

A COMPARATIVE QUALITATIVE ACADEMIC STUDY on PERCEPTIONS of COLIBRI WOMEN

LITERATURE REVIEW ABSTRACTS

SWEEDEN

Abstract

In recent years, women entrepreneurship studies have experienced remarkable “development”, gaining a broad concord among academics and contributing to understanding factors that explain the difficulty of women in undertaking an entrepreneurial career. In literature; it is possible to trace substantially two macro-categories that have a different impact on the entrepreneurial activity of men and women. That is the role of property rights underlying a productive entrepreneurial activity and the group of government-determined regulations and policies such as welfare and system taxes. First, as a result, entrepreneurs have to rely more on informal networks that usually dominate men. Furthermore, because of gender-defined social positioning, men can also be more effective in dealing with government officials (Bardasi et al., 2011). Second, the social construction of the entrepreneur as an independent and stereotyped man calls into question the second theme of analysis that can be limiting for women, namely the responsibility that women seem to have on the family and work issue (Jennings & Brush, 2013). For instance, Johansen (2013) notes the difficulty of receiving support (family, institutional and financial), failure, self-assessment, and unfavorable social perceptions. Noguera et al. (2013) highlight self-efficacy and fear of failure as significant barriers that hinder the propensity of women to pursue a business career.

Although entrepreneurs, on average, may value achievement, respect, and initiative more, empirical evidence suggests that male and female entrepreneurs may love them differently. For example, Scott (1986) notes that women become entrepreneurs to have greater flexibility with their families to avoid the "glass ceiling." of corporations. Similarly, Anna et al. (2000) find that women entrepreneurs have higher career expectations of balancing home life with their business life than men. Other studies highlight that women entrepreneurs start their businesses because they value independence, security, and personal satisfaction more than men, who seem more motivated by entrepreneurs' financial rewards and status.

Sociocultural factors include a blend of social and cultural factors that affect women entrepreneur success. For instance, in Islamic countries, social and cultural norms, on the one hand, and family issues, on the other hand, are the most serious issues for women entrepreneurs. In addition, sociocultural factors determine the level of entrepreneurial activity at a specific time and place (Veciana, 1999). While Zandi, Arasti, and Talebi (2012) explained that social relationships have a crucial impact on women's business performance and success. It empowers the business visionary to distinguish opportunities and better resources. Networks within the social context affect entrepreneurs' business start-up initiatives as it shows a model for progress and gains support (Mehtap et al., 2017). Even the social bonds and networks with close relatives and life partners are critical issues for women entrepreneurs' success. Balakrishnan and Low (2016) postulated that social-cultural factors (religious, family, and so on) significantly affect

women entrepreneurs' decision-making and success in developing economies. In many social contexts, women can be counted among the 'new voices' that have a distinctive role in promoting cultural diversity. Women are identifiable agents for cultural change since they are often engaged in validating and reinterpreting cultural meaning and practices. The role of women as value carriers in the transmission of language, ethical codes, value systems, religious beliefs, and behavioral patterns to their children is reckoned to their role as value creators. Recognition of the multiple identities of groups and individuals enables women to contest mainstream or dominant views from within and belong to other groups and even voluntarily exit their communities of origin. Thus, diversity in culture is to this extent bound up with recognition of women as autonomous agents in the construction of their identities.

Based on a study conducted by Rizwan Ullah et al. (2021) on the factors affecting women entrepreneurs' success, internal factors, such as self-confidence, risk-taking, and need for achievement, impact women. Secondly, that risk-taking has a positive and significant impact on women entrepreneurs' success. From this perspective, the perceived fixed traits or identities that seem to isolate us from one another and plant the seeds of discrimination or stigmatism should seem not as barriers to dialogue but as the very ground upon which such discussion can begin. The flexibility, empathy, and the capacity to shift between intercultural dialogue different frames of reference, humility, and hospitality play a vital role. Informal networks, at the local or community level, and the arts and creativity, generally speaking, must not be underestimated as valuable means to combat closed identities and promote pluralism. Hence the need for continued reflection on ways to establish genuinely intercultural dialogue, including acquiring the appropriate skills, networks, and the involvement of many new actors (women & young people).

SEGED

Abstract

Finance is a sector that serves different purposes, from the shopping they make to provide daily wages for living in community life to the savings they make for retirement life. Individuals have to make financial decisions both in daily life and in long-term plans, from preparing a home budget, investing in retirement plans, education costs. The ability to make these financial decisions is linked to obtaining financial stocks and informed knowledge. Determining the level of financial literacy is important in terms of understanding both how individuals' financial preferences come true and how financial education can be effective. Therefore, in order for financial education to be effective on financial literacy, it is necessary to acquire some features to the individual. Among the reasons for the efforts to increase the level of financial literacy are also the processes of helping individuals in financial decision-making by establishing the knowledge of how financial products and services work and which are appropriate for their interests. The insufficient financial education that individuals receive causes difficulties in making financial decisions, and this increases the importance of financial literacy even more. Considering the developments in financial markets in recent years, the Effects of Financial Education on Financial Literacy A Study for Women emphasizes the importance of financial education. As a result of the study; It has been determined that women mostly want to get training on money and budget management. Among the subjects that will require advanced expertise, the point where they

want to receive training is the future retirement planning. According to the study, the main sources of economic and financial developments are newspaper-magazine, television and internet. The rate of those who mostly use the internet to follow financial developments is determined as 29.6%. This result helps to determine what the most appropriate presentation environment should be for financial literacy training designed for women entrepreneurs. Since the use of tools such as newspapers, magazines and television is close to each other at 25.9%, it is seen that the most effective method in financial literacy education is the internet. As a result of the studies, it was determined that the financial literacy level of the women entrepreneurs included in the study is very low and they need training in this field. It has been determined that women entrepreneurs, who constitute the sample of the research, have saved with a rate of 55.5 in the last year, and have borrowed 74.0% in the same period. In this case, the majority of women entrepreneurs continue their activities by borrowing money.

The main result of the research is the impact of financial education on financial literacy. Training programs should be organized by increasing awareness for this. At the basic level, the training titles below should be emphasized.

- Understanding numerical values,
- To be able to use information technologies effectively,
- To be able to use credit cards effectively,
- Being able to understand, question and evaluate financial data and suggestions,
- Having information about consumer rights and responsibilities,
- To be able to calculate the risks and returns of alternative solutions in solving financial needs.

Arrangements can be made to increase the tendency to save by creating a National Education Policy at lower levels at a basic level. In this way, increasing the level of financial literacy will contribute positively to the development of financial markets in the country. This will allow companies to find financing more easily by spreading the capital to the base. This situation will also support sustainable development in a way.

CIVIC UK

Abstract

The purpose of this document is to undertake a brief review of the existing literature as regards the Internet of Things (IoT), its uses, and most specifically how it both impacts and represents significant opportunities for women.

The one area on which all these articles tend to agree – aside from the factual side of the IoT working as individual devices linked by the internet and using embedded sensors to communicate data to each other - is on the drawbacks and concerns: namely privacy and security. Though the generalist IoT and the IIoT articles of course had different focuses in terms of how these drawbacks affected their target audiences, security and privacy remained the consensus as to what the drawbacks at a basic level were. The rare exception was in examples such as the IBM (2016) explainer, which was not long or detailed enough to enumerate potential disadvantages, and the GE (2021) blog, which had little incentive to mention disadvantages as it was partially intended to sell GE's IoT services. Forbes (2014)

takes a slightly different angle, raising concerns around privacy more specifically than security, given the significant volumes of data that will be processed in a world with ubiquitous IoT devices.

IoT is a piece of technology with extremely varied applications in areas throughout society. As Herrmann and Nijhuis (2020) note, this new technology does not just change the outcomes of the businesses in which they are used, but can also facilitate change of the model those businesses themselves follow. In keeping with this idea, many of these articles primarily discuss the changes to their sectors enabled by IoT, rather than simply plugging IoT into existing systems. For example, in agriculture, Herrmann and Nijhuis (2020) suggest that use of technologies including IoT sensors could allow for micro-level soil and crop surveillance, which could in turn render pesticides obsolete entirely. And while Yoldemir (2020) does list various iterations and applications of the IoT for women's healthcare (for example wearable technologies that monitor certain health-related metrics), the deeper point of this article is the changes to the methods of women's healthcare that these technologies will facilitate. Similarly, Rodríguez-Rodríguez et al. (2020), when considering IoT-facilitated approaches to intimate partner violence, meld discussion on both the impact of such an approach on how intimate partner violence is dealt with and on the technical aspects of how such an approach would work. The implications for dealing with these issues, for example, are explored insofar as they would allow an alarm to be raised automatically, rather than requiring the woman in question to activate it, using a range of remote sensors and data processing. On the other hand, there is a great deal of technical focus on how things like passive telemonitoring, biosensors, and emotional recognition software works in practice. Finally in this vein, Choi et al. (2020) write about a study they conducted about using IoT in the residence of elderly people. Akin to previous examples, this article again covered potential implications for care of the elderly generally, but in this case was more specifically focused on comparing and evaluating the various options for how IoT could be used in such settings. In this case, the IoT devices in question were: "a door and window sensor, a multipurpose sensor (motion, temperature, luminosity, and humidity), a voice-operated smart speaker, and an internet protocol (IP) video camera." (Choi et al., 2020).

So overall in this section, we get a clear sense of the breadth of application of IoT technology, just as we get a breadth of literature discussing and studying its use. Some are focused on the implications for their field, others on the varying iterations of IoT devices that could be used in their field, how they work, and which is best. As a final aside, it is interesting to note that two of these pieces already concern women specifically, and one further one (Choi et al., 2020) had a significant majority of women as participants in its study.

This final section of the literature review will concentrate principally on the literature available that studies the intersection of women and IoT. This covers a variety of areas, as mentioned, given that every area of society is one in which women participate and have an impact, but the easiest to identify in this literature review tended to revolve around health, domestic abuse, or economic opportunity. It is also interesting to note that the implications in some of these areas for women are portrayed as being both potentially good and bad. Some of the literature identified as generally relating to IoT was also relevant in terms of having women at the centre of their thesis. Most of this literature with such overlaps was around healthcare: one for pregnancy specifically (Grym et al., 2019) and two on women's healthcare more generally (Nigar 2018 and Yoldemir 2020).

Yoldemir (2020) and Nigar (2018) both cover this issue directly, noting that having access to their own medical data in live time renders them less dependent on formal healthcare facilities and able to

tailor their monitoring of their own health to their own preferences. In this sense, IoT could be seen as a sort of empowering force for women, helping them gain more autonomy over their own health and medical data, and a sense of self-ownership in that way.

The other piece of literature featured previously in this review that is relevant also to this section was on intimate partner violence. Rodríguez-Rodríguez et al. (2020) propose using similar wearable sensors connected through IoT to raise the alarm whenever a women is at risk of gender-based violence. Such technology could be of great effect in addressing intimate partner violence, disproportionately suffered by women. IoT does, however, cut both ways when it comes to potential effects on the issue of domestic abuse. Tanczer et al. (2018) note in their report that the existence of IoT also allows abusers greater information and control of their victims. That being said, whatever potential benevolent uses IoT may have, even studies in differing areas, such as Yoldemir (2020) and Nigar (2018), cite privacy and security as the biggest issues with IoT, and particularly as regards gender and women. As such, though there are a plethora of positive elements for women through the use of IoT, it is important to recall these opportunities for serious abuse and consequent harm.

Ivens (2020) for example notes that women are delivering a great deal of value in the world of IoT already, but also notes that the tech sector generally remains dominated by men. This is a fact very distinctly underlined by IoT Now Magazine (2018) in their article that highlights lack of female mentors or role models as two of the most significant barriers faced by women in technology.

The opportunities in the sector are considerable for women: it could potentially give them an influence in tech that they have not previously enjoyed; it could help revolutionise women's healthcare and the treatment of domestic abuse. But without oversight and dealing with important privacy and security issues, it could also become a new method of perpetuating and even exacerbating sexism, misogyny, and even domestic abuse.

This literature review has aimed to give a brief but representative overview of the state of literature as regards the Internet of Things, in particular as it affects women. To do this, it has examined the literature discussing IoT generally as a concept and how it functions, specific applications of IoT in various sectors, and the interactions of IoT and women.

What the literature makes clear is that IoT and its accompanying technologies are of great relevance and impact for women and consequently for the Colibri Birds project. The project could and indeed should make an attempt to understand the state of this literature and its contents, and indeed add to the developing body of work that seeks to ensure that this technology fulfils its potential to protect, empower, and advance women and their opportunities.

KADEM

Abstract

Support Mechanisms For Empowerment of Women and Ensuring Participation Of Women In Economy

As already realized by many, supporting women's role in society has been one of the top agenda items in the development of countries. In our country, the government's focus

has always been on designing an efficient role for women, both in social and economic life, and the same ideal is also strongly supported by non-governmental institutions. The purpose of these efforts is both to enhance the education level among women, enabling more women to find jobs and carry out enterprises in the economic arena, which naturally contributes to the level of social development. If we look at the background of the transition process for women to enter into business life, we can easily say that the most important factor in the existence of women in employment is the *level of education*.

Education gives women the chance to properly use the opportunities available to them and fight to change the traditional role tailored for women in society, modifying their lives in the process. Literacy is taken as an important indicator in judging the education level of society. *In Turkey, there has been a decrease over the years in the ratio of illiterate women older than 6 years. Although the success achieved is impressive, it is far from being sufficient because the ratio of illiterate women in the population is still quite high.*

Since physical force no longer seems an imperative and power based on knowledge and production focusing on human capabilities are more prominent in business life now, it became easier for women to join the workforce (Sarı and Çevik, 2010, page 66), *and it once more indicated the importance of education*. Since the education of women increased the number of women participating in the workforce, it brought along economic benefits and supported national development. If more women with a higher education level participate in the workforce, it would be helpful in increasing competition, efficiency and general quality of the workforce.

According to *TÜİK June 2020 data*; *the ratio of participation in the workforce was 32% for women, while it was 68.2% for men. Compared to 2019, the ratio of participation in the workforce decreased by approximately 10% for women.* Although the ratio of participation in the workforce followed an increasing trend for women in recent years, it is still very low. *The largest part of the female workforce potential is not used in Turkey.* There are multiple factors preventing women from participating in the workforce, such as social, cultural, economic and demographic barriers (Karabıyık, 2012e., page 1300). These factors include low levels of education and skills, employment for unqualified jobs, difficulties in earning the right to retirement, certain roles cast for women such as motherhood, child and elderly care and domestic responsibilities, sex discrimination and social pressure, marriage, child raising, migration from village to big city (Karadeniz and Yılmaz, 2007, page 41), difficulties of urban economic life and the structural properties of this life, and the general economic structure of the country (Aksoy, 2006, s. 54-55). Although the importance of participation in the workforce and the employment of women in Turkey is already accepted as a factor giving benefits to the national economy, the rates are still low. When we look at unemployment rates, we can see that female unemployment rates have increased. *While the female unemployment rate was 14.1% in Turkey in 2017, according to June 2020 data of TÜİK, it increased to 14.5%. This rate is 12.9% for unemployed men. According to current data, the employment rate for men in Turkey is 58.9%, while it is 26.3% for women.* Turkey is rated last among OECD countries in term of women participation in the workforce.

Based on the above-mentioned information, we know that besides low levels of female participation in the workforce, women desiring to be included in the workforce had to struggle with barriers such as glass ceilings and income inequality in relation to men. Of women to be present in the workforce.

According to the 2018-2019 datas; female entrepreneurs are mostly active in sub-branches of the service sector, such as information and communication, scientific and technical activities, administrative and support services.

Besides that, in a study carried out in 2018-2019 by the Habitat Association, Turkish Union of Chambers and Exchanges, Istanbul Technical University and Coca Cola Turkey, named "*My Sister Project*" the current status of *female entrepreneurs in Turkey* was investigated.

According to the another study results; In Turkey founded their own businesses due to negative conditions in business life and salary differences between male and female employees. It is also observed that most of the female entrepreneurs had experiences in entrepreneurship in their family, taking these people as role models while deciding to found their own businesses. The research also indicated that basic problems that the female entrepreneurs had to fight were financial issues, the need to compete with the underground market and having access to human resources.

As may be known, women cooperatives have been an important area of activity used by women to create economic and social resources for themselves. This can be seen as a specific model of entrepreneurship not on an individual level, but as a model based on a group of women coming together and joining forces in order to ensure production, employment, socializing, self-realization and revenue generation.

Women cooperatives are mostly established in rural areas. As a consequence, almost all of the activities pursued by the cooperative are based on the female workforce and manual labor. As education levels among women are lower in rural areas, cooperatives had to fight certain difficulties in order to exist.

The most important problem and need of these women cooperatives is their lack of knowledge about the requirements and opportunities of the business world. As most female cooperative members were not active in the business world before, they try to be successful in a new sector by means of economic production and employment.

They need to design their production activities so that their products can effectively compete with other products in the market, and they must ensure visibility for their products.

Advertising and marketing are their weak points, and they need help and support in this. Here, we have female cooperative members not knowing how to compete and become dominant in the market and trying to establish an existence in a new and difficult arena.

In our country, there is much governmental support provided to both entrepreneurs and business owners so that they can found or expand their businesses. We see that more women are stepping into the business world. Due to this fact, the first door to knock on in order to try your chances is, of course, the Traditional Entrepreneur or Advanced Entrepreneur Support Programs of KOSGEB. After completing the enterprise phase, in addition to the support provided by KOSGEB, entrepreneurs can use the support of the Ministry of Commerce, TÜBİTAK, development agencies, the Ministry of Agriculture and Forestry and the Ministry of Energy and Natural Resources. At this phase, public banks support the financial flow with favorable loans. Among these public agencies, the Ministry of Agriculture and

Forestry and TKDK are the preferred entities after KOSGEB since they support agricultural and animal-breeding activities carried out in rural areas, where women are most talented.

There are many women associations and non-governmental organizations developing projects in our country in order to accelerate efforts to support the employment of women, encourage and backup relevant activities, eliminate barriers preventing female participation in the workforce, bring more women into the economic process and provide moral and material support. It would be really helpful to monitor and investigate the **current** activities of these NGOs.

VAI AVANTE PORTUGAL

Abstract

When countries give women greater opportunities to enter the labor market and to participate in the economy, the benefits extend far beyond individual girls and women but also to societies and economies as a whole (Datta, N., & Kotikula, A., 2017).

Women are particularly concentrated in the more “invisible” activities, such as domestic labor and unpaid work or work in the informal sector in jobs that lack security and are not covered by labor laws.

There are several key areas where organizations can contribute to help better women’s experience in the labor market:

1-Achieving gender equality and women’s empowerment at work requires that the work done by women and men is valued equally, and that they receive equal pay for work of equal value. Gender pay gaps can be partly explained by factors such as education and training, care responsibilities, work experience, enterprise size, etc... However, other factors may also be involved, in particular discrimination, implicit biases and social norms.

2- Gender-based violence and harassment, including sexual harassment, are incompatible with decent work yet remain pervasive around the world. In the European Union, between 40 and 50 per cent of women reported that they had experienced a form of sexual harassment in the workplace. (ILO, Fact Sheet: Sexual Harassment at Work). Sexual harassment results in an unsafe and hostile work environment, undermines equality at work and reinforces stereotypes about women’s abilities and aspirations.

3- The disparity between women and men in care responsibilities has significant consequences for women’s economic empowerment. In every country around the world, women’s labor market participation is lower than that of men, largely due to the unequal distribution of hours of unpaid work in the household (including child and elderly care). The need for more flexibility to fulfil their care responsibilities prompts many women to take up paid work that is part-time or in the informal economy, where wages are usually lower, perpetuating the gender pay gap. Additionally, pregnant

women are more likely to be discriminated against in hiring and firing. They are also more likely to be denied the right to return to work once their maternity leave is finished.

4- Achieving gender equality and women's economic empowerment in business and management requires improving the gender balance at all levels of company leadership, as well as increasing the numbers of women who are business owners and entrepreneurs.

5- Rapid technological changes, such as automation, artificial intelligence and the digital economy, have already significantly affected the world of work, with mixed implications for the future of gender equality. Transformative changes that bring economic growth and create jobs also risk deepening inequalities. Persistent occupational segregation means that women and men are likely to be impacted differently by automation. Women are significantly under-represented in the STEM fields, which generate higher-paying jobs, such as software developers, mathematicians, engineers, IT managers and biochemists. Women are less likely to have digital skills, and the digital skills they do have generate lower returns than for their male counterparts.

International instruments and frameworks, together with national laws and policies, are crucial to improve women's access to and quality of work. . It is critical to systematically address the key constraints that prevent women from actively participating in the labor markets and accessing opportunities.

With this study, we can, very briefly, conclude that improving working conditions and opportunities for women involves: valuing their work, wages, working hours, rights, freedoms and guarantees; conciliation of work with family and personal life; elimination of precariousness and all forms of violence, harassment and discrimination; supplying them with proper skills and training.