

Financial Security Perceptions of Informally Employed Women: An Example From Rural Erzurum

Kayıt Dışı Çalışan Kadınların Finansal Güvenlik Algıları: Erzurum Kırsalından Bir Örnek

Serpil Sumer ADİN¹

¹Department of Finance and Banking, Oltu Faculty of Humanities and Social Sciences, Ataturk University, Erzurum, Türkiye

Hilal MOLA¹

²Department of Finance and Banking, Oltu Faculty of Humanities and Social Sciences, Ataturk University, Erzurum, Türkiye



ABSTRACT

Informal employment is seen as a global problem. Although there are efforts to reduce informal employment, the informal employment rate is gradually increasing, and this increase brings with it many disadvantages. In this study, the financial security perceptions of women working informally in rural areas were investigated. An attempt was made to find answers to the questions: "what do informal women workers know about financial security?" and "what is the meaning of financial security for them?" In this paper, which is a qualitative research type, data were collected using the interview technique. As a result of the study, it was concluded that the main reason for informal work in rural areas is economic problems and depending on the level of education, women do jobs that do not require expertise. The point that distinguishes this study from similar studies in the literature is that it investigates the working reasons and financial security perceptions of women who are informally employed in rural areas. In this research, in which economics problems and education level were identified as the reasons for informal employment, it is proposed that the provision of financial literacy education at school at an early age will contribute to financial security and financial freedom, and reduce the individual's economic worry and anxiety about the future.

JEL Codes: E21, E26, G40

Keywords: Financial security, Financial literacy, Informal employment, Women

Öz

Kayıt dışı istihdam küresel bir sorun olarak görülmektedir. Kayıt dışı istihdamı azaltmaya yönelik çalışmalar olmasına rağmen kayıt dışı çalışma sayısı giderek artmaktadır. Kayıt dışı istihdamın pek çok dezavantajları bulunmaktadır. Bu çalışmada, kırsalda kayıt dışı çalışan kadınların finansal güvenlik algıları araştırılmıştır. Çalışmada kayıt dışı çalışan kadınlar finansal güvenlik hakkında neler bilmektedir ve finansal güvenliğin onlar için ifade ettiği anlam nedir ? sorularına yanıt aranmaya çalışılmıştır. Nitel araştırma yöntemi ile yapılan çalışmada görüşme tekniği ile veriler toplanmıştır. Çalışma sonucunda kırsalda kayıt dışı çalışan kadınların çalışmasının temel nedeni maddi sıkıntılar olarak belirlenmiştir. Ayrıca kırsalda kayıt dışı çalışan kadınların, eğitim seviyesine bağlı olarak uzmanlık gerektirmeyen işlerde çalıştıkları da ortaya koyulmuştur. Bu çalışmayı literatürdeki benzer çalışmalardan ayıran nokta, kırsalda kayıt dışı çalışan kadınların çalışma nedenleri ile finansal güvenlik algılarının araştırılmış olmasıdır. Maddi problemlerin ve eğitim seviyesinin kayıt dışı çalışmanın nedeni olarak belirlendiği bu çalışmada, finansal okuryazarlık eğitiminin erken yaşlarda okulda verilmesinin finansal güvenliğe ve finansal özgürlüğe katkı sağlayarak bireyin gelecekle ilgili ekonomik endişe ve kaygısını azaltacağı öngörülmektedir.

JEL Kodları: E21, E26, G40

Anahtar Kelimeler: Finansal güvenlik, Finansal okur-yazarlık, Kayıt dışı istihdam, Kadın

Geliş Tarihi/Received 28.09.2024
Kabul Tarihi/Accepted 20.07.2025
Yayın Tarihi/Publication Date 13.10.2025

Sorumlu Yazar/Corresponding author:

Serpil SÜMER ADİN

E-mail: serpil.sumer@atauni.edu.tr

Cite this article: Adin, S. S., & Mola, H. (2025). Financial Security Perceptions of Informally Employed Women: An Example From Rural Erzurum. *Trends in Business and Economics*, 39(4), 421-429.



Content of this journal is licensed under a Creative Commons Attribution 4.0 International License

Introduction

Fair income, social security, free choice of employment, ensuring workplace safety, and protecting the rights acquired during working life constitute the scope of decent work. Contrary to this definition, work performed without legal and social security is defined as informal employment (Benavides et al., 2022, p. 169). Informal employment is a global phenomenon and the most common type of employment worldwide (Aronsson et al., 2023, p. 59). Contrary to expectations, informal economy and employment, which are expected to decrease over time, are actually increasing. According to the statement on the official website of the ILO (ILO, 2025), it is noted that despite the expected decrease in the informal economy and employment in recent years, four out of five businesses and six out of ten people worldwide are informally employed. Moreover, informal employment is not only observed in undeveloped and underdeveloped countries, but also in developed countries (Aronsson et al., 2023; Lee & Di Ruggiero, 2022).

The fact that informal employment, which negatively affects the country's economy (Abdulaeva & Umatov, 2021, p. 9), is the most common type of employment, has been a subject of curiosity for years. Are individuals employed informally because of taxes or because they have difficulty accessing the labor market? (wxwicz and Cichocki, 2010). The situation of male and female workers is another interesting issue related to informal employment. Chanda and Mishra (2019) state that the employment of men is higher compared to that of women, and men are better paid than women in India. Compared to men, women focus more on home care for the elderly, disabled, and children, leading women to be informally employed at home (Stoiko & Strough, 2019). In addition, the increasing economic and financial obligations of married women within the household due to reasons such as the illness, death, or divorce of the spouse is also cited as a reason for informal employment (Ahmad & Sabri, 2015, p. 68).

There are many economic and social differences between women working in the formal and informal sector, such as their level of welfare, financial independence, decision-making power, and authority within the family. Women working in the informal sector are unable to act independently when making economic decisions (Maryam and Jafree, 2022, 103). With informal employment, women cannot be fully economically and

socially liberated even if they participate in the labor market (Aşkın & Aşkın, 2019, p. 983). The rights that women are deprived of are maternity leave, social security, occupational health, and minimum wage (Bhan et al., 2020). Nwodoh (2011) highlights that alongside the rights they are deprived of, women who are informally employed cannot earn sufficient income. Women who cannot earn sufficient income as a result of working in the informal sector either cannot meet their basic needs such as education, health, nutrition, and housing at all or meet them below the social standard (Omang et al., 2020). In order to eliminate all these disadvantages, women need financial security (Abdullahi et al., 2020, p. 51). The poverty of women who are provided with financial security will decrease, and their productivity and efficiency will increase (Okoi et al., 2022, p. 620).

Financial security is the ability of individuals to meet unexpected expenses that may arise in the future without difficulty. Individuals who achieve financial security fulfill their financial obligations and overcome financial shocks without difficulty (Jain et al., 2019, p. 3; Salignac et al., 2020: 1582). Resources are significant in ensuring financial security. Financial planning provides the resources that will be used to meet needs and desires. Financial planning is the individual's review of his/her economic situation and the creation of resources to meet his/her needs and desires (Onur, 2017, p. 249).

The importance of financial security is better understood in the life cycle. During the life cycle, needs change or new items of need emerge. In situations where financial security is not provided, the search for resources to meet changing and emerging needs will lead to anxiety and stress in the individual. An individual who is under anxiety and stress will be at risk of deterioration of his/her health condition. Howell et al. (2013) state that as the financial security of older adults increases, their economic situation improves, their psychological needs are met, and their overall life satisfaction increases. Furthermore, Aguila et al. (2012) emphasize that informal workers have to work in old age as they are deprived of social insurance and financial security.

Looking the concept of financial literacy, according to the definition made by the Organisation for Economic Co-operation and Development (OECD), financial literacy is the process of ensuring that individuals are knowledgeable about financial products and concepts and helping them improve their economic well-being by enabling them to make informed decisions between financial risks and

various options (OECD, 2005). According to Cudevd (2006, p. 103), financial literacy is a competency acquired by individuals who are knowledgeable, educated, and informed about topics such as money and asset management, banking, investment, credit, insurance, and taxes; who understand the basic concepts of money and asset management; and who have experience and understanding in planning and implementing financial decisions. It is of great importance for individuals to gain more knowledge about the financial system, as it helps increase savings rates and manage encountered financial risks more effectively. An increase in financial literacy also enables individuals to make more informed financial decisions (Kılıç et al., 2015, p. 129). Bianco and Bosco (2000, p. 27), emphasizing the importance of financial literacy, stated that being financially literate is as important as knowing English, which is considered the global language. Therefore, they mentioned that the time has come for financial literacy to be taught as a course in faculties of Economics and Administrative Sciences.

With this study it has been aimed to learn the reasons for the informal employment of women in rural areas, their perceptions of financial security, and their thoughts on saving and investment. As a result of face-to-face interviews with informal women workers, it is seen that they are obliged to work due to their needs, and since their education level is at the primary school level, they work in jobs that are done at home or in jobs that do not require expertise. It is noteworthy that the definitions of financial security are directly related to the reasons for working. The lack of any financial plan for the future can be interpreted as not knowing the concept of financial security. It was assumed that the women interviewed in the study did not fully know the concepts because they could not define the concepts of saving and investment. Their lack of basic financial knowledge can be shown as one of the underlying reasons for the inability of women to make financial plans for the future. Consequently, it is thought that the provision of financial literacy education at the primary school level or the addition of financial literacy-related topics to the existing curriculum will raise awareness of basic financial concepts such as saving, financial planning and investment.

Material and Methods

This study aims to determine the financial security perceptions of informal women workers in rural areas. The qualitative analysis method was used in the study. The phenomenological approach was adopted in which individuals' reactions and perceptions towards events

were investigated. In order to determine the population of the study, the theoretical sampling technique, one of the purposeful sampling methods, was employed. In theoretical sampling, the sample size is chosen as in purposeful sampling. The sample size was not predetermined and the study continued until the relationships between categories and variables were revealed. In the study, in-depth interviews were conducted with informally employed women. The snowball and chain sampling method was adopted when determining the interviewees. During the interviews, care was taken to ensure that the interviewees were not from the same family, and interviews were conducted with women informally employed in as many different lines of business as possible. While creating the interview form, questions were formed by examining previous studies in the field of financial security (Ahmad & Sabri, 2015; Phua & McNally, 2008). In the study, the first question asked was a comprehensive one, inquiring about the factors that led you to the study. Then, in order to assess the level of knowledge regarding financial security, the question "What does financial security mean to you?" was posed. Following that, questions were asked such as "Do you feel financially secure?", "What kind of assets or possessions would make you feel financially secure?", "What are your thoughts on savings and investment?", "What are your thoughts on retirement?", and finally, "Have you heard of the concept of individual retirement, and what are your thoughts on it?" Some questions were elaborated upon based on the responses given by the interviewees. After conducting the twelve interviews, it was decided to end the interviews due to the emergence of economic, social, and motivational themes within the scope of the study and the repetition of the process. When the concepts and processes emerging in qualitative studies begin to repeat each other, it can be decided that sufficient data sources have been reached (Yıldırım & Şimşek, 2018, p. 125). Therefore, in the study, in-depth interviews were conducted with 12 people. The interviews were carried out in the districts of Oltu, Narman, Şenkaya, and Pasinler in Erzurum. The economy of the places where the study was conducted is generally based on agriculture and animal husbandry. Each interview was conducted for a minimum of 25 minutes and a maximum of 45 minutes. The interviews were conducted by the authors of the study.

The ethics committee approval for the study was obtained from the Atatürk University Social and Human Sciences Ethics Committee on 11.08.2023 with the document numbered E-88656144-000-2300246915. Information is available from all authors who contributed to the study.

Results

Demographic Characteristics

A total of twelve women working in the informal sector were interviewed in the study. The demographic information of the women who participated in the interview is presented in Table 1.

Table 1.

Demographic Characteristics of the Participant

	Age	Education Level	Income Status	Marital Status	Number of Children	Work Done
Participant 1	47	Primary school	Minimum wage	Single	-----	Handicraft -Knitting
Participant 2	47	Middle school	More than minimum wage	Married	2	Food-cooking
Participant 3	36	High school	Minimum wage	Married	-----	Cooking
Participant 4	46	No education	Less than minimum wage	Married	3	Cleaning
Participant 5	33	Primary school	Minimum Wage	Married	1	Knitting
Participant 6	41	Primary school	More than minimum wage	Married	2	Cooking
Participant 7	22	High school	Minimum Wage	Single	-----	Babysitting
Participant 8	33	High school	More than minimum wage	Married	2	Knitting
Participant 9	42	Primary school	Less than minimum wage	Single	-----	Farming
Participant 10	22	Associate degree	More than minimum wage	Single	-----	Babysitting
Participant 11	44	Primary school	Less than minimum wage	Married	3	Babysitting
Participant 12	34	Associate degree	More than minimum wage	Married	2	Kitchen assistant

The interviewed participants are between the ages of 22-47. When the education level of informally employed women is examined, it is seen that most of (41%) the participants are primary school graduates. More than half of (66%) the participants are married. Regarding monthly earnings, five of the participants earn more than the minimum wage, four earn the minimum wage, and three

earn less than the minimum wage. Participants with children have at least one and at most three children.

Reasons for Informal Work of Women

Poverty is the inability of people to meet their needs to live a normal life. In order for a life to be considered normal, the resources that individuals should not have difficulty in accessing are nutrition, education, health, and safety. Being deprived of these basic goods and services is defined as poverty (Toy, 2007, p. 505). As a result of the interviews, it was concluded that poverty is the driving force that causes women to be informally employed. The women who participated in the interviews stated that they had to work to help run the household, pay their debts, and meet the needs of their children. Some of the common answers given by women as reasons for working are as follows:

I work because my husband does not have a permanent job. (Participant 3)

I work because of our poor financial situation. (Participant 7)

I do it to meet my own needs and the needs of my children. I also like knitting. I like to make money from what I do as a hobby (knitting). (Participant 8)

I started working because of our needs. We had high-interest loan debts, and I had to work because my husband's income was not enough to pay our debts. (Participant 12)

Based on the answers given, it can be said that women work primarily to support the family and to meet their needs, in short, to make a living. The fact that women who work to support the family economy who live in rural areas and their education level is mostly not at the high school level can be shown as a reason for their informal employment. When the participants are asked what kind of work they do to earn money, it is seen that they are engaged in knitting (cutting and sewing) and cooking (cake, pastry, etc.). Participant 10 associated her education with her job by saying, *"I work as a babysitter because I studied child development. I consider it as a step towards my future working life by meeting my personal needs."*

What Does Financial Security Mean?

Financial security is expressed as an individual's ability to easily meet future expenses without experiencing any

financial difficulties, to act comfortably in economic decisions, and to live in prosperity during the life cycle (Jain et al., 2019; Salignac et al., 2020). When the question of financial security is asked to informal women workers, it is seen from the answers given by the participants that financial security is associated with economic power. Some of the answers given are:

The meaning of financial security for me is to be able to easily cover my monthly expenses and make investments for the future... (Participant 1)

I think it means a good salary. If my salary is good, I will have financial security (Participant 3)

I think it means financial gain (Participant 5)

It is to cover my monthly expenses (Participant 7)

Without money, nothing happens. It is a must in life. You can't go anywhere without money. (Participant 11)

Participants who expressed what financial security means to them were asked whether they felt financially secure. Almost all of the participants stated that they did not feel secure. Participant 9, who feels financially secure, spoke about her financial security with the answer, "My father has a salary and insurance, so I feel secure." It can be said that Participant 9's feeling of financial security is related to her demographic characteristics. As a matter of fact, Participant 9 is single, has no children to care for, and is a primary school graduate.

Participants who did not feel financially secure were asked what kind of assets, if owned, would make them feel financially secure. Participants stated that their financial security would be ensured if they had their own house, car, a regular income, and no debts (see Figure 1).

Figure 1.

Assets Associated with Financial Security



Some of the answers given are as follows:

Having a fixed salary makes me feel secure to some extent, but I would feel more financially secure if I had a house of my own or a higher salary. (Participant 1)

I feel safe if I have a house, a car, a regular salary, and no debts. (Participant 2)

For me, financial security is first having a house most importantly, followed by having social security. (Participant 5)

If I have a house and a regular salary, I will feel safe. My family has a house, my family has a regular salary, I have no debt, and when I think about these, I feel a little safe. (Participant 10)

Financial security is ensured if there is a fixed salary, a house, and a car. (Participant 11)

I must have a house and a car, they are the most important. I feel safe if I have a regular income. (Participant 12)

Investment, Saving, and Financial Planning

After asking the participants questions about financial security, they were asked what they thought about investment and saving for the future. Participant 4 stated that she did not know these concepts, while Participant 6 said, "Aren't they both the same thing? Not spending some of my money and putting it aside...". Other participants interpreted saving as saving more money. Some of the answers given are as follows:

The saving or investments I make are important for me to feel financially comfortable in the future, but it is just as difficult for me to save or invest with the income I earn. (Participant 1)

Saving is not buying anything that is not needed, and investment, in my opinion, is buying land rather than buying a house or a car. (Participant 3)

Saving is something I know but I don't do. You need to have a lot of income so that you can save. Since my income is low, we can barely make ends meet. This prevents us from saving. I don't know much about investment, I can't think of anything...(Participant 8)

When I think of saving, I think of the money I put in the bank for my children and my future. Investment is buying a house, car, land, or buying health insurance. Health is an important issue. I have to be healthy in order to work regularly. For this reason, being healthy is also an investment. (Participant 12)

Those who do not save face difficulties, especially in old

age. There is a need for financial planning to avoid financial difficulties at every moment of life (Mustafa et al., 2023). Financial planning is more important for low-income people than for high-income people (Boisclair et al., 2017). Following their thoughts on investment and saving, participants were asked whether they had financial plans for the future. Participants are generally concerned about the future as they do not have a financial plan. A few of the answers given by the participants regarding the financial plan are listed below.

I am worried about the future as I do not work in any insured job and I will have difficulty doing knitting, which is my current source of financial income, in my later years. My financial plan for the future is to use some of the investments and savings I can make now. (Participant 2)

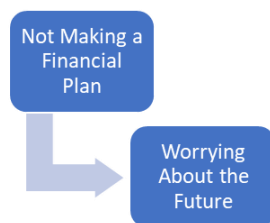
I don't make plans, but I'm very worried. It is not clear what will happen tomorrow, but our income is just enough for today. (Participant 5)

I would like to make a financial plan. I'm worried that if I can't work in the future when I get older, I will get into debt or have to take out a loan. If I have a regular income in the future, I can pay my debts even if I am in debt. (Participant 7)

Based on the answers given, Figure 2 presents the feeling of the participants in the absence of a financial plan.

Figure 2.

Financial Plan and Feeling



Although the majority of the participants do not have a financial plan, Participant 8, who expressed her concerns about the future, shared the plan she wanted to make with the answer: “I am definitely worried about the future, I am thinking of having a private pension for now.” By making a financial plan, individuals can ensure their financial freedom and secure themselves financially. Conner (2013) states that women who are vulnerable to poverty face

many problems such as wage inequality in the labor force, working under poor conditions, and restrictions on access to resources. These problems will be eliminated when women secure themselves financially and are provided with financial freedom. Women who achieve financial security and freedom will not have economic concerns and will refuse to work under poor conditions and for less pay.

Conclusion and Recommendations

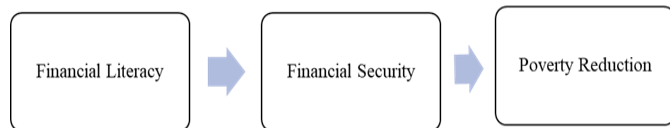
In this research in which the financial security perceptions of the informally employed women are investigated, the poverty that women experience leads them to informal employment in rural areas. Another factor that leads women to informal work is education. Lack of education, in general, has led women to do jobs that they are naturally inclined towards. It is observed that the women interviewed in the study do jobs such as cleaning, cooking, knitting, and babysitting. There are also participants in the study who have high school and associate degree education. When participants were asked about financial concepts (such as investment, saving, financial planning), it was observed that they were unable to define these concepts precisely. Not knowing what financial concepts mean also causes them not to make financial plans for the future. In fact, the interviews revealed that the majority of the participants do not make financial plans for the future.

It is seen that the informal women workers who participated in the interview are between the ages of 22-47. The fact that there is no continuity of informal work opportunities at later ages in the life cycle is a disadvantage for informal workers. The change in needs and the emergence of new items of need in old age are thought to cause individuals to worry about finding resources. As a matter of fact, the economic concerns about the future in the answers given by the participants support this view. It is necessary to take measures by raising awareness about financial security so that women who are informally employed do not experience financial anxiety in the future. In this context, it is suggested that financial institutions and organizations expand their presence in rural areas and introduce products and services such as private pensions, which can alleviate financial concerns, especially during old age, thus playing a significant role in raising awareness among individuals. In other words, it is recommended to increase financial services in rural areas and promote products that will reduce financial worries, particularly in old age.

It is expected that by ensuring financial security, poverty will be reduced and social standards will be achieved in meeting basic needs such as health, education, housing, and nutrition. According to Abdullahi et al. (2020), women who are financially secure will contribute to society in different areas, especially family care and child education. Ensuring financial security is closely linked to financial literacy (Fedyaeva, 2019, p. 77). Poverty reduction can be achieved by building financial security, and financial security can be achieved by financial literacy education. The relationship between the concepts of financial literacy, financial security, and poverty reduction is as follows.

Figure 3.

Relationship Between The Concepts Of Financial Literacy, Financial Security, and Poverty Reduction



Developed as a result of the study, this model suggests that financial literacy education should be included in the primary education curriculum so that every segment of the society has basic knowledge about financial literacy. Indeed, among the results reached in the study is that women living in rural areas have difficulty in defining basic financial concepts. Individuals who receive financial literacy training will feel financially secure. By providing economic security, individuals will create resources for themselves to spend. In this way, it is thought that both the stress that individuals will experience while searching for resources and their dependencies will decrease.

As a result of the study, it is thought that the main reason why informally employed women work in rural areas and lack of financial security is closely related to poverty and lack of financial information.

Etik Kurul Onayı: Çalışmanın etik kurul izni Atatürk Üniversitesi Sosyal ve Beşerî Bilimler Etik Kurulu Başkanlığı'ndan 11.08.2023 tarihinde E-88656144-000-2300246915 sayılı belge ile alınmıştır.

Katılımcı Onamı: Çalışmaya katkı sağlayan tüm yazarların bilgisi bulunmaktadır.

Hakem Değerlendirmesi: Dış bağımsız.

Yazar Katkıları: Fikir– S.S.A., H.M.; Tasarım – S.S.A., H.M.; Denetleme – S.S.A., H.M.; Kaynaklar – S.S.A., H.M.; Malzemeler – S.S.A., H.M.; Veri Toplanması ve/veya İşlemesi – S.S.A., H.M.; Analiz ve/veya Yorum – S.S.A., H.M.; Literatür Taraması – S.S.A., H.M.; Yazıyı Yazan – S.S.A., H.M.; Eleştirel İnceleme – S.S.A., H.M.

Çıkar Çatışması: Yazarlar, çıkar çatışması olmadığını beyan etmiştir.

Finansal Destek: Yazarlar, bu çalışma için finansal destek almadığını

beyan etmiştir.

Ethics Committee Approval: The ethics committee approval for the study was obtained from the Atatürk University Social and Human Sciences Ethics Committee on 11.08.2023 with the document numbered E-88656144-000-2300246915.

Informed Consent: Information is available from all authors who contributed to the study.

Peer-review: Externally peer-reviewed.

Author Contributions: Concept – S.S.A., H.M.; Design – S.S.A., H.M.; Supervision – S.S.A., H.M.; Resources – S.S.A., H.M.; Materials – S.S.A., H.M.; Data Collection and/or Processing – S.S.A., H.M.; Analysis and/or Interpretation – S.S.A., H.M.; Literature Search – S.S.A., H.M.; Writing Manuscript – S.S.A., H.M.; Critical Review – S.S.A., H.M.

Conflict of Interest: The authors have no conflicts of interest to declare.

Financial Disclosure: The authors declared that this study has received no financial support.

References

- Abdulaeva, Z., & Umatov, S. (2021, March). Gender aspects of shadow employment in the north caucasus regions. In *VIII international scientific and practical conference'current problems of social and labour relations'(ISPC-CPSLR 2020)* (pp. 9-13). Atlantis Press. [\[CrossRef\]](#)
- Abdullahi, H. I., Amosun, O. O., & Akinyele, B. O. (2020). Lift above poverty micro-finance bank, rural-women financial security and crime reduction strategies in nigeria: evaluation of selected communities in Badagry, Lagos State, Nigeria. *International Journal of Finance Research*, 1(1), 50-59. [\[CrossRef\]](#)
- Aguila, E., Diaz, C., Fu, M. M., Kapteyn, A., & Pierson, A. (2012). Living longer in Mexico: Income security and health. *Rand Health Quarterly*, 1(4), 1-1. [\[CrossRef\]](#)
- Ahmad, S. Y., & Sabri, M. F. (2015). Financial security of female-headed households: A Preliminary Study. *Asian Journal of Social Sciences & Humanities*, 4(4), 219-228. [\[CrossRef\]](#)
- Aronsson, A. E., Vidaurre-Teixidó, P., Jensen, M. R., Solhaug, S., & McNamara, C. (2023). The health consequences of informal employment among female workers and their children: a systematic review. *Globalization and Health*, 19(1), 59. [\[CrossRef\]](#)
- Aşkın, U., & Aşkın, E. Ö. (2019). İşgücü piyasasında enformel kadın işgücü: ev eksenli çalışan kadınlara yönelik bir araştırma. *Manas Journal of Social Studies*, 8(1), 977-1001. [\[CrossRef\]](#)
- Benavides, F. G., Silva-Peñaherrera, M., & Vives, A. (2022). Informal employment, precariousness, and decent work: from research to preventive action. *Scandinavian Journal of Work, Environment & Health*, 48(3), 169. [\[CrossRef\]](#)
- Bhan, G., Surie, A., Horwood, C., Dobson, R., Alfors, L., Portela, A., & Rollins, N. (2020). Informal work and

- maternal and child health: a blind spot in public health and research. *Bulletin of the World Health Organization*, 98(3), 219. [\[CrossRef\]](#)
- Bianco, C., Bosco, A. and Susan, M. (2000), Financial Literacy: What Are Business Schools Teaching, Bristol, Gabelli School of Business Roger Williams University, 8,24-27 [\[CrossRef\]](#)
- Boisclair, D., Lusardi, A., & Michaud, P. C. (2017). Financial literacy and retirement planning in Canada. *Journal of Pension Economics & Finance*, 16(3), 277-296. [\[CrossRef\]](#)
- Chanda, S., & Mishra, R. (2019). Impact of transition in work status and social participation on cognitive performance among elderly in India. *BMC Geriatrics*, 19(1), 1-10. [\[CrossRef\]](#)
- Conner, D. H. (2013). Financial freedom: Women, money, and domestic abuse. *William & Mary Journal of Race, Gender, and Social Justice (JRGSJ)*, 20(2), 339-397. [\[CrossRef\]](#)
- Cude, B., Lawrence, F., Lyons, A., Metzger, K., LeJeune, E., Marks, L., & Machtmes, K. (2006). College students and financial literacy: What they know and what we need to learn. *Proceedings of the Eastern Family Economics and Resource Management Association*, 102(9), 106-109.
- Fedyeva, O. A. (2019). Financial Literacy as a Factor of Personal Financial Security. *Мировая экономика: проблемы безопасности*, (1), 77-83.
- Howell, R. T., Kurai, M., & Tam, L. (2013). Money buys financial security and psychological need satisfaction: Testing need theory in affluence. *Social Indicators Research*, 110, 17-29. [\[CrossRef\]](#)
- ILO (April 23, 2025), *Statistics on the informal economy*. [\[CrossRef\]](#)
- Jain, M., Sharma, G. D. & Mahendru, M. (2019). Can I sustain my happiness? A review, critique and research agenda for economics of happiness. *Sustainability*, 11(22), 1-36. [\[CrossRef\]](#)
- Kılıç, Y., & Ata, H. A. (2015). Finansal okuryazarlık: Üniversite öğrencilerine yönelik bir araştırma. *Muhasebe ve Finansman Dergisi*, (66), 129-150. [\[CrossRef\]](#)
- Lee, J., & Di Ruggiero, E. (2022). How does informal employment affect health and health equity? Emerging gaps in research from a scoping review and modified e-Delphi survey. *International Journal for Equity in Health*, 21(1), 1-12. [\[CrossRef\]](#)
- Machtmes, K. (2006). College Students And Financial Literacy: What They Know And What We Need To Learn. *Eastern Family Economics And Resource Management Association Conference*, 102- 109. [\[CrossRef\]](#)
- Maryam, A., & Jafree, S. R. (2022). Sociodemographics of Formal and Informal Sector Women Workers of Pakistan and a Comparison of their Perceived and Practiced Autonomy. *Global Sociological Review*, VII (I), 103-115. [https://doi.org/10.31703/gsr.2022\(VII-I\).11](https://doi.org/10.31703/gsr.2022(VII-I).11) [\[CrossRef\]](#)
- Mustafa, W. M. W., Islam, M. A., Asyraf, M., Hassan, M. S., Royhan, P., & Rahman, S. (2023). The effects of financial attitudes, financial literacy and health literacy on sustainable financial retirement planning: The moderating role of the financial advisor. *Sustainability*, 15(3), 2677. [\[CrossRef\]](#)
- Nwodoh, E. O. (2011). Entrepreneurship and functional vocational education as a means of achieving the national objectives of vision 20:20:20 in Nigeria. *Approaches in International Journal of Research Development*, 4(1), 296-303.
- OECD (February 19, 2005). *Improving financial literacy: Analysis of issues and policies*. Announcement of publication and outline of publication. [\[CrossRef\]](#)
- Okoi, O. N., Ogar, J. A., Ubi, L. O., Ubi, L. B., & Okpa, J. T. (2022). Economic empowerment, financial security and the well-being of women in Nigeria. *International Journal of Trend in Scientific Research and Development (IJTSRD)*, 6(3), 612-622. [\[CrossRef\]](#)
- Omang, T. A., Okpa, J. T., Okoi, O. N., & Iniama, J. (2020). Women barriers and empowerment opportunities in the Nigerian context. *Pertanika Journal of Social Sciences and Humanities*, 28(4), 3167–3186. [\[CrossRef\]](#)
- Onur, N. (2017). Bireylerin tatil yönelik finansal plan ve uygulamaları. *The Journal of Academic Social Science*, 41(41), 247-254. [\[CrossRef\]](#)
- Phua, V., & McNally, J. W. (2008). Men planning for retirement: Changing meanings of preretirement planning. *Journal of Applied Gerontology*, 27(5), 588-608. [\[CrossRef\]](#)
- Salignac, F., Hamilton, M., Noone, J., Marjolin, A. & Muir, K. (2020). Conceptualizing financial wellbeing: An ecological life-course approach. *Journal of Happiness Studies*, 21, 1581- 1602.
- Stoiko, R. R., & Strough, J. (2019). His and her retirement: Effects of gender and familial caregiving profiles on retirement timing. *The International Journal of Aging and Human Development*, 89(2), 131-150. [\[CrossRef\]](#)
- Yıldırım, A. & Şimşek, H. (2018). *Sosyal Bilimlerde Nitel Araştırma Yöntemleri*, (11th ed.), Seçkin Pub

Genişletilmiş Özet

Küresel bir sorun olan kayıt dışı istihdamın pek çok dezavantajları bulunmasına rağmen dünya genelinde kayıt dışı çalışanların sayısı artmaktadır. Kayıt dışı çalışan bireyler adil gelir, sosyal güvence, özgürce yapılan iş seçimi, iş yeri güvenliğinin sağlanması ve çalışma hayatında kazanılan hakların korumaya alınması gibi haklardan mahrum kalmakta, geleceklerini güvence altına alamamaktadırlar. Tüm bu dezavantajlara rağmen kayıt dışı çalışan bireylerin çalışma nedenleri yıllardır merak edilen bir konudur. Bir başka merak konusu da erkeklere kıyasla kadınların kayıt dışı çalışma nedenlerinin neler olduğudur.

Yapılan çalışmalar göstermektedir ki kadınların erkeklere kıyasla yaşlı, engelli, çocuk gibi bakıma ihtiyacı olan kişilere evde bakım hizmeti vermeye doğal olarak daha yatkın olmaları, kadınları kayıt dışı olarak evde çalışmaya yönlendirmektedir. Ayrıca evli olan kadınların eşinin hastalanması, ölümü ya da boşanma gibi nedenlerden ötürü, kadınların ev içerisindeki artan ekonomik ve finansal yükümlülükleri de kayıt dışı çalışmanın nedenleri olarak gösterilmektedir. Kayıt dışı çalışarak ekonomik ve sosyal açıdan özgürleşemeyen kadınlar yeterli gelir elde edememeleri nedeni ile finansal karar verirken de tam bağımsız davranamamaktadırlar. Yeterli gelir elde edemeyen kadınlar eğitim, sağlık, beslenme ve barınma gibi temel gereksinimlerini ya hiç karşılayamamakta ya da toplum standardının altında karşılamaktadırlar. Tüm bu dezavantajların ortadan kaldırılması için kadınların finansal güvenliğe ihtiyacı bulunmaktadır.

Yaşam süreci boyunca ihtiyaçlar değişmekte ya da yeni ihtiyaç kalemleri ortaya çıkmakta bu durum da finansal güvenliği önemli bir hale getirmektedir. Finansal güvenliğin sağlanamadığı durumlarda değişen ve yeni ortaya çıkan ihtiyaçların karşılanmasında kaynak arayışı bireyde endişe ve strese yol açmaktadır. Ayrıca kayıt dışı çalışanlar sosyal sigortadan ve finansal güvenliklikten mahrum oldukları için yaşlılık döneminde de çalışmak zorunda kalmaktadır ve bu dönemde iş bulmakta da zorlanabilmektedirler.

Bu çalışma ile kırsal kesimde kayıt dışı çalışan kadınların kayıt dışı çalışma nedenleri, finansal güvenlik algıları, tasarruf, yatırım ve finansal plan konularındaki düşünceleri öğrenilmeye çalışılmıştır. Kayıt dışı çalışan kadınlarla yüz yüze yapılan görüşmeler sonucunda bu kadınların ihtiyaçları nedeni ile çalışmak zorunda oldukları, çoğunun eğitim seviyesinin ilkökul seviyesinde olmasının, bireylerin nitelikli ve güvenli işlerde çalışabilme olanaklarını kısıtlayarak onları kayıt dışı sektöre yönlendirme riskini arttığı görülmektedir. Genellikle güvencesiz, düşük ücretli ve sosyal haklardan yoksun olan bu işlerde, işin sürekliliği olumsuz yönde etkilenmekte ve böylece çalışan kadınların ekonomik istikrarları da tehlikeye atılmaktadır. Bu kadınların finansal güvenlik tanımlarının ise çalışma nedenleri ile doğrudan ilintili olduğu dikkat çekmektedir. Geleceğe yönelik herhangi bir finansal planın yapılmaması finansal güvenlik kavramını bilmedikleri şeklinde yorumlanabilir. Çalışmada görüşme yapılan kadınlar tasarruf ve yatırım kavramlarını tanımlayamadıkları için kavramları tam olarak bilmedikleri varsayılmıştır. Temel düzeyde finansal bilgiye sahip olmamaları kadınların geleceğe yönelik finansal plan yapamamalarının altında yatan nedenlerden biri olarak gösterilebilir. Sonuç olarak finansal okuryazarlık eğitiminin ilkökul düzeyinde verilmesi veya mevcut müfredata finansal okuryazarlıkla ilgili konuların eklenmesi ile tasarruf ve yatırım gibi temel kavramlar hakkında bilincin kazandırılabilmesi düşünülmektedir.