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Contribution of wives to family's income: A case study of home-based work in Tokat, Turkey

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This study investigates the social-economic and demographic structure of wives. In particular, we were interested in, whether wives do home based work that makes a contribution to their family's income. According to the results obtained, wives who contribute to the family income are usually younger than 35 years old; their level of education and that of their husbands are at the primary school level and their incomes are very low. Also, the income contributions of wives having children less than 6 years of age are weak. Wives who have graduated from vocational schools or universities do not make any effort to contribute to the family income. It was thought that the circumstances that ensure the protection of the family such as a wives' contribution to household income and an increase in wives' participation in working life will ensure more opportunities for work and equity in the home for wives. However, we suggest that the Turkish government should produce a more detailed political policy that maintains the rights of the workers.

Key words: Housewives, home-based work, family income, working at home.

INTRODUCTION

Development of a country, in general terms, means an improvement in the quality of life of people who live in that country (Alam et al., 2009). Based on the social and economic structure of a country, the role of women in those societies and the expectations of them differ. Many social scientists agree that projects for rural and urban development will be unsuccessful if women do not participate in a way that allows for the development of a societies' progression (Alam, 2009). Therefore, researchers would be benefited with the understanding of the nature and types of work performed by women; secondly, they should understand women's contribution to the economy (Atay and Yildiz, 2004). Also, income provides women with economic independence and increases their power in the household unit (Artazcoza et al., 2004).

The activities of housewives at home are accepted as normal cultural roles and they are not economically valuable in Turkey (Toker, 2010; SPO, 2009).

Furthermore, caring for ill, old or disabled family

members and children is not evaluated economically and is therefore not calculated as part of the national income. This unseen labour has been estimated to contribute approximately 40% of the national income of Europe (www.egitimsen.org).

Nowadays, many women do many different types of activities in order to earn money. There is a rapid increase in the number of women who work in the home and who work outside, part-time, in order to make a contribution to their family's income. Employers often use part-time and subcontractors as a way to diminish the influence of unions. Beginning in the 1980s, there has been an increase in the amount of unreported labour provided by women, especially in the export sector. Therefore, women who contribute to their family's income have made a great contribution to the economy overall. However, women seem to be involved economically as unseen labourers and are not seen as an important contributor to the economy at home (Koyuncu, 2006; Dedeoglu, 1998; Turgut, 2006).

Women's full participation in the economic life of the country, meaning that both women and men participate equally in the countries productivity, is one of the main

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objectives of development (Tansel, 2002). The proportion of women's participation in the labour force has recently increased in developed countries.

However, the proportion of women participating in the economies of developing countries; and in Turkey in particular, has decreased. The total labour force in Turkey is 48% of the whole population: 71.5% of the labour forces are men and 24.9% are women.

In urban areas, the total proportion of working people is 45.5%, 62.8% of whom are men and 46.67% are women (SIS, 2007). The proportion of women who participate in the labour-force in Turkey is quite variable from region to region.

In countries such as Turkey, where the rate of unemployment is very high, jobs are not regulated in favour of married women who have children. Women, especially in big cities, stay at home almost all day. It seems they choose to work at home out of concerns regarding childcare and transportation. The level of women's education is low and there is social pressure on women that makes it acceptable for women to work at home as a way to contribute to the family income (Yilmaz, 2004).

This study attempts to investigate the contribution of women in Tokat, Turkey to household income through home based (paid) work. Main objectives of the study are as follows:

- (a) To identify housewives social-economic status and their demographic features.
- (b) To investigate the types of the jobs wives hold, and the money they are paid for performing their duties.
- (c) To examine the factors affecting to housewives' contribution in family income.

LITERATURE REVIEW

Women constitute a vast majority of informally employed and the poor around the world. They are also likely to number much more than reflected in available statistics. In many cases, there is underreporting because they do not view themselves as workers (Esim, 2001). In other words, existing data suggest that the majority of economically active women in developing countries work in the informal sector. Much of women's informal paid work, particularly home-based market work, is not accounted for in official statistics (Carr et al., 2000; Homenet South Asia, 2007). The term home-based women workers can be described briefly as women who carry out remunerative work within their homes (or other's homes) – independent own account producers and dependent subcontract workers – to satisfy a demand in the market. Under this usage, home based work involves production for the market and should not be confused with unpaid housework or subsistence production (Carr et al., 2000).

In other words, women work at home to produce goods or service for the demands of the market and are work other than that normally done in the household. The additional contribution to the family income makes this kind of job economically acceptable in that the goods and services are produced for the demand of people who are not members of the family. The most important feature of this kind of job is that the family and the work place are the same environment (Cam, 2003).

Available evidence suggests three basic facts about home-based work. First, home-based work is an important source of employment in many parts of the world. In at least six sub-Saharan African countries, over 50% of all enterprises are home-based. In Egypt, over 50% women's enterprises and 10% of men's enterprises are home-based.

In urban Argentina, about 10% of workers in the manufacturing sector are home workers. Second, home-based work is an especially important source of employment for women. In Argentina, over 85% of home-based workers; both industrial outworkers and own-account producers; in the clothing and footwear industries are women.

In Germany, Hong Kong, Italy, and Japan, over 85% of home-based workers are women and, third, home-based workers comprise a significant share of the workforce in key industries. Homework is predominant in the textile and garment industries, the leather industry, carpet making, and electronics.

Since the 1980s, an increasing number of home workers are engaged in service activities, such as telework (Carr et al., 2000). In Turkey, although it is very hard to estimate the extent of informal employment based on official household surveys, various comparisons may still give some idea about the extent of these practices. Ansal et al. (2000) estimate non-agricultural informal employment to constitute 41.8% of total non-agricultural employment as of 1997.

Also, Turkun (2004) reports women have generally worked home based works according to 2001 Household Labour Force Surveys by SIS and the share of women in total home based work is 86.2%.

There are a number of studies worldwide concerned with working at home and home-based work performed by women (Christensen, 1988; Bach, 1997; Prugl, 1999; Glass, 1992; Loker and Scannell, 1992; Rowe et al., 1992; Carr et al., 2000; Fussel, 2000; Mills et al., 2000; Bianchi et al., 2000; Rowe and Hong, 2000; Edwards and Hendrey, 2002; Mehrotra and Biggeri, 2002; Field-Hendrey and Edwards, 2003; Wilson, 2003; Cunningham and Gomez, 2004; Loscocco and Smith-Hunter, 2004; Chutubtim, 2005; Trappe and Sørensen, 2006; Doane, 2007).

Many studies about women and their working life have been conducted in Turkey; however, there is limited research about home-based work that contributes to the family's income (Cinar, 1994; Ilkcaracan, 1998; Gonullu

and Icli, 2001; Baslevent and Onaran, 2004; Kuzgun and Sevim, 2004; Kocacik and Gokkaya, 2005).

CONCEPTUAL FRAMEWORK

Home-based work has recently gained increasing attention, particularly in the context of globalization (Cunningham and Gomez, 2004). Homebased work differs from other kinds of works in that it is mainly woman-oriented (Gayde, 2007; Dalkıranođlu, 2006). Working at home is a socially and culturally acceptable opportunity that leads women to earn money (Gayde, 2007).

Home-based work, that is, wage work, has become an important means of earning income. At the same time, the pressure to reduce costs and to adopt flexible forms of production and work organization in the face of stiff international competition has made home-based work and decentralization of production an increasingly attractive method of operation to businesses (Rowe et al., 1992).

In order for a duty to be accepted as home-based work, it is important that it is done in exchange for money and that the work is completed in the worker's own house. Home-based work divides into two groups of dependent and independent work. It is the independent work which allows working women to be able to design, price and sell according to their own will, whereas dependent-working women do not have the information on the product, the price and to whom it will be sold (Dalkıranođlu, 2006).

It is uncertain who the real employer is. Workers usually know either the agent or the second agent. These agents make more money than the workers. Almost all of home-based working women define themselves as 'housewife' and do not consider themselves as workers. Similarly, workers which work at formal sectors do not accept them as workers (Dalkıranođlu, 2006).

As they are mothers and need to take care of their children as well as being housewives which requires cleaning and cooking at the same time, women prefer home-based work due to their roles that they undertake and the scarcity of the field.

Moreover, being less educated than men because of the social conditions narrows down their field of work and forces them to do home-based work. Home-based production is also consistent with social gender ideology for it does not weaken their roles of being a mother and a wife (Gayde, 2007).

MATERIALS AND METHODS

The data was obtained by direct interviews with 280 housewives who live in the city of Tokat. The interviews were conducted between January, 2007 and February, 2007. The sample size (number of housewives interviewed) was determined using the probability-sampling method (Yamane, 2001).

$$n = \frac{(Nt^2 \cdot p \cdot q)}{(d^2 N + t^2 \cdot p \cdot q)}$$

N = The number of households in the city of Tokat (23,251) (SIS, 2006a), t = Z number is the required confidence interval (for 95% confidence interval t = 1.96), P = possibility for an event to occur (the rate of working at home based work, 0.5), q = the possibility for an event not to occurring (the rate of not working at home based work, 0.5), d = acceptable error rate during sampling (0.0582).

The P-value is 0.5 as it is estimated that 50% of housewives living in urban area of Tokat might work. The previous data is formulated and the sample size was determined to be 280 according to the required confidence interval and the acceptable error rate.

This study was carried out in Tokat Province in Mid-Black Sea Region of Turkey. Tokat, a city in middle-sized and middle income has placed in North Central Turkey where life expectancy of birth is 64.5 years, adult literacy rate is 84.3%, combined first-second gross enrolment ratio is 66.0%, real GDP per capita is 3 876 \$, life expectancy index is 0.658, education index is 0.772, GDP index is 0.610 and Human Development Index is 0.683. And also, Tokat has placed in the medium human development cities consisting 71 cities of the total 81 cities of Turkey (UNDP, 2004).

Tokat province was divided into four geographical locations for study. These four districts represented different income groups for the households in Tokat were chosen. 280 face-to-face questionnaires were made with randomly selected sample.

Chi-square test has been applied in analyzing the factors affecting housewives' contribution in family income by using MINITAB package program.

RESULTS AND DISCUSSION

Some social-economical features of housewives

The study revealed that 36.79% of the housewives interviewed are between 36 and 45 years of age and 18.29% are 45 or over. The average age is 37. Housewives who graduated from primary school constitute the highest proportion of the people interviewed (43.21%). This is followed by housewives who graduated from high school (36.07%) and housewives who successfully graduated from vocational school or university (17.15%). The proportion of illiterate house wives is 3.57%. According to the Formal and Adult Education Survey results, SIS (2000), 46.1% of women in urban area of Turkey graduated from primary school and 25.9% of women graduated from high school.

The education level of the husbands of the housewives interviewed was also obtained. The highest proportion of the husbands were primary school graduates (35.86%) followed by high school graduates (34.11%). The proportion of husbands who had university or a vocational school education was 28.30%.

The professional groups of husbands include those who are self-employed (43.02%), civil servants (27.51%), workers (15.50%) and retirees (13.17%). The rate of unemployment of the husbands was only 0.77%.

The average number of family members is 3.77 in this study and 93.57% of the families are nuclear families. In

Table 1. Number, frequency, and proportion of the housewives surveyed who did paid work in their homes.

Variable	Frequency	Percentage
Do paid work	119	42.50
Do not do paid work	161	57.50
Total	280	100.00

Table 2. Types of work done by the women surveyed.

Types of home based work done by the housewives surveyed	Home based working (paid work) (n=119)			
	In their homes (n = 69)		In other's homes (n=50)	
	Frequency	Percentage	Frequency	Percentage
Weaving or embroidered products for textile companies	8	11.59	2	4.00
Cleaning of textile products	2	2.90	-	-
Patch work for textile manufacturers and workshops	4	5.80	1	2.00
Hand-made products, tailoring and household services	29	42.03	7	14.00
Caring for children, the ill, disabled or old people	10	14.49	4	8.00
Subcontractor (piecework)	1	1.45	-	-
Others (part-time works)	15	21.74	36	72.00

Turkey, 80.7% of families are characterized as nuclear families (SIS, 2006b).

It has been determined that the average monthly family income of those interviewed is 1,222.53 YTL¹. The average family monthly income in Turkey is 1,214 YTL (SIS, 2005). The proportion of women interviewed with monthly household earnings of 500 to 1,000 YTL is 47.86%. This is followed by 17.50% with earnings of 1,001 to 1,500; 13.57% earning 500 YTL or less, and 12.50% earning 1,500 to 2,000 YTL. The proportion of those interviewed with a monthly family income over 2,000 YTL is 7.57%.

The contribution of housewives to the family income

Housewives are under heavy pressure to control the household budget and be willing to accept a comparatively low standard of living when the business is new. Any amount of money saved by delaying desired purchases, repairing old clothing, buying food on sale, and preparing food at home is an indirect contribution to the business (Rowe and Hong, 2000).

Housewives who live in Tokat had been asked if they do home based work to contribute to the family income and 57.50% of those who answered responded that they do not. There were 119 women (42.50% of those interviewed) who contribute to the family budget by doing home-based work (Table 1).

The types of work housewives do that contributes to the family budget observed in this study are as follows: 11.59 (in their homes) and 4.00% (in other's home) do weaving or embroidery for textile companies; 2.90% clean textile products; 5.80 and 2.00% do patch works for textile manufacturers and workshops; 42.03 and 14.00% manufacture hand-made-products, tailoring or household services; 14.49 and 8.00% take care of children, the ill, or old people; 1.45% are subcontractors who do piecework; and 21.74 and 72.00% do other types of jobs (Table 2).

Activities relating to production of good or services completed by women at home make their families struggle against poverty easier and, at the same time, reduces the social cost of poverty; thus, reducing the social risks of poverty (Dedeoglu, 2003).

It has been determined that 60.51% of housewives that contributes to the family budget earn 500 YTL or less, 30.25% earn 501 to 1,000 YTL, 7.56% earn 1,001 to 1,500 YTL, and 1.68% earn 1,501 YTL or over (Table 3).

Furthermore, it has been determined that the average monthly contribution of working housewives to the family income is 573.79 YTL. The average monthly income of families in which housewives make a financial contribution is 1,335.51 YTL. Alternately, the average monthly income of families where the wife does not make a monetary contribution is 1,088.84 YTL.

Rowe and Hong (2000) compared housewives' earnings, annual household income, and the percentage of household income represented by their earnings for three groups of women: housewives employed in the business, market- employed housewives, and housewives who worked in both. They found that housewives' average annual earnings were largest for women

¹ 1 USD equal to 1,39 YTL in February 2007 (CBRT, 2007).

Table 3. The contribution of housewives to the family income (YTL/ month).

Income	Frequency	Average Income	Percentage
< - 500	72	298.48	60.51
501 – 1,000	36	854.60	30.25
1,001 – 1,500	9	1,325.00	7.56
1,501 - +	2	2,050.00	1.68
Total	119	573.79	100.00

employed outside the family business (\$13,642.0), but total household income was largest when housewives were working in the family business (\$117,433.0). However, median values indicated that the typical family, with housewives working in the family business, had annual incomes of \$190,050. That average income was higher than those families with housewives that were either market employed or employed both by the family business and by someone else.

51.33% of housewives who make a contribution to their family's income have social insurance. Of the housewives not working, 55.90% would like to if there were a suitable job. Finally, 77.02% of the housewives who are not working are those who wanted to work before becoming a wife.

One of the reasons women do not participate in the work world is that family members, particularly first-degree relatives, have a negative attitude towards working women. However, current economic difficulties make it necessary for women to make a contribution to the family income. Moreover, most of the housewives prefer not to work unless their families are experiencing economic problems.

According to Anker and Hein (1986), the family has influence not only through cultural and social values but also as a means of a considerable decision maker on the lives of women. Informal sector activities are of significant importance to grasp the influence of family to women employment, since it is much easier for women to do home-based work than working in exchange for money outside. Moreover, this kind of home-based work is considered as a part of their housework (Dedeoglu, 2004).

Evaluations that were carried out based on Chi-square analyses to reveal the relationships of the contribution of housewives in family income, age, educational level of housewives, education level of husband, family structure, monthly income, and women with children are given in Table 4.

Of the people interviewed, there is a strong relationship between a wife's contribution to the family budget and her age. There are important differences between the age categories 17 to 25 and 46 years and over. According to the results of the analysis, housewives who are 17 to 25 years old contribute to their family's income to the greatest extent. As housewives advance in age, the number of them who contribute to their family's income

decreases. The proportions of housewives who do not contribute to the household finances are the highest in the age categories which include housewives of 36 years and above.

There is a high relationship between a housewives' education level and their contribution to their family's income. The most striking result from this relationship is that housewives who have graduated from vocational schools or universities are generally those who do not make a contribution to the family's income. The proportion of housewives who contribute to the family income is highest for primary school graduates. These results show that housewives interviewed who graduate from vocational schools or university attended these institutions to obtain a higher social standing not an income.

It is thought that the education level of the husband can influence a wife's decision to contribute to the family's income and a relationship between these two variables has been observed. According to the results of the Chi-Square analysis, the education level of a husband affects a wife's decision to contribute to the family's income.

It has been observed that housewives whose husbands have graduated from vocational school or university contribute less income to the family than housewives whose husband's have less education. In fact, housewives with highly educated husbands do not contribute any income to the family. As the educational level of the husband increases, the proportion of housewives who work to make a contribution to the family's income decreases. That the husband or the father does not allow them to work outside or that women take the responsibility of the family and the children play an obstructive role. In such cases, women try to turn their skills into money when the family lacks money or any poverty for themselves or the children arises. However, no matter how much time or effort is spent, doing home-based work is not considered as work and this does not change anything in terms of the role that a housewife undertakes (Turkun, 2004).

It was thought that family structure might be related with the contribution of housewives to the family's income and therefore a Chi-square analysis was performed. However, the results of the analysis reveal that inclusion in a nuclear or large family does not effect a wife's contribution to the family's income.

The economic situation of the family is the determining

Table 4. Relationships between characteristics of the housewives surveyed and their contribution to the family's income.

Age	Yes, she makes a contribution	No, she does not make a contribution
17- 25	34	7
26-35	51	31
36-45	28	75
46- +	6	48
Total	119	161
$\chi^2 = 72.094$, DF = 3, P-value = 0.000		
Education level of housewives		
Illiterate	2	8
Primary school graduates	65	56
High school graduates	47	54
Vocational school or University graduates	5	43
Total	119	161
$\chi^2 = 29.195$, DF = 3, P-value = 0.000		
Education level of husbands		
Illiterate	15	7
Primary school graduates	49	33
High school graduates	35	51
Vocational school or University graduates	20	70
Total	119	161
$\chi^2 = 31.187$, DF = 3, P-value = 0.000		
Family structure		
Only one person	4	---
Nuclear family	107	155
Big family	8	6
Total	119	161
$\chi^2 = 1.255$, DF = 1, P-value = 0.263		
Monthly income (YTL)		
50 – 500	35	3
501 – 1,000	73	61
1,001 – 1,500	9	40
1,501 - +	2	57
Total	119	161
$\chi^2 = 94.737$, DF = 3, P-value = 0.000		
Women with children		
aged 0-6	12	29
aged 7-12	53	41
aged 13 +	54	91
Total	119	161
$\chi^2 = 11.992$, DF = 2, P-value = 0.002		

criteria as to whether a wife will contribute to the family's income. This is especially true if the monthly family income is less than 500 YTL. Almost all of the housewives try to contribute to the family's income. As

the family income increases the number of housewives who try to contribute to the family's income decreases. The women interviewed with the highest family income (>1501 YTL per month) made little or no financial

contribution. This illustrates that it is economically necessary for most of the housewives interviewed to contribute to the family's income (Table 4).

According to the study carried out in Colombia, the data suggested a negative relationship between labor participation of married women and wealth of family (Arango and Posada, 2005). Carr et al. (2000) report that there is an overlap between being a woman, working in the informal sector and being poor. A higher percentage of people working in the informal sector, relative to the formal sector, are poor. Also, Loscocco and Smith-Hunter (2004) emphasize that home-based ownership may be a good option only for women who do not have strong financial needs. Poor women prefer unregistered employment in order to gain additional income results partially from lowness of their social mobility due to the reason that they undertake the housework and childcare and from lack of the qualities that is necessary to do registered work at labour market (Dedeoglu, 2008).

Being a woman with children is a significant determinant for women's labour force participation. In the study, there is a high relationship between being a wife with children and her contribution to her family income. It is found out that the income contribution of housewives having children under six years of age is less than the others because of child care. In a study on North Dakota women entrepreneurs engaged in home based businesses by Bach (1997), she found that the women entrepreneurs had no children under five years of age.

Conclusion

This study investigated the social-economical and demographic characteristics of housewives living in urban area of Tokat province, Turkey. In particular, we investigated whether these housewives do home based work that allows them to make a contribution to the family's income.

According to the statistical analysis, housewives who contribute to the family's income are usually those who are younger than 35 years of age, they and their husbands education is at the primary school level and they live within families with a very low income. Also, it was determined that the income contribution of housewives having children under six years of age is weak. It is very striking that housewives who have graduated from vocational school or university do not make any effort to contribute to their family's income. This illustrates that most of the housewives in Turkey prefer not to work unless the family has economic problems.

Furthermore, economic necessity is the main reason for women to enter into the workforce. In a study carried out by Baslevant and Onaran (2003), the estimation results on a sample of married couples indicate that, at the time of an economic crisis, women's labor force participation is negatively correlated with the employment of their husbands.

One of the most important results obtained from this study is that housewives' families have a negative attitude towards women in the workforce. It is the reality in Turkey that other family members including their fathers, mothers, sisters or brothers prevent a large number of women from working.

The efforts of women to contribute to the family budget by working in the home can also cause some problems. Home based works contributes to the enlargement of an informal economy in a country. Cam (2003) suggests that women are the preferred workers in this production system in that women are more likely to accept part-time jobs and jobs with flexible working hours. Further, their demand for stability in the job is lower, they accept being fired and they can adjust easily to other uncertainties.

The payment for this home based work depends on the employer. The remittance for women who are employed in home-focused jobs is below the minimum wage and they do not have social insurance. There is often no legal arrangement in place to protect the workers.

However, it is thought that women are provided with an opportunity to earn an income in the home which is in a protective family environment, makes a contribution to the household economy, allows housewives to enter the workforce, and increases the proportion of women-participants in the economy.

In Turkey, there are not a few income generating projects for women. According to Ecevit (2007), income generating projects generally mean providing marketing opportunities for the products women produce at home, usually as an extension of their domestic activities. Many income generation programs do not pay sufficient attention to the detrimental effects of home-based activities for women.

We suggest that women who do home based should have an organized society or union that can defend their rights such as those that are in place in countries such as Canada, Australia, Great Britain, Italy, Germany and India.

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