internet and security systems. Also, some funds are accumulated under the cooperation of government and large-scaled companies such as High-Tech Gründerfonds (BMBF, 2017). Besides, the German Federation of Industrial Research Associations (AiF Arbeitsgemeinschaft industrieller Forschungsvereinigungen) aims to prepare the infrastructure for R&D and supports SMEs to contact with related R&D Centers for their project (AiF, 2017). There are many other organizations to help SMEs in Germany, and only the most significant institutions are explained in this work (Technopolis Group, Ş. Elçi, Ö. Eyigün, 2010).

2.3. Problems of Youth Entrepreneurship

Many researchers work on problems of youth entrepreneurship. There are a lot of studies in this area. Problems are generally common, but there are some topics directly related to domestic characteristics.

Most frequent encountered problems are the acquisition of resources, premises of venture, information problems, product/service problems, timing problems, regulatory problems and organizational problems in the state of setting a new business (Van Gelderen, Thurik, & Patel, 2011). In this part barriers and challenges of young entrepreneurs are discussed according to literature.

Regarding to countries, the number of young people, their approach against entrepreneurship and their obstacles are different. In India, 70% of the population is under 35 years old. 550 million young people lived there in 2011 (Malyadri &

Sumana, 2012). In Pakistan, 69% of graduating students are planning to start their own businesses. Entrepreneurial decisions are affected by the environment of a country in terms of regulations, policies, corruption, transparency and economic stability of the country (Aslam & Hasnu, 2016). According to the research about Nepal, around 75% of the youth population is underemployed and 38% of them are unemployed, although self-employed demand is high among young people. Another problem of Nepal about young people is their migration for job opportunities in Middle East and Malaysia (Sitoula, 2015). According to a survey conducted in Poland, young entrepreneurs think lack of financial credibility and cost of administrative burdens as major barriers (Jakubczak, 2015). Expensive business registration, insufficiency of good employee and lack of business management are main stumbling blocks for African young people in Western Cape, South Africa (Gwija, Eresia-Eke, & Iwu, 2014). Another finding from South Africa is that high crime rate decreases entrepreneurial intentions (Fatoki & Chindoga, 2011). According to a survey, main impediments of young entrepreneurs are lack of capital, experience, and training, corruption and nepotism in the country, and insufficient infrastructure including technology, transportation and business environment in Zimbabwe (Chimucheka, 2012).

2.3.1. Financial Problems

The term of financing is providing money or fund for business's ongoing needs, purchases, and investments. Businesses can fund their needs by both internal sources such as; equity, profits, other sources owned by owner or partners, and external sources such as; loans, leasing, venture capital and sources owned by others. Although internal sources are very important for entrepreneurs, most of the time it is not enough for growth. Start-ups need external sources as well. At that point, banks, grants, venture capitals, angel investors or public offerings are

used by entrepreneurs. The quality of the entrepreneurship ecosystem is determined by the accessibility and diversity of financial resources. Bank loans are very crucial for SMEs to access finance. Start-ups apply to a bank for loans, but banks have many requirements such as warrantors, guarantors, and other procedures. In Turkey, banks don't have enough experience about start-ups and assume start-ups as a risky investment, so interest rates are higher than other developing countries. Also, young people owned enterprises don't have strong financial and institutional infrastructure to get loans (Er, Şahin, & Mutlu, 2015).

Reaching finance is a common issue for all entrepreneurs, but young entrepreneurs are suffering more from it. Young people owned businesses need funding for ongoing needs, purchases and investment to grow, but they are often seen as a risky investment for capital sources. Loan proposals of banks require many documents consisting of credit history, bank record, collateral and past business performance. Also, loans for young people have relatively higher interest rate and shorter grace period. If young entrepreneurs carry student loans, their possibility to reach secure financing becomes much harder (Schoof, 2006).

Rigid credit-scoring is another problematic issue for young entrepreneurs. Most of the young entrepreneurs can't meet the credit scoring data because of strict credit scoring criteria. Long waiting periods including application for a loan and decision of lender processes are another barrier for young entrepreneurship (Schoof, 2006).

Young entrepreneurs often don't have enough knowledge about the start-up funding opportunities. Also, they don't know the advantages and disadvantages of those possibilities. Young ventures are usually owned by a single person and in the service sector. Because of that reason, many of them benefit financial

opportunities partially, such as angel investors and venture capital (Schoof, 2006).

Lack of successful micro-lending/finance and seed funding, young entrepreneurs can't find them in many countries. Because of that, they acquire funding from alternative sources, such as; loans from family and friends, finding new partners, having accounts with suppliers, using credit cards and personal loans, finding part-time jobs for themselves, earning grants and prizes (White & Kenyon, 2001). Working as an employee for another business make entrepreneurs lose their time and interest to new business and increasing entrepreneurs' failure rate (Van Gelderen et al., 2011).

2.3.2. Social and Cultural Influences on Young Entrepreneurs

According to researches, entrepreneurial characteristics have parallel relation with culture of the society. The cultural approach against entrepreneurship affects the motivation of entrepreneurs. According to Geert Hofstede(1980) some society structures are more inclined to entrepreneurship than others. He developed a model to compare culture in 4 key dimensions; uncertainty avoidance, individualism, masculinity, and power distance. For example, cultures with low uncertainty avoidance have more open to entrepreneurship and acceptance of young entrepreneurs. Turkish people are adopted to rules of social conduct, traditions and self-conscious (Kuvan, 2007). In this section, social and cultural influences on young entrepreneurs are examined.

Entrepreneurial activity in society is affected by perception and legitimacy of entrepreneurship in society in either beneficial or harmful ways. Emergence and characteristics of business activities are influenced by society's degree of

approval. Entrepreneurs have more legitimacy in environments, whose confirmation of entrepreneurship is high (Wilken, 1979).

One of the most important motivation of young people while starting a new business is approach of their environment's, including parents, relatives, and friends to entrepreneurship. Personal environment-related issues, such as; family background, the role model of young entrepreneurs, working status of parents, financial support of personal environment, play a crucial role for youth entrepreneurship. Insufficient support from personal environment creates big problems for young entrepreneurs (Schoof, 2006). Decisions of young people toward entrepreneurship are affected by their family background. Bad examples cause salaried employment instead of entrepreneurship (Aslam & Hasnu, 2016). Parents' entrepreneurial status has a positive correlation with their children's entrepreneurial status in Nepal and United Kingdom (Darby, 2002; Sitoula, 2015).

Perception of young entrepreneurship in society is another significant issue for young entrepreneurs. When entrepreneurs' image is successful, independent, courageous, honest and innovative in society, entrepreneurship flourishes easily. However, if the reputation of entrepreneurs is selfish, ruthless and dishonest or related with unethical attitudes such as corruption, informal economy and favoritism, that notorious image becomes a hindrance for entrepreneurship (Schoof, 2006). Social environment can make young people risk-averse (Kazela, 2009). Young people do not to set a new venture when they have a negative approach in the business environment, also fear of failure and embarrassment hinders young people apply their entrepreneurial idea in real (Fatoki & Chindoga, 2011).

2.3.3. Entrepreneurship Education

To eliminate problems of young entrepreneurs and to prosper young entrepreneurship among society education is very significant. Entrepreneurial skills such as, creativity, innovation, risk-taking and ability to understand good role models and entrepreneurial knowledge in terms of, fundamentals of business practices, financial literacy and opportunities can be increased by education (Fatoki & Chindoga, 2011). A survey conducted in the United Kingdom indicates that entrepreneurship education can either kindle or stifle such ambition (Darby, 2002). Entrepreneurship education develops attributes, expertise, and attitudes of entrepreneurs and increases entrepreneurship awareness as a career choice for young people. The success rate of entrepreneurship rises when entrepreneurship education is improved, and its problems are solved. Entrepreneurship education can be enhanced by applying that on all levels of education (primary, secondary and higher education), adopting enterprise education, integrating suitable curriculum, teaching programs, and learning methods with sufficient number of educator and eliminating lack of linkage with real businesses. Also, the personal environment of young people should be educated to destroy bad approach against entrepreneurship as a career option (Schoof, 2006). In Nepal, young entrepreneurs believe that entrepreneurship education and training increase the success rate of businesses dramatically (Sitoula, 2015). Young Polish entrepreneurs' approach entrepreneurship education is a solution of various challenges regarding learning possibilities of capital, procedures of administration, taxation, regulations, business contacts and dealing with a fear of failure (Jakubczak, 2015).

2.3.4. Governmental Environment: Policies, Administrative Complexity and Insufficient Legal Infrastructure

The Eurobarometer Survey, conducted by European Commission (2004), shows that entrepreneurs find complex administrative burden as a major barrier to start a business in which 2 out of 3 participants are under the 25 years old. There are many administrative burdens for young entrepreneurs such as taxation, licenses, approvals, permits, intellectual property, patent and copyright regulations, corporate law and business registration. If a start-up benefits grant from the government that burden becomes more complex. Young people have to learn burdens and spend time and money to overcome red tape (Schoof, 2006). World Banks' Doing Business Database (2018) indicates that starting a new business can take at least 0.5 days, while at most 230 days and the average 20 days in 212 countries. Also, its cost can be between 0% to 305% of income per capita and the average 23.77% income per capita in 212 countries. In Turkey, it takes 7 days and costs 12.8% of income per capita. Time period and cost of starting a new business can be harmful for young entrepreneurs' motivation.

Young entrepreneurs think the second most significant risk is losing one's property with 33% of young participants according to Eurobarometer Survey (European Commission, 2004). World Bank's Doing Business Database (2018) published that registering property can take between 1 day to 513 days and on average 50,45 days in 212 countries. Registering property costs between 0% to 28% of property value and the average 5.5% of property value in 212 countries. In Turkey, registering property takes 7 days and costs 3% of property value. Registering property time and cost should be reduced in order to do business easier for young entrepreneurs. Young entrepreneurs may have problems to

conserve their business from infringements and litigations where trademark, copyright, and patent infrastructure are insufficient (Schoof, 2006).

Ineffective competition law can be damaging for young entrepreneurs. It prevents young entrepreneurs to enter business markets. Conversely, trade liberalization policies are applied in many developing countries. Increase in competition with liberalization policies on trade becomes an issue for young entrepreneurs, because of their poor competition management strategies. Young entrepreneurs cannot afford consultants for tax, property rights, laws, regulations related issues. Even in some countries regulations are changed often. That unawareness can put young entrepreneurs in danger (Schoof, 2006).

Policies and strategies of governmental organizations affect young entrepreneurship in many different ways. For instance; entrepreneurship education cannot flourish as expected because of lack of clear strategies of the Ministry of Education in Nepal (Sitoula, 2015).

2.3.5. Business Assistance and Support (BAS) and Business Development Services (BDS)

European Commission (2004), conducted the Eurobarometer Survey, finds that there is a negative correlation between experience level and importance of financial support and business contacts according to young participants' opinions. The less experienced entrepreneur the more needed the financial support and business contact. Most young people, especially having no business experience, cannot find a supplier network, customer base and other business contacts. Even, they don't know how to find a customer and what their customers want (Schoof, 2006).

Young people do not benefit from supports funded by the government effectively. The reason behind that is either they don't have enough knowledge or are confused by the service provision of business support services. They think these services do not fulfill their needs. Also, their brave and stubborn character prevents them to get help (Schoof, 2006). In Nepal and United Kingdom, the majority of young entrepreneurs don't aware of support policies (Darby, 2002; Sitoula, 2015).

Young people think business supports do not solve their problems, that is valid in many countries. Young entrepreneurs have unique problems and unique solutions. Many young people do not have enough business experience, technical and managerial knowledge. Lack of taxation, accounting, project management and procedure knowledge require special support for young entrepreneurs, especially in unusual sectors. Moreover, their small, cash-poor and new companies cannot be regarded as mature SMEs. Young entrepreneurs need tailor-made services for their specific requirements (Darby, 2004). They need young entrepreneurship-oriented consultants, mentors and support agencies.

2.3.6. Other Problems

In conjunction with all these problems still other problems occurred. Market problems are the main source of abandonment of businesses according to Van Gelderen et al. (2011). Insufficient and uncertain demand, barriers to reaching customers and market, the emergence of high competition can be classified under market problems. Using cheap workforce and having products without high-added value may cause losing competitive advantage easily (Pişkinsüt, 2011).

Recruitment, finding and managing employees, is one of the problematic issues for young entrepreneurs, because hiring the right person at the beginning is crucial (Darby, 2002). Young people owned enterprises cannot find appropriate employees due to their small scale and limited financial sources. For example in Nepal, the majority of young people suffer from recruitment problems (Sitoula, 2015).

Young people are not taken serious by customers, suppliers, investors, banks, and governments due to their age and experience level. Also, they usually choose sectors having barriers to entry and high competition according to a survey in the United Kingdom (Darby, 2004). Personal problems can stem from health problems including either physical or psychological and environment-related costly emergencies (Van Gelderen et al., 2011).

Countries, having high crime rates such as South Africa, cannot develop youth entrepreneurship properly. Lack of security and safety in a country cause fear of crime for young entrepreneurs. That reduces not only the intention of entrepreneurship, but it also increases safety costs (Fatoki & Chindoga, 2011).

Moreover, countries don't have suitable infrastructure, regarding suitable workplace with affordable rent, electricity, water, and public phone lines and, information and communication technologies (Schoof, 2006).

CHAPTER 3

SURVEY

3.1. The Objective of This Study

Turkey has a great deal of young population by almost 13 million and 15.8% according to Turkish Statistical Institute (2018). In the same report, youth unemployment is 20.3% and 24.5% of all young population is not in education or employment. Youth entrepreneurship can be a solution for youth unemployment (OECD, 2014). To benefit this opportunity and other opportunities that youth entrepreneurship brings, the Turkish Government prepared many support programs. In this piece of study, KOSGEB and its Entrepreneurship Support Program (ESP) was selected. Young entrepreneurs, benefiting from that support, is questioned to understand their problems.

According to findings from literature review, first hypothesis is prepared. This study aims to dedicate problems of young entrepreneurs those are benefiting from state support in Turkey by examining the problems commonly found in literature are also crucial for Turkish entrepreneurs. If so, successful practices can be examined and put in the practice in Turkey.

Moreover, the profile of the young entrepreneurs is also examined. There are several differences in entrepreneur profile such as gender, education level, region and sectors. Second hypothesis of this study is that how the profile of the young entrepreneurs will affect their perception of the problems. Profile differences can

be the source of some problems. If the source of a problem can be found, it is easy to solve it. For example, if a problem has higher rates in some regions, then the impact of the problem can be lessened by focusing on regional problems. Furthermore, a problem has higher rates on a particular sector, specific policies or support programs can be prepared to reduce the impact.

In a nutshell, this study focuses on problems of young entrepreneurs benefiting from KOSGEB state support in Turkey. The objective of this study to lead or help policy-makers in Turkey and prepare a source for further studies.

3.2. Survey Limitations

The survey has been taken place in 60 cities, but there are 81 cities in Turkey. It cannot be said findings of the survey does not cover whole country. Also, there are less than 10 participants in some cities, therefore inclusive results cannot be found in that cities. Because of that, findings are inspected under 2 metropolitans; İstanbul and Ankara, and remaining cities are categorized under 7 regions; Marmara, Central Anatolia, Aegean, Black Sea, Mediterranean, East Anatolia, and South-East Anatolia.

Although young entrepreneur owned businesses are active in different sectors, in some sectors there are few participants. Because of that, some sectors are united under ‘Other Sectors’, such as accessories and cosmetics retail stores, opticians, bookshops, organization planning, photography, dry cleaning, GSM accessories stores. Analyzing the problems of young entrepreneurs are relatively limited according to sectors.

In 16th question, young entrepreneurs are asked about their capabilities in terms of their ignorance and inexperience while managing business, and knowledge about laws and legislation. Applicants have tendency of not accepting their insufficiency in this kind of studies. That also can be considered as limitation due to inefficiency of the measurement.

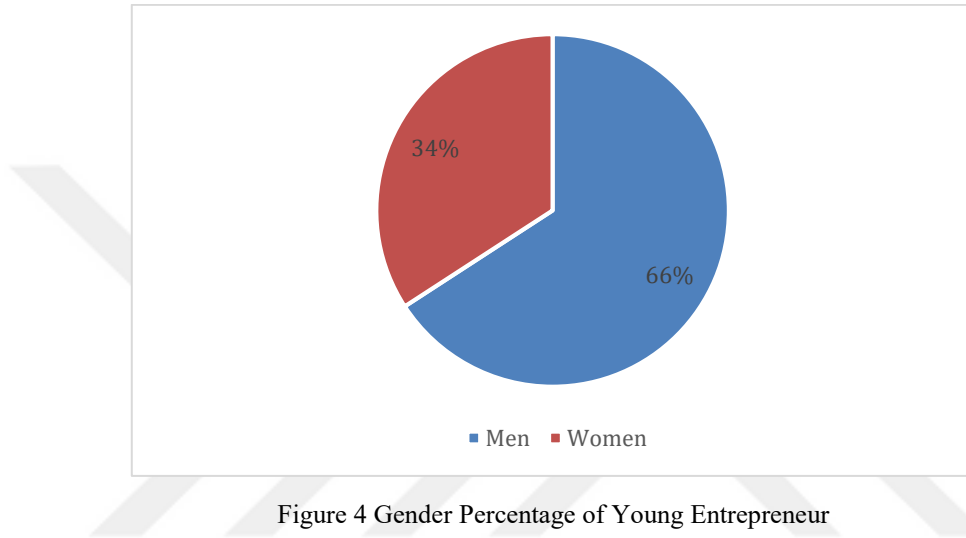
In this study KOSGEB related problems are mainly focused. That brings limited problem scope. Some problems cannot be examined such as finding customers, supplying the wrong product to the market, not being able to provide appropriate cash flow, etc.

Moreover, since there is a limited study in the field of youth entrepreneurship in Turkey, obtaining data on that field is limited. Additionally, the survey is applied to young entrepreneurs, benefiting only KOSGEB Entrepreneurship support program. There are other institutions supporting youth entrepreneurship, such as TUBITAK and development agencies. Also, KOSGEB has other support programs, rather than Entrepreneurship Support Program, such as General Support Program, R&D and Innovation Support Program, SME Financial Support Program, etc.

3.3. Survey Details

There were 6692 entrepreneurs, under 30 years old, benefited from KOSGEB's Entrepreneurship Support Program, until the beginning of 2017. The survey is applied in between 22.05.2017 and 30.05.2017. 1089 young entrepreneurs answered the survey by face to face and telephone interviews. More than 16% of all young entrepreneurs have attended the survey. Approximately 34.16% of all

participants are female with the number of 372 and the rest of them are male with 717.



The education level of young entrepreneurs benefited from KOSGEB's Entrepreneurship Support Program (ESP), is examined. Analyzing young entrepreneurs' problems under the graduation level of participants is supposed to make a contribution to this work. Participants' education level is shown in Table 4. more than half of the participants have an undergraduate degree.

Table 4 Graduation Level of Young Entrepreneurs

Graduation Level	Number of Participants	Percentage
Primary School	118	10.84%
High School	376	34.53%
Undergraduate	537	49.31%
Graduate	58	5.33%
Total	1089	

The education level of young male and female entrepreneurs, benefited from KOSGEB ESP, is examined. Each level of education level has almost the same

percentage for genders. Approximately one-third of participants are female, and the rest is male.

Table 5 Education Level of Male and Female Participants

Education Level	Number of Male Participants	Number of Female Participants	Percentage of Female Participants
Primary School Graduate	80	38	32.20%
High School Graduate	241	135	35.90%
University Graduate	357	180	33.52%
Graduate Degree	39	19	32.76%

Businesses, owned by young entrepreneurs benefitting from KOSGEB ESP, are categorized under different sectors. Categorization has been made to determine, if each sector have particular problems. There are 10 sub-groups of sectors. Managing the group of sectors has been made according to the number of participants. Printing and advertising agencies have 47 applicants. Automobile related enterprises; spare parts, maintenance, and car wash, have 54 participants. Bakeries, markets, dried fruit and nuts stores and herbalist classified under ‘Food Related Enterprises’ with 70 applicants. The number of young entrepreneurs established businesses in the construction sector is 90.

There are 93 participants, starting a new business as a pharmacist. 117 is the number of hairdresser and beauty centers, owned by young entrepreneurs, attended the survey. 122 participants set a new café – restaurant. Manufacturing, energy, information technologies, which includes hardware and software, iron-steel and consulting sectors categorized as an ‘engineering, mechanics and IT’ in this work with 166 young entrepreneurs. The textile sector containing textile-

related retail stores, furniture, and home textile, has 130 applicants. Lastly, remaining young entrepreneurs, that can't be classified under the sectors mentioned above, classified as 'other sectors'. Other sectors have accessories and cosmetics retail stores, opticians, bookshops, organization planning, photography, dry cleaners, GSM accessories stores, and others with 200 participants respectively.

Gender percentage is also analyzed. Nearly one-third of young entrepreneurs are female in this work. In some sectors, the participation of young female entrepreneurs is rare. The automotive sector has only 9.26%. Moreover, young female entrepreneurs select engineering, mechanics and IT sector to start a new business with 17.47%. Almost two third of young entrepreneurs is female under pharmacy and hairdresser-beauty center categories. Table 6 gives detailed information about not only the number and the percentage of participants in sectors but also percentage of female and male participants in those sectors.

Table 6 Detailed Young Entrepreneurs' Sectors

Sectors	# of Participants	% of Participants	% of Female	% of Male
Printing and Advertising Agency	47	4.32	36.17	63.83
Automotive	54	4.96	9.26	90.74
Food Related	70	6.43	32.86	67.14
Construction	90	8.26	23.33	76.67
Pharmacy	93	8.54	61.29	38.71
Hairdresser – Beauty Center	117	10.74	64.96	35.04
Café - Restaurant	122	11.20	27.87	72.13
Textile	130	11.94	40.77	59.23
Engineering, Mechanics and IT	166	15.24	17.47	82.53
Other Sectors	200	18.37	29.00	71.00

Gender percentage of young entrepreneurs is different among regions. Ankara, Aegean, and Marmara regions have the highest percentage of female participants

with nearly 50%. South East Anatolia region has the least percentage of female entrepreneurs with 20.91%

Table 7 Number and Percentage of Male and Female Participants

City and Region	Number of Male Participants	Number of Female Participants	Total Number of Participants	Percentage of Female Participants
Ankara	37	38	75	50.67%
İstanbul	89	50	139	35.97%
Mediterranean	106	49	155	31.61%
East Anatolia	87	38	125	30.40%
Aegean	41	40	81	49.38%
South East Anatolia	87	23	110	20.91%
Central Anatolia	102	40	142	28.17%
Black Sea	112	53	165	32.12%
Marmara	34	32	66	48.48%

There are 81 cities in Turkey. The survey is applied in 60 different cities which means three-quarters of cities in Turkey. In this work, cities categorized under regions and 2 metropolitans, İstanbul and Ankara. The number of participants is low in some cities, because of that, problems of young entrepreneurs are inspected by regions according to geographical location of cities. Normally, İstanbul is in Marmara region and Ankara is in Central Anatolia Region. Number of young entrepreneurs participating the survey and their cities are shown in Table 8.

Table 8 Number of Participants by Cities

City or Region	Number of Participants	Percentage of Participants	City or Region	Number of Participants	Percentage of Participants
İstanbul	139	12.76%	Central Anatolia	142	13.04%
Ankara	75	6.89%	Eskişehir	9	0.83%
Marmara	66	6.06%	Konya	28	2.57%
Çanakkale	3	0.28%	Çankırı	10	0.92%
Edirne	3	0.28%	Aksaray	11	1.01%
Bursa	22	2.02%	Kırıkkale	19	1.74%
Yalova	8	0.73%	Kırşehir	7	0.64%
Kocaeli	11	1.01%	Yozgat	9	0.83%
Balıkesir	19	1.74%	Nevşehir	3	0.28%
Mediterranean	155	14.23%	Niğde	10	0.92%
Antalya	21	1.93%	Kayseri	21	1.93%
Burdur	15	1.38%	Karaman	15	1.38%
Isparta	31	2.85%	Black Sea	165	15.15%
Mersin	12	1.10%	Bolu	11	1.01%
Adana	35	3.21%	Düzce	15	1.38%
Hatay	10	0.92%	Karabük	10	0.92%
Osmaniye	11	1.01%	Bartın	2	0.18%
Kahramanmaraş	20	1.84%	Kastamonu	12	1.10%
Aegean	115	10.56%	Sinop	9	0.83%
İzmir	34	3.12%	Samsun	18	1.65%
Aydın	11	1.01%	Amasya	10	0.92%
Muğla	4	0.37%	Tokat	33	3.03%
Manisa	5	0.46%	Ordu	3	0.28%
Denizli	37	3.40%	Giresun	24	2.20%
Uşak	11	1.01%	Gümüşhane	8	0.73%
Afyonkarahisar	13	1.19%	Trabzon	2	0.18%
South-East Anatolia	107	9.83%	Rize	8	0.73%
Gaziantep	15	1.38%	East Anatolia	125	11.48%
Kilis	6	0.55%	Malatya	50	4.59%
Adıyaman	7	0.64%	Elazığ	22	2.02%
Diyarbakır	23	2.11%	Bingöl	8	0.73%
Mardin	30	2.75%	Van	37	3.40%
Batman	2	0.18%	Iğdır	8	0.73%
Siirt	24	2.20%			

3.4. Survey Questions

Table 9 Sample Survey

City						
Graduation Status		Primary school () High school () University () Master ()				
Question No.	Questions	Strongly Agree	Agree	No Idea	Disagree	Absolutely Disagree
1.	I used what I have learned at KOSGEB Applied Entrepreneurship Training when I set my business.					
2.	I couldn't have set my business without KOSGEB Support.					
3.	KOSGEB Supports were sufficient.					
4.	It is easy to reach KOSGEB Consultants.					
5.	KOSGEB Consultants were capable of supports and solved the problems.					
6.	KOSGEB Supports have too many bureaucratic procedures.					
7.	Do you know other support programs of KOSGEB such as logistics, marketing, export, etc.					
8.	The payment period of KOSGEB loans is appropriate.					
9.	I find KOSGEB successful.					
10.	If I want to set a company again, I would apply for KOSGEB Supports.					
11.	I find the government's entrepreneurship support program successful.					
	Questions				Yes	No
12.	Did any third-party person offer counseling service for a certain fee while KOSGEB Support process?					
13.	Did you have any counseling services from that person?					
14.	Did any KOSGEB consultant make a contact with you after you received support?					
15.	How long did it take to get KOSGEB Entrepreneurship Support Program payment?					
	3 Months ()	6 Months ()	9 Months ()	1 Year ()		
16.	Which 3 subjects did you experience the most trouble with?					
	-Suitable workplace(rent) and infrastructure of the city ()	-Taxes ()	-Having insufficient knowledge about laws and legislation ()			
	-Bureaucratic procedures; permissions, applications, etc. ()	-Reaching finance ()	-The ignorance and inexperience while managing the business. ()			
17.	What are your complaints and suggestions about KOSGEB?					

CHAPTER 4

DATA AND METHODOLOGY

The purpose of this thesis is to determine the problems of young entrepreneurs benefiting from KOSGEB state support. In doing so, a survey is prepared and conducted to KOSGEB state support benefiting young entrepreneurs.

4.1. Data

The data used in the analyses retrieved from survey results. In the first part of the survey applicants are asked about their city and education level. Their genders are determined from their name. Sectors of the businesses are determined from the company titles. In the second part, 11 questions are asked about their problems. Applicants are supposed to answer questions according to their agreement or disagreement levels in five degrees. In the third part, there are three yes-no questions. Next parts have multiple choices, applicants can select more than one answer. Last question is asking further opinions of young entrepreneurs.

The number of young entrepreneurs is 1089 out of 6692. The survey conducted in 60 different cities out of 81. Young entrepreneurs run businesses in 10 different sectors. Sectors are classified according to number of young entrepreneurs in that sector. Each sector has about 50 entrepreneurs. Data collected by face to face or phone interviews.

4.2. Methodology

Young entrepreneurs benefiting from KOSGEB state support classified under 4 categories that are gender, education level, city and sector. Impacts of gender, education level, city and sector differences are statistically tested by using two sample hypothesis Z test and population hypothesis proportion Z test. Two sample hypothesis proportion Z test with 0.05 confidence level is used to compare the impact of gender and education level differences on problems. Moreover, population hypothesis proportion Z test with 0.05 confidence level is used for comparison the impact of having bachelor's degree and region differences on problems.

In order to understand the effect of gender differences and having a bachelor's degree problems, they are grouped under 8 different topics. Using 3rd-party consultant, insufficient knowledge about laws and legislations, the ignorance and inexperience while managing the business, the impact of KOSGEB's entrepreneurship support when starting a new business, too many bureaucratic burden, government's entrepreneurship programs' success, benefits of KOSGEB's entrepreneurship training and unawareness of KOSGEB's other support programs are that 8 topics. Two sample hypothesis proportion Z test is used to each problem to understand the impact of problems on gender differences and education level statistically. Two sample hypothesis proportion Z test is formulated as follows:

$$H_0: P_1 = P_2$$

$$H_1: P_1 \neq P_2$$

$$Z = \frac{(\hat{p}_1 - \hat{p}_2)}{\sqrt{\hat{p}(1 - \hat{p})\left(\frac{1}{n_1} + \frac{1}{n_2}\right)}}$$

$$\alpha = 0.05$$

$$Z_{\text{critical}} = 1.96$$

where;

H_0 = Null Hypothesis

H_1 = Alternative Hypothesis

P_1 = True proportion of the First Sample

P_2 = True Second Sample Proportion

$\hat{p}_1$ = Proportion of the first sample

$\hat{p}_2$ = Proportion of the second sample

$\hat{p}$ = Proportion of population

n_1 = Size of the first sample

n_2 = Size of the second sample

If $|Z| \leq Z_{\text{critical}}$ null hypothesis cannot be rejected, if not reject null hypothesis.

To assess the impact of city differences 58 cities are grouped under 7 regions; Mediterranean, East Anatolia, Aegean, South East Anatolia, Central Anatolia, Black Sea and Marmara. Additionally, remaining two metropolitans Ankara and İstanbul are analyzed separately. Population hypothesis proportion Z test is used to determine impact problems in different regions. Eight different problems, impact of KOSGEB support, bureaucratic burden, unawareness of other KOSGEB supports, approach to government's entrepreneurship supports, usage of 3rd-party consultancy, payment periods, suitable workplace and infrastructure and ignorance and inexperience of entrepreneurs, are used for hypothesis test.

Population hypothesis proportion Z test is used to analyze the impact of problems for different sectors. Sectors of entrepreneurs are categorized on 10 sectors which

are printing and advertising agency, automotive, food related, construction, hairdresser-beauty center, café-restaurant, textile, engineering-mechanics-IT and other sectors. Eight different problems, impact of KOSGEB support, bureaucratic burden, unawareness of other KOSGEB supports, approach to government's entrepreneurship supports, usage of 3rd-party consultancy, suitable workplace and infrastructure, law and legislation knowledge and ignorance and inexperience of entrepreneurs, are used for hypothesis test. Population hypothesis proportion Z test is formulated as follows:

$$H_0: P = P_0$$

$$H_1: P \neq P_0$$

$$Z = \frac{\hat{p} - p_0}{\sqrt{(p_0(1 - p_0))/n}}$$

$$\alpha = 0.05$$

$$Z_{\text{critical}} = 1.96$$

where;

H_0 = Null Hypothesis

H_1 = Alternative Hypothesis

P = True proportion of population

P_0 = True proportion of the sample

$\hat{p}$ = Proportion of population

p_0 = Proportion of the sample

n = size of the sample

If $|Z| \leq Z_{\text{critical}}$ null hypothesis cannot be rejected, if not reject null hypothesis

CHAPTER 5

EMPRICAL ANALYSES AND RESULTS

5.1. Survey Results

In this section, the reason why questions of the survey are asked and the results of the questions are researched. Answers of all participants, 1089 young entrepreneurs benefited from KOSGEB Entrepreneurship Support Program (ESP), are examined.

Question 1 asks that ‘I used what I have learned at KOSGEB AET when I set my business’. The first question is asked to calculate KOSGEB AET’s quality according to young entrepreneurs’ answers. 86% of all participants indicate that they used what they learned at training when they started a new business.

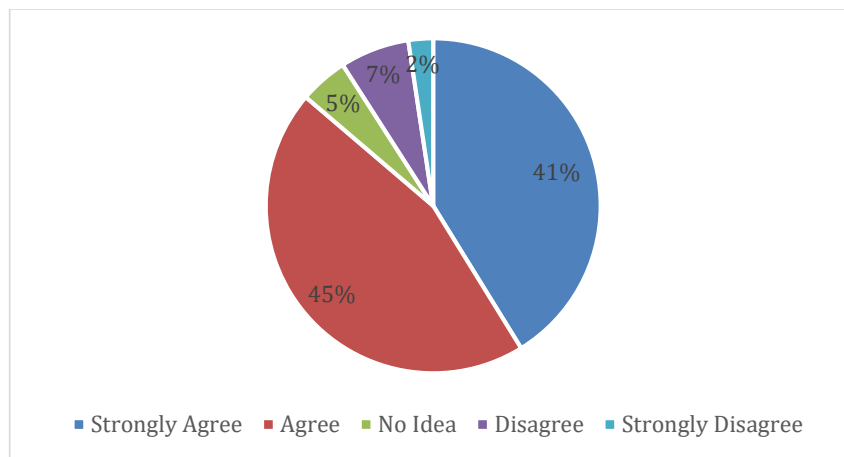


Figure 5 Answers of Young Entrepreneurs for Question 1

Question 2 measures that ‘I couldn’t have set my business without KOSGEB Support’. The second question is asked to calculate how KOSGEB Entrepreneurship Support Program influences young entrepreneurs’ motivation to start a new business. 55% of all participants state that they couldn’t start a new venture without KOSGEB ESP. This result proves the importance of KOSGEB ESP for youth entrepreneurship. Also, finding shows importance of financial supports in terms of entrepreneurship.

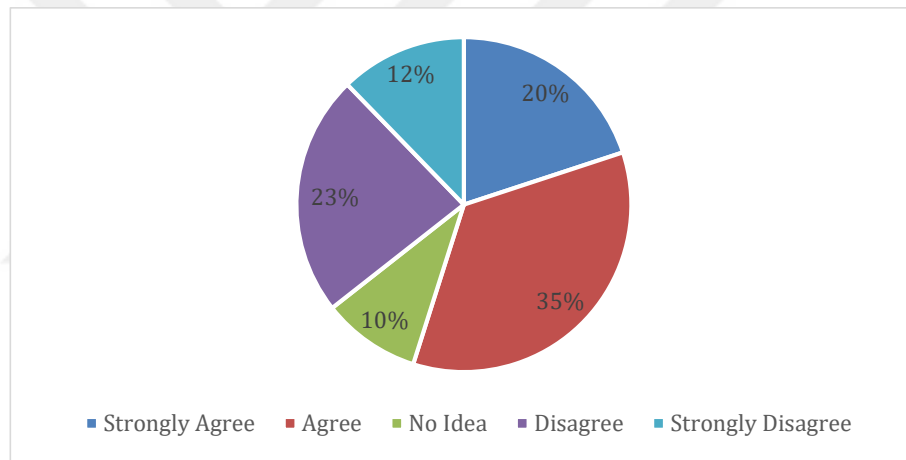


Figure 6 Answers of Young Entrepreneurs for Question 2

Question 3 calculates the sufficiency of KOSGEB Entrepreneurship Supports Program from the perspectives of young entrepreneurs. The third question is asked to calculate the opinions of young entrepreneurs about KOSGEB supports. 62% of all participants find KOSGEB Supports sufficient. %32 of all participants find KOSGEB Supports insufficient. Two-third of participants is satisfied with the amount of support. On the other hand, many young entrepreneurs do not find KOSGEB’s support amount enough according to 17th Question.

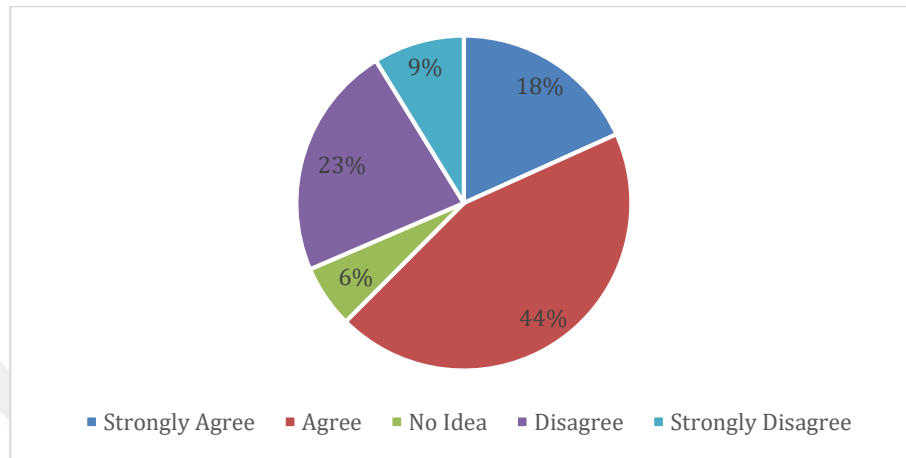


Figure 7 Answers of Young Entrepreneurs for Question 3

Question 4 asks 'It is easy to reach KOSGEB Consultants'. The fourth question is asked to calculate the availability of KOSGEB consultants when they are needed. While preparing the questions of the survey, there are some problems related with the unavailability of consultants according to entrepreneurs and literature reviews. While 81% of all participants could easily reach KOSGEB consultants, only 15% of young entrepreneurs could not reach them.

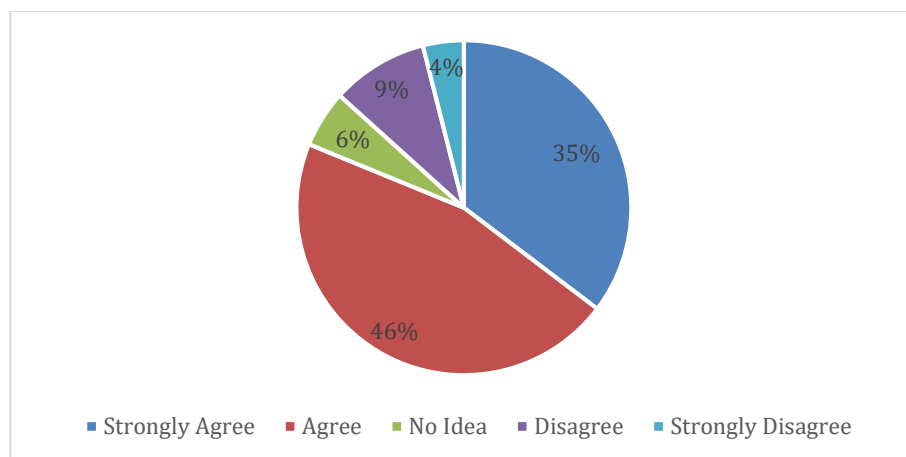


Figure 8 Answers of Young Entrepreneurs for Question 4

Question 5 calculates the capability and problem solving abilities of KOSGEB Consultants. The fifth question is asked to calculate the proficiency of consultants from the perspectives of young entrepreneurs. 82% of all participants think KOSGEB consultants have enough capability of solving problems. However, 14% of all participants think consultants are not capable of supports.

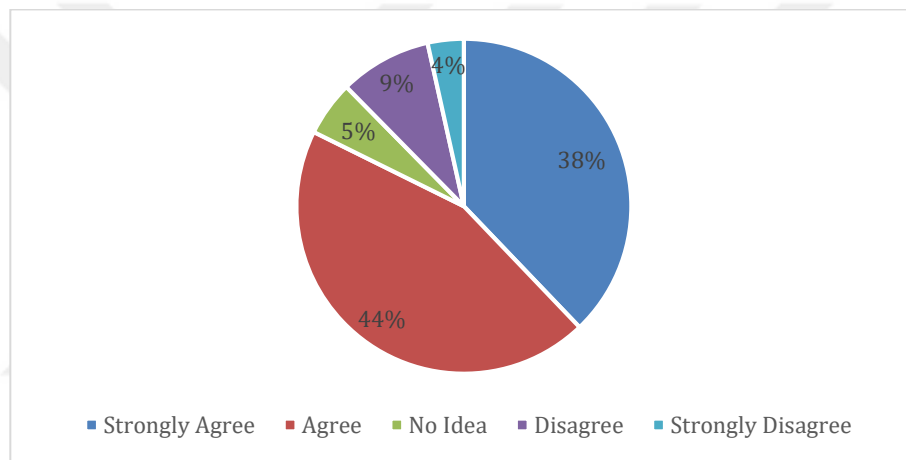


Figure 9 Answers of Young Entrepreneurs for Question 5

Question 6: KOSGEB Supports have too many bureaucratic procedures. The sixth question measures the bureaucratic procedures of KOSGEB's Entrepreneurship Support according to young entrepreneurs' perspective. More than 3 quarters of the young entrepreneurs think KOSGEB's Supports have too many bureaucratic procedures. More than 15% of participants believe that KOSGEB's Supports don't have too many bureaucratic procedures and almost 7% has no idea about it. Bureaucratic procedures cause problems for young entrepreneurs and decrease the success rate of new businesses. Decreasing bureaucratic procedures will be beneficial for young entrepreneurs.

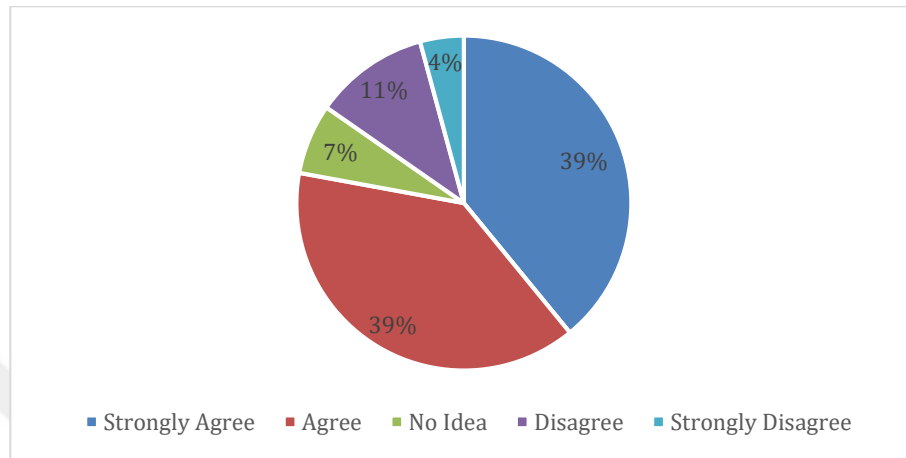


Figure 10 Answers of Young Entrepreneurs for Question 6

Question 7 asks ‘Do you know other support programs of KOSGEB such as logistics, marketing, export, etc’. The seventh question measures both young entrepreneur’s knowledge about KOSGEB’s other supports and announcement performance for other supports. More than 55% of young entrepreneurs have knowledge about KOSGEB’s other support programs. On the other hand, 12% of them don’t know about KOSGEB’s other supports and almost one third have no idea about it. That means a young entrepreneur, attending KOSGEB’s Entrepreneurship Training, don’t know about KOSGEB’s Support Programs with 45%. KOSGEB should improve Training Programs and announcement system.

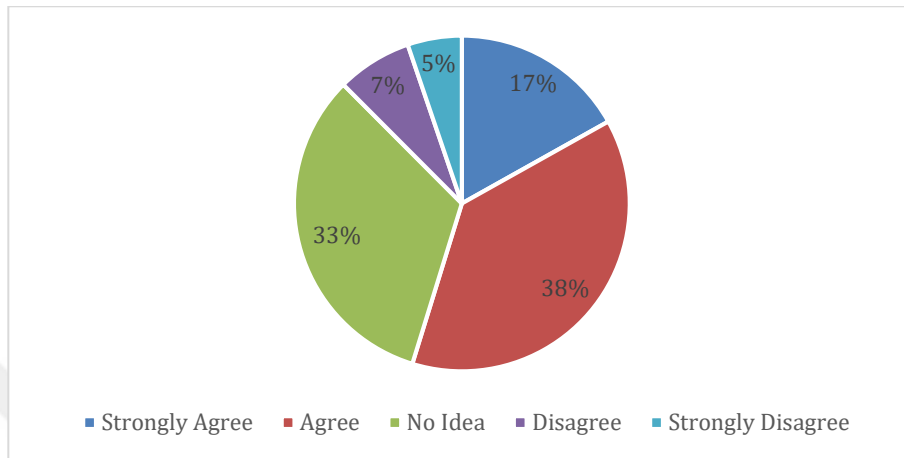


Figure 11 Answers of Young Entrepreneurs for Question 7

Question 8 is 'The payment period of KOSGEB loans is appropriate'. The eighth question estimates the payment period of the support according to young entrepreneurs' perspective. More than half of the participants find KOSGEB's payment period appropriate. On the other hand, almost one-quarter of participants find that inappropriate and the other one-quarter of young entrepreneurs have no idea about it. The payment period of grants is very important for entrepreneurs but in the early stage of a new business, it can be tolerable because owners can use their own money.

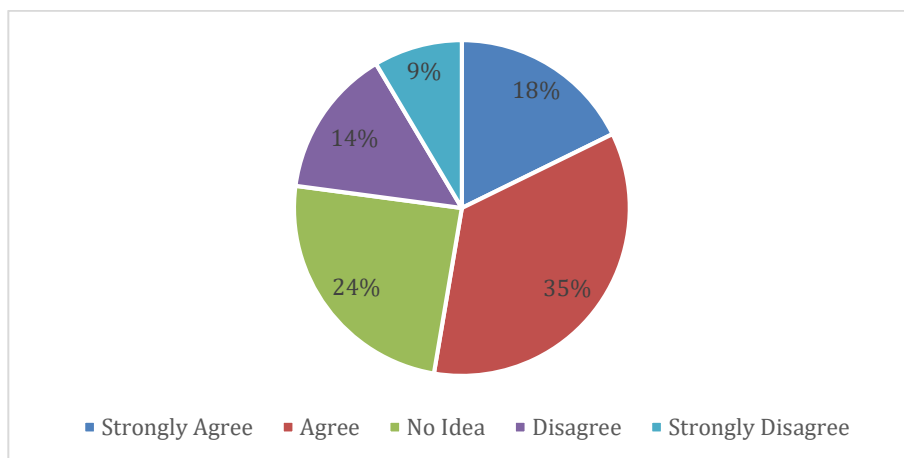


Figure 12 Answers of Young Entrepreneurs for Question 8

Question 9 measures the rate the answer of ‘I find KOSGEB successful’. The ninth question determines if young entrepreneurs find KOSGEB successful. More than 84% of participants are satisfied with KOSGEB and its support process. 10% of young entrepreneurs do not agree with others in terms of KOSGEB’s success. The remaining 7% do not want to express their thoughts. This shows that the majority of entrepreneurs are glad about KOSGEB in general. Although many young entrepreneurs have problems with KOSGEB and its support process, 84% can be considered as relatively high.

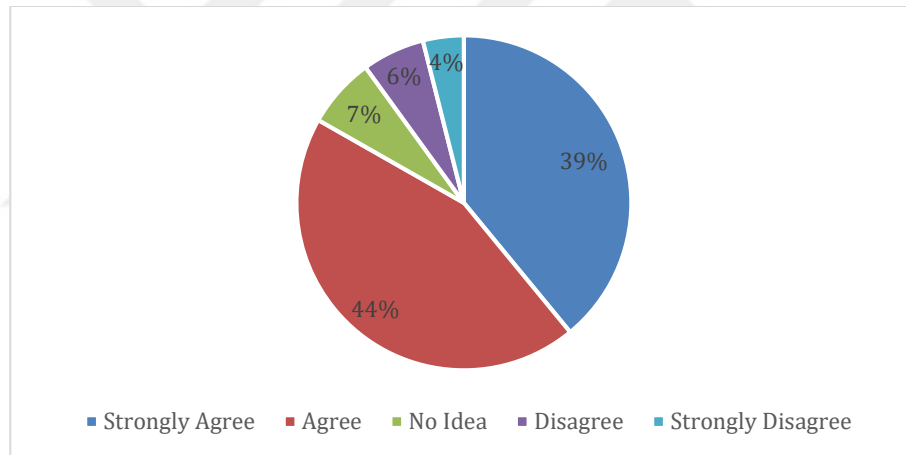


Figure 13 Answers of Young Entrepreneurs for Question 9

Question 10 asks ‘if I want to set a company again, I would apply for KOSGEB Supports’. The tenth question asks young entrepreneurs, benefiting from KOSGEB ESP, if they want to work with KOSGEB again. As it can be seen on the chart, almost 80% percent of applicants want to use KOSGEB’s support when they start a new business again. 13% of them don’t want to use KOSGEB’s Support again, and the remaining of them do not say anything about it. Although there are many problems with Support Program, young entrepreneurs are eager to work with KOSGEB again. That finding shows the success of KOSGEB and its support programs.

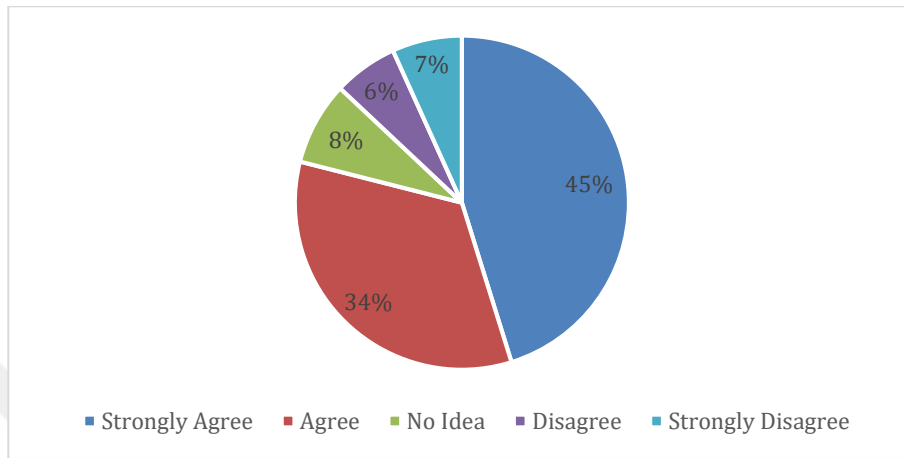


Figure 14 Answers of Young Entrepreneurs for Question 10

Question 11 is ‘I find the government's entrepreneurship support programs successful’. The eleventh question asks young entrepreneurs’ perception of governments’ entrepreneurship policies. Almost half of the young entrepreneurs strongly agree with that government’s entrepreneurship support programs are successful, and 40% agree with that notion. That rate is the highest positive rate in the survey. Only 6% of applicants find government unsuccessful in terms of entrepreneurship support programs and 5% of participants have no idea.

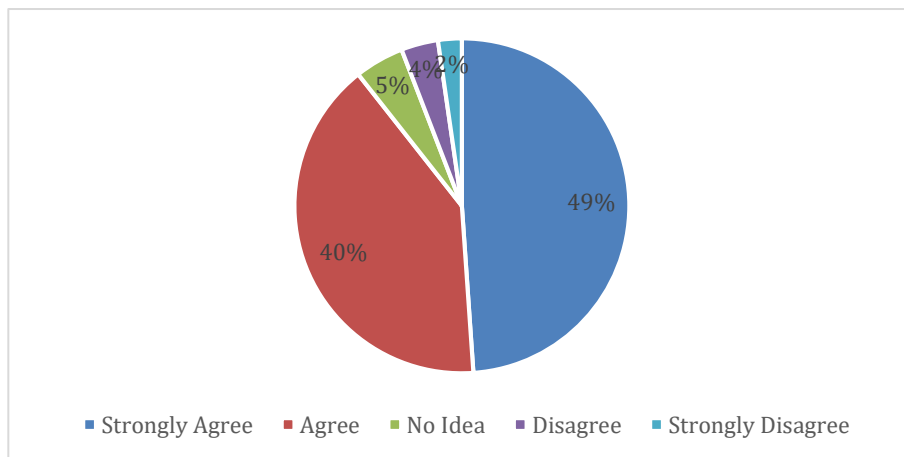


Figure 15 Answers of Young Entrepreneurs for Question 11

Question 12 states that ‘Did any third-party person offer counseling service for a certain fee while KOSGEB Support process?’ The twelfth question asks young entrepreneurs that if any third-party person offers counseling service for a certain fee while KOSGEB’s Support process. Half of the participant said yes for the question. %50 is relatively high rate, because 3rd-party consultants somehow reach the young entrepreneurs. Young entrepreneurs do not ask for consultancy services. It can be considered as a problem that how 3rd-party consultants reach them.

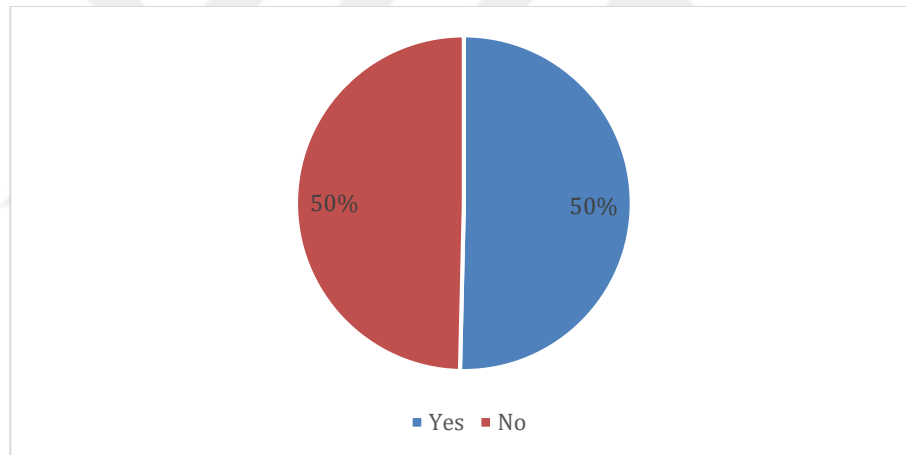


Figure 16 Answers of Young Entrepreneurs for Question 12

Question 13 is ‘Did you have any counseling services from that person?’ The thirteenth question inspects the rate of young entrepreneurs, who get counseling service for a certain fee. Almost 40% of participants paid money for consultancy services during KOSGEB’s Entrepreneurship Support process. Also, some participants stated that benefiting from supports are easy and there is no need for help from third-party consultants. Even, 40% can be considered as too high, because 54% of participants graduated from a university which indicates that young entrepreneurs have high education level. The usage of third-party consultants means young entrepreneurs waste their financial resources. There can

be two reasons for that loss. First, KOSGEB Entrepreneurship Support Program is too complex and difficult to be maintained by an entrepreneur. Secondly, there is a perception that indicates an entrepreneur has to have a consultant to get support. Both reasons are harmful for KOSGEB's Entrepreneurship Support Program and KOSGEB's reputation. KOSGEB gives sufficient training in Applied Entrepreneurship Training for ESP process. Moreover, KOSGEB consultants can inform entrepreneurs that there is no need for a third-party consultant for ESP process as a solution.

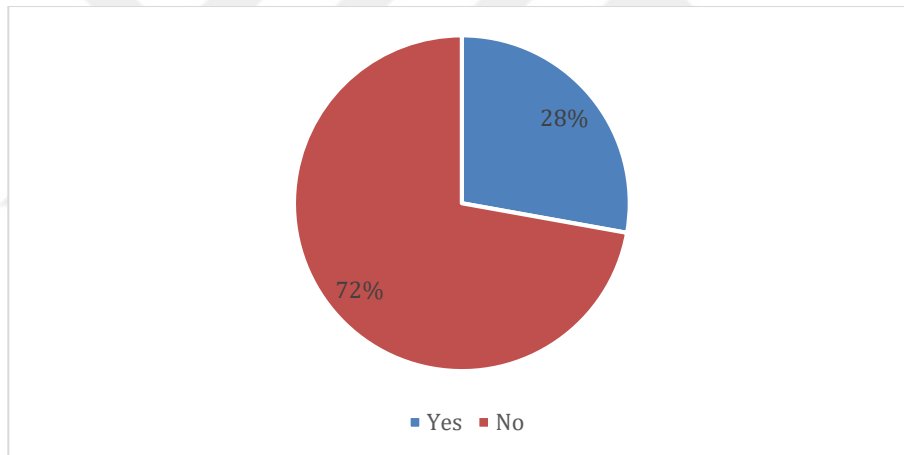


Figure 17 Answers of Young Entrepreneurs for Question 13

Question 14 asks 'Did any KOSGEB consultant make a contact with you after you received support?' The fourteenth question measures the rate of consultants who have contact with young entrepreneurs after they received support. Three-quarter of participants say that their consultant contacted them after they received support. That kind of contact indicates that KOSGEB consultants follow entrepreneurs after they received support.

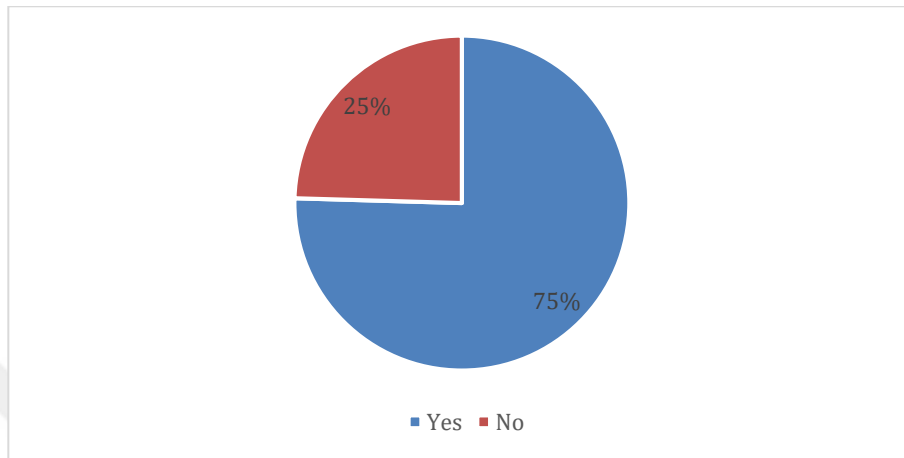


Figure 18 Answers of Young Entrepreneurs for Question 14

Question 15 measures the question of ‘How long did it take to get KOSGEB ESP payment?’. The fifteenth question evaluates payment period of KOSGEB’s Entrepreneurship Support. 32% of participants say that they got payment in 3 months. While 34% of young entrepreneurs state that KOSGEB made payment in 3 to 6 months. Almost 15% of participants got paid in 6 to 9 months and the remaining 19% got payment after 9 months. More than two-thirds of young entrepreneurs say that KOSGEB made payment in 6 months. 6 months can be adequate for an entrepreneur. On the other hand, one-third had to wait payment for more than 6 months which may create problems for young entrepreneurs. KOSGEB should shorten the payment period in order to increase the success rate of young entrepreneurs.

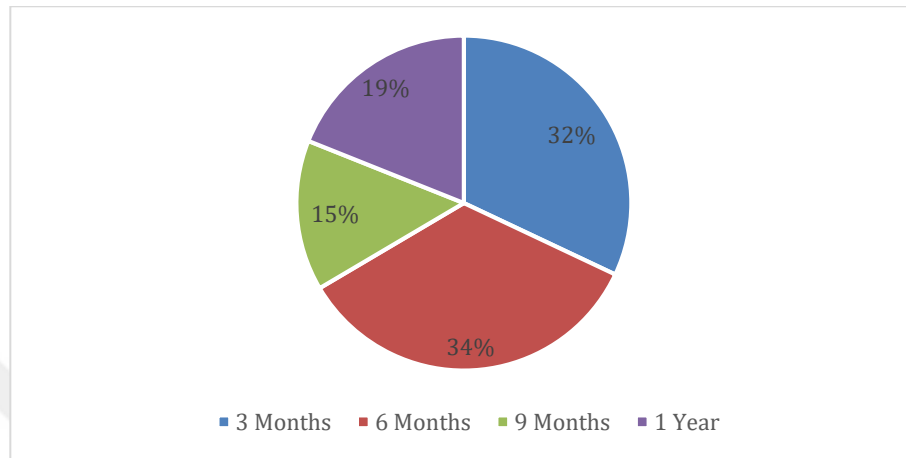


Figure 19 Answers of Young Entrepreneurs for Question 15

Question 16 is ‘Which 3 subjects do you experience the most trouble with?’. The sixteenth question was prepared to determine the three most troublesome subjects among particular problems, including; the suitable workplace (rent) and infrastructure of the city, taxes, having insufficient knowledge about laws and legislation, bureaucratic procedures; permissions, applications etc., reaching finance, and the ignorance and inexperience while managing the business. Young entrepreneurs think the most important issues are bureaucratic procedures; permissions, applications, etc., taxes, suitable workplace (rent) and infrastructure of the city respectively. These first three major problems has almost 20%. The forth most problematic issue for young entrepreneurs is reaching finance with almost 16%. The next problem is having insufficient knowledge about laws and legislation with almost 13 percent. Last but not least problem according to young entrepreneurs’ answers is the ignorance and inexperience while managing the business with 8 percent.

Last two problems, having lowest percentage, are asked young entrepreneurs’ opinions about themselves. Normally, these 2 questions are supposed to have higher rate, because of young entrepreneurs’ limited experience level and young

age. The reason of that can be young entrepreneurs' tendency to not accepting problems stemming from them.

Table 10 Number and Percentage of Applicants in Question 16

Problems	Number of Participants	Percentage
Bureaucratic procedures; permissions, applications, etc.	542	22.44%
Taxes	505	20.91%
Suitable workplace (rent) and infrastructure of the city	485	20.08%
Reaching finance	380	15.73%
Having insufficient knowledge about laws and legislation	310	12.84%
The ignorance and inexperience while managing the business.	193	7.99%

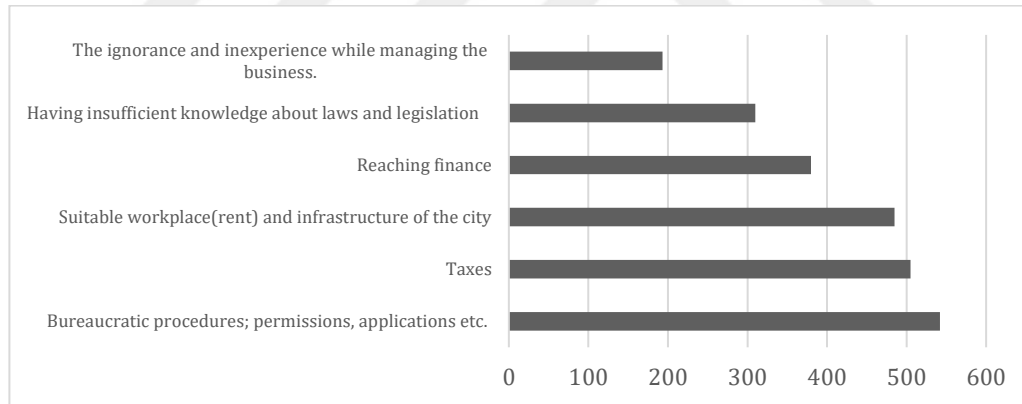


Figure 20 Answers of Young Entrepreneurs for Question 16

The last question of the survey asks young entrepreneurs their complaints and suggestion about KOSGEB. Answers come directly from participants without any constraint. Understanding the answer needs the effort to read, categorize and analyze. Young entrepreneurs expressed their opinions with the count of 314 answers. Answers were categorized into four groups and two of these groups have subgroups as well.

The most written answer is Problems Caused by KOSGEB' with 104 times. Problems caused by KOSGEB has subgroups. The first one is KOSGEB consultants related problems with 93 answers. Problems caused by KOSGEB consultants need to be explained. Some KOSGEB consultants don't have enough knowledge about support procedures or don't help young entrepreneurs enough. Even, some participants stated that they can't reach KOSGEB consultants when they need. The second problem caused by KOSGEB is inadequate number and content of KOSGEB Applied Entrepreneurship Training with 10 answers. Young entrepreneurs told that they had to wait a long time for KOSGEB Applied Entrepreneurship Training. Participants also think the content of Entrepreneurship Training should be improved. The last problem caused by KOSGEB is the location of KOSGEB Directorate in the city. Young entrepreneurs spent too much time on the way to reach KOSGEB Directorate.

The second most written answer is payment period of support with 101 answers. According to sixteenth question in the survey, more than two-third of participants had to wait more than three months. Young Entrepreneurs, benefiting from KOSGEB Support, want to get payment earlier.

The third most written answer is Problems Caused by Regulations with 69 answers. Problems Caused by Regulations have subgroups. First issue is that KOSGEB makes payments after entrepreneurs buying goods with 24 answers. The second one is inadequate support scope. Some expenses are not refunded by KOSGEB such as; communication, gas and electricity bills, vehicles and VAT. Moreover, KOSGEB needs a guarantee for credit support. Young entrepreneurs having problems with finding a guarantee. Guarantee is the third problem with 11 answers. The last problem is that KOSGEB Entrepreneurship Support is one-

time support with 5 answers. Young Entrepreneurs want to benefit ESP when they start a new business for the second time.

The last problem is the insufficiency of support amount. 40 participants find KOSGEB ESP amount not enough. Despite to the fact that, in third question of survey sixty-three percent of participants find support amount enough, in this part of the survey lots of young entrepreneur find support amount insufficient.

Table 11 Problems and Number of Participants of Question 17

Problems	Number of Participants	
Support Amount		40
Payment Period of KOSGEB		101
Problems Caused by Kosgeb		104
Problems Caused by Kosgeb Consultant	90	
Inadequate number and content of Kosgeb Training	10	
The location of KOSGEB Directorate is remote	4	
Problems caused by Regulations		69
KOSGEB pays support after Entrepreneur purchase goods	28	
Inadequate Support Scope	24	
Entrepreneurship Support is one-time support	5	
Letter of Credit	11	
Total		314

5.2. Effect of Gender Differences on Results

In this part, effect of gender differences on results are examined. One-third of young entrepreneurs, filling the survey, are female and the rest is male. Education levels of genders have almost the same proportion. Nearly one-third of primary, high school, university and graduate degree having young entrepreneurs are female. Thus, the impact of gender difference can be solely tested. Subjects are selected in order to make meaningful comparison between young female and

male entrepreneurs. Two sample hypothesis Z test is used to calculate the effect of gender difference on results.

Third-party consultancy service usage, benefit of KOSGEB Entrepreneurship Training, and awareness of other KOSGEB support programs are tested to understand the effect of KOSGEB Entrepreneurship Training on different genders. Both third-party consultants usage and knowledge about other KOSGEB support programs can be changed by that training. Additionally, the impact of KOSGEB ESP when starting a new business are tested to determine KOSGEB's effects on entrepreneurship decision on separately female and male participants. Bureaucratic burden amount and success of government's entrepreneurship programs are also tested to understand if female and male entrepreneurs have different approach to KOSGEB's requirements and government policies. Laws and legislations knowledge and ignorance and inexperience while business management are tested for different genders to figure out effect of gender difference on problems.

Table 12 Hypothesis Test Result for Gender Difference

Subjects	Mean of Female Participants	Mean of Male Participants	Z of Sample
3rd-Party Consultant Usage	0.24	0.3	1.88
Insufficient Knowledge About Laws and Legislations	0.3	0.27	1.2
The ignorance and inexperience while managing the business	0.2	0.16	1.63
The impact of KOSGEB's Entrepreneurship Support when starting a new business	0.57	0.54	1.05
Too Many Bureaucratic Burden	0.84	0.75	3.31
Government's entrepreneurship programs successful	0.92	0.88	2.16
KOSGEB's Entrepreneurship Training is beneficial	0.88	0.86	1
Awareness of KOSGEB's other Support Programs	0.59	0.47	3.6

0.28 of all participants get consultancy service from a third-party person. While 0.3 of young male entrepreneurs get consultancy, only 0.24 of young female entrepreneurs pay for consultants. According to hypothesis test, both young male and female entrepreneurs get consultancy service from a third-party person with the same proportion.

Young entrepreneurs think having insufficient knowledge about laws and legislation as a problem with mean of 0.28. While 0.3 of young female entrepreneurs find having insufficient knowledge about laws and legislation problematic, only 0.27 of male participants have the same opinion. According to hypothesis test, both young male and female entrepreneurs have the same proportion for insufficient knowledge about laws and legislation.

Young entrepreneurs faced with the problem of ignorance and inexperience while managing the business with the mean of 0.18. While female applicants faced with that problem with the mean of 0.20, only 0.16 of young male entrepreneurs have the same notion. According to the hypothesis test, both young male and female entrepreneurs think the ignorance and inexperience while managing the business as a problem with the same proportion.

The second question is asked to measure the impact of KOSGEB Entrepreneurship Support Program while starting a new business decision. 0.55 of all young entrepreneurs state that they can't set a new business without KOSGEB ESP. 0.54 of young male and 0.57 of young female entrepreneurs have the same opinion. According to the hypothesis test, both young female and male entrepreneurs can't be an entrepreneur without KOSGEB ESP with the same proportion.

Majority of young entrepreneurs think that KOSGEB ESP has too much bureaucratic burden with the mean of 0.78. Male participants with the average of 0.75 and female participants with the average of 0.84 think that bureaucratic procedures of KOSGEB are too much. According to hypothesis proportion test, young male entrepreneurs don't find KOSGEB Supports' bureaucratic burdens too much as young female entrepreneurs with the same proportion. The difference is statistically significant.

Young entrepreneurs, that benefited from the government's support program, are asked their opinions about governments' support programs. 0.89 of participants find government policies successful. 0.92 of female and 0.88 of male participants are happy with the government's entrepreneurship programs. According to hypothesis proportion test, young male entrepreneurs don't find government's entrepreneurship support programs as successful as young female entrepreneurs. The perception of government's entrepreneurship policies for different genders is statistically significant.

KOSGEB Applied Entrepreneurship Training's (AET) impact is measured in the first question. 0.86 of young participants state that while starting a new business, they used what they learned in KOSGEB AET. 0.88 of female and 0.86 of male participants benefited from that training when they set a new enterprise. According to hypothesis proportion test, there is no proportional difference in the usage of KOSGEB's AET while starting a new venture between young male and female entrepreneurs.

KOSGEB has many support programs rather than ESP. KOSGEB sets campaign to inform business people about support programs. Question 7 is asked to measure the success of campaigns. Question 7 is asked to young entrepreneurs,

who must take at least 32 hours of KOSGEB Applied Entrepreneurship Training. Young entrepreneurs have knowledge about other KOSGEB Support Programs with an average of 0.55. While 0.59 of female participants have knowledge about those programs, only 0.47 of male participants have the same knowledge. According to the hypothesis test, young female and male entrepreneurs don't have the same degree of knowledge about other KOSGEB Support Programs with the same proportion. The difference is statistically significant.

5.3. Effect of Bachelor's Degree in Results

In this part impact of education level differences are examined by comparing non-bachelor's degree having and bachelor's degree having young entrepreneurs. Opinions of young entrepreneurs and impacts of; usage of third-party consulting services, knowledge of laws and legislations, ignorance and inexperience, impact of KOSGEB's Entrepreneurship Support, bureaucratic procedures, government policies, KOSGEB Applied Entrepreneurship Training and knowledge of other KOSGEB Supports are investigated. Two sample hypothesis proportion Z test with 0.05 confidence bounds is used to calculate the effect of education level differences on results.

Table 13 Hypothesis Test Result for Education Level Difference

Subjects	Mean of Participants having Bachelor's Degree	Mean of Participants without Bachelor's Degree	Z of Sample
Using 3rd-Party Consultant	0.24	0.33	3.18
Insufficient Knowledge About Laws and Legislations	0.27	0.30	1.31
The ignorance and inexperience while managing the business	0.16	0.19	1.22

Table 13 (Cont'd.)

Subjects	Mean of Participants having Bachelor's Degree	Mean of Participants without Bachelor's Degree	Z of Sample
The impact of KOSGEB's Entrepreneurship Support when starting a new business	0.50	0.60	3.33
Too Many Bureaucratic Burden	0.75	0.81	2.39
Government's entrepreneurship programs successful	0.88	0.91	1.62
KOSGEB's Entrepreneurship Training is beneficial	0.85	0.88	1.39
Awareness KOSGEB's other Support Programs	0.61	0.47	4.55

Some young entrepreneurs (mean 0.28) benefiting from KOSGEB ESP use a third-party consultancy service. While 0.33 of participants with a non-Bachelor's degree used a consultancy, only 0.24 of those with a Bachelor's degree paid for consultancy. This 9% difference shows that the more educated the young entrepreneurs, the lower their need for consultancy. According to the hypothesis test, young entrepreneurs with a Bachelor's degree did not take up third-party consultancy services to the same extent as young entrepreneurs with a non-Bachelor's degree. The difference is statistically significant.

Young entrepreneurs think having insufficient knowledge about laws and legislation as a problem with the mean of 0.29. While 0.30 of non-bachelor's degree having young entrepreneurs find having insufficient knowledge about laws and legislation, only 0.27 of bachelor's degree having participants have the same opinion. According to the hypothesis test, both young entrepreneurs with

non-bachelor's degree and bachelor's degree think insufficient knowledge about laws and legislation as a problem with the same proportion.

Young entrepreneurs faced with the problem of ignorance and inexperience while managing the business with a mean of 0.18. While non-Bachelor's degree having applicants faced with that problem with the mean of 0.19, only 0.16 of bachelor's degree having young entrepreneurs have the same notion. According to the hypothesis test, young entrepreneurs with non-bachelor's degree and bachelor's degree think the ignorance and inexperience while managing the business as a problem with the same proportion.

Survey's second question is asked to measure the impact of KOSGEB Entrepreneurship Support Program while starting a new business decision. 0.55 of all young entrepreneurs state that they could not set a new business without KOSGEB ESP. 0.60 of non-bachelor's degree having and 0.50 of bachelor's degree having young entrepreneurs have that same opinion. It can be seen from 10% difference, the impact of KOSGEB ESP decreases when education level increases. According to the hypothesis test, KOSGEB ESP's impact is not the same for non-bachelor's degree having and bachelor's degree having young entrepreneurs when setting a new business with the same proportion. The difference is statistically significant.

Majority of young entrepreneurs think that KOSGEB ESP bureaucratic burden is too much with the mean of 0.78. 0.81 of non-bachelor's degree having participants and 0.75 of bachelor's degree having participants think KOSGEB Supports have too many bureaucratic procedures. According to hypothesis proportion test, bachelor's degree having young entrepreneurs do not find KOSGEB Supports' bureaucratic burdens too much as non-bachelor's degree

having young entrepreneurs with the same proportion. The difference of finding bureaucratic burden too much is statistically significant.

Young entrepreneurs, that benefited from a government's support program, are asked their opinions about governments support programs. 0.87 of participants find government policies effective. Besides, 0.91 of non-bachelor's degree having and 0.88 of bachelor's degree having participants are happy with government's entrepreneurship programs. According to the hypothesis proportion test, both non-bachelor's degree having young entrepreneurs and bachelor's degree having young entrepreneurs find government's entrepreneurship programs successful with the same proportion.

KOSGEB Applied Entrepreneurship Training's impact is measured in the first question of survey. 0.86 of young participants state that they used what they learned in KOSGEB Applied Entrepreneurship training while starting a new business. 0.88 of non-bachelor's degree having participants and 0.85 of bachelor's degree having participants benefited from KOSGEB Applied Entrepreneurship Training when they set a new enterprise. According to hypothesis proportion test, there is no proportional difference in the usage of KOSGEB's Entrepreneurship Training while starting a new venture in terms of the education level of young entrepreneurs.

There are many KOSGEB support programs rather than ESP. Young entrepreneurs know about other KOSGEB Support Programs with an average of 0.55. While 0.61 of bachelor's degree having participants know about those programs, only 0.47 of non-bachelor's degree having participants have same knowledge. According to the hypothesis test, bachelor's degree having and non-bachelor's degree having young entrepreneurs don't have the same degree of

information about other KOSGEB Support Programs with the same proportion. The difference of having knowledge about other KOSGEB supports are statistically significant.

5.4. Effect of Region Differences in Results

Survey results examined in seven regions and two metropolitans, Istanbul and Ankara, to understand the impact of region difference on young entrepreneurs. Regions are formed by geographical areas, Mediterranean, East Anatolia, Aegean, South-East Anatolia, Black Sea, Central Anatolia without Ankara and Marmara without Istanbul. Cities having less than sixty participants, aggregated under regions. While Ankara has 75 participants, Istanbul has 140 participants.

Table 14 Hypothesis Test Result for Regional Difference

Subjects	Ankara	İstanbul	Mediterranean	East Anatolia	Aegean	South East Anatolia	Central Anatolia	Black Sea	Marmara	Total
Impact of ~~Kosgeb~~ Support	0.58	0.56	0.48	0.72	0.51	0.64	0.45	0.53	0.53	0.55
Bureaucratic Burden	0.66	0.80	0.75	0.81	0.80	0.86	0.82	0.80	0.86	0.80
Awareness of Other ~~Kosgeb~~ Support	0.54	0.63	0.59	0.46	0.58	0.40	0.51	0.54	0.72	0.55
Approach to Gov.'s ~~Entr.~~ Policies	0.86	0.78	0.91	0.88	0.92	0.90	0.92	0.94	0.94	0.89
Usage of 3rd Party Consultancy	0.05	0.16	0.35	0.35	0.28	0.34	0.21	0.41	0.20	0.28
Payment Period (in 6 months)	0.61	0.55	0.73	0.66	0.63	0.64	0.67	0.70	0.83	0.66
Suitable Workplace and Infrastructure	0.21	0.41	0.43	0.42	0.61	0.39	0.52	0.60	0.40	0.46
Ignorance and Inexperience of Entrepreneur	0.47	0.11	0.20	0.17	0.20	0.21	0.13	0.20	0.11	0.19

Eight factors; KOSGEB ESP's impact on entrepreneurship, bureaucratic burden, knowledge of other KOSGEB supports, young entrepreneurs' approach to government entrepreneurship supports, taking consultancy service from third-party consultants, KOSGEB payment periods, suitable workplace and infrastructure of city and ignorance and inexperience of young entrepreneur, are examined by using population hypothesis proportion Z test with 0.05 confidence bounds.

Young entrepreneurs are asked about the impact of KOSGEB ESP on their entrepreneurship process. 0.55 of all participants stated that they could not start a new business without KOSGEB support. Applicants in Central Anatolia, with mean of 0.45, East Anatolia, with mean of 0.72, and South-East Anatolia, with mean of 0.64, don't have the same degree with a population according to the hypothesis test. 0.80 of all young entrepreneurs think that KOSGEB ESP has too many bureaucratic procedures. Only participants from Ankara, with a mean of 0.66, have different notion rather than population according to the hypothesis test.

Young entrepreneurs' knowledge about KOSGEB's other support programs is asked and analyzed. 0.55 of all participants don't know about other KOSGEB support programs. Applicants from Marmara, with a mean of 0.72, and South-East Anatolia, with the mean of 0.40 have different ratio with a population according to the hypothesis test. Moreover, the approach of young entrepreneurs to government's entrepreneurial policies are measured in different regions. 0.89 of all participants find government entrepreneurial policies successful. Only Istanbul located young entrepreneurs, with the mean of 0.78, don't have the same degree with a population according to the hypothesis test.

Young entrepreneurs, buying third-party consultancy service, also tested in terms of regional differences. 0.28 of all participants took consultancy service at a certain price. Young entrepreneurs live in Ankara, with the mean of 0.05, Istanbul, with the mean of 0.16, Mediterranean with the mean of 0.35, and Black Sea with the mean of 0.41 do not have the same ratio with a population according to the hypothesis test. Besides, KOSGEB payment period is investigated in different regions. 0.66 of all young entrepreneurs got payments in 6 months. Participants located in Istanbul, with the mean of 0.55, and Marmara region with the mean of 0.83, have different mean than population according to the hypothesis test.

Finding a suitable workplace and city infrastructure are other problems for young entrepreneurs. The impact of that problem was examined in different regions. 0.46 of all applicants were faced with the problem of finding a suitable workplace and city infrastructure. Young entrepreneurs in Ankara (mean: 0.21) and the Black Sea (mean: 0.60) were less affected by this problem than the general population according to the hypothesis test. In addition, young entrepreneurs' ignorance and inexperience when managing a business was investigated as a problem. A mean of 0.19 of all participants consider being ignorant and inexperienced in business management as a problem. Young entrepreneurs from Ankara (mean: 0.47), and Istanbul (mean: 0.11) do not share the mean of the population according to the hypothesis test.

5.5. Effects of Sector Differences of Results

Young entrepreneurs are categorized under 10 groups according to their sectors. Problems and thoughts of participants are examined and analyzed in different segments. Sectors, having more than 45 participants, are observed. Young

entrepreneurs aggregated under 10 sub-groups, named printing - advertising agency, automotive, food-related, construction, pharmacy, hairdresser - beauty center, café – restaurant, textile, engineering, mechanics – IT and other sectors. Sectors are investigated under the subjects of the impact of KOSGEB ESP on entrepreneurship decision, bureaucratic burdens, awareness of other KOSGEB Supports, the success of governments entrepreneurship policies, using 3rd-party consultancy, suitable workplace and city infrastructure, insufficient knowledge about laws and legislations and ignorance and inexperience in business management of young entrepreneurs. Population hypothesis proportion Z test with 0.05 confidence bounds and 1.96 Z critical, is applied to the survey.

0.55 of all young entrepreneurs, benefiting from KOSGEB ESP, stated that they cannot start a new business without KOSGEB ESP. Young entrepreneurs, running their business in hairdresser–beauty center, textile, pharmacy, construction, café - restaurant sectors have a different mean with respect to population according to the hypothesis test. KOSGEB ESP's impact on textile and hairdresser–beauty center is larger than other sectors. The need of KOSGEB ESP support is relatively fewer for participants, running their enterprises in pharmacy, café-restaurant and construction sectors.

Young entrepreneurs (mean: 0.78) believe that KOSGEB ESP has too many bureaucratic procedures. The approach to KOSGEB ESP's bureaucratic burden varies between different sectors. Construction, engineering, mechanics and IT, automotive, hairdresser-beauty centers and other sectors have a different mean in respect to the general population according to the hypothesis test. Participants in the engineering, mechanics, IT and construction sectors perceived KOSGEB ESP's bureaucratic burden to be lower compared to other sectors. On the other

hand, young entrepreneurs in the automotive sector, hairdresser-beauty centers and other sectors find KOSGEB ESP more bureaucratic than other sectors.

Table 15 Hypothesis Test Results for Sectors Question 2 and 6

	<u>Impact of KOSGEB Support</u>	Total	Mean	Sample Z	<u>Bureaucratic Burden</u>	Total	Mean	Sample Z
Printing and Advertising Agency	29	47	0.62	1.85	38	47	0.81	1.13
Automotive	30	54	0.56	0.16	44	53	0.83	2.12
Food Related	42	70	0.60	1.68	52	69	0.75	-1.29
Pharmacy	37	90	0.41	-5.33	71	91	0.78	0,00
Construction	43	90	0.48	-2.78	66	90	0.73	-2.60
Hairdresser – Beauty Center	70	117	0.60	2.10	97	117	0.83	3.08
Café - Restaurant	56	122	0.46	-4.07	94	122	0.77	-0.63
Textile	87	130	0.67	5.48	105	130	0.81	1.83
Engineering, Mechanics and IT	93	165	0.56	0.70	114	164	0.70	-6.36
Other Sectors	110	200	0.55	-0.01	164	200	0.82	3.28
Total	597	1085	0.55		845	1083	0.78	

KOSGEB has many support programs to prosper entrepreneurship, innovation and employment ecosystem. Advertisements and campaigns are made to increase awareness of KOSGEB Supports. Question 7 is prepared to measure the success of campaigns on young entrepreneurs, who took at least 32 hours of KOSGEB training. But only 0.56 of all participants have knowledge about other KOSGEB supports. In some sectors that mean is even lower. According to the hypothesis test, young entrepreneurs in the sector of automotive, printing and advertising agency, and engineering, mechanics and IT differs from the mean of population. Their knowledge about other KOSGEB Supports is much larger than in other sectors. Participants, running their businesses in textile, pharmacy and

hairdresser-beauty center sectors, don't have the same amount of knowledge about other KOSGEB supports with population according to hypothesis test. They know less than other sectors.

The success of government entrepreneurship policies is measured in question 11. Almost 90% of all young entrepreneurs are glad with government entrepreneurship policies. Some sectors have a different approach to that subject. According to the hypothesis test, young entrepreneurs having businesses in the sectors of hairdresser-beauty center, pharmacy, textile, engineering, mechanics and IT, textile, printing and advertising agency, automotive, and other sectors have a different mean from the population. Hairdresser-beauty center, pharmacy, and textile of participants find state's entrepreneurship policies more successful than in other sectors.

Table 16 Hypothesis Test Results for Sectors Question 7 and 11

	Awareness of Other KOSGEB Supports	Total	Mean	Sample Z	Success of Gov. Entrep. Policies	Total	Mean	Sample Z
Printing and Advertising Agency	35	47	0.74	5.23	39	47	0.83	-4.57
Automotive	38	54	0.70	4.39	44	54	0.81	-6.05
Food Related	39	70	0.56	0.03	63	70	0.90	0.59
Construction	50	89	0.56	0.21	80	90	0.89	-0.44
Pharmacy	46	92	0.50	-2.19	90	93	0.97	7.53
Hairdresser – Beauty Center	45	117	0.38	-7.52	114	117	0.97	9.20
Café – Restaurant	65	121	0.54	-0.85	110	122	0.90	0.97
Textile	66	129	0.51	-2.05	119	129	0.92	3.48
Engineering, Mechanics and IT	111	166	0.67	5.87	144	166	0.87	-3.49
Other Sectors	108	199	0.54	-0.77	168	199	0.84	-7.26
Total	603	1084	0.56		971	1087	0.89	

Paying third-party consultants to get KOSGEB Entrepreneurship Support can be considered as a waste of financial resource for young entrepreneurs. In KOSGEB Applied Entrepreneurship Training all steps of ESP process are explicitly explained for 32 hours, in which all young entrepreneurs are compulsorily attended. 0.28 of all young entrepreneurs, using KOSGEB ESP, took third-party consulting service. Participants in different sectors have different rates for third-party consulting service. According to the hypothesis test, café-restaurant, other sectors, printing, and advertising agency, pharmacy and engineering, mechanics and IT sectors do not have the same rate with the population. Young entrepreneurs in café-restaurant and other sectors have higher mean than the others, while paying for consulting services, printing and advertising agency, pharmacy, and engineering, mechanics and IT have lower rates.

Suitable workplace (rent) and infrastructure of the city is another problematic issue for young entrepreneurs, benefiting KOSGEB ESP, with 45%. According to the hypothesis test, hairdresser–beauty center, automotive, engineering, mechanics and IT, and other sectors have different mean from the population. Lack of suitable workplace (rent) and inadequate infrastructure of the city has more impact on automotive and hairdresser-beauty center. On the other hand, engineering, mechanics and IT, and other sectors don't find this issue as problematic as other sectors.

Table 17 Hypothesis Test Results for Sectors Question 13 and 16

	Using 3rd- Party Consult ancy	Total	Mean	Sample Z	Suitable Workplace and Infrastruct ure	Total	Mean	Sample Z
Printing and Advertising Agency	10	47	0.21	-2.25	19	47	0.40	-1.17
Automotive	16	54	0.30	0.64	28	54	0.52	2.14

Table 17 (Cont'd.)

	Using 3rd- Party Consultancy	Total	Mean	Sample Z	Suitable Workplace and Infrastructure	Total	Mean	Sample Z
Food Related	22	70	0.31	1.47	34	70	0.49	1.32
Construction	22	89	0.25	-1.49	37	89	0.42	-1.18
Pharmacy	21	93	0.23	-2.54	42	92	0.46	0.39
Hairdresser – Beauty Center	36	117	0.31	1.55	65	117	0.56	4.77
Café - Restaurant	41	119	0.34	3.56	57	122	0.47	0.92
Textile	32	128	0.25	-1.62	63	130	0.48	1.75
Engineering, Mechanics and IT	35	166	0.21	-4.36	63	165	0.38	-3.37
Other Sectors	67	200	0.34	3.95	77	200	0.39	-3.52
Total	302	1083	0.28		485	1086	0.45	

Having insufficient knowledge about laws and legislation, and the ignorance and inexperience while managing the business are other problematic issues for young entrepreneurs. 0.29 of all participants faced with insufficient knowledge about laws and legislation problem. Pharmacy, café-restaurant and engineering, mechanics and IT have different mean from population, according to the hypothesis test. Participants in café-restaurant and pharmacy sectors find that issue more problematic than others. Contrarily, young entrepreneurs, running a business in engineering, mechanics and IT, believe that insufficient knowledge about laws and legislation is not a big deal.

All young entrepreneurs, benefiting from KOSGEB ESP, see the ignorance and inexperience while managing the business as an obstacle with the mean of 0.18. In some sectors, that concern has different weights. Participants in automotive, other sectors, printing and advertising agency, construction and textile sectors have different mean than population according to the hypothesis test. Automotive and other sector find being ignorant and inexperienced in business management more problematic than the rest. Young entrepreneurs, having businesses in

printing and advertising agency, construction and textile sectors, do not think being ignorant and inexperienced as problematic as others.

Table 18 Hypothesis Test Results for Sectors Question 16

	Law and Legislation Knowledge	Total	Mean	Sample Z	Ignorance and Inexperience	Total	Mean	Sample Z
Printing and Advertising Agency	12	47	0.26	-1.01	6	47	0.13	-2.35
Automotive	13	54	0.24	-1.61	14	54	0.26	4.10
Food Related	23	70	0.33	1.77	12	70	0.17	-0.36
Construction	25	89	0.28	-0.21	12	89	0.13	-2.77
Pharmacy	36	92	0.39	4.98	19	92	0.21	1.89
Hairdresser – Beauty Center	33	117	0.28	-0.18	23	117	0.20	1.40
Café - Restaurant	40	122	0.33	2.30	20	122	0.16	-1.04
Textile	36	130	0.28	-0.48	18	130	0.14	-3.06
Engineering, Mechanics and IT	39	165	0.24	-3.09	28	165	0.17	-0.70
Other Sectors	53	200	0.27	-1.42	41	200	0.21	2.64
Total	310	1086	0.29		193	1086	0.18	

5.6. Comparison of Findings and Literature Review

While preparing the literature review, lots of articles, reports, and dissertation are inspected. According to literature, one of the most problematic issues is access to finance. Young entrepreneurs need funding for not only ongoing needs and purchases but also for an investment to grow. KOSGEB ESP is considered as a good solution for the problem of reaching finance for young entrepreneurs. The second question is asked to evaluate the impact of KOSGEB Support on starting a new business process. 55% of all young entrepreneurs stated that without KOSGEB support they can't set a new business. Moreover, 380 young

entrepreneurs, 15.73% of all participants, stated that they find reaching finance as a problem, according to sixteenth question.

Another financial problem is the payment period of KOSGEB. In question 15, more than one-third of all participants get KOSGEB payments in more than 6 months. 6 months is a long-time period for young entrepreneurs, considering the closure of many businesses in their first year. According to seventeenth question, 32% of 314 young entrepreneurs, answering the question, find KOSGEB payment period as a difficulty. Considering that 55% of young entrepreneurs can't set their new business without KOSGEB support, acquiring KOSGEB payment in more than 6 months causes lots of problems on cash balance for young entrepreneurs.

Moreover, there are two other problems for young entrepreneurs related to KOSGEB payments. KOSGEB payment does not cover all expenses. If any goods, having no relation with entrepreneurs' main activity, for example, a refrigerator (having no relation with a consultancy office) or bills of electricity, phone, and internet are not covered by KOSGEB ESP. 7.6% of 314 young entrepreneurs, in seventeenth question, complain about it. Lastly, to get payment from KOSGEB, young entrepreneurs have to buy goods and make payments, then give their bill to KOSGEB. That means it takes time to get payments. 9% of 314 young entrepreneurs are not happy with that situation. Both results are evaluated on the seventeenth question. For all these reasons, reaching finance is a problem for young entrepreneurs, both located on Turkey and the world.

Not only reaching finance but also suitable workplace and infrastructure of cities hinders young entrepreneurs according to the literature review. In question 16, participants are asked to evaluate their cities' infrastructure and suitable

workplace. One-fifth of all young entrepreneurs, benefiting from KOSGEB ESP, faced with that problem. They cannot find a working place with affordable rent and a good location. Additionally, they cannot find a working place with suitable electricity, water, public phone line infrastructure. Some public authorities ask for permissions and licenses, such as public work permit or report by the fire department, from young entrepreneurs. If a workplace is not convenient to get permits and reports, entrepreneurs have to find another location. That kind of problem causes waste of time and money for young entrepreneurs. Another problem, stemming from location, is the location of KOSGEB Directorate in the city. Young entrepreneurs have to deliver some documents and sign some papers to KOSGEB Directorate. If the location of KOSGEB Directorate is not accessible for young entrepreneurs, they have to waste time and money to reach KOSGEB Directorate. To sum up, a suitable workplace and infrastructure is a problem for young entrepreneurs both located on Turkey and the world.

Almost all piece of works in the literature, states that young entrepreneurs face with many problems if they do not get inadequate entrepreneurship education. Entrepreneurship education not only decreases the number of problems but also make them easy to be solved by young entrepreneurs. KOSGEB plays a critical role on the subject of entrepreneurship education. All young entrepreneurs, benefiting from KOSGEB ESP, have to attend KOSGEB Applied Entrepreneurship Training for 32 hours. In that training, entrepreneurs learned about entrepreneurship, laws, policies, regulations, most common problems and solutions, and how to prepare a work plan.

Question 1 asked participants to determine the importance of KOSGEB Applied Entrepreneurship Training (AET). A total of 86% of all participants stated that they used what they learned at training while starting a new venture. Having a

high approval of the KOSGEB AET shows KOSGEB's importance in entrepreneurship education. On the other hand, for the 16th question 12.84% of young entrepreneurs said they struggled with having insufficient knowledge about laws and legislation. In addition, 8% of all young entrepreneurs faced problems with managing a business because of their ignorance and inexperience.

For all these reasons, entrepreneurship education is absolutely important in Turkey, as in other parts of the world. Young entrepreneurs, benefiting KOSGEB ESP, show that improvements in entrepreneurship education can be very helpful to prosper entrepreneurship.

Governments play a critical role in both the survival of entrepreneurs and the advancement of the entrepreneurial ecosystem in the world according to the literature review. Policies, administrative complexity, insufficient legal infrastructure, taxation, licenses, approvals, permits, intellectual property, patent and copyright regulations, and corporate law and business registrations are main problematic issues for entrepreneurs. When young entrepreneurs benefit from a state support like our applicants, the impact of government policies increases. In addition to normal regulations and governmental processes, young entrepreneurs, using state supports, have to accomplish other requirements to get payments.

Young entrepreneurs, benefiting KOSGEB ESP, have particular necessities. For example, young entrepreneurs have to pay all taxes and social security liabilities to get payments. Besides, they have to keep all bills and receipts, showing the expenses and payments. Also, entrepreneurs cannot work at another place. These are just a few of KOSGEB's regulations. Question 6 is asked to determine the approach of participants to KOSGEB's bureaucratic procedures. 78% of all 1089 young entrepreneurs, using KOSGEB ESP, believe that KOSGEB has too many

bureaucratic procedures. Even, 40% of all participants strongly believe it. Moreover, according to sixteenth question, applicants' most challenging issue is bureaucratic procedures; permissions, applications, etc. with an average of 22.44%.

In this piece of work, the biggest complaint of young entrepreneurs is determined as a bureaucratic procedure, which is related to direct governmental policies. Additionally, taxation is another government-related problem for young entrepreneurs according to literature. 21% of all young entrepreneurs in the survey take taxation into consideration as a problem. Governmental policies play a very important role for young entrepreneurship both in Turkey and in the world.

According to the literature, young entrepreneurs need unique support programs from government or other organizations more than adults, due to their lack of experience and business contacts. Although there are many business assistance and development programs for entrepreneurs, young entrepreneurs cannot benefit from all of them. Most young entrepreneurs don't know about support programs. Also, they believe that support programs are time-consuming and not fitted well with their needs.

All entrepreneurs are able to use KOSGEB Entrepreneurship Support Program. KOSGEB ESP is not directly designed according to young entrepreneurs' needs. Therefore, in the last question of the survey, young entrepreneurs are asked about their complaints and suggestions. Almost all 314 answers are related with KOSGEB and Entrepreneurship Support Program. Because young entrepreneurs are inexperienced and ignorant, they need consultancy more than adults. Nearly 20% of them are not content with KOSGEB consultants. Also, young entrepreneurs need distinctive solution for letter of credit, due to their low credit

scoring, age and savings. Twelve of young entrepreneurs have a problem with finding a letter of credit according to seventeenth question. To sum up, as stated in the literature that young entrepreneurs need for tailor-made support programs, young entrepreneurs in Turkey also need tailor-made support programs.



CHAPTER 6

CONCLUSION

Youth unemployment has created both economic and social problems for societies over the past decade. Young people are the most vulnerable group when a country faces an economic crisis. Youth unemployment rates are higher than all-aged unemployment rates not only in Turkey but also in other countries. Entrepreneurship is considered to be a solution for unemployment. Youth entrepreneurship decreases the rate of youth unemployment. Young people are more eager to start a new business than other adults. For these reasons, governments and organizations attach great importance to youth entrepreneurship, by providing training, grants, interest-free loans, and other support programs. KOSGEB, the Small and Medium Enterprises Development and Support Administration, is one such governmental organization that has been working to enhance entrepreneurship in Turkey for more than 35 years. KOSGEB offers training programs, consultancy services, grants and interest-free loans for young entrepreneurs.

KOSGEB mainly focuses on supporting small and medium enterprises (SMEs). This study looked at young entrepreneurs who run a small or medium enterprise, which in Turkey includes enterprises with fewer than 250 employees and an annual return of not more than 40 million Turkish liras. SMEs are not small versions of large businesses. Instead, SMEs, whose features include being fast, flexible and open to change, can benefit from the economic crisis. They are a very important part of the economic ecosystem, especially in countries that have

experienced an economic crisis, as Turkey has. More than 99% of all enterprises are SMEs. SMEs account for 73.5% of all employment, 62.5% of all turnover and 54.5% of salaries and wages in Turkey (Turkish Statistical Institute, 2016).

KOSGEB support can be categorized into different types: support, training programs, and project-based support. KOSGEB's support programs include an Entrepreneurship Support Program, a General Support Program (GSP), a Cooperating-Leaguings Support Program, a SMEs Project Support Program, SMEs Development Support Program, R&D, Innovation and Industrial Application Support Program, Emerging Enterprises Market SME Support, Credit Interest Support, and Laboratory Services (KOSGEB, 2016). This main focus of this study was KOSGEB's Entrepreneurship Support Program (ESP). Moreover, KOSGEB has counterparts around the world, for example the Small Business Administration in the United States and the Federal Ministry for Economic Affairs and Energy in Germany.

The problems faced by young entrepreneurs who have benefited from KOSGEB's ESP were examined in this thesis. The problems of youth entrepreneurship were divided into categories according to the literature review: financial problems, social and cultural influences, entrepreneurship education, government environment, business support services, and other problems.

Financing can be described as providing money for an enterprise's needs, purchases and investments. Sources of financing can be internal, such as equity, profits, and other sources owned by the owner or partners. External sources include loans, leasing, venture capital and different sources owned by others. In most cases, internal sources are not sufficient for young entrepreneurs, and external sources are thus needed. Because of their young age and low credit

history, young entrepreneurs cannot obtain loans with high-interest rates or short grace periods. Long waiting periods and an excessive number of application documents for loans increase the impact of the problem. The lack of other funding opportunities, such as micro-lending and seed funding, is another problem. Young entrepreneurs sometimes have to find part-time jobs to compensate for their business needs, which reduces their success rate (Van Gelderen et al., 2011).

Social and cultural influences can have both positive and negative effects on entrepreneurs. If entrepreneurship has a positive perception and legitimacy in society, young people feel motivated to start a new venture. If entrepreneurs have a negative image, such as being selfish, ruthless and dishonest, and have been linked with unethical attitudes, for example corruption, informal economy and favoritism, this reduces the motivation of young people to start a new business. Family support and a close-knit environment are also important for entrepreneurship, as these underpin both financial and motivational support (Schoof, 2006).

According to Schoof (2006), young entrepreneurs are more vulnerable to barriers than older adults because of their young age and limited experience. Entrepreneurship education helps prepare young entrepreneurs for obstacles. The lack of suitable entrepreneurship education is a big problem for youth entrepreneurship. Moreover, the government environment, including policies, administrative complexity, and insufficient legal infrastructure, acts as another hindrance for young entrepreneurs. Taxation, licenses, approvals, permits, intellectual property, patent and copyright regulations, corporate law and business registration demotivate entrepreneurs, especially those under the age of 30. For example, officially starting a business takes more than a month in some

countries, a situation that affects the motivation of entrepreneurs and the success of the business. Ineffective competition law can act as a barrier to young entrepreneurs' entry into business markets.

Business assistance and support and business development services are limited in many countries. Although there are many support programs, young entrepreneurs do not have sufficient knowledge of them (Schoof, 2006). Moreover, young entrepreneurs have other problems. Market problems, including insufficient and uncertain demand, barriers to reaching customers, and the emergence of significant competition, can be a reason for the abandonment of businesses. Personal problems, health issues and family issues can be other sources of problems (Van Gelderen et al., 2011). Hiring and managing good employees is another problem for young entrepreneurs (Pişkinsüt, 2011). Due to their limited age and experience, young people are often not taken seriously by customers, suppliers, investors, banks and governments (Darby, 2004). Infrastructural problems in cities, such as finding a suitable workplace, and the price of rent, electricity, water, and Internet connections are also problematic issues (Schoof, 2006). A lack of security and safety reduces the attraction of entrepreneurship in some countries (Fatoki & Chindoga, 2011).

The problems of young entrepreneurs outlined in the literature review may be the same for Turkish young entrepreneurs, which underpins the first hypothesis in this study. This study attempted to determine the problems faced by young entrepreneurs who have benefited from KOSGEB State Support by considering whether the problems commonly described in the literature are also important for Turkish young entrepreneurs. Additionally, the profile of young entrepreneurs is investigated in terms of gender, education level, region and sectors. The impact of difficulties can vary between young entrepreneurs depending on their profile.

The second hypothesis examines how the profile of young entrepreneurs influences their perception of problems. If so, it is possible that the effects of such impediments might vary depending on profile differences.

Youth entrepreneurship can be a good solution for youth unemployment in Turkey, which has a young population. In this study, 1,089 young entrepreneurs who benefit from the KOSGEB Entrepreneurship Support Program completed a survey. The survey had 17 questions, asking about gender, education level, the approach to KOSGEB and its support programs, and the problems of young entrepreneurs. The survey was carried out in 60 cities and seven regions. One-third of the participants were female. More than half of the young entrepreneurs answering the questions had a Bachelor's degree. The participants were categorized into 10 different groups.

It must be noted that the survey had some limitations. The survey was carried out in 60 cities, but there are 81 cities in Turkey. Regional and sectoral categorization was made according to the number of young entrepreneurs, which is more than 50. It was therefore not possible to study all cities and sectors. There are some support institutions other than KOSGEB in Turkey, such as TUBITAK and development agencies. Thus, not all young entrepreneurs benefiting from state support were investigated. There are also limitations concerning the participants. For example, there should have been more reporting of ignorance and inexperience, but young entrepreneurs are less likely to self-report this.

KOSGEB is a governmental organization that has bureaucratic procedures for its entrepreneurship support. Young entrepreneurs have to attend 32 hours of KOSGEB Applied Entrepreneurship Training (AET) in order to receive KOSGEB ESP. A total of 86% of participants stated that they had used what they

learned in KOSGEB AET when setting up a new business. KOSGEB ESP is a good motivator for young people to start their own businesses, as 55% of young entrepreneurs believed that they would not have been able to start a new business without it. In addition, 62% of all participants found KOSGEB support to be sufficient. KOSGEB consultants, working for KOSGEB to address the problems faced by entrepreneurs, could be easily reached by 81% of young entrepreneurs. In addition, 82% of participants believed that KOSGEB consultants were capable of offering KOSGEB support and resolving their problems.

More than 75% of young entrepreneurs think that KOSGEB support has too many bureaucratic burdens. Young entrepreneurs' knowledge about other KOSGEB supports is limited; 45% of them did not know about other KOSGEB support. More than half of the participants were glad of the KOSGEB payment periods. More than 83% of all young entrepreneurs find KOSGEB to be successful. Almost 80% of young entrepreneurs said they would benefit from KOSGEB support if they were to set up a new business again. Almost 90% of all participants found governments' entrepreneurship support programs to be successful.

The survey results showed that some young entrepreneurs had paid for a third-party person to offer counselling services for KOSGEB ESP. Half of the young entrepreneurs had received an offer from third-party consultants. A total of 28% of participants had paid for a service from third-party consultants. This figure is high given that participants had already received a certificate for 32 hours KOSGEB AET.

Three-quarters of participants had received a phone call from KOSGEB consultants after the KOSGEB ESP process. One-third of them had received

payment from KOSGEB within six months. Young entrepreneurs selected three main problems out of six possible problems. More than 20% of participants considered bureaucratic procedures, such as permissions, applications, taxes, finding a suitable workplace at an affordable rent, and the city's infrastructure to be the main problems. Obtaining finance and insufficient knowledge about laws and legislation were the next most important problems. The least important problem was participants' ignorance and inexperience when managing a business (8%).

The last question, answered by 314 participants, asked young entrepreneurs about their complaints and suggestions about KOSGEB. The most frequent answer was the problems caused by KOSGEB, including problems with KOSGEB consultants, the inadequate length and content of KOSGEB AET, and the location of the KOSGEB Directorate. The second most cited problem was the payment period of KOSGEB. This was followed by problems caused by regulations, including the KOSGEB payment policy, inadequate support, one-time entrepreneurship support and the letter of credit. Lastly, young entrepreneurs criticized the amount of support provided by the KOSGEB ESP.

According to the survey, young entrepreneurs benefiting from the KOSGEB ESP faced similar problems to those found in the literature review. Obtaining finance, entrepreneurship education, and the governmental environment, such as policies, administrative complexity and bureaucratic procedures, were problems common to both this study and the literature review. Furthermore, young entrepreneurs' insufficient knowledge and experience of the city's infrastructure and problems related to KOSGEB regarding Business Assistance and Support (BAS) are obstacles not only for Turkish young entrepreneurs, but also for those from other parts of the world. As a result, the first hypothesis cannot be rejected.

Additionally, the results were examined in terms of gender, education level, region or city, and the different sectors in which young entrepreneurs who benefit from the KOSGEB ESP work. Hypothesis proportion tests were used to make a clear comparison. There were some variations between different genders, education levels, regions, and sectors. Gender and education level differences were examined using the two-sample hypothesis proportion Z test. Female participants had more knowledge of other KOSGEB support than males. In addition, young female entrepreneurs find government entrepreneurship policies to be more successful but also more burdensome than male participants. The second examined difference was education level. Just over half (55%) of participants had a Bachelor's degree. The survey answers showed that more educated young entrepreneurs had less need for KOSGEB support. Participants with a Bachelor's degree had more knowledge about other KOSGEB support. In addition, young entrepreneurs with a Bachelor's degree received fewer consultancy services from third-party consultants. Young entrepreneurs without a degree found KOSGEB's bureaucratic procedures to be more of a problem than did university graduates. In addition, KOSGEB ESP was more of a motivator for them more than it was for graduates.

Moreover, the results from different regions were compared using a population hypothesis proportion Z test. There are two metropolitan areas, Ankara and Istanbul, and seven regions: the Mediterranean, East Anatolia, Aegean, South-East Anatolia, the Black Sea, Central Anatolia without Ankara, and Marmara without Istanbul. Only young entrepreneurs living in Ankara showed different results in terms of the impact of KOSGEB ESP on their entrepreneurship decisions. Only participants from Marmara and South-East Anatolia had a different ratio for knowledge about other KOSGEB support. Only young

entrepreneurs living in Istanbul had a different approach to governments' entrepreneurship policies. Participants living in Ankara and İstanbul paid for third-party consultants less often than those in other areas. Participants in the Mediterranean and Black Sea areas paid more for third-party consultants. KOSGEB makes support payments earlier in Marmara, but later in Istanbul. Finding a suitable workplace and city infrastructure is a less problematic issue in Ankara, but more so in the Black Sea. Lacking knowledge and experienced of business management was a bigger problem for young entrepreneurs in Ankara, but less so in Istanbul.

Sector difference was the last difference to be inspected with the population hypothesis proportion Z test. Sectors were categorized into printing - advertising agency, automotive, food-related, construction, pharmacy, hairdresser - beauty center, café – restaurant, textile, engineering, mechanics – IT and other sectors. Young entrepreneurs running their own business in the hairdresser-beauty center, textile, pharmacy, construction, and café - restaurant sectors used different means for starting a new business without KOSGEB ESP. The approach to KOSGEB ESP's bureaucratic burden varied between the construction, engineering, mechanics, IT, automotive, hairdresser-beauty center and other sectors. Knowledge of other KOSGEB support varied between young entrepreneurs in the automotive, printing and advertising agency, and engineering, mechanics and IT sectors.

Young entrepreneurs running businesses in the sectors of hairdresser-beauty center, pharmacy, textile, engineering, mechanics and IT, textile, printing, and advertising agency, automotive and other sectors have different means than the study population as a whole in terms of their approach to government's entrepreneurship policies. Participants running businesses in the café-restaurant,

printing and advertising agency, pharmacy and engineering, mechanics and IT sectors paid for third-party consultancy services in a way that differed from those in other sectors. Young entrepreneurs running businesses in the hairdresser–beauty center, automotive, engineering, mechanics and IT, and other sectors did not the same means as the study population as a whole in terms of finding suitable workplace (rent) and the infrastructure of the city to be a problem. Pharmacy, café-restaurant and engineering, mechanics and IT sectors had different means to the population as a whole in terms of having insufficient knowledge about laws and legislation. Participants in the automotive, printing and advertising agency, construction and textile sectors had different means from the study population as a whole in term of finding ignorance and inexperience when managing a business to be a problem.

The impact of problems varied between different groups of young entrepreneurs, depending on their gender, educational level, regional and sectoral difference. Each had a distinct approach to problems. As a result, the second hypothesis, stating that the profile of the young entrepreneurs will affect their perception of the problems, cannot be rejected.

The survey participants were not asked about some of the problems found in the literature review. Personal and social affairs or problems related to the market, recruitment, customer, supplier, or investor were not the subject of this research. The problems related to the government and KOSGEB were the main focus of this study and participants were asked about them. One of the aims of this study was to prepare a roadmap for the government and KOSGEB officers. KOSGEB plays an important role in enhancing youth entrepreneurship, but some issues require improvement.

Firstly, participants of the survey, (1,089 out of 6,692) were under 30 years old and benefited from KOSGEB Entrepreneurship Support Program (ESP). To benefit from ESP, they must attend KOSGEB Applied Entrepreneurship Training (AET). The literature review states that entrepreneurship education is a problem for young entrepreneurs. KOSGEB AET can decrease the impact of insufficient knowledge and experience. KOSGEB should enhance KOSGEB AET to eliminate that problem to improve the survival rate of young entrepreneurs.

Secondly, the 16th question of the survey emphasized the procedures and bureaucratic burden of the KOSGEB support process. Young entrepreneurs find that to be the most problematic issue, as document preparation is time-consuming. In addition, the waiting period for KOSGEB AE means that approvals and payments take some time. According to the 15th question, one-third of applicants receive their payments after six months, which shortens the survival rate. KOSGEB should review the entire process of the KOSGEB ESP. Bureaucratic procedures and waiting periods can be decreased by using technology and eliminating unnecessary documents.

Thirdly, the survey results show that problems have different impacts on different groups of young entrepreneurs in terms of gender, education level, region and sector. Some groups are affected by certain problems more than others. KOSGEB should focus on these groups to eliminate the impact of these problems. KOSGEB could distinguish between young entrepreneurs according to their educational background. Each group could have a particular KOSGEB AET program. Entrepreneurs without a degree suffer more from insufficient entrepreneurship education. They pay more for third-party consultants and have limited knowledge about other KOSGEB support. Moreover, the impact of problems that affect particular regions to a greater extent could be reduced by

focusing on these regions. For example, entrepreneurs located in Istanbul receive their payments later than those in other regions, and entrepreneurs located in the Black Sea are more adversely affected by the city's infrastructure than those in other regions. In addition, KOSGEB ESP plays an important role in motivating young people to become entrepreneurs, especially in the less developed areas of East Anatolia and South East Anatolia. KOSGEB should prepare particular policies for distinct regions. Last but not least, some sectors are more adversely affected by some problems than others. For instance, entrepreneurs in the automotive and hairdresser-beauty center related sectors find bureaucratic burdens and the lack of suitable workplaces and city infrastructure to be more problematic than those in other sectors. Young entrepreneurs who own café-restaurants paid more for third-party consultancy services more than others. KOSGEB should prepare special policies for distinct sectors.

Other KOSGEB-related problems are the insufficient amount of support, KOSGEB consultants' inability to provide adequate support, the inadequate length and content of KOSGEB AET, and the problematic location of the KOSGEB directorate in cities. These problems are directly linked to KOSGEB and could thus be eliminated by it. KOSGEB is an important organization for youth entrepreneurship, but some areas of its work require improvement.

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APPENDICES

APPENDIX A. APPROVAL OF HUMAN SUBJECTS ETHICS COMITEE

UYGULAMALI ETİK ARAŞTIRMA MERKEZİ
APPLIED ETHICS RESEARCH CENTER



ORTA DOĞU TEKNİK ÜNİVERSİTESİ
MIDDLE EAST TECHNICAL UNIVERSITY

DUMLUPINAR BULVARI 06800
ÇANKAYA ANKARA/TÜRKİYE
T: +90 312 210 22 91
F: +90 312 210 79 59
ueam@metu.edu.tr
www.ueam.metu.edu.tr

Sayı: 28620816 / 286

05 Mayıs 2017

Konu: Değerlendirme Sonucu

Gönderen: ODTÜ İnsan Araştırmaları Etik Kurulu (IAEK)

İlgi: İnsan Araştırmaları Etik Kurulu Başvurusu

Sayın Doç. Dr. Adil ORAN ;

Danışmanlığını yaptığınız M. Veli AKYOL' un "*Devlet Desteği Alan Genç Girişimcilerim Karşılaştığı Problemler*" başlıklı araştırması İnsan Araştırmaları Etik Kurulu tarafından uygun görülerek gerekli onay 2017-SOS-083 protokol numarası ile 22.05.2017 – 30.08.2017 tarihleri arasında geçerli olmak üzere verilmiştir.

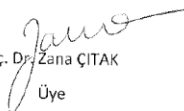
Bilgilerinize saygılarımla sunarım.

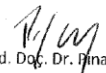

Prof. Dr. Ş. Halil TURAN
Başkan V


Prof. Dr. Ayhan SOL
Üye


Prof. Dr. Ayhan Gürbüz DEMİR
Üye


Doç. Dr. Yaşar KUNDAKCI
Üye


Doç. Dr. Zana ÇITAK
Üye


Yrd. Doç. Dr. Binar KAYGAN
Üye


Yrd. Doç. Dr. Emre SELÇUK
Üye

APPENDIX B. PERCENTAGE OF SURVEY RESPONSES IN DIFFERENT GROUPS

Table A1 Percentage of All Survey Responses

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	41.11%	19.76%	18.16%	35.30%	37.75%	39.08%	16.87%	17.54%	38.95%	45.13%	48.76%
Agree	45.16%	35.11%	44.33%	45.81%	44.48%	38.80%	37.88%	35.00%	44.20%	33.82%	40.66%
Disagree	6.64%	23.44%	22.67%	9.40%	8.93%	11.06%	7.28%	14.31%	6.08%	6.16%	3.59%
Strongly Disagree	2.40%	12.13%	8.76%	3.96%	3.50%	4.24%	5.25%	8.59%	3.96%	6.80%	2.21%
No Idea	4.70%	9.56%	6.08%	5.53%	5.34%	6.82%	32.72%	24.56%	6.81%	8.09%	4.78%
Questions	12	13	14	15	Problems of Question 16						
Yes	50.28%	27.83%	75.37%		Bureaucratic procedures; permissions and applications etc.						
No	49.72%	72.17%	24.63%		Taxes						
3 Months				31.95%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				34.53%	Reaching finance						
6-9 Months				14.50%	Having insufficient knowledge about laws and legislation						
9-12 Months				19.02%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		8.18%									
Payment Period of KOSGEB		20.65%									
Problems Caused by KOSGEB		21.88%									
		Problems Caused by KOSGEB Consultant									
		Inadequate number and content of KOSGEB Training									19.02%
		The location of KOSGEB Directorate is remote									2.04%
		14.11%									0.82%
Regulation Based Problems											
		KOSGEB pays support after Entrepreneur purchase goods									5.73%
		Inadequate Support Scope									4.91%
		Entrepreneurship Support is one-time support									1.02%
		Letter of Credit									2.25%

Table A2 Percentage of Female Participants' Survey Responses

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	41.08%	20.81%	17.03%	31.00%	35.85%	42.66%	12.20%	14.36%	36.66%	46.90%	47.44%
Agree	46.76%	36.49%	47.30%	47.44%	45.82%	41.03%	34.96%	36.31%	47.44%	32.88%	44.74%
Disagree	5.14%	23.24%	24.32%	11.59%	9.70%	7.88%	6.50%	14.91%	5.39%	4.58%	2.16%
Strongly Disagree	3.24%	10.81%	7.57%	4.58%	3.77%	3.53%	5.69%	8.13%	3.77%	5.93%	1.62%
No Idea	3.78%	8.65%	3.78%	5.39%	4.85%	4.89%	40.65%	26.29%	6.74%	9.70%	4.04%
Questions	12	13	14	15	Problems of Question 16						
Yes	41.73%	24.39%	73.58%		Bureaucratic procedures; permissions and applications etc.						
No	58.27%	75.61%	26.42%		Taxes						
3 Months				33.51%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				32.97%	Reaching finance						
6-9 Months				12.97%	Having insufficient knowledge about laws and legislation						
9-12 Months				20.54%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		5.39%									
Payment Period of KOSGEB		21.56%									
Problems Caused by KOSGEB		26.95%									
Regulation Based Problems	Problems Caused by KOSGEB Consultant							23.95%			
	Inadequate number and content of KOSGEB Training							1.80%			
	The location of KOSGEB Directorate is remote							1.20%			
	9.58%										
Regulation Based Problems	KOSGEB pays support after Entrepreneur purchase goods							4.19%			
	Inadequate Support Scope							4.19%			
	Entrepreneurship Support is one-time support							0.00%			
	Letter of Credit							1.20%			

Table A3 Percentage of Male Participants' Survey Responses

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	41.41%	19.38%	18.73%	37.66%	39.01%	37.36%	19.27%	19.35%	40.28%	44.52%	49.37%	
Agree	44.23%	34.55%	42.68%	44.85%	43.66%	37.50%	39.38%	34.04%	42.39%	34.27%	38.54%	
Disagree	7.18%	23.31%	21.97%	8.32%	8.45%	12.78%	7.74%	14.12%	6.48%	7.02%	4.36%	
Strongly Disagree	1.97%	12.78%	9.30%	3.53%	3.24%	4.49%	5.06%	8.76%	4.08%	7.16%	2.53%	
No Idea	5.21%	9.97%	7.32%	5.64%	5.63%	7.87%	28.55%	23.73%	6.76%	7.02%	5.20%	
Questions	12	13	14	15	Problems of Question 16							
Yes	54.49%	29.54%	76.27%		Bureaucratic procedures; permissions and applications etc.							22.22%
No	45.51%	70.46%	23.73%		Taxes							21.71%
3 Months				31.36%	Suitable workplace(rent) and infrastructure of the city							20.65%
3-6 Months				35.31%	Reaching finance							16.08%
6-9 Months				15.25%	Having insufficient knowledge about laws and legislation							12.08%
9-12 Months				18.08%	The ignorance and inexperience while managing the business.							7.26%
Problems of Question 17												
Support Amount		9.72%	Problems Caused by KOSGEB Consultant									
Payment Period of KOSGEB		20.06%										
Problems Caused by KOSGEB		18.81%										
Regulation Based Problems	Problems Caused by KOSGEB Consultant		16.61%									
	Inadequate number and content of KOSGEB Training		2.19%									
	The location of KOSGEB Directorate is remote		0.63%									
	0.16%											
	KOSGEB pays support after Entrepreneur purchase goods		6.58%									
	Inadequate Support Scope		5.33%									
	Entrepreneurship Support is one-time support		1.57%									
	Letter of Credit		2.19%									

Table A4 Percentage of Participants' Survey Responses Having Primary School Degree

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	52.54%	22.88%	16.10%	39.32%	38.46%	42.37%	16.24%	20.51%	45.30%	48.72%	58.12%	
Agree	38.98%	34.75%	36.44%	44.44%	46.15%	41.53%	24.79%	23.08%	35.90%	27.35%	34.19%	
Disagree	4.24%	22.88%	28.81%	10.26%	10.26%	5.08%	18.80%	19.66%	7.69%	5.98%	1.71%	
Strongly Disagree	2.54%	14.41%	15.25%	2.56%	3.42%	2.54%	4.27%	5.98%	5.13%	13.68%	2.56%	
No Idea	1.69%	5.08%	3.39%	3.42%	1.71%	8.47%	35.90%	30.77%	5.98%	4.27%	3.42%	
Questions	12	13	14	15	Problems of Question 16							
Yes	47.86%	32.76%	76.27%		Bureaucratic procedures; permissions and applications etc.							23.36%
No	52.14%	67.24%	23.73%		Taxes							20.49%
3 Months				34.75%	Suitable workplace(rent) and infrastructure of the city							21.31%
3-6 Months				33.05%	Reaching finance							16.39%
6-9 Months				5.93%	Having insufficient knowledge about laws and legislation							13.11%
9-12 Months				26.27%	The ignorance and inexperience while managing the business.							5.33%
Problems of Question 17												
Support Amount		20.51%										
Payment Period of KOSGEB		37.04%										
Problems Caused by KOSGEB		29.27%										
	Problems Caused by KOSGEB Consultant											
	Inadequate number and content of KOSGEB Training		32.35%									
	The location of KOSGEB Directorate is remote		2.94%									
	23.08%		0.00%									
Regulation Based Problems												
	KOSGEB pays support after Entrepreneur purchase goods		8.82%									
	Inadequate Support Scope		11.76%									
	Entrepreneurship Support is one-time support		0.00%									
	Letter of Credit		2.94%									

Table A5 Percentage of Participants' Survey Responses Having High School Degree

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	43.09%	22.61%	22.34%	36.44%	38.56%	44.95%	15.69%	18.40%	37.77%	45.74%	50.53%	
Agree	43.62%	38.56%	43.62%	43.35%	44.41%	35.37%	33.51%	36.80%	43.62%	31.91%	40.16%	
Disagree	5.85%	20.21%	20.74%	9.31%	7.18%	9.84%	8.51%	12.00%	7.98%	7.18%	3.72%	
Strongly Disagree	2.93%	9.57%	9.04%	4.79%	3.19%	3.72%	7.18%	10.13%	4.26%	6.12%	1.86%	
No Idea	4.52%	9.04%	4.26%	6.12%	6.65%	6.12%	35.11%	22.67%	6.38%	9.04%	3.72%	
Questions	12	13	14	15	Problems of Question 16							
Yes	50.00%	32.53%	77.01%		Bureaucratic procedures; permissions and applications etc.							20.58%
No	50.00%	67.47%	22.99%		Taxes							18.71%
3 Months				28.34%	Suitable workplace(rent) and infrastructure of the city							13.80%
3-6 Months				40.37%	Reaching finance							21.05%
6-9 Months				14.97%	Having insufficient knowledge about laws and legislation							16.26%
9-12 Months				16.31%	The ignorance and inexperience while managing the business.							9.59%
Problems of Question 17												
Support Amount		14.16%										
Payment Period of KOSGEB		32.74%										
Problems Caused by KOSGEB		29.20%	Problems Caused by KOSGEB Consultant									
			Inadequate number and content of KOSGEB Training									
			The location of KOSGEB Directorate is remote									
		23.89%										
Regulation Based Problems												
			KOSGEB pays support after Entrepreneur purchase goods									
			Inadequate Support Scope									
			Entrepreneurship Support is one-time support									
			Letter of Credit									

Table A6 Percentage of Participants' Survey Responses Having Undergraduate Degree

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	37.52%	17.50%	16.14%	33.46%	36.64%	34.83%	17.04%	16.07%	38.50%	43.95%	46.08%	
Agree	47.84%	33.71%	46.15%	48.22%	44.86%	40.82%	43.45%	35.89%	46.36%	36.50%	42.35%	
Disagree	7.50%	25.33%	21.95%	9.35%	9.53%	12.55%	4.49%	14.77%	4.67%	5.59%	3.92%	
Strongly Disagree	2.06%	12.85%	7.50%	3.55%	3.93%	4.87%	4.49%	8.04%	3.74%	5.96%	2.61%	
No Idea	5.07%	10.61%	8.26%	5.42%	5.05%	6.93%	30.52%	25.23%	6.73%	8.01%	5.04%	
Questions	12	13	14	15	Problems of Question 16							
Yes	51.49%	25.75%	74.02%		Bureaucratic procedures; permissions and applications etc.							23.11%
No	48.51%	74.25%	25.98%		Taxes							21.85%
3 Months				33.58%	Suitable workplace(rent) and infrastructure of the city							19.33%
3-6 Months				31.33%	Reaching finance							15.38%
6-9 Months				15.57%	Having insufficient knowledge about laws and legislation							12.61%
9-12 Months				19.51%	The ignorance and inexperience while managing the business.							7.73%
Problems of Question 17												
Support Amount		9.21%										
Payment Period of KOSGEB		33.55%										
Problems Caused by KOSGEB		36.84%										
			Problems Caused by KOSGEB Consultant		32.24%							
			Inadequate number and content of KOSGEB Training		3.29%							
			The location of KOSGEB Directorate is remote		1.32%							
			20.39%									
Regulation Based Problems												
			KOSGEB pays support after Entrepreneur purchase goods		7.89%							
			Inadequate Support Scope		7.24%							
			Entrepreneurship Support is one-time support		1.32%							
			Letter of Credit		3.95%							

Table A7 Percentage of Participants' Survey Responses Having Graduate Degree

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	37.93%	15.79%	13.79%	36.84%	41.38%	33.33%	24.14%	19.64%	37.93%	44.83%	43.10%
Agree	43.10%	26.32%	48.28%	42.11%	37.93%	36.84%	41.38%	39.29%	44.83%	34.48%	41.38%
Disagree	8.62%	28.07%	29.31%	8.77%	12.07%	17.54%	1.72%	14.29%	3.45%	5.17%	3.45%
Strongly Disagree	1.72%	17.54%	5.17%	5.26%	1.72%	5.26%	1.72%	8.93%	1.72%	5.17%	0.00%
No Idea	8.62%	12.28%	3.45%	7.02%	6.90%	7.02%	31.03%	17.86%	12.07%	10.34%	12.07%
Questions	12	13	14	15	Problems of Question 16						
Yes	45.61%	6.90%	75.44%		Bureaucratic procedures; permissions and applications etc.						
No	54.39%	93.10%	24.56%		Taxes						
3 Months				34.48%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				29.31%	Reaching finance						
6-9 Months				18.97%	Having insufficient knowledge about laws and legislation						
9-12 Months				17.24%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		9.52%									
Payment Period of KOSGEB		14.29%									
Problems Caused by KOSGEB		28.57%									
					Problems Caused by KOSGEB Consultant			28.57%			
					Inadequate number and content of KOSGEB Training			0.00%			
					The location of KOSGEB Directorate is remote			0.00%			
Regulation Based Problems		0.95%									
					KOSGEB pays support after Entrepreneur purchase goods			4.76%			
					Inadequate Support Scope			4.76%			
					Entrepreneurship Support is one-time support			0.00%			
					Letter of Credit			0.00%			

Table A8 Percentage of Participants' Survey Responses Living in Ankara

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	32.88%	17.81%	15.28%	16.44%	33.33%	38.89%	12.68%	22.97%	38.89%	41.67%	50.00%	
Agree	54.79%	39.73%	44.44%	56.16%	41.67%	26.39%	40.85%	37.84%	48.61%	34.72%	36.49%	
Disagree	6.85%	21.92%	31.94%	8.22%	9.72%	12.50%	4.23%	22.97%	2.78%	4.17%	0.00%	
Strongly Disagree	1.37%	6.85%	2.78%	6.85%	1.39%	4.17%	11.27%	4.05%	2.78%	4.17%	1.35%	
No Idea	4.11%	13.70%	5.56%	12.33%	13.89%	18.06%	30.99%	12.16%	6.94%	15.28%	12.16%	
Questions	12	13	14	15	Problems of Question 16							
Yes	29.33%	5.33%	73.33%		Bureaucratic procedures; permissions and applications etc.							24.53%
No	70.67%	94.67%	26.67%		Taxes							13.84%
3 Months				25.68%	Suitable workplace(rent) and infrastructure of the city							9.43%
3-6 Months				35.14%	Reaching finance							8.81%
6-9 Months				18.92%	Having insufficient knowledge about laws and legislation							22.01%
9-12 Months				20.27%	The ignorance and inexperience while managing the business.							21.38%
Problems of Question 17												
Support Amount	6.90%											
Payment Period of KOSGEB	37.93%											
Problems Caused by KOSGEB	27.59%											
Regulation Based Problems	Problems Caused by KOSGEB Consultant											
	Inadequate number and content of KOSGEB Training											
	The location of KOSGEB Directorate is remote											
	0.00%											
Regulation Based Problems	KOSGEB pays support after Entrepreneur purchase goods											
	Inadequate Support Scope											
	Entrepreneurship Support is one-time support											
	Letter of Credit											

Table A9 Percentage of Participants' Survey Responses Living in Istanbul

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	36.50%	11.59%	10.79%	16.67%	27.54%	37.41%	19.42%	21.17%	24.46%	29.50%	30.94%	
Agree	46.72%	44.20%	46.76%	50.72%	44.93%	42.45%	43.88%	44.53%	45.32%	43.17%	47.48%	
Disagree	8.76%	23.91%	27.34%	13.77%	18.12%	3.60%	2.88%	8.03%	8.63%	7.19%	5.04%	
Strongly Disagree	3.65%	12.32%	10.79%	11.59%	4.35%	4.32%	5.04%	10.95%	8.63%	10.07%	7.19%	
No Idea	4.38%	7.97%	4.32%	7.25%	5.07%	12.23%	28.78%	15.33%	12.95%	10.07%	9.35%	
Questions	12	13	14	15	Problems of Question 16							
Yes	42.75%	15.83%	47.45%		Bureaucratic procedures; permissions and applications etc.							25.08%
No	57.25%	84.17%	52.55%		Taxes							24.07%
3 Months				15.83%	Suitable workplace(rent) and infrastructure of the city							19.32%
3-6 Months				38.85%	Reaching finance							16.27%
6-9 Months				20.86%	Having insufficient knowledge about laws and legislation							10.17%
9-12 Months				24.46%	The ignorance and inexperience while managing the business.							5.08%
Problems of Question 17												
Support Amount		6.78%										
Payment Period of KOSGEB		15.25%										
Problems Caused by KOSGEB		33.90%										
Regulation Based Problems	Problems Caused by KOSGEB Consultant											
	Inadequate number and content of KOSGEB Training											
	The location of KOSGEB Directorate is remote											
	5.08%											
Regulation Based Problems	KOSGEB pays support after Entrepreneur purchase goods											
	Inadequate Support Scope											
	Entrepreneurship Support is one-time support											
	Letter of Credit											

Table A10 Percentage of Participants' Survey Responses Living in Mediterranean Region

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	31.17%	16.13%	18.95%	31.82%	29.22%	36.36%	18.06%	14.19%	32.26%	40.65%	47.74%
Agree	49.35%	31.61%	45.10%	50.65%	52.60%	33.12%	40.65%	26.45%	50.97%	36.13%	43.23%
Disagree	9.74%	20.00%	15.03%	7.79%	9.09%	16.23%	5.16%	10.97%	5.16%	6.45%	3.87%
Strongly Disagree	5.19%	20.65%	12.42%	4.55%	3.90%	8.44%	3.23%	9.68%	5.16%	7.74%	0.65%
No Idea	4.55%	11.61%	8.50%	5.19%	5.19%	5.84%	32.90%	38.71%	6.45%	9.03%	4.52%
Questions	12	13	14	15	Problems of Question 16						
Yes	58.71%	35.06%	81.17%		Bureaucratic procedures; permissions and applications etc.						
No	41.29%	64.94%	18.83%		Taxes						
3 Months				36.60%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				35.95%	Reaching finance						
6-9 Months				10.46%	Having insufficient knowledge about laws and legislation						
9-12 Months				16.99%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		15.94%									
Payment Period of KOSGEB		7.25%									
Problems Caused by KOSGEB		27.54%									
		Problems Caused by KOSGEB Consultant						26.09%			
		Inadequate number and content of KOSGEB Training						0.00%			
		The location of KOSGEB Directorate is remote						1.45%			
Regulation Based Problems		21.47%									
		KOSGEB pays support after Entrepreneur purchase goods						13.04%			
		Inadequate Support Scope						7.25%			
		Entrepreneurship Support is one-time support						0.00%			
		Letter of Credit						1.45%			

Table A11 Percentage of Participants' Survey Responses Living in East Anatolian Region

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	45.60%	27.20%	20.80%	46.40%	48.80%	37.60%	12.00%	12.20%	42.40%	41.60%	40.80%
Agree	50.40%	44.80%	41.60%	44.00%	37.60%	43.20%	34.40%	30.08%	40.80%	33.60%	47.20%
Disagree	4.00%	19.20%	24.00%	8.00%	8.00%	12.80%	3.20%	18.70%	8.80%	10.40%	8.00%
Strongly Disagree	0.00%	5.60%	8.80%	0.80%	0.80%	2.40%	4.00%	11.38%	2.40%	7.20%	1.60%
No Idea	0.00%	3.20%	4.80%	0.80%	4.80%	4.00%	46.40%	27.64%	5.60%	7.20%	2.40%
Questions	12	13	14	15	Problems of Question 16						
Yes	40.00%	35.20%	85.48%		Bureaucratic procedures; permissions and applications etc.						
No	60.00%	64.80%	14.52%		Taxes						
3 Months				34.40%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				31.20%	Reaching finance						
6-9 Months				12.80%	Having insufficient knowledge about laws and legislation						
9-12 Months				21.60%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		12.50%									
Payment Period of KOSGEB		20.31%									
Problems Caused by KOSGEB		21.88%									
					Problems Caused by KOSGEB Consultant			26.09%			
					Inadequate number and content of KOSGEB Training			0.00%			
					The location of KOSGEB Directorate is remote			1.45%			
Regulation Based Problems		12.50%									
					KOSGEB pays support after Entrepreneur purchase goods			13.04%			
					Inadequate Support Scope			7.25%			
					Entrepreneurship Support is one-time support			0.00%			
					Letter of Credit			1.45%			

Table A12 Percentage of Participants' Survey Responses Living in Aegean Region

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	29.57%	10.43%	15.65%	28.95%	29.57%	32.74%	17.54%	21.74%	38.26%	49.57%	49.57%
Agree	45.22%	40.87%	51.30%	47.37%	49.57%	46.90%	40.35%	34.78%	46.96%	34.78%	42.61%
Disagree	6.09%	21.74%	23.48%	9.65%	11.30%	12.39%	9.65%	16.52%	5.22%	7.83%	3.48%
Strongly Disagree	0.87%	10.43%	5.22%	3.51%	3.48%	2.65%	2.63%	5.22%	3.48%	3.48%	0.87%
No Idea	18.26%	16.52%	4.35%	10.53%	6.09%	5.31%	29.82%	21.74%	6.09%	4.35%	3.48%
Questions	12	13	14	15	Problems of Question 16						
Yes	73.91%	28.07%	81.74%		Bureaucratic procedures; permissions and applications etc.						
No	26.09%	71.93%	18.26%		Taxes						
3 Months				28.32%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				34.51%	Reaching finance						
6-9 Months				16.81%	Having insufficient knowledge about laws and legislation						
9-12 Months				20.35%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount	0.00%										
Payment Period of KOSGEB	30.77%										
Problems Caused by KOSGEB	28.21%										
Regulation Based Problems	Problems Caused by KOSGEB Consultant		28.21%								
	Inadequate number and content of KOSGEB Training		0.00%								
	The location of KOSGEB Directorate is remote		0.00%								
Regulation Based Problems	7.69%										
	KOSGEB pays support after Entrepreneur purchase goods		5.13%								
	Inadequate Support Scope		0.00%								
	Entrepreneurship Support is one-time support		0.00%								
	Letter of Credit		0.00%								

Table A13 Percentage of Participants' Survey Responses Living in South East Anatolian Region

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	63.55%	28.97%	19.63%	31.78%	37.38%	55.14%	19.63%	24.30%	47.17%	44.86%	69.16%
Agree	24.30%	35.51%	41.12%	43.93%	46.73%	28.97%	20.56%	24.30%	37.74%	32.71%	20.56%
Disagree	4.67%	15.89%	21.50%	13.08%	5.61%	7.48%	11.21%	17.76%	5.66%	7.48%	1.87%
Strongly Disagree	2.80%	7.48%	10.28%	5.61%	5.61%	5.61%	7.48%	10.28%	6.60%	8.41%	2.80%
No Idea	4.67%	12.15%	7.48%	5.61%	4.67%	2.80%	41.12%	23.36%	2.83%	6.54%	5.61%
Questions	12	13	14	15	Problems of Question 16						
Yes	54.21%	33.64%	56.07%		Bureaucratic procedures; permissions and applications etc.						
No	45.79%	66.36%	43.93%		Taxes						
3 Months				23.36%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				41.12%	Reaching finance						
6-9 Months				15.89%	Having insufficient knowledge about laws and legislation						
9-12 Months				19.63%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		13.33%									
Payment Period of KOSGEB		28.89%									
Problems Caused by KOSGEB		11.11%									
					Problems Caused by KOSGEB Consultant				8.89%		
					Inadequate number and content of KOSGEB Training				2.22%		
					The location of KOSGEB Directorate is remote				0.00%		
Regulation Based Problems		17.78%									
					KOSGEB pays support after Entrepreneur purchase goods				8.89%		
					Inadequate Support Scope				0.00%		
					Entrepreneurship Support is one-time support				4.44%		
					Letter of Credit				4.44%		

Table A14 Percentage of Participants' Survey Responses Living in Central Anatolian Region
(without Ankara)

Questions	1	2	3	4	5	6	7	8	9	10	11								
Strongly Agree	53.19%	16.90%	24.82%	49.30%	48.59%	45.77%	17.61%	14.08%	48.23%	57.75%	61.70%								
Agree	37.59%	28.17%	38.30%	37.32%	38.73%	33.10%	33.80%	28.17%	39.72%	28.17%	30.50%								
Disagree	3.55%	30.28%	24.82%	9.15%	7.75%	14.08%	16.20%	14.79%	6.38%	2.82%	2.13%								
Strongly Disagree	2.84%	16.20%	4.96%	1.41%	2.11%	2.11%	8.45%	10.56%	0.00%	5.63%	2.13%								
No Idea	2.84%	8.45%	7.09%	2.82%	2.82%	4.93%	23.94%	32.39%	5.67%	5.63%	3.55%								
Questions	12	13	14	15	Problems of Question 16														
Yes	48.94%	21.13%	80.85%		Bureaucratic procedures; permissions and applications etc.														
No	51.06%	78.87%	19.15%		Taxes														
3 Months				38.30%	Suitable workplace(rent) and infrastructure of the city														
3-6 Months				29.08%	Reaching finance														
6-9 Months				17.02%	Having insufficient knowledge about laws and legislation														
9-12 Months				15.60%	The ignorance and inexperience while managing the business.														
Problems of Question 17																			
Support Amount	7.84%			Problems Caused by KOSGEB Consultant															
Payment Period of KOSGEB	25.49%																		
Problems Caused by KOSGEB	7.84%																		
	Problems Caused by KOSGEB Consultant			7.84%															
	Inadequate number and content of KOSGEB Training			0.00%															
	The location of KOSGEB Directorate is remote			0.00%															
Regulation Based Problems	25.49%			KOSGEB pays support after Entrepreneur purchase goods															
	KOSGEB pays support after Entrepreneur purchase goods											9.80%							
	Inadequate Support Scope											13.73%							
	Entrepreneurship Support is one-time support											0.00%							
	Letter of Credit											1.96%							

Table A15 Percentage of Participants' Survey Responses Living in Black Sea Region

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	37.58%	28.48%	16.97%	44.85%	43.29%	32.73%	15.24%	14.63%	42.68%	53.05%	47.56%	
Agree	50.91%	24.24%	46.67%	42.42%	42.07%	47.27%	39.02%	46.95%	41.46%	27.44%	46.34%	
Disagree	7.88%	27.27%	19.39%	6.67%	4.27%	9.09%	5.49%	13.41%	5.49%	4.27%	2.44%	
Strongly Disagree	2.42%	13.33%	10.91%	1.21%	4.88%	3.64%	3.05%	7.32%	3.66%	6.10%	1.22%	
No Idea	1.21%	6.67%	6.06%	4.85%	5.49%	7.27%	37.20%	17.68%	6.71%	9.15%	2.44%	
Questions	12	13	14	15	Problems of Question 16							
Yes	55.49%	40.85%	87.88%		Bureaucratic procedures; permissions and applications etc.							18.49%
No	44.51%	59.15%	12.12%		Taxes							22.40%
3 Months				36.97%	Suitable workplace(rent) and infrastructure of the city							22.40%
3-6 Months				33.33%	Reaching finance							12.76%
6-9 Months				12.12%	Having insufficient knowledge about laws and legislation							13.28%
9-12 Months				17.58%	The ignorance and inexperience while managing the business.							8.59%
Problems of Question 17												
Support Amount		6.17%										
Payment Period of KOSGEB		28.40%										
Problems Caused by KOSGEB		18.52%										
	Problems Caused by KOSGEB Consultant											
	Inadequate number and content of KOSGEB Training											
	The location of KOSGEB Directorate is remote											
	14.81%											
Regulation Based Problems	KOSGEB pays support after Entrepreneur purchase goods											
	Inadequate Support Scope											
	Entrepreneurship Support is one-time support											
	Letter of Credit											

Table A16 Percentage of Participants' Survey Responses Living in Marmara Region (without Istanbul)

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	42.42%	19.70%	21.21%	45.45%	42.42%	39.39%	20.00%	18.46%	39.39%	46.97%	43.94%	
Agree	48.48%	33.33%	43.94%	42.42%	48.48%	42.42%	52.31%	44.62%	51.52%	37.88%	50.00%	
Disagree	4.55%	28.79%	21.21%	9.09%	4.55%	10.61%	6.15%	7.69%	1.52%	3.03%	3.03%	
Strongly Disagree	0.00%	9.09%	9.09%	0.00%	3.03%	4.55%	6.15%	3.08%	1.52%	6.06%	1.52%	
No Idea	4.55%	9.09%	4.55%	3.03%	1.52%	3.03%	15.38%	26.15%	6.06%	6.06%	1.52%	
Questions	12	13	14	15	Problems of Question 16							
Yes	31.82%	20.00%	80.30%		Bureaucratic procedures; permissions and applications etc.							20.28%
No	68.18%	80.00%	19.70%		Taxes							25.17%
3 Months				51.52%	Suitable workplace(rent) and infrastructure of the city							17.48%
3-6 Months				31.82%	Reaching finance							19.58%
6-9 Months				3.03%	Having insufficient knowledge about laws and legislation							12.59%
9-12 Months				13.64%	The ignorance and inexperience while managing the business.							4.90%
Problems of Question 17												
Support Amount	0.00%											
Payment Period of KOSGEB	2.94%											
Problems Caused by KOSGEB	26.47%											
	Problems Caused by KOSGEB Consultant		23.53%									
	Inadequate number and content of KOSGEB Training		2.94%									
	The location of KOSGEB Directorate is remote		2.94%									
	20.59%											
Regulation Based Problems	KOSGEB pays support after Entrepreneur purchase goods		2.94%									
	Inadequate Support Scope		8.82%									
	Entrepreneurship Support is one-time support		2.94%									
	Letter of Credit		5.88%									

Table A17 Percentage of Participants' Survey Responses in Printing and Advertising Sector

Heading 1											
Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	47.83%	25.53%	24.44%	30.43%	40.43%	40.43%	29.79%	19.15%	48.94%	51.06%	42.55%
Agree	39.13%	36.17%	40.00%	50.00%	44.68%	40.43%	44.68%	38.30%	38.30%	27.66%	40.43%
Disagree	4.35%	23.40%	24.44%	10.87%	6.38%	10.64%	4.26%	17.02%	6.38%	4.26%	4.26%
Strongly Disagree	0.00%	8.51%	2.22%	6.52%	2.13%	4.26%	0.00%	6.38%	0.00%	6.38%	2.13%
No Idea	8.70%	6.38%	8.89%	2.17%	6.38%	4.26%	21.28%	19.15%	6.38%	10.64%	10.64%
Questions	12	13	14	15	Problems of Question 16						
Yes	44.68%	21.28%	70.21%		Bureaucratic procedures; permissions and applications etc.						
No	55.32%	78.72%	29.79%		Taxes						
3 Months				34.04%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				27.66%	Reaching finance						
6-9 Months				19.15%	Having insufficient knowledge about laws and legislation						
9-12 Months				19.15%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		5.56%									
Payment Period of KOSGEB		11.11%									
Problems Caused by KOSGEB		27.78%									
	Problems Caused by KOSGEB Consultant										
	Inadequate number and content of KOSGEB Training										
	The location of KOSGEB Directorate is remote										
	16.67%										
Regulation Based Problems											
	KOSGEB pays support after Entrepreneur purchase goods										
	Inadequate Support Scope										
	Entrepreneurship Support is one-time support										
	Letter of Credit										
	11.11%										

Table A18 Percentage of Participants' Survey Responses in Automotive Sector

Questions	1	2	3	4	5	6	7	8	9	10	11	
Strongly Agree	48.15%	33.33%	31.48%	33.33%	31.48%	52.83%	31.48%	52.83%	51.85%	52.83%	51.85%	
Agree	42.59%	22.22%	38.89%	22.22%	38.89%	30.19%	38.89%	30.19%	29.63%	30.19%	29.63%	
Disagree	5.56%	24.07%	9.26%	24.07%	9.26%	1.89%	9.26%	1.89%	5.56%	1.89%	5.56%	
Strongly Disagree	1.85%	12.96%	11.11%	12.96%	11.11%	5.66%	11.11%	5.66%	5.56%	5.66%	5.56%	
No Idea	1.85%	7.41%	9.26%	7.41%	9.26%	9.43%	9.26%	9.43%	7.41%	9.43%	7.41%	
Questions	12	13	14	15	Problems of Question 16							
Yes	50.00%	29.63%	83.02%		Bureaucratic procedures; permissions and applications etc.							20.49%
No	50.00%	70.37%	16.98%		Taxes							19.67%
3 Months				22.64%	Suitable workplace(rent) and infrastructure of the city							22.95%
3-6 Months				43.40%	Reaching finance							14.75%
6-9 Months				13.21%	Having insufficient knowledge about laws and legislation							10.66%
9-12 Months				20.75%	The ignorance and inexperience while managing the business.							11.48%
Problems of Question 17												
Support Amount	3.85%											
Payment Period of KOSGEB	42.31%											
Problems Caused by KOSGEB	23.08%											
	Problems Caused by KOSGEB Consultant		23.08%									
	Inadequate number and content of KOSGEB Training		0.00%									
Regulation Based Problems	The location of KOSGEB Directorate is remote		0.00%									
	3.84%											
	KOSGEB pays support after Entrepreneur purchase goods		3.85%									
	Inadequate Support Scope		0.00%									
	Entrepreneurship Support is one-time support		0.00%									
	Letter of Credit		0.00%									

Table A19 Percentage of Participants' Survey Responses in Food Related Sector

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	38.57%	18.57%	21.43%	30.00%	35.71%	26.09%	15.71%	18.57%	31.88%	41.43%	45.71%
Agree	51.43%	41.43%	37.14%	57.14%	41.43%	49.28%	40.00%	41.43%	49.28%	35.71%	44.29%
Disagree	2.86%	20.00%	22.86%	7.14%	10.00%	14.49%	5.71%	12.86%	8.70%	7.14%	7.14%
Strongly Disagree	2.86%	5.71%	12.86%	2.86%	5.71%	5.80%	7.14%	5.71%	5.80%	7.14%	1.43%
No Idea	4.29%	14.29%	5.71%	2.86%	7.14%	4.35%	31.43%	21.43%	4.35%	8.57%	1.43%
Questions	12	13	14	15	Problems of Question 16						
Yes	47.14%	31.43%	84.29%		Bureaucratic procedures; permissions and applications etc.						
No	52.86%	68.57%	15.71%		Taxes						
3 Months				24.29%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				38.57%	Reaching finance						
6-9 Months				17.14%	Having insufficient knowledge about laws and legislation						
9-12 Months				20.00%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount	27.27%										
Payment Period of KOSGEB	18.18%										
Problems Caused by KOSGEB	9.09%										
	Problems Caused by KOSGEB Consultant		9.09%								
	Inadequate number and content of KOSGEB Training		0.00%								
	The location of KOSGEB Directorate is remote		0.00%								
	18.18%										
Regulation Based Problems	KOSGEB pays support after Entrepreneur purchase goods		0.00%								
	Inadequate Support Scope		13.64%								
	Entrepreneurship Support is one-time support		4.55%								
	Letter of Credit		0.00%								

Table A20 Percentage of Participants' Survey Responses in Construction Sector

[illegible]

Table A21 Percentage of Participants' Survey Responses in Pharmacy Sector

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	39.13%	12.22%	27.17%	38.71%	44.09%	35.16%	14.13%	18.89%	42.39%	53.76%	54.84%
Agree	52.17%	28.89%	55.43%	49.46%	48.39%	42.86%	35.87%	31.11%	53.26%	36.56%	41.94%
Disagree	3.26%	33.33%	13.04%	4.30%	4.30%	13.19%	6.52%	13.33%	2.17%	2.15%	0.00%
Strongly Disagree	3.26%	14.44%	2.17%	3.23%	3.23%	3.30%	3.26%	8.89%	1.09%	2.15%	1.08%
No Idea	2.17%	11.11%	2.17%	4.30%	0.00%	5.49%	40.22%	27.78%	1.09%	5.38%	2.15%
Questions	12	13	14	15	Problems of Question 16						
Yes	36.56%	22.58%	77.42%								25.94%
No	63.44%	77.42%	22.58%								17.45%
3 Months				34.41%							19.81%
3-6 Months				26.88%							10.85%
6-9 Months				12.90%							16.98%
9-12 Months				25.81%							8.96%
Problems of Question 17											
Support Amount		4.17%									
Payment Period of KOSGEB		20.83%									
Problems Caused by KOSGEB		20.83%									
					Problems Caused by KOSGEB Consultant						20.83%
					Inadequate number and content of KOSGEB Training						0.00%
					The location of KOSGEB Directorate is remote						0.00%
Regulation Based Problems		16.67%									
					KOSGEB pays support after Entrepreneur purchase goods						12.50%
					Inadequate Support Scope						4.17%
					Entrepreneurship Support is one-time support						0.00%
					Letter of Credit						0.00%

Table A22 Percentage of Participants' Survey Responses in Hairdresser – Beauty Center Sector

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	45.69%	23.08%	15.38%	30.77%	31.62%	45.30%	11.11%	11.21%	41.03%	43.59%	56.41%
Agree	38.79%	36.75%	42.74%	44.44%	49.57%	37.61%	27.35%	33.62%	44.44%	39.32%	41.03%
Disagree	5.17%	24.79%	27.35%	12.82%	13.68%	7.69%	14.53%	15.52%	8.55%	6.84%	1.71%
Strongly Disagree	2.59%	10.26%	11.97%	5.13%	3.42%	3.42%	4.27%	7.76%	4.27%	5.98%	0.00%
No Idea	7.76%	5.13%	2.56%	6.84%	1.71%	5.98%	42.74%	31.90%	1.71%	4.27%	0.85%
Questions	12	13	14	15	Problems of Question 16						
Yes	52.14%	30.77%	75.21%		Bureaucratic procedures; permissions and applications etc.						
No	47.86%	69.23%	24.79%		Taxes						
3 Months				41.03%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				30.77%	Reaching finance						
6-9 Months				9.40%	Having insufficient knowledge about laws and legislation						
9-12 Months				18.80%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		7.81%									
Payment Period of KOSGEB		10.94%									
Problems Caused by KOSGEB		18.75%									
Regulation Based Problems	Problems Caused by KOSGEB Consultant										
	Inadequate number and content of KOSGEB Training										
	The location of KOSGEB Directorate is remote										
	23.43%										
Regulation Based Problems	KOSGEB pays support after Entrepreneur purchase goods										
	Inadequate Support Scope										
	Entrepreneurship Support is one-time support										
	Letter of Credit										

Table A23 Percentage of Participants' Survey Responses in Café - Restaurant Sector

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	39.13%	12.22%	27.17%	38.71%	44.09%	35.16%	14.13%	18.89%	42.39%	53.76%	54.84%
Agree	52.17%	28.89%	55.43%	49.46%	48.39%	42.86%	35.87%	31.11%	53.26%	36.56%	41.94%
Disagree	3.26%	33.33%	13.04%	4.30%	4.30%	13.19%	6.52%	13.33%	2.17%	2.15%	0.00%
Strongly Disagree	3.26%	14.44%	2.17%	3.23%	3.23%	3.30%	3.26%	8.89%	1.09%	2.15%	1.08%
No Idea	2.17%	11.11%	2.17%	4.30%	0.00%	5.49%	40.22%	27.78%	1.09%	5.38%	2.15%
Questions	12	13	14	15	Problems of Question 16						
Yes	36.56%	22.58%	77.42%		Bureaucratic procedures; permissions and applications etc.						
No	63.44%	77.42%	22.58%		Taxes						
3 Months				34.41%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				26.88%	Reaching finance						
6-9 Months				12.90%	Having insufficient knowledge about laws and legislation						
9-12 Months				25.81%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		4.17%									
Payment Period of KOSGEB		20.83%									
Problems Caused by KOSGEB		20.83%									
					Problems Caused by KOSGEB Consultant						
					Inadequate number and content of KOSGEB Training						
					The location of KOSGEB Directorate is remote						
Regulation Based Problems		16.67%									
					KOSGEB pays support after Entrepreneur purchase goods						
					Inadequate Support Scope						
					Entrepreneurship Support is one-time support						
					Letter of Credit						

Table A24 Percentage of Participants' Survey Responses in Textile Sector

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	39.53%	18.46%	15.38%	36.15%	45.74%	46.92%	17.05%	17.83%	40.31%	54.26%	51.16%
Agree	49.61%	48.46%	47.69%	43.85%	40.31%	33.85%	34.11%	31.01%	41.86%	30.23%	41.09%
Disagree	4.65%	16.92%	20.77%	13.08%	6.98%	9.23%	6.98%	13.95%	6.98%	8.53%	1.55%
Strongly Disagree	3.10%	7.69%	8.46%	0.77%	1.55%	2.31%	6.20%	9.30%	0.78%	1.55%	0.78%
No Idea	3.10%	8.46%	7.69%	6.15%	5.43%	7.69%	35.66%	27.91%	10.08%	5.43%	5.43%
Questions	12	13	14	15	Problems of Question 16						
Yes	45.74%	24.81%	72.87%		Bureaucratic procedures; permissions and applications etc.						
No	54.26%	74.42%	27.91%		Taxes						
3 Months				29.46%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				40.31%	Reaching finance						
6-9 Months				13.18%	Having insufficient knowledge about laws and legislation						
9-12 Months				17.05%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		13.56%									
Payment Period of KOSGEB		22.03%									
Problems Caused by KOSGEB		20.34%									
					Problems Caused by KOSGEB Consultant						
					Inadequate number and content of KOSGEB Training						
					The location of KOSGEB Directorate is remote						
Regulation Based Problems		11.86%									
					KOSGEB pays support after Entrepreneur purchase goods						
					Inadequate Support Scope						
					Entrepreneurship Support is one-time support						
					Letter of Credit						

Table A25 Percentage of Participants' Survey Responses in Engineering, Mechanics and IT Sector

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	30.12%	18.79%	13.33%	30.72%	27.71%	25.45%	18.67%	19.02%	30.12%	38.55%	42.17%
Agree	46.99%	37.58%	46.67%	53.01%	51.81%	43.64%	48.19%	38.04%	51.81%	41.57%	44.58%
Disagree	12.65%	24.24%	24.24%	7.83%	10.24%	16.36%	5.42%	14.11%	6.63%	4.82%	6.02%
Strongly Disagree	1.20%	8.48%	9.09%	3.61%	3.61%	4.24%	1.81%	6.13%	4.82%	6.63%	3.01%
No Idea	9.04%	10.91%	6.67%	4.82%	6.63%	10.30%	25.90%	22.70%	6.63%	8.43%	4.22%
Questions	12	13	14	15	Problems of Question 16						
Yes	51.83%	21.08%	77.58%		Bureaucratic procedures; permissions and applications etc.						
No	48.17%	78.92%	22.42%		Taxes						
3 Months				29.70%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				35.76%	Reaching finance						
6-9 Months				16.97%	Having insufficient knowledge about laws and legislation						
9-12 Months				17.58%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		13.43%			Problems Caused by KOSGEB Consultant						
Payment Period of KOSGEB		20.90%									
Problems Caused by KOSGEB		22.39%									
Regulation Based Problems	Problems Caused by KOSGEB Consultant									23.88%	
	Inadequate number and content of KOSGEB Training									1.49%	
	The location of KOSGEB Directorate is remote									0.00%	
	11.94%										
	KOSGEB pays support after Entrepreneur purchase goods									5.97%	
	Inadequate Support Scope									2.99%	
	Entrepreneurship Support is one-time support									0.00%	
	Letter of Credit									2.99%	

Table A26 Percentage of Participants' Survey Responses in Other Sectors

Questions	1	2	3	4	5	6	7	8	9	10	11
Strongly Agree	45.73%	21.50%	18.00%	33.50%	34.50%	48.24%	17.09%	18.50%	37.50%	41.50%	49.75%
Agree	39.70%	33.50%	40.00%	46.00%	46.50%	34.17%	37.19%	36.00%	41.00%	34.50%	34.67%
Disagree	9.55%	21.50%	23.50%	11.50%	9.50%	8.04%	7.04%	12.50%	5.50%	5.00%	4.02%
Strongly Disagree	1.51%	14.50%	11.00%	3.50%	2.00%	4.02%	7.04%	10.00%	6.00%	11.00%	2.51%
No Idea	3.52%	9.00%	7.50%	5.50%	7.50%	5.53%	31.66%	23.00%	10.00%	8.00%	9.05%
Questions	12	13	14	15	Problems of Question 16						
Yes	54.00%	33.50%	69.85%		Bureaucratic procedures; permissions and applications etc.						
No	46.00%	66.50%	30.15%		Taxes						
3 Months				35.35%	Suitable workplace(rent) and infrastructure of the city						
3-6 Months				30.30%	Reaching finance						
6-9 Months				15.15%	Having insufficient knowledge about laws and legislation						
9-12 Months				19.19%	The ignorance and inexperience while managing the business.						
Problems of Question 17											
Support Amount		6.12%									
Payment Period of KOSGEB		21.43%									
Problems Caused by KOSGEB		24.49%									
	Problems Caused by KOSGEB Consultant				20.41%						
	Inadequate number and content of KOSGEB Training				2.04%						
	The location of KOSGEB Directorate is remote				2.04%						
Regulation Based Problems		11.12%									
	KOSGEB pays support after Entrepreneur purchase goods				2.04%						
	Inadequate Support Scope				6.12%						
	Entrepreneurship Support is one-time support				1.02%						
	Letter of Credit				3.06%						

APPENDIX C. TURKISH SUMMARY / TRKE ZET

Gen iřsizlik, son 10 yılda toplumlarda ekonomik ve sosyal ynden eřitli problemlere sebep olmaktadır. Gen iřsizlik rakamları lkelerdeki genel iřsizlik rakamlarının ok zerindedir. Genler yař ve tecrbeleri itibari ile ilk iřlerini bulmakta zorlanırken, yine aynı sebepten herhangi bir kriz anında iřten ilk ıkarılanlar olmaktadır. Bu sebeplerden tr gen giriřimcilik, gen iřsizlięe karřı bir zm olarak ortaya ıkmaktadır. Genler yetiřkinlere gre giriřimcilik konusunda daha isteklidir. Bu nedenlerden tr devletler ve dięer organizasyonlar giriřimcilięi desteklemek iin eęitim programları, danıřmanlık, hibeler, faizsiz krediler gibi destekler vermektedir.

Bu tez alıřmasındaki btn gen giriřimciler KOBİ leęinde firma sahipleridir. Trkiye’de bir iřletmenin KOBİ olarak sınıflandırılabilmesi iin alıřan sayısının 250’nin altında olması ve yıllık cirosunun 40 milyonun altında olması gerekmektedir (Sanayi Bakanlıęı,2012). TSE (2016) ’ya gre, Trkiye’de iřletmelerin %99’u KOBİ leęindedir. KOBİ’ler Trkiye’deki istihdamın %73,5’inden, toplam gelirin %62,5’inden ve maař harcamalarının %54,5’inden sorumludur. KOBİ’ler byk lekli firmaların kk versiyonları deęildir. Kendilerine zg zellikleri vardır, rnek olarak; pazardaki deęiřimlere ve fırsatlara karřı hızlı ve esnek olma, deęiřikliklere karřı daha aık olma sayılabilir. KOBİ’ler sık ekonomik kriz yařanan lkeler iin ok nemlidir. Trkiye gibi sık ekonomik krizler yařayan lkelerde KOBİ’ler iin fırsatlar da oluřmaktadır.

KOSGEB, Kk ve Orta lekli İřletmeleri Geliřtirme ve Destekleme İdaresi Bařkanlıęı, bir kamu kurumu olarak, otuz beř yıldan uzun bir sredir Trkiye’de giriřimcilięi geliřtirmek iin alıřmaktadır. KOSGEB isminden de anlařılacaęı zere zellikle kk ve orta boy iřletmelerin (KOBİ) geliřimine odaklanmıřtır.

KOSGEB destekleri eğitim programları, proje bazlı destekler ve diğer destekler olmak üzere 3 ana kategori altında toplanabilir. Bazı KOSGEB destekleri arasında, Girişimcilik Destek Programı, Genel Destek Programı, İş Birliği – Güç Birliği Destek Programı, Proje Bazlı İşletme Destek Programları, İşletme Geliştirme Destek Programı, Ar-Ge ve İnovasyon Destek Programı, Gelişen Pazarlar Destek Programı, Laboratuvar destekleri sayılabilir. Dünya'nın birçok ülkesinde KOSGEB gibi KOBİ'leri destekleyen kamu kurumları bulunmaktadır, Amerika Birleşik Devletleri'nde SBA (Küçük İşletmeler İdaresi) ve Almanya'da BMWI (Federal Ekonomi ve Enerji Bakanlığı) gibi.

Bu tez çalışmasında devlet desteği alan girişimcilerin karşılaştığı problemler araştırılmıştır. Literatür taraması sonucunda genç girişimcilerin problemleri 6 ana başlık altında toplanmıştır. Bunlar; finansman kaynaklı problemler, sosyal ve kültürel problemler, girişimcilik eğitimi yetersizliği, kamu kaynaklı problemler, işletme destek hizmetleri yetersizliği ve diğer problemlerdir.

Finansman, bir işletmenin ihtiyaçlarında, satın almalarında ve yatırımlarında kullanılan paranın temin edilmesidir. Finansman kaynakları, iç ve dış kaynaklar olmak üzere ikiye ayrılır. İşletmenin öz kaynakları, elde ettiği kar ve ortaklara ait kaynaklar iç kaynak olarak sayılabilirken; krediler, borçlar, finansal kiralamar, risk sermayesi gibi kaynaklar dış kaynak olarak sayılabilir. Çoğu zaman iç kaynaklar işletme için yeterli olmaz ve işletme dış kaynaklar kullanmaya ihtiyaç duyar. Genç girişimciler yaşlarının genç olması ve kredi skorlarının düşük olması sebebi ile finans kurumları tarafından riskli yatırım olarak değerlendirilirler. Bankaların genç girişimcilere kredi teklifleri genellikle yüksek faizli ve kısa geri ödeme periyotludur. Uzun kredi bekleme süreleri ve istenen dokümanları temin etmek finansman problemini daha da zorlaştırır. Mikro finans, tohum yatırımı, melek yatırımcılık gibi diğer finansman kaynaklarının sınırlı olması diğer bir finansman problemidir. Genç girişimciler

finansmana erişim problemini çözmek için, yarı zamanlı işlerde çalışmak zorunda kalabiliyorlar. Bu da girişimcinin odağını dağıtıyor, dolayısı ile işletmenin başarı ihtimalini ve ömrünü kısaltıyor (Van Gelderen et al., 2011).

Sosyal ve kültürel etkiler genç girişimciler için hem pozitif hem de negatif etkiye sahip olabiliyor. Eğer girişimciliğin toplumdaki imajı iyi ve kabul edilebilirliği yüksekse, gençlerin girişimci olmak için motivasyonları artıyor. Fakat girişimciliğin toplumdaki algısı kötüyse örneğin, girişimciler bencil, acımasız ve sahtekâr olarak görülüyorsa ya da girişimcilik etik olmayan tutumlar ile birlikte anılıyorsa örneğin, yolsuzluk, kayıt dışılık, kayırmacılık gibi, gençlerin kendi işlerini kurma motivasyonu düşük oluyor. Ailenin ve çevrenin genç girişimciye desteği de motivasyonu artıran başka bir faktördür, özellikle ailede başarılı bir girişimcinin olması, gençler üzerinde olumlu etki oluşturmaktadır (Schoof, 2006).

Schoff (2006)'ın bulgularına göre genç girişimciler, genç ve tecrübeleri kısıtlı olduğu için yetişkinlere göre problemlerden daha çok etkileniyor. Girişimcilik eğitimleri genç girişimcileri problemlere karşı daha dayanıklı hale getiriyor. Girişimcilerin sınırlı girişimcilik eğitimi imkanları da bu yüzden bir problem olarak değerlendirilebilir.

Genç girişimcilerin kamu ile ilgili süreçleri de problemlili olabiliyor. Güncel mevzuatlar hakkında bilgi sahibi olma, kamu ile ilgili süreçlerin karmaşıklığı, yetersiz altyapı bunlar arasında sayılabilir. Bunlara ek olarak, vergilendirme, patent ve telif hakkı işlemleri, kamu kurumlarından alınması gereken izinler ve onaylar, şirket kurma işlemleri, ülkedeki ticaret hukuku altyapısı kamu kaynaklı diğer problemlerdir. 30 yaşından küçük bir işletmecinin tüm bu süreçlere hakimiyeti çok zor olmaktadır. Bir örnek vermek gerekirse sadece işletmenin resmi olarak kurulması bazı ülkelerde bir aydan fazla sürmektedir, bu süre

iřletmenin sınırlı kaynaklarının bořa harcanması ve giriřimcinin motivasyonunda dūřuř anlamına gelmektedir (Schoof, 2006).

İřletme destek hizmetleri birok ũlkede ok kısıtlıdır. Kısıtlı olmayan ũlkelerde ise gen giriřimciler bu hizmetlerden bihaber durumda olabiliyorlar (Schoof, 2006). Bu problemlerin yanında giriřimcileri etkileyen diğerk problemler de bulunmaktadır. İřletmenin faaliyet gōsterdiğı sektōr ve pazar kaynaklı problemler bunların bařında gelir. Talep yetersizliğı ve belirsizliğı, mũřteriye ulařmadaki engeller, pazardaki yũksek rekabet sektōre ve pazara ōzgũ problemlerdir. Gen giriřimcinin řahsı ile ilgili problemler, ōrneğın; sağık problemleri, ailesel ve evresel problemler de birok giriřimcinin batmasına neden olmaktadır (Van Gelderen et al., 2011). İyi alıřan bulma ve onları yōnetme bařka bir sıkıntılı konudur (Piřkinsũt, 2011). Mũřteriler, tedarikiler, yatırımcılar, bankalar ve kamu kurumları tarafından yeterince ciddiye alınmama da gen giriřimcilerin sıklıkla karřılařtığı problemdir (Darby, 2004). Bulundukları řehre ait alt yapısal problemler; uygun iřyeri veya ofis bulamama, elektrik, su, internet altyapısı da giriřimciler iin sorun teřkil etmektedir (Schoof, 2006). řehirdeki can ve mal gũvenliğı kaygısı da giriřimcilerin motivasyonunu dũřũren etmenlerden biridir (Fatoki & Chindoga, 2011).

Literatũr taramasında ortaya ıkan problemlerin Tũrkiye’deki gen giriřimciler iin de geerli olabileceğı dũřũnũldũ. Bōylece tezdeki ilk hipotez oluřturuldu: Literatũr taramasında genel olarak belirlenen problemler, KOSGEB’ten Devlet Desteğı alan Tũrk gen giriřimciler iin de geerlidir. Tez alıřmasına katılan gen giriřimcilerin cinsiyetleri, eğıtim seviyeleri, yařadıkları řehirler ve faaliyet gōsterdikleri sektōrler farklıdır. Bu farklılık tezin ikinci hipotezini ortaya ıkarmıřtır: Gen giriřimcilerin profil farklılıkları problemlerin gen giriřimciler ũzerindeki etkilerini değıřtirebilmektedir. Eğerk problemlerin etkisi, gen

giriřimcilerin profil farklılıklarına göre deęiřiyorsa, profil farklılıklarına odaklanarak problemlerin etkisi sınırlandırılabilir.

Bu tez alıřmasında KOSGEB Giriřimcilik Destek Programından faydalanan 1089 gen giriřimci ile anket yapıldı. Anket alıřmasında 17 soru yer almaktadır. Sorular genel olarak gen giriřimcinin profilini belirlemek, karřılařtıęı problemleri tespit etmek, KOSGEB ve KOSGEB'in destek programları ile grřlerini lmek amacı ile hazırlandı. Anket alıřması 60 farklı řehirde 7 farklı blgede gerekleřtirildi. Katılımcıların te biri kadınlardan oluřmaktadır. Katılımcıların. %11'i yalnızca ilkokul diplomasına, %35'i yalnızca lise diplomasına, %49'u niversite yalnızca diplomasına ve %5'i lisans st diplomaya sahiptir. Bylece katılımcıların %54' lisans eęitimine sahiptir. Kadınlardan %53 lisans derecesine sahipken, erkeklerin %55,2'si lisans derecesine sahiptir. Ankete katılan gen giriřimcilerin faaliyet gsterdikleri sektrler 10 farklı gruba ayrılmıřtır.

Bunların yanında anketin bazı kısıtlamaları mevcuttur. Trkiye'de 81 olmasına raęmen anket 60 ilde yapılmıřtır, bu da tm řehirlere ait verilere ulařılamadıęı anlamına gelmektedir. Blgesel ve sektrel sınıflandırma yapılırken her bir grupta yaklaşık 50 katılımcı olmasına dikkat edilmiřtir. 50'den az katılımcısı olan gruplar ya birleřtirilmiř ya da 'Dięer Sektrler' grubunda incelenmiřtir. Blgesel anlamda gruplandırma yapılırken ise Trkiye'nin yedi coęrafi blgesi dikkate alınmıřtır. Ankara ve İstanbul'da katılımcı sayısı fazla olduęu iin bu iki il blgelerden farklı olarak ele alınmıřtır. Ek olarak, bu alıřmada yalnızca KOSGEB'ten destek alan gen giriřimciler incelenmiřtir. Trkiye'de KOSGEB gibi TBİTAK ve Kalkınma Ajansların da gen giriřimcilere destek vermektedir.

KOSGEB'in bir kamu kuruluđu olarak, giriřimcilere destek verebilmesi için çeřitli prosedürleri vardır. Genç giriřimcilerin KOSGEB Giriřimcilik Destek Programından destek alabilmeleri için 32 saatlik KOSGEB Uygulamalı Giriřimcilik Eğitimi'ne katılmaları ve bu eğitime ait Katılım Sertifikasına sahip olmaları gerekmektedir.

KOSGEB'den Devlet Desteęi alan genç giriřimcilerin %86'sı, 32 saatlik KOSGEB Uygulamalı Giriřimcilik Eğitimi'nde öğrendiklerini řirket kuruluş sürecinde kullandıklarını belirtmişlerdir. Bu oran KOSGEB Uygulamalı Giriřimcilik Eğitiminin önemini bir kez daha gözler önüne sermiştir. Giriřimcilerin %55'i KOSGEB desteęi olmasaydı işlerini kuramayacaklarını belirtmişlerdir. Buradan KOSGEB'in giriřimcilik sürecinde çok aktif rol aldığı ve genç giriřimcilerin giriřimcilik motivasyonlarını artırdığı çıkarımı yapılabilir. Katılımcıların %62'si KOSGEB desteklerini yeterli bulduklarını belirtmişlerdir, buna rağmen bir kısım giriřimciler 16. soruda KOSGEB destek miktarının artırılması gerektiğini belirtmişlerdir. KOSGEB 'de çalışan danışmanların ihtiyaç halinde ulaşım sağlanması konusunda, giriřimcilerin %81 'i kolayca ulaşabildiklerini belirtmişlerdir. Genç giriřimcilerin %82'si KOSGEB danışmanlarının konularına hâkim olduklarını ve problemlerini çözdüklerini belirtmişlerdir bunun yanında 16. soruda bazı giriřimciler KOSGEB 'te çalışan uzmanlardan dolayı çeřitli sıkıntılar yaşadıklarını altını çizmişlerdir.

Bunların yanında, katılımcıların %75'i KOSGEB Desteklerinin bürokratik yükünün çok fazla olduğunu belirtmişlerdir. KOSGEB Giriřimcilik Destek Programının bürokratik süreçlerinin fazlalığı konusuna genç giriřimciler 16. ve 17. sorularda da değinmişlerdir. Genç giriřimcilerin neredeyse yarısı dięer KOSGEB Desteklerinden haberlerinin olmadığını belirtmişlerdir. Bu oran zorunlu olarak 32 saat eğitim almış giriřimciler için çok yüksek bir orandır. Giriřimcilerin yarısından fazlası KOSGEB Destek ödemelerinden

memnunnlardır. Katılımcıların %83'ü KOSGEB'i başarılı bulmaktadır, öyle ki %80'i tekrar iş kursa KOSGEB ile çalışacağını belirtmiştir. KOSGEB algı olarak genç girişimciler için yüksek pozitif bir algıya sahiptir denilebilir. Genç girişimcilerin %90'ı devletin girişimcilik politikalarını başarılı bulmaktadır.

Anket çalışması sonuçları KOSGEB'ten Devlet Desteği alan genç girişimcilerin bir kısmının üçüncü-taraflardan ücret karşılığı danışmanlık desteği aldığını ortaya koymuştur. Katılımcıların yarısı ücret karşılığı destek veren firmaların kendileri ile irtibata geçtiğini beyan etmiştir. Katılımcıların %28'i de ücretini ödeyerek bu firmalardan ya da kişilerden danışmanlık hizmeti satın almıştır. Bu rakam oldukça yüksek görünmektedir, çünkü tüm katılımcılar KOSGEB'in düzenlemiş olduğu 32 saatlik Uygulamalı Girişimcilik Eğitimi'ne katılmışlardır.

Katılımcıların üçte biri destek sonrası KOSGEB'te çalışan danışmanların kendileri ile irtibata geçtiğini belirtmişlerdir. Yine üçte biri KOSGEB Destek ödemelerinin 6 ay içerisinde gerçekleştiğini belirtmişlerdir. 16. soruda katılımcılardan cevaplardaki 6 problemden en çok sıkıntı yaşadıkları üçünü seçmeleri istendi. En çok sıkıntı yaşanan üç problem %20 den fazla girişimcinin tercih etmesi ile, sırasıyla; izinler, başvurular gibi bürokratik prosedürler, vergiler ve uygun yer (kiralık) bulunamaması ve şehrin altyapısı ile ilgili problemler olmuştur. Finansmana erişim, kanun mevzuat bilmeme ve bilgisizlik ve tecrübesizlik sırası ile takip eden problemler olmuştur.

Son soruda genç girişimcilerden KOSGEB ile ilgili şikâyet ve önerilerini paylaşımları istenmiştir. Soruyu 314 girişimci cevaplamıştır. En sık cevaplanan şikâyetler KOSGEB ve süreçleri ile ilgili olmuştur. Bunlar arasında, KOSGEB'de çalışan danışman kaynaklı problemler, KOSGEB Uygulamalı Girişimcilik Eğitimi kaynaklı problemler, KOSGEB Müdürlüğünün şehir içindeki konumu yer almaktadır. En sık rastlanan ikinci cevap ise KOSGEB

Destek ödeme sürelerinin uzunluğudur. Sonrasında, KOSGEB mevzuatı kaynaklı problemler gelmektedir; KOSGEB Destek ödeme politikaları, destek kapsamının darlığı, KOSGEB Girişimcilik desteğinin bir defaya mahsus verilmesi, teminat mektubu. Katılımcıların küçük bir kısmı ise KOSGEB Girişimcilik Destek Programı'nın destek miktarını az bulmuştur.

Anket sonuçlarına göre, KOSGEB'ten Devlet Desteği alan genç girişimcilerin karşılaştıkları problemler ile literatür araştırmasında elde edilen problemler benzerlik göstermektedir. Finansmana erişim, girişimcilik eğitimi, kamu ile ilgili süreçler ve bürokratik yük her iki çalışmada bulunmaktadır. Girişimcilik sürecinde yaşanan bilgisizlik ve tecrübesizlik ve şehrin altyapısı ile ilgili problemler de her iki çalışmada yer almaktadır. Tüm bu bulguların ışığında ilk hipotezin reddedilemez olduğu belirlenmiştir.

Genç girişimcilerin cinsiyet, eğitim düzeyi, işletmenin bulunduğu şehir veya bölge ve sektör farklılıklarına göre problemlerden etkilenme durumları da incelendi. Oransal hipotez testleri bu incelemede kullanıldı. Cinsiyet ve eğitim durumu iki örneklem oransal hipotez Z testi kullanılarak incelendi. Belirtilen farklar istatistiksel olarak anlamlıdır. Kadın genç girişimciler KOSGEB destekleri hakkında erkek genç girişimcilerden daha fazla bilgiye sahip. Benzer şekilde kadın genç girişimciler devletin girişimcilik politikalarını erkek genç girişimcilerden daha başarılı bulurken, bürokratik işlemlerin daha fazla olduğunu düşünüyor. Eğitim durumu göz önüne alındığında, KOSGEB desteklerinin kendi işlerini kurma sürecinde etkisi, üniversite mezunu genç girişimciler için üniversite mezunu olmayanlara göre görece daha az. Üniversite mezunlarının KOSGEB destekleri konusunda bilgileri daha fazladır. Lisans derecesine sahip olmayan genç girişimciler üçüncü-taraf danışmanlık firmalarından daha fazla hizmet almışlardır ve bürokratik süreçlerde daha fazla problem yaşamışlardır.

Genç girişimciler arasındaki şehir ve bölge farklılıklarının problemlerden etkilenme durumuna etkisi oransal hipotez Z testi kullanılarak incelendi. Girişimciler Ankara, İstanbul büyükşehirleri ve Marmara, Ege, Akdeniz, İç Anadolu, Karadeniz, Doğu Anadolu ve Güney Doğu Anadolu coğrafi bölgeler olmak üzere 9 farklı başlık altında incelendi. Kadın girişimciler %50'ye yakın oranlarda en fazla Ankara ve Marmara bölgesinde KOSGEB Girişimcilik Destek Programı'ndan faydalanırken, %30'un altındaki oranlarla en az İç Anadolu ve Güney Doğu Anadolu'da faydalanmışlardır. Tüm genç girişimciler arasında en fazla katılım 150 kişiden fazla katılım ile Akdeniz ve Karadeniz bölgelerinde olmuştur. En az katılım ise 66 kişi ile Marmara bölgesinden gerçekleşmiştir.

Aşağıda belirtilen çıkarımlar, istatistiksel olarak anlamlı olan çıkarımlardır. Ankara'da yaşayan genç girişimciler KOSGEB Desteklerinin girişimcilik sürecindeki etkisinin diğer bölgelere göre daha farklı olduğunu belirtmişlerdir. Marmara ve Güney Doğu Anadolu bölgesindeki genç girişimcilerin KOSGEB Destekleri hakkında bilgileri diğerlerine göre farklıdır. Sadece İstanbul'da yaşayan genç girişimciler devletin girişimcilik politikalarına farklı bir yaklaşım sergiliyor. Ankara ve İstanbul'da yaşayan girişimciler, diğer bölgelere göre üçüncü-taraflardan daha az danışmanlık hizmeti almışlardır. Akdeniz ve Karadeniz'de işletmesi bulunan genç girişimler ise üçüncü-taraf danışmanlık şirketlerinden daha çok faydalanmışlardır. KOSGEB destek ödemeleri Marmara bölgesinde daha erken ödenirken, İstanbul'da daha geç ödenmiştir. Ankara altyapısal olarak diğer bölgelere göre genç girişimcilerin ihtiyaçlarını daha fazla karşılamıştır. Altyapısal problemler Ankara'da daha az görülmüştür fakat Karadeniz bölgesinde diğer bölgelere göre daha fazla görülmüştür. İşletme yönetiminde yaşanan bilgisizlik ve tecrübesizlik Ankara'daki genç girişimcilerde daha fazla görünürken, İstanbul 'dakilerde daha az görünmüştür.

Genç girişimcilerin profil farklılıklarının problemler üzerindeki etkisi incelenirken son farklılık olarak sektör farklılığı da incelenmiştir. Sektör farklılığı oransal hipotez Z testi kullanılarak değerlendirilmiştir. İncelenen sektörler; matbaa-reklam ajansları, otomotiv, inşaat, eczacılık, kuaför ve güzellik merkezi, kafe-restoran, gıda ile ilgili diğer sektörler, tekstil, mühendislik-mekanik-bilgi teknolojileri, gıda ile ilgili sektörler ve diğer sektörlerdir. Kadın girişimcilerin sık görüldüğü sektörler her ikisinde de %60'dan fazla katılım ile Eczacılık ve kuaför ve güzellik merkezidir. Kadın girişimciler her ikisinde de %20'nin altında katılım ile en az otomotiv ve mühendislik-mekanik-bilgi teknolojileri sektörlerindedir. Tüm genç girişimciler en fazla kuaför ve güzellik merkezi, kafe-restoran, tekstil, mühendislik-mekanik-bilgi teknolojileri ve diğer sektörler başlığında işletme kurmuştur. Her birinin tüm sektörler arasındaki yüzdesi %10'dan büyüktür. Genç girişimciler %5'in altında bir oranla, en az matbaa-reklam ajansları ve otomotiv sektörlerinde işletme kurmuşlardır.

Kuaför-güzellik merkezi, tekstil, eczacılık, inşaat, kafe-restoran sektörlerindeki genç girişimciler KOSGEB olmasaydı, işimi kuramazdım sorusuna diğer sektörlerle göre daha farklı cevap vermişlerdir. KOSGEB'in girişimcilere getirdiği bürokratik yük, genele göre inşaat, mühendislik-mekanik-bilgi teknolojileri, otomotiv, kuaför-güzellik merkezi ve diğer sektörlerde farklılık göstermektedir. Diğer KOSGEB Destekleri hakkında bilgi sahibi olma oranı, otomotiv, matbaa-reklam ajansı ve mühendislik-mekanik-bilgi teknolojileri sektörlerinde farklılık göstermektedir.

Devletin girişim politikalarına yaklaşım genele göre kuaför-güzellik merkezi, eczacılık, tekstil, mühendislik-mekanik-bilgi teknolojileri, tekstil, matbaa ve reklam ajansı, otomotiv ve diğer sektörlerde farklılık göstermektedir. Kafe-restoran, matbaa-reklam ajansı, eczacılık ve mühendislik-mekanik-bilgi teknolojileri sektörlerindeki genç girişimcilerin üçüncü-taraflardan danışmanlık

hizmeti satın alma oranı diğer genç girişimcilerden oldukça farklıdır. Uygun (kiralık) işyeri ve şehrin altyapısı ile ilgili oransal olarak, genel katılımcılara göre daha farklı olan sektörler arasında; kuaför-güzellik merkezi, otomotiv, mühendislik-mekanik-bilgi teknolojileri ve diğer sektörler sayılabilir. Eczacılık, kafe-restoran ve mühendislik-mekanik-bilgi teknolojileri sektörlerindeki genç girişimcilerin kanun ve mevzuat bilmeme problemindeki oranları diğer genç girişimcilere göre farklıdır. Otomotiv, matbaa-reklam ajansı, inşaat ve tekstil sektörlerindeki katılımcıların işletme yönetiminde yaşadıkları bilgisizlik ve tecrübesizlikten etkilenme oranı diğer katılımcılara göre farklıdır.

Farklı cinsiyetlerdeki, eğitim seviyelerindeki, bölgelerdeki ve sektörlerdeki genç girişimciler üzerinde problemlerin etkileri farklıdır. Problemlerin her bir farklılık üzerinde farklı etkisi vardır. Tüm bu bulgular ışığında, bu tez çalışmasının test ettiği ikinci hipotez, profil farklılıklarının problemlere yaklaşımı değiştirdiği doğrulanmıştır.

Literatür taramasında ortaya çıkan tüm problemler, katılımcılara sorulmamıştır. Kişisel ve sosyal problemler, pazarla ilgili problemler, uygun eleman bulma, müşteri, tedarikçi ve yatırımcı kaynaklı problemler bu tezin konusu değildir. Bu tezde özellikle devlet ile ilgili süreçler ve KOSGEB ile ilgili problemler üzerinde durulmuştur. Katılımcılara sorulan sorular kamu kurumları ve KOSGEB ile yaşadıkları problemlerle ilgilidir. Bu çalışmanın amaçlarından biri KOSGEB yetkilileri ve genç girişimcilikle ilgilenen diğer kamu kuruluşlarına bir yol haritası sunmaktır. KOSGEB genç girişimciliğin geliştirilmesinde çok önemli bir rol oynarken, KOSGEB'in geliştirmesi gereken bazı konular vardır.

Öncelikle, girişimcilik eğitimi, genç girişimcilerin problemlerini ortadan kaldıran ya da azaltan, onların başarı olasılıklarını artıran bir konudur. KOSGEB Girişimcilik Destek Programından faydalanmak isteyen girişimcilerin, 32 saat

süren KOSGEB Uygulamalı Destek Eğitim Programını başarı ile tamamlayıp, sertifikalarını almaları gerekmektedir. Bu tez çalışmasındaki 1089 genç girişimcinin tamamı bu sertifikayı almışlardır. Fakat genç girişimciler KOSGEB'in verdiği girişimcilik eğitiminin birçok açıdan geliştirilmesi gerektiğini konusunda hemfikirdir. Genç girişimciler KOSGEB Uygulamalı Girişimcilik Eğitimine katılabilmek için uzun süre beklediklerini söylemişlerdir. KOSGEB bu eğitimleri daha sık düzenlerse bu problem ortadan kalkacaktır. Katılımcıların azımsanmayacak bir kısmı KOSGEB'in diğer destekleri, kanun, mevzuatlar ve işletme yönetimi konularında yeterince bilgi sahibi olmadıklarını belirtmişlerdir. Oysa ki, bu konular KOSGEB Uygulamalı Girişimcilik Eğitimi müfredatında mevcuttur. KOSGEB'in girişimcilik eğitiminin içeriklerinin ve eğitimcilerinin kalifikasyonlarının geliştirilmesi gerekmektedir.

İkinci olarak, 16. sorunun çıktılarına göre genç girişimciler en çok KOSGEB'in bürokratik süreçlerinden şikâyet etmişlerdir. Doküman hazırlanması için harcanan zamanı, ödeme ve onaylar için beklenmesi gereken zamanı uzun süreçler olarak nitelendirmişlerdir. 15. soruda katılımcıların üçte biri destek ödemelerinin alınma süresinin 6 aydan uzun sürdüğünü belirtmişlerdir. Bu sebeple, kısıtlı kaynaklarla ve daha çok hizmet sektörü ağırlıklı çalışan genç girişimciler nakit akışını yönetmekte zorlanmaktadır. KOSGEB'in tüm Girişimcilik Destek Programı süreçlerini baştan ele alması, gereksiz bürokratik zorunlulukları ortadan kaldırılması ve destek ödeme süreçlerinin daha makul sürelerle çekilmesi gerekmektedir.

Üçüncü olarak tez çalışması genç girişimciler arasındaki profil farklılıklarının problemlerin girişimciler üzerindeki etkisini değiştirdiğini ortaya koymuştur. Farklı cinsiyet, eğitim seviyesi, bölge ve sektördeki genç girişimciler farklı problemlere karşı daha güçlü veya hassas olabilmektedir. Bu da profil farklılıklarını göz önüne alarak hazırlanacak bir eylem planının genç

giriřimcilerin problemlerine daha hızlı, kolay ve ucuz çözümler üretebileceğini göstermektedir. Örneğin; üniversite mezunu olmayan girişimcilerin KOSGEB Uygulamalı Giriřimcilik Eğitime ihtiyacı, olanlara göre daha fazladır. Üniversite mezunu olmayanlara daha kapsamlı ve onların ihtiyaçlarına tam olarak cevap verecek bir eğitim programı hazırlanabilir. Ek olarak, bölgesel farklılıklar da problemlerin girişimciler üzerindeki etkisini artırmaktadır. Uygun kiralık yer ve şehir altyapısı kaynaklı problemi belediyeler ve valiliklerle yapılan ortak çalışmalar sonrası ortadan kaldırılabilir. Destek ödeme süresi uzun olan bölgelerde ödeme süreçleri hızlandırılabilir.

KOSGEB'in girişimcilik kararındaki etkisi Doğu Anadolu ve Güney Doğu Anadolu gibi daha az gelişmiş bölgelerde daha fazladır. Bu çıkarım girişimcilik ve desteklerle bölgeler arası gelişmişlik farklılıkları azaltılabilir. Bunun için söz konusu bölgelere özel destek programları hazırlanabilir. Son olarak belirli sektörlerde belirli problemler ön plana çıkmaktadır. Örneğin; otomotiv ve kuaför-güzellik merkezi sektörleri KOSGEB'in bürokratik süreçlerinden ve şehirdeki altyapısal problemlerden daha fazla etkilenmektedir. Kafe-Restoran sektöründekiler diğerlerine göre daha fazla üçüncü-taraf danışmanlık hizmeti satın almışlardır.

Son olarak KOSGEB yetkilileri birkaç konuda daha geliştirme yapabilir. Bunlar; destek miktarlarının artırılması, KOSGEB danışmanlarının niteliğinin artırılması, şehirlerindeki KOSGEB Müdürlüklerinin daha uygun konumlara taşınması ya da süreçlerin müdürlüklere gitmeden yürütülmesinin sağlanması olarak sıralanabilir. Tüm bu bulgular ışığında KOSGEB genç girişimciler için çok önemli bir kurum olsa da geliřtirmesi gereken süreçleri vardır.

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YAZARIN / AUTHOR

Soyadı / Surname : Akyol

Adı / Name : Muhammed Veli

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TEZİN TÜRÜ / DEGREE: Yüksek Lisans / Master ☒

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