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**Global Financial Crisis and
Women's Labour in Turkey**

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Global Financial Crisis and Women's Labour in Turkey

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Abstract

The global financial crisis of 2008, which started in the USA, has spread to developing countries rapidly through international trade and capital flows. The financial markets, commodity markets and labour markets of developing countries have been affected by this global financial crisis. The effects of the crisis on labour markets have emerged as increases in unemployment, informal employment, etc. The social groups that are mostly affected by the crisis are women and children. The effects of the crisis on women occur both in professional and ordinary lives. In this study, the emergence of the global financial crisis, its effects on the Turkish economy and developments in the labour market in the context of women's labour have been analysed.

Keywords:

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1. Introduction

For years, people around the world have witnessed and experienced the crises of the capitalist economic system and the subsequent remedies applied to avoid future crises. As a result, the capital has moved to different sectors, countries or regions to reproduce itself. To ensure the permanence of profits, sometimes it has chosen Latin America or moved to Asia. Sometimes, it has moved from the real sector to the financial sector or created new investment instruments. In the end, all methods that it has applied to avoid future crises have resulted in declining wages, cuts in social spending, increased unemployment, increased poverty, and worsened conditions for women both in professional and ordinary life.

It is possible to express the impact of a crisis by such metrics as GDP, unemployment, investment, and balance of payments when it is studied through the concept of “production”, as described by mainstream economics. However, it is well known that there is also non-market production, and it is generated by the invisible labour of women, although it is not accepted as production by mainstream economics. Therefore, it would be insufficient to assess the effects of a crisis through the figures related to the market. The impact of a crisis on women occur both in the market directly and out of the market indirectly. When non-market production is considered, it is obvious that the consequences of the crisis especially for women are more dramatic. The failure of several banks does not merely equate to a decrease in the number of banks. For instance, the failure of several banks in Turkey’s 2001 crisis does not simply indicate that fifty thousand people fell out of work, but it also implies increased poverty and worsening conditions for the women and children related to those newly unemployed.

In section two of this study, the emergence and macroeconomic effects of the global crisis are analysed. In section three, the direct and indirect impacts of the crisis on women are explained. Finally, developments in the labour market in the context of women’s labour in Turkey are discussed.

The Emergence and Macroeconomic Effects of the Global Crisis

In the aftermath of the so-called dotcom bubble in 2000 and the September 11th 2001 attacks, the USA and other advanced economies began applying expansionary economic policies to avoid a recession. The United States Federal Reserve Board (the Fed) reduced interest rates on several occasions. Low interest rates created an environment of easy borrowing and increased credits. Increases in housing prices also accelerated the expansion of credit, especially through mortgage lending. During that period, it is now evident that most of the subprime mortgage credits were given to households without the essential means to repay loans. Then US mortgage lenders securitized these loans and sold them throughout the financial system as assets. (Naude, 2009: 2)

In this process, banks and investment institutions were providing mortgage credit to customers who had no income, no job, and no assets. Because of the increase in these credits, housing prices increased at a rate of 86% between 1996 and 2006. This means that the prices of houses exceeded their real value. (Özatay, 2009: 105)

Hence, through this process, the banks and investment institutions created new financial derivatives which were dependent on subprime mortgage credits. This process is called securitization. As a result, risk spread throughout the whole financial system. The securitization process led to a shadow banking system, which means a banking system with little-to-no regulation or adjustment.

In the securitization process, institutions granting mortgage loans sold them to other institutions, which in turn sold them to others, and so on again and again. The ultimate holders suffered losses related to the crisis, with an incredible number of ultimate holders all over the world. No one knows where the losses started. According to Wyplosz, the dilution of risk is advantageous, however in this case the drawback is that no one knows who holds what amount of these bad loans. (Wyplosz, 2008: 17-18)

In that period that preceded the financial crisis, there were two factors that caused the asset managers to not act prudently. The first was the growing global economy, and the second was their pay incentives. The risk management tools were inadequate in assessing risk during the upswing in the global economy. Rating agencies awarded high ratings easily during that period. For example, in 2007, 45% of all new securities were rated as AAA by Standard and Poor's. In addition, the overpayment of CEOs implied a serious problem in the management of financial institutions. Defaults on mortgages and foreclosures in the USA began to increase by the summer of 2007. These were the signals of the subprime mortgage crisis. Housing and stock prices dropped and this threatened the solvency of a number of well-known international financial institutions. (Naude, 2009: 3)

The Fed provided life-saving support to the global investment bank Bear Stearns in March 2008 and Fanny Mae and Freddie Mac were nationalized by US government on 7 September 2008, since they were determined to be "too big to fail". (Alcorta, Nixon, 2011: 3) On 15 September 2008, Lehman Brothers, the fourth-largest investment bank went bankrupt with US \$639 billion in assets and 25.000 employees. This was the largest bankruptcy in the economic history of the USA. (Mishkin, 2010: 4) In a domino effect, the bankruptcies of other financial institutions followed the collapse of Lehman Brothers. Further, a massive toxic debt, falling share prices, loss of confidence, and sharp decreases in lending were announced by many banks in the UK, Germany, Ireland, and Switzerland. (Alcorta, Nixon, 2011: 3)

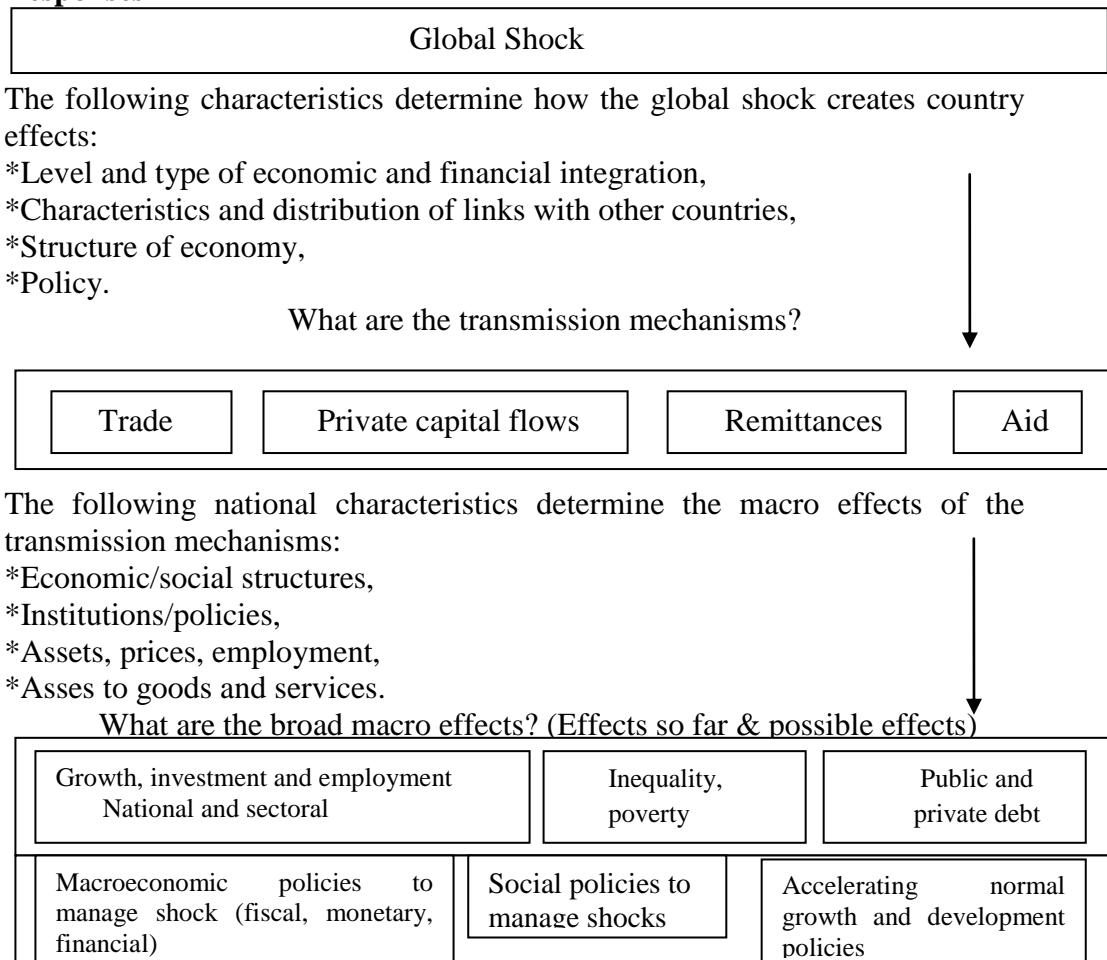
The bankruptcies of large financial institutions generated widespread financial panic and the Fed began to increase interest rates, banks began to cut credits and take back houses from homeowners who had defaulted on their loans. Banks became unwilling to lend to each other. Although the European Central Bank, The Bank of England, and the Fed had injected an enormous

amount of liquidity into the financial system, the subprime crises had grown to global proportions. (Mishkin, 2010: 9) It can be said that the crisis first emerged as a liquidity crisis and then transformed into a crisis of credibility.

The crisis that started in the financial system spread to the real economy. Because of massive declines in the building of new homes, the construction sector was dramatically affected. In the manufacturing sector, demand for commodities decreased, particularly for automobiles and other durable goods. With an increase in unemployment and job insecurity, the contraction in consumer spending led to a reduction in aggregate demand. Falls in business confidence and reduced access to credit precipitated the transition process of the downward trend to the recession. (Alcorta, Nixon, 2011: 3)

Channels of transmission of the crisis to developing countries included trade, private capital flows, remittances and financial aid. Figure 1 shows the macroeconomic effects of the global crisis and policy responses.

Figure 1: Mapping Out the Effects of the Global Crisis and Policy Responses



Source: Velde, Ahmed, Alemu and the others. (2010) The Global Financial Crisis And Developing Countries. Phase 2 Synthesis. ODI Working Paper 316. UK. p.2. <http://www.odi.org.uk/sites/odi.org.uk/files/odi-assets/publications-opinion-files/5856.pdf> (5.10.2012)

The recession that began in December 2007 is generally accepted as the worst economic contraction in the USA since World War II. The real GDP declined at an annual rate of -5.4 per cent in the USA, and the world economic growth fell at an annual rate of -6.4 per cent in the fourth quarter of 2008. In the first quarter of 2009, the real GDP declined at an annual rate of -6.4 per cent in the USA and the world economic growth fell at an annual rate of -7.3 per cent. (Mishkin, 2010: 10)

International trade has been affected by the global crisis. By the fourth quarter of 2008, all regions of the world economy had felt the effects of the crisis. In that quarter, Europe experienced a fall in exports of 16 per cent while Asia recorded a fall of 5 per cent. The world trade volume grew by 2.8 per cent in 2008, decreased by -10.7 per cent in 2009 and grew by 12 per cent in 2010. (Alcorta, Nixon, 2011: 5)

According to data from the ILO (International Labour Organization), the largest falls in employment were seen in the manufacturing sectors all over the world, especially in the developed countries. In developed countries, the fall in employment is estimated to have been 6 million jobs, while job loss in developing countries is estimated to have been almost 2 million. As shown in Table 1, falls in employment in the construction, wholesale, and retail trade sectors in all countries were also experienced. (Alcorta, Nixon, 2011: 6)

Table 1. *Employment Level and Change in Manufacturing, Construction and Wholesale & Retail Trade (selected economies in thousands)*

Sectors	Average Change 2008 to 2009	Change Q1 2009 to 2010	Change Q2 2009 to 2010
	% Change	% Change	% Change
Manufacturing	-7,373.5	-3,011.3	-1,093.5
	-7.2%	-3.1%	-1.1%
Construction	-2,549.2	-2,236.1	-1,415.6
	-5.3%	-4.9%	-3.1%
Wholesale & Retail Trade	-1,980.9	-921.4	-747.3
	-2.0%	-0.9%	-0.8%

Source: Zeballos, Erick. J., Garry, Stefanie. (2010). Jobs Recovery, ILO, Geneva. p.32

According to the UNCTAD global foreign direct investment (FDI) flows decreased by 39% from US \$1.7 trillion in 2008 to US \$1.1 trillion in 2009. As a result of the global financial crisis, the decrease in FDI flows to developed countries was at a rate of 41% while it was 35% and 39% in developing and transition economies in 2009. (UNCTAD, 2010: 1) In 2010, FDI flows increased by 1% and reached US \$1.122 billion. More than half of global FDI flows have been absorbed by developing and transition economies. (UNCTAD, 2011: 1)

The global financial crisis has also affected the amount of official development assistance flows to developing countries. Since the major donor countries experienced budget deficits, the total net amount of development

assistance decreased from US \$127916,71 million in 2008 to US \$126967,56 million in 2009. It rose to US \$131107,65 million in 2010. (OECD. Stat, 2012)

Because of the crisis, remittance flows to developing countries slowed in the final quarter of 2008 and continued to decrease in the first half of 2009. Remittance flows to all developing countries declined by -5.4% from US \$325 billion in 2008 to US \$308 billion in 2009. A significant fall was felt in Europe, Central Asia, Latin America and Caribbean. (Mohapatra, Ratha, Silwal, 2011: 12). In addition, between 130 and 155 million people are estimated to have been pushed into poverty in 2008, because of rising food and fuel prices. (Alcorta, Nixon, 2011: 12).

Impacts of the Global Crisis on Women

Female participation in waged employment has increased in developing countries since 1980. Export-led industrialization and growth in the service sector have been the primary reasons of this increase, particularly in Latin America. Globally, the share of women employed in services was 46.6% while the figure was 40.4% for men in 2008 (ILO, 2011: 67). Thus, women are also directly affected by crises, such as are men in waged employment. However, the effects of the crisis on women are not limited to only their professional lives or waged employment. Women are affected by crisis both in professional and ordinary life. Therefore, it is not enough to analyse the effects of the crisis only in relation to markets. The crisis has also affected women through non-market production and unpaid family work.

The gender norms accepted by societies are likely to aggravate the effects of a crisis on women. Gender norms can be defined as the ideas about women and men that shape relations between the sexes in the household, community, market and wider society. (King, Sweetman, 2010: 5)

Generally, men are accepted as the breadwinners who fulfill the cash needs of 'dependents', namely a female spouse, children, the elderly, and the ill. This assumption determines the decisions of the private sector in times of crisis. As a result of this assumption, women are 'secondary workers' and the first to be laid off in crises. (Floro, Tornqvist, Tas, 2009: 11)

Crises affect women through trade, employment, fiscal budget, official development assistance, and remittances.

Fall in trade volume as a result of the global economic contraction resulted in decreased demand for goods produced by developing countries. This adversely affected those sectors that have a highly feminized labour force. Therefore, with the decrease in exports, female workers in export-oriented sectors such as textiles and apparel in Asia and Latin America and the Caribbean, manufacturing merchandise in Southeast Asia and the Pacific, and agriculture in Sub-Saharan Africa all experienced the unemployment problem. (Floro, Tornqvist, Tas, 2009: 16)

According to the ILO, the number of unemployed women increased from 78 million in 2008 to 86 million in 2009, as a result of the crisis. This implies

the higher female unemployment than male unemployment, and a higher ratio of women pushed into insecure jobs than men in 2009. (ILO, 2011: 63) Most employers ignored fulfilling statutory labour rights such as severance pay or social insurance outstanding when they laid off women. Women who maintained employment experienced cuts in wages and overtime rates, precarious contracts, and loss of benefits such as meals and transport payments. (Bethan Emmet, 2009: 7-8)

The effects of the crisis have varied, depending on whether the job losses occurred in female or male dominated sectors. For example, in the USA, since men are mostly employed in construction and durable goods manufacturing industries, they were more affected by the crisis than women. However, women working in education, health, and social services also were plunged into unemployment with massive cuts in public sector budgets. (Seguino, 2009: 3)

The global crisis hit the export manufacturing sector hard. Because women constitute between 60 and 80% of the export manufacturing workforce in developing countries, the contraction in this sector as result of the crisis resulted in women being the first to lose employment. Research carried out by Emmett in India demonstrated that 700,000 clothing and textile workers lost their jobs in 2008. In the Philippines, more than half of the 40,000 jobs lost were in the export processing zones, where 80% of workers are women. In Sri Lanka and Cambodia where the garment industry provides at least half of export earnings, 30,000 mostly female garment industry jobs were lost. In the export processing zone of Nicaragua, where most workers are women, 16,000 jobs were lost in 2008. (Bethan Emmet, 2009: 5)

The crisis has had significant effects on women in the agricultural sector. Globally, the share of women in this sector was 37.7% in 2008, while the figure was 33.2% for men in the same year. In Sub-Saharan Africa, the figure reached 59% in 2008. (ILO, 2011: 67). It can be said that women agricultural workers produce the half of the world's food. In particular, these women produce staple crops such as rice, maize, and wheat, which constitute 60-80% of the food intake in most developing countries. (Antonopoulos, 2009: 14). Therefore, a decrease in global trade volume leads to job losses of women in the agricultural sector. The crisis has also affected women through food insecurity. According to the results of a survey carried out by the Indonesian government in June-July 2009, 14% of all respondent households were food insecure, 30% were vulnerable, and 56% were food secure. It is reported that there were more food insecure households in rural than urban areas. (Mendoza, 2011: 260).

At the beginning of the crisis, one third of the population had one less meal per day in Zimbabwe and nearly 50% of the Zambian population was experiencing malnutrition. Because of the food shortage, the burden of domestic work on women increased. In Sub-Saharan Africa, women and children, who constitute a large proportion of the Kenya's population, faced hunger. They had to walk as much as 15 kilometers on a daily basis to find water and food. The impacts of the crisis on women are aggravated by the

inability of food producers, especially women farmers, to maintain production levels. Studies show that unpaid domestic work of women as a coping strategy increases during such crises. (Floro, Tornqvist, Tas, 2009: 18-19). So it can be posited that the effects of crises through the fall in trade include not only increasing unemployment rate of women, but also increasing burden of domestic work on women.

As gender norms accept women as the primary caretakers, they are expected to find the means to ensure their household's survival even in times of crisis. This leads to an increase in the time burden of women. Some women are forced to consume their time by traveling further to obtain low-cost food, while the others must process raw ingredients at home instead of purchasing processed or prepared foods in the market. The decrease in quality and quantity of food consumed mostly affects women. (King, Sweetman, 2010, p.9-10) In some countries such as Indonesia, the situation becomes more dramatic with the expression of "women eating last and least". (Floro, Tornqvist, Tas, 2009: 41).

Decreased developmental assistance is another area where women are adversely impacted by global financial crises. According to the OECD, because of the global recession, major donors' aid to developing countries fell by nearly 3% in 2011. (OECDStat, 2012: 1). Decreased official development assistance (ODA) has negative effects on the national budget of developing countries and the social service sectors, both of which rely heavily on foreign aid. For example, more than 50% of the total public health expenditures of Africa rely on foreign aid. Falling foreign aid caused shortfalls in funds of important groups such as the Global Fund to Fight HIV/AIDS, Tuberculosis, and Malaria in Africa. (Seguino, 2009: 4)

Since the public revenues decrease in the times of crisis, governments cut public expenditures. Studies have evidenced a contraction in public expenditures, especially on social spending during a global crisis. (Mendoza, 2011: 265). The crucial cuts in public spending on infrastructure, health, and education have adverse effects on women and children. As a result, women must resort to coping strategies related to health and education. Studies indicate that women increase their use of low-cost medicines, medicinal plants or herbal medicines, government health centers and hospitals when one of their household members becomes sick during a crisis. As a coping strategy related to education, students were withdrawn from the schools in the period between November 2008 - April 2009, and in the coming school year. There is also evidence of students in private schools moving to public schools in the same period. (Reyes et al., 2010: 17). In addition, in most societies girls were withdrawn from the school at a higher rate than boys. Certainly, these strategies have long-term negative effects.

Decreasing public expenditures also means increasing vulnerabilities for women. The concept of vulnerable employment includes people who are employed under relatively difficult conditions with low wages. Vulnerable employment is calculated as the sum of unpaid family workers and own-account workers who are without formal work arrangements, social protection

and more “at risk” to economic cycles. (ILO, 2008: 3) In 2009, the share of female employment in vulnerable employment worldwide was 51.5% while the figure was 48.7% for men. In the same year, in Sub-Saharan Africa and South Asia, more than 80% of women work in vulnerable conditions; the figures for these regions are 85% and 84.3%, respectively. In addition, in these regions the gap in gender-based inequality in terms of vulnerable employment becomes more pronounced with figures of 70.4% and 75.9% for men. (ILO, 2012: 100). During crises, women’s unpaid work such as water and fuel collection, caring for the ill in hospitals and at home, and looking after the daily needs of other family members increases. This work decreases the time spent in self-employment, market participation, involvement in political processes, even self-care and sleep. Many women across the world experiences the paradox of too little paid work and too much unpaid work. In addition, the increasing burden of unpaid work remains invisible, since it is not counted and seen as a problem. (Antonopoulos, 2009: 18-19).

Economic crises force women to work in informal sectors of the economy, yet informal sector employment does not ensure social security for workers. In addition, workers in the informal economy are not protected by labour laws. In developing countries, informal economy constitutes 60-90% of the total workforce. The global crisis affects informal economy through decreased demand, rising costs, and unstable prices. (Horn, 2009: 3)

At the same time, the share of women’s employment in the informal sector expands during a crisis. According to a study of three informal sectors, workers (home-based workers, street vendors, waste pickers) from different countries (such as South Africa, Kenya, Peru, Indonesia, Pakistan, India, Colombia, Chile etc.) 60% of those surveyed believed that the new entrants into their sectors were mostly women. With new entrants, the competition between workers increases. (Horn, 2009: 12) Since most new entrants to the informal sector in a crisis are women, it can be said that the effects of crisis on the informal sector are also felt by women. Women in the informal sector are faced with decreased demand, rising costs, unstable prices, and increasing competition.

Millions of women move across borders to achieve higher wages and better work conditions. Women migrants in destination countries are generally restricted to “female” occupations such as domestic work, care-giving, nursing, work in the domestic services, and sex work. These jobs can be characterized by low wages, lack of social services and difficult conditions. In times of crisis, declines in remittances coming from women working abroad mostly affect the households, since the remittances are their primary sources of income. (Antonopoulos, 2009: 19-20). The crisis also worsens the working conditions for women by reducing their bargaining power. In addition, remittances are crucial for development. In 2008, migrants worldwide sent \$305 billion to developing countries, which is three times the volume of aid. As a source of national income, the remittances from migrant workers are important for countries such as the Philippines, Bangladesh, and those in Central America. (Emmett, 2009: 5). Since the remittances are generally used for private

consumption, they have a poverty-reducing effect. Thus, diminishing remittances translates into an increase in poverty. (WIDE, 2010: 17). Hence, it can be said that declines in remittances have direct effects (such as decreases in wages and bargaining power of migrant workers) and indirect effects (such as decreases in income of migrant workers' families and the national income of developing countries). Arguably, the most drastic consequences are felt by female-headed households.

The Global Crisis and Female Employment in Turkey

In the 1950s women in Turkey were predominantly employed in the agricultural sector. Women separated from the agricultural sector as they emigrated from rural to urban areas, where they failed to join the labour force in the cities. It is difficult to argue that the development strategies of Turkey have created employment opportunities for women. The female labour force participation rate is still at a low level in Turkey. In 2011, the population of women capable of work was 27 million, while the total population of women was near 37 million. Despite these figures, only 7.5 million women work in Turkey. In 2011, the female labour force participation rate was 28.8% compared to 71.7% for men. (TÜİK, 2011: 93). This ratio is significantly lower than the world female labour force participation rate of 51.1%. Likewise, it is also lower than the world male labour force participation rate of 77.1%. ILO regional data indicates that the female labour force participation rate in Turkey is only higher than the female labour force participation rate of North Africa and Middle East which stands at 24.2% and 18.4%, respectively. (ILO, 2012: 96). In addition, according to The Global Gender Gap by the World Economic Forum, in 2012, Turkey was ranked 124 among 135 countries, down from 122 in 2011. In relation to economic participation and opportunity, Turkey is ranked 129. (World Economic Forum, 2012: 9-11)

In Turkey, the effects of the global crisis began to emerge in the third quarter of 2008, and were felt drastically in 2009. The country's growth rate decreased to -4.8%, and the unemployment rate increased to 14%. As shown in Table 2, the amount of exports, imports and the level of foreign direct investments into Turkey also declined in 2009.

Table 2. *Selected macroeconomic indicators (Turkey)*

	2007	2008	2009	2010	2011
Growth rate (%)	4.7	0.7	-4.8	8.9	8.5
Unemployment rate (%)	10.3	11	14	11.9	9.8
FDI (billion \$)	22	19.5	8.4	9	15.9
Export (billion \$)	107	132	102	114	135
Import (billion \$)	170	202	141	186	241

Source: TurkStat, CBRT

The contraction in the economy affected women in Turkey through a number of channels in Turkey, as it did in many other countries. In addition to low female labour force participation rate, the global crisis led to an increase in the burden on women who face many difficulties both in professional and ordinary life. The impacts of the crisis on women can be analysed by comparing figures from 2008 and 2009. However, it is clear that some effects of the crisis are not revealed by the data.

Table 3. *Labour force participation rate, Employment-to-population rate and unemployment rate (female, %)*

	Labour Force Participation Rate		Employment-To-Population Rate		Unemployment Rate	
	2008	2009	2008	2009	2008	2009
World	52.7	52.7	49.5	49.2	6.1	6.5
Developed Economies And European Union	53.0	53.1	49.7	48.9	6.2	7.9
Central And South-Eastern Europe (non-EU) And CIS	50.1	50.4	45.9	45.3	8.5	10.1
East Asia	66.8	66.5	64.4	64.1	3.6	3.7
South-East Asia And The Pacific	57.9	57.6	54.7	54.6	5.5	5.2
South Asia	39.3	39.6	37.3	37.6	5.1	5.1
Latin America And The Caribbean	51.8	52	47.4	47.1	8.5	9.5
Middle East	24.6	24.8	20.3	20.5	17.4	17.3
North Africa	27.5	27.6	23.4	23.4	14.8	15.3
Sub-Saharan Africa	61.3	61.3	56.2	56.3	8.3	8.3
Turkey	24.5	26	21.6	22.3	11.6	14.3

Source: ILO, 2011: 62, 64, 66., TurkStat

As seen in Table 3, in 2009, the female labour force participation rate and the employment-to-population rate in Turkey was almost the half that of the world female labour force participation rate. The female unemployment rate in Turkey was double that of the world female unemployment rate. The female labour force participation rate and the employment-to-population rate in Turkey were only higher than the rates of the Middle East. In addition, the female unemployment rate in Turkey was only lower than the rates of the Middle East and North Africa.

Table 4. *Labour Force Participation Rate, Employment Rate, Unemployment Rate*

Years	Labour Force Participation Rate (%)		Employment Rate (%)		Unemployment Rate (%)	
	Female	Male	Female	Male	Female	Male
2007	23.6	69.8	21	62.7	11	10
2008	24.5	70.1	21.6	62.6	11.6	10.7
2009	26	70.5	22.3	60.7	14.3	13.9
2010	27.6	70.8	24	62.7	13	11.4
2011	28.8	71.7	25.6	65.1	11.3	9.2

Source: TurkStat

The female labour force participation rate, employment rate and the unemployment rate increased in 2009, as demonstrated in Table 4. The first impact of the crisis on women is an increase in the female unemployment rate. However, since women started to work as a coping strategy in order to compensate for decreased family income, the result was an increase in the female labour force participation rate and employment rate. The participation of women in professional life in this process can be described as the feminization of labour.

According to a study carried out by TEPAV (Economic Policy Research Foundation of Turkey), the number of housewives who started working increased during the crisis. However, it is also seen that the housewives returned home when the effects of the crisis diminished in the recovery phase. (TEPAV, 2012: 3)

In 2009, the ratio of women working in the service sector increased while the ratio of women working in agricultural and industrial sector decreased.

Table 5. *Economic Activity by Sex*

Years	Agriculture		Industry		Construction		Services	
	Female	Male	Female	Male	Female	Male	Female	Male
2007	42.7	16.7	15.4	22.6	0.6	7.7	41.2	52.7
2008	42	17	14.9	23.1	0.7	7.6	42.2	52.1
2009	41.6	18.1	14.5	20.9	0.6	8.2	43	52.7
2010	42.3	18.2	15	21.8	0.8	8.5	41.7	51.3

Source: TurkStat

In the industrial sector, women mainly work in the textile, garment and food industries. In the service sector they work particularly in the health and education sectors. In the aftermath of the crisis, the increase in the ratio of women in the service sector can be explained through their acceptance of low wages, part-time employment, and undesirable working conditions. According to OECD figures, the incidence of part-time employment is much higher for women than for men. Part-time employment as a proportion of total employment is less than 10% for men while it is more than 20% for women. (OECD, 2011: 1).

Table 6. *Employment ratio by status in employment and sex (%)*

Years	Regular employee/ casual employee		Employer		Own account worker		Unpaid family worker	
	Female	Male	Female	Male	Female	Male	Female	Male
2007	52.4	63.2	1.4	7.2	11.5	24.5	34.6	5
2008	53.1	63.8	1.3	7.5	11	23.7	34.4	4.8
2009	51	63.4	1.3	7.3	12.7	23.8	34.8	5.3
2010	50.7	64.9	1.3	6.9	12.8	23	35.1	5

Source: TÜİK, 2011: 96

In 2009, the ratio of women working as own account and unpaid family workers increased while the ratio of women working as regular or casual employees decreased. (See Table 6). Therefore, the share of women in vulnerable and informal sectors increased. This means that the crisis forced women to work at jobs with higher risks, instability, and lacking social security benefits. The increase in the ratio of women working as own account workers can be explained through the lack of employment opportunities and the obligations associated with establishing a business.

The ratio of women working as own account or unpaid family workers is particularly high in the agricultural sector. The ratio of female own account workers is 19% while the ratio of female unpaid family workers is 75% in agricultural sector in Turkey. There is a relationship between vulnerable employment and the lack of social security and poverty. In Turkey in 2009, 45% of the employed population was working without social security; the ratio of women working without social security was 60%. (Antonopoulos, Memiş, 2009: 103). The poverty ratio for men increased from 16.7% in 2008 to 17.1% in 2009, while the poverty ratio for women increased from 17.52% in 2008 to 19.03% in 2009. (TurkStat)

The share of women seeking employment for more than one year and less than two years was 23.2% of the total number of unemployed women in 2010, while it was 19.8% in 2009. The share of seeking employment for more than one year and less than two years was 14.9% of the total number of unemployed men in 2010, while it was 13.9% in 2009. This can be proposed as a reason of hopelessness among women seeking employment. The increase in that ratio in 2010 implies that the effects of crisis were enduring.

Table 7. *Unemployment rate by educational level (%)*

	Illiterate		Less Than High School		High School And Vocational High School		Higher Education	
	Female	Male	Female	Male	Female	Male	Female	Male
2007	1.7	12.4	7.8	10.3	21.6	10.3	13.9	7.4
2008	2.5	14.1	8.9	11.3	20.6	10.5	14.3	8.1
2009	3.0	17.6	11.4	14.7	26.1	13.9	16.3	9.6
2010	2.4	13.7	10.3	12.1	23.8	11.6	15.9	8.0

Source: TurkStat

Table 7 shows that the unemployment rate increased for all educational levels in 2009. The unemployment rate of women with a high school education and vocational high school education is higher than the other groups. The unemployment rate for this group increased from 20.6% in 2008 to 26.1% in 2009.

According to the Global Gender Gap Report by the World Economic Forum, the overall rank of Turkey was 129 among 134 countries in 2009, while it was 123 among 130 countries in 2008. The rank of Turkey related to economic participation and opportunity was 130 in 2009 while it was 124 in 2008. (World Economic Forum, 2012: 341)

The crisis also affected work satisfaction among women. The ratio of women very satisfied from work decreased from 10% in 2008 to 7.8% in 2009, while the ratio of men very satisfied from work increased from 7.0% in 2008 to 7.7% in 2009. However, the ratio of women not satisfied at all from work increased from 2.6% to 4.4% in 2009. In contrast the ratio of men not satisfied at all from work increased from 3.5% in 2008 to 5.6% in 2009. (See Table 8)

Table 8. *Satisfaction from work and earnings (%)*

	Satisfaction from work				Satisfaction from earning			
	2008		2009		2008		2009	
	Female	Male	Female	Male	Female	Male	Female	Male
Very satisfied	10.0	7.0	7.8	7.7	3.0	2.2	2.0	2.0
Not satisfied at all	2.6	3.5	4.4	5.6	6.6	8.6	9.3	15.7

Source: TÜİK, 2011: 112-113

Satisfaction from earnings is one factor affecting satisfaction with work. As a result of the crisis, the ratio of women very satisfied with their earnings decreased from 3.0% in 2008 to 2.0% in 2009, while the ratio of men very satisfied from earning decreased from 2.2% in 2008 to 2.0% in 2009. The ratio of women and men not satisfied at all from earnings is also important. The ratio for women increased from 6.6% in 2008 to 9.3% in 2009, while the ratio for men increased from 8.6% in 2008 to 15.7% in 2009. (TÜİK, 2011: 113). The increase in the ratio of men not satisfied at all from earning was higher than that of women.

The ratio of the gender pay gap is only in favor of women who have higher education and special skills. It is in favor of men for all other professional groups, even for non-qualified workers. (TurkStat) Arguably, the impact of the gender pay gap on women increase since the share of women in non-qualified employment situations rose during the crisis. In the 10 sectors with the largest share in female employment, daily wages for men were 3.78 TL, which is equal to 8%, more than women. (TEPAV, 2012: 6)

There is lack of data related to the social effects of the crisis. Therefore, the ratio of suicide can be a useful metric to approximate the social effects of the crisis. The ratio of suicide for men increased from 5.4% in 2008 to 5.85% in 2009, while the ratio for women decreased from 2.52% in 2008 to 2.19% in

2009. (TurkStat) It is a reality that the crisis exacerbates the burden on women. However, the case can be made that there is also a substantial burden on women before a crisis, so it can be presumed that they are more successful at adjusting to crises.

According to a joint survey carried out by TEPAV, UNICEF and the World Bank, the economic slowdown, through lower incomes and higher unemployment, has affected the lives of the majority of families in the five largest urban centers in Turkey: Adana, Ankara, Istanbul, Izmir and Kocaeli. The survey, in which 2102 Turkish families participated, reported that the main coping strategies of the families were to buy more inexpensive foods and non-food items, and decrease the overall amount of food purchased. (TEPAV, UNICEF, World Bank, 2009: 2) The statistics related to Turkey showed that in order to realize these economies, women spent more time on daily shopping, leading to the conclusion that these coping strategies exacerbated the burden of domestic work on women.

According to data of last 8 years, “dealing with housework” held the highest share (61.2%) among the reasons of women not entering the labour force. Yet, there is no such a reason for men. (TÜİK, 2011: 104) Research carried out by TÜİK indicates that 80% of women in Turkey have no assets such as real estate, cars, etc. The majority of the people, who believe that women should not work also contend that the primary job of women is housework. Interestingly, an equal number of women and men agree with this belief. In other words, women also think that their principal job is housework. The common opinion is that cooking, ironing, preparing the meal table, and daily shopping are the duties of women. The care of the 0-5 year age group of children in the household is fulfilled by women at a rate of 92.1%. There are no child care centers in the majority of workplaces. In job applications, employers still ask women whether or not they are pregnant. In addition, there remain many challenges for women when it comes to maternal leaves and the postnatal period. All of these issues highlight the structural problems that females face in labour force participation. In addition, crises tend to exacerbate these structural problems. Women are forced to work in order to supplement the diminishing income of the family during the crisis. Paradoxically, they must spend more time coping with the numerous demands that a crisis imposes on their lives.

Conclusion

In general, women work at part-time jobs and earn low wages all around the world. Most of them have no social security benefits. They have fewer assets than men. In some countries they have no landownership. They face more difficulty when accessing credit. Therefore, they are more vulnerable to crises.

The global crisis of 2008 had a dramatic affect on women through trade, employment, fiscal budgets, official development assistance, and remittances. Because of the contraction in the world economy, the number of unemployed

women increased. Decreases in incomes of families and increasing prices of foods aggravated the burden of domestic work on women. Decreasing public expenditures resulted in increasing vulnerabilities for women. The crisis forced women to work in the informal sector of the economy. Declines in remittances coming from women working abroad also negatively affected their households.

In Turkey, the effects of global crisis started to emerge in the third quarter of 2008 and were felt drastically in 2009. The growth rate of Turkey decreased and the unemployment rate increased. Levels of exports, imports, and foreign direct investments also declined in 2009.

The contraction in the Turkish economy had a particularly detrimental impact on women. The burden on women increased in both their professional and ordinary lives. In addition, there were some effects of the crisis that the data did not reveal.

In Turkey, the female labour force participation rate, the employment rate, and the unemployment all increased in 2009. The female unemployment rate for all educational levels also increased. Additionally, the gender pay gap remained in favor of men as a general tendency. The ratio of women working in the service sector increased, while the ratio of women working in the agricultural and industrial sectors decreased. Overall, the share of women in the vulnerable and informal sectors increased during the crisis.

It is known that there are also social and cultural reasons behind the low female labour force participation rate in Turkey. Housework and child care are generally accepted as the primary role of women. There is also a cultural bias against women as members of the workforce. Resulting conditions include women having fewer assets and remaining more vulnerable in the professional life. Therefore, it can be said that female employment is one of the structural problems of Turkey, and it clearly evidenced that the problem deepens during crisis periods. To address the problem, the invisible labour of women should be made visible and the perspective and bias related to women should be changed. Policies increasing female employment, improving working conditions, ensuring social security benefits, and lessening the burden of domestic work on women should be developed and implemented. Child care centers should be opened to increase female employment. The share of social spending such as educational and health spending in public expenditures should be increased. As well, gender sensitive budgeting should be implemented.

The female-side of the economy should be taken into account in economic policies implemented in the aftermath of the crisis. While the increasing rate of female employment in the crisis period is seen as an improvement, it should be recognized that this increase in the female employment rate stems from the rising number of women accepting jobs in the informal sector, as well as employment with low wages and undesirable working conditions. Generally, stimulus packages implemented in times of crisis create jobs for men. They should also create new jobs for women. The unemployment insurance should cover the jobs of women. New programs increasing the skills of women should be implemented. Access to credit for women working in the agricultural sector should also be facilitated.

International reserves of developed countries or a tax on international capital flows can be used as a resource to realize all of these recommendations. However, the main problem remains that there is a prevalent gender-blind perspective that affects the professional and personal lives of working women.

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