

♀ *Kadınışçi*

For every form of women's labour, in every sphere of life!

**GENDER-BASED DISCRIMINATION
FACED BY WOMEN OVER 50
IN THE PAID LABOR
AND PROPOSED SOLUTIONS**

www.kadinisci.org

GENDER-BASED DISCRIMINATION
FACED BY
WOMEN OVER 50
IN THE PAID LABOR AND
PROPOSED SOLUTIONS

 *Kadınıřçi*

For every form of women's labour, in every sphere of life!

GENDER-BASED DISCRIMINATION FACED BY WOMEN OVER 50 IN THE PAID LABOR MARKET AND PROPOSED SOLUTIONS

Writer: Helin Metin

Editor: Necla Akgökçe

Project Coordinator: Özgür Genç

Translation: Serap Güre

First Edition: September 2024, İstanbul

Women Workers Solidarity Association

Address: Osmanağa Mah. Osmançık Sok. No: 9 Kat: 4/20
Betül Han Kadıköy-İstanbul

Cover - Interior Design: Tuna Yıldırım (Clinart Yayıncılık)

Cover Photo: Berfin Bali

Women Workers Solidarity Association
www.kadinisci.org

“Sponsored by the Rosa Luxemburg Stiftung with funds of the Federal Ministry for Economic Cooperation and Development of the Federal Republic of Germany. This publication or parts of it can be used by others for free as long as they provide a proper reference to the original publication.”

Disclaimer:

“The content of the publication is the sole responsibility of Kadın İşçi Dayanışma Derneği and does not necessarily reflect the position of RLS”.



THANK YOU

This research was conducted to shed light on the experiences of women over the age of 50 in the realm of paid labor, drawing directly from their personal narratives. In recent years, there has been a growing body of research addressing gender-based discrimination in Turkey's paid labor market. However, the intersection of aging and labor remains significantly underexplored. In particular, the specific forms of discrimination faced by older women—who are often marginalized on the basis of both age and gender—receive limited attention.

In a socio-economic context marked by a rapidly aging population, current economic and political conditions are driving individuals of all ages into increasingly precarious working arrangements. Retirement conditions have become more burdensome, and the aging population is increasingly viewed as a reserve pool of cheap labor. Within this landscape, gender-based inequalities and discrimination are particularly acute for women over 50—and are likely to intensify further. These realities made this study not only necessary, but urgent.

The idea for this report was initiated by Kadınışçi and proposed to the Rosa Luxemburg Stiftung. We extend our heartfelt thanks to Prof. Dr. Serpil Çakır, who collaborated with us throughout the process, helped develop the project concept, and played a key role in refining and detailing the project proposal. We are deeply grateful to all the women who, despite the demands and difficulties of their daily lives, accepted our invitation to be interviewed and generously shared their experiences. Their contributions were vital to the realization of this report. We also sincerely thank the Rosa Luxemburg Stiftung for providing the financial support that made both the research and the report possible.

We hope this study offers a modest yet meaningful contribution to identifying the gender-based challenges faced by women over 50 in the domain of paid labor—and, by extension, in unpaid labor as well. We further hope it contributes to broader discussions and encourages the development of inclusive policies aimed at addressing these issues.

Contents

Introduction.....	9
Age Discrimination and The Current Situation in Turkey.....	13
The Challenges Faced by Older Women in The Paid Labor Market	17
Gender and Age Discrimination	17
Domestic Labor and Care Work	25
Women Are Defined Within the Boundaries of Family	27
The Struggle of Elderly Women Workers to Make a Living	28
Harassment and Violence	31
Increasing Mobbing with Age.....	34
Health Issues	35
Precarity and Loneliness	37
Wage and Income Inequality	41
Demands and Recommendations	45

INTRODUCTION

Although the labor force in Turkey is still predominantly young, the population is gradually aging. While this trend necessitates the participation of the elderly population in the labor market, older individuals are increasingly excluded from employment, especially due to the rising global age discrimination exacerbated during the pandemic. According to OECD 2022 data, the employment gap between workers aged 54-64 and those aged 24-54 in Turkey reaches up to 30%. The ongoing economic crisis and persistently rising inflation are pushing elderly individuals back into the workforce, in search of supplementary income, or even into employment for the first time. The elderly population faces significant challenges not only in joining the labor market but also in navigating the retirement process and surviving on pension income.

Because women live longer than men, they are more likely to experience old age. According to TURKSTAT 2023 data, women live 5.5 years longer than men. The same data shows that women constitute 52.1% of the 60-74 age group and 70.2% of those aged 90 and above (TURKSTAT, 2023). Thus, while aging is a matter of rights, it is important to recognize that it is not a homogeneous experience. Women are disproportionately exposed to age discrimination, health problems, and poverty throughout various stages of aging. Therefore, approaching aging from a gender perspective is essential to understanding the scope

and diversity of discrimination experienced in old age, as aging has a distinctly “female face.”

Gender discrimination becomes more severe for women as they age in the workforce. Older women, who have historically worked under worse conditions than men, either never attain retirement or social security, or must survive on insufficient pensions and limited social protections. As a result, poverty in old age becomes a more acute problem for women. When women attempt to reenter the workforce to combat poverty, they encounter gender-based age discrimination in the paid labor market. This discrimination forces them to accept lower wages, poorer working conditions, fewer job opportunities, lack of insurance, mobbing, and harassment. The main reason older women feel compelled to accept such conditions is the fear that they will not be able to find another job due to their age if dismissed. Under these circumstances, they face the risk of working informally under poor conditions and living in poverty.

The working conditions and employment difficulties faced by the elderly, especially elderly women, are not sufficiently addressed in Turkey’s political agenda. A review of current government policies reveals an absence of programs addressing the issues faced by older women in the paid labor force. Leftist political parties and labor unions, which are expected to tackle these problems, are not sufficiently active or effective and fail to produce concrete policies.

The main goal of this research, conducted by the Women’s Labor Solidarity Association, is to examine the employment experiences of elderly women and uncover the discrimination, injustices, and socio-economic challenges they face in both paid and, to some extent, unpaid labor. Based on these findings, the study proposes solutions to address these deficiencies. In addition, we aim to produce and present policy documents based on this report’s findings to encourage left-wing political parties and labor unions to engage more closely with the issue.

In examining the problems faced by elderly women in the paid labor force, it is important to note that gender-based discrimination also affects LGBTI+ individuals. However, this study focuses on a specif-

ic group of women. At the outset, we defined elderly women based on labor market dynamics as “women aged 50 and over.” We conducted in-depth interviews—face-to-face in Istanbul, Bursa, Antalya, and Kütahya, and online for women living outside these cities—with 24 women to understand their experiences. To reflect sectoral diversity, we included women from various professions and those not currently working.

Of the 24 women interviewed, 13 were able to retire, while 11 were not. Of these 11, six will never be able to retire. Categorized by employment status, 17 of the 24 women were currently working in paid jobs, while 7 were not. Among the 7 not working, 2 had been actively seeking formal employment. In Istanbul, we ensured diversity by including women from different districts and with varying professions and income levels. For example, of the 7 women living in Bayrampaşa: one works as a stairwell cleaner and will never be able to retire; two are retired and not working; one is unemployed and must work for another year to qualify for retirement; one is retired and sells homemade food; and two are retired but still working. Of the 2 women in Bahçelievler, one is retired and the other cannot retire due to unpaid premiums.

The women interviewed came from diverse professions, including: teacher, cleaning worker, office manager, executive assistant, homemaker, driving instructor, pastry chef, garment worker, pattern maker, furniture maker, assistant, business operator, banker, environmental engineer, graphic designer, and sales representative. Beyond these examples, many women in Turkey have worked informally all their lives and will never be able to retire. During the recording process, some women were hesitant to speak on record but shared significant insights once the recorder was turned off. What they revealed off the record was just as informative as what was shared during the interviews and contributed greatly to our understanding of the issue.

This report consists of three main sections. The first explains age discrimination—a key focus of the study—and how women experience gender-based ageism, including an overview of the current situation in Turkey. The second section discusses the problems faced by women

over 50 through the accounts of our interviewees. The final section presents our proposed solutions for eliminating gender-based age discrimination and addressing the challenges women face in the paid labor market.

AGE DISCRIMINATION AND THE CURRENT SITUATION IN TURKEY

Age-based discrimination can be simply defined as the prejudices, discrimination, exclusion, and denial of rights that individuals face due to their age. It manifests in various forms, such as the neglect of older individuals, perceiving them as dependent and in need of help, excluding them from social life, and subjecting them to mistreatment. The negative effects of this form of discrimination are observed in workplace discrimination, biased healthcare services, and discriminatory social attitudes and behaviors.

One of the most pressing reasons to examine age discrimination today is the global trend of population aging. Although Turkey still has a relatively young population compared to other countries, it is now showing signs of becoming an aging society. According to TURKSTAT data, the global average for the elderly population was 10.0% in 2023, while Turkey's elderly population stood at 10.2%, slightly above the global average (TURKSTAT, 2024). This growing elderly population necessitates the development of policies addressing aging-related issues.

In Turkey, one significant reason to study age discrimination is that elderly women are more affected by it than elderly men. In this form of gender-based discrimination, elderly women experience the disadvantages of both being women and being old. According to 2024 TURKSTAT data, men make up 44.5% of the elderly population in Turkey, while women constitute 55.5%. In light of this data and considering worsening economic conditions, it is reasonable to assume that elderly women are increasingly becoming impoverished. This disadvantaged position, combined with a lack of adequate social security, compels elderly women to work in insecure jobs within the paid labor market.

To develop solutions to these problems, we must first understand how women in Turkey become impoverished in later life, based on their experiences in both paid and unpaid labor.

The impoverishment of elderly women in Turkey must be analyzed in the context of capitalism and the patriarchal system. The unpaid labor women perform in the household influences conditions in the paid labor market by devaluing women's work and relegating them to low-wage, insecure jobs. Many women are forced to focus on household and caregiving duties from a young age, preventing them from entering the labor force or confining them to low-wage, insecure jobs. High urban unemployment and difficulty in finding jobs lead women to lose their economic independence or work informally in precarious conditions just to survive. This situation makes it harder for women to access retirement benefits later in life.

In Turkey's pension system, requirements such as the number of premium days and total years worked often prevent women from qualifying for adequate retirement benefits. As a result, elderly women are often forced to live on very low pensions or with no pension income at all.

Another key reason for elderly women's impoverishment in Turkey is that widowed women do not adequately benefit from social support mechanisms. Economically vulnerable elderly women—especially those living alone—are more disadvantaged in terms of income, household wealth, and poverty rates compared to married men and women. A significant

portion of elderly women living alone live in poverty. Due to traditional gender roles, women are expected to provide care and manage household reproduction. In their old age, they often continue this role by caring for grandchildren, and these caregiving responsibilities typically prevent them from working. When needed to contribute to household income, women usually work part-time, irregularly, and in low-paying jobs.

Many women who have never worked or have worked irregularly and without insurance throughout their lives do not have their own retirement pension or social security. At best, these women rely on the benefits of their spouses, fathers, or children. Women who have lived economically dependent on their spouses lose their protection when their spouses die. Many widows suffer income loss and try to survive solely on their husband's pension or with meager social assistance. These women typically live in economic hardship and fall below the poverty line.

Elderly women without any form of social protection may be forced to enter or reenter the labor market just to survive. However, reentering employment is a very difficult process for older women.

Considering all these factors together, aging in Turkey often equates to impoverishment for women. Gender inequality, insecure working conditions, limited access to the social security system, and insufficient social support mechanisms force elderly women to struggle with poverty. Even when women do have access to retirement benefits, today's pension amounts are often inadequate for living expenses, forcing them to continue working into old age. Ultimately, this creates a new class of elderly women workers.

Although aging and age discrimination have become important research topics in many fields, there is still a lack of studies in the literature focusing specifically on the challenges elderly women face in the paid labor market. Therefore, to ensure the inclusion of elderly women in the workforce and to improve their conditions, we first need a detailed assessment of their problems in this area.

In the following sections of this report, we will analyze the challenges elderly women face, using the data collected from our in-depth interviews

with 24 women aged 50 and above.

THE CHALLENGES FACED BY OLDER WOMEN IN THE PAID LABOR MARKET

Based on the data obtained from interviews conducted with 24 women workers over the age of 50, we categorized the problems experienced by older women in the paid labor force under various subheadings Gender and Age Discrimination. In Turkey, due to structural unemployment and the inherently sexist nature of labor markets, it is already quite difficult for women to find employment and to remain in jobs long-term. Older women, however, face even greater difficulty in securing a place within the paid labor force. Although they generally have more experience than younger individuals in working life, the dominant opinion among employers is that older people cannot be as productive as the young.

The government, which is constantly striving to raise the retirement age, makes no effort to organize working life in a way that meets the needs of an aging population. As a result, people considered “old” are left out of employment preferences altogether. Among older workers, employers tend to prefer men over women. This means that older women, experiencing both age and gender discrimination simultaneously, become the least preferred group for employment.

There are prevailing assumptions that women beyond a certain age will work more slowly, learn more slowly, and be unable to adapt to current trends—ideas that bury them deeper in the labor pool. Personal attrib-

utes such as education level or professional experience are not enough to overcome the age barrier.

When we asked Arzu, a retired teacher aged 62, what would be the biggest challenges for a woman over 50 looking for a job today, she said:

“Employers would think that, because of their gender and age, women would be useless, wouldn’t withstand long working hours, and would show poor performance.”

Lale, also 62, has been retired since the age of 43. However, she currently works part-time as an assistant to a lawyer because her retirement pension is not sufficient. A university graduate who worked for many years in courthouses, Lale had to take a break from working life due to family-related reasons. When she tried to return to work, she encountered the following challenges:

“Because of my age, and the institution I retired from, and even the school I graduated from, it was very difficult for me to find a job. They always told me, ‘You’re too old, we can’t make use of you. You’re an educated person; we might not be good enough for you.’ But I think these were all just excuses. I believe—and I’m certain—that they were making up excuses not to hire me because of my age or because I am a woman.” —Lale

Canan, 63, lives in Yenibosna and is currently unemployed. She has two children. She is not eligible for retirement benefits because her husband never allowed her to work. Due to financial difficulties, especially during the pandemic, she started working at a textile workshop through personal connections at the age of 60. However, she had to quit after two years due to health issues. Recounting a phone call from the Employment Agency, she said:

“Unfortunately, no matter how strong or capable you may seem, once you say you’re 63, they assume you’ll deliver lower performance for the same wage. Nat-

urally, we experience difficulties because of our age. For example, after I left my job due to surgery, the Employment Agency called me. They asked my age and what I used to do. I said I worked in textiles and was 62. They hung up on me immediately. We face challenges like this, obviously.” —Canan

Pınar, 56, is a driving instructor living in Bursa. She is currently retired but continues to work part-time, and due to financial strain, she is considering returning to full-time employment. Despite facing gossip behind her back from both employers and colleagues about her age, she keeps fighting:

“They said things like ‘her age is advanced, her reflexes must be slow; let us assign you to a younger, more cheerful instructor’ to my students behind my back.” —Pınar

Elif, 52, is a furniture maker living in Antalya. While she was married, her husband did not allow her to work. After divorcing, she had to start working to make a living. Although she is educated, her late entry into working life led to her being overlooked and asked to work without insurance. Initially believing she would learn slowly due to her late start, she soon realized the opposite once she began working:

“It was really hard. They kept saying, ‘We’re looking for someone young.’ Everywhere I went, it was the same. And if you’ve never been in a work environment before, if you’ve never done anything, they think it’ll take you longer to grasp things. Thankfully, I’m someone who learns quickly, so it was a bit easier for me, thank God. But still, it was tough because of my age. Everywhere you go, they say, ‘We’re thinking younger.’ And they prefer retired workers without insurance. I have nine years left to complete my retirement. When I applied for a job, they said, ‘We wish you were already retired.’” —Elif

Sevda is a 55-year-old retired woman who has been working as an executive assistant at a private company. She is divorced, has a daughter, and must support her household on her own. She works in a small office en-

vironment and has been with the company for 25 years, making her the longest-serving employee. She has mostly worked with people younger than herself and states that she has experienced discrimination due to the age difference.

"You work with young people. Naturally, over time they start calling you 'old.' They can't say it directly, of course, because I'm older than them, and in terms of hierarchy, I'm also in a higher position. But they imply it. It's as if there's a gap between us because of my age—they suggest that I'm slower, that I can't keep up with them, or that the younger team would be better. You experience these things, even if indirectly." —Sevda

We observed that such prejudices also shape women's employment preferences. Women who cannot find a job—or think they won't be able to—either give up hope entirely or resign themselves to part-time, uninsured, and insecure jobs. On the other hand, women who believe they would not be able to find work again due to their age tend to stay in their current jobs, even under poor conditions, and cannot speak out against injustices at work. When we asked Sevda, who worked without insurance for 11 years after retirement, why she never filed a complaint, she explained:

"I never reported it anywhere because I was afraid of losing the job I had. Unemployment was becoming a growing issue in Turkey. It was always a problem, but it was getting worse, and I wasn't young anymore. In Turkey, it's becoming increasingly difficult for women to find a job after a certain age. It's hard to find work after 35, so I didn't have the courage. I was always afraid of being unemployed. I'm renting my home and supporting my child alone. That's why I couldn't complain. I accepted the situation and continued working uninsured for years." —Sevda

Another face of gender-based age discrimination emerges in the form of internalized biases developed by women themselves.

Older women tend to internalize society's general assumptions about them and structure their lives accordingly. As a result, they begin to limit their own skills within the framework of societal prejudices. For example,

when we asked interviewees what jobs women over 50 could do, most responses centered around roles requiring manual skills—such as cooking, sewing, cleaning, doing dishes, or selling homemade products. Internalizing sexist biases pushes women to seek solutions within traditional gender roles, which in turn reinforces and reproduces those roles.

Women who are told or made to feel that they can't be as fast or efficient as younger workers often shape their employment preferences around this belief. Because they assume they won't find full-time, insured jobs due to their age, they view part-time, insecure jobs as the only available option.

"What kind of job can I do at this age? Realistically, I can't find a job just anywhere. And I can't do just any kind of work—that's also true. A shift-based system wouldn't suit me at all. There's the responsibility of the home and physical limits. That's why part-time work saves us." —Pınar

Another issue we encountered was youth unemployment. Women over the age of 50 feel they won't be chosen for jobs while the youth unemployment rate in the country remains so high.

"I never even looked for a job with insurance. Because there are so many unemployed young people—why would they hire me instead of them? I applied, of course, but I was never chosen. Since the work I do is related to technology, a younger mind would naturally be more successful than me. That's why I'm not the preferred candidate." —Zülal

Some of the women we interviewed believed they couldn't work as efficiently as their younger counterparts. Others, however, stated that they were in their most productive years and that their experience should be an advantage. They felt that if given a chance, they could prove how capable they are. One of these women is Oya, a 51-year-old retired environmental engineer, who summarized her thoughts as follows:

"Some workplaces—both government and private—only accept applications up to a certain age. I don't think they should set such limits. After 50, a woman

truly matures, becomes more developed. She could actually work more efficiently and should be given the opportunity to do so. I wish I could still apply to places at 50. Right now, if I wanted to return to my profession, I don't think I'd find a job under current conditions in Turkey. I really don't think so. But if I were hired, could I do it? Yes, I believe I could. I trust myself. I believe I'd remember the technical skills and could be active again. But in Turkey, once you're past 50, it's basically impossible to get hired for a professional job." — Oya

Initially, we assumed that women over 50 would be perceived as “old” and therefore subjected to age discrimination. However, by the end of our interviews, we concluded that women often experience age discrimination much earlier—sometimes even in their mid-thirties.

Many women reported being denied opportunities in their late 30s or early 40s compared to men. Due to sexist norms, women are hired based on youth and beauty, while their qualifications, education, and experience are pushed to the background.

Nurgül (59) and Gülşen (53), who live in the same neighborhood, are two of these women. Gülşen tried different methods to overcome discrimination, while Nurgül gave up looking for work entirely.

“When my child started elementary school, I began job hunting. But by the time I turned 37, they started saying, ‘You’re close to 40; we’re looking for younger people.’ Even if you’re confident and capable, you can’t prove it. They need to hire you and see what you can do, but they don’t give you that chance. Many of my friends went through the same. After a certain age, women aren’t given opportunities.” —Nurgül

“I wanted to work and sent out my CV. But wherever I went, they told me it wouldn’t work because of my age. I was 47–48 then, born in ’71. So I started writing ‘born in ’81’ on my CV. They started calling me in. I’d go to interviews and they went very well—they didn’t realize my actual age.” —Gülşen

Prejudices against older women aren't limited to the paid labor market. In broader society, an active lifestyle among older women is also often met with negativity.

Women over 50 are often told they shouldn't work anymore, that they're taking up space, or that they're out of touch. Women who do not conform to these expectations also face social discrimination. For example, Arzu mentioned that people reacted disturbingly when they saw her driving a car. Ayşe, a 56-year-old teacher in Kütahya, recounted an incident in her classroom and the reaction she received from a parent:

"Something happened recently. A student cursed in class, and I didn't hear it the first time. When I called in his father, he tried to cover up his son's behavior by saying, 'You're a 60-year-old woman—my son didn't curse; you didn't hear it properly because you're old.'" —Ayşe

"It's like they look at you as if saying, 'Just retire and go already.' As if you're old and should leave. Then you have to explain to them that retirees can't make ends meet. And they understand—that no one works for fun. One day, my husband asked why I keep standing on the tram in the morning. I told him, come and see: people with crutches, canes, even in wheelchairs—they're all going to work. Everyone is doing something—trying to survive..." —İlknur

Older women are often the first to be laid off in times of workforce downsizing.

While old age is associated with wisdom and experience in men, it tends to obscure the qualifications of women. For women, aging undermines all other assets, including skill and expertise. This erasure of older women's labor essentially renders their skills invisible and undervalued in the workforce.

Hatice, a 50-year-old woman working as a pastry assistant in Bursa, is one of these women. She told us that when three people needed to be laid off a year ago, she was the first to be let go. Unfortunately, just a week after our interview, Hatice was dismissed again—this time explicitly due to her age.

Age also fosters hierarchies and competition among women, hindering solidarity and the ability to take collective action. Many interviewees reported that if there's a younger woman doing the same job, she is often favored, and even when women hold the same position as their younger counterparts, those younger colleagues are granted more rights.

İlknur, 61, works as an office manager in an institution. She entered the workforce after age 45. Though she faced serious injustices in her early jobs, in recent years, she has started to speak out upon realizing the age-based discrimination she was experiencing:

"One day, I realized the new recruit was getting transportation reimbursement, a transit card, and meal support. She was a young university graduate, so she was entitled to more benefits. But I don't let anyone take what's mine. I immediately asked, 'Why is her transportation covered but not mine?' They said, 'That's how we agreed with her.' I replied, 'That's not acceptable.' Then they agreed to reimburse me as well—but if I hadn't seen it, I suppose it would have continued that way." —İlknur

Deniz, 55, lives in Büyükkada. She is not currently working, nor is she eligible for retirement. She is seeking insured work to qualify for retirement. Although she initially wanted to pursue a job aligned with her interests and dreams, she ultimately gave up on that goal—realizing that, above all, survival comes first.

The paid labor market is difficult for women of all ages. Women who, in their younger years, worked informally or intermittently due to caregiving responsibilities and economic hardship often find themselves unable to retire later in life. And when they look for jobs to qualify for retirement, they run into age-related barriers, as Deniz did.

A friend of Deniz's, who works for an online employment platform, explained the system to her bluntly:

“When I started job hunting, I realized my age didn’t even meet the basic criteria. I couldn’t believe it—28, 30 years old—they were the cutoffs. I called my friend who works at Kariyer.net and asked how that could be. She said, ‘Even if you apply, we don’t forward your CV. There’s an age filter. We first send the young ones. If no one is hired from that pool, then we look for someone more qualified. Otherwise, you’re not even considered.’” —Deniz

Domestic Labor and Care Work

The household tasks expected of women present a major obstacle to their participation in the labor market. In Turkey, public childcare services are severely inadequate, and many previously available daycare centers have been shut down. Women are left to care for their children, often without help from their spouses. Even when spousal support is present, the only solution for many women is to hire a caregiver—which most cannot afford.

As a result, women work in part-time jobs, uninsured hourly or daily labor, or stay home to care for their children. This directly limits their access to stable employment and jeopardizes their ability to secure a retirement in the future.

Women who are solely responsible for their children often resort to precarious jobs like cleaning to make ends meet, as Filiz did:

“My youngest was three—I’d put him to sleep, rush out to clean an apartment, then come home. One child had school in the morning, the other in the afternoon. I’d pass them off to each other. I couldn’t even consider working full-time—there was no one to care for the children. I had four. My third and fourth children are nine years apart. I couldn’t work because there was no one for the youngest, and I regret it deeply. I wish I had at least started paying into insurance. Some people told me they paid voluntarily. I just couldn’t save the money to do it.” —Filiz

Women in these conditions consider themselves lucky if they manage to find an insured job. But even that doesn’t guarantee security: social security contributions are often underpaid or calculated at the minimum base level. So even women who technically qualify for retirement end up

receiving meager pensions.

Another major burden is elder and patient care. Women responsible for aging or ill family members are often the ones forced to leave the workforce.

Gülşen lives with her husband, two children, and her father, who has Alzheimer's. Though she wants to work due to insufficient retirement income, she hasn't been able to hold an insured job for two years. She tries to earn extra income by selling homemade food via social media—but this only adds to her domestic workload.

"I had decided to go back to work, but when my mother passed away, I had to take care of my father. He has Alzheimer's. I can't work because of that. To earn extra income, I make and sell pastries from home. That's how I get by. I do want to work, but I don't think anyone would hire me at this age." —Gülşen

Deniz was married twice. Both husbands suffered long illnesses before passing away. She assumed full responsibility for their care and treatment costs. For her first husband, she was forced to choose the highest-paying job available regardless of security. For the second, she had to stay home and work informally. Unable to qualify for retirement, Deniz now survives on a 9,600 TL survivor's pension inherited from her father.

The unpaid labor that confines women to the home is one of the main reasons older women face income inequality, are unable to secure retirement benefits, and are forced to keep working far beyond typical retirement age.

"I never searched for a job. Maybe I could've gotten one if I had, but what job could I do now? Maybe house cleaning—if I could. But even that was too much for me physically. I wanted to try it, but my children wouldn't let me. I said, 'When I clean our home, I don't get paid, but at least there I would have earned something.'" —Canan

The burden of domestic and care labor not only limits women's professional opportunities but also affects the quality of their old age. Women who spend their lives doing both paid and unpaid work are often still caregivers when they themselves are elderly. Being held responsible for caregiving leads to both physical and mental health problems in older women.

Moreover, while childcare—though limited—is a somewhat social and visible duty, elder and patient care is isolating and confined to the home. Therefore, this type of caregiving not only impoverishes women, but also isolates them.

Women Are Defined Within the Boundaries of Family

Most of the women we interviewed began their life stories with early marriage and the responsibility of caring for siblings or children. Born into families that raised them to become “the woman of the house,” these girls often married young or took on motherly roles that prevented them from pursuing education or employment. After losing their spouses, many were left without any form of social security. As a result, they are now forced to survive in precarious labor conditions, struggling with poverty in later life.

“My older sister had already married. I had a younger sister—she was 11 years old. We had an elderly father at home. You can imagine how it is in a village—household chores, cattle, the fields... All of it was left to me, so unfortunately, I couldn't go to school. Then they married me off at a young age. I was just a child.” —Canan

In recent years, due to successive economic crises and the rising cost of living, it has become impossible for households to survive on a single income. As a result, women have increasingly begun to seek paid employment. Female employment, especially in insecure and informal sectors, has started to rise. While this has provided some degree of financial empowerment, it has not offered a real option to break free from traditional

gender roles. Even when women enter the workforce and achieve a level of financial independence, they continue to be held responsible for domestic labor.

Another factor keeping women tied to the home is the persistence of traditional male roles. Even when no caregiving is required at home and housework continues as usual, some men still do not allow their wives to work. Women in these situations are often forced to live according to their husbands' expectations for a period. Canan, one of our interviewees, has personally experienced this:

"I really wanted to get a job. But when my husband didn't allow it, I eventually gave up trying. Now that I've turned 60, an opportunity came my way and I worked for two years. This time I didn't ask for permission—I just told him, 'I'm going.' I had reached that point. Before, it was always 'Can I go?' But for women, that question is critical. If you ask 'Can I?' they'll say no. But if you say 'I'm going,' no one can stop you. And I wouldn't let them close that door on me again." —Canan

The Struggle of Elderly Women Workers to Make a Living

The ongoing economic and social crisis in Turkey has made living conditions more difficult for everyone. The impact of the current economic situation on elderly women has become even more visible due to deepening hardship and the inadequacy of social policies. With inflation reaching extreme levels, the costs of basic necessities—such as food, housing, energy, health services, and medicine—have significantly increased, pushing up the cost of living for elderly individuals living on fixed incomes. This rise has eroded the purchasing power of elderly women dependent on pensions or state assistance, worsening poverty levels.

For older women with already limited income or those financially dependent on others, economic necessity makes continued labor a matter of survival.

"I wouldn't want to work. Ideally, I'd like to receive my pension and enjoy the rest of my life. But unfortunately, that's not possible anymore for people over 50. It's very hard to get by under these conditions—especially if you're retired and living on a pension alone. That's exactly why we have to keep working. One of the reasons my boss doesn't pay my insurance is this: he knows I have no choice but to work. What can you even do with just a pension? He knows I'm desperate, and that's why he acts with such ease." —Sevda

Women who were unable to enter the workforce earlier in life are now facing an urgent need for income due to deteriorating economic conditions. Those who never worked in a formal, insured job have no right to a pension and are left with no option but to work now. However, the chances of a woman over 50 with no previous work experience finding a job are extremely low. These women are only able to find work in unskilled, informal positions. In other words, they are once again employed in gendered roles—cleaning, cooking, dishwashing, handicrafts—tasks considered 'natural' for women.

For instance, Filiz, who wasn't allowed to continue her education after elementary school and was married young, became a mother of four. She never worked during her marriage. After her husband abandoned the family, she had to earn a living and did so by cleaning apartments and houses for years. She couldn't find any other kind of job.

Makbule was married at 12 and has worked in paid jobs all her life. Now 50, she needs to work one more year to qualify for retirement but cannot find an insured job. She lives with her son and has no income. She tries to survive by collecting and selling recyclable paper and packaging. Her situation is painfully clear in just two sentences:

"I even go to the bakery and ask if there's any charity bread available. Because I don't have money to buy bread. That's how I get my bread." —Makbule

When we asked the women how they cope with economic hardship, the most common answer was cutting back on food expenses. Since women are also responsible for household budgeting, the kitchen be-

comes the first area where savings are made. "Vallahi ekmeği bile gidip fırından askıda ekmeğ verir misiniz diyorum. Çünkü ekmeğ param yok. Öyle alıyorum ekmeği." Makbule

When we asked the women we interviewed how they were trying to cope with financial difficulties, the common answer was that they were cutting back on food and beverage expenses. Since women are generally responsible for the household, the first place they can save money is in the kitchen.

"I can't afford meat, fish, or fruit. Imagine not being able to buy fruit for your home. Not being able to set a proper table—something that healthy, normal people can enjoy. And that leads to poor health. I won't even get into the social side of it. There's no social life. No vacations. No entertainment. You can't meet up with people. You can't invite them over. You want to read a book but can't afford it. You want to attend something, see something, listen to something—but you can't. When we were young, we used to dream of how great life would be. But that future never came for us. We couldn't live those beautiful things. Our lives are shrinking—socially, mentally, financially—bit by bit. Is this really living? I don't know. Sure, we're alive. We're people who try to see beauty in flowers, who grow them from seeds, not store-bought. That adds a little color. But this isn't truly living. We are surviving under needs we can't meet—far below the threshold. My two children are grown now. Maybe I could rely on their support, but they're just starting their own lives. So then I ask myself, what will I do? I have no home, no insurance. What happens if I get sick? That's another problem." —Züla

Elderly women living alone are among the groups most affected by economic crises. As family support weakens or disappears entirely, these individuals become even more vulnerable. In urban areas especially, rising rents and living costs threaten their housing security.

Bahar, a woman living alone, says one of her biggest problems is paying rent:

"I've turned 68, and I'm still working. My pension isn't enough. I live alone and I rent. All my illnesses have caught up with me, but I have to fight. I work because I must. I have a metal plate in my leg, a herniated disc in my neck and back. I survive

on daily injections and medications. But if my health fails, I'll be forced to live on just my pension—and that won't cover rent. My pension is already being deducted due to a loan I took for my daughter's education and wedding. That's why I have to keep working—however much strength I have left.” —Bahar

“If I had to live on one pension, and had no income from my late husband, I wouldn't survive. I couldn't do anything. I get 22,000 lira as a pension. What can you even do with 22,000? Is that the salary a teacher deserves? Even if I don't live in Bahçeşehir, rents in places like Esenkent start at 15,000. Add bills on top, and it's impossible. My biggest stroke of luck is the apartment my husband left me—may he rest in peace. Without this house, I couldn't survive.” —Arzu

“With this level of inflation, making ends meet is extremely difficult. You know the situation of retirees. Forget about living comfortably—you couldn't even buy bread with a single pension. And if you don't own your home, if you're renting—rents start at 20,000. People often react, 'Are you still working at this age?' But in today's economy, everyone has to work. I have to work just to stay alive.” —Hilal

Harassment and Violence

Women are forced to deal with sexual harassment in the paid labor market just as they do in all other areas of society. Harassment can be physical or verbal. Among the women we interviewed, almost none had gone through their working life without experiencing harassment at some point. Unfortunately, workplaces are still far from being safe environments for women. Some women who are harassed by employers or colleagues end up quitting their jobs altogether to escape these situations. In order to feel safe, they give up their income, independence, and job security—only to find themselves needing income again later.

Others, out of necessity, develop their own mechanisms for coping with the harassment they face at work. For example, Makbule said she had seen women's drinks being spiked with sleeping pills in the workplace and therefore refused to drink tea with any of her coworkers for years. She also enrolled in a karate course.

When we asked whether there were any mechanisms to support women who were harassed by coworkers or whether employers intervened, the answer was consistently negative: there were no mechanisms in place, and employers provided no support. In the absence of safe and protective workplace environments, women are left alone to develop their own survival strategies. Sevda, a divorced woman working in a male-dominated sector, explained how she navigated workplace harassment:

"If you're a divorced woman, how you sit, how you get up, what you wear, your hairstyle, your makeup—everything is scrutinized. If you wear different makeup one day, they'll assume you're sending a signal to someone. And you can't wear a short skirt—if you do, it's seen as a clear message. I constantly faced this at work. Other women like me did too. If you're divorced, people think you're 'available.' That they can look at you, make comments, ask you out, make inappropriate offers. Because now, you're a divorced woman. Sadly, I experienced all of this at my workplace. Even worse, my boss viewed women in that exact way. So reporting a man in the office to him meant absolutely nothing. He'd listen and say, 'I'll talk to him,' and that would be the end of it. All those men who made suggestive comments or inappropriate offers are still working there. After a while, you realize it's meaningless to speak up. So, you build shields to protect yourself. And gradually, not in appearance, but in attitude, thoughts, and behavior, you begin to masculinize yourself. Many women in Turkey experience this in working life.

You start speaking like them. You change the way you dress. For years, during the period in a woman's life when she might wear skirts, blouses, minis, maxis, or something with a neckline, I only went to work in trousers and button-ups. I never wore heels—until people finally thought, 'Okay, this woman has no ulterior motives, she comes to work, does her job, and is just trying to earn a living.'

I even started sitting like a man and joking with them like one. I say this with a touch of humor now, but for 25 years, I've kept a stick near my desk, behind the window. It's become a part of me. Maybe I carried it as a symbol of strength, as a defense mechanism." —Sevda

There's a common belief that young women are the primary targets of harassment. Before conducting our research, we didn't expect to hear so

many harassment stories from older women. In fact, some industries are particularly notorious for harassment—textile being one of them.

Türkan, who works in the textile sector, said women are viewed as sexual objects and that despite her husband being a manager at the same workplace, she was repeatedly subjected to verbal harassment. She also noted that as she aged, her employer began favoring younger women who he thought could be exploited. Türkan also shared that she knows dozens of women who were sexually assaulted at work, became pregnant, gave birth, and had to quit working—all while being employed informally.

Bahar, also in the textile sector and 68 years old, shared:

“Even at this age, we’re still subjected to injustice, my dear. Men just stand there, staring at us. There are still people who say, ‘She’s got plenty of work left in her, and if she’s working, maybe there’s some bread left here for us too.’ Despite all this, I have to keep working—because the state doesn’t support us women.” — Bahar

Gülşen, who worked in accounting in another sector, told us about an incident where her employer physically assaulted a female employee because his wife was jealous. The woman filed a complaint, though the outcome is unknown. Gülşen shared her experience of witnessing this abuse:

“A woman who used to come and cook there told me, ‘No one stays here for more than two months. This man is awful. His wife comes and creates scenes. He’s a terrible person. I think you should leave too, dear.’ Then one day, another woman came in for a job interview—to replace the one he had beaten. I later heard that woman sued him. Others came to replace her. I told them, ‘Don’t work here. I’m leaving, I’m done.’

There were security cameras. I didn’t know they recorded audio. Turns out the boss was watching and listening to us while we worked. He heard me say those things. He called me in and asked, ‘How much are you owed?’ It was so humiliating. I told him the amount. He said, ‘Get the hell out.’ Just like that.” —Gülşen

Increasing Mobbing with Age

One of the most common problems elderly women face in the paid labor market is mobbing. Many of the women we interviewed said they had been subjected to mobbing before, but only realized it once they became familiar with the concept. Despite working all day and earning low wages, women are often accused by employers of being unproductive simply because of their age. Age-based mobbing causes women to feel inadequate and worthless.

Women frequently reported that the most common threat they face is being fired—employers know they fear job loss, and use that to their advantage. Pinar shared that she was threatened with dismissal if she didn't show up to teach at the hours the employer demanded. She described another instance of mobbing as follows:

"Let me put it this way: for years, we weren't even paid the minimum wage. Officially, the payroll showed minimum wage. When the law requiring employers with more than ten employees to deposit wages through banks came into effect, they opened bank accounts for us, but then took our bank cards. The salaries were deposited into the bank, then withdrawn by them and given to us with deductions. When we protested and asked for our rights, we were openly threatened: 'At your age, who else will hire you? If you can find work elsewhere, go ahead.' They manipulated us into believing we couldn't get another job.

In my first workplace, I wouldn't receive my salary for 40 or 45 days—the next one would already be due. I knew they had the money. I left when they didn't grant my annual leave. I had been working continuously for two years. Sure, you can't get leave before completing a year, but I was working six days a week, with just one day off."

Arzu said she was repeatedly penalized for exercising her right to strike while working at a public school, particularly due to her affiliation with a left-wing union. When she went on strike, her class schedule would be intentionally disrupted, and she would be forced to teach the most difficult students.

Kader, who faced mobbing from her manager at an American company, reported the issue to HR several times with no result. Eventually, she filed a

complaint in labor court and emphasized that women should never hesitate to demand their rights.

Elif, a furniture maker, said she demanded equal pay from her employer, only to be threatened with dismissal for asking. She had already been facing gender discrimination, and due to her late entry into the labor force, was seen as an older, expendable worker.

Mobbing against older women isn't limited to employers. Even when they manage to retain their jobs, older women are frequently targeted by younger coworkers. This discrimination can be verbal or behavioral—belittling, exclusion, and condescension.

Zülal, a 56-year-old graphic designer who needs 1.5 more years of social security contributions to retire, said she works part-time independently because she can't find insured work. She noted difficulties with younger male colleagues due to her age and gender:

“They try to teach me my job. I've been doing this for 35 years. I hate to say it, but I was mastering this craft before they were even born. There's this constant need to assert superiority, to belittle. One even redid my calculations to try to prove me wrong. These things really happen.”

Employer-led mobbing of older women often serves not just to force them to resign, but to pressure them into accepting inadequate wages and poor conditions. The mobbing by younger male coworkers is frequently rooted in internalized, dysfunctional perceptions of maternal figures, shaped by gender stereotypes.

Health Issues

All 24 women we interviewed agreed that the healthcare system is failing them. After age 50, they found themselves needing more medical care, but said it was nearly impossible to get appointments. Unable to afford private hospitals, they often go without care. When they do manage to get appointments, securing time off from work becomes another challenge. After one medical leave, they are often denied a second.

For women over 50, working while managing health problems makes life

even harder. At the same time, demanding work conditions cause additional physical strain. Sevda, who worked long office hours and commuted through heavy traffic for years, underwent two surgeries for severe herniated discs. After each, her employer refused her doctor's report and she returned to work in 15 days with screws in her spine and a back brace. Now, unable to heal fully, she continues to work through chronic pain because her 10,000 TL pension is not enough.

Pinar, a driving instructor, reported pain in her hands, knees, waist, and hips from sitting and driving constantly. She also cannot afford the supplements she needs due to her age, which are not covered by the state. She takes them irregularly and highlighted that bone loss post-menopause is inevitable and expensive to treat. She called on the government to provide preventative supplements before menopause.

Rabia, a 54-year-old cleaner, also spoke about menopause:

"I'm 54, and menopause is very uncomfortable. I get hot, then cold, then sweaty. I have to wear a vest at work. If there's no air conditioning, I just can't work."

Ilknur, who rents her home and has a few years left until retirement, must keep working despite needing platinum implants in her knees due to cartilage erosion from years of labor. Until surgery, she uses a cane to get to work.

"The cartilage in both knees is completely gone. One knee was injured on a staircase while I was installing curtains. I fell awkwardly and the friction destroyed the cartilage. The extra pressure then damaged my other knee too. I'm trying to manage with injections until retirement, but I'll keep working even afterward."

Filiz, who cleans homes and apartments, also reported that health problems prevent her from securing full-time, insured employment. She's waiting to turn 60 for knee implants, and until then, continues to clean on her knees. Her only financial support is a 5,600 TL survivor's pension from her father.

"I have many health issues. That's why I struggle with these jobs. I have asthma. I suffered severe depression and still take medication. My kneecap has decayed and slipped. I have inflammatory arthritis. Thyroid disease. I can't work in a fixed job." —Filiz

Precarity and Loneliness

All 24 women we interviewed had worked without social security at some point in their lives. Since men generally do not have difficulty severing ties with home life, they don't face many obstacles regarding retirement. Older women, however, are often forced to work without insurance either throughout their lives or during specific periods due to gender roles and unpaid care responsibilities, as emphasized in earlier sections. As a result, they either never qualify for retirement or must continue working despite their age in order to be eligible. Employers, knowing that these women work either to secure retirement or simply to survive, compel them to work without insurance. Sevda, despite working in a relatively high-status position as an executive assistant, said she worked uninsured for 11 years:

"I retired in 2013. I retired from the place I was working. Of course, in order to retire, your insurance is terminated and the retirement process begins. Then I continued working at the same workplace. But I wasn't insured. I worked without insurance from 2013 until this year. They didn't insure me because I was retired. But of course, you still have to work. You're a woman on your own. Life in Turkey is very difficult. You're working in the private sector, at a company run by the owner. If you clash even slightly, the boss just says, 'If you don't like it, leave.' But you can't afford that risk. Because if you lose your job, there's no one left in your life to support you. No husband, no father. Your siblings have their own lives now and it pains me to even ask for anything. So I couldn't bring myself to leave that job." —Sevda

Employers in Turkey are well aware that women—especially those over 50—work under precarious conditions. As such, they often see no obligation to register female employees for social security. Employers offer alternatives

such as suggesting women benefit from their fathers or husband's insurance or paying them slightly higher wages instead of registering them, thereby pushing them into uninsured labor. Employers may even register their own relatives instead of older women workers, as Pinar experienced. Women who enter the workforce later in life are either persuaded to work without insurance or remain silent due to necessity. İlknur had such an experience:

"I went there and the manager hadn't found a nanny for his daughter. He said, 'You'll come and look after her at home.' I told him, 'But sir, I want to be insured, I want to work at the school.' He said, 'Well, you've never been insured up to now, what's the harm in one more year?' At the time, I didn't understand the value of social security. I didn't know that even one day could make a difference in the future." —İlknur

Accumulating enough premium days to qualify for retirement is extremely difficult for a woman over 50. These women can only work as long as their health and lifespan allow. As age progresses and health conditions worsen, continuing to work becomes harder. On the other hand, since their only income is often from work, they cling to jobs more tightly and accept insecure conditions and low wages. The problems form a chain. Canan, who may never be able to retire, says she doesn't know how long she can work, while Elif forgoes her chance at future retirement by working without insurance today just to earn extra income:

"You need 3,600 working days. For me to retire, I'd need to work another ten years. Roughly speaking. And in ten years, I'll be 73. Who knows who'll be alive by then." —Canan

"At this new job, I've been working without insurance for 3–4 months. Because I'm receiving unemployment benefits from my previous job after being laid off. So I didn't want to register for insurance yet, just trying to get myself back on my feet." —Elif

Another negative factor impacting older women's lives is that they were never insured based on their actual wages. Inadequate and underreported premium payments both delay their retirement age and force them to

survive on low pensions when they eventually retire. Most of the retired women we spoke with receive the minimum pension. For some, their only form of security beyond the pension is homeownership.

"I used to make five-year plans when I was younger. Then I realized that for poor women like us, there's no such thing as planning. You go wherever life pushes you. There's no one behind us. We also have elderly people to care for. At this stage in life, I might have only one year left. Even if I do retire, I'll get a maximum of 15,000 liras. I was never insured at a managerial level even when I held such roles. Everyone said I should be thankful just to be insured at all. When I asked the accounting office, they said, 'Don't insist on this. It won't happen. Don't risk your job.' As a fellow employee, he was warning me. 'You'll get fired. You'll be labeled undesirable.' So I accepted low contributions. Now, with 9,400 to 15,000 liras, there's no guarantee in my life. Sorry, but that's the truth." —Deniz

Bahar, who is 68 and ill, has no choice but to work, as her only security is her pension. She complains that the state provides no support. In order to afford her medication and access healthcare, she must work in an insured job. However, due to being insured, she loses her entitlement to her late father's pension.

"My sister has five apartments and a shop. She receives our father's pension because she's uninsured. Her husband is deceased. I pay 8,000 lira in rent from my one pension. Electricity, water, food, gas—no help from the state for any of it. On top of that, they deduct from my pharmacy expenses, my MRI costs. That leaves me with 7,000 lira. I've supported my child through private school to raise them properly. And now I rely on medications. At the pharmacy, the costs are deducted. I go for an MRI, it's deducted. I can barely see, I'm struggling to see. I get injections costing 5,000 lira. They even charge for the doctor's appointment. How is life supposed to go on? Where's the livelihood? They can ask any agency—I've never seen even a penny of aid. And I envy others. I look around and see everyone getting help from the state. I haven't seen as much as a sewing needle. I once applied on behalf of my mother, but the day she was approved for benefits as an Alzheimer's patient, she passed away. Such a bitter thing." —Bahar

Many older women live alone. That means they continue their fight with life completely on their own. Not only do they lack security, but they may also lack any form of social or familial support. Bahar, one of these women, expressed how even her children expect things from her rather than offering support.

"As I've grown older, my children's attitude toward me has changed. No matter how much I've sacrificed, they've never appreciated it. That's heartbreaking. And they're still the same. As a mother, it hurts. Sometimes I sit at home alone and think and think. I pray, 'God, please don't take away my health.' I wait to see if they'll visit me even for half an hour. I'm very lonely. They don't provide financial help either. They always expect from me. If I save a little for my health, they have some need and I have to give it. That's a mother's heart." —Bahar

The reasons behind older women's loneliness include not only the loss of their partners or families but also divorce. Women who are divorced often carry the financial burden alone—both running the household and raising children—which creates a more urgent need for additional income as they age. Under current conditions, divorce becomes a factor that exacerbates gender-based income inequality. Even when they have children, divorced women often receive no alimony—or if they do, it is irregular and inadequate. They generally have to support their children entirely with their own earnings. While Sevda and Lale said their ex-husbands provided no help for the children after divorce, Rabbia stated that even though she remained married, the childcare responsibilities fell solely on her and have remained so for years. Zülal, however, has a very different story. She spoke about making a wrong marriage choice, being crushed under the weight of tax debts inherited from her husband, being unable to use credit cards or issue invoices, and thus being unable to work regularly—all while caring for two sons. Zülal, whose life has been one of continuous struggle, has lost hope and doesn't want to be a burden to her children:

“That’s another issue. You cut back on everything. You try not to get sick. You live with less food, less clothing, less social life—just to survive. Then I say, yes, maybe I should just die at 60. What’s the point? We’ll just be a burden by then. What can I do with 7,000 lira? That’s the state I’m in. And many women are like this. Because why? You try to work, but they don’t give you a place in the labor market. And if you don’t work, it’s an even bigger problem. Your husband’s dead, you’re alone. No family either. Women are truly being severely isolated. We’re part of a system that completely excludes women from working life. So for me, life doesn’t have much meaning or importance anymore. I say, ‘That’s it, I’ve had my time. Let me not burden this world any longer.’ Let me not burden my children. Honestly, that’s how I feel. From here on, they’ll live their own lives. I just don’t want to trip them up.” —Zülal

Wage and Income Inequality

One of the most significant problems experienced by women aged 50 and over—the focal group of our research—is income inequality, which manifested in several forms. First, older women stated that they earned less than their male colleagues in the same positions throughout their working lives. They described this issue not merely as a consequence of their age but as a painful experience rooted in being women.

“This is a problem experienced by every woman working in the private sector. There’s always a man in the same position as you. You work three times harder than he does. But he always earns more. The only reason for that is that you’re a woman. You don’t have to be a worker for this to happen—it’s the same across all job sectors, from what I’ve seen. Sure, some professions are paid based on seniority. But in the private sector, from managers to blue-collar workers, this is always the case. I’ve been through it myself. I always worked hard, gave everything. But men were always ahead of me. They earned more than I did. Even though I was the one closest to the boss, my salary was always lower because I was a woman.” —Sevda

“For example, I’m doing the same job as a man with the same qualifications. Yet he earns at least a thousand or two thousand liras more. Just because he’s a man. When it comes to replacing employees, it’s never an issue for them to let go of a woman. They just say, ‘We’ll find another man.’ But they try harder not to lose a male employee.” —Hatice

Another facet of income inequality is the inadequacy of pension payments. With the most recent legislative proposal passed in parliament, the minimum pension has been raised to 12,500 TL. At the time of our interviews, most older women were receiving around 10,000 TL. However, this raise will not solve the problem of poverty among retirees. In today's context of high inflation and low purchasing power, surviving on 12,500 TL is simply not feasible. One of the two universally shared concerns among all 24 women we interviewed was the inadequacy of pension income. Since pension payments are insufficient to cover basic living expenses, older women are forced to continue working. Despite unsuitable work conditions, mobbing, job insecurity, harassment, and declining health, they must keep working to survive. Employers exploit this necessity, subjecting older women to lower wages and precarious conditions.

"My pension is 10,000 lira. And that's also due to employers thinking only of themselves. I worked for years at the same company. Although my actual salary was higher than minimum wage, my insurance premiums were reported at the minimum wage base. I knew this; many of my coworkers knew this too. But none of us could object. Because of the employer's self-interest, I'm now forced to live the rest of my life on a 10,000-lira pension. And I have to keep working. I can't live a retired life. Even though my health is deteriorating, I'm still working." —Sevda

"Yes, I can't make ends meet with my pension. I receive 12,000 lira now, but that's nowhere near enough. I have household expenses. I recently moved here—I haven't even been able to get basic things done yet. That's why I have to keep working for another year or two. I simply can't manage. It's impossible. I went to the market the other day. I spent 600 lira and came back with almost nothing. Just some greens. Nothing for a proper meal. Now think about it—there's the water bill, electricity, groceries, cleaning supplies... It all adds up to about 20,000 lira. So I have to keep working." —Rabia

Employers, aware of these financial anxieties, often exploit older workers by assigning them multiple roles, viewing them as indispensable. Rather than hiring new workers at full wages, they retain older women—often

labeled as “unskilled”—by offering them meager additional payments. And because these women must work, they take on the extra duties imposed upon them. Fearing job loss if they refuse, they often remain silent in hopes of earning some additional income.

“To cut costs, I ended up doing the jobs of laid-off employees for a year. I handled all the correspondence, accounting, and banking. Because my salary wasn’t enough, I had to take on extra work. I’d come in before office hours and do the work of two separate businesses—cleaning, making tea and coffee—before starting my own tasks. My third job was cleaning the stairs, elevator, and building entrance of the office complex every morning and weekend. As a fourth job, once a month, I’d clean the windows of another institution. Sixty windows, all by myself. I got a small raise. But when I gave up the two morning jobs, they wanted to take back 100 lira of the 400-lira raise. They tried to claw back the raise because I dropped those two tasks. I resisted a bit. We settled on 350—so they took 50 lira back. It was unfair, but I had no choice. I was the sole earner in my household, and the workload ruined my legs. Now I go to work with a cane.” —İlknur

“I worked at the same place for ten years. There were two of us. For the first five years, I was alone. Then they hired someone else. At the time, I was earning 1,500 lira, and he earned about 2,000—maybe more. Yet I was doing the same job, working the same hours, and also cooking and cleaning. He was a man, I was a woman. I earned 1,500, and he earned 2,000.” —Gülşen

DEMANDS AND RECOMMENDATIONS

Like other stages of life, old age is also a socially constructed phase. However, old age and the services that should accompany it are not defined as rights. Rights related to aging should be recognized and defined by political actors, and within these rights, special attention should be given to older women as a group subject to multiple forms of discrimination. Age-based discrimination and gender-based age discrimination must be explicitly prohibited by law and social norms.

The state should introduce a publicly funded long-term care insurance scheme for older individuals, which should be based not on “need” but on entitlement. Individuals should be provided with various models to design their own aging process, with full autonomy over their choices. In addition to care insurance, the state should open and expand access to well-maintained, clean, and safe nursing homes accessible to all. Social and care services should not be based on family responsibility but rather on individual-centered and rights-based approaches. Elder and patient care must be delivered by trained professionals. In this way, the care burden on women will be alleviated, and women’s participation in the workforce can be supported.

Many women are unable to participate in the workforce for years because they have no one to care for their children, or they are forced to take on insecure jobs with flexible hours. The state should provide universally accessible, free, and safe daycare centers. These centers should have working hours aligned with parents’ shifts, and offer shift-based services if necessary. Daycare centers should lift the burden of childcare from women, make all parents equally responsible for childcare, and facilitate women’s labor force participation. This will help eliminate the primary barriers preventing women from entering the paid labor force later in life and make it easier for them to qualify for retirement.

The public should be educated not only about gender and age discrimination but also about the intersection of both: gender-based age discrimination.

Units that defend the labor rights of older women workers should be estab-

lished within political parties, local governments, and trade unions. These units must track the experiences of older women workers and develop concrete policies to improve their conditions.

Workplaces must be subject to regular inspections. Older women often work under unsuitable conditions, and many fear for their safety at work. The health and safety of working environments and the treatment of women workers should be inspected regularly. Moreover, it should be monitored whether women are receiving their legal rights—such as regular salaries, timely premium payments, and access to insurance and paid leave. Women must be guaranteed equal pay for equal work.

Mechanisms through which women can report problems must be established, such as complaint units and support hotlines. Women must trust that when they voice a concern, they will be heard and that there is a possibility of resolution. As seen more frequently among older women, workers who believe their problems won't be addressed tend to remain silent out of fear of losing their jobs. These mechanisms should be present not only in workplaces but also in local governments. For women who cannot leave their workplaces or fear being seen by employers, colleagues, or family, these services must be available 24/7 as confidential hotlines.

The number of employment opportunities for women should be increased. Especially the view that women over 50 can only work in roles aligned with traditional gender roles must be abandoned. Employment quotas for older women should be implemented across diverse fields. Gender equality must be ensured in all workplaces.

The practice of employing older women primarily through on-call, temporary, or fixed-term contracts must come to an end. Given the increase in life expectancy and the rising retirement age, health problems that accompany aging (e.g., menopause, osteoporosis, etc.) should be recognized as social rights and included in legal frameworks.

Many women, due to a lack of vocational training, are forced to accept poor working conditions. Vocational training programs offered by institutions like ISMEK, public education centers, and neighborhood houses should be expanded and women should be encouraged to participate. These programs should not only focus on handicrafts but should also support older women's

adaptation to the digital world. In this way, women accused of “falling behind the times” can be equipped with certificates that validate their competencies. Since these are also spaces for social interaction, they should be made particularly accessible for older women.

Trade unions and political parties should organize awareness campaigns addressing the discrimination and rights violations faced by older women workers, bringing the issue into public discourse in workplaces, politics, and society. Unions must develop inclusive and equality-oriented policies that consider the needs of older women workers in workplaces.

Just as unions have youth committees, they should establish units dedicated to voicing the concerns of older workers and providing them with union support when needed. While forming these units, the gender-based problems of older women should be acknowledged, and women should be granted equal representation.

Women’s units within unions should not limit themselves to proposing solutions only for young women. Under the current conditions where retirement age is rising, they must also address issues such as menopause and the wage and employment discrimination older women face, and integrate these into the union’s women’s policy agenda.

Menopause should be included in the women worker health and safety trainings offered by unions, and awareness brochures should be produced on the subject.

Unions must also reassess their internal definitions of equality and actively oppose mobbing and violence against older women nearing retirement. Their bylaws should include sanctions against violations of rights on this basis.

As unions are also working environments, they must implement quotas for older women within their organizational structures.

Separate job-seeking platforms should be created specifically for older women workers. On mainstream online platforms, older women fall behind younger applicants and men. A separate recruitment pool should be established for them, and quotas should be imposed requiring a minimum number of women over 50 in each workplace, with recruitment done through this pool.

Older women face numerous challenges in accessing healthcare. Public hos-

pitals must be improved. Appointment systems should be restructured to facilitate easier access. The state must cover essential supplements and mandatory medications for women, as they need to protect their health to continue working. Furthermore, menopause should be recognized as part of the life cycle, and its impact on women's daily lives should be considered when regulating paid labor policies.

Units for sexual violence, mobbing, harassment, and menopause counseling and monitoring should be established in workplaces.

Retirement age continues to rise. Meanwhile, the ongoing economic crisis in Turkey forces retirees to continue working. Yet many older women have no social security at all. Political actors must work on social security for older women and produce policies that ensure pensions are raised to a level that provides for a dignified life.

Women who are older, working alone, managing a household, and caring for children should be granted tax exemptions or tax deductions as part of a positive discrimination framework.

Literature

- (2024, 03 27). TUIK Corporate: Retrieved from <https://data.tuik.gov.tr/Bulten/Index?p=Istatistiklerle-Yaslilar-2023-53710>
- (2024, Şubat 6). TUIK Corporate: Retrieved from <https://data.tuik.gov.tr/Bulten/Index?p=Adrese-Dayal%C4%B1-N%C3%BC-fus-Kay%C4%B1t-SistemiSonu%C3%A7lar%C4%B1-2023-49684&dil=1>
- Retrieved from www.esosder.org. Yaşlı Bireylere Yönelik Yaş Ayrımcılığı. Elektronik Sosyal Bilimler Dergisi, 14(53), s. 268-278.
- Çilingiroğlu N., D. S. (2004). Yaşlılık ve Yaşlı Ayrımcılığı. *Türk Geriatri Dergisi*, 7(4), s. 225-230.
- Gökpınar, Ö. (2022). *Yaşlanıyoruz Lubunya Anket/Görüşmeler ve Çalışma Raporu*. Ankara: 17 Mayıs Derneği.
- Palmore, E. (1999). *Ageism: Negative and Positive, 2nd Edition*. Ukrayna: Springer Publishing Company.
- Wright, G. C. (2022). *Yaşlılık ve Toplumsal Cinsiyet Eşitliği Haritalama ve İzleme Çalışması*. Ankara: Ceid Yayınları.

♀ Kadınışçi

For every form of women's labour, in every sphere of life!

Supported by


**ROSA
LUXEMBURG
STIFTUNG**