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BUREAUCRATIC AND FINANCING BARRIERS OF RURAL TOURISM ENTERPRISES

KIRSAL TURİZM GİRİŞİMLERİNİN BÜROKRATİK VE FİNANSMAN ENGELLERİ

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ABSTRACT

Factors such as natural life, cultural riches, various activities, organic productions in rural areas increase tourism demand for rural areas. In order to meet this demand coming from the square, small-scale rural tourism enterprises unique to the region are opened. Bureaucratic obstacles and financing are among the most important problems of rural tourism initiatives that are very important in the development and development of rural areas. Many enterprises fail because they cannot overcome the bureaucratic obstacles that they face during the establishment period and other periods and cannot reach the financing source that they need. The purpose of this study is to determine what kind of bureaucratic obstacles are in the establishment of tourist enterprises in rural areas and how they are overcome, as well as what types of financing sources they use, what type of financing source is used, and what are the advantages and disadvantages of these financing options. The research was carried out in the Fethiye region, where rural tourism services are concentrated, and semi-structured interviews were conducted.

Keywords: Tourism, Rural Tourism, Entrepreneurship, Finance.

ÖZ

Doğal yaşam, kültürel zenginlikler, çeşitli etkinlikler, organik üretimler gibi unsurlar kırsal bölgelere olan turizm talebini artırmaktadır. Meydana gelen bu talebi karşılamak için de küçük ölçekli kırsal turizm işletmeleri kurulmakta ve bu işletmeler kırsal alanların gelişmesi ve kalkınması açısından oldukça önem arz etmektedirler. Kırsal turizm girişimleri kuruluş aşamasında bazı sorunlarla karşı karşıya gelmekte ve bu sorunların başında bürokratik engeller ve finansman gelmektedir. Birçok girişim kuruluş döneminde ve diğer dönemlerde karşılaştığı bürokratik engelleri aşamadığı ve ihtiyacı olan finansman kaynağına ulaşamadığı için başarısız olmaktadır. Bu çalışmanın amacı, kırsal bölgelerdeki turistik girişimlerin kuruluşunda ne tür bürokratik engellerin olduğu ve bunların nasıl aşıldığının yanı sıra bu işletmelerin ne tür finansman kaynağı kullanma seçeneklerinin olduğu, ne tür finansman kaynağı kullanıldığı ve bu finansman seçeneklerinin avantajları ve dezavantajlarının neler olduğunun tespit edilmesidir. Araştırma, kırsal turizme hizmet veren işletmelerin yoğun olarak bulunduğu Fethiye bölgesinde gerçekleştirilmiştir ve araştırmanın verileri yarı-yapılandırılmış görüşmelerle elde edilmiştir.

Anahtar Kelimeler: Turizm, Kırsal Turizm, Girişimcilik, Finans

1. INTRODUCTION

Tourism is an important sector which provides foreign currency input that the developing countries require to develop. Besides, tourism is a sector which increases cultural and social interaction between nations and provides tolerance and peace between people. When economic contribution of tourism is compared to other sectors, it is observed that it has superiority even on agricultural products and raw material exportation. Because the prices of tourism goods and services are higher than traditional export products of the developing country and are more regulated by their own (Karakas, 2012: 5). Rural tourism establishments are an important developing source in recent years due to economic, social and cultural contributions they provide to rural areas. As an alternative to mass tourism, rural tourism is supported and promoted in recent years by many countries to help economic development of rural regions. When economic, social and cultural contributions that rural tourism provides to rural regions are evaluated, it is undeniable that it is quite an important instrument in terms of rural development. When we consider that one of the leading necessities of each business enterprise is financing, it is required that financing problems should be removed in order to increase the number of rural tourism enterprises. In this regard, that this study is considered important as it deals with the problems of rural tourism enterprises from financing extent.

One of the most important problems for enterprises which are new founded or to be founded is the financing problem and bureaucratic barriers (Gözek and Akbay, 2012: 46). As in every establishment, rural tourism enterprises deal with financing problems and bureaucratic barriers as the most important challenges. Financial and bureaucratic barriers start at the establishment stage of rural tourism enterprises and continue throughout their activities. In this regard, overcoming financial and bureaucratic barriers has quite an important role for developing rural tourism. Therefore, rural enterprises should be supported and prompted in order to overcome financial and bureaucratic barriers which are an important issue in development of rural tourism.

Rural tourism is quite effective in development of economic socio-political, cultural, historical, geographical and human structure of rural tourism (Kuşat, 2014: 67-68). Therefore, it is quite important to increase rural enterprises for development of rural tourism. In this study; current situations of rural tourism enterprises which are active in Fethiye region, the bureaucratic barriers they encounter and their financial problems were attempted to be revealed. In this regard, the main purpose of the study is to identify the financing problems and bureaucratic barriers that rural tourism enterprises encounter at their establishment stage. In the light of obtained data, suggestions were offered to concerned persons and establishments.

2. RURAL TOURISM ENTREPRENEURSHIP

In our day, tourism is rapidly developing as an activity which has quite a high economic added value that every country attaches importance to. For this reason, tourism sector is a quite an efficient field in terms of enterprises and entrepreneurship has an ever increasing importance in tourism sector (Aydemir et al., 2006: 82). When agricultural potential and the rising natural life demand and healthy nutrition awareness in our country are taken into consideration, rural tourism enterprises such as agricultural tourism, farm tourism and ecotourism increase and offer rich opportunities to both farmers and consumers (Zurnacı, 2012: 65). Rural tourism is defined as the long vacations or daily excursions that urban people in the same or from different countries generally make for leisure time, recreational or business purposes by going to urban areas (Yaylı, 2016: 205). According to Albayrak (2013: 133), urban tourism is a type of tourism which is performed in a larger area than mass tourism, in a local environment, in a region with less housing and population where goods and services are offered in small scale touristic enterprises with traditional and unique architecture created by the local people, and enables tourists to perform any type of activity they prefer by their own free choices. Rural tourism is quite an important type of alternative tourism due to its characteristics i.e. capability to be made each season, not to be intensified in a certain region, ability to integrate easily with many types of tourism, offering a large variety of unique recreational activities, having a different tourist profile than mass tourism, contributing to protection of natural environment and cultural heritage, contributing to country's presentation and serving the sense of sustainable tourism (Soykan, 2003). Rural tourism is an important instrument of the non-agricultural diversification in rural areas (Çeken et al., 2012: 8). Rural tourism is very important in developing rural areas. Rural development states the improvement of production, income and welfare levels of people living in rural areas in a way to change their structure in terms of economy and socio-cultural aspects, removing disequilibriums, enabling physical and social infrastructure also in rural areas and processes, activities and organizations to better utilize agricultural products (Ün et al., 2012: 345). Rural tourism is an important alternative in terms of sustainable development. Sustainable development is a development which allows the improvement of all segments of

society where basic environmental, social and economic services do not threaten the ecological and social systems that they are based on (Kahraman and Türkay, 2014: 90).

Although rural tourism has started to become popular in recent years, it is known that it emerged in the 19th century in England with a desire to return to nature and that it spread in industrialized countries in Europe later on (Uçar et al., 2010). In development of agro-tourism, factors such as increase of educational and cultural levels of people, the interest in special and organic foods, the demand to make holiday at quiet and authentic environments, to stay away from noise and environmental pollution have been effective (Ahipaşaoglu and Çeltek, 2006; Avciokurt and Köroğlu, 2008).

Many countries mobilize their touristic supply resources in order to reconstruct the economy in their rural areas and develop rural tourism. In this regard, they will have the opportunity of an alternative economic development in rural areas with the income they will obtain from rural tourism (Çeken et al., 2007: 2). Rural tourism is quite important in terms of natural protection as well as creating a source of profit for country's economy to reduce unemployment in rural areas and provide women employment. Besides, rural tourism offers many contributions such as prompting local people for entrepreneurship, bringing in input and dynamism to local economies, activating the economic sectors, improving the rural development at regional and national level in social and economic aspect, extending tourism activities over a whole year (Ahipaşaoglu and Çeltek, 2006: 147; Yaylı, 2016: 208-209). As a result of reconstructing rural regions by rural tourism, sources in the region are utilized in the most effective way to minimize socio-cultural and economic development differences between urban and rural areas and reduce migration towards cities by improving the life standards of people in rural areas (Çeken et al., 2007: 3). Development of rural tourism has a large variety of effects on local people and on the region. These effects are briefly summarized as follows (Soykan, 2006: 73; Çeken et al., 2007; Ün et al., 2012: 347):

- ✓ With development of rural tourism, number of new enterprises increase leading to a rise in direct or indirect employment rate in rural areas,
- ✓ Development of rural tourism activities in rural areas allows increase in income levels of rural areas and enables farmers in rural areas to sell their products more easily and at a fair price,
- ✓ It provides additional income for the people in rural areas and contributes reducing rural poverty,
- ✓ With development of rural tourism, rural infrastructure opportunities reach, easier to rural areas
- ✓ In the rural areas it develops, rural tourism contributes productiveness i.e. woodworks, handcrafts, handmade souvenirs to be transformed to income and consequently helps for development of the region,
- ✓ With development of rural tourism; historical buildings, cultural heritage and natural beauties are preserved and brought in tourism,
- ✓ Development of rural tourism also provides improvement of health services in rural areas,
- ✓ It provides increase in accommodation, food-beverage and recreational initiatives and thus speeds up development and reconstruction of rural areas.
- ✓ With development of tourism in rural areas, other sectors related with tourism also develop and help regional reconstruction.

When the above contributions of rural tourism type is taken into consideration, the importance of rural tourism entrepreneurship shows up. In this regard, to support and increase rural entrepreneurship is quite important in terms of rural development.

Entrepreneurship is associated with many disciplines such as sociology, psychology, economy, management, financing, politics, tourism; and it has been defined separately in each discipline. However in the broadest meaning, entrepreneurship is the process to produce goods and services (İrmiş et al., 2016: 170). Entrepreneurship is the effort of individual(s) to create values in order to rapidly mobilize human, financial, raw material and supply resources which will enable to realize important business opportunities, provide project and adaptable risk taking process management allow project to be successful (Döm Tomak, 2015: 4). Entrepreneurship is quite important as being a dynamic force for economic development. Entrepreneur is the individual who brings together the production factors in order to produce or market economic goods or services, a profit-oriented and a risk bearer one in consequence of his/her attempts (Tutar and Altinkaynak, 2014: 14).

The entrepreneurship made in rural areas encounter more problems than in urban areas. Although rural and urban areas show similarities to each other in terms of entrepreneurship attributes and entrepreneurship process, they show difference in terms of many aspects such as the way to reach those sources, production traditions, perspectives on life, problems encountered, opportunities held, cooperation cultures etc. (İrmiş, 2016: 170-171). Financial options of rural entrepreneurship are more limited than that of in urban areas and its equity is also lesser. Besides, rural areas have to find a market outside rural areas as their current demands are quite low. Therefore, their presentation and marketing costs are higher than rural enterprises (Lichtenstein and Lyons, 1996, cited by İrmiş, 2016: 171).

Rural entrepreneurship has two main targets which are economic and social. Among its economic targets; increasing the income of people in rural areas, accelerating the transformation of capital, improving the capability to use loan, facilitating the works related to investment, minimizing the enterprise risks, increasing the efficiency of business, capital and unit area, improving the sales opportunities, providing marketing opportunities and rationalizing the management and organizational structure of the enterprise can be stated. And the social targets are to make use of the business and spare times in the best way, to take precautions regarding social security and improve life conditions (Lashgarara, 2011: 5537, cited by Soysal, 2013: 169).

In general, the scope of rural entrepreneurship is thought as the subjects related to agriculture. However, with the popularization of tourism activities worldwide in recent years, rural tourism activities has become one of the favorite entrepreneurship sectors of rural areas. The sectors which the rural entrepreneurship is usually intensified are stated as follows (İrmiş, 2016: 170-171).

- ✓ Agricultural based enterprises: These can be listed as sugar production, oil production, production of milk and dairy products, fruit juice production honey production, spice production etc.
- ✓ Forestry based enterprises: These can be listed as wooden products, bamboo products etc.
- ✓ Textile based enterprises: These can be listed as weaving, dyeing, handcrafts etc.
- ✓ Mining based enterprises: These can be listed as stone breaking, cement, wall cover material production vs.
- ✓ Tourism based enterprises: These can be listed as rural accommodation enterprises, food-beverage enterprises, souvenir production, handcrafts etc.
- ✓ Engineering and other service based enterprises These can be listed as agriculture tools, equipments, tractor and pump sets, repairment works etc.

Rural tourism entrepreneur is the individual who starts an enterprise by effectively using historical, natural, cultural and agricultural resources in rural areas (Çeken et al., 2007). Examples of rural tourism enterprises can be given as rural accommodation enterprises (Farm houses, guest houses, tent camp areas, special accommodation houses etc.), enterprises serving for educational purposes (Organized tours, agriculture training programs, nature training programs, animal training, horse riding etc.), special days and festivals (Harvest days/festivals, product festivals, rural music and folk dance festivals, celebrations of special days and holidays, fairs etc.), direct sales (Product sales in the farm, pick-up yourself sales, roadside stalls, agricultural/rural handcrafts/souvenir shops etc. (Zurnacı, 2012: 65-66).

With transition to the planned period during 1960s in Turkey, lots of rural development projects were initialized in order to reduce poverty and remove inequalities in various regions. One of the common purposes of the applied development projects was to prevent migration from rural areas to cities. Also in preventing migration, it is quite important to improve rural tourism which is one of the components of rural development. Different projects and incentives are put into effect in Turkey to develop tourism in rural areas. Examples for some of those are as follows: Eastern Anatolia Tourism Development Project, Eco tourism Development Project and Yanık Ali Mansion Restoration Project in Kastamonu Azdavay, TATUTA – Agricultural Tourism Volunteer Knowledge and Experience Exchange Project in Ecological Farms, Manisa Province Tekelioğlu Village rural Tourism Development Project, Küre Mountains and Zümrüt Village Sample, Mumcular Sample, Beypazarı samples (Ün et al., 2012: 345). Apart from these, Instrument For Pre-Accession-Rural Development (IPARD), Supports Provided by the Ministry of Culture and Tourism, Tourism Sector Emergency Action Plan Supports, Employment Supports for Tourism Sector and KOSGEB supports are the supports and incentives containing rural tourism.

Some problems are encountered in development of rural tourism entrepreneurship. These problems are given below in headings (Timothy 2004:54-56; Kuşat, 2014: 73-74; İrmiş, 2016: 174).

- ✓ Environmental problems (Environmental pollution, crowd, traffic, expensiveness, cultural pressure etc. caused by population growth),
- ✓ Financial problems,
- ✓ Lack of experience and education,
- ✓ Failing to conduct theoretical and implementation sections pf policies under single roof,
- ✓ Marketing inadequacy,
- ✓ Problems related to human resource,
- ✓ Lack of infrastructure and technology.

3. FINANCING OF RURAL TOURISM INITIATIVES

One of the most important problems that the entrepreneurs are facing is the financing problem. It is observed that many initiatives fail since they are not able to reach the required financing during establishment and following processes (Aydın, 2013: 220; Adaçay, 2013: 304). Rural tourism enterprises are small scale tourism enterprises. When we review the usage characteristics of financing sources of small scale enterprises; we can see that high rate of equity is used, most of the profits are utilized in auto-financing, rate of liability usage is low, short term commercial bank loan use is more common instead of long-term loan use, modern financing techniques such as risk capital, leasing, factoring etc. is not commonly used (Met, 2011: 132). The initial years after establishment are quite important for enterprises to survive. It is seen with the conducted researches that unsuccessful small scale enterprises are usually closed within the first five years. Besides, it was observed that using bank loan created an important cost burden to small scale enterprises (Aras and Müslümov, 2002). In the research carried out by Yörük (2007), the financing resources used by small and medium size enterprises were equities, commercial bank loans and postdated checks and time bills. In the study conducted by Bekçi and Usul (2001), the difficulties that KOBİs face with during using liabilities were high loan rates that the liabilities were short term, high guarantee demand for liability use, insufficient amount of loan and bureaucratic hinders respectively.

Financing can be defined as the supply of resources needed by the enterprise and steering those to projects which will maximize the company value (Küçükaltan and Eskin, 2008: 159). Financing problems that the rural enterprises encounter are as follows (Bekçi and Usul, 2001: 115-116; Kutlu and Demirci, 2007; 190-193; Met, 2011: 132-133; İrmiş, 2016: 174):

- ✓ Difficulties encountered in finding loan and fund as they are unable to provide sufficient guarantee,
- ✓ That borrowing from banks is difficult due to high rates of interest,
- ✓ Low purchasing power of consumers in rural areas,
- ✓ Low sales volume,
- ✓ Financial insufficiency during the start of business,
- ✓ Problems of “decreasing profit rates” arising from pricing of goods and services,
- ✓ Insufficient external supports and incentives, failing to utilize incentives in proper ways,
- ✓ That the enterprise managers have not sufficient knowledge of financial management,
- ✓ That high inflation rate depletes equities,
- ✓ Failing to find loan for fixed asset investments and etc.

Financial sources of entrepreneurship may be supplied in different ways. These financial sources are financing with debt (credit agencies etc.) or financing by equity. Equity financing can be exemplified as personal sources, financing provided from family members and friends, risk (entrepreneurship) capital, angel investors, risk capital companies etc. (Aydın, 2013: 220-224).

Financial sources are separated into three groups as short, medium and long term financial sources according to their terms (Poyraz, 2008: 364-389; Usta, 2012: 44-52; Tufan, 2013: 375-383). Short term financial sources are the ones with one year or shorter terms. Short term financial sources used in tourism enterprises can be listed as short term bank loans, short term commercial loans, short term accrued expenses, issue of commercial paper, factoring and other short term financial sources (development agencies, KOSGEB and

European Union grants) (Tufan, 2013: 375-376). Medium term financial sources are the ones with one year or shorter terms. Medium term financial sources can be listed as medium term bank loans, rotative loans, leasing, installment equipment loans and medium term seller loans (Usta, 2012: 46-47). Long term financial sources are the sources which are longer than five years. Long term financial sources which tourism enterprises apply to can be listed as issue of share, bond issue and self-financing (Tufan, 2013: 382-383).

4. METHOD

In the research, inductive approach was adopted and qualitative research method was preferred. Based on different particles of information, qualitative research methods mediate to collect primary and secondary data required to form a whole or theory by itself (Kozak, 2015: 29). In this context, literature and field review were made in order to collect data and semi-structured interview method was used. The previous studies made and literature was reviewed and semi-structured interview questions were prepared. Through semi-structured interviews, detailed data were obtained regarding the subject which allowed to reach more reliable data (Lorcu, 2015: 27).

Population of the research consists of accommodation facilities offering rural tourism service in Turkey, and the sample population is the rural tourism enterprises in Fethiye county of Muğla province. In this context, semi-structured interviews were made with the executives of four rural tourism enterprises located in Fethiye region and data were collected.

In order for reliability and validity of data, prior appointments were taken to make the interviews and they were made at the time and place which was deemed suitable by the participant. In order to perform an impartial and reliable interview, the participant was told at first that the answers would only be used for research purpose and that the information i.e. name/surname, name of enterprise/establishment would not be used. In this context, this method paved the way for participants to be able to make more comfortable interview and share their thoughts more clearly, and it became possible to obtain objective data related with the research. The interviews made were recorded and classified in terms of content. In classification, N-Vivo program was used.

Interviews made with rural enterprise managers lasted 36 minutes in average, and all interviews were recorded by voice recorder. To have a grasp of data, the interviews were listened by researchers several times and transferred to word program. The data were read a few times and then analyzed by N-Vivo 10 program.

5. FINDINGS OF RESEARCH

In the research, interview was made with four rural tourism enterprise. When activity periods of the enterprises are reviewed, it is seen that Pastoral Valley and Yuruk Museum establishments are open all year long while Yonca Lounge Hotel and Windmill Bungalow Houses perform seasonal activities. The enterprises usually employ local people and each enterprise employs 10 staff in average. All enterprises have the characteristics of family company. Average bed capacity of the enterprises vary between 14-16 persons.

All interviews were performed with the owners of related establishments. Information related with the interviewers are presented below in tables.

Table 1. Information about Interviewers

Interviewer	Relevance to Enterprise	Educational Status	Age
1st Interviewer	Owner	High School	58
2nd Interviewer	Owner	License	61
3rd Interviewer	Owner	Master Degree	34
4th Interviewer	Owner	License	40

The findings which were obtained as a result of interviews with enterprise managers were grouped under two main topics. One of them is related to financing problems that the enterprises encounter during establishment and the following stages, and how they overcome those problems. The second topic is the bureaucratic barriers that the enterprises face with and their solutions.

5.1. Findings Related With Financing Problems that Enterprises Encounter

In the light of relevant literature, questions were prepared related with financing problems that the enterprises encounter during establishment and following stages and how they overcome these problems. Some of the questions are as follows:

- ✓ Did you have sufficient financial sources during the investment stage?

- ✓ What kind of a path did you follow to create finance?
- ✓ How did you solve the financing problem you encountered?
- ✓ What kind of financial source did you use when you were founding your enterprise?
- ✓ In your opinion, what were the advantages and disadvantages of financial sources you used?
- ✓ Did you utilize the incentives that financing and public institutions offered for financing issue?
- ✓ How did you manage to reach-be informed from these opportunities?
- ✓ Why didn't you utilize the incentives that financing and public institutions offered for financing issue?

In the light of literature, it is known that the problems of entrepreneurship made in rural area are more than that of in urban areas and that qualities of entrepreneurs, the way to reach these sources, production traditions, their perspective of life, problems encountered, opportunities held etc. show difference in many aspects. As a result of the interviews made in this context, it was observed that the rate of risk taking for enterprise managers were low. The opinion of the 1st interviewer regarding this issue is as follows:

"Actually, it is not also suitable to make a big business suddenly. For example, my friends who plan to open an office come to me and I say "do not ever think of opening a big office". You should open a small office. And there is no need to expand it. One of the problems experienced the most in our country is this "think big in business" thought. We know everyone says this "think big". Ok let's think big but instead of fishing in our own seas and rivers, why do we need to go to ocean for whaling and then to get drowned?"

In consequence of the interviews, it was concluded that enterprises confront problems in financing issues. Financing problems were removed mostly using equities due to failing to foresee the current demand. All enterprise executives interviewed with stated that they had made slow progressing investments especially during establishment and following stages of the enterprise. The 2nd interviewer replied the issue whether the enterprise had sufficient financial sources at establishment stage as follows:

"Well, actually there wasn't any. We have hardly obtained this land for years. I built my house. After that, I am an architect and I spent the money I earned from architecture for here. This has happened in 8-10 years period and still progressing slowly. Besides, you cannot make this kind of structuring at once. If you make it at once, many things go wrong. So, we have to make it slowly, by trying and experience."

In the interviews, rural establishments stated that they had chosen the way of using financial sources by bank loans along with equity use. One of the participating enterprises stated that they had used bank loan during establishment stage and shared autofinancing - which is a part of their interest - for investment in addition to that to grow their business.

"Well, we have made it through some family savings, a bit of loan and partly by earning; and as you see we still continue to regulate as we earn." (The 3rd Interviewer).

"Other than bank loan, I did not have very much financing. Which means, we went on slowly. We spent little by little as we earned in such way. We used 25 lira of each 100 lira we earned for investment, 25 lira for food, 25 lira for saving for future concerns and 25 lira for new investments which is for growing, and therefore we did not have any financial difficulties." (The 1st Interviewer).

In consequence of the interviews, it was identified that enterprises had chosen the way for financial issues to make use of finance and public institutions which support rural business managers. They particularly stated that participants were aware of incentives and that they followed those through the websites of necessary organizations. It was concluded that enterprises received support for financing from the active agencies in the region. The 2nd interviewer states this case as follows:

"We received incentive only from X agency at a rate of fifty percent. And we established glass greenhouse and some other works with that, this is the only one, there's no other."

5.2. Findings Related With Bureaucratic Barriers that Enterprises Encounter

In the interviews, questions were asked to enterprise executives related with any kind of barriers they encounter during establishment and following periods of the enterprise. During interview, a few of the questions asked to the participants are listed as follows.

- ✓ What were the bureaucratic barriers you encounter during the establishment of enterprise?

- ✓ After the enterprise were established, what were the bureaucratic barriers you encounter at following stages?
- ✓ How did you solve the bureaucratic barriers you encountered?
- ✓ Did you solve them individually or did you get support from other institutions or organizations for this issue?
- ✓ What are your solution offers related to bureaucratic barriers?

According to participants' replies, no bureaucratic barriers were encountered during establishment stage of the enterprises. However, the enterprises emphasized that they had encountered some bureaucratic barriers in their relations with relevant institutions with respect to providing support. It was concluded that particularly the enterprises trying to provide financial source through bank loans had encountered bureaucratic barriers related to banks. The reply of the 1st interview in this context is as follows:

"You know, financing issue is important. You get to the bank for financing. Bank will give loan but asks "Do you have a guarantor? The clerk tells me to bring guarantor. Well, when talking about clerk, I don't wanna despise clerks but, if he gets 2 thousand a month, it makes 24 thousand a year. Because his salary is guaranteed. Alright, but also the man dealing with tourism has a hotel, enterprise, facility. Isn't that worth at all, isn't there any economic value? Here, ok even it's a bit remote, it is the Fethiye county which is one of the richest among 956 counties in Turkey obtaining the highest income and having economic value. Isn't it true my friend? Land values are absolutely not low in Fethiye my friend."

When rural tourism entrepreneurs are asked the bureaucratic barriers they encounter, they stated that they particularly experienced bureaucratic barriers under supported projects. It was stated that enterprise executives made attempts to benefit from incentives but faced with many bureaucratic barriers. The opinion of the 3rd interviewer in this context is as follows:

"You know, the thing you mention, the support mechanism in Turkey requires so much paperwork and bureaucracy that at the end you say "alright it's better that you don't give any". We made a project in Erzurum to receive support for another project, and there we realized this point: If you don't make there a 500-600 thousand lira budget project for the development agency, it is not really worth the efforts, transport, energy, document preparation, bringing letter of guarantee bla bla, all of which you made there. Instead of the efforts you will make for that, just sit and deal your own business, and you will make that financing somehow."

Another finding obtained as a result of interviews is the commissioning of organic products by enterprises, an application which was then hindered by agriculture authorities of the county. According to information from business managers, it was identified that business managers had difficulties in selling their products as the sales of unlabeled products were not allowed. In consequence of all interviews and observations, rural development comes first among the establishment purposes of rural enterprises. However in the light of interviews, it was observed that the limitation by county's agriculture authorities on using organic products which were supplied from local farmers of the enterprise location prevented the basic service mentality of enterprises and led them to confront a bureaucratic problem at procurement stage.

"Our idea was to sell the products we produced. There were demands from people. People want to eat natural foods, they prefer natural foods. Almost everyone visits hospital. Recently, there are cancer patients everywhere in our country. Everybody wants to eat natural foods. And we have built these places to make people eat natural foods. And we continue to make people eat natural foods in our plant. But our government is doing as much as they can to us not to make them eat. For example, they fined me one thousand five hundred lira the other day." (The 1st Interviewer)

6. CONCLUSION AND RECOMMENDATIONS

Today, rural areas should also be developed in order to provide a sustainable development. When considering the contributions of rural tourism to rural areas, it is quite important to support and increase rural tourism and entrepreneurship. In the light of findings obtained from the research, factors such as hypervariable demands in rural tourism, high presentation expenses and financial insufficiency leads to low level of risk taking for rural tourism entrepreneurs, slow progression of investments and opening of micro enterprises. Rural tourism is an important sector in rural development due to economic, social and cultural contributions they provide. The leading problems, which the rural tourism enterprises having an important position in rural areas both for employment and the added value they have created encounter, are the

financing problem and bureaucratic barriers. In this context, it is quite important for rural tourism enterprises to create long-term, planned and sustainable policies and projects for their such problems. A number of recommendations are presented below to relevant persons and institutions in the light of findings obtained from the interviews made with rural tourism enterprises.

- ✓ Legislative regulations of rural tourism enterprises should be made by the government, and they should be supported and promoted.
- ✓ The required facilities should be provided in financing of rural tourism enterprises for liability use, and trainings should also be given on provided incentives and consultancy services should be offered.
- ✓ Any kind of bureaucratic barriers that rural tourism enterprises encounter should be eliminated, particularly the excessive bureaucratic conditions (a lot number of procedures, procedures taking long time, compulsory donation and frequent changes in legislation) in financial source usages should be removed.
- ✓ Rural tourism should be promoted and trainings should be given in required fields (Management, marketing, finance, production etc.)
- ✓ Certain standards (services to be offered, size of the enterprise, supply products etc.) should be created for rural tourism enterprises as well as conditions for rural tourism should be created for them to obtain operation license.
- ✓ Opportunities such as infrastructure, transportation and communication should be provided.
- ✓ Facilities should be provided in certain issues (tax, electric, water, insurance premiums etc.).
- ✓ Communication network should be established among the stakeholders (Public institutions, private institutions, universities etc.) related to rural tourism to support rural tourism enterprises.

The most important constraint of this research can be considered as low number of samples due to low amount of active enterprises in rural tourism. When the studies made related to rural tourism are reviewed, no study was found that dealt with financial aspect of rural tourism entrepreneurship. In this context, the study is considered to meet the deficit in this field. Finally, it is thought that increasing the number of academic studies for other problems in this field would be useful in order to increase rural tourism enterprises that have an important role in development of rural areas.

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