

THE IMPACT OF EUROPEAN UNION PROJECTS IN PROMOTING WOMEN'S EMPLOYMENT: THE CASE OF THE OPERATION ON SUPPORTING REGISTERED WOMEN EMPLOYMENT (WOMEN-UP)

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Abstract

This article explores the impact of European Union-funded projects on Türkiye's labor market policies, particularly on women's employment policies. The Support to Registered Women's Employment (Women-Up) Operation, funded with EU Pre-Accession Assistance (IPA), was examined in detail as a case study to understand this impact. Two main research methods were used in the study: First, a critical literature review was conducted on aspects of EU-Türkiye financial cooperation, outputs of Women-up Operation and the dynamics of women's employment in Türkiye. The literature review revealed the impact of EU financial assistance allocated to Türkiye as a social policy instrument to increase women's employment. Secondly, a survey form was sent to 2500 women out of 3400 women who benefited from the project and the responses received from 1202 people were analyzed. With the simple sampling technique, the study examined whether the project has achieved its purpose, how the current situation of the project's beneficiaries has changed with the intervention and the project's contributions to women's employment. The results showed that the project greatly impacted both the employment of women and the incentive for them to remain in registered employment.

Keywords: Instrument for Pre-Accession Assistance, Women's Employment, Women-Up.

KADIN İSTİHDAMININ DESTEKLENMESİNDE AVRUPA BİRLİĞİ PROJELERİNİN ETKİSİ: KAYITLI KADIN İSTİHDAMININ DESTEKLENMESİ OPERASYONU (WOMEN -UP) ÖRNEĞİ

Öz

Bu makale, Avrupa Birliği tarafından finanse edilen projelerin Türkiye'nin işgücü piyasası politikaları, özellikle de kadın istihdamı politikaları üzerindeki etkisini araştırmaktadır. AB Katılım Öncesi Mali Yardım Aracı (IPA) ile finanse edilen Kayıtlı Kadın İstihdamının Desteklenmesi (Women-Up) Operasyonu, bu etkiyi anlamak için bir vaka çalışması olarak ayrıntılı bir şekilde incelenmiştir. Çalışmada

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iki temel araştırma yöntemi kullanılmıştır: İlk olarak, AB-Türkiye mali işbirliği, Women-up Operasyonunun çıktıları ve Türkiye'de kadın istihdamının dinamikleri üzerine kaynaklar incelenerek eleştirel literatür taraması yapılmıştır. Literatür taraması, bir sosyal politika aracı olarak Türkiye'ye tahsis edilen AB mali yardımlarının kadın istihdamını artırmadaki etkisini ortaya koymuştur. İkinci olarak projeden faydalanan 3400 kadından 2500'üne anket formu gönderilmiş ve 1202 kişiden alınan yanıtlar analiz edilmiştir. Basit örnekleme tekniği ile yapılan çalışma ile projenin amacına ulaşmış ulaşılmadığı, söz konusu müdahale ile projeden faydalanan kişilerin mevcut durumlarında nasıl bir değişiklik olduğu ve projenin kadın istihdamına olan katkıları incelenmiştir. Elde edilen sonuçlar, kadınların hem istihdamda kazandırılmalarında hem de sigortalı olarak istihdamda kalmalarının teşvik noktasında projenin büyük etkisi olduğunu göstermiştir.

Anahtar Kelimeler: IPA, Katılım Öncesi Mali Yardım, Kadın İstihdamı, Women-Up.

Introduction

Although the history of Türkiye's relations with the European Union (EU) is generally traced in academic literature to the Ankara Treaty signed on 12 September 1963, the foundations of this relationship actually date back to the European Economic Community. Since its foundation, the Republic of Türkiye has been in close relations with the West and closely followed Western-based conjunctural developments, becoming a member of international and supranational organizations organized as a European State. Türkiye applied for association to the European Economic Community, which constitutes the foundations of the EU today, approximately 1 year after its establishment (1958) and took the first step towards becoming a member of the union with this application (AB, 2023)

The process accelerated especially after the 1999 Helsinki Summit when Türkiye's membership to the EU was officially approved. Countries wishing to join the EU can benefit from the EU's financial resources in order to realize structural reforms. The EU provides special financial support to countries that have applied for EU membership and whose candidacy has been officially recognized. At the 1999 Helsinki Summit, Türkiye was granted candidate status and has been benefiting from an enhanced financial assistance called "Instrument for Pre-Accession Assistance" (IPA). Türkiye has been receiving pre-accession assistance from the EU since 2001 under the "Turkish Instrument" and since 2007 under the IPA (IPA, 2023)

As Türkiye is one of the main beneficiaries of the Instrument for Pre-Accession Assistance, in order to ensure the efficient and effective use of the amounts committed to it, various public institutions have been entrusted with different authorities, and the Ministry of Labour and Social Security, Directorate General for Foreign Affairs and European Union (formerly Directorate General for European Union and Financial Assistance) has been

designated as the Operational Structure for the Human Resources Development (HRD) Component of the IPA (IKG, 2023).

The multiannual Sectoral Operational Program was designed to identify measures to improve Türkiye's level of alignment with the EU acquis in the fields of employment, education and social policy and to support the development of policies in the sector. A horizontal objective in all measures of the program is the preparation of labor market and social policy institutions for full alignment with the EU acquis. When the activity areas of the relevant program are examined, we come across two activities in the field of social policy. These activities are "Improving Institutional Capacity in Social Inclusion" and "Ensuring Access of Disadvantaged Persons to Social Protection Services and Employment Market" (ÇSGB, 2017). In the literature, the definition and scope of disadvantaged group varies, but disadvantaged groups generally refer to groups that do not have an advantageous situation due to the qualifications they have. In this context, disabled people, the elderly, women, children and ex-convicts are considered as disadvantaged groups. The EU has identified the issue of ensuring equality between women and men and protecting the rights of working women as an area of social policy and has issued many directives within this framework.

In the light of the existing regulations, it is seen that the EU handles the labor force participation and employment of women issues sensitively. While the female employment rate in the EU was 60.38% in 2015, it was 30.45% in Türkiye. Türkiye aims to increase this rate to 41% by 2023. In the Türkiye's National Employment Strategy, which envisages a 41% female labor force participation rate by 2023, it is pointed out that the labor force participation rate of women in Türkiye is quite low compared to EU countries (Kabaca, 2016, p.13).

One of the most important reasons for this low rate is that women cannot complete the qualitative development necessary for them to take part in employment and the necessary mechanisms to ensure their entry into the labor market cannot be established.

In recent years, the promotion of women's employment has emerged as a critical focus of international development efforts. The EU, known for its commitment to social inclusion and equal opportunities, has implemented various projects aimed at empowering women in Türkiye. These initiatives not only target economic growth but also seek to ameliorate deeply rooted societal norms that have historically marginalized women in the workforce. Examining the impact of these EU projects is essential, as they serve as a catalyst for transformative change, enabling women to overcome barriers to employment, enhance their economic independence, and contribute to the broader socio-economic fabric of Türkiye. By analyzing the successes, challenges, and overall significance of these initiatives, we can better understand their role in fostering a more equitable society and promoting sustainable development in the region. Despite the increasing number of

studies in the field of women in the literature recently, it has been observed that there is no comprehensive study from an academic perspective on the effectiveness of EU Financial Assistance in terms of social policy in the field of women's employment. For this purpose, in this study, it is aimed to reveal the impact of the EU Financial Assistance funded within the scope of IPA II and made available to Türkiye on women's employment in the Women -Up project by examining the part of the fund used as a social policy tool. Through this exploration, we highlight the crucial intersection of international cooperation, gender empowerment, and economic resilience, underscoring the importance of continued investment in women's employment initiatives.

Online surveys are conducted across seven diverse provinces in Türkiye - Ankara, Antalya, Bursa, Elâzığ, İstanbul, İzmir, and Malatya. By employing a simple sampling technique, participants were randomly selected, ensuring that the findings are representative and minimizing potential biases. This approach not only enhances the reliability of the data but also facilitates a comprehensive understanding of the research questions at hand. The random sampling methodology was pivotal in allowing a diverse range of voices to contribute to the study, thus enriching the insights derived from the research. Through this examination, we aim to discuss the significance of the survey method and its implementation in capturing a nuanced perspective across various geographical and cultural contexts within Türkiye.

1. SOCIAL POLICY AND WOMEN'S EMPLOYMENT

In recent years, the discourse surrounding social policy and women's employment has gained increasing significance, particularly amid ongoing debates about gender equality and economic empowerment. Various social groups, especially women, face distinct disadvantages rooted in gender, age, geographical location, and other socioeconomic factors, necessitating targeted policy interventions. These disadvantaged groups experience limited access to essential resources such as education and employment, highlighting the urgent need for policymakers to implement measures that promote social balance. Central to this effort is women's empowerment, defined as ensuring that women have control over their lives, access to opportunities and the ability to make informed choices. Despite historical shifts in gender roles resulting from the industrial revolution, gender-based disparities in the labor market persist globally, including in Türkiye. Even though the labor force participation rate for women has gradually improved, it remains significantly below that of men, underscoring the need for comprehensive strategies to enhance women's employment and contribute to societal development. A detailed exploration of the challenges and policy measures concerning women's employment in Türkiye and the broader implications for social equity will be examined under this chapter.

1.1. Social Policy and Women

Due to various factors such as geographical location, gender, age, ability, physical condition, some groups find themselves facing different disadvantages and may have to struggle with this throughout their lives. In order to eliminate or reduce these situations, policy makers need to take various measures, implement positive discrimination and produce policies that will ensure social balance (Geyik, 2020, p.4).

Disadvantaged groups, which are in the focus group of social policy, refer to people who have less access to opportunities such as education, employment, health and social security compared to other segments of society and who are exposed to structural discrimination. In this sense, it is possible to define groups such as women, youth, migrants, the elderly, the disabled, long-term unemployed, low-income earners, those with chronic diseases, those living in rural areas, informal workers and ex-convicts as disadvantaged (Çevik et al., 2022, p. 612).

State intervention is essential for women's empowerment as a subject of social policy, that is, for women to have power and control over their own lives and the ability to make strategic choices. Women's empowerment consists of women being aware of their own value; having options and the right to choose among them; having access to opportunities and resources; having the power to control their own lives inside and outside the home; and gaining the skills to influence the direction of social change to create a more just social and economic order at national and international level (ASPB, 2018, p.14). In this respect, increasing women's employment is one of the most important policy instruments for women's empowerment.

1.2. Employment Market and Women

Before the industrial revolution, the fact that men and women were in the same space during the production process carried out within the household to meet the needs of the household prevented a rigid distinction in gender roles. However, with the industrial revolution, the publicization of production outside the home led to the distinction between unpaid work (housework-reproduction) and paid work (production), leading to the emergence of the concept of gender-based division of labor between men and women, which in turn gave rise to the concept of gender inequality (İlkkaracan, 2010, p.7).

"Labor force participation rate", which refers to the ratio of the working-age population supplying or willing to supply labor for the production of economic goods and services to the total working-age population. The higher the labor force participation rate, the higher the willingness of men and women of working age to participate in working life. The labor force participation rate, which is one of the main indicators of economic development and welfare, is an indicator of whether human resources are used effectively and development in that country (Yenilmez &

Kılıç, 2018, p.56; Sertçelik, 2021, p. 92, Yetişen, 2009, p.121). The importance of ensuring the participation of women, who make up half of the world's population, in the labor force as human resources is undeniable in development and growth. From an individual perspective, women's labor force participation rate is important not only in terms of economic freedom but also in terms of participation in social life, strengthening their position in the household and breaking the cycle of poverty, making working women more conscious parents and investing in their children's education (SBB, 2020, p.145; Ayta & Şen, 2023, p.422). Unfortunately, gender inequality persists in terms of labor force participation rates both globally and in Türkiye. Globally, women's labor force participation rate is just below 47%. For men, this rate is 72%. The global gap of 25 points is more than 50 points in some regions. As of December 2023, the labor force participation rate in Türkiye was 53.5%, while the male labor force participation rate was 71.1% and the female labor force participation rate was 36.3% (TUIK, 2023).

Education level, marital status, low wages, gender roles, number of children, migration from rural to urban areas, duties and responsibilities within the family can be counted among the factors that cause women's labor force participation rates to be low. Although factors such as declining fertility rates, increasing educational attainment and technological developments have increased women's participation in the labor market over time, this increase has been concentrated in unskilled jobs with lower wages than men and without social security rights. In addition to low labor force participation rates, the working hours and conditions of women engaged in income-generating activities outside the home and the inequalities they face in terms of wages have a negative impact on women's retention in employment (Ecevit, 2003, pp.84-88).

1.3. Women's Employment in Türkiye

After the First World War, while the male labor force decreased due to the participation of men in the war, the necessity for women to be included in the labor force led women to work actively in different business sectors. During the Tanzimat reform period, regulations for women's education and attempts to provide girls with a profession began (Duran, 2023, p.17).

With the Republican era, the transition from agriculture to industrialization accelerated in Türkiye, leading to a decline in women's employment rates. The urbanization process had a negative impact on women's labor force participation rates, and women, who were mostly employed in the agricultural sector, had difficulty adapting to non-agricultural jobs in the city. In the 1980s, women working in occupations suitable for family life were emphasized to find jobs in non-agricultural sectors from the early 1990s onwards (Duran, 2023, p.17).

In the early 1990s, women's labor force participation rates in Türkiye declined compared to the levels of the 1950s and the proportion of housewives

increased in parallel with this decline. These changes were driven by factors such as the acceleration of rural-urban migration and women's limited ability to work in non-agricultural sectors. At the same time, the failure of the industrial sector to create enough jobs to meet the labor supply leaving agriculture has also been effective in the decline in women's employment (Bektaş, 2019, p.39).

Since 2006, there has been a steady increase in the labor force participation rate of women, but the labor force participation rate of women has lagged behind that of men. Although the rates of women and men of working age are almost equal, the labor force participation rate of women is approximately 36.6 percent as of January 2024, while it is approximately 71.5 percent for men (TUIK, 2024).

Overall, the female employment rate in Türkiye is one of the lowest in Europe and among OECD countries. When the gap between male and female employment rates is analyzed, Türkiye is by far in the first place.

2. PURPOSE, METHOD AND FINDINGS OF THE STUDY

This section outlines the objective, method and findings of the research conducted to measure and evaluate the effectiveness of the financial assistance provided under the "Supporting Registered Women's Employment (Women-Up)" operation. The study's primary focus is evaluating whether the financial support mechanism under the project effectively increases women's participation in formal employment and whether the strategies employed are replicable and sustainable in different contexts. The research findings are also expected to inform future policy initiatives aimed at reducing gender disparities in the labor market and improving the overall economic status of women in Türkiye.

2.1. Purpose of the Study

The survey study titled "Impact of European Union Projects in Supporting Women's Employment" aimed to measure and evaluate the contribution of financial assistance provided under the "Supporting Registered Women's Employment (Women-Up)" project implemented by the Human Resources Development Program Authority (HRDPO) in order to support women's participation in the labor force and registered women's employment.

Women-Up is a financial support scheme co-financed by the Republic of Türkiye and the European Union under IPA and implemented by the Social Security Institution. The financial support aims to increase women's participation in the labor force through the creation of new job opportunities by improving the professional skills and employability of female employees (sgkkadinistihdaminindesteklenmesi, 2023).

The target group of the project consists of employers who employ a maximum of nine workers and employ additional female insured employees

in enterprises opened by women entrepreneurs after 5 March 2012 (start of the project). Within this scope, 4,000 women employers and 4,000 women workers hired by these enterprises will benefit from the project. Within the scope of the project; female employers will be provided with grant support up to the net amount of the minimum wage for the additional female insured to be employed. In summary, the project targeted to provide financial support to (sgkkadinistihdaminindesteklenmesi, 2023).

In this context, it is aimed to demonstrate whether the methods implemented to promote formal women's employment are effective, replicable and sustainable, as well as to evaluate the economic and social impacts of the project in a broader perspective and to provide policy recommendations for the future.

2.2. Method and Scope of the Study

It is planned to provide grant support up to the amount of net minimum wage every month for 20 months to an average of 4,000 female employers operating in the implementation provinces of the Women-Up Project, who first register and meet the necessary conditions during the project implementation period. In this context, in order to reach the maximum number of people at the stage of determining the sample number, a questionnaire form was sent to 2,500 out of a total of 3,400 women benefiting from the project as of March 2023 and responses were received from 1,202 people. After the data was entered into the SPSS program via excel, the analysis was carried out on the remaining 1,151 data after data control and data cleaning. Simple random sampling method was used to determine the respondents.

The questionnaires were evaluated after data entry into the SPSS 15 package program and the Windows excel program was also used to obtain graphs and tables.

2.2.1. General Information on the Research

The population of the research consists of a total of 3,400 women who benefited from the project in 7 pilot provinces as of March 2023. While selecting the sample from the 3,400 women benefiting from the project, the sample number was determined with a margin of error of 3% and a reliability level of 99%¹. Therefore, the sample size adequately represents the population. Within the scope of the study, interviews with project beneficiaries were conducted while the project was ongoing. The sampling type of the research was simple sampling technique. The research was conducted in seven provinces (Ankara, Antalya, Bursa, Elazığ, İstanbul, İzmir

¹ Sample size formula: $n = z'Npq / (\square - 1)d' + z'pq N$: population size (3,400), z: standard normal distribution table value at 1% significance level, d: sampling error (3%), pq: maximum tolerable variance.

and Malatya) and the participants were reached randomly. The fact that the research was based on a random sample made it possible for the data to be obtained to be more representative of the universe.

Throughout the research, the questionnaire form was tested on the pilot group and necessary changes were made to the questionnaire form. The questionnaire form was sent to the respondents via an online platform. The questionnaire forms obtained from 1,151 people were then transferred to the SPSS program through the excel program.

The questionnaire consisted of four main sections and 39 questions. The sections of the questionnaire form are given below:

- General Information and Demographic Findings
- Household Characteristics
- Employment History and Labor Market Participation Status
- Perceptions and Attitudes Towards Women's Employment

2.3. Findings Obtained as a Result of the Research

The results of the survey are presented under five main headings.

- General Information and Demographic Findings
- Household Characteristics
- Employment History and Labor Market Participation Status
- Perceptions and Attitudes Towards Women's Employment
- Hypothesis Results

2.3.1. General Information and Demographic Findings

In this section, where general information and demographic information are compiled, basic information such as marital status, education level, and province of application are tried to be compiled. In this framework, it was tried to provide information about the general profile of the people who participated in the survey.

The survey results show that 72% of the participants are married, 16% are single and 12% are divorced. This supports the conclusion that most of the women benefiting from the project are married and trying to contribute to the family budget.

According to the results of the survey, 5% of the participants have 4 or more children, 11% have 3 children, 37% have 2 children, 23% have only one child and 24% have no children. At this point, it can be said that due to the traditional family structure, the rate of benefiting from the project decreases as the care obligation increases in terms of the number of children. In particular, it is seen that women with 3 or more children benefit from the project at a lower level than others.

In the questionnaire, the participants were asked about their level of education and as a result of the answers given, it is seen that high school

graduates are in the first place with 34%, followed by bachelor's degree graduates with 28% and associate degree graduates with 15%. In the light of the data, it is noteworthy that 77% of the beneficiaries of the project have high school and above education level. It is also noteworthy that the proportion of primary and secondary school graduates who benefited from the project is higher than those with a master's degree. This is an indication that the project was able to appeal to all segments with different educational levels.

60% of the respondents stated that they learned about the project through acquaintances, 16% learned about the project through social media accounts and 19% learned about the project through other means. It is seen that social media and personal relationships are very effective in the announcement of the project. In addition to this, people who selected the other option:

- Billboards, posters, press releases
- E-government
- Municipality
- Affiliated Chambers of Tradesmen and Chambers of Commerce
- KOSGEB consultant
- Financial advisor, accountant
- Consulting firms

They stated that they became aware of the project through social media. Although social media and advertising activities are important in the process of collecting project applications, it has been observed that interpersonal communication is more effective than social media and advertising activities when individual benefit is at the forefront.

2.3.2 Household Characteristics

At the point of analyzing the characteristics of the household, the number of people in the household, the number of employees in the household and the number of insured employees in the household were included in the questionnaire form. According to the answers given to the survey questions, the rate of those with one employee in the household is 31.2%, while the rate of those with two employees in the household is 59.7%. According to the answers given to the question of insured employees in the household, 43.1% have one insured employee in their household, 41.1% have two insured employees in their household and 9.2% have no insured employees in their household.

Table 1. Employee Status in the Household

Number of Employees in Household		Number of Insured Employees in the Household	
Frequency	(%)	Frequency	(%)

The Impact Of European Union Projects In Promoting Women's Employment: The Case Of The Operation on Supporting Registered Women Employment (Women-Up)

No employees	6	0,5	106	9,20
1 Employee	359	31,20	496	43,10
2 Employee	687	59,70	473	41,10
3 Employee	73	6,30	56	4,90
4 or more Employees	26	2,30	20	1,70

When the values in the table in question are analyzed, it can be said that people hesitate in their answers to these two questions. While the rate of those who stated that there is an employee in the household is 31.2%, the rate of those who stated that there is an insured employee in the household is 43.1%. This is an indication that people are trying to hide unregistered employment. However, on the contrary, the rate of those with two employees in the household (59.7%) is 18.6% higher than the rate of insured employees (41.1%). In this case, people reveal that there is unregistered labor in households without hiding it. Because under normal conditions, these two rates are expected to be at the same level in the absence of unregistered labor.

Table 2. Monthly Household Income (Before / After Project Application)

	Before Project Application		After Project Application	
	Frequency	(%)	Frequency	(%)
0- 10.000 TL	473	41,1	144	12,5
10.001- 20.000 TL	403	35,0	473	41,1
20.001- 30.000 TL	156	13,6	320	27,8
30.001-40.000 TL	70	6,1	115	10,0
40.001-60.000 TL	30	2,6	60	5,2
60.001 TL and above	19	1,7	39	3,4
Total	1151	100,0	1151	100,0

When the monthly household incomes of the participants before and after the project application are compared; there is a 6% increase in the proportion of those with a monthly household income between 10,001-20,000 TL before the project after the project application; there is a 14.2% increase in the proportion of those with a monthly household income between 20,001-30.000 TL before the project increased by 14.2% after the project application; those with a monthly household income between 30,001-40,000 TL before the project increased by 4% after the project application; and those with a monthly household income between 40,001-60,000 TL before the project increased by 3% after the project application. Unlike all groups, while the rate of those with

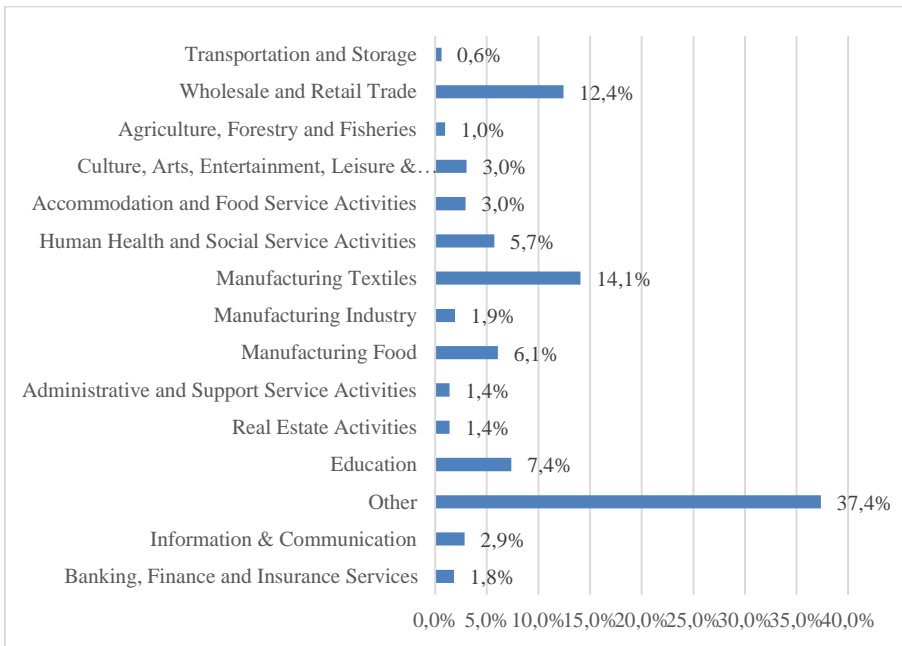
a monthly household income between 0-10,000 TL was 41.1% before the project, this rate decreased to 12.5% after the project. This can be interpreted as a decrease in the income received by unregistered individuals working at the minimum wage level after their transition to formal employment.

2.3.3. Employment History and Labor Market Participation Status

Within the scope of the survey, questions such as total work experience, employment status before benefiting from the project, current sector of employment, history of working in an uninsured job, sector of employment if uninsured, benefits of insured work, disadvantages of uninsured work, impact of financial support provided under the project on household income, contribution of financial support to insured work were asked to the participants.

Looking at the pre-project insured employment status of the respondents, it is seen that 26% did not have an insured job before the project, while 74% had an insured job before the project.

Graphic 1. Current Sector of Employment

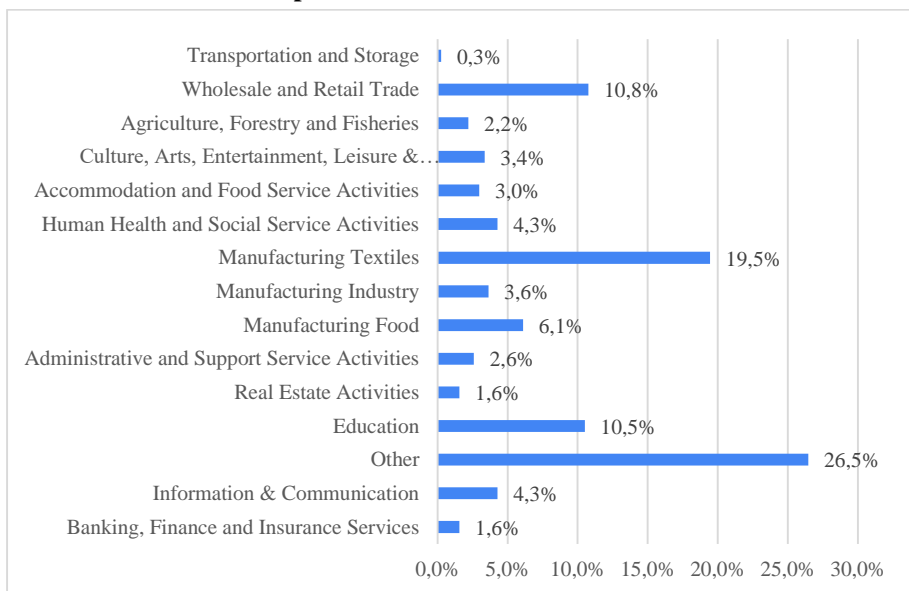


Of the respondents, 14.1% stated that they work in the manufacturing textile sector, 12.4% in the wholesale and retail trade sector, 7.4% in the education sector and 6.1% in the manufacturing food sector. 37.4% of the respondents selected the other option.

When the respondents were asked whether they had worked without insurance before, 39.3% of the respondents stated that they had worked without insurance before, while 60.7% stated that they had not worked without insurance before. However, when asked to state more specifically their status before benefiting from the project, 54% stated that they were insured before the project, while 12% stated that they were working without insurance. In addition, 21% stated that they did not want to work before the project and 11% stated that they did not work because they could not find the job they wanted. The rate of those who stated that they were on unpaid leave before the project is 2%. Looking at the results, it can be inferred that the project contributed more to formal employment than to the employment of women who were already on unpaid leave due to reasons such as childbirth etc.

The distribution of the sectors where respondents work without insurance is shown in the graph below. According to the graph, the manufacturing textile sector is the leading sector with 19.5%. In addition, wholesale and retail trade with 10.8% and education sector with 10.5% have the highest rates.

Graphic 2. Sectors without Insurance

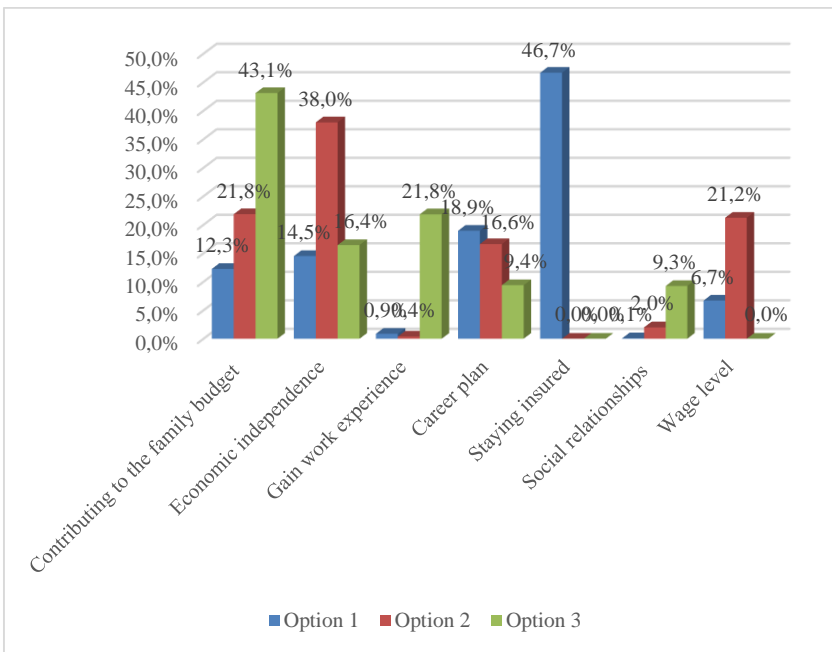


When we look at the other lines of work under the project, it is seen that people work without insurance especially in hairdressers, beauty centers, child care and cleaning, which are areas where women's labor is intensive and informality is high. It can be said that the project in question contributed to breaking the chain of informality with the support it provided to transition people to formal employment.

When the total work experience of the respondents is analyzed, it is seen that 44% of the respondents have more than 10 years of work experience, 25% of the respondents have more than 5 years of work experience and less than 10 years of work experience, 26% of the respondents have more than 1 year of work experience and less than 5 years of work experience. While the rate of those with no work experience is 1%, the rate of those with less than 1 year of work experience is 4%. At this point, 95% of the women benefiting from the project have more than 1 year of work experience and 69% have more than 5 years of work experience.

When the reasons encouraging the respondents to work were analyzed, the respondents were asked to identify up to three options among the options. According to the results obtained, while each of the respondents indicated one option, 69.6% of them selected the second option and 63.2% selected the third option. Accordingly, the reasons that encourage people to work are shown graphically below.

Graphic 3. Incentives to Work



Among the reasons that encourage people to work, 46.7% of respondents' first choice was to remain insured, followed by career plan with 18.9% and economic independence with 14.5%. When the second choice is analyzed, economic independence stands out with 38%, followed by contributing to the family budget with 21.8% and wage level with 21.2%, respectively. Similarly, when looking at the third option, contributing to the

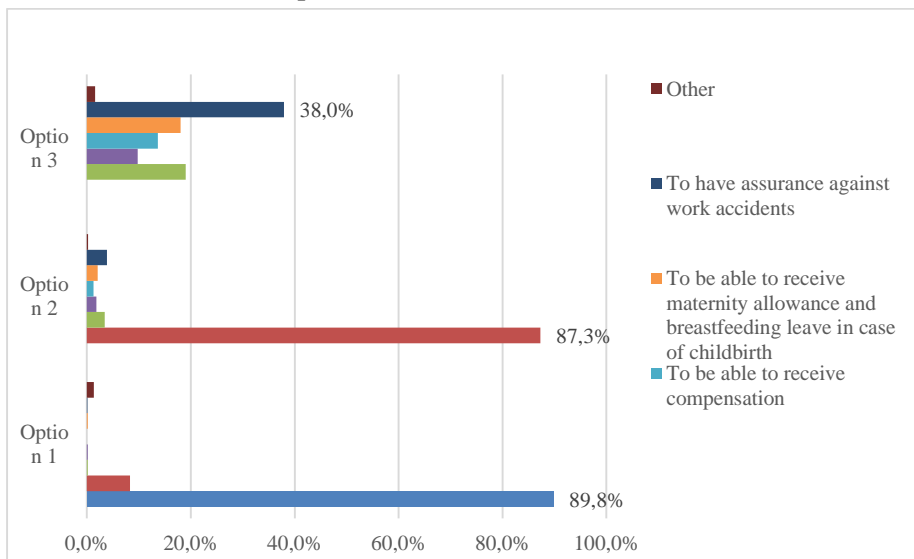
family budget with 43.1%, followed by gaining work experience with 21.8% and economic independence with 16.4%.

When the first three preferences are analyzed, it is seen that women prioritize staying insured, followed by economic independence and finally contributing to the family budget among the reasons that encourage them to work. This is an indication that women prioritize their own social security and economic independence while participating in working life.

In general, individuals who want to be employed for social relations are not among the top two preferences and are ranked last in the third preference with 9.3%. Although this situation shows that women may be considered as a reason to be in employment for sociability, it is obvious that it is not in front of staying insured, contributing to the family budget and achieving economic independence.

There are many benefits that come with insured employment. In this context, when respondents were asked about the benefits of insured employment, the results in the graph below were obtained.

Graphic 4. Benefits of Insured Work

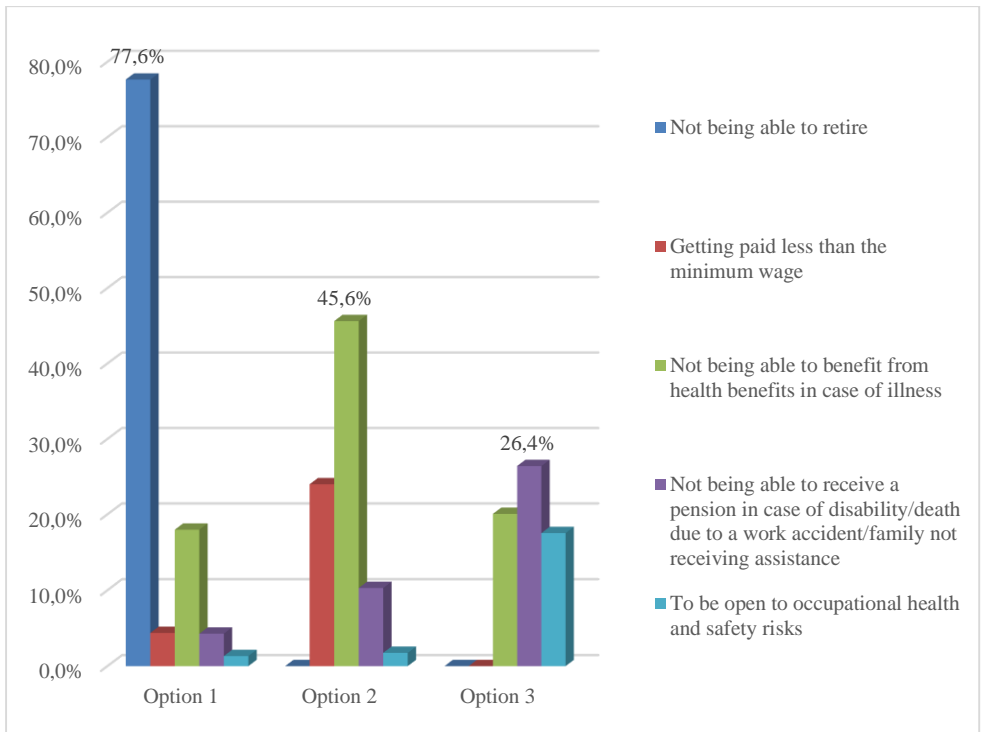


Regarding the benefits of insured work, 89.3% of the respondents chose "being able to retire" as the first option, 87.3% chose "being able to benefit from health benefits (free treatment and medication rights)" as the second option and 38% chose "being insured against work accidents" as the third option. In this case, the most important factors for people to prefer insured employment are the possibility to retire in the future and the opportunity to benefit from health benefits. On the other hand, it can be said that social rights such as being able to receive unemployment benefits, pensions for survivors,

compensation, maternity benefits in case of childbirth and maternity leave are secondary for individuals. However, when we look at the regulations in the current labor law at this point, the fact that opportunities such as maternity benefits, maternity leave, and part-time work are offered for a very short period of time is an indication that the attractiveness of these opportunities is not sufficient to encourage insured work.

When the most important risk/harm of working without insurance was asked to the participants as a question similar to the previous question but in reverse, similar answers were received. Accordingly, 77.6% of the participants stated that not being able to retire in their first choice is the most important risk of working without insurance, while 45.6% of the participants in the second choice see not being able to benefit from health benefits in case of illness as the harm of working without insurance. Similarly, in the third option, 26.4% of the respondents consider not being able to receive a pension/family assistance in case of disability/death due to a work accident as the most important risk of working without insurance compared to the other alternatives.

Graphic 5. The Most Important Risk/Loss of Working Without Insurance



As can be seen from the findings obtained from the last two graphs, the benefits of working with insurance and the risks/harms of working without

insurance are concentrated on the same options. The first one is retirement, the second one is to benefit from health rights and the last one is to be insured against work accidents. In general, it can be said that the priorities of individuals in formal employment do not include the diversity of social rights, in other words, they remain at the level of obtaining basic rights.

Table 3. Financial Support to Income* Adequacy of Financial Support

To what extent does financial support contribute to income?		Is the amount of financial support sufficient?		
		Yes	No	Total
Low	Number	87	208	295
	In supporting income	29,5%	70,5%	100,0%
	In the event of the termination of financial support, continuation of insured work	13,5%	41,2%	25,6
	In total	7,6%	18,1%	25,6
Very high	Number	55	3	58
	In supporting income	94,8%	5,2%	100,0%
	In the event of the termination of financial support, continuation of insured work	8,5%	0,6%	5,0%
	In total	4,8%	0,3	5,0%
High contribution	Number	112	20	132
	In supporting income	84,80%	15,2%	100,0%
	In the event of the termination of financial support, continuation of insured work	17,3%	4,0%	11,5%
	In total	9,7%	1,7%	11,5%
None	Number	3	23	26
	In supporting income	11,5%	88,5%	100,0%
	In the event of the termination of financial support, continuation of insured work	0,5%	4,6%	2,3%
	In total	0,3%	2,0%	2,3%
Moderate	Number	389	251	640
	In supporting income	60,8%	39,2%	100,0%
	In the event of the termination of financial support, continuation of insured work	60,2%	49,7%	56,6%
	In total	33,8%	21,8%	55,6%
Total	Number	646	605	1151
	In supporting income	56,1%	43,9%	100,0%
	In the event of the termination of financial support, continuation of insured work	100,0%	100,0%	100,0%
	In total	56,1%	43,9%	100,0%

According to the cross tabulation above, 56.1% of the beneficiaries think that the financial support provided under the project is sufficient, while 43.9% think that it is insufficient. The rate of those who stated that the financial support provided within the scope of the project contributed "moderately" to their income ranked first with 55.6%, while those who stated that it contributed "a little" ranked second with 25.6%. The rate of those who stated that it had "no contribution at all" was 2.3%. In general, it is seen that the financial support provided under the project contributed positively to the income of individuals.

Among those who stated that financial support was sufficient, 60.2% stated that it had a moderate impact on their income, 17.3% stated that it contributed a lot to their income, and 8.5% stated that it contributed a lot. As a result, it is seen that 86% of those who stated that the support was sufficient contributed moderately or more to their income. On the other hand, 49.7% of those who stated that the financial support was not sufficient contributed moderately to their income. This is an indication that the project has achieved its objectives with the financial support provided.

When the participants were asked about their opinions on whether this financial support should be made a national policy and disseminated, 99.4% of them stated that the support provided under the project should be made a national policy and disseminated. According to this result, it can be said that the Women-Up project carried out in 7 pilot provinces is an effective tool for small-scale and young enterprises owned by women entrepreneurs to contribute to women's employment and increase women's employment.

Another question asked to the participants within the scope of the questionnaire was whether they would continue to work as insured when the financial support received from the project ends and whether they would work as insured if there was no financial support. As can be seen from the relevant responses, the majority of the participants stated that they would work as insured even without financial support. It is seen that the project has a positive impact on individuals in terms of insured work. While 83.15% of the respondents stated that they would continue to work insured when the financial support ends, 77.93% stated that they would work insured if there was no financial support.

According to this result, it can be said that the financial support provided by the project has a positive effect on the perceptions of women benefiting from the project on their participation in formal employment.

Table 4. Insured Employment Status Before the Project*Continuation of Insured Employment Status at the End of Financial Support

			Continuation of Insured Work after the End of Financial Support		Total
			Yes	No	
Status of insured work before the start of the project	Yes	Number	717	137	854
		According to the pre-project work condition	84,0%	16,0%	100,0%
		According to the continuation of insured work in the event of termination of financial support	74,9%	70,6%	74,2%
		In total	62,3%	11,9%	74,2%
	No	Number	240	57	297
		According to the pre-project work condition	80,8%	19,2%	100%
		According to the continuation of insured work in the event of termination of financial support	25,1%	28,4%	25,8%
		In total	20,9%	5,0%	25,8%
TOTAL	Number	957	194	1151	
	According to the pre-project work condition	83,1%	16,9%	100%	
	According to the continuation of insured work in the event of termination of financial support	100%	100%	100%	
	In total	83,1%	16,9%	100%	

When the cross table above is analyzed, 80.8% of the individuals who did not have an insured job before the project stated that they would continue to work insured after the financial support ended, while 19.2% stated that they would not continue to work insured after the financial support. This shows that the project encourages individuals to work insured and has an impact on individuals to continue to work insured.

On the other hand, when the continuation of insured employment when financial support ends and the extent to which financial support contributes to income are analyzed, the following table is obtained. According to this table, 69.2% of those who stated that financial support did not contribute at all to their income and 79.2% of those who stated that it contributed little to their income stated that they would continue to work insured when the financial support ends. This is an indication that insured work should not only be associated with income, but also the social rights provided by insurance have an impact on this situation. In fact, when listing the best aspects of insured work, respondents ranked being able to retire, benefiting from health services and being insured against work accidents as the top three. On the other hand, 85.2% of those who stated that it contributed moderately to their income, 84.8% of those who stated that it contributed a lot to their income and 81% of those who stated that it contributed a lot to their income stated that they would continue to work insured when the financial support ended.

Table 5. Contribution of Financial Support to Income* Continuation of Insured Employment at the End of Financial Support

		Continuation of Insured Work When Financial Support Ends		
		Yes	No	Total
Low	Number	235	60	295
	In Supporting Income	79,7%	20,3%	100,0%
	In the event of the termination of financial support, continuation of insured work	24,6%	30,9%	25,6%
	In total	20,4%	5,2%	25,6%
Very High	Number	47	11	58
	In Supporting Income	81,0%	19,0%	100,0%
	In the event of the termination of financial support, continuation of insured work	4,9%	5,7%	5,0%
	In total	4,1%	1,0%	5,0%
High contribution	Number	112	20	132
	In Supporting Income	84,8%	15,2%	100,0%
	In the event of the termination of financial support, continuation of insured work	11,7%	10,3%	11,54%
	In total	9,7%	1,7%	11,5%
Very low	Number	18	8	26
	In Supporting Income	69,2%	30,8%	100,0%
	In the event of the termination of financial support, continuation of insured work	1,9%	4,1%	2,3%
	In total	1,6%	0,7%	2,3%
Moderate	Number	545	95	640
	In Supporting Income	85,2%	14,8%	100,0%
	In the event of the termination of financial support, continuation of insured work	56,9%	49,0%	55,6%
	In total	47,4%	8,3%	55,6%
Total	Number	957	194	1151
	In Supporting Income	83,1%	16,9%	100,0%
	In the event of the termination of financial support, continuation of insured work	100,0%	100,0%	100,0%
	In total	83,1%	16,9%	100,0%

When the cross table above is analyzed, 79.7% of those who stated that the financial support contributed little to their income stated that they would continue to work insured when the financial support ended, although they stated that it contributed little to their income. This is an indication that even if the project's contribution to income is small, it directs people towards formal employment. One of the main reasons for this is the social rights provided by insured employment. A similar situation is valid for those who stated that the financial support did not contribute at all to their income, and 69.2% of these individuals stated that they would continue to work insured after the project ends. The proportion of those who stated that financial support contributed moderately, a lot and very much to their income and that they would continue to work insured after the end of the project is above 80% in all three groups and is 85.2%, 84.8% and 81% respectively. Looking at the general rates in the table, 55.6% of the participants stated that the financial support contributed moderately to their income, while 2.3% stated that the financial support did not contribute to their income at all. The overall picture shows that the project had a positive impact on the income of approximately 70% of individuals. At

this point, it is an indication that the project is being implemented successfully in terms of promoting formal employment as targeted.

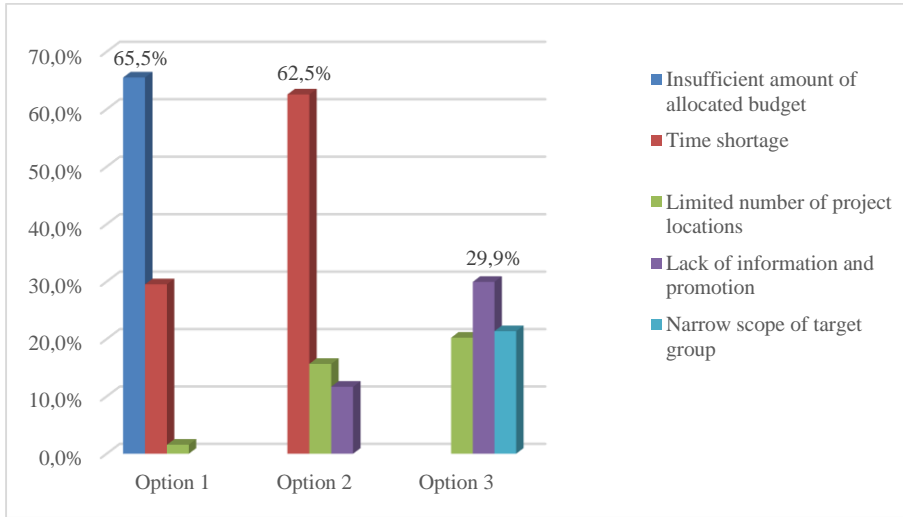
2.3.4. Perceptions and Attitudes Towards Women's Employment

At the point of determining the perception and attitude towards women's employment, the participants were asked questions about the importance of women's employment in the context of social policy and the opinions of the participants were taken on the issue of making the project's contributions to women's employment a national policy for its sustainability.

In this context, the first question asked to the respondents was "How do you evaluate Türkiye's direct project activities for women's employment?". 36.8% of the respondents stated that the direct project activities for women's employment were very successful, while 38.2% stated that they were successful. At this point, it can be said that the project activities have an overall success rate of 75%. The rate of those who think that they are unsuccessful is at a low rate of 3.9% in total. At this point, it can be said that projects directly aimed at women's employment are supported by the participants.

One of the main objectives of women's employment projects supported by the European Union is to enable the measurement of the effectiveness of certain practices with a limited budget and target group through pilot implementations before they are adopted by countries as social policy instruments. At this point, 95.4% of the participants stated that the incentives provided to women-owned enterprises under the project were effective as a social policy instrument. On the other hand, 68.5% of the participants stated that the incentives were insufficient.

While the majority of the participants stated that women's employment projects are effective as a social policy instrument, they also stated that these incentives offered within the scope of the projects are insufficient. In this context, the respondents were directly asked to indicate the three most important problems encountered in Türkiye's projects in the field of women's employment. In the light of the results obtained, the following highlights are provided below.

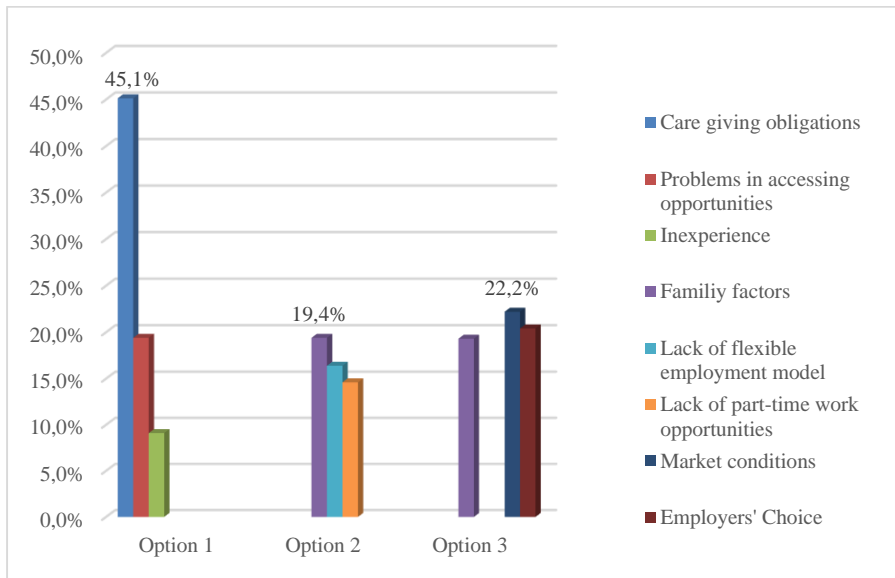
Graphic 6. Problems Encountered in the Project

65.5% of the participants stated that "insufficient project budget" is one of the problems encountered directly within the scope of projects in the field of women's employment. Secondly, 62.5% stated that the "short duration of the project" and 29.9% stated that "lack of information and announcements" was a problem encountered in the project. On the other hand, although not in the top three, other prominent problems mentioned by the respondents are "limited provinces of implementation" and "narrow scope of the target group". Basically, the project ends with a realization exceeding the targets of supporting 4,000 women employers and providing 4,000 women employment within the scope of a project of approximately 30 million Euros with an implementation period of 40 months. Considering the demand from the participants and the project budget, although the project has been successfully implemented, it is considered that it would be beneficial to proceed on a policy basis rather than a project basis in solving the current problem and to implement an implementation covering the whole of Türkiye.

When the participants were asked about the reasons that encourage them to stay in employment after the project, 35.8% of the individuals stated that insured work is effective in terms of encouraging them to stay in employment after the project because it is a social security, 28.1% stated that contributing to the family budget is the main incentive and 25% stated that they would prefer to stay in employment after the project because they do not want to give up their economic freedom. At this point, it can be said that social relations or gaining work experience are not sufficient incentives to stay in employment after the project. This situation shows that individuals are in employment to meet their basic needs rather than to improve themselves socially.

It is observed that the incentives for women to remain in employment after the project are mainly based on economic reasons. Among these factors, the first one is social security (insured employment), which in fact provides individuals with an advantage in terms of benefiting from health services and contributing to their retirement in the future thanks to this social security. On the other hand, the second most important incentive is to contribute to the family budget. The difficulties families face in making ends meet indicate that there is a shift from the old one-employee family model, where the man is the breadwinner and the woman takes on domestic responsibilities, to a two- or more-employee family model. On the other hand, with economic freedom as the third incentive element, it can be said that the project has contributed to achieving results that are in line with the current employment strategy in terms of strengthening the position of women in economic and social life.

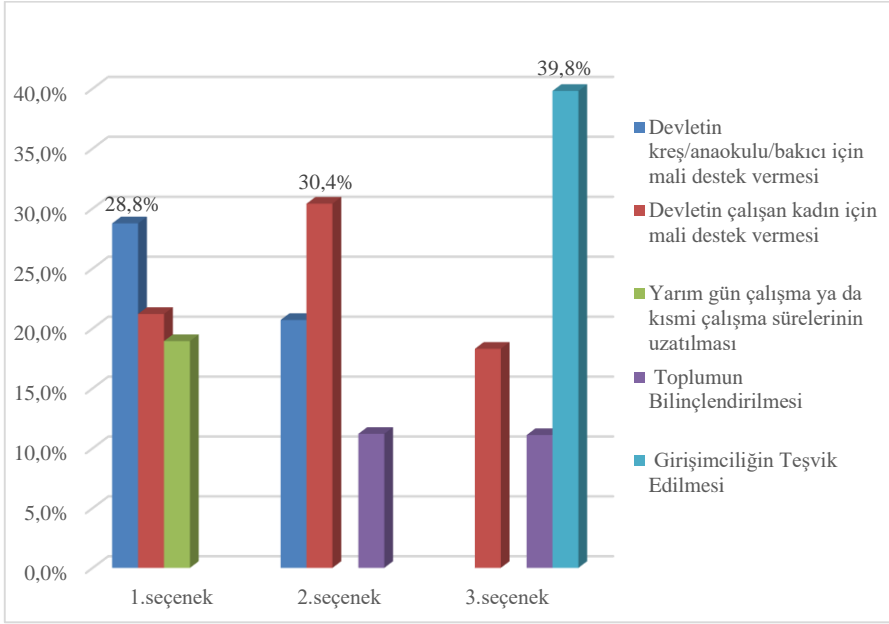
Graphic 7. Barriers to Women's Inclusion in Employment



Participants were asked what the obstacles to women's inclusion in employment might be and were asked to select three main reasons. In this context, care obligations were identified as the first obstacle to women's inclusion in employment by far with the highest rate of 45.1%. Among the second options, family factors are seen as the main obstacle with 19.4%, and among the third options, market conditions are seen as the main obstacle with 22.2%. On the other hand, even if not in the top three, other issues that were seen as obstacles by most of the participants were problems in accessing opportunities, employers' preferences, and lack of part-time and flexible working opportunities. At this point, another obstacle to women's employment

is the fact that employers make preferences based on gender, taking into account issues such as line of business, position or position when hiring.

Graphic 8. Supports That Can Be Offered To Facilitate Women's Employment

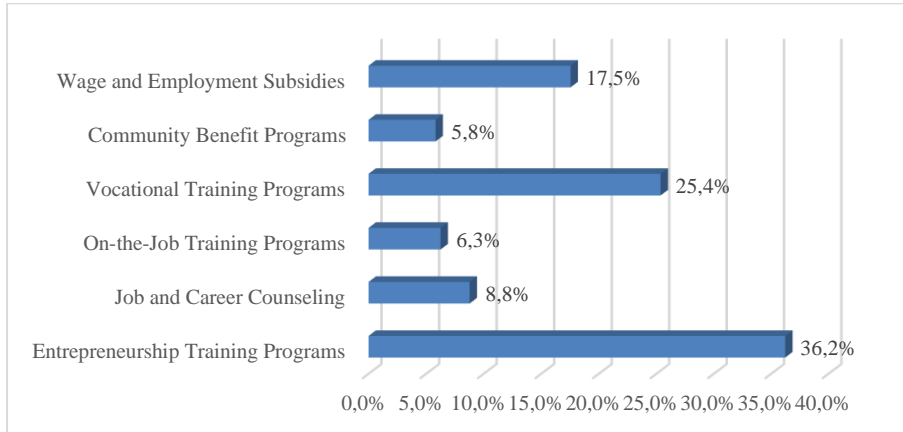


When asked to identify the top three supports that could be provided to facilitate women's employment, 28.8% of the participants stated that the state could provide financial support in the form of kindergarten/nursery school/caregivers, secondly, 30.4% stated that financial support could be provided to working women and finally 39.8% stated that support could be provided within the scope of encouraging entrepreneurship. On the other hand, even if not in the top three, participants stated that extending part-time or partial working hours and raising public awareness are also factors that facilitate women's employment.

These three options are indicators of women's willingness to take part in the labor market both as employers and to be employed, and their willingness to accept their existence to their environment and society by taking economic freedom into consideration. The childcare obligation that comes from the patriarchal family structure and is imposed on women is an important factor in women's leaving employment or not taking part in it at all. At this point, in order to prevent the childcare obligation from becoming an obstacle in women's employment, it is important to implement practices that have been transformed into national policy on issues such as nursery /

kindergarten / caregiver support and support for working mothers, etc. in order to increase women's employment.

Graphic 9. ALMP to be Implemented for Increasing Women's Employment (level of importance)



When the participants were asked to select the priority program that should be implemented to increase women's employment within the scope of active labor market policies (ALMP), 36.2% stated that entrepreneurship training programs should be implemented, 25.4% stated that vocational training programs should be prioritized, 17.5% stated that wage and employment subsidies should be provided, 8.8% stated that job and vocational counseling activities should be increased and 6.3% stated that on-the-job training programs should be prioritized. The lowest rate is the prioritization of community benefit programs with 5.8%. In general, the majority of respondents prioritize the support of areas where they can train themselves technically and professionally, followed by the provision of various subsidies.

93.3% of the participants stated that the realized project could be adopted and implemented as a policy. While 49.8% of the participants stated that there is a great need for new projects in the field of social policy to increase women's employment in Türkiye, 40.9% stated that there is a great need. This is an indication that the policies currently implemented to increase women's employment can be diversified, especially with high-budget projects, and can be used as a policy tool after its impact in the field is seen, and that the target audience is open to new practices and incentives.

The financial support provided under the project aimed to support women's entrepreneurship and increase women's employment. In this context, 50.5% of the participants stated that supporting women's entrepreneurship and 33.8% stated that encouraging women to work with insurance was the most important benefit of the project. It can be seen from the answers given that in addition to achieving the numerical indicators targeted within the scope of the

project, the main objectives of the project have also been achieved at the target group level.

The main objective of the project is to support women's employment and ensure the continuity of the promotion of formal employment. In this framework, the project demonstrates that the project has a motivating effect on women's businesses, which are the beneficiaries of the project, and women who are included in employment within the scope of the project, to work and be employed. In this context, it can be said that the project is directly related to the "Relevance" criterion, one of the criteria of the OECD's Development Evaluation Network (EvalNet). Within the scope of this criterion, an assessment is made on how much the action taken on the relevant issue or problem is related to the problem and how much it contributes to the solution. Within the scope of the project; especially in terms of supporting women's employment and encouraging them to work with insurance, the other fringe benefits (health care, pension, etc.) that women receive as a result of their secure employment are an extremely important factor in their participation in economic and social life. The amount of support to be provided to women employers who are entitled to financial support within the scope of the project is up to the net minimum wage amount, not exceeding 65% of the total cost of a female worker to the employer. This amount, which is updated according to the minimum wage amount determined each year, is 15,925 TL per month for 2024. In terms of supporting women's enterprises and women's employment, which are at a much lower level in terms of ratio, considering the current economic conditions, the area in which the project contributes and the target group it selects are in line with the relevance criteria. On the other hand, this situation also coincides with the project results in terms of the OECD's "sustainability" criterion. 83.1% of the beneficiaries of the project stated that they would continue to work insured after the end of the project, which is a very high level in terms of encouraging formal employment and is an indication that the project has achieved its purpose and contributed to sustainability in terms of individuals. In terms of "effectiveness" and "efficiency" among other criteria, it is seen that the project has also met these criteria with realizations above its targets. According to January 2024 data, the project's targets of supporting 4,000 women-owned enterprises and employing 4,000 women continue to be exceeded, with 6,119 women-owned enterprises supported and 8,455 women employed. Therefore, it is seen that the support provided within the scope of the project has achieved its purpose and ensured efficiency, as the project budget has been adapted to the current conditions and used efficiently, rationally and purposefully.

2.3.5. Hypothesis Results

Within the scope of the survey, 6 different null hypotheses were put forward and it was tested whether these hypotheses were statistically

significant at 95% confidence level. The hypotheses tested in this context are given below.

In testing the hypotheses, the two-way chi-square test statistic, which shows whether there is a relationship between two categorical variables, was utilized.

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

O=Observed Value, E=Expected Value

H1: There is no relationship between insured employment before the project and the sector of employment.

	Value	Degrees of Freedom	Significance Value (Two-Way)	Cramer's V Relationship Value
Chi-Square Test Statistic	44,46	14	0,000	0,197

According to the results obtained, the hypothesis is rejected since $0.000 < 0.05$ at 95% confidence level. In this case, there is a weak but positive relationship between insured employment before the project and the sector of employment and the relationship level is 0.197.

H2: There is no relationship between insured employment before the project and total work experience.

	Value	Degrees of Freedom	Significance Value (Bidirectional)	Cramer's V Relationship Value
Chi-Square Test Statistic	105,38	3	0,000	0,303

According to the results obtained, the hypothesis is accepted since it is $0.000 > 0.05$ at 95% confidence level. In this case, there is a weak but positive relationship between insured work before the project and total work experience, and the relationship level is 0.303. At this point, it can be said that insured work increases as work experience increases.

H3: There is no relationship between working without insurance before the project and monthly household income before the project.

	Value	Degrees of Freedom	Significance Value (Bidirectional)	Cramer's V Relationship Value
Chi-Square Test Statistic	31,17	5	0,000	0,165

According to the results obtained, the hypothesis is accepted as $0.000 > 0.05$ at 95% confidence level. In this case, there is a weak but positive

relationship between the status of working without insurance before the project and the monthly household income before the project, and the relationship level is 0.165.

Conclusion

Within Türkiye's welfare system, women's employment participation rates are lower than men's for various reasons. One of the main reasons for this is that the burden of care and domestic responsibilities within the family is associated with and expected of women. For this reason, women's participation in economic and social life is restricted and they are included in the social security system through their husbands or fathers to ensure their social security. However, with the publication in the official gazette in 2014 of the first long-term "National Employment Strategy" for the labor market covering the years 2014-2023, which aims to increase employment and guide employment policies, efforts and incentives to strengthen the existing roles of women at the economic and social level have gained momentum. One of the targets set in this context is to "increase the labor force participation rate of women to 41% by 2023 and reduce the rate of unregistered work to 30%." In line with these targets, important steps have been taken to increase women's employment over time, especially through active employment policies, both by supporting women's entrepreneurship and through employment incentives. The increase in women's employment rates and the decline in informal employment rates in recent years are indicative of the effectiveness of the policies adopted.

With this study, it has been tried to reveal the impact of the Women-Up Project, which is implemented within the scope of the financial assistance received by Türkiye within the scope of IPA II funds provided to Türkiye by the EU in the European Union negotiation process, on women's employment within the field of social policy.

Within the scope of the research, the Women-Up Project, which was carried out in 7 pilot provinces within the scope of a European Union project to increase women's employment and aims to support 4,000 women employers and employ 4,000 women in total, was examined. Within the scope of the study, it has been tried to reveal whether the project has achieved its goal, how the current situation of the beneficiaries of the project has changed with the intervention in question, and the contributions of the project to women's employment. The results showed that the project had a great impact both in terms of bringing women into employment and encouraging them to remain in insured employment. The fact that 93.3% of the participants stated that these projects should be adopted and maintained as a policy and 83.1% of them stated that they would continue to work insured when the financial support received from the project ends is an indicator of this. To summarize the findings of the study:

- It is seen that 72% of the participants are married, 16% are single and 12% are divorced. This supports the conclusion that most of the women benefiting from the project are married and trying to contribute to the family budget.

- According to the results of the survey, 5% of the participants have 4 or more children, 11% have 3 children, 37% have 2 children, 23% have only one child and 24% have no children. At this point, it can be said that due to the traditional family structure, the rate of benefiting from the project decreases as the care obligation increases in terms of the number of children. In particular, it is seen that women with 3 or more children benefit from the project at a lower level than others.

- When the education levels of the participants are analyzed, it is seen that high school graduates are in the first place with 34%, followed by bachelor's degree graduates with 28% and associate degree graduates with 15%.

- Despite all the efforts made to publicize the project, the majority of the participants, 60%, stated that they became aware of the project through acquaintances. At this point, it can be said that although it is important to carry out social media and advertising activities at the stage of collecting project applications, interpersonal communication is more effective than social media and advertising activities when individual benefit comes to the fore.

- While 31.2% of the participants have one employee in their household, 59.7% have two employees in their household. The rate of those with two employees in the household (59.7%) is approximately 18.6% higher than the rate of insured employees in the household (41.1%). This situation reveals that there is unregistered labor in households. This is because under normal circumstances, in the absence of unregistered labor, the rates obtained as a result of these two questions are expected to be at the same level.

- When the monthly household incomes before and after the project application are compared; there is a 6% increase in the proportion of those with a monthly household income between 10,001-20,000 TL before the project after the project application; there is a 14.2% increase in the proportion of those with a monthly household income between 20,001-30,000 TL before the project, 14.2% after the project application, 4% after the project application for those with a monthly household income between 30,001-40,000 TL before the project, and 3% after the project application for those with a monthly household income between 40,001-60,000 TL before the project.

- When the current sectors of employment of the individuals are analyzed, it is seen that most of them are in sectors that are suitable for unregistered employment such as shoemaking, floristry, hairdressing, beauty salon, accounting, and clothing sector. In this respect, it can be said that the social security premium support provided under the project contributed positively to people's transition to formal employment.

- While 39.3% of the project beneficiaries stated that they had worked without insurance before, 60.7% stated that they had not worked without insurance before. When the sectors where people worked without insurance are analyzed, the manufacturing textile sector is the leading sector where people worked without insurance with 19.5%. When we look at the other sectors where people work without insurance, it is seen that people work without insurance especially in hairdressers, beauty centers, child care and cleaning, where women's labor is intensive and informality is high. The project also contributes to breaking the chain of informality with the support it provides in transitioning people to formal employment.

- In terms of total work experience, 44% of the participants have more than 10 years of work experience, 25% have more than 5 years and less than 10 years, and 26% have more than 1 year and less than 5 years of work experience. At this point, it is seen that 69% of the women benefiting from the project have more than 5 years of work experience.

- When the top three preferences are analyzed within the scope of the reasons that encourage women to work, it is seen that women prioritize staying insured (46.7%), followed by economic independence (38%) and finally contributing to the family budget (21.8%). This is an indication that women prioritize their own social security and economic independence while participating in working life.

- There are many fringe benefits that come with insured employment. In this context, 87.3% of the participants stated that "being able to retire" in the first option, 87.3% in the second option, "being able to benefit from health benefits (free treatment and medication rights)" in the second option, and 38% in the third option, "being insured against work accidents" as benefits of insured employment.

- When asked about the risks of working without insurance, similar answers were received, with 77.6% of the respondents indicating that not being able to retire as the most important risk of working without insurance in their first choice, while 45.6% of the respondents in the second choice indicated not being able to benefit from health benefits in case of illness as a risk of working without insurance. In general, it is observed that people's priorities when engaging in formal employment are to obtain basic rights, while social rights are of secondary importance.

- Almost all of the participants (99.4%) stated that the financial support provided under the project should be made a national policy and disseminated. This is an indication that the financial support pilot scheme designed within the scope of the project can be adopted and used as a country policy as an effective and encouraging tool to increase women's employment.

- While 77.9% of the participants stated that they would still work in an insured job without financial support, 83.1% stated that they would continue to work insured after the financial support ended. It can be said that the project is effective in encouraging individuals to work insured.

- One of the aims of the funds provided by the European Union is to ensure the diversity of social policy instruments that can lead to positive results in the socio-economic level of the country through projects through soft power. With the supported projects, it is possible to measure the effectiveness of the incentives with a limited budget and target audience, primarily through pilot applications. In the Women-up project, this aim was also pursued and in the light of the results obtained, 95.4% of the participants stated that the incentives provided to women-owned enterprises within the scope of the project were effective as a social policy instrument. On the other hand, 68.5% of the participants stated that the incentives provided under the project were insufficient.

- While 35.8% of the individuals stated that insured employment is effective in terms of encouraging them to remain in employment after the project because it is a social security, 28.1% stated that contributing to the family budget is the main incentive and 25% stated that they would prefer to remain in employment after the project because they do not want to give up their economic freedom. Economic factors seem to be the main incentive for women to remain in employment after the project.

- The main obstacles to women's inclusion in the labor force are care obligations on women (45.1%), family factors (19.4%) and market conditions (22.2%).

- Within the scope of the supports that can be provided to facilitate women's employment, 28.8% of the participants stated that the state can provide financial support for issues such as daycare centers / kindergartens / babysitters, secondly, 30.4% stated that financial support can be provided to working women and finally 39.8% stated that support can be provided within the scope of encouraging entrepreneurship.

In order to increase the rate of women's employment, Türkiye has used the financial assistance provided for the EU accession process as a tool to serve macro policies and has realized many projects in this field. With 22% of the approximately 510 million Euros of the funds Türkiye received in the field of education, employment and social policy under IPA-I, projects for women's employment were supported. In the IPA-II period, the amount of funding provided by the European Union in this area was reduced by 36% compared to the IPA-I period, with €323 million allocated to Türkiye. Of this allocated funding, 49% was allocated to employment projects and under employment, 59% of the funds were allocated to projects for women's participation in the labor force. Although the total amount of funding decreased in the IPA-II period, the percentage of funding for projects specifically for women's employment increased. In 14 years, a total of 226.2 million Euros has been allocated directly to projects for women's employment.

The Women-Up project, which was prepared and implemented in the IPA II period with the aim of increasing women's entrepreneurship and women's employment in the field of entrepreneurship and increasing

employment, which are two of the four main subject areas of the European Employment Strategy, aims to support 4,000 women employers and employ 4,000 women. As mentioned above in the survey results section, the project has had a great impact on both bringing women into employment and encouraging them to remain in insured employment. Considering the effectiveness and success of the program, most of which (85%) was funded by EU resources, it is considered that it would be beneficial to implement programs similar to this program implemented in 7 pilot provinces to cover the whole country as a public policy. This entrepreneurship program, which has a two-way impact on increasing women's employment rates in line with the country's targets, is considered to be an active policy in achieving the set targets by making it permanent with a Fund pool for women entrepreneurs to be created through private sector and public resources.

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