

NEW APPROACHES TO SMES: CONSULTING INCENTIVES TO MICRO ENTERPRISES, NEW EMPLOYMENT FACILITIES AGAINST THE CRISIS

Zeynep ARIKAN*, Abdullah Burhan BAHCE**, Osman SIRKECI***

Özet

İçinde bulunduğumuz ağır küresel kriz koşullarından yaklaşık 20-25 yıl kadar önce “...yakın bir gelecekte istihdama devlet ve büyük sanayiden herhangi bir katkının beklenemeyeceğini” fark eden araştırmacı kurumlar dikkate değer tahminlerde bulunmuşlardır. Bunlardan bazıları mikro işletmelerin gelecekte önemli bir noktaya ulaşacağını vurgulamıştır

O günlerde yapılan tahminlerde; önümüzdeki onbeş-yirmi yıl içinde, gelişmiş ülkelerde serbest çalışanların, girişimcilerin, iki kattan fazla artacağı, süreç içinde toplam çalışanların %20-25'inin serbest girişimci statüsünde olacağı, çalışanların %40'ının sözleşmeli, sınırlı iş gören olarak veya kendi hesabına çalışan statüsünde bulunacağı, sadece kalan %30-40'ının düzenli iş saatlerine bağlı ve süresiz iş anlaşması ile çalışan devlet memurları statüsünde olacağı ve bunun sonucu olarak resmi işsizlik oranının %5-10 arasında izleyeceği öngörülmüştür. Avrupa Birliği Küçük İşletmeler Sözleşmesi'ni imzalayan devletlerden girişimcilerin eğitiminin teşvik edilmesi ve sağlanmasına yönelik önlemler alınması, girişimci ruhunun teşviki ve özel hedef kitleleri belirlenerek desteklenmesi beklenmektedir. 1967'de Almanya'da ilk Einkaufszentrum alışveriş merkezi kurulmuş ve Tante Emma Laden'lar (Emma Teyzenin Dükkanı) kapanmaya başlamıştır. İlk defa AB 1973 yılında KOBİ'lerin önemini vurgulamıştır. 1983 yılı AB Parlamentosu tarafından KOBİ yılı olarak ilan edilmiş ve KOBİ'ler ve El Sanatları Birimleri kurulmuştur. Küreselleşme ile doruğa ulaşan bireyselleşme, özelleşme ve uluslararası tekelleşme ise sürece damgasını vurmuştur. Bunun bir sonucu olarak da; 15 Mayıs 1990 tarihinde KOBİ Komisyonu, AB Konseyine; KOBİ'lerin durumu, gelişimi ve AB ekonomisine sosyal ve iktisadi faydaları hakkında, KOBİ'lerin kalkınmanın ve ekonominin temel dayanaklarından ve lokomotif fonksiyona sahip olduğunu kapsamlı bir raporla belirtmiştir. BM tarafından 2005 yılının mikro finans yılı ilan edilmesiyle mikro işletmeler ve girişimler tüm dünya gündemine oturmuştur.

Türkiye'de esnaf ve sanatkar kavramı AB ve diğer ülkelerde mikro işletme kavramıyla ifade edilmektedir. Ülkemizde işletmelerin büyük bir çoğunluğunu oluşturan bu kesim, ekonomiye dinamizm kazandırmak, istihdam sağlamak, yeni iş imkanları oluşturmak, bölgesel kalkınmayı hızlandırmak ve yenilikleri teşvik etmek gibi birçok sosyo-ekonomik roller üstlenmektedir. İhmal edilmelerine karşılık hükümet desteği bulunmaksızın ya da çok az bir destekle ulusal ve uluslararası piyasalarda hızla gelişen, büyüyen ve rekabet avantajı elde eden birçok mikro işletme bulunmaktadır. Bu nedenle mikro işletmelerin desteklenmesi ve teşvik edilmesi gerekmektedir.

*Prof. Dr., Dokuz Eylül University, Faculty of Economics and Administrative Sciences, Department of Public Finance, Division of Fiscal Law, zeynep.arikan@deu.edu.tr

** Res. Assis., Dokuz Eylül University, Faculty of Economics and Administrative Sciences, Department of Public Finance, Division of Fiscal Law, abduallah.bahce@deu.edu.tr

*** MBA, Turkish Businessmen's Associations European Federation (TIDAF), Member of the Executive Board and the EU Manager, osmansirkeci@hotmail.com

Anahtar Kelimeler: Danışmanlık Teşvikleri, Mikro İşletmeler, Avrupa Birliği Küçük İşletmeler Sözleşmesi, Kobilere Yeni Yaklaşım.

Abstract

Approximately 20-25 years before the present global crisis conditions; research institutions made remarkable estimations which notice "...not to expect any contributions from the state and large scale industry in the near future". Some of them emphasized that micro enterprises arrived to a key point in the future.

According to estimates made around the same time; in the coming 15-20 years, self- employees, entrepreneurs will increase more than twice, in the process 20-25 per cent of total employees will be in self-entrepreneurs status, 40 per cent of employees will be in contractual, limited wage earner or working on one's own status, only the rest of 30-40 per cent will be in public sector employees status working with regular employment hours, and general business arrangement in developed countries and as a result of this; it is prescribed that official unemployment rate will pursue between 5-10 per cent. It is expected that states which conclude the European Charter for Small Enterprises take measures about inducing and providing entrepreneurs training, encouraging entrepreneurial spirit, and supporting with designated special target audiences. In 1967 first Einkaufszentrum shopping center was established and Tante Emma Laden (Aunt Emma's Store) has ceased to exist. The EU emphasized the importance of SMEs for the first time in 1973. Year of 1983 was declared as SME year by the EU Parliament, and SMEs and Craftsman's Establishments were established. Individualisation reached to peak with globalization, privatization and supranational monopolization loomed large in the process. As a result of this; SME Commission specified about the situation, development and social and economic benefits of SMEs to the EU economy that SMEs had a leading function and were central pillar of the development and the economy with a comprehensive report in May 15, 1990. Micro enterprises and industries come to the whole world fore with year of 2005 was declared as micro finance year by UN.

The concept of craftsman and artisan in Turkey is represented in the term of micro enterprise in the EU and other countries. This sector which forms the majority of enterprises takes many socio-economic roles such as peping up the economy, providing employment, producing new business opportunities, hastening the regional development, and promoting progress. Although they are neglected there are many micro enterprises which developing and growing rapidly, and obtaining competitive advantage in national and international markets without government supports or with a few supports. Because of this it is required to support and to stimulate micro enterprises.

Keywords: Consulting Incentives, Micro Enterprises, The European Charter for Small Enterprises, New Approaches to SMEs.

I. Introduction

“The only difference of entrepreneurial ambition comparable with a writer or a painter is that putting the idea into action instead of being on paper!”¹”

In terms of new approaches to small and medium-sized enterprises (SMEs) whether in the recent process or in the future; the importance of the role which these units of economic and social life and millions of mini-engines play and multi-dimensional contributions which they provide are especially required to be taken into consideration. Simultaneously, SMEs undertaken with this new approach are frequently articulated that they are the mainstay of the economy, and they are also the guarantee of the democracy in the way of social and communal weights and efficiencies in the market economy conditions dominated by neo-liberalism which has loomed large for last thirty years (Schneider, 2010).

Nowadays, numbers of micro enterprises are estimated as one billion according to World Bank forecast. Small and micro-sized enterprise armies which have globally enormous coverage area, create millions of new jobs opportunities all over the world with both participating in active production as free enterprisers direct assumed by their owners, and providing new employment facilities. Attention has been drawn to this case on all occasions and in all conversations, in innumerable national and international meetings and congresses.

Concisely, specifying the meaning and importance of this very active and efficient social class which constitutes approximately 15 per cent of global and local population has been analysed by researchers from different points of view in especially last fifty years. When all these improvements, researches and supranational statutory verdicts as the European Charter for Small Enterprises are taken and put into practice, the importance of the matter is understood well and ineffectiveness which to be done come into being again.

Today, vast majority of world's industries are under the micro, small and medium-sized enterprise (MSME) sector accommodating more than 85 per cent of world's working population. It's also interesting to note that above 85 per cent of enterprises within MSMEs are micro and small enterprises, and tiny enterprises are the largest among micro enterprises. The micro, small and medium-sized enterprises have been accepted as the engine of economic

¹Note: Edward de Bono founded the main idea that is formulated in this paper.

See: Bekir Parlak, *Girisimcilik*, tchayat Journal, Vol: Aralık 2004, 01.02.2005 <http://www.tchayat.org/modules.php?name=News&file=print&sid=58> 22.02.2010.

See also: Omer AYTAC, Suleyman ILHAN, “Girisimcilik ve Girisimci Kulturü; Sosyolojik Bir Perspektif”, s.116 http://www.sosyalbil.selcuk.edu.tr/sos_mak/articles/2007/18/OAYTAC-SILHAN.PDF 22.02.2010.

growth and for promoting equitable development in the worldwide. The major advantage of the sector is its employment potential at low capital cost. The labour intensity of the MSME sector is much higher than that of the large enterprises. The MSMEs constitute over 90 per cent of total enterprises in most of the economies and are credited with generating the highest rates of employment growth and account for a major share of industrial production and exports. In India for example, the MSMEs play a pivotal role in the overall industrial economy of the country. In current years, the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. With its agility and dynamism, the sector has shown admirable innovativeness and adaptability to survive the recent economic downturn and recession. As per available statistics (4th Census of MSME Sector), this sector employs an estimated 59.7 million persons spread over 26.1 million enterprises. It is estimated that in terms of value, MSME sector accounts for about 45 per cent of the manufacturing output and around 40 per cent of the total export of the country (Prakash,2007:1).

In this study, we discuss micro enterprises-micro companies which constitute main frame of MSEs, limited with enterprise consulting which is critically important in this sector and effects of incentives to the employment.

II. The Importance and the Definition of Micro Enterprise Concept

There is no common consensus on an accepted definition of micro enterprise. However, definitions of micro enterprise often use different terminology to describe some common criteria. Micro enterprises are generally run by owner-operator, have fewer employees (number of employees varies in different countries and in different systems of classification), rely heavily on family labour, tend to mix household and business facilities, have low fixed assets (amount varies greatly across countries), and have limited access to the formal financial and other support services. Most of the enterprises in rural non-farm and urban informal sector can be classified as micro enterprises(Choudhary,2002:2).

Micro enterprises employ less than 10 employees and are usually family businesses. These are often located in peripheral regions and are critical for regional development and for creating local employment in the EU and OECD countries. SMEs are very important for European economies, as they represent more than 99 per cent of total enterprises. However their importance in the economy is not always supported by their use of e-business tools(Buhalis and Deimezi,2003:8,10).

At first sight, micro enterprises seem to represent a huge economic development potential. Promotion of micro entrepreneurship is frequently advocated as a component of strategy for

poverty reduction, regional adjustment or economic regeneration. However, in reality, micro enterprises face numerous obstacles to growth, including lack of growth ambitions in many cases. The literature provides several reasons to believe that many micro enterprise owners do not seek to significantly modify their business practices. Moreover, internet technologies and e-business solutions would seem to provide major growth and development opportunities to micro enterprises. The business case for adoption of these technologies seems to be compelling. Yet the uptake of internet and Information Communications Technologies (ICTs) among SMEs, especially among micro enterprises, is occurring much more slowly than anticipated (Davis and Vladica, 2006:1).

In addition to this, the EU report recognizes the fact that SMEs lag behind larger enterprises with respect to the take up of ICT and e-business, this is a matter of political concern and calls for remedial action. However, they appreciate that policy actions in support of e-business and ICT adoption for SMEs should be based on sound knowledge of the problems to be solved (European Commission Report, 2002:4).

A. The Definition of Micro Enterprise in the EU

The economies of developed countries are, to a large extent, built on the activities of micro, small and medium-sized enterprises. Small firms make a significant contribution to the GDP in the countries of the EU. In industrialized countries, the share of small businesses' industrial output exceeds 50 per cent by a large margin. For example, in the UK 99.8 per cent of all enterprises are SMEs, in Europe as a whole their share is about 90 per cent. SMEs bring a broad range of benefits beyond growth of national income, providing important opportunities for employment and as the Council Decision of the European Commission have pointed out; SMEs are an important engine for economic growth and employment throughout the EU. Further, SMEs are a key source of and outlet for entrepreneurial creativity and ideas (Pimenova and van der Vorst, 2004:549).

Since the beginning of the 1990s, the development of the de novo private enterprise sector has served as one of the main policy instruments underpinning economic growth in many post-socialist emerging market economies. The particular focus within that policy has been on the development of SMEs, which remains one of the main avenues for building an active and competitive private sector in these countries. Support for the SME sector has also become an increasingly important part of the industrial policy of the EU over the last decade. The development of SMEs is a central pillar of the Lisbon Agenda to create the world's most dynamic and competitive European economy by 2010. Although this ambition has recently been scaled back in favour of an emphasis on reducing unemployment, the role of the SME

sector has, if anything, gained in prominence as it is increasingly recognised that the failure of the Euro zone economies to exhibit the desired dynamism, in contrast to the more successful Anglo-Saxon model, is closely linked to the insufficient support given to entrepreneurial activity and to the development of the SME sector. In February 2005 the European Commission relaunched the Lisbon Agenda as the “Growth and Jobs Strategy”, which emphasizes improved support for SMEs(CEC,2005a:16). The new strategy will focus on fewer targets and adopt an action programme in which support for SMEs plays a prominent role. In particular, it will redirect state aid towards sectors with high growth potential, create an SME-friendly business environment and improve regulation in order to reduce the burden of administrative costs(CEC,2005b:4). It also focuses strongly on support for innovation by aiming to increase expenditure on R&D to 3 per cent of the EU GDP, promoting the uptake of ICTs and developing innovation poles linking regional centres, universities and businesses(Cuckovic and Bartlett,2007:37-38).

The UN Organization declared the year of 2005 as “Microcredit Year”, as a startup year of 10 years development program that aim to reduce the number of the poor by half estimated as approximately 1 billion in the world(UN,1999:1-2).

The EU made the definition of microcredit users in parallel with this development program and financial proceedings. Longstanding inflation since 1996 and labour productivity gains with higher technology usage necessitate reestablishing the scale determination criteria. With generally accepted expression; in addition to small and medium-sized enterprise definitions, enterprises designated as “Küçük Esnaf ve Sanatkar (Artisans and Small Traders)” in our language, defined as “Micro Enterprises”. According to new definition, enterprises which come within the scope of SME are undertaken in three groups instead of two groups. The EU on the one hand separates micro enterprises according to their actuating employee number on the other hand considering their annual turnover. In this case, enterprises which their actuating employee number is 40, and their balance-sheet values or annual turnover above 10 million Euro can be undertaken in medium-sized enterprises category.

Following table, illustrates both definition numbers accepted from the EU in 1996 and new criteria which was accepted from the European Commission in May 8, 2003 and has existed from January 1, 2005.

Table 1. SME Enterprise Size Criteria

SME Thresholds			
Enterprise category	Headcount (unchanged)	Annual Turnover Million Euro	or Annual Balance Sheet Total Million Euro
Medium-sized	50 – 249	= € 50 million (in 1996: 40 million)	= € 43 million (in 1996: 27 million)
Small-sized	10 – 49	= € 10 million (in 1996: 7 million)	= € 10 million (in 1996: 5 million)
Micro-sized	0 – 9	= € 2 million (not previously defined)	= € 2 million (not previously defined)

Source: European Commission, Commission Communication on the Interest Rates to be Applied When Aid Granted Unlawfully is Being Recovered, OJ C 110, 08.05.2003, pp. 39, [http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:52003XC0508\(07\):EN:NOT](http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:52003XC0508(07):EN:NOT) 15.03.2010. European Commission, The New SME Definition: User Guide and Model Declaration, Enterprise and Industry Publications, 2005, pp. 14 http://ec.europa.eu/enterprise/policies/sme/files/sme_definition/sme_user_guide_en.pdf 15.03.2010.

Eurostat, set the EU statistics as per following enterprise size groups from this definition in the EU Commission decisions dated on April 3, 1996. Table 2 is arranged by us and illustrates the definition of Eurostat.

Table 2. Enterprise Groups According to Eurostat Definition

Enterprise Scale	Sub Group	Employee Number
Micro Enterprise	1. Group (Micro Enterprise)	0 (to work on one's own)
	2. Group (Micro Enterprise)	1 – 9
Small Enterprise	Small	10 – 49
Medium Enterprise	Medium	50 – 249
Big Enterprise	1. Group (Big Enterprise)	250 – 499
	2. Group (Big Enterprise)	= < 500

This categorization will play a guide role in many fields which are developing finance policies to entrepreneurship, taking anti-bureaucratic measures, and determining credit requirements etc.

B. The Definition of Micro Enterprise in Turkey

Small and medium-sized enterprises were classified as micro, small and medium-sized enterprises in Code No: 2005 / 9617, Regulation About the Definition of Small and Medium-

Sized Enterprises, Properties and Classification, dated on November 18, 2005 came into force appearing in the Official Gazette Number of issue: 25997(GIB,2009:1).

According to this, small and medium-sized enterprise definition in Turkey; economic units which employ annual worker under two hundred and fifty people and annual turnover or balance sheet not exceeding twenty five million Turkish Liras and classified as micro enterprise, small enterprise and medium-sized enterprise in the Code are briefly termed as SME. Table 3 shows the definition of SME in Turkey.

Table 3: SME Definition in Turkey

Scale	Headcount	Annual Turnover (Million TL)	Annual Balance Sheet (Million TL)
Micro	1-9	< 1 (~0,8 in USD)	< 1
Small	10-49	< 5 (~4 in USD)	< 5
Medium	50-250	< 25 (~20 in USD)	< 25

Source: Mustafa Kaplan, "SME's in TURKEY and Vision and Supports of KOSGEB" 29.01.2008, Brussels, pp. 4 http://www.fp7.org.tr/tubitak_content_files//Konferanslar/TRDAY/TRDAY-M_Kaplan.pdf 05.03.2010.

SMEs are classified as micro, small, and medium-sized enterprise as follows (<http://www.densgrup.com.tr/pages.asp?part=MjM=> 08.03.2010):

1-Micro Enterprise: Very small scale enterprises which employ annual worker under ten people and annual turnover or balance sheet not exceeding one million Turkish Liras,

2-Small Enterprise: Enterprises which employ annual worker under fifty people and annual turnover or balance sheet not exceeding five million Turkish Liras,

3-Medium-Sized Enterprise: Enterprises which employ annual worker under two hundred and fifty people and annual turnover or balance sheet not exceeding twenty five million Turkish Liras.

SMEs are the engine of economic development according to efforts targeted at the SME sector are based on the premises, but market and institutional failures impede their growth, thus justifying government interventions. Despite the growing interest of the development community in subsidizing SMEs, however, there are skeptical views that question the efficacy of pro-SME policies. Specifically, many critics stress the importance of the business environment facing all firms, large and small. From this aspect, low entry and exit barriers,

well-defined property rights, effective contract enforcement, and firm access to finance characterize a business environment that is conducive to competition and private commercial transactions(Beck and Demirguc-Kunt,2006:2932).

III. Enterprise Consulting

The history of enterprise consulting has extended as far as publishing of Machiavelli's "Philosophy Consulting" work called as "IL Principe" or in English "The Prince" ² (first edition published in 1531).

First consulting firm was established in the US in 1920. In the same years, consulting firms started to establish in Europe had gradually formed in to an important sector until World War II. However, the actual boom had existed after the 1950s. At the present day this sector has reached to 120 billion US\$ capacity on a global scale and one-third of this market belongs to the US. In terms of enterprise consulting sector, Germany has the third big enterprise consulting market after the US and the UK. Enterprise consulting constitutes 0.8 per cent of national income as a sector. According to the German Association for Enterprise Consulting or in German, Bundesverband Deutscher Unternehmensberater (BDU), in Germany there are 13.200 (with unregistered 15.700) enterprise consulting in total which have the employment capacity of 113.000 people and 84.600 of them are consultant(Schnieder,2010).

According to explanation from the Association of Economic Consultants (WBV); in Germany there are 24.800 consultancy organization which have the employment capacity of 130.000 people with sole proprietorship. Throughout the EU, 315.000 professional enterprise consultants actively follow their profession. In Turkey, approximately 8.000-9.000 enterprise consultants exercise professional activity in accordance with the estimates of Tulin Secen who is one of the founder of Management Consulting Institute (MCI)(Tosuner, Bay and Sirkeci,2009:132).

A. Continuous Process with Globalization and Exit Strategies From the Global Crisis

Globalization is a process by which people, companies, goods and services, capital, information and ideas are exchanged across international boundaries. Although cross-border trade has existed for centuries, modern day trading-fueled by multi and bilateral trade agreements, global investments and innovations in information and communications

²Note: The Prince (Italian: Il Principe) is a political treatise by the Italian public servant and political theorist Niccolò Machiavelli. Originally called De Principatibus (About Principalities), it was originally written in 1513, but not published until 1532, five years after Machiavelli's death. The Prince was one of the first works of modern philosophy, in which pragmatic ends, as opposed to teleological concepts, are the purpose. http://en.wikipedia.org/wiki/The_Prince 06.03.2010.

technology-has expanded in volume and geographic reach. Nowadays, almost all countries are integrated to some extent into the global economy and are experiencing varying degrees of economic growth. While economic growth generally reduces poverty, it does so at different rates in different contexts, with the greatest impact on poverty reduction occurring in those countries with the most equitable income distribution(Kula, Downing and Field,2006:1).

Oil crisis which uprised in the 1970s and after that energy crisis as an increasing cost factor had turned in to a continuous production and economic problem. Nonetheless, large scale industry had searched miscellaneous measures in the face of floating increase in technological improvements (internet etc.) and continuous rise in labour productivity in contrast with not keeping in step of demand. The EU (then EEC) realised SMEs for the first time in 1973. Thereafter SMEs and Craftsman's Establishments were established. Year of 1983 was declared as SME year by the EU Parliament. SME Commission specified about the situation, development and social and economic benefits of SMEs to the EU economy that SMEs had a leading function and were central pillar of the development and the economy with a comprehensive report in May 15, 1990. Consequently, it was understood that not to expect any contributions from the state and large scale industry in the near future. After that in June 2000 European Commission approved “the European Charter for Small Enterprises” for inducing small enterprises and supporting in many fields in Feira Summit. The charter was confirmed the importance of SMEs which have played an engine role in the development of the European economy(Savasir,1997).

According to OECD report with regard to the last financial cirisis; the poor governance of companies exacerbated the crisis process. The model of banking changed for many institutions from a “credit model”-kicking the tyres and lending to SMEs and individuals that can't raise money in the capital markets-to a model that was based on the capital markets. An equity culture in deal making through securitisation, the creative use of derivatives and financial innovation emerged. Competition in the securities business increased as companies taking the low-hanging fruit outperformed their peers, and staff benefited through bonuses and employee stock ownership programs. In terms of competitive mergers and competition policy in the world economy, increasing the availability of fine-grained credit-rating information for SMEs and consumers will facilitate transparency and make available the information needed by existing competitors and new entrants to take up new lending opportunities(OECD,2009a:16,84).

According to statistics and estimates in the next 20 and 50 years; rising of employment in the central European countries and throughout the EU countries will not be expected in the near

future. Furthermore, production-oriented investments and growth are expressed with negative indicators. In 2025, the share of Europe will decline from 34 per cent to 25 per cent, the share of the US will decline from 28 per cent to 27 per cent, the share of Japan will decline from 12 per cent to 7 per cent, the share of India will improve from 2 per cent to 5 per cent, the share of China will jump from 4 per cent to 15 per cent in total world production. The share of other countries in the world will rise from 20 per cent to 21 per cent(http://www.docstoc.com/docs/27709352/_C20072_-Summary-of-the-State-of-Food-and-Agriculture 12.03.2010).

SMEs are numerically composed of 99.8 per cent of enterprises in Turkey. According to new definitions, micro enterprises are made up 99.4 per cent of SMEs in our country. The following table illustrates the numerical weight of small enterprises from several countries in the world. The share of small enterprises in exports and the financial share of small enterprises which are particularly represented in the last two line evince how to managers of small enterprises in our country need to compete with their competitors on a global scale in an unreasonable environment.

Table 4: Main Economic Indicators Related to SMEs in Different Countries

	USA	GER	IND	JAP	UK	KOR	FRA	ITA	TUR
The Percentage of SMEs in Total Enterprises	97.2	99.8	98.6	99.4	96.0	97.8	99.9	97.0	98.8
The Percentage of SMEs in Employment	50.4	64.0	63.2	81.4	36.0	61.9	49.4	56.0	45.6
The share of SMEs in Investments (per cent)	38.0	44.0	27.8	40.0	29.5	35.7	45.0	36.9	6.5
The share of SMEs in Value Added (per cent)	36.2	49.0	50.0	52.0	25.1	34.5	54.0	53.0	37.7
The share of SMEs in Exports (per cent)	32.0	31.1	40.0	38.0	22.2	20.2	23.0	-	8.0
The share of Loan Given to SMEs (per cent)	42.7	35.0	15.3	50.0	27.2	46.8	48.0	-	9.0

Source: www.kosgeb.gov.tr/kos.htm 15.02.2010.

As a consequence; after the economic and financial crisis, some challenges should be taken relating to enhance the potential output, decrease the unemployment rate and regulate the fiscal positions. Because severe macroeconomic imbalances will remain in 2010. For example, the effect of the crisis on the supply-side is uncertain but has major policy implications. Potential output is likely to be reduced in 2009 and 2010 as a consequence of the crisis. Capital intensity will continue to fall in response to higher capital costs. In addition, in

the wake of past recessions structural unemployment has tended to rise in many countries, which may be partly a reflection of rising long-term unemployment and hysteresis-type effects. Past experiences suggest that European countries may be more vulnerable than other countries to such effects and this is reflected in current projections. Deep recessions and financial crises can lower potential output through a number of mechanisms. During recessions investment often falls sharply, and firms go out of business which may accelerate the scrapping of capital or lead to its relocation, thus lowering the capital stock and its efficiency. Financial crises exacerbate these effects, by impairing financial intermediation, raising the cost of capital and forcing otherwise viable firms out of business. As a solution of this, structural policy reforms can ease the adjustment(OECD,2009b:212-215). These policy reforms should embody solutions relating to micro enterprises thus unemployment problem can be resolved from its roots.

B. Incentives from the Perspective of the European Charter for Small Enterprises

*In terms of essential principle of SME policy
these expectations are implied from signer states;
Measures should be taken about inducing and
providing the education of entrepreneurs!
Encouragement of entrepreneurial spirit
should be supported with special target audience!*

SMEs and micro enterprises had taken place in the same definitions until 2005. In recent years, with enhancing the importance of SMEs, it has been recognised that this type of enterprises had also differences between them near their similarities. Because it has been understood that handling micro enterprises as economic units, which acquire different structural and financial character apart from the other, in a common SME definition was not proper in terms of financial institutions and bureaucracy. This case had also adverse effects on the results of the applications. In recent years, changes which has occurred in the world economic order has rapidly modified the economies of the countries in macro level and enterprise structures in micro level. Developing and varying economic conditions and globalized capital markets has started to force countries to catch economic dynamics and increase their competition forces. In this context, countries have tended to generate solutions that minimize the adverse effects of globalization and have brought up micro enterprises to the agenda as a consequence of increasing employment and production.

The European Charter for Small Enterprises, a self-commitment from the member states to improve the business environment for small enterprises, was approved by the EU leaders at the Feira European Council on 19-20 June 2000. Under the Charter, member states and the Commission took action to support small enterprises in ten key policy areas. These policies are education and training for entrepreneurship, cheaper and faster start-up, better legislation and regulation, availability of skills, improving online access, getting more out of the single market, taxation and financial matters, strengthening the technological capacity of small enterprises, making use of successful e-business models and developing top-class small business support and developing stronger, more effective representation of small enterprises' interests at the EU and national level(European Commission,2009)

According to the European Charter for Small Enterprises; actions and measures to be taken in the field of enterprise consulting are the first and principal step which provides firing the engines of economic development. The situation of small business in the European Union can be improved by action to stimulate entrepreneurship, to evaluate existing measures, and when necessary, to make them small-business-friendly, and to ensure that policy-makers take due consideration of small business needs. As a result; strengthening the spirit of innovation and entrepreneurship which enables European business to face the challenges ahead, achieving a regulatory, fiscal and administrative framework conducive to entrepreneurial activity and improving the status of entrepreneurs, ensuring access to markets on the basis of the least burdensome requirements that are consistent with overriding public policy objectives, facilitating access to the best research and technology, improving access to finance throughout the entire life-cycle of an enterprise, improving the country performance continuously, so that the EU will offer the best environment for small business in the world, listening to the voice of small business, and lastly promoting top-class small business support are the main commitments of the Charter(European Commission,2000:1-2).

Development of a legal and regulatory framework conducive to micro, small and medium-sized enterprise development may include simplification of the tax system for MSMEs. This simplification contains the creation of a flat rate structure for enterprises below a certain size (presumptive taxation), dispensation from detailed reporting-accounting requirements, limits on the discretion of inspecting officials and the improvement of systems for dispute settlement and contract enforcement. In order to promote tax compliance one important measure is to encourage and support MSMEs representative organisations to actively participate in the government's consultative process on tax legislation and regulation(European Bank,2006:22).

Introduction of a legal, institutional, and regulatory framework supportive of the development of MSME commercial finance, targeting broader sharing of credit information and stronger legal rights in and out of bankruptcy. Best practice would contain the creation of public credit registry (a database managed by the public sector) and/or of private credit offices (private firms or a non-profit organisations) that maintain a database on the standing of borrowers in the financial system and facilities exchange of credit information among banks and financial institutions. Developed access to skilled labour through measures to increase labour mobility, such as the expansion of job centres in order to cut down search costs, and improved access to business premises through development of property markets and underpinned by necessary privatisation legislation(European Bank,2006:22).

C. Enterprise Incentive Supports Supplied To Micro Enterprises

Development is only possible if the enterprises are supported!

In this context, consulting or enterprise consulting supports and incentives that hold an important and a key function for micro enterprises as the lowest-small unit of SMEs, has gradually become important. As a whole, as well as the importance and the weight of them in economic life, micro enterprises are examined in terms of cost and yield within the short and long term dimensions. It's required to underline that developing the way that bringing and providing service to the widest sectors, supporting with encouragement, and rarefing of this sector which has a potential consultancy and continuing education service called such as enterprise consulting, company doctor, business consultant, management consulting. The importance and meaning of this strategy can be noticed both emerging countries and industrialized countries with successful country samples and applications.

Although 64 billion Euro has allocated in the EU 2007-2013 period seventh framework programme, it's emphasized that innovation and R&D will be remained incapable in SMEs especially in micro enterprises which play an engine role in development and employment. It's known that these budgets are more limited in private and public sectors on a global scale.

On the other hand, micro enterprises are an important source of income for many poor people in low-income countries. Recognizing this, governments and donors have sought to promote these small firms, usually through credit programs. These efforts increasingly use semi-formal institutions such as non-governmental organizations, specialized institutions that concentrate on small businesses, and cooperatives-particularly credit unions. Much experience has been accumulated the past several decades on how to form these semi-formal organizations, but relatively little analysis has been done on what happens when they perform increasingly

complex functions such as handling targeted loans and mobilizing deposits. Credit unions are the focus of the discussion that follows, the main objective being to analyze their strengths and weaknesses in handling loans to micro enterprises. The discussion begins with an historical background on credit unions and micro enterprises, followed by an analysis of major issues that might be considered before channelling funds through credit unions to small businesses(Adams,1995:1).

One of the support supplying unit to micro enterprises is Business Development Service. Business development services are non-financial services that are vital to the development of sustainable microenterprises. While the primary role of microfinance institutions remains to be the provision of financial services, their involvement in business development service has become an important strategy to also ensure the efficacy of their operations. Complementation of financial and business development services first of all help develop each other's market. Providing financial services require business development services in order to ensure repayment. In the same way, providing business development services could generate demand for more financial services particularly working capital as businesses expand. Secondly, business development services enhance the other's performance and impact. As clients experience business stability and growth resulting from effective business development services, they are better positioned to use financial services efficiently, maintain a better relationship with the microfinance institutions, repay regularly, and borrow increasing amounts. When business development service clients have access to finance they are more likely to use business services and embark on investments that fully utilize these funds(<http://www.napc.gov.ph/MICROFINANCE/MFIdocs/BDS%20Guide.pdf> 05.03.2010).

1. Incentives and Micro Credits in France

Artisans sector is the only gradually rising and job creating sector in French economy. Chambers of Handicraft and Small Businesses are public institutions administered by elected craftsmen, for five years, in the universal suffrage of the persons registered and mentioned in the trade directory. Chambers of handicraft and small businesses form a structured network implanted on the whole territory in the service of the craftsmen and of the handicrafts. They are federated at the national level within the Permanent Assembly of the Chamber of Handicraft and Small Businesses (APCM) (TESK,2008:153).

The Chamber of handicraft and small businesses of the Somme has a few missions; defending the general interests of the craftsmen, promoting the development of the craft small businesses, accompanying the craftsman in every stage of its professional life such as learning, business creation, training, economic development, transmission of small business

and manage European projects. The Chamber of handicraft and small businesses of the Somme offers within the framework of the services to small business, a coherent device of information, advice, accompaniment and training. It develops skills and technical quality means. It works in narrow dialogue with the professional organizations of the handicraft and with the various local actors such as territorial authorities, state and local services, socioeconomic actors etc. (<http://www.letsadapt.org/participants.html> 16.03.2010).

Apart from these, training of employers and managers of enterprises is compulsory in France. Enterprises benefit continuing education which is financed within the context of taxes that they pay to a fund (TESK, 2006:29).

In France; micro and small enterprises as development stakeholders are illustrated major contributions to enhance GDP, generate employment and income optimization of local resources in local and regional markets (Botzung, 2002:5).

29.157 unit loans have been granted as a part of ADIE (Association pour le droit à l'initiative économique) micro credit program which has been applied for 25 years in France. 24.897 micro enterprises have been established by these micro credits and new business facilities have been provided to 29.876 people. The average credit was about 3000 Euro per enterprise and 16.2 million Euro in total, 5.587 micro credits were given only in 2004 (ADIE, 2008:9).

2. Incentives and Micro Credits in the UK

During the first half of the twentieth century the small firm sector declined in relative importance. In the 1900s the small firm accounted for around 80 per cent of the workforce, by the 1960s this figure had reduced to 20 per cent. However, by 1979 it had risen to 27 per cent and in 1991 stood at approximately 35 per cent. The 1980s witnessed a remarkable growth in the number of firms in the UK, from 1.9 million in 1979 to 3.1 million in 1989. Although the recession saw a fall to around 2.8 million in 1992, this left a very substantial increase, and the signs curve that the short-term decline has come to an end, with the number of firms from 1993 estimated at 2.8 million. The majority of firms curve micro enterprises with less than ten workers. In 1995 micro enterprises dominated the UK stock of business in general (Morrison, 1998:136).

In 2000, the British government realised that one of the main causes of poverty is a lack of economic activity and jobs in the UK. Supporting the creation and growth of enterprises is thus a key step in overcoming poverty. It contributes to the regeneration of disadvantaged communities, as well as to the development of a more dynamic, enterprising economy. Because of these reasons, the Social Investment Task Force (SITF), chaired by Sir Ronald Cohen, reported to the Chancellor of the Exchequer on 24 October 2000. Its report,

“Enterprising Communities: Wealth Beyond Welfare”, recommended a five-point programme of action aimed at stimulating enterprise, investment and wealth creation in disadvantaged communities. Business creation in disadvantaged communities lags far behind the rest of the UK. To overcome the causes of unemployment and low economic activity, the UK economy has been required new approaches to encourage enterprise and stimulate business-led growth in the most challenged communities. The aim of the tax credit would be to attract greater flows of private investment into enterprises in these communities, but to do this in a way that also helps to build skills and capacity, to promote long-term success. The tax credit would aim to expand the supply of finance serving this market where this could bring real benefits in tackling deprivation and disadvantage. The focus would be on enterprises such as micro enterprises and start ups, social and community enterprises, and small and medium enterprises, where these could not otherwise get the finance they need(HM Treasury,2001:2-5).

Within the scope of program called WEETU, which supports women entrepreneurs existed since 2003, it has been provided that 5.500 women set up their own business. In 2003, it was estimated that women constituted around 27 per cent of self-employed people in the UK, and that only 12-14 per cent of businesses were majority-owned by women. Recent figures from 2009 show that women, who make up 46 per cent of the workforce, now constitute nearly 29 per cent of the self-employed in the UK and 15 per cent of the 4.8 million enterprises in the UK are now majority-led by women(WETF,2009:5).

3. Incentives and Micro Credits in Germany

Many definitions and concepts have taken a large share in the last 15 years agenda that have an unfamiliar to German economy such as “Einmann GmbH” (Single Limited Company) or “Ich AG”³ (I’m the incorporated company). In terms of this incentive project, 95.000 enterprises have been stimulated for 4 years application term. While these micro incentives have become commonplace in Germany, “Mikro Unternehmen” has started to loom large in the economic life as a definition including whole EU countries.

Entrepreneur Incentive Center (Förder Zentrum) of the Federal Ministry of Economics and Technology (in German: Bundesministerium für Wirtschaft und Technologie-BMWI) finance 50 per cent of consulting services bought from free financial advisory market by entrepreneur to 1.500 Euro both for new establishing enterprises and micro enterprises in the first 3 years of establishment within the framework of every consulting service package. All institutions

³ Note: This expression is used here as a symbolic meaning, encouraging feature of term is emphasized.

ask to any unemployed or employed entrepreneur candidate that receive any information from an enterprise consultant, whether the nearest lending institution that they have own account or another public institutions. If entrepreneur candidate is not ready, the institutions guide the candidate to the most proper consulting institution.

According to magazine called *Gruender* dated on January 7, 2007; 2006 report of Georg Braun, the President of the Association of the German Chambers of Industry and Commerce (in German: Deutscher Industrie-und Handelskammertag-DIHK), has reminded the importance of micro enterprises and consulting incentives submitted to this new enterprises. According to estimates that active new entrepreneur age mean vary between 30-39 by reason of increasing demographic age mean, new business creation will be diminished approximately 40 per cent in 2050. These assumptions direct both the EU and Germany taking urgent measures in the field of employment and entrepreneurship(www.gruendermagazin.com/existenzgruendung 05.03.2010).

As a result of December 2006 report; “acquis communautaire will not hinder in front of the entrepreneurs on the contrary Red Carpet will be spread to micro enterprises” in the EU.

15 per cent of single entrepreneurs that constitute approximately 60 per cent of SMEs and estimates as 24 billion in the EU reports, confirmed that they have willing and capacity to employ one more person if bureaucratic burden does not exist. This means 1,5 billion new job opportunities in Germany(Wansleben,2006).

4. Incentives and Micro Credits in Turkey

SMEs play an especially important role in the Turkish economy, because of their number and the large share of the workforce involved. The government authorities have carried out a variety of programmes to support these enterprises for many years. Small and Medium Industry Development Organization (KOSGEB) was established in 1990 to increase the share and effectiveness of small and medium sized manufacturing industry, raise their competitiveness and realize integration within industry in line with economic developments and national policies. The functions of KOSGEB are developing support mechanisms for Turkish SMEs, encouraging entrepreneurship, fostering R&D focused job creation, to disseminate relevant information to SMEs, and improving capacity of SMEs(Kaplan,2008:8-9).

KOSGEB has established as a research and analysis unit which appears to be the logical place for such an office. The charge to the office should be examine all elements of the SME sector rather than focusing on the industrial sector alone. Strengthening the effectiveness of SME

policies, some further changes should be considered. These changes are listed below(OECD,2004:22-24):

First of all, developing a definition of SMEs that includes SMEs in all industries and is congruent with definitions used in the EU. The Turkish government completed the process in short order. Secondly, developing the collection and publication of business statistics according to standards developed by EUROSTAT. This would increase the flow of data on SMEs and make it possible to look at the dimensions of the SME sector across all industries and to harmonise them with EU practice. Lastly, developing a capability to measure dynamic changes in the economy and in the SME sector by both size of firm-establishment and industry. The work would involve comparing micro data on changes in employment or value added at establishment level. The ability to compare business performance at the establishment or enterprise level would greatly facilitate analysis of the impact of government policies and programmes for all size groups. Turkish government has caught the international standards in data development processes about SMEs.

In Turkey, supports given by KOSGEB are firstly supports on bank loans interests. This support includes; support loan on employment of registered personnel, support loan on SME export, support loan on machine-tool taking in food sector, support loan on moving to leather sector organized industrial zone. Secondly, KOSGEB supports are relating to the information. These supports are; computer software support, electronic signature support, the infrastructural stage of guidance support to e-commerce, support loan on e-SME information. Thirdly, KOSGEB gives regional development supports to SMEs. These are; machine-tool support for common use, qualified personnel support, local economic research support, support on infrastructure and superstructure application project. As a fourth activity of KOSGEB, consulting and training supports are given. These supports; KOSGEB consulting support, KOSGEB special training support, and KOSGEB general training programs. Fifth support of KOSGEB is related to the support on developing the entrepreneurship. These supports are; young entrepreneur development program, general entrepreneurship training, new entrepreneur support, business development center support. Sixth of all, KOSGEB gives technology development and innovation supports. These supports contain R&D supports and support on industrial property rights. As a seventh activity, KOSGEB gives market research supports and export development supports. These are; support on contributing to overseas fairs on national participation level, support on contributing to overseas fairs out of national participation, support on contributing to domestic international industrial fair, support on contributing to internal industrial fair, advertising support, guidance support to the brand.

Ninth activity of KOSGEB is supports on the development of international cooperation. There are two supports such as oversea business trip, and mapping support. Lastly, KOSGEB gives quality development supports to SMEs(<http://www.densgrup.com.tr/pages.asp?part=MjM=08.03.2010>).

Moreover, there are incentives and exceptions of SMEs concern in tax legislation. According to this; instutions, which are constituted providing credit guarantee only to the small and medium-sized enterprises as a part of making fiscal and technical collaboration with foreign countries or international financial instutions, adding profits gained from this activities to the collateral liability fund and without allocating to shareholders depositing funds in possession to the banks and instutions which procure a loan to the small and medium-sized enterprises are exempt from corporate income tax.

According to Law No: 5746, Law About the Support of Research and Development Activities; complete R&D and innovation expenditures that realized in technology center enterprises, in R&D centers, in R&D and innovation projects with cooperation of pre-competition projects supported by public body and institutions with foundations constituted by law or supported by international funds and in enterprise which benefits from technoenterprise capital supports are reducible determination of corporate profit according to Corporate Tax Law, Article No: 10 and determination of business income according to Income Tax Law, Article No: 89 until 31.12.2023. Enterprises which display in R&D activity in terms of Law No: 5746, benefit from R&D deduction within the framework of Code No: 26953 and dated on 31.07.2008, Application and Auditing Regulation Related to Supporting Research and Development Activities(GIB,2009:19).

IV. Conclusion

With limited resources, putting existing labour power as far as possible in to production at maximum productivity with appropriate and correct strategies; producing the economic policy which will take the successful pioneers, leader enterprises of tomorrow from current micro enterprises and setting the stage for policy application are the most urgent duties in the present day. Achieving this goal is only possible with understanding and applying consulting services and incentives which are especially taken into account in micro enterprises. According to the European Charter for Small Enterprises, in terms of essential principle of SME policy a few expectations are implied from signer states. These expectations are; first of all measures should be taken about inducing and providing the education of entrepreneurs, second encouragement of entrepreneurial spirit should be supported with special target audience.

With applying these policies of the EU, as a very experienced institution in this field, especially for emerging or developing economies in accordance with their own specific circumstances, employing of human capitals more efficiently and consistently in economic manufacturing processes can be possible. In this way, opportunities can be created to achieve sustainable economic development goals on a desired level. One of the effects and results of these approaches and works, in many developing countries as of in Turkey; it's known that in terms of both drafts and proposals of project and poor or developing province of the country, women entrepreneurs or micro enterprises in general has been induced with micro credits and the EU funds by incentive programs. Through mobilizing the broadest resources these applications have come to a successful conclusion to overcome the recent recession period and crisis conditions in the long-term and they have become commonplace than the other applications on a global scale. Following "the red carpet treatment" in accordance with the adaptation process to the EU, is the primary requisite measures of restructuring bureaucracy to pave the way for entrepreneurship.

Municipalities as the local authorities should be restructured with policies that contribute the improvement of local entrepreneurship and they are ensured to take more active and efficient role in support activities.

It's required to promote and develop entrepreneurship with supports such as anti-bureaucratic measures, more efficient university-industry cooperation, giving lessons about manufacturing processes, range of services, and entrepreneurship beginning from basic training, supplying investment area to entrepreneurs, sectoral and regional anti-bureaucratic rational incentives, tax incentives, monetary consultancy, training and advertising services support.

On the one hand, it's required to be cancellation of compulsory levy, register, and permission bureaucracy as a deterrent power in the installation stage of micro enterprises, on the other hand it's need to stimulate micro enterprises, which try to stand and continue economic activities with very narrow capacity and opportunities, develop their knowledge and skills, increase their competitive powers and profit-earning capacities, use their individual labour powers more efficiently, and reach permanent consulting service with easy and proper costs as in the French model.

As a result, every single financial support to micro enterprises turns exponentially to the economy as a unit of additional employment, additional national income, value added and the most important of all as taxes transferred to the state. In this way, limited resources in the economy neither go to luxury consumption nor transfer to overseas, on the contrary they are transformed into new investments and new resources.

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