

**GENDER ASPECT OF SURVIVAL STRATEGIES :
BURDENS THAT FINANCIAL CRISES CREATE IN WOMEN'S LIFE IN
THE DEVELOPING COUNTRIES***

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ABSTRACT

Studies show that crises effect women more than men, and in various forms. Crises cause women to become poorer, they make women more fragile in the labour market, deepen the gender division of labour, and hence sharpen the gender roles.

In the last fifteen years, financial crises and post-crisis restructuring efforts in Asia, Latin America and Russia provided new hardships for women. Many women lost their jobs, most of the remaining witnessed deteriorating working conditions, migrant women workers were sent back to home countries, many girls left school and were usually forced to do informal work, and the in-house responsibilities of women increased dramatically.

Today we are facing a global financial crisis which has started to deeply effect the Turkish economy also. This study tries to rethink the outcomes the crises for women by looking at the crises in developing countries in the 1990's. Lessons from the experiences of these countries will be useful in order to predict the impacts of the current crisis on women in Turkey.

Keywords: *financial crises, female labour, developing countries*

**HAYATTA KALMA STRATEJİLERİNE TOPLUMSAL CİNSİYET
AÇISINDAN BAKIŞ : GEÇ KAPİTALİSTLEŞEN ÜLKELERDE KRİZLERİN
KADINLARIN HAYATINDA YARATTIĞI GÜÇLÜKLER**

ÖZ

Bugüne kadar yapılan çalışmalar, krizlerin kadınları erkeklerden daha fazla ve değişik biçimler altında etkilediğini ortaya koyuyor. Krizler kadınları yoksullaştırıyor, onları emek piyasasına karşı daha kırılgan kılıyor, kadınlara ev işi ve bakım emeği olarak daha fazla iş yüküyor, cinsiyetçi işbölümünü derinleştiriyor ve böylece toplumsal cinsiyet rollerini keskinleştiriyor.

Son on beş yılda Asya, Latin Amerika ülkeleri ve Rusya'da yaşanan finansal krizler ve kriz sonrası yeniden yapılanma çabaları kadınlar için yeni zorluklar yarattı. Pek çok kadın işini kaybetti, çoğunun çalışma koşulları kötüleşti, göçmen kadın işçiler kendi ülkelerine geri gönderildiler, birçok kız öğrenci okuldan alındı ve genellikle enformel işlerde çalışmaya zorlandı, ayrıca kadınların ev içindeki işleri önemli oranda arttı.

Bugün küresel bir krizle daha karşı karşıyayız. Kriz Türkiye ekonomisini de şiddetli bir biçimde etkiliyor. Bu çalışmada, geç kapitalistleşmiş ülkelerde 1990'ların sonlarında yaşanan krizlere bakarak, krizlerin kadınlara etkisini yeniden düşünmek amaçlanmaktadır. Bu ülkelerin deneyimlerinden alınacak dersler, krizin Türkiye'deki kadınlara yapacağı etkileri öngörmek bakımından yararlı olacaktır.

Anahtar Kelimeler: *finansal krizler, kadın emeği, geç kapitalistleşen ülkeler*

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1. INTRODUCTION

A Buenos Aires production, Los Albornoz, a TV serial, is a tragicomedy about a middle-class family that has sunk into poverty during the crisis. Its unemployed father finally turns his children to prostitution as a survival strategy (Muzio, 2003, p.100).

Developing countries have faced financial crises since 1980, such as the 1982 debt crisis, 1994 Mexican crisis, 1997 Asian crisis, 2001 Turkish crisis and 2002 Argentine crisis. The economic and social impacts of these crises has been more severe for women. This inequality stems from the labor market discriminations and intra-household inequalities which characterize our contemporary society and is indeed much deeper in the developing countries: Because of the discriminations in the labour market, female labour is intensified in low-wage jobs and in informal work. Women also do not enjoy the same relationship to their own labour as do men, because of intra-household inequalities. “They cannot organize and distribute their labor time as they want; they engage in considerable unpaid domestic labor; they may receive unequal amounts of food and the products of their labour” (Moghadam, 2005, p.22).

In capitalist society, the unequal position of women is determined by the requirements of capitalist accumulation and the opportunities provided to it by the patriarchal system. The gender division of labour, which is conditioned by patriarchy, determines the position and the qualification of female labour in the labour market as well as indoor. At home, women are held responsible for the production of goods and services which are the means of re-production of the (male) labour power, for care work regarding the elders and patients and for childcare. Hence, housework is seen as ‘women’s work’, and waged work is seen as ‘men’s work’. Another result of the gender division of labour is the notion of the ‘male breadwinner’. According to this notion, women and children are supposed to have their livelihoods by husband’s and/or father’s income. Complementary to this is the assumption that men will have few domestic responsibilities (Elson, 2002, p.12). Jobs which are accepted as suitable for women are those related to housework and care work, like knitting, nursing, cleaning etc.

Although ‘the jobs in the market’ are reserved for men, female labour is pushed to the labour market by the requirements of capital accumulation in some periods, such as the crisis periods. In crisis periods, there is actually a dual tendency regarding female labour: On the one hand, those are women who are laid off first; and on the other hand, in some cases, women might be pushed to the labour market as a source of cheap labour.

Since the capitalist development process in developing countries is integrated with the world capitalist system and not an independent process, the demand for female labour in these countries is effected by the crises within the developed world as well. Actually, the export led industrialization process which depended on female labour was itself a partial result of the severe crisis of the mid 1970’s, faced by the developed countries. At that time, productive investments in a wide range of goods, such as shoes and garments, were moved partly to the ‘less developed’ geographies which supplied cheaper labour power. In new production units, mostly cheap, female labour power was employed. Hence, increasing numbers of women participated in the labour market under very poor conditions. Poverty and worsening of the conditions of life were the main reasons of the increase in the number of women workers (see Yaman Öztürk, 2010). This worldwide re-structuring of capital was lured by the advertisements prepared by developing country governments, mentioning the ‘nimble fingers’ of their women workers (Eisenstein, 2005, p.489).

In a crisis, women are also supposed to undertake most of the responsibilities at home. Crisis means unemployment, poverty, increasing prices and deterioration of health and education services for them. Families need to adapt some strategies in order to survive during a crisis. These adapting strategies increase the work load of women and put an extra burden on their shoulders. For example, there is always an increase in home made food during a crisis. Furthermore, structural reforms introduced after a crisis usually result in public expenditure cuts and privatizations which bring more care work for women.

Today, the world faces a deep crisis again, originated in the developed countries, but with global effects. Women from all around the world experience unemployment, poverty and increasing housework.

In the 'Global Employment Trends for Women Report', ILO calls attention to the fact that women are often in a disadvantaged position in comparison to men in labour markets around the world. Female unemployment rate is expected to rise to 6.5 percent in the most optimistic scenario; and according to the most pessimistic scenario, it can rise to 7.4 percent. It means, the number of unemployed women can rise to 22 million (ILO, 2009, p.32). According to AsiaNews, the experts of ILO note that the current global crisis recalls the 1997 Asian crisis. During the Asian crisis, "In Thailand 95 percent of those laid off from the garment sector were women; in the toys sector it was 88 percent. In Korea 86 percent of those who lost their financial services and banking jobs were female" (AsiaNews, 2009).

Turkey is one of the worst affected countries by the recent global crisis. The number of unemployed increased by 795 thousand in one year and became 3 million 396 thousand in September 2009, according to official records. Non-agricultural unemployment rate increased by 3.7 points and became 16.2 percent in the same period. These figures are much more dramatic for women: Female unemployment increased by 3 points and became 23.7 percent (TurkStat, 2009a).

In this paper, I will try to reveal the burdens that financial crises create in women's life in the developing countries and make some predictions on the probable impacts of the current global crisis on women in Turkey.

First, I will focus especially on the crisis of East and South East Asian countries in 1997 and the crisis that Argentina faced in 2002. I will try to explore the impacts of financial crises on women, via the 'survival strategies' that families developed in these past experiences. I also make reference to the results of a survey done in 2002 by A. Fiszbein, P. Giovagnoli and N. Thurston, which searched the impacts of the Argentine crisis on households. Together with this study, and other studies dealing with several developing countries, I will try to show the general impact of the financial crises on women in the developing countries. I will also reveal that the surviving strategies also create burdens in women's life. In the last section, I will try to predict the impacts of the current global crisis on women in Turkey, through the results of the Asian and Argentine crises.

2. SURVIVAL STRATEGIES DURING THE CRISIS

In a crisis, unemployment, decrease in real wages, poverty, increase in the price of food and other consumption goods, commodification of education and health services threaten the daily life of families. Hence, they develop some kinds of coping and surviving strategies.

Many studies deal with these coping and surviving strategies which were introduced in the 1997 Asian crisis (Islam et al., 1998; Lee and Cho, 2007; Elson, 2002), or in the Latin American crises of the 1990's and 2000's (Fiszbein et al., 2003; Munne, 2005; McKenzie, 2003). Among these, some are (Elson, 2002; Munne, 2005) consider the burden that these strategies created in women's life. However, most of them are gender blind and do not regard the negative side of these strategies.

While the second type of studies do not deal immediately with the impacts of crises on women, they indeed indirectly reveal the burdens and responsibilities that are put on the shoulders of women in the crisis. For instance, in most of the studies it is found out that as the income of the family decreased, households cut the expenditure on food and then switched to home made food. Although studies do not mention that those were women who prepared food as a part of their unpaid work, it is clear that these readjustments caused women to spend more time for meals. Again, cuts in expenditure on health services and decrease in hospital visits resulted in increase in the care work of women - increase in time they spent for taking care of children, the sick and the aged.

Hence, strategies which families developed during the crisis in fact became the strategies that women performed: “Strategies adopted by women included finding work in the informal sector: Selling handicrafts in local markets or, more drastically, selling themselves and/or their children into prostitution, or emigrating to the richer countries to sell their labor. Highly educated women found jobs as nurses, or took care of other people’s children, while leaving their own to grow up with relatives” (Eisenstein, 2005, p.507).

The survey of Fiszbein, Giovagnoli and Thurston (2003) is an example to the second group of studies. Researchers interviewed 2800 households and investigated the coping strategies that they developed during the crisis of Argentina in 2002. In Argentina, the economic crisis which had begun to develop in the late 1990s became entrenched by 2002¹. As Myriam I. Munne writes, 22 percent of the population were unemployed and 40 percent were under-employed in July 2002, according to the National Institute of Statistics and Census. In addition, the cost of basic commodities needed by a family to be able to live increased 73 percent between January and October 2002, and less expensive goods were bought to replace more expensive goods (see Munne, 2005, p.1791).

One important aspect of this crisis was the devaluation of the Argentine peso, resulting in dramatic inflation in the cost of food and basic goods. The immediate impact of the crisis on the lives of masses came through the loss of work and the difficulty in finding new jobs. This was especially the case for the poorest people who specialized in jobs such as domestic work and home improvements, which became unnecessary by the crisis (Whitson, 2007, p.123).

Under these conditions, families adopted various strategies. Fiszbein, Giovagnoli and Thurston (2003, p.150) grouped these coping strategies in three:

1. Household adaptation strategies: This group of strategies include the types of changes made by households in their expenditure patterns. What the researchers found is a tendency to reduce consumption levels and switch to cheaper products.
2. Active household strategies: The second set of strategies involves increased use of the physical, financial and human assets available to the household. These strategies also include bringing further household members into the workforce, working longer hours, selling assets, using savings, borrowing and migration.
3. Social network strategies: The last group includes strategies that rely on assistance from friends, families, non-governmental organizations (NGOs) or the government.

¹ As recession began in 1998, the economy of Argentina was shrank by about 16 percent in 2002. It brought a decline in GDP of over 25 percent, since its 1998 peak. As peso depreciated, Argentina experienced significant inflation for the first time since 1991. And, as a result, per capita GDP decreased to \$ 2,850 in 2002 from \$ 8,210 in 1998 (Fiszbein et al., 2003, p.144).

With this point of view, I will try to group the impacts of crises in three also, but with some modifications and by taking female labour into account:

1. Unemployment and change in the patterns of employment.
2. Cut in the consumption expenditure and deterioration of health services: Increase in housework and the care work.
3. Construction of social network activities and participation in them.

3. GENDER ASPECT OF THE SURVIVAL STRATEGIES

3.1. Unemployment and Change in the Patterns of Employment

Just after the 1997 Asian financial crisis, ILO pointed out that women are likely to be more adversely effected by the crisis than men, because of their unequal position in the labour market and their ascribed roles in society. Women are intensified in the most precarious forms of wage employment and are thus more vulnerable to lay-offs. Female workers are also largely dispersed and unorganized and they are not easily reached by workers' organizations. The collective strength gained through organization is crucial for women, who often work under poor and exploitative conditions outside the reach of labour legislation (ILO, 1998, p.27). Besides, since the waged job is seen as 'men's work', woman's wage is seen as secondary, and moreover, only as a contribution to the family budget. Capitalists give that as an excuse to lay off female workers.

While lots of women lose their jobs, many who might have never worked before are obliged to participate in the labour force under very poor conditions. David J. McKenzie writes that a similar tendency was observed by Lourdes Beneria in Mexico during the debt crisis of 1982. Beneria found that a common household survival mechanism was to increase the number of household members participating in the labor market, often by increasing women's participation (see McKenzie, 2003, p.1191). McKenzie, on the contrary, found that households didn't in general respond to the peso crisis (in 1994) by increasing the household labor market participation². He says, the largest change in labor supply came during 1992–94, prior to the crisis, and the effect of the crisis was a reduction in this rate of increase in labor participation, particularly for women (McKenzie, 2003, p.1191).

Fiszbein, Giovagnoli and Thurston (2003, p.154) found that, in the Argentine case, 13 percent of the households had to start working outside. It is possible to think that many new workers were typically women. In general, women participate in employment increasingly, as their husbands lose their jobs, or as the household income decreases. Women start looking for a job as a survival strategy. After the 1980's, this became a prevailing tendency in most of the developing countries. Valentine M. Moghadam named this tendency as the 'feminization of labor'³, or the increasing participation of women in low-wage industrial and service jobs, which was taking place in the context of the flexibilization of labor markets in a neoliberal policy environment (Moghadam, 2005, p.20).

2 In mid-1994, high growth and stability was expected in Mexico for the coming year. But the devaluation of the peso on December 20, 1994 resulted in a financial crisis, which was the worst one Mexico experienced since the Great Depression. Real GNP per capita fell 9.2 percent in 1995 and real wages fell by 21 percent (McKenzie, 2003, p.1179).

3 Feminization of labour may be a temporary phenomenon. As Beneria, Floro, Grown and MacDonald pointed out, as some countries move away from labor-intensive products, male workers often emerge as the more desirable workers (see Beneria et. al., 2000, p.xi).

Working longer hours appears to be another strategy. However, it tends to be mostly salaried workers in permanent jobs that appear to succeed in the effort to increase working hours. In the survey mentioned above, 15 percent of the households reported that they had to work longer hours (Fiszbein et al., 2003, p.154).

Diane Elson noted that, in both Indonesia and the Philippines, the amount of work done by women had increased. Elson associates that increase with women taking up the role of the provider of last resort during the crisis (Elson, 2002, p.7). Elson also mentions a survey which was conducted by the Indonesian statistical office sixteen months after the onset of the crisis ⁴. According to the results of that survey, the main household coping strategies were increasing the labour market participation of older married women with children, and producing more goods for home consumption (Elson, 2002, p.8).

While female unemployment increases generally, there might be different tendencies concerning women's employment patterns during the crisis. One of those tendencies is the substitution of female workers with male workers. This tendency, in fact, reinforces the gender division of labour as well as caused by it. Another tendency might be the substitution of female workers with younger female ones. This means that, unemployment of some women leads to employment for some others. Kye Woo Lee and Kisuk Cho point to the facts related to female unemployment, during the South Korean crisis, between 1997 and 1998:

1. Female employment decreased faster than males': 6.9 percent vs. 4.1 percent.
2. There was an increase in the economically inactive population among females versus males (6.5 percent vs. 3.4 percent). That may reflect a bounty increase in the female hidden unemployed – female workers who were so discouraged by employment conditions that they withdrew from the labor force entirely ⁵ (Lee and Cho, 2007, p.433).

One of the interesting results is that, female employment fell relatively more in those industries where female workers are more represented since the economic crisis. This is indicative of some degree of substitution of male workers for female workers during the crisis (Lee and Cho, 2007, p.435).

Ajit Singh and Ann Zammit quoted from ILO that, during the crisis in South Korea, there were three types of substitution in the labour market:

1. Male workers substituted for women workers.
2. Young female workers substituted for olders.
3. Workers in precarious jobs substituted for workers in stable and regular jobs.

The first substitution reflected the prevailing patriarchal notions of male family breadwinners and the other two substitutions reflected the relative labour costs (2000, p.1259).

⁴ Elson writes, for Indonesia, relevant data is available from the Indonesia Family Life Surveys, which covered more than 30,000 people in 1997/early 1998 and a follow up survey of a 25 percent sample in late 1998. Using this source, percentage of the labour force employed in paid work in 1997 and 1998 was calculated and it was found that, for men it decreased by 1.3 percent, while for women it increased by 1 percent (Elson, 2002, p.8).

⁵ Some researchers estimate hidden unemployment as nearly 90 percent for those who lost jobs, and only 10 percent of them remain as open unemployed in the labor market. Other researchers estimate that, if hidden unemployment were included, the female unemployment rate in 1998 would increase to 11.4 percent and would be higher than the male unemployment rate of 9.5 percent (see Lee and Cho, 2007, p.433).

As a result of the strong relation between capitalist accumulation and the patriarchal system, the 'male breadwinner' bias characterises public policies, law and the institutions. It makes more difficult for women to be better educated, to be well paid, to be promoted; and in some cases it excludes them from the work force⁶. As Elson argues, the 'male breadwinner' bias relegates women to the status of secondary workers with fewer rights, even when they are playing a large role in maintaining family income . It also excludes women from many social benefits, except as dependents of men (Elson, 2002, p.13).

Since poverty and unemployment in the crisis force people to work with low wages and without social security, informal work increases. Lisa Winston (2007, p.121) writes that during the economic crisis in Argentina, rates of informal work rose to levels higher than those at any other time during the previous 60 years. Since they take the role of last resort during a crisis, women constitute a large part of informal employment. In addition, women can participate in the -informal- labour market easily via homebased work. In a crisis, women's homebased production increases as well. Women do some small part of the factory production at home, such as knitting. Ruth Pearson defines these kinds of work as home based informal work which are "indirectly linked to factory work" (Pearson, 1994, p.353).

There is increase in home made production for the market, as well. 23 percent of unemployed reported that they had started producing home made food in order to sell (Fiszbein et al., 2003, p.151). Here again we see an increase in women's work in the houses. There are two important consequences of this tendency: First, it is a kind of informal work. Second, women contribute in the reproduction of other workers by providing them home made good and services. Hence, the labour of these women is related with the accumulation of capital, mediating the reproduction sphere both in (her husband, her son, her father) and out (other male workers) of the house.

3.2. Cut in the Consumption Expenditure and the Deterioration of Health Services: Increase in Housework and Care Work

3.2.1. Changes in Consumption Patterns and Increase in Housework

According to the survey done by Fiszbein, Giovagnoli and Thurston, all families had to cut their consumption expenditure and decrease some services. They mention that, what it reveals in particular was a tendency to reduce consumption levels and switch to cheaper products. 75 percent of households reported that they consumed less food. Even in the case of the essential goods, they substituted more expensive products by cheaper ones. 92 percent of the households reported that they bought cheaper ones. During the crisis, since the food prices increased, even families with children had to decrease food consumption (2003, p.151).

6 Stephanie Seguino tells that, in South Korea, the state reinforced gender norms by condoning 'the marriage ban' – the widespread employer practice of requiring women to quit work upon marriage. "This practice has had a dual effect", writes Seguino, "by limiting women's job tenure it limited their organizing ability and wage gains. It also ensured that unpaid female labor was available to the patriarchally structured household when women married, avoiding male resistance to the state's development strategy" (Seguino, 2000, p.35).

7 Filiz Kardam and Gülay Toksöz quote from a survey that, 58.7 percent of unemployed women in Turkey thought they should ask for their husbands' permission in order to work. Among housewives, this figure increases to nearly 72 percent (Kardam and Toksöz, 2004, p.2).

Myriam I. Munne tells that, the price of basic commodities which are essential for a family to survive increased by 73 percent, between January and October 2002 in Argentina⁸. She quotes from another survey that, there was a 79 percent drop in the purchase of clothing and a 79 percent reduction in the purchase of non-food products (Munne, 2005, p.1791). J. McKenzie presents similar findings for Mexico: Crisis changed the consumption patterns of families. He tells that households adjusted to the crisis by changing the composition of their consumption and reducing expenditure on durable and nonessential items in order to purchase basic food items. There was a sharp decline in durable and luxurious goods (2003, p.1180).

Reduction in consumption is caused by both a decrease in income and an increase in the prices of commodities, which are some of the immediate results of the crisis. These are in fact also related to the process of the restructuring of capital, which is introduced after the crises. Almost all developing countries experienced structural reforms during the 1980's, 1990's and 2000's. Moghadam (2005, p.19) writes that structural adjustments cause women to bear most of the responsibility of coping with increased prices and shrinking incomes: "Liberalization of prices and trade, reduction of government expenditure and deficits, increasing the cost and/or reducing the level of public services, privatizing state-owned enterprises, and introducing value-added taxes – these policies have had differential impact on the various categories of the poor. The changes in food prices particularly effected the 'borderline' poor, increasing their vulnerability. Higher prices, lowered wages, and unemployment led often to the impoverishment of the working classes, giving rise to the 'new' poor or the 'working poor'".

According to a survey carried out after the crisis in Malaysia, financial crisis effected the living standard and livelihood of Malaysians. The researchers, M.M. Islam, Chamhuri Siwar and M.A. Karim conclude that the crisis resulted in an increase in households with a lower living standard through increased unemployment, retrenchment, higher prices of goods and services and the reduction in household incomes. They tell that there was a substantial decline in the real purchasing power of the average household. They found that the per capita expenditure "Declined more among households that were headed by women" (Islam et al., 2007, p.72).

Similarly, after the 2001 crisis of Turkey, women started knitting and sewing in order to save. There was an article in a newspaper at the beginning of the crisis showing that sales of mercerized thread had increased by 60 percent. Another example is related to child care. After the crisis, consumption of diaper decreased. There was a report in the newspaper entitled "Crisis caused diaper rash on babies". According to the report, mothers use diapers only at nights and while they are going to the doctor (see Yaman Öztürk and Ergüneş, 2009).

During the crisis, women have to, for example, look for cheaper items and discounts in the shopping markets⁹. As Singh and Zammit cite from Sule Ozler, besides spending more time cooking, women spend more time shopping for cheaper items. Women villagers cultivate vegetables in home gardens as well (Singh and Zammit, 2000, p.1259).

During the crisis, there is a remarkable increase in housework which is expected to be done by women. One of the most prominent ones is the preparation of home made food. In the survey of Fiszbein, Giovagnoli and Thurston, 60 percent of households reported that they substituted home made food for

8 According to the National Institute of Statistics and Census (INDEC, 2002), 58 percent of the country's population met criteria for poverty (Munne, 2005, p.1791).

9 Atypical example from the Turkish case is a 45 year old lady, spending at least 3 extra hours every day in order to buy bread at a lower price. There are 10 people living in the house, only one of them (her son) is earning a salary (by working as a driver), and they altogether consume 25 loafs of bread each day. Her two daughters have been fired from the textile workshop they were working in, and her other son is jobless also (Radikal, 2001).

purchased ones and there was an increase in time allocated to the preparation of 'home-made food' (e.g.meals) (2003, p.151). This figure increases up to 72 percent for unemployed households. Since generally women prepare the meal and home based food, that change results in an increase in women's unpaid domestic labour.

In fact, preparing home made food instead of purchasing is one of the most essential surviving strategies in crisis periods. Diane Elson writes that, while there was an increase in the average hours that women spend in paid work, women's unpaid work also increased. As she quotes, during the Asian crisis, in Indonesia there was an increase in unpaid work for both men and women, but for men the increase was only 1.3 percent, while for women it was 7. This unpaid work involves producing more goods for home consumption (Elson, 2002, p.7). According to UNDP, during the crisis in Philippines, women typically spent almost 8 hours a day on housekeeping and child care compared to about 2 and a half hours for men (Elson, 2002, p.8).

All these coping strategies, directly or indirectly, implicate that crises cause women to bear some extra burdens. Those are women who provide the household with consumption goods under conditions with scarce resources: Women do cleaning, women prepare meals, women do shopping, women care for babies. It can be said that they are more aware than men of the necessity of reducing what is spent on consumption, because of their primary role in managing their households with available resources¹⁰.

3.2.2. Access to Health Services and Care Work

During the crisis and the post crisis period, there are also remarkable changes in the use of and access to health services. In Argentina, for example, there is an evidence of serious negative impact since early 2002, in the form of difficulties both in the social health insurance system and the public health system. According to the results of the survey of Fiszbein, Giovagnoli and Thurston, approximately 12 percent of individuals experienced some changes in health insurance coverage. More than 60 percent of these (7.2 percent of all participants), mainly in the lowest-income groups, lost their coverage altogether. There was also a shift from full private insurance to emergency insurance only. The writers notice that, the loss of health insurance coverage is leading an increasing number of people to rely on public health facilities (Fiszbein et al., 2003, p.153).

In fact, families had cut back on health services in one way or another as a result of the crisis. Fiszbein, Giovagnoli and Thurston (2003, p.153) mention a few findings: Almost 23 percent of households reported that at least one member had been unable to obtain access to health services at some time. Three quarters of them gave the reason as 'lack of money' to pay for medicines (44 percent), transportation costs (25 percent) and contributions (5 percent). More specifically, 37 percent of households with children under the age of 12 reported that they were taking their children for medical check-ups less often. Argentina is not an exception of course. According to the survey of McKenzie, households in Mexico also reduced their consumption of primary health care (2003, p.1197).

In the crisis, the length of stays in hospitals shorten and convalescence periods at home increase. Not only women's work increases, but the increase in domestic burden is felt by daughters also since they spend more time helping mothers in comparison to sons (cited from Ozler; Singh and Zammit, 2000, p.1259).

Structural reforms brought about a remarkable decline in public expenditure as well. When people need to rely more on public services to finance education and health during a crisis, there are huge cuts in public expenditure. As written in a UNDP Report, in Thailand the budget of the Ministry of Public

¹⁰ Munne found that, during the crisis, women were more likely than men to agree that what is spent on drinking alcohol must be reduced (Munne, 2005, p.1798).



Health was reduced by 10 percent. In the Philippines health expenditure declined by 10 percent, and the budget shows reductions in family health and nutrition (6 percent) and communicable disease control (10 percent). Malaysia initially cut all expenditure by 18–20 percent, but then introduced a stimulus package ¹¹ (UNDP, 1999, p.40).

Privatization and deterioration of public services, such as health and education, have never been in the interests of the poor. For instance, the imposition of user fees on health care led to a sharp drop in hospital attendance. Hester Eisenstein points out that, it has also increased the gender gap, since girls and women are the main victims of these policies¹² (2005, p.490). In addition, she writes, “Charging fees for health care and for education forced families to rely on their own resources. It was assumed that women would pick up the slack” (2005, p.507). Nahid Aslanbeigui and Gale Summerfield conclude that, indiscriminate health care cuts effect women worse than men. Women need greater health care because they get pregnant and have the primary responsibility of taking care of the young, the ill, and the aged (2000, p.90).

Moghadam underlines that in Argentina, Brazil, Chile and Mexico, where gender inequalities were pronounced in labor markets and where neoliberal economic reforms led to increases in poverty, poor women were worse off than men, and households maintained by women were poorer than those maintained by men. She notices that, the recent spike in child deaths in Cambodia has been attributed to the rising cost of privatized healthcare (2005, p.21).

As a result, we can say that there are two kinds of, immediate and indirect, impacts of the deterioration of health services on women. First, women are as badly effected as men, as being an individual and/or a worker in the society. Second, they need greater health care because they get pregnant and have the primary responsibility of taking care of the young, the ill, and the aged. So, any change in health services determines the quantity and quality of the care labour of women.

Apart from all these negative effects, crisis itself had a profound impact on the health of the population, because of unemployment and poverty it led to. For example, as Munne quotes, during 2002 there was a 40 percent increase in consultations in mental health facilities in Argentina. The most frequent problems were depression, phobia, panic attacks and addiction. Munne tells that, the most important reason of these was that people felt very insecure, with the lack of employment (Munne, 2005, p.1791).

World Bank reports that, there was increase in child labor, prostitution, and domestic violence in all countries affected by the crisis (1999, p.107). UNDP also notified the increase in domestic violence, street crime and suicides. In Korea, for example, the ‘Hotline for Women’ received increasing numbers of calls from women who suffered domestic violence - seven times more than the previous year. The incidence of suicides increased from 620 a month in 1996 to more than 900 a month in 1998 (UNDP, 1999, p.40)¹³ . Here again, the main reasons of people’s pain were unemployment and insecurity.

11 Governments also introduced safety net programs which were pretended to be for both women and men. But in most cases, these were not gender neutral. We learn from Aslanbeigui and Summerfield that Indonesia, Thailand and South Korea implemented safety net programs during the first year of the crisis, but these were again gender biased. In Indonesia, for example, a national employment creation program (*padat karya*) operated at the regional level which was gender biased (2000, p.88).

12 According to the World Bank Report (1999), the health status of women and children was deteriorating, as medicine and preventive care became more expensive because of adjustment programs (1999, p.107).

13 Maria Floro and Gary Dymksi point out, the Asian financial crisis exacerbated gender tensions and in general increased gender inequality in affected countries: “During the crisis the social need for the reproduction sphere becomes more profound, but strained relations among household members can weaken the integrity of the human bonds that sustain households as functioning units. It is therefore not surprising that the social fabric is torn by increased suicide rates, family abandonment by household heads, and rising domestic and community violence” (Floro and Dymksi, 2000, p.1271).

Besides, women are also expected to be strong and to be a moral support for the family members during crisis. As Singh and Zammit point out, "In acting as a social safety net to cushion the effects of economic recession or crisis, women are often subject to societal pressures to be strong for the sake of others" (2000, p.1259-60). We know that, unpaid labour of women does not only involve the material labour such as cleaning and cooking, but also emotional labour like nursing, caring of the ill, aged, children, and giving moral support to them¹⁴. For example, Korean government promoted the national campaign under the slogan 'Get Your Husband Energized', calling on women to absorb and buffer the impact of the crisis on husbands, who were depressed when they lost their jobs. "Women who had lost their jobs apparently did not need such support, but were encouraged to and work to help the family" (Singh and Zammit, 2000, p.1260).

3.2.3. Education of Children

One of the worst impacts of the crisis arise in the access to education, especially for the children of poor families. Families are taking their children out of school because of increasing costs and decreasing incomes¹⁵. World Bank notifies that reports from Thailand and Indonesia indicate an increasing number of children not returning for the new school year in 1998, since their parents lost their jobs and could not afford school and transportation fees (World Bank, 1999, p.107).

However, according to the results of the survey of Fiszbein, Giovagnoli and Thurston, there were few families who withdrew their children from school because of the crisis. The percentage of families switching from private schools to less expensive private schools or to public schools was also low. The writers think that the negative effects might be felt not immediately but several months after the onset of the crisis. Yet, lots of families reported that they had to reduce their purchases of school materials (2003, p.152-153).

In fact, the crisis effect girls much more adversely than boys. Most of the poor families withdraw or don't enroll their daughters to schools in order to maintain their sons to enroll or continue their education.

Joseph Y. Lim tells that there was a decline in enrollment of female children at the elementary and secondary school in the school year 1998-99 in Philippines. Lim notices that, the percentage of those not enrolled was much higher for young girls than for boys in Indonesia. It means that, a significant number of girls were not sent to elementary school. Lim also found that there was an increase in adult females' participation in the labour market during the crisis in Philippines. He concludes that, the decline in the elementary and secondary school enrollment of girls is partly related to the need for them to undertake unpaid housework, as their mothers or elder sisters go to work (Lim, 2000, p.1301).

3.3. Social Network Activities

One of the coping strategies during the crisis is building a social network among people. The most common and indeed the most important way is to reestablish the solidarity among friends, neighbours or family members. This strategy involves participation in any form of communal activity such as school meal programs, neighborhood or communal meal programs, communal purchase, communal workshops for income, neighborhood work groups, fund-raising, communal child-care, movements to increase government programs, or communal construction (walkways, schools, etc.).

¹⁴ Deborah Lupton clarifies the concept of emotional labour: "It is used in relation to overcoming others' emotions, as part of the goal of securing harmony especially in a social unit or work place" (Lupton, 2002, p.189).

¹⁵ UNDP reports that, in Thailand it was estimated that nearly 100,000 students are not pursuing either primary or secondary education because of the crisis. In Korea, enrollment registered small declines at primary and middle school levels. But drop-outs at the higher level increased by 36 percent in 1998 (UNDP, 1999, p.40). In Indonesia, the crisis resulted in more than 6 million children leaving schools in 1997 (Lim, 2000, p.90).



Another way of accessing the social network is to receive support from government or NGO's. In the survey of Fiszbein, Giovagnoli and Thurston, most of the families reported that they received support from friends, parents, NGO's, or governments in Argentina during the 2001 crisis (2003, p.154). They tell that more than a third of households reported benefiting from access to a social support network and this strategy was very popular among people with lower incomes. Their survey revealed that 11 percent of households received support from their parents or friends. Another survey, done in South Korea in 2004, pointed out the same result: Many family members needed the support of their parents or their friends just after the crisis (Goh, Kang and Sawada, 2005, p.252).

In the 2001 crisis of Turkey, people experienced similar solidarity. Especially those who lost their jobs or had their income decreased, moved to their parents' houses, hence halved the expenditure on bills like electricity, cooling etc. During the crisis, 1.2 percent of individuals had to move into their parents' houses. 7.9 percent reported that they couldn't pay for their debts (see Melin, 2006, p.117).

In the survey on Argentina, 7 percent of households reported that they received support from NGO's or government, and 21 percent participated in some form of communal activity (Fiszbein et al., 2003, p.154).

Sule Ozler points to an important issue: Although the reproductive work has become a collective issue, here again those are women who take on these tasks. She gives examples of increased unpaid reproductive work of women at the community level: Opening of milk feeding programs for children, communal kitchen organizations, organization of community groups to lower cost of food (cited by Singh and Zammit, 2000, p.1259).

Hence, when individuals move to their parents' houses or when they ask the parents to look after their children, unpaid labour of women increases as well.

4. IMPACTS OF THE CURRENT GLOBAL CRISIS ON WOMEN IN TURKEY

Being a developing country, Turkey has similar economic and social characteristics with Argentine, Mexico and Asian countries: Patriarchal relations are strong, wages are low, social security is weak and public institutions for childcare and elderly care are insufficient. The position of women in the society is similar as well: Labor market is gender discriminative and women are held responsible for almost all unpaid domestic work. Hence, the impact of the current crisis on women in Turkey is expected to be similar with past experiences of other developing countries.

But, since all countries has specific historical and class characteristics, Turkey has some peculiarities as well. It must be emphasized firstly that during the export oriented accumulation process, women's labour force participation and employment rates increased in the developing countries; but, Turkey differs with no increase in these rates (see Toksöz, 2007, p.vii).

However, women are employed mostly without social security and job security in small workshops which are connected to export oriented factories under subcontractory basis. Some other export oriented industries such as textile, food, ready wear which are fragile in the crisis are still female labour intensive industries. Female workers are dispersed and unorganized and work outside the reach of labour legislation, similar to the situation presented in the ILO report on Asian countries (see chapter 3).

Informal employment has increased since the 2001 crisis, as well. In Turkey, 68 percent of employed women worked in informal jobs in 2006. Yet, 46.6 percent of females (36.5 percent of males) in industry work without any coverage of social security (Toksöz, 2007, p.36). Hence, female workers are much vulnerable to the crisis.

Another peculiarity of female labour in Turkey is that there are higher proportions of professional women in employment than in many developing and developed countries. It means, female labour is also intensified in professional jobs, such as engineering, medicine, education, banking and law. Women in those areas constitute a considerably high percentage of the total female labour employment: 29.2 percent. This is only 14.5 percent for males (TUSIAD, 2008, p.142). It can be said that there will be possible negative consequences for women in the professional jobs as well. We can remember the 2001 crisis in which thousands of women in professional jobs had been laid off. Banking sector is an example for that situation. While the number of female employees was 70 thousand in 2000, it decreased to 54 thousand in two years. It means, female employment dropped by 23 percent (TBB, 2007, p.1).

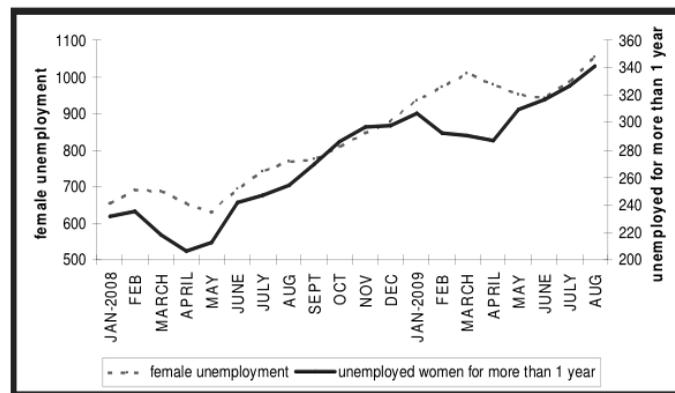


Figure 1. Female Unemployment in Turkey – Thousand Person Jan 2008-Aug 2009

Source: Constructed from data provided by TurkStat, 2009b

Since mid-2008, when the global crisis began, female unemployment increased in Turkey. Number of unemployed women reached 1 million in August 2009 by official records (Figure 1). In the meantime, it seems long-term unemployment has been prevalent for women. As shown in Figure 1, there were 341 thousand women who had been unemployed for more than one year, in 2009 August; it constitutes the 32 percent of total female unemployment. Indeed, for most cases, redundant women hardly found a new job. Since the beginning of 2008, while women unemployed for more than one year has been 30-35 percent of total female unemployment, this figure has been 18-25 percent for men in the same period (figures are calculated by data provided by TurkStat, 2009b).

If we take into consideration the agrarian transformation and the rural migration it led to, female unemployment must be expected to increase both in the rural areas and cities. While female employment was 48,5 percent in 1988, it declined to 32 percent in 2006. Female participation in rural employment declined to 33 percent from 51 percent in the same period (TUSIAD, 2008, p.127). Besides, as women who are separated from land migrate to the cities, they will have difficulties in finding regular jobs because they lack most of the skills which are required in urban jobs (DPT, 2007, p.46). While some of them can find only informal jobs and have to except to work under poor conditions without social securities; others will become unemployed. As a result, female unemployment and informal employment are likely to increase with migration.

With female unemployment getting worse in the crisis, poverty and declining family incomes forced lots of women to do informal work. Besides, since the New Labour Act which was enacted in 2003 provided flexible labour processes with legal basis, the number of women both in skilled and unskilled work should be expected to increase.



As has been experienced in Asia, Arjantine and Mexico, families in Turkey change consumption patterns as a survival strategy in the current crisis. A survey carried out by GfK, one of the market research companies, in the period of July-October 2009 shows that, consumption and shopping patterns have largely changed in the last one and a half years in Turkey. 58 percent of participants said that the crisis hit them immediately. They first reduced expenditure on wearing. Then, basic food consumption was reduced. The latter means women spend more time for cooking and preparing meals in the houses. Women visit markets to compare prices and spend more time for shopping, as well. Some of them said that they started house cleaning by themselves (GfK, 2009).

TEPAV (Economic Policy Research Foundation of Turkey), UNICEF and World Bank carried out a household welfare survey which was applied to 2100 families in Turkey in 2009. The survey revealed that especially poor people in the cities had been adversely affected by the current crisis. Nearly 75 percent of people reported that their income had decreased. People has cut consumption on food and they have switched to home made food. One third of the interviewed poor families have fallen behind in utility payments, and 9 percent have lost their electricity connection, at least temporarily (TEPAV, 2009).

Transformations in the health system during the 2000s became much more crucial in the current crisis period also. While the new health program deteriorates the use of and access to health services, people have to cut back on health services in one way or another during the crisis. According to the survey mentioned above, 29 percent of this poorest population reported a reduced use of health services (see Figure 2).

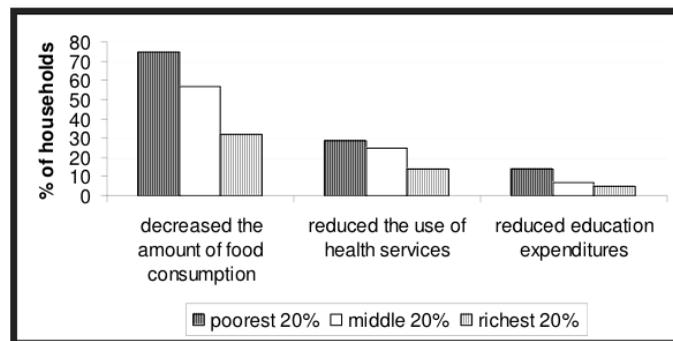


Figure 2. Coping Mechanisms, by quintile

Source: TEPAV, 2009

When we take into consideration the weakness of public institutions for childcare and elderly care in Turkey, the picture becomes worsened. There isn't sufficient nursery for childcare in Turkey. For example, nearly 700 thousand girls and 440 thousand boys were out of pre-school education system in 2005 (TUSIAD, 2008, p.35). Elderly care isn't institutionalized either. Both nurseries and institutions for elderly care are generally intensified in the big cities. The common acceptance is that, women, even working women should care for the children; and elder people should stay at home and be cared by women's unpaid labour. There are also state incentives for women for the care of elders at home in Turkey. Hence, because of the insufficiency of institutions for childcare and elderly care, women will be expected to partly substitute for these services.

While families cut expenditures on food and social events, the survey mentioned above reveals that families appear to protect education expenditures as much as possible. Among the poorest, only 14 percent of households decreased the expenditures on education (see Figure 2). However, it must be

considered that decrease in household income may force some families not to enroll their children to schools. When consider the gender inequalities, many girls must be expected not to attend to the schools, especially to the universities because of the crisis¹⁶ .

As we experienced during the 2001 crisis, people have been building social networks among friends, neighbours or family members. The survey of TEPAV, UNICEF and World Bank revealed that poor urban families have taken support from neighbors, friends, family, their community and public programs to make ends meet. A few families reported they have borrowed money. Families note that these survival rings are becoming thinner. About one-fifth of the poorest families said they have been left without any support. Households in the cities reported that they have relied on informal sources of support, including borrowing from various sources and seeking help from family and friends, rather than public sources (TEPAV, 2009, p.3).

We can sum up the impacts of the current global crisis on women in Turkey as below:

- *Unemployment and Change in the Patterns of Employment:* There are two contradictory tendencies regarding female employment in Turkey: On the one hand, women are laid off first and female unemployment increases rapidly. Since it is not easy for women to find a new job during a crisis, long-term unemployment is getting more prevalent for women. On the other hand, poverty and decreasing incomes force women to work under poor conditions; hence female informal employment is increasing. Migration from rural areas to the cities reinforces both tendencies: While rural employment is decreasing, migrant women in the cities have difficulties in finding formal jobs and they can at most have the 'opportunity' to do informal jobs.
- *Cut in the Consumption Expenditure and the Deterioration of Health Services: Increase in Housework and Care Work:* Since the beginning of the crisis, household incomes has decreased. The recent surveys show that people has cut consumption and/or switched to cheaper ones. People say that they go out for dinner less frequently so they consume much more home-made food, prepared generally by mothers and/or wives. Moreover, women spend more time for shopping. Those changes in consumption resulted in an increase in women's unpaid domestic labour. While households try to sustain expenditure on education, they have reduced the expenditures on health services. Transformations in the health system which have been carried out since 2001 has deteriorated people's access to health services. The insufficiency of public institutions for childcare and elderly care exacerbates the condition of women. Women are supposed to undertake those duties.
- *Social Network Activities:* Poor households can't afford even basic needs during the crisis and they usually don't get any support from public sources, so they need to lean on relatives and/or friends. People are building social networks among friends, neighbours or family members. Some people move to their parent's houses or ask them to take care of their children. Those activities strengthen the solidarity among people and make their life easier. However, in most of the cases, here again women are supposed to take most of the responsibilities.

Conclusion

As tried to be revealed in this study, the economic and social impacts of crises and survival strategies introduced during crises fall more forcefully on women.

16 A survey reveals that among 100 girls 30 don't pass the university exam; 14 of them has to work, 6 lacks money; 11 their parents don't let. 15 can't go although they passed the university exam since they get married (see TUSIAD, 2007, p.53).

In the case of Turkey, it seems that women will be affected more dramatically as the current global crisis deepens. We can already see some outcomes of the crisis as mentioned above. As women are laid off first, women unemployment increases rapidly. On the other hand female labour has been seen as a cheap and flexible labour supply especially for the export oriented production. Women are supposed to care for the children, aged and ill while public institutions are insufficient and health services are being commodified. Besides, they are kept responsible for providing the reproduction needs of the family members, as commodity prices increase and incomes decrease. They are supposed to be even a moral support to the husbands who lost their jobs, in order to cushion the social tensions in the crisis periods.

When we consider these outcomes with the New Labour Act which provided flexible labour processes a legal basis, and the agrarian transformation which renders a new wave of migration to the cities, together with the transformation in the health and social security systems, the position of women in Turkey is likely to get worse in the near future. While both paid and unpaid women's work load become heavier, working conditions become deteriorated. And hence, it is required that women organisations consider all of those issues when they develop policies and survival strategies during the crisis.

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