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## Examining Profile of Entrepreneurs Benefit From KOSGEB New Entrepreneur Support In TRA2 Region\*\*

*TRA2 Bölgesinde KOSGEB Yeni Giriřimci Desteęinden  
Faydalanan Giriřimcilerin Profiline İncelenmesi*

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### Abstract

Entrepreneurs have an important role in the development of countries' economies. Entrepreneurs who contribute to the increase in economic prosperity, employment and added value in the society should be supported. In addition to the support mechanisms that affect the success of enterprises, the characteristics of entrepreneurship are also important. The purpose of this study is to determine the profile of entrepreneurs who have established businesses in the TRA2 Region by benefiting from the KOSGEB New Entrepreneur Support Program. The sample of the study consists of 102 entrepreneurs benefiting from New Entrepreneur Support in the TRA2 Region. According to the findings, it was concluded that the participants were predominantly male and married individuals, their average age was 39 ( $\pm$  8.5 months) and they had high school and below education. The male dominance of entrepreneurs in the TRA2 region is also compatible with the general entrepreneurial profile of Turkey.

The characteristics of entrepreneurs affect the performance of their businesses. In TRA2 region, it was determined that demographic characteristics such as age, gender and marital status have a low effect, personal development factors such as work experience, education and culture have a high effect on the formation of the entrepreneurial personality of individuals. While the most important advantage of being an entrepreneur for the participants is the feeling of achievement, the biggest disadvantage is the burden of responsibility. It was concluded that the most important feature to be an entrepreneur is to have an entrepreneurial spirit. In addition, it can be said that the most important obstacle to entrepreneurship in the TRA2 region is the problem of financing. Supporting entrepreneurs will contribute to the increase in the number of entrepreneurs who create added value and to reduce the employment problem.

**Keywords:** KOSGEB, Entrepreneur, Entrepreneurship, Entrepreneurship Profile, Entrepreneurship Support Program

### Öz

*Giriřimciler, ülke ekonomilerinin geliřimde önemli bir role sahiptir. Toplumda ekonomik refah artışına, istihdam ve katma değer yaratmaya katkı sağlayan giriřimcilerin desteklenmesi gerekmektedir. Giriřimlerin başarısını etkileyen destek mekanizmalarının yanında giriřimciliklerin sahip oldukları özellikler de önem taşımaktadır. Bu çalışmanın amacı, TRA2 Bölgesinde KOSGEB Yeni Giriřimci Destek Programı faydalanarak işletme kuran giriřimcilerin profiline belirlenmesidir. Arařtırmanın örneğini TRA2 Bölgesinde Yeni Giriřimci Desteęinden faydalanan 102 giriřimci oluşturmaktadır. Elde edilen bulgulara göre, katılımcıların ağırlıklı olarak erkek ve evli bireylerden oluştuęu, ortalama yaşlarının 39 ( $\pm$  8,5 ay) olduęu ve lise ve altı düzeyde eğitime sahip oldukları sonucuna ulařılmıştır. TRA2 bölgesindeki giriřimcilerin erkek egemen olması Türkiye'nin genel giriřimci profiliyle de uyum göstermektedir.*

*Giriřimcilerin sahip olduęu özellikler işletmelerinin performansını etkilemektedir. TRA2 bölgesinde bireylerin giriřimci kişilięinin oluşmasında yaş, cinsiyet ve medeni durumu gibi demografik özelliklerin etkisinin düşük; iş tecrübesi, eğitim ve kültür gibi kişisel gelişim faktörlerinin ise etkisinin yüksek olduęu tespit edilmiştir. Katılımcılar açısından giriřimci olmanın en önemli avantajı başarıma hissi iken en büyük dezavantajının sorumluluk yükü olduęu görülmektedir. Giriřimci olabilmek için sahip olunması gereken en önemli özellięin giriřimcilik ruhuna sahip olmak olduęu sonucuna ulařılmıştır. Ayrıca TRA2 bölgesinde giriřimcilięin önündeki en önemli engelin finansman sorunu olduęu söylenebilir. Giriřimcilerin desteklenmesi katma değer ortaya koyan giriřimci sayısının artmasına ve istihdam sorunun azalmasına katkı sağlayacaktır.*

**Anahtar Kelimeler:** KOSGEB, Giriřimci, Giriřimcilik, Giriřimcilik Profili, Giriřimcilik Destek Programı

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## INTRODUCTION

A Country's economy can reach an internationally competitive level by increasing the share and efficiency of entrepreneurs in the economy and increasing the added value they provide. Entrepreneurs creating employment and transforming innovative ideas into viable actions contribute to the economic growth of countries (Meyer and De Jongh, 2018: 289). With the transition from industrial society to information society, the importance of entrepreneurship policies that contribute to economic growth has increased. In this context, creating an environment that encourages entrepreneurship, reducing the costs of establishing a business and shortening the transaction times will contribute to the increase in the level of entrepreneurship (Díez-Martín et al., 2016: 1096). Therefore, it is important to reduce the control over entrepreneurs by applying the free enterprise principle more.

Entrepreneurs have an important role in ensuring economic growth, and development. Entrepreneurship is the discovery, evaluation and use of opportunities in the process of starting a business, creating, and growing. Entrepreneurship provides a competitive advantage in the rapidly changing international business environment with innovation (Maritz and Donovan, 2015: 74). Entrepreneurs have important functions that affect the development of the economy and social life (Arıkan, 2004: 68). Risk-taking, proactivity, and innovation are among the basic elements of entrepreneurship (Zhao, 2005: 26). In this context, supporting entrepreneurship with an innovative idea will contribute more to the national economy (Caliendo, Fossen and Kritikos, 2014: 4). Also, entrepreneurs have different characteristics that make them entrepreneurs and distinguish them from other people (Gartner, 1989: 47).

Government subsidies are a key financial component for many entrepreneurs. In addition to the scope of support programs for entrepreneurs, it is also important to analyze the efficiency of the program and its effects on entrepreneurs (Gustafsson, Tingvall and Halvarsson, 2020: 440). KOSGEB plays an important role in supporting entrepreneurship and developing entrepreneurship culture in Turkey. KOSGEB provides support to entrepreneurs during their establishment years when they need financing the most, and offers different support models to businesses that are especially innovative and operating in the manufacturing sector. The aim of this study is to determine the profile of entrepreneurs who establish a business in the TRA2 Region by benefiting from the KOSGEB New Entrepreneur Support Program. In this study, primarily the concept of entrepreneurship and the importance of entrepreneurship policies in terms of national economies will be mentioned. After giving information about KOSGEB, which plays a key role in supporting entrepreneurship in Turkey, and the support model New Entrepreneur Support, the research findings in the TRA2 region will be evaluated.

## 1. THE CONCEPT OF ENTREPRENEURSHIP AND THEORETICAL FRAMEWORK

Entrepreneur reveals economic value by taking risks in a competitive environment and making his business profitable. Also plays an important role in the development of the economy and creating employment (Muftuoğlu ve Durukan, 2004: 190). The French economist Richard Cantillon, who focused on the economic role of the entrepreneur, introduced the concept of entrepreneurship to the literature. According to Cantillon; entrepreneurs must bear the risk of selling at uncertain prices. Jean Baptiste Say has expanded this definition to include the concept of bringing together the factors of production. Thus, the entrepreneur has become the main actor of economic activity in general (Stevenson and Jarillo, 1990: 18). The use of entrepreneurship in its current meaning originates from Joseph Schumpeter. Schumpeter sees the entrepreneur as agent of change with innovative ideas. He also suggested that entrepreneurship occurs under five conditions of innovation: new products, new production methods, new markets, new sources of raw materials, or new organizations (Toma, Grigore and Marinescu, 2014: 438). Due to the lack of a common definition, Neo-classicals have adopted the role of the entrepreneur who brings the markets to equilibrium, while the Austrian tradition emphasizes the importance of vigilance and competition for profit opportunities. Schumpeter, on the other hand, sees the entrepreneur as innovative in economic life (Wennekers and Thurnik, 1999: 34).

Research in the field of entrepreneurship can be categorized into four approaches: The first approach is the economic approach, which bases new job creation on economic issues and focuses on economic rationality. The second approach is the psychological approach, which argues that individual factors or psychological characteristics determine entrepreneurial activity. The third approach is the organizational-based approach, which focuses on the resources and capabilities of the new firm as the main determinant of the entrepreneurial process. The fourth approach is the sociological approach, which

argues that the socio-cultural environment determines an individual's decision to establish a business (Alvarez, Urbano and Amaros, 2014: 446).

The first step in the idea of starting a new business is to see the gaps in the market and to consider how these gaps can be closed (Ürper, 2013: 11). In this process, entrepreneurs decide on new business ideas depending on factors such as alternative career expectations, family, friends, role of exemplary models, economic conditions, available resources. In this context, the entrepreneurial process model consists of individual, sociological, and environmental factors that affect new initiatives (Bygrave, 2003: 3). Entrepreneur typologies, on the other hand, provide a basis for understanding the values, operating and thinking systems, and visions of entrepreneurs. However, the fact that entrepreneurs have different characteristics makes it difficult to create a common profile for them (Filion, 1998: 3).

A person who wants to be successful in his enterprise must have certain tendencies and personal characteristics. Because the entrepreneur's performance is determined by his abilities, knowledge and skills (Kozubíková, Dvorský, Cepel and Balcerzak, 2017: 222). The personal characteristics that entrepreneurs should have are based on the idea that they have some different internal characteristics, values and attitudes (Nishantha, 2009: 73). Studies on the characteristics of entrepreneurial personalities focus on the need for success, locus of control, risk-taking tendency, problem-solving, desire to prove oneself, tolerance for uncertainty and emotional stability (Raab, Stedham and Neuner, 2005: 73). Demographic factors such as education, age, gender, marital status, background, the social and human capital of the entrepreneur also affect their success (Man, Lau and Snape, 2008: 257-258). In addition to the psychological and behavioral characteristics of the entrepreneur, managerial skills and technical knowledge are among the factors that affect their performance (Man, Lau and Chan, 2002: 125).

## **2. SUPPORTING ENTREPRENEURSHIP**

Entrepreneurs play an important role in economic development through employment, innovation, and welfare effects (Acz and Szerb, 2010: 4-5). Entrepreneurs, which are very important for a dynamic economy, affect productivity and competition by bringing new products, methods and production processes to the market with their activities (Krikitos, 2014: 1). In addition to being responsible for a large share of technological innovation in products and production processes, entrepreneurs drive economic transformation and international trade (Spulber, 2008: 2). International organizations also see entrepreneurs as a key element to end poverty and social inequality, promote women's empowerment, and implement business solutions to the world's problems in climate change (GEM, 2020: 13).

The competencies that entrepreneurs in developing economies need to keep their businesses afloat and grow differ from those in developed economies (Solesvik, 2012: 1). Because the environment that shapes the economy in a country depends on access to capital and other resources, perceptions of entrepreneurs, economic development, and the interrelationship between institutions. For this reason, there are significant differences between countries in the orientation to entrepreneurial activities (Acs, Desai and Hessels, 2008: 219). Encouraging entrepreneurship is a key policy objective for states that expect high rates of entrepreneurial activity to create sustainable jobs (United Nations, Department of Economic and Social Affairs, Statistics Division, 2018: 6).

Lundstrom and Stevenson (2001) defined entrepreneurship policy as measures aimed at directly affecting the vitality level of entrepreneurship in a country or region (Audretsch, 2004: 1). In the field of entrepreneurship policy, government interventions occur when market mechanisms do not sufficiently support the new firm formation and related areas such as job creation (Autio, 2016: 13). In this context, states have the potential to affect the rate of new venture creation directly or indirectly with the entrepreneurship policies they follow. However, the challenge here is to create a culture that will encourage entrepreneurial activity in society (Hirsch, Langan-Fox and Grant, 2007: 586).

Most of the entrepreneurs give up their entrepreneurial activities due to the anticipated administrative burdens related to the establishment and operation of a company (Ortega-Argile's and Voigt, 2009: 10). Among the main policy tools and measures for the development of entrepreneurship are removing administrative and regulatory elements for the establishment and growth of new companies, improving access to finance and information and developing other support infrastructure and services, promoting an entrepreneurial culture, integrating entrepreneurship into the education system (Dahlstrand and Stevenson, 2010: 6). With the increasing difficulties arising from globalization and the transition to a knowledge-based economy, many countries have started to attach more importance to innovation in their entrepreneurship policies (Mittelstädt and Cerri, 2008: 16). Various supports are given to entrepreneurs

by different institutions and organizations in Turkey. Small and Medium Enterprises Development Support Administration (KOSGEB) plays a key role in supporting entrepreneurship in Turkey with the different support models it offers to entrepreneurs.

### 3. SMALL AND MEDIUM ENTERPRISES DEVELOPMENT SUPPORT ADMINISTRATION (KOSGEB)

KOSGEB, which was established in 1990 with the law numbered 3624, is a public institution with a legal personality and special budget of the Ministry of Industry and Technology (KOSGEB, 2019a: 8). The mission of KOSGEB has been determined "to increase their share in economic and social development by enabling SMEs and entrepreneurs to reach an innovative, technological and competitive structure with effective support and services" (KOSGEB, 2019b: 1). Small and medium-sized enterprises within the target audience of KOSGEB; It is defined as economic units or enterprises classified as micro-enterprises, small enterprises, and medium-sized enterprises, which employ less than two hundred and fifty people annually and whose annual net sales revenue or financial balance sheet does not exceed one hundred and twenty-five million Turkish Liras. (Küçük ve Orta Büyüklükteki İşletmelerin Tanımı, Nitelikleri ve Sınıflandırılması Hakkında Yönetmelik, 2005: Madde 4). As of 2020, KOSGEB provides support and services to SMEs with 88 KOSGEB Directorates in 81 provinces. In addition, 104 Representative Offices operate by KOSGEB to carry out information and guidance activities (KOSGEB, 2021a: 5).

Various support models are offered by KOSGEB to enable SMEs and entrepreneurs to be active in the ecosystem and to increase their competitiveness in the international market. For some support models, there is a requirement to prepare a project, while some do not have a project requirement. Within the scope of these support models, refundable and non-refundable supports are provided (Sevinç and Eren, 2019: 410). The ratio of the realization amount of refundable, non-refundable, and loan interest support programs within the total expenditure made in KOSGEB budget in 2019 is 84%. Of this amount spent in 2019, 56.2% are non-refundable supports, 19.4% are loan interest supports, and 8.4% are refundable supports (KOSGEB, 2020a: 35). In 2020, the rate of realization of refundable, non-refundable, and loan interest support programs in total expenditure is 79.7%. Of this amount spent in 2020, 64% are non-refundable supports, 8.3% loan interest supports, 7.4% refundable supports (KOSGEB, 2021a: 34).

Within the scope of KOSGEB Entrepreneurship Support Program, which entered into force in July 2010, it is aimed to support and expand entrepreneurship, which is the main factor in the solution of economic development and employment problems, and to establish successful businesses (KOSGEB, 2019c). Application results of KOSGEB Entrepreneurship Support Program by years are given in Table 1.

**Table 1:** Support Results of KOSGEB Entrepreneurship Support Program

Years	Support Amount (TL)	Number of Supported Businesses
2010	358.291	69
2011	26.252.955	2.416
2012	52.182.573	4.984
2013	85.618.415	8.077
2014	107.409.093	10.207
2015	126.665.386	11.828
2016	240.655.517	15.540
2017	443.419.627	22.895
2018	596.332.602	31.790
2019	475.289.402	25.077

**Source:** Compiled from the Activity Reports available at [www.kosgeb.gov.tr](http://www.kosgeb.gov.tr).

Legislative changes made in 2015-2016 led to an increase in the amount of support paid to entrepreneurs by KOSGEB. The support process for entrepreneurs who set up their businesses by benefiting from the Entrepreneurship Support Program continues whose application for the program was closed on 31.12.2018. The support types given to entrepreneurs through the New Entrepreneur Support are shown in Table 2. After 2019, the support given to entrepreneurs by KOSGEB continues within the scope of Traditional Entrepreneur and Advanced Entrepreneur Support Program.

**Table 2:** KOSGEB New Entrepreneur Support Types

Support Types		Support Upper Limit (TL)	Support Rate (%)
Business Establishment Support	Non-Refundable (Grant)	2.000	1st and 2nd Region 60% 3rd, 4th, 5th and 6th Regions 70%  20% is added to the support rate if the entrepreneur is a woman, a veteran, a first degree relative of a martyr and a disabled person.
Establishment Period Machinery, Equipment, Office Hardware and Software Support		18.000	
Operating Expenses Support		30.000	
Fixed Investment Support	Refundable	100.000	

Source: <https://www.kosgeb.gov.tr/site/tr/genel/destekdetay/1231/girisimcilik-destek-programi>

Within the scope of KOSGEB New Entrepreneur Support, 150,000 TL of support is provided, including 50,000 TL non-refundable and 100,000 TL refundable. The amount of support given to the target audience within the scope of the Entrepreneurship Support Program since the effective date of the program constitutes 39% of the total amount of support given by KOSGEB. In this context, 1.7 million TL support was given to 66,148 entrepreneurs within the scope of KOSGEB New Entrepreneur Support. 537,834 different employees were employed in the enterprises that received support. In addition, Entrepreneurship Training, which is a prerequisite for benefiting from the support program, was given to 1.2 million people (KOSGEB, 2020b).

#### 4. METHOD

The TRA2 Level 2 region is located in the Northeast of Turkey and consists of four provinces, namely Ağrı, Ardahan, Iğdır and Kars. TRA2 Region, which constitutes 3.8% of Turkey's surface area, has borders with four countries: Armenia in the east, Iran and Nakhchivan in the southeast, and Georgia in the north (Serhat Development Agency, 2013: 6). The aim of this study is to determine the profile of entrepreneurs who establish a business in the TRA2 Region by benefiting from the KOSGEB New Entrepreneur Support Program. As a result of the analysis of the data obtained from the research, the level of entrepreneurship in the TRA2 Region will be evaluated and it will contribute to the creation of a data source for the region. The research covers only the TRA2 Region and the businesses established with KOSGEB New Entrepreneur Support in this region. Therefore, other businesses in the TRA2 Region were not included in the scope of the study. The data of the research is limited to the data in the KOSGEB system on April 15, 2015, when the research was conducted.

The universe of the research consists of enterprises located in Ağrı, Iğdır, Kars and Ardahan (TRA2) provinces, and the sample group consists of 102 enterprises selected by purposeful sampling method from companies established with KOSGEB New Entrepreneur Support. Purposeful sampling; "For the purposes of research, it is purposefully to take one or more subsections of a universe as a sample, rather than a representative sample. In other words, purposive sampling means making the most appropriate part of the universe the subject of observation" (Sencer, 1989: 386). In this context, considering the data on April 15, 2015; A total of 261 enterprises, 120 in the province of Ağrı, 56 in the province of Kars, 45 in the province of Ardahan, and 40 in the province of Iğdır, which form the TRA2 region, were established with KOSGEB New Entrepreneur Support. The sample size of the study is 102, which means that the findings will have a 95% confidence level and 8% margin of error (tr.surveymonkey.com).

A survey form was used as a data collection tool in the research study to be carried out in companies established with KOSGEB New Entrepreneur Support in the TRA2 Region. In the preparation of the research questionnaire, literature review method was used and previous studies on entrepreneurship were taken into account. The data collection process within the scope of the survey was carried out between February 15 and April 15, 2015. It is assumed that the entrepreneurs participating in the survey gave correct and sincere answers to the questions in the survey. The data obtained from the research were

analyzed with the help of SPSS 20.0 statistics package program. Descriptive statistical analyzes (frequency and distribution) were used in the analysis of the data, and entrepreneurship profiles were evaluated according to the arithmetic mean and standard deviations using the literature.

**Table 3:** Demographic Characteristics of the Participants

Demographic Variables	Level	Frequency (n)	Percentage (%)
Gender	Female	38	37,3
	Male	64	62,7
Age groups	0-20	2	2,0
	21-30	32	31,3
	31-40	43	42,2
	41-50	25	24,5
	51+	-	-
Marital status	Married	74	72,5
	Single	28	27,5
Education level	Primary	21	20,6
	Secondary Education	51	50,0
	Associate degree	10	9,8
	University	18	17,6
	Post graduate	2	2,0
<b>Total</b>		<b>102</b>	<b>100,0</b>

When the distribution of the participants according to their gender is examined, it is observed that 37.3% of the participants are female and 62.7% are male entrepreneurs. When the distribution by age groups is examined, it is seen that 73.5% of the participants are entrepreneurs between the ages of 21-40. 80.4% of the participants in the research have a lower level of university. According to marital status, 72.5% of the participants are married. In this context, according to the demographic characteristics of the sample group of the research; It can be said that the education level is low, middle-aged ( $39 \pm 8.5$  months), married and predominantly male.

**Table 4:** Other Characteristics of the Participants

Other Variables	Level	Frequency (n)	Percentage (%)
Province	Ağrı	46	45,1
	Iğdır	17	16,7
	Kars	18	17,6
	Ardahan	21	20,6
Legal status of the business	Sole proprietorship	99	97,0
	Limited company	3	3,0
	Incorporated company	-	-
	Other	-	-
Number of employees	1	84	82,4
	2-5	15	14,7
	6-10	3	2,9
	11+	-	-

Field of activity	Manufacturing	29	28,4
	Construction	2	2,0
	Wholesale and retail trade	22	21,6
	Accommodation and food activities	12	11,8
	Professional, scientific and technical activities	9	8,8
	Other service activities	11	10,8
	Other	17	16,6
ForeignLanguage Knowledge	I know	19	18,6
	I dont know	45	44,1
	I know little knowledge	38	37,3
Computer Usage Level	Beginning	22	21,6
	Intermediate	65	63,7
	Advanced	15	14,7
Have you been abroad?	No	68	66,7
	Yes	34	33,3
<b>Total</b>		<b>102</b>	<b>100,0</b>

The distribution of the 261 enterprises that constitute the universe of the research according to the provinces and the distribution of the 102 enterprises that constitute the sample group of the research are distributed proportionally to each other. 97% of the companies participating in the research were established as sole proprietorships. It is seen that the fields of activity of the participants are manufacturing with 28.4% and wholesale and retail trade with 21.6%. 82.4% of the participants benefiting from the entrepreneurship support model in the TRA2 Region generally employs 1 person because have high social security insurance premiums and low income, etc. 66.7% of the participants stated that they have never been abroad. It can be said that the foreign language knowledge of the participants and computer usage level is intermediate.

**Table 5:** Findings on Entrepreneurship Profiles (1)

Questions	Frequency (n)	Percent (%)
What is the most important reason for you to become an entrepreneur?		
a) Economic independence	18	17,6
b) Family needs	15	14,7
c) Being your own boss	40	39,2
d) Doing profession	29	28,4
What is the source of your capital before establish a business?		
a) Personal and family savings	64	62,7
b) Borrowing from relatives and friends	14	13,7
c) Bank loan	13	12,7
d) Other	11	10,8
What do you think is the most important step in the business start-up process?		
a) Evaluation of opportunities	59	57,8
b) Evaluation of the business plan	15	14,7
c) Determination of necessary resources	13	12,7
d) Managing the emerging new business	15	14,7
What is your vision?		
a) Increasing the market share	39	38,2
b) Making new investments	36	35,3
c) To protect the current structure of the company by not taking risks	12	11,8
d) Having a competitive structure	15	14,7
Which of the following types of entrepreneurs would you describe yourself		

as?		
a) Opportunistic	24	23,5
b) Artisan	45	44,1
c) Tactics	21	20,6
d) Modern	11	10,8
e) Traditional	1	1,0
What is the most important obstacle you faced in your process of becoming an entrepreneur?		
a) Capital and financing	76	74,5
b) Bureaucratic obstacles	12	11,7
c) Lack of self-confidence	2	2,0
d) Lack of information	2	2,0
e) Insufficient market research and feasibility studies	1	1,0
f) Economic instability	9	8,8
Do you think it is a disadvantage for you to doing your entrepreneurial activities in the TRA2 region?		
a) Yes	54	52,9
b) No	48	47,1
<b>Total</b>	<b>102</b>	<b>100,0</b>

The most important factors affecting the entrepreneurship of the participants are " being your own boss " with 39.2% and " doing profession " with 28.4%. 62.7% of the participants stated that the source of their capital to open a business is personal and family savings, 57.8% stated that the most important stage in the entrepreneurship and business establishment process is seeing and evaluating opportunities. According to the findings, it is possible to say that participants will not avoid starting their own businesses if given the opportunity in the TRA2 region, so participants have an entrepreneurial spirit.

Increasing the market share (38.2%) and making new investments (35.3%) are among the priority targets of the entrepreneurs. Maintaining its current structure by not taking risks (11.8%) is seen as the least preferred target. It is possible to say that the entrepreneurs participating in the research do not hesitate to take risks in order to grow and increase their market share. 44.1% of the participants in the research consider themselves as artisan entrepreneurs with limited financial resources and experience in labor. 23.5% of the participants consider them as opportunistic entrepreneurs who have management experience and can see opportunities. While the rate of tactical entrepreneurs who use innovations and different systems in their business is 20.6%, the rate of modern entrepreneurs who use modern information and communication technologies is 10.8%. Traditional entrepreneurs, in other words, the rate of entrepreneurs who do not use modern information and communication technologies is only 1%. According to the findings, it can be said that a significant part of the entrepreneurs in the TRA2 region who can seize opportunities, have labor experience, are open to innovations and use all kinds of information and communication technologies in their businesses, despite their limited financial resources.

Almost three-quarters of the participants (74.5%) stated that the most important obstacle they encountered in the process of becoming an entrepreneur is the lack of capital and financial resources. Bureaucratic obstacles (11.7%) and economic instability (8.8%) are considered as other important obstacles in the entrepreneurship process. According to the findings, it can be said that the most important obstacle to entrepreneurship in the TRA2 region is the financing problem. If the financing problem is overcome, it can be said that people are willing to become entrepreneurs. Entrepreneurship in the TRA2 region is very limited and small in scale. It is seen that 52.9% of the participants have a view that being an entrepreneur in the TRA2 region is a disadvantage. In addition, it is possible to say that entrepreneurs avoid taking risks because being an entrepreneur in this region is disadvantageous.

**Table 6:** Findings on Entrepreneurship Profiles (2)

Factors	Mean ( $\bar{X}$ )	Standard Error	Standard Deviation
<b>Advantages of Entrepreneurship</b>			
Sense of achievement	4,7451	,15928	1,60868
Financial control	4,1275	,14592	1,47367
Respect	3,4510	,13625	1,37609
Autonomy	3,2451	,16687	1,68533
Self-improvement	2,8039	,13221	1,33527
Social benefit	2,6863	,17897	1,80747
<b>Disadvantages of Entrepreneurship</b>			
Burden of responsibility	8,4412	,35702	3,60575
Income irregularity	8,0294	,29275	2,95664
Financing issue	7,9412	,30931	3,12392
Take risks	7,7941	,27316	2,75874
Personal sacrifices	7,1373	,34386	3,47278
Time issue	6,3725	,33263	3,35940
Tolerating damage too much	5,9412	,35299	3,56502
The problem of not creating demand	5,7647	,24019	2,42584
Administrative and bureaucratic affairs	5,6863	,34412	3,47546
Success depends on employees	5,5294	,32846	3,31724
The need for continuous learning	5,0196	,37021	3,73896
Delegation of authority	4,6176	,25580	2,58344
<b>Features to Become a Successful Entrepreneur</b>			
Having an entrepreneurial spirit	9,0882	,28113	2,83927
Trust yourself	7,8725	,22966	2,31940
Building good relationships with people	7,4118	,29830	3,01269
Risk taking tendency	6,7549	,31633	3,19479
Evaluating opportunities	5,8529	,24979	2,52276
Success requirement	5,8039	,28624	2,89088
To be innovative	5,4020	,27596	2,78703
Creativity	5,3137	,25729	2,59848
To be decisive	4,7843	,29214	2,95051
The need for independence	4,1863	,27542	2,78159
Control focus	3,6176	,23317	2,35487
<b>Factors Affecting Entrepreneurial Personality</b>			
Experience	5,7843	,15492	1,56463
Education	5,0294	,14376	1,45191
Culture	4,2255	,18998	1,91868
Family	4,1667	,15830	1,59878
Age	3,2647	,16599	1,67643
Gender	2,8627	,17237	1,74083
Marital Status	2,6569	,18667	1,88530

Participants gave the advantages of being an entrepreneur 6 points to the factor with the highest importance and 1 point to the factor with the lowest importance. The most important advantage of being an entrepreneur ( $\bar{X}$ =4.7451) is the sense of achievement. Financial control ( $\bar{X}$ =4.1275) and respect ( $\bar{X}$ =3.4510) are seen as other important advantages of entrepreneurship. It is considered as social benefit with the lowest importance ( $\bar{X}$ =2.6863) among the advantages of entrepreneurship. According to the findings, while entrepreneurship provides satisfaction with the sense of achievement in individuals, it also improves the ability to control financial assets. Şahin (2009) concluded in his study that the advantages of entrepreneurship compared to women entrepreneurs are the sense of achievement, being busy with a job, and financial freedom.

Participants gave 12 points to the factor they saw as the biggest disadvantage in being an entrepreneur, and 1 point to the factor they saw as the lowest disadvantage. The biggest disadvantage of being an entrepreneur is the burden of responsibility ( $\bar{X}$ =8.4412). Income irregularity ( $\bar{X}$ =8.0294), constantly dealing with financial problems ( $\bar{X}$ =7.9412), taking risks ( $\bar{X}$ =7.7941) and making personal sacrifices ( $\bar{X}$ =7.1373) are considered as other important disadvantages. Dependence of success on employees ( $\bar{X}$ =5.5294), the need for continuous learning ( $\bar{X}$ =5.0196) and delegation of authority ( $\bar{X}$ =4.6176) were evaluated as the disadvantages with the lowest low impact. According to the findings, it is possible to say that although entrepreneurs undertake all kinds of responsibilities and risks, they consider irregular income and loss as the disadvantages of entrepreneurship and as factors that negatively affect entrepreneurship.

Participants gave 11 points to the factor that they considered the most important among the characteristics that one should have in order to become a successful entrepreneur, and 1 point to the factor that they considered the least important. The most important feature to be an entrepreneur is to have an entrepreneurial spirit ( $\bar{X}=9.0882$ ). Self-confidence ( $\bar{X}=7.8725$ ), establishing good relations with people ( $\bar{X}=7.4118$ ), risk taking tendency ( $\bar{X}=6.7549$ ) and seizing opportunities ( $\bar{X}=5.8529$ ) to be other entrepreneurs considered as important features. Participants; considers innovativeness ( $\bar{X}=4.7843$ ), creativity ( $\bar{X}=4.6813$ ) and decision-making ability ( $\bar{X}=3.6176$ ) as features that are of lower importance in order to be an entrepreneur. According to the findings; having an entrepreneurial spirit is considered the most important feature to be an entrepreneur. In this context, it is possible to say that the concept of entrepreneurship is correctly understood by those who participated in the research. On the other hand, the fact that very important features such as innovation, creativity and decision-making that ensure success and development are in the lower order of importance can be explained by the low entrepreneurship profile of the participants. Çetinkaya Bozkurt, Kalkan, Koyuncu, and Alparslan (2012) concluded that the characteristics required to be successful should be self-confidence, honesty and commercial ethics, and a tendency to take risks, respectively.

Participants gave 7 points to the factor with the highest importance and 1 point to the factor with the lowest importance among the factors that are effective in the formation of entrepreneurial personality. Work experience ( $\bar{X}=5.7843$ ) is considered to be the most important factor in the formation of an entrepreneurial personality. Education ( $\bar{X}=5.0294$ ) is the factor with secondary importance, while culture ( $\bar{X}=4.2255$ ) is the factor with third level importance. The least important factor in the formation of the entrepreneurial personality ( $\bar{X}=2.6569$ ) was evaluated as the marital status of the people. According to the findings, it can be said that demographic characteristics such as age, gender and marital status have a low effect on the formation of individuals' entrepreneurial personality, while personal development factors such as work experience, education and culture are highly effective. Chen and Lai (2010) determined that family, society, education and economic environment are effective factors in the formation of entrepreneurial personality.

## CONCLUSION

According to the analysis of the data obtained from the study conducted in the TRA2 Region, the sample group of the study is predominantly male, married, middle-aged, and has a low education level. The fact that the entrepreneur profile is male-dominated is in harmony with the general entrepreneurial profile of Turkey. It has been determined that the capital accumulation needed for entrepreneurship in the region is mainly met from the personal or family savings of individuals and the most important obstacle to entrepreneurship is the problem of financing. It is possible to say that people are willing to become entrepreneurs if the financing problem is overcome. The fact that the participants see and evaluate the opportunities as the most important stage in the entrepreneurship and business establishment process shows that they have an entrepreneurial spirit. The fact that having an entrepreneurial spirit is perceived as the most important and basic condition for being an entrepreneur also confirms this situation. Although entrepreneurs undertake all kinds of responsibilities and risks, they see irregular income and risk of loss as disadvantages of entrepreneurship. Therefore, these factors, which are seen as a disadvantage for entrepreneurs, negatively affect the entrepreneurship profile of the region and prevent the increase in the number of new entrepreneurs.

It has been concluded that the effect of demographic characteristics such as age, gender and marital status on the formation of the entrepreneurial personality of individuals in the TRA2 region is low; personal development factors such as work experience, education, and culture have a high effect. In addition, it is possible to say that while entrepreneurship provides the satisfaction of the sense of achievement in individuals, it also improves the ability to control financial assets. Çetinoğlu and Büber (2012) concluded that 358 entrepreneurs operating in OSTİM Organized Industrial Zone have high self-control and leadership characteristics. Sönmez and Toksoy (2014) concluded that entrepreneurs plan to solve their capital needs with KOSGEB supports as well as equities, family assistance and bank loans. Tan (2015) concluded that the most successful entrepreneur candidates among 400 people who participated in KOSGEB Entrepreneurship Trainings were male participants between the ages of 25-34 with a university or higher education level. Gül and Gül (2018) determined that the most important entrepreneurial characteristics of 60 women entrepreneurs receiving KOSGEB support are self-confidence, success and economic independence. Kartal (2018) concluded that there is a positive relationship between the personality traits of university students and their entrepreneurial tendencies. The data obtained from the study are similar to the literature.

The TRA2 region has limited opportunities for private and public investments. It is seen that KOSGEB supports are especially important for entrepreneur candidates who are insufficient in terms of capital in the region where production is low and the employment rate is low. In this context, it is important to develop support for entrepreneurs, to provide long-term capital support to entrepreneurial candidates under favorable

conditions, to provide more limited support to businesses that will operate in the manufacturing sector, and to encourage entrepreneurs for joint investment and institutionalization. In addition, the expansion of large-scale corporate enterprises with a stronger capital structure instead of small enterprises will contribute more to the regional economy. In addition to the factors that lead individuals to become entrepreneurs, it is important to determine the problems that entrepreneurs face while establishing a business and carrying out their activities. In similar studies, the change in the process of entrepreneurship according to demographic variables can be examined. In addition, the evaluation of the results of the findings to be obtained by expanding the research population and the number of samples will contribute to the literature.

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