



A critical analysis of the pension system in Turkey from a gender equality perspective



Adem Y. Elveren¹

Department of Economics, Kahramanmaraş S. I. University, Turkey

ARTICLE INFO

Available online 14 May 2013

SYNOPSIS

In the last two decades Turkey has been reforming its pension system in line with the EU initiatives and the requirements of the neo-liberal model with the discourse of ensuring the proper functioning of the social security system and its fiscal sustainability. The neo-liberal emphasis on efficiency and sustainability of the system has been questioned for its hindering impacts on the main functions of a pension system, namely the provision of income security and welfare in old age, and income redistribution among different and vulnerable groups of population. It is against this background that, the alarmingly low female labor force participation (FLFP), significant size of informal employment with a high ratio of female workers, and the increasing domination of familial ideology at the societal and policymaking levels require the analysis of the reforms in terms of their impacts on gender inequality in the country. Therefore, this paper attempts a preliminary analysis of both public and private pension schemes from a gender equality perspective. The paper argues that since the pension system in Turkey is based on a male-breadwinner model where women are defined extensively as dependents, the reforms, by being blind to the existing form of gender inequality inherent to the system, vitiate the possible positive impacts of the reforms for women. It is this paper's contention that unless specific measurements that positively discriminate women and foster FLFP are taken, the gender blind approach of the current pension reform might have detrimental impacts on the well-being of women in the long run.

© 2013 Elsevier Ltd. All rights reserved.

Introduction

In line with the recommendations by the IMF and World Bank and the EU initiatives, Turkey has reformed its pension system, the Civil Code (2001), and the Labor Law (2003) during the 2000s. All these reforms are considered to have improving impacts on the sustainability and efficiency of the economy and the social and political orders within the context of changing market relations. Restructuring of the system in line with the EU standards has been a pressing concern for Turkey over the last decade; social inclusion and gender equality have become key concepts within these reforms as well. Progress reports that monitor Turkey's achievements during the accession process and Turkey's major accession documents include numerous

references to the provision of gender equality in legislations that regulate the economic, political, social and private spheres.

Despite these legal achievements, I argue, that rendering of de facto gender equality remains a question in Turkey. One of the ways of raising this question is the analysis of the social security system from a gender perspective. I argue that the alarmingly low female labor force participation (FLFP), the significant size of informal employment involving a high ratio of women workers, and an increasing familial ideology that dominates the landscape of the country defining women in private sphere with care responsibilities are crucial problems that need to be addressed by the pension system in Turkey.

It has been documented that the state perpetuates the male dominance over women through gender biased social policies (inter alia Andrew, 1984; Fraser, 1994; Orloff, 1996; Pateman, 1988; Quadagno & Fobes, 1995). Gender-blind regulations in social security systems in general and pension systems in

E-mail address: ademyavuzelveren@gmail.com.

particular reproduce inequalities between men and women in the labor market. These inequalities are root causes of gender gaps in pension benefits. An extensive and fast growing literature for developed countries shows that as the link between individual contributions and retirement benefits (such as in the case of old-age pension) gets tight, women's dependency on their husbands and gender gaps in retirement earnings increase (Steinhilber, 2006). This is due to the fact that in general the labor force participation of women is low. Because women undertake the role of child-caring, they work in low paying or in part-time jobs and even in full-time employment that they are being paid less (Weichselbaumer & Winter-Ebmer, 2005). These inequalities cause lower life-time earnings that result in a significantly smaller pension benefit in pension schemes (Williamson & Rix, 1999). Due to a higher life expectancy they have a longer period of retirement and widowhood, which means women are more likely to face poverty in old age.

These issues become more pressing concerns for the developing countries. In these contexts women mostly are involved in the informal sector because of poverty, lack of skills and education, and employers' preference for informal labor. Confinement to informal work increases women's income vulnerability and job insecurity. Women have disadvantages in enhancing their skills and training as well; even the possibility of women's withdrawal from work due to pregnancy or childrearing responsibilities causes employers to invest in young men rather than young women. This so-called 'statistical discrimination' (Esping-Andersen, 2002) deteriorates the career opportunities of women, which results in significant gender wage gaps between men and women (see, for example, Aydinler-Avsar, 2010; Weichselbaumer & Winter-Ebmer, 2005 for a sizable empirical literature) and lowering their prospective pension income significantly.

Within this context neoliberal pension reforms do not remedy but reinforce existing gender inequalities. Studies revealed that in Latin America countries, the gender inequality between women and men has been maintained in post-reform pension schemes (Gimenez, 2005). Pension reforms of the 1990s have made women more vulnerable since they strengthened the link between pension benefits and life-time earnings and weakened the redistributive aspects of the pension formula (Steinhilber, 2006). The current schemes do not eliminate the issue of dependency for women, but rather change the form of it: in the traditional system dependency was on male family members, and in the current version it is on the labor market.

My argument in this paper is that in Turkey, the improving and equalizing effects of the new Civil Code and the Labor Law cannot be realized but rather seem to lessen with the pension reform which is realized against the background where the social security system traditionally is based on a male-breadwinner model. In addition to that, I will argue with the recent reforms that the social security system treats women as equal to men in terms of their accession to the market and to the benefits of a social security system. Such gender-blind equal treatment is based on an assumption of an increasing FLFP. However, not only Turkey's employment rate of women has been the lowest (27.8% in 2011) among OECD countries (56.7% average) (OECD, 2013) but also it does not seem to rise in the coming years.² In fact, despite the expressed will to increase female participation to labor market, the government adopts and even enforces discourses and policies

which underline traditional gender roles and particularly define women's role within family as birth and care givers (see Acar & Altunok at this volume for a discussion on this issue).

Within this context, I argue that unless some specific implementations that positively discriminate women and help to increase FLFP are taken, the equal treatment approach will have detrimental impacts on the well-being of women in the long term. Therefore, this paper will attempt to elaborate more on such impacts with a gendered analysis of both public and private pension schemes. The following section will be an overview of the social security system in Turkey. The aim of the section *The pension system in Turkey from a gendered perspective* will be to assess the pension system in Turkey from a gendered perspective. This section will first examine gender differences in the labor market, provide the contours of a current debate on the reform process toward gender equality, and finally it will review debates that critique private pension systems in terms of gender gap. In conclusion, I will provide some policy recommendations for the adoption of a more gender sensitive pension system.

Overview of the social security system in Turkey

The roots of the contemporary social security structure in Turkey can be traced back to the post-World War II period, reflecting a Bismarckian system. It has a two-pillar structure³: a public insurance system and a private pension system. The social security system was reorganized in line with the recommendations of the World Bank and IMF. Around the issue of equality, separate social insurance institutions of Pillar I⁴ were brought together in 2006 under one roof, the Social Security Institution (SSI)⁵; and a private pension scheme, the Individual Pension System (IPS), was introduced in 2003 to complement the public pension system.

The restructuring is justified with the aim of reducing inequities inherent in the previous system and to increase efficiency and sustainability. The social security system in question was seen as a problem for an increasing deficit since the early 1990s. The deficit was due to some structural problems such as early retirement ages, low level setting for insurable earnings, inefficient use of contributions and amnesties on delay penalties for unpaid contributions. Other major factors that contributed to the problem were a weak link between contributions and benefits, an increase in the payment of benefits, and in particular, health care costs due to a higher life expectancy and an expanding informal sector (Elveren, 2010). In 1999 and 2006, two attempts were made to address the problem of non-sustainability of the system.

The 1999 reform maintained Pillar I after overhauls to their structures along with the introduction of the private pension schemes to support the first pillar. The 1999 reform extended the average contribution period and shortened the benefit collection period by increasing the minimum entitlement age. The major impact of the WB on the existing institutional framework has been the creation of a private pension scheme that solely relies on individual contributions and private companies managing those funds (Elveren, 2008a). In this context, the IPS⁶ was introduced as a complement to the public pension system on the basis of voluntary participation and the defined contribution principle to provide a supplementary income during retirement. The IPS officially took place on

October 27, 2003 with the participation of six pension companies. As of this writing, there are sixteen pension companies operating in the system. Since its establishment, there has been a steep increase in the number of participants in the system. While there were about 315,000 people in the system at the end of 2004, this number rose to about 3 million participants by December 2012 (EGM, 2013).

The 2006 reform launched the General Health Insurance (GHI) system, which aims to cover every citizen with the provision of basic health services. SSI made it possible to gather the dispersed social benefits that have been provided by several institutions.

The restructuring of the social security system has been carried out with some reforms in 2008 and later on, particularly in the context of gender equality. Before introducing and assessing these reforms in the next section, I would like to note that the financial crisis of the pension system in Turkey is not simply due to an aging population as was the case in developed countries like the EU-15. It was rather due to the presence of a large scale informal sector (Elveren, 2008a, 2010) and this problem was only partially addressed by major reforms realized within the social security system. Statistics show that the ratio of informal employment has dropped from 50.6% in 2000 to 39.7% in 2012⁷ (Turkstat, 2013). However, this downward trend is mainly due to the declining share of agricultural employment in total employment, where agricultural employment is inherently informal (Elveren, 2010). It is also crucial to note the huge difference between men and women in the informal employment. While the share of informal employment among male workers was 33.1% in 2012, it was 55.3% for females (Turkstat, 2013).

It is against this background that the reforms changed early retirement age rules: 58 for females and 60 for males who started to work for the first time after the 1999 reform. The law resets the retirement age to 65 for both sexes in 2048 as a result of gradual increases after 2036. Yet, the issue of a sizable informal sector, which is not only a major cause for deficits but also the ground that engender many disadvantages, has not been properly covered by it. It is a fact that the higher proportion of informal jobs is performed by women, and by the reforms that aim gender equality, efficiency and profitability they become more vulnerable. The next section will outline the aspects of such vulnerability.

The pension system in Turkey from a gendered perspective

Below I will first discuss the gender gaps in the labor market, then the gender inequalities in the recent social security reforms in Turkey, and finally I will extend the discussion on the private pension system.

*Gender inequality in the labor market*⁸

The normative family structure, which designates the husband as the income-earner and the wife as homemaker, shapes both women's and men's accession to the social security system in Turkey. The majority of women (i.e. 84%) have pension benefits, not as active workers in the labor market, but as dependents on their husbands or fathers⁹ (Elveren, 2008b). In fact, according to the UNDP, in 2009 60% of working women were not covered by the social security

system (UNDP, 2010); another survey found that the ratio was 69% in 2008 (TNSA, 2009).

Gender differences in the labor market are root causes for gender gaps in retirement benefits. The low employment rates of women and the gender pay gap (Ecevit, 2000) are the most important reasons that lead to the gender gap in pension incomes. Women's labor force participation rates have always been low in Turkey, and it has been adversely affected by factors such as education level, marital status and parenthood. The labor force participation rate for men was above 70% during the 2000s and 71.9% in 2012; the same rate for women was as low as 23.3% in both 2004 and 2005, and 30.7% in 2012 (Turkstat, 2013). The employment rates are noted to be 27.2% for women and 66.2% for men in 2012¹⁰ (Turkstat, 2013). Among single parents (ages 15–64) in paid employment, 26.3% of women are indicated as mothers and 73.7% of men as fathers. While the employment ratio for women (ages 25–49) was 27.4% in 2008, the employment ratio for women with a child under 15 dropped to 21.5%. The rate even dropped to 17.7% for women whose youngest child is under 3 and further to 16.1% for those with three or more children (OECD, 2011). A similar pattern is observed in labor force participation. While the labor force participation rate of urban skilled women workers is as high as 56% in 2003, even if they are married, the labor force participation rate drops down to 21% for those who have two or more children. The same ratios for urban unskilled woman workers are 32% and 20%, respectively (Uraz, Aran, Husamoglu, Sanalmis, & Capar, 2010).

Among 25 countries for which data is available, Turkey (along with New Zealand) is noted to reveal the largest drop in elderly people's relative income between the years of mid-1980s and mid-2000s (OECD, 2011, cited in Ecevit, 2011). The ratio of incomes of singles over 65 relative to others over 65 in Turkey is 47.9%, which is the lowest among OECD countries, whose average is 73.1%. This is due to very low coverage of safety-net benefits in Turkey; it is less than 25% for those over 65 (OECD, 2009 cited in Ecevit, 2011). This can be interpreted as a remarkable sign of poverty among old-age women, because women have a longer life expectancy and traditionally are younger than their husbands.

It is also of importance to state that in the post-1980 period in the neo-liberal model that pushes free market economy, the public sector was considerably shrunk and state-owned enterprises were privatized. This ongoing pattern has produced detrimental effects on the well-being of women because the role of the public sector, which functioned as employer of last resort, has weakened during this era (Ecevit, 2008). Public employment has been important for everyone but particularly for women because they can earn equal wages with men and receive social security benefits.

Part-time work is not a common formal work pattern in Turkey. However, a greater scale of part-time work is performed by women. The share of part-time employment from total employment was 5.6% in 2005 and increased to 11.1% in 2009 (OECD, 2011). Based on the 2004 Household Budget Survey, women workers constitute an average of 22% of full-time workers which means that 68% of part-time workers are female (Elveren & Hsu, 2007). The proportion of women in part-time employment was 55.1% in 2000 (OECD). Flexible- and part-time work takes place in the informal sector where the share of informal employment among male workers was 33.07% in 2012

and 55.33% for females (Turkstat, 2013). Migration from rural to urban areas and declining shares of agricultural employment reduced the ratio of unregistered workers in the agricultural sector. However, these two dynamics are translated into the rise of a population seeking employment in the informal sector (Ecevit, 1995). Considering the fact that women constitute the majority of the informal labor force in the non-agricultural sector and that the extent of the unregistered work cannot be measured by formal statistics fully, one can reason that the informality among women is much greater than it is shown in the official statistics (Dedeoğlu, 2004, 2008; Ecevit, 1998; Özbay, 1990).

Another remarkable gender inequality in the labor market can be observed in the vertical and horizontal segregation by gender. Hierarchical segregation refers to segregation in an institution on the basis of gender (e.g. women vs. men in top positions), and vertical segregation denotes segregation in different sectors on the basis of gender (e.g. women vs. men in care/construction jobs). Both hierarchical and vertical segregation are noted to be major reasons behind the existing gender pay gap in Turkey (Ecevit, 2008). A notable transformation in female employment sectors can be assessed over the years yet segregation remains the same. In 2000, 60.8% of women worked in the agricultural sector while 26.5% were employed in the service sector; in 2012, the figures became 40.1% and 45.5% for women, respectively (Turkstat, 2013).¹¹ A similar pattern is observed in employment status in which the share of unpaid family workers dropped from 52.1% in 2000 to 34.1% in 2012 (Turkstat, 2013). One has to note that despite the major decline in female employment in the agricultural sector during the 2000s, women constituted almost half of the agricultural labor force. In the same manner, the largest increase in employment for women has been in the service sector. In the non-agricultural sector, common jobs for women are nursing, shop-keeping, teaching, clerical jobs such as secretaries and receptionists, and cleaning work in hotels. Hence, women rarely have middle and junior management positions in the market.

Based on different surveys in the last two decades, several studies have shown the persistent and significant wage gap between women and men, ranging from 50% to 83% in terms of the ratio of women's earnings to that of men's earnings in the average sense. The same literature also shows that the gap varies substantially according to occupation and that it declines as education levels increase; a significant fraction of this pay gap can be explained solely by gender discrimination (Dayioğlu & Başlevent, 2012; Dayioğlu & Tunalı, 2003; Elveren & Hsu, 2007; Kara, 2006; Kardam & Toksöz, 2004; Kasnakoğlu & Dayioğlu, 1997; Selim & Ilkcaracan, 2002; Tansel, 2004; Turkstat, 2013; World Bank, 2009). Also, it is shown that income distribution among women is much more skewed than it is for men as the Gini coefficient is estimated at 0.42 among men and 0.57 among women (Dayioğlu & Başlevent, 2012). Women constitute over 80% of the lowest income decile and their share reduces as personal income increases, reaching as low as 10% among the top group of income recipients (Dayioğlu & Başlevent, 2012).

Regarding this unfavorable status of women in the labor market, particularly the low female labor force participation and a significant size of informal employment with a high ratio of female workers, policymakers have taken some measures to promote female labor force participation. Among such

measures are the extending active labor market policies, encouraging female employment by tax incentives for firms,¹² supporting work-life balance by extending the scope of maternity leave, and promoting flexible work which are a few of those implementations.

However, a closer look into these measures reveals that they suffer from significant limitations. At a general level, the low rate of women's participation to economic life has been underlined as a serious problem in policy documents but the issue of women's unemployment has been considered within the framework of "social inclusion and poverty alleviation" rather than analysis and/or solutions directly related to the issue of employment (Toksöz, 2007: 51). In the case of active labor market policies one has to also note that the programs are limited with vocational educations or trainings. Additional services effective in the promotion of women's access to labor market, such as provision of vocational counseling and job search services are lacking. Furthermore, the trainings offered in the active labor market programs do not seem to challenge the traditional gender structure of the labor market. Women are offered trainings in sectors and professions with low pay levels such as care and services.

Similarly, female entrepreneurship is problematized for several reasons. The female entrepreneurship envisages women as employers and leaves them out of the wage scheme. Secondly, it is promoted as a means to improve household welfare and as a part of poverty alleviation rather than an issue of increasing women's employment. Entrepreneurship programs aim at fostering small scale production and trade activities for women to improve their income status without necessarily providing social security (Ecevit, 2007). Hence, active labor market policies and entrepreneurship programs seem to position individuals in a context that lacks stability and protection; they also delegate state's responsibility to individuals – particularly to women in creating and sustaining employment for themselves.

In encouraging flexible work, on the other hand, it is highly crucial to acknowledge that if the 'security' component is not well established 'flexibility' can lead to higher informal employment and exploitation of workers. Scholars have pointed out that in countries like Turkey flexible employment may end up in the concentration of women in low-paid, unqualified part-time or occasional jobs that operate on the basis of gender discrimination and recreate it (Toksöz, 2007). Thus, an introduction of a legal structure toward a 'better' functioning of the labor market in the sense of increasing employers' abilities to adjust their work force in response to changes in economic activities has to be compensated with equal improvements in providing social security to employees. For example, the required number of contributory days should be rearranged in favor of atypical workers (Karadeniz, 2010). Otherwise, this will create a higher tendency toward working in the informal sector and toward hiring more women who are more willing to accept work in the informal sector. Indeed, such a design is not only necessary to protect employees' social security rights, but also for long-term sustainable growth strategy.

Gender inequality in the Turkish pension system

In this section, I will discuss the recent social security reforms from a gender perspective to assert the argument

that it limits the promises of other reforms that aim at the provision of gender equality.

The major legislative reforms adopted in the last decade in Turkey, namely the Civil Code (2001), the Labor Law (2003), and the Penal Code (2004) are noted to have significant impacts on women. The emphasis on individual rights, equality between sexes and autonomy of persons indicate a shift toward a more liberal approach with respect to social, economic and family relations. The new Civil Code abolished the concept of the husband as the 'head of the family', equalized the status of husband and wife, and recognized women's unpaid labor in the family by equally dividing property acquired during marriage upon divorce. In the same manner, the new Labor Law promotes gender equality by ruling the principles of equal pay for work of equal value, equal treatment of workers, protection for pregnant and breastfeeding women or women who recently gave birth, recognizing sexual harassment at the workplace for the first time, the reversal of burden of proof on the employer in cases of sex-based discrimination at the workplace, and non-discrimination against part-time workers (Dedeoğlu, 2012). Finally, the new Penal Code having more than 40 amendments ensures elimination of discrimination against women, protecting women's autonomy over their bodies and sexuality (see Acar & Altunok at this volume for a discussion on this issue).

The social security system, however, does not stand together with the above mentioned legislative reforms that brought some improvements toward gender equality as it reproduces the male breadwinner model and strengthens the idea of 'familialism'. Although these new laws set the legal base for equal citizenship, the social security system with its gender blind structure perpetuates male dominance over women. Not taking into account the gender inequalities in the labor market, the social security system fails to create equal conditions for women, which in turn do not allow for the realization of equalizing and improving the effects these new laws have brought. This is so because, in a context where the social security system does not encourage the formal employment of women or does not prevent the confinement of women as primary care providers in the private sphere, it is not possible for women to fully enjoy those improvements. As a result, reforms seem to remain mere words for the bulk of women and seem to be limited by benefitting only some upper class women who are already in the labor market.

For this reason, I argue that designing a women-friendly social security system is indispensable if policymakers aim to increase the well-being to complement other gender equality regulations to come into full force. Below I will briefly present gender inequalities in the recent social security reforms.

First of all, it is of importance to note that the new social security regulations failed to address those who are not covered by the social security system such as housewives, the temporarily employed in agriculture, those who earn less than minimum wage, and unpaid family workers and informal workers (KEİG, 2008; Şahin, 2012).

The social insurance system considers housewives as dependents on their husbands or fathers. Some working women are not covered by the pension system. This group consists of those temporarily employed in agriculture, those who earn less than minimum wage (i.e. exempt from income tax), unpaid family workers and informal workers. The total

number of this excluded group is around 17–18 million¹³ (KEİG, 2008: 8).

The former Law (No. 2925) dating to 1983, was providing this group with the option to be voluntarily insured (for old-age, survivor and invalidity insurance) by paying their premium. Considering the traditionally low earnings in these occupational categories and the high premium rate set for optional/voluntary insurance, it would not be wrong to contend that this option was not as effective as the policy makers expect it to be (KEİG, 2008: 8). It is also worth noting that the voluntarily insured cannot receive benefits from employment injury insurance, occupational disease insurance and maternity insurance.¹⁴

The new law, Law No. 2926 (2008), on the other hand, requires compulsory insurance for small farmers in agriculture. The compulsory nature of the legislation makes it relatively more effective than Law No. 2925. Nonetheless, the law states that if small farmers, temporary and migrant agricultural workers, and small urban shopkeepers/artisans who declare earnings fall below minimum wage, they may remain outside the system. This requirement ends up with a large group to remain without coverage and likely deterred by the heavy contribution obligations (33.5–39% of gross minimum wage). Considering the higher rates of contribution of the mandatory social security system and a low minimum wage or average wage ratio, informal employment becomes desirable for both workers and the employers in the labor market. The aim to have norms and standards for manufacturing, services and agriculture may contribute to the farmer's experience in accessing social security, which in turn deepens already existing gender inequalities since it is women that constitute the majority of these groups (Şahin, 2012).

In order to overcome the problem of limited coverage of the pension system, two important steps were taken by the reforms. First, with Law No. 5754 (2008), domestic workers who are working on salary based and continuous terms are covered by the pension system. Second, with a recent regulation, home-based workers are deemed eligible to be insured on the condition of a payment of 140 TL as contributions to the SSI. This payment corresponds as high as 16 days of work per month in 2009. Also, Law 5510 stipulated that insured workers who work less than 30 days in a month as required by their part-time contracts were not able to compensate their missing work days. As a result of this regulation, such workers had to work longer than a full-time worker to complete their foreseen numbers of work days in order to benefit from the rights stated in this law. As a matter of fact, a typical worker has to work 15–25% longer in order to qualify for the same required number of contributory days (Karadeniz, 2011). Considering the fact that women have a shorter and intermittent work life, this regulation will have a negative effect on women more so than on men.

Moreover, the lack of coverage has extended to the care-work mostly performed by women.¹⁵ Recently, some incentives were introduced for the caring of disabled individuals. Accordingly, there are three options: Either the state provides the service directly via a public agency, or pays the value of services purchased from the private sector. The third and most preferred option is that the state allocates an allowance to a family member, usually a woman, who performs the home-based care-work. In this case, the cash aid is provided to the care-giver if the per capita income of household members is below two-thirds of the minimum wage and if care takes place at home with the care-giver being one of the members of the

family. Also, Law No. 5754 (2008) eases the conditions of retirement for women who have disabled children. According to this law, the amount of pension premium paid by the care-giver will be increased by one-fourth and the retirement age is lowered by one-fourth. This implementation can be considered a positive development in the recognition of women's unpaid services; yet, it has also been noted that the state treats women as primary care providers by making them stay home under the control of the state (Şahin, 2012). For this reason, some reads this process as “feminization process of social assistance” (Buğra & Keyder, 2005). For the provision of gender equality, the same right should be given to insure men as well to recognize care-work as a shared responsibility (Bakirci, 2008).

Another reform that affects women is survivor's benefits. Surviving spouses and children (legitimate, adopted and stepchildren) are the two main groups entitled to survivors' benefits. The entitlement to survivor benefits by the children differs in terms of sex. Male children can be entitled to benefits only until age 18 (25 if they are enrolled in a higher education institute). The law entitles female children to receive benefits as long as they are single and unemployed. However, it should be noted that there are some cuts in benefits to daughters. In case of divorce and unemployment, survivor's wives and daughters are re-entitled to the benefits. If the insured worker passes away due to a job accident or an occupational disease, the spouse and daughters are entitled to receive salary.

Finally, there is a gender bias in the context of male widowers. A male widower is considered a breadwinner and therefore is subjected to means-testing. The widows, on the other hand, lose their entitlement to survivor pensions by a factor of one-third when they start working. This regulation has been considered as an incentive for women to stay out of the labor market or to be in the informal sector. Nonetheless, it would be wrong to think that all unmarried or widowed women with deceased parents or husbands receive survivor benefits in Turkey because of the prevalence of the informal sector (Dayioğlu & Başlevent, 2012).

To sum up, although improvements in the Civil Code, the Labor Law and the Penal Code are highly welcome in the context of a changing paradigm toward gender equality, the prospective outcomes of new implementations in the social security system need to be evaluated more carefully. First, these policy developments for women have been limited to those covered by a social security system and those women having rights to pensions are few. Although there are some modest attempts to extend coverage, the social security system does not include the majority of women. Secondly, by omitting gender inequality in the labor market, the social security system also fails when it treats women as equal citizens with men (i.e. the neutralization) with respect to its main neoliberal characteristics (Kılıç, 2008). For instance, some regulations include tough premium requirements for an average working woman. Another crucial implementation in this context is the equalization of the retirement age at 65 planned for 2048. It is crucial to answer whether granting women the same rights as men really brings equality for women or not. In fact, I argue that the equalization of the retirement age may end up discriminating against women as they tend to stay in the labor market for shorter periods and their pension contributions are not paid during unpaid maternity leave. Finally, the system does not have a consistent

approach. Although there are some initiatives toward gender equality, such as ending the former entitlement of dependent daughters of insured persons to lifelong health insurance and extending marriage allowances to male survivors, programs like conditional cash assistances (i.e. care provision for disabled children) are only granted to women as a reflection of the traditional gender role perspective that view primary care providers as women.

Reviewing private pension system in terms of gender gap

Up until now, I have presented the gender inequality inherent to the social security system by reviewing the labor market conditions and the public pension system. In this section, I would like to point out the importance of the private pension system in the reinforcement of gender inequality. Several empirical studies have already shown that in different countries the gender gap is higher in private pension systems (see Bertranou, 2001; Turner, 2005). Women are less likely to enroll in any private pension scheme than men and when they do they receive smaller amounts in comparison to men (Ginn & Arber, 1993; Ginn, Daly, & Street, 2001). The lower labor force participation rate, pay gap and gender segregation in market contribute to women's lower access to the private pension schemes. Women's increased life expectancy operates against women's interests too; the period their pensions have to cover is longer than men.

It is possible to argue that this is the case for the Turkish context. The gender gap inherent to the system and retirement earnings can substantially vary between women and men mainly as a result of lower wages, shorter paid work life, and higher life expectancy for women as well as other factors such as administrative costs, real wage growth and risk averseness. Women earn 55–79% of what men earn in the retirement period depending on different assumptions and the difference between initial salaries (Elveren, 2008b; Elveren & Hsu, 2007).

For the case of Turkey, currently, the coverage of the private pension system in 2010 is 4.8% of the working population. Since the IPS is established on the basis of voluntary participation and serves as an additional retirement income for middle- and high-income groups, the discussion over the system has not received much attention. Studies that attempt to reveal the gender dimension of the system are limited. Up until now no significant differences in the regular contribution rates between women and men are noted and this result is expected since the participants of the system are generally from middle or upper classes (Bozkus & Elveren, 2008; Şahin et al., 2010). An existing small gap is explained with differences in age, marital status and particularly education level.

However, despite the low percentage of the IPS within the pension scheme, the growth of the private pension sector is noted to be rapid. As mentioned before, the number of participants in the system increased from 315 thousand in 2004 to about 3 million by the end of 2012. Furthermore, although policymakers state that the Individual Pension System (IPS) has been introduced to complement the traditional public pension system, some argue that it is also possible to read this era as an intermediate stage toward a more radical long-term transformation in the social security system (Elveren & Elveren, 2010).

The significant tax incentive, the main reason behind the fast growth of the scheme of the IPS, is a general tendency favoring a market-oriented system, and it can be detected in some other areas in the social security system too. For instance, the premium rates for those that are insured by the private insurance schemes were decreased. The reform allows them to deduct 30% of private insurance premiums from their premium base. The same rate was 5% under the old system. In the same manner, the health transformation program (apart from the universalization aspects e.g. the provision of basic health services to every citizen), involves stronger commodification elements such as requiring a contribution fee for all healthcare provisions, the purchaser–provider split, the establishment of equal contracting relations with public and private providers and the autonomization of public hospitals (Ağartan, 2012). An early consequence of this increase in private sector-oriented healthcare services is the increase noted in the out-of-pocket healthcare expenditures, 3.5 times between 1999 and 2007, constituting 21.8% of total healthcare expenditures (Turkstat, 2013).

On the whole, I argue that the IPS should not be treated as a mere complement to the public pension system. Rather, it is essential to consider it as a private pension system, which not only reproduces the gender gap inherent to the system but also sustains and even deepens existing inequalities inherent to the system. The shift observed in the framing of social security from being an issue of social welfare and redistribution into an issue of social inclusion and profitability, I argue, poses a threat to both general and gender equality in the country.

Conclusion: Toward a more gender sensitive pension system

There are some initiatives toward gender equality at policy level brought by reforms realized in the last decade with the adoption of new legislation, namely the Labor Law, the Civil Code and the Penal Code. The gender equality approach adopted in the reformulation of these laws has been the equal treatment of both sexes. Women's lower rate of participation to labor market and the prevalence of informal sector in Turkey reduce the impacts of the new Labor Law for the provision of gender equality. Women's invisible and unpaid labor within domestic sphere is now recognized with the new Civil Code, yet it is my contention that this seeming improvement will not come into full force because of the absence of gender aware reforms and regulations in the social security system that need to complement these improvements.

In contrast to the general mentality of above mentioned legislative regulations, the social security system maintains the male breadwinner model and relies on the idea of 'familialism.' A benefit contribution based pay-as-you-go pension system should be understood as closely linked to occupational status and to the male-bread winner model which determines the structures in both family and the labor market. Women are mostly entitled to a pension income (i.e. survivor's benefit) through either their fathers or husbands. Therefore, a social security system that does not recognize the gender inequalities in the labor market or confinement of the women in private sphere makes it harder to realize the equalizing and improving effects of those regulations in civil code or labor law.

Despite some improvements (such as provision of universal health insurance, coverage extended to domestic workers who are salaried and continuously employed including home-based workers as long as they pay the required premiums, extension of the scope of maternity insurance and permit of benefit to dependent girls via parents), it is the common view that reforms are far from addressing the disadvantageous conditions of women neither in the family nor in the labor market. The equality as a sameness approach advocated and promoted by the reforms leaves more room for market forces to play role in the determination of pension incomes and social benefits. They not only involve neo-liberal characteristics that emphasize neutralization with strengthened individual rights and responsibilities, but also support a political–moral mentality which reinforces the 'the family' and women's traditional gender roles as the crucial agents of care provision (see Acar & Altunok at this issue for a worthy discussion on 'the politics of family' during the current ruling party era).

Designating women as care givers within the domestic spheres as is the case in the issue of care of disabled children, engenders women's withdrawal from formal employment and falling outside of the social security coverage. As a matter of fact some adverse trends such as closing the childcare facilities run by the Directorate General of Social Services and Child Protection (SHÇEK), and reducing the number of nurseries for the children of women public employees are noted (Ecevit, 2010), confirming our concerns.

The main flaw of the pension reforms is that they presume higher female labor force participation in the future (National Employment Strategy, 2001; Official Gazette, 2006). However, this will not occur automatically. It is crucial to acknowledge that changing incentives through social security regulations (i.e. treating women and men "equally") would not create an equal labor market outcome. This means causality is from labor market to social security system, not the other way around. Therefore, it is of great importance to recognize that social security reforms in Turkey are likely to have detrimental impacts on the well-being of women in the long term unless they are supported by some specific implementations that positively discriminate women and help to increase the female labor force participation rate. Some attempts of taking measures on this score such as the introduction of flexibility into the market, I have argued would not solve the problem but rather deepen the existing inequality within the structure.

Only 40% of working women are covered by the pension system. Most of the economic activities performed by women are not covered by the pension system at all or they only provide the right to be voluntarily insured. The social insurance system does not take into account the welfare effects of women's unpaid labor and household production in a society. It is a fact that a major part of agricultural work is performed by women's unpaid labor. These workers are counted in the labor force but not covered by the social security system (KEİG, 2008). The pension reforms have created unaffordable premium conditions for those in the lower strata in the case of an application to voluntary insurance; hence new regulations are likely to cause a higher poverty rate among old-age women.

With the reforms, the link between pension income and premium paid is strengthened, and this will also be detrimental for women who already have difficulty finding a decent job. Women's disadvantageous positions mean a high dependency

on men which not only means an indirect access to the social security system but also an insecure/vulnerable position in case of the loss of direct providers. This is of importance, particularly in the case of divorce. Women should be insured based on their housework via contributions by their spouses and the state (Bakırçı, 2008). That is, the state providing social security should protect women in case of divorce, as discussed in Özar and Yakut-Çakar (2012). Also, considering one major reason behind low pension incomes for women that is their intermittent working life due to child-baring and child-caring; provision of women with child care credits is also necessary.

There is a need for switching from a gender blind social security system to a gender sensitive one in Turkey. The conjunction of neoliberalism and (neo-)conservatism deteriorates existing inequalities in societies and women constitute the largest groups that suffer from such unequal conditions. A renewed emphasis on policies of public support, welfare and empowerment should be made for the realization of effective general and gender equality. Thence, a well prepared employment policy specially designed for women is a great necessity to increase employment and access to social security system on their own terms. Otherwise, piecemeal solutions to women's lack of employment can only increase women's subordination in society.

Endnotes

¹ I would like to thank Gülbanu Altunok, Yıldız Ecevit, Saniye Dedeoğlu, and two anonymous referees for their invaluable comments and contributions.

² Furthermore, according to the Global Gender Gap Report (2012) Turkey is 124th (among 135 countries) in overall global gender gap index (129th in economic participation, 62nd in health and survival and 98th in political empowerment).

³ There are also some social security funds of commercial banks. However, since they are in the foundation status and now covered under the Social Security Institution, I consider them under the first pillar. Also, there are two occupational pension plans. These plans are OYAK (The Turkish Armed Forces Assistance and Pension Fund) and Amele Birliği Accumulation and Solidarity Chest, in which employees' participation is compulsory or voluntary. However, the total number of participants in these two plans is as low as 290,000.

⁴ The Social Insurance Institution (SII) was set up in 1946 for blue-collar workers employed in the public sector and all workers in the private sector. The Retirement Fund (RF), on the other hand, was set up for civil servants in 1950, and The Social Security Institution of Craftsmen, Tradesmen and other Self-Employed (Bağ-Kur) was established in 1971 in order to cover farmers, artisans and any remaining self-employed people.

⁵ The premium rate for invalidity, old-age and survivors' insurance is 20%, where 9% is paid by the employee and 11% by the employer. The state also contributes to the scheme through a one-fourth total premium paid to the SSI. Those self-employed, on the other hand, are subject to pay the whole premium. Public expenditures on cash benefits for old-age and survivors as percentage of GDP were 4.9, 5.9 and 6.1 in 2000, 2005 and 2007, respectively (OECD, 2011). The contributory minimum pension is set at a significantly higher level than the safety-net income in Turkey (OECD, 2011). The system had the highest accrual rate among OECD countries – 2.6% for 25 years pensionable services – before it was lowered to 2%. However, this decline will be less effective for lower income groups and those with less pensionable services.

⁶ Pension savings take place in individual accounts and participants have tax incentives at all stages, i.e. saving, investment and retirement. Private pension contributions change according to contracts made between the participants and the pension companies. Each contract has a pension plan and a minimum amount of contribution may be set in the pension plans. Participants may change their contributions during their saving periods subject to the condition of maintaining the minimum contribution limits written in their pension contracts. The monthly minimum contribution should not be less than 5% of gross minimum monthly wage. Participants also pay a first time

entrance fee when they open a new individual pension account. This payment may be deferred for five years at most. The entrance fee should be no more than half of the gross minimum monthly wage. In order to be eligible for retirement, one should pay the total minimum amount of contributions for ten years. The retirement age is 56 for all participants. By March 2011, total contributions of about 2.4 million participants into the system are about 10 billion TL and net asset value of the pension mutual funds is 12.5 million (EGM 2011). Total private pension assets were 2.3% of GDP in 2009.

⁷ Throughout the paper all statistics for 2012 refer to October 2012, the most recent available data, when this paper is revised.

⁸ Throughout the paper and particularly in this section, I highly benefit from Ecevit (2011). I would like to thank Yıldız Ecevit for letting me know about her comprehensive work.

⁹ According to a calculation based on the 2004 Household Budget Survey, while only 7.4% of men have social security as dependent, the same ratio is 84% for women (i.e. only 16% of women have social security as active worker). Among those women, 81.4% are dependent on their husbands, 15.4% are dependent via their fathers and 3.2% are dependent through their children (Elveren, 2008b).

¹⁰ The low rate of employment corresponds to women's vulnerable situation in the labor market as well. The already high rate of unemployment rate for women, rose from 6.3% in 2000 to 11.2% in 2005, reached its highest level at 14.3% in 2009 during the economic crisis, and then finally dropped to 11.6% in 2012 (Turkstat, 2013). The male unemployment rate showed a similar pattern except in 2001. During the year of major economic crisis the male unemployment rate was higher than the rate for the female population. The discrepancy between men and women becomes more striking when one looks at non-agricultural unemployment figures: the female unemployment rate is as high as 13.5% in 2000; it was 18.7% in 2005, reached a peak of 21.9% in 2009 and then declined to 17.8% in 2012 (Turkstat, 2013).

¹¹ There was a minor change in industry, rising from 12.7% to 14.4% in the same period.

¹² The recent Law No. 6111 (2011) introduces premium incentives to firms who employ vocationally-qualified, technically-educated youth and women and those who attended the Turkish Employment Agency's courses. This provision will be valid for each recruited insured worker until December 31, 2015. The cost of insurance premiums normally paid by the employer for those who are hired by the private sector will be covered by the Unemployment Insurance Fund (at different periods in accordance with the principles stated in the law). Also, in virtue of Article 38 of Law 6111, employers will be licensed to benefit from other insurance premium incentives intended for youth, disabled and women employment separately for the same insured worker together with a five grade premium discount.

¹³ Also see Footnote 9.

¹⁴ In this context, one loses the right of health insurance once become voluntarily insured; therefore, those people will have to pay health insurance premiums in addition to the regular premium of voluntarily insurance; that is, in addition to the aforementioned 20% of gross minimum wage, they need to pay 12% of the premium base set for the General Health Insurance Scheme. This scheme (Law no. 5510) has three positive implementations. First, those who are under 18 will have access to health care provisions even though their parents have premium debt, and orphans will have free access. Second, one can have health insurance conditional on paying premiums for 30 days. This condition was 120 days and 240 days for those having different status. Finally, the general health insurance covers everybody regardless of their occupational status, formal or informal. However, with this health insurance, preventive health care, which is (at least should be) a primary responsibility of the welfare state, began to be provided conditionally on premium payment.

¹⁵ Also, recently the ruling party has introduced cash aid for child-care to encourage families to have at least three children.

References

- Ağartan, Tuba İnci (2012). Gender and health sector reform: Policies, actions and effects. In Saniye Dedeoğlu, & Adem Yavuz Elveren (Eds.), *Gender and society in Turkey: The impact of neo-liberal policies, political Islam and EU accession* (pp. 155–172). London; New York I.B. Tauris Publishers.
- Andrew, Caroline (1984). Women and the welfare state. *Canadian Journal of Political Science* 17(4), 667–684.
- Aydiner-Avsar, Nursel (2010). International trade and gender wage gap: A distributional analysis for Turkey. Available at: https://editorialexpress.com/cgi-bin/conference/download.cgi?db_name=IAFFE2010&paper_id=307

- Bakırcı, Münevver Kübra (2008). Sosyal Sigortalar ve Genel Sağlık Sigortası Kanunu Değişikliği Hakkında Değerlendirme ve Değişiklik Önerileri, AKDER. www.keig.org
- Bertranou, Fabio M. (2001). Pension reform and gender gaps in Latin America: What are the policy options? *World Development* 29(5), 911–923.
- Bozkus, Süleyman Cihan, & Elveren, Adem Yavuz (2008). An analysis of gender gaps in the private pension scheme in Turkey. *Ekonomik Yaklaşım* 19(69), 89–106.
- Buğra, Ayşe, & Keyder, Çağlar (2005). Poverty and social policy in contemporary Turkey. *Boğaziçi University Social Policy Forum*.
- Dayıoğlu, Meltem, & Başlevent, Cem (2012). Gender aspects of income distribution and poverty in Turkey. In Saniye Dedeoğlu, & Adem Yavuz Elveren (Eds.), *Gender and society in Turkey: The impact of neo-liberal policies, political Islam and EU accession* (pp. 65–86). London; New York I.B. Tauris Publishers.
- Dayıoğlu, Meltem, & Tunalı, İnsan (2003). Falling behind while catching up: Changes in the female-male wage differential in urban Turkey, 1988 to 1994. *Paper presented at the 2003 Annual Meeting of the Population Association of America and the annual conference of the Economic Research Center meeting in Ankara, Turkey*.
- Dedeoğlu, Saniye (2004). Cindarella'nın Pazarı Yolculuğu. In Sungur Savran, & Nesecan Balkan (Eds.), *Neoliberalizmin Tahribatı*. (pp. 254–274) (İstanbul, Metis).
- Dedeoğlu, Saniye (2008). *Women workers in Turkey*. London I.B. Tauris Publishers.
- Dedeoğlu, Saniye (2012). Gender equality policies and female employment: The reforms in the EU accession process. In Saniye Dedeoğlu, & Adem Yavuz Elveren (Eds.), *Gender and society in Turkey: The impact of neo-liberal policies, political Islam and EU accession* (pp. 125–140). London; New York I.B. Tauris Publishers.
- Ecevit, Yıldız (1995). The status and changing forms of women's labour in the urban economy. In Sirin Tekeli (Ed.), *Women in Turkish Society* (pp. 81–88). London Zed Books.
- Ecevit, Yıldız (1998). Küreselleşme, Yapısal Uyum ve Kadın Emekçinin Kullanımında Değişmeler. In Ferhunde Özbay (Ed.), *İstanbul, İnsan Kaynağını Geliştirme Vakfı ve Kadının Statüsü ve Sorunları Genel Müdürlüğü. Küresel Pazar Açısından Kadın Emekçi ve İstihdamındaki Değişmeler: Türkiye Örneği*. (pp. 31–78).
- Ecevit, Yıldız (2000). Çalışma Yaşamında Kadın Emekçinin Kullanımı ve Kadın-Erkek Eşitliği in Kadın – Erkek Eşitliğine Doğru Yürüyüş: Eğitim, Çalışma Yaşamı ve Siyaset. In M. Tan, & S. Sancar Üşür (Eds.), *İstanbul TÜSİAD Publications*.
- Ecevit, Yıldız (2007). *Kadın Girişimciliğine Eleştirel bir Yaklaşım*. Ankara ILO.
- Ecevit, Yıldız (2008). İşgücüne Katılım ve İstihdam (Labour Force Participation and Employment). In M. Tan, S. Sancar, & S. Acuner (Eds.), *Türkiye'de Toplumsal Cinsiyet Eşitsizliği: Sorunlar, Öncelikler ve Çözüm Öneriler* (pp. 113–213). İstanbul TÜSİAD Publications.
- Ecevit, Yıldız (2010). İş ve Aile Yaşamının Uzlaştırılması Bağlamında Türkiye'de Erken Çocukluk Bakımı ve Eğitimi (Early Childcare and Education in Turkey in terms of Reconciliation of Work and Family Life). In İpek İlkaran (Ed.), *Emek Piyasasında Toplumsal Cinsiyet Eşitliğine Doğru: İş ve Aile Yaşamını Uzlaştırma Politikaları*. İstanbul Teknik Üniversitesi Bilim Mühendislik ve Teknolojiye Kadın Araştırmaları ve Uygulama Merkezi ve Kadının İnsan Hakları yeni Çözümler Derneği Ortak Yayını. İstanbul (pp. 88–114).
- Ecevit, Yıldız (2011). The socio-economic impact of pension systems on the respective situations of women and men and the effects of recent trends in pension reforms in Turkey. *Report presented to the European Commission. Directorate-General Justice*.
- EGM (2013). Emeklilik Gözetim Merkezi, The Pension Monitoring Center. www.egm.org.tr
- Elveren, Adem Yavuz (2008a). Social security reform in Turkey: A critical perspective. *Review of Radical Political Economics* 40(2), 212–232.
- Elveren, Adem Yavuz (2008b). Assessing gender inequality in the Turkish pension system. *International Social Security Review* 61(2), 39–58.
- Elveren, Adem Yavuz (2010). The formalization of the labour market and social security deficits in Turkey: What should be done. *The 6th International Policy and Research Conference on Social Security*, 29. 9 – 01. 10. 2010. Luxembourg International Social Security Association (<http://www.issa.int/content/download/135503/2756247/file/Elveren-paper.pdf>)
- Elveren, Mehmet Ali, & Elveren, Adem Yavuz (2010). The transformation of welfare regime in Turkey and the Individual Pension System (in Turkish). *Mülkiye* 34(266), 243–258.
- Elveren, Adem Yavuz, & Hsu, Sara (2007). Gender Gaps in the Individual Pension System in Turkey. The University of Utah, Department of Economics. *Working Paper No. 6*.
- Esping-Andersen, Gosta (2002). A new gender contract. In Gosta Esping-Andersen, Duncan Gallie, Anton Hemerijck, & John Myles (Eds.), *Why we need a new welfare state* (pp. 68–95). Oxford University Press.
- Fraser, Nancy (1994). After the family wage: Gender equity and the welfare state. *Political Theory* 22(4), 591–618.
- Gimenez, Daniel M. (2005). Gender, pensions and social citizenship in Latin America. *ECLAC*. 46. Chile Santiago.
- Ginn, Jay, & Arber, Sara (1993). Pension penalties: The gendered division of occupational welfare. *Work, Employment and Society* 7(1), 47–70.
- Ginn, Jay, Daly, Mary, & Street, Debra (2001). Engendering pensions: A comparative framework. In Jay Ginn, Debra Street, & Sara Arber (Eds.), *Women, work and pensions. international issues and prospects* (pp. 1–10). Buckingham and Philadelphia Open University Press.
- Kara, Orhan (2006). Occupational gender wage discrimination in Turkey. *Journal of Economic Studies* 2(33), 130–143.
- Karadeniz, Oğuz (2010). Annual National Report 2009 Pensions, Health and Long-term Care Turkey, analytical support on the socio-economic impact of social protection reforms. http://www.socialprotection.eu/files_db/913/asisp_ANR10_Turkey.pdf
- Karadeniz, Oğuz (2011). Türkiye'de Atipik Çalışan Kadınlar ve Yaygın Sosyal Güvencesizlik. *Çalışma ve Toplum* 2(29), 83–127.
- Kardam, Filiz, & Toksöz, Gulay (2004). Gender based discrimination at work in Turkey: A cross sectoral overview. *Ankara Üniversitesi SBF Journal* 4(59), 151–172.
- Kasnakoğlu, Zehra, & Dayıoğlu, Meltem (1997). Women's labor force participation and earnings differentials between genders in Turkey. *METU Studies* 24(3), 329–361.
- KEİG (Women's Labor, Employment Initiative Platform) (2008). Sosyal Sigortalar ve Genel Sağlık Sigortası Yasa Tasarısı Kadınlara Nasıl Bir "Sosyal Güvenlik" Vaat Ediyor? Kadın Emekçi ve İstihdamı Girişimi. <http://www.keig.org/Yayinlar.aspx>
- Kılıç, Azer (2008). The gender dimension of social policy reform in Turkey: Towards equal citizenship. *Social Policy & Administration* 42(5), 487–503.
- National Employment Strategy (2001). accessed on February, 13, 2012. http://www.sendika.org/yazi.php?yazi_no=35386
- OECD (2009). *Pensions at a Glance 2009 Retirement-Income Systems in OECD*.
- OECD (2011). *Pensions at a Glance 2011 Retirement-Income Systems in OECD and G20 Countries*. OECD Publishing. http://dx.doi.org/10.1787/pension_glance-2011-en.
- OECD (2013). *Employment and labour markets: Key tables from OECD*. (ISSN 2075-2342).
- Official Gazette (2006). *Dokuzuncu Kalkınma Planı, 2007–2013 [9th 5-Year Development Plan, 2007–2013]*.
- Ann Shola, Orloff (1996). Gender and the welfare state. *Discussion Paper. 1082-96*. Institute for Research on Poverty.
- Özar, Şemsa, & Yakut-Çakar, Burcu (2012). *Aile, Devlet ve Piyasa Kısacında Boşanmış Kadınlar. Kültür ve Siyasette Feminist Yaklaşımlar* 16.
- Özbay, Ferhunde (1990). Kadınların Eviçi ve Evdişi Uğraşlarındaki Değişme. In Sirin Tekeli (Ed.), *Kadın Bakış Açısından 1980'ler Türkiye'sinde Kadın* (pp. 129–159). İstanbul İletişim.
- Pateman, Carole (1988). The patriarchal welfare state. In A. Gutmann (Ed.), *Democracy and the welfare state*. Princeton University Press.
- Quadagno, Jill, & Fobes, Catherine (1995). The welfare state and the cultural reproduction of gender: Making good girls and boys in the job corps. *Social Problems* 42(2), 171–190.
- Şahin, Mustafa (2012). The social security reform and women in Turkey. In Saniye Dedeoğlu, & Adem Yavuz Elveren (Eds.), *Gender and society in Turkey: The impact of neo-liberal policies, political Islam and EU accession* (pp. 141–154). London; New York I.B. Tauris Publishers.
- Şahin, Şule, Rittersberger-Tılıç, Helga, & Elveren, Adem Yavuz (2010). The individual pension system in Turkey: A gendered perspective. *Ekonomik Yaklaşım* 21(77), 105–130.
- Selim, Raziye, & İlkaran, İpek (2002). Gender inequalities in the labor market in Turkey: Differentials in wages, industrial & occupational distribution of men and women. available at. <http://content.csbs.utah.edu/~ehrbat/erc2002/pdf/P405.pdf>
- SSI (n.d.). Sosyal Güvenlik Kurumu, The Social Security Institution. www.sgk.gov.tr
- Steinheil, Silke (2006). *The gender implications of pension reforms. General remarks and evidence from selected countries*. Geneva UNRISD.
- Tansel, Aysit (2004). Public-private employment choice, wage differentials and gender in Turkey. *Yale University Economic Growth Center Discussion Paper No: 797*.
- TNSA (2009). *Türkiye Nüfus ve Sağlık Araştırması 2008*. Ankara Hacettepe Üniversitesi Nüfus Etütleri Enstitüsü.
- Toksöz, Gülay (2007). *Women's employment situation in Turkey*. Ankara ILO.
- Turkstat (2013). Türkiye İstatistik Kurumu, The Turkish Statistical Institute. www.tuik.gov.tr
- Turner, John (2005). Social security privatization around the world. http://assets.aarp.org/rgcenter/econ/inb106_intl_ss (pdf, last accessed 29/01/2013)
- UNDP (2010). *Regional Bureau for Europe and CIS Region's (RBEC) enhancing women's political participation, a policy note for Europe and the Commonwealth of independent states*.

- Uraz, Arzu, Aran, Meltem, Husamoglu, Muserref, Sanalimis, Dilek Okkali, & Capar, Sinem (2010). Recent trends in female labor force participation in Turkey, state planning organization and World Bank. *Working Paper No: 2*.
- Weichselbaumer, Doris, & Winter-Ebmer, Rudolf (2005). A meta-analysis of the international gender wage gap. *Journal of Economic Surveys* 19(3), 479–511.
- Williamson, John B., & Rix, Sara E. (1999). *Social security reform: Implications for women*. MA Center for Retirement Research at Boston College.
- Bank, World (2009). Female labor force participation in Turkey: Trends, determinants, and policy framework. *Human Development Sector Unit-Europe and Central Asia Region, Report 48508-TR*.