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Summary

Although 52 percent of casual workers are voluntarily insured according to Social Insurance Institution records, household budget and employment surveys indicate that only 1.5 percent of them are covered under the social insurance system. Thus, this system attracts many people from urban areas due to low contributions and high benefits. Yet, casual agricultural workers can benefit from social aids and services that are financed by taxes. Within this context, this paper examines the social security of casual agricultural workers in Turkey and discusses what reasonable methods can be put forward to improve it. The analyses in this study regarding the social security of casual agricultural workers are based on data of the Households Budget Survey of the Turkish Statistics Institution (TSI). Interviews with the authorities of the Social Insurance Institute were also beneficial.

Introduction

As of 1984, through the bill numbered 2925 casual agricultural workers in Turkey were included in the scope of social security voluntarily through a special regulation. The social security bill for agricultural employees provides almost the same insurance benefits as compulsory insurance. In addition, considering the income levels of agricultural employees' contribution rates were kept low. Retirement conditions were made simpler compared to those of compulsory insurance. However, low contribution rates and simplified retirement conditions didn't enable registration of agricultural employees. Moreover, because this system was cost effective compared to compulsory insurance, many people living in cities declared their status as agriculture insured. Casual agricultural workers benefit from social assistance and services programs for poor people that are financed with taxes, or they benefit from social security system as dependents of compulsory insured. However, majority of casual agricultural workers are still not covered. In the first part of this study, the social security system in Turkey was explained. The program regarding the social security of casual agricultural workers was examined in general and was compared with the social security bill for the workers that are subject to compulsory insurance. In the second part, the social security programs that casual agricultural workers benefit from in Turkey were examined. In the third and final part, the effects of the new social security reform on casual agricultural workers were examined. Analyses in this study regarding the social security of casual agricultural workers were determined using the data of Households Budget Survey of the Turkish Statistics Institution (TSI). Interviews with the authorities of the Social Insurance Institute were also beneficial.

Turkish Social Security System and Social Security of Casual Agricultural Workers

Social security system in Turkey consists of social insurance programs that are financed with contributions and of social assistance and services programs that are financed with taxes. Until November 2006, social security of workers and casual agricultural workers was provided by the Social Insurance Institution (SSI), social security of the self-employed and farmers by Social Security Organization for Tradesman and the Craftsman (Bag-Kur), and social security of civil servants by Retirement Fund of the Turkish Republic. However, through the bill numbered 5502 and enforced in May 2006, the three were joined under the Social Security Institution (SSI). On the other hand, through the bill numbered 5510, contribution and benefit conditions of the three institutions were equalized, and differences between workers, civil servants and self-employed were eliminated. However, the Constitutional Court abolished the bill numbered 5510 and the appertaining sections for the civil servants. For this reason, the government postponed the enforcement date of the bill until 01.07.2007.

Social assistance and services programs for the poor are conducted by various institutions. All medical expenses of the poor are provided with the green cards that are financed with taxes. To be able to obtain a green card one mustn't work in a job subject to any social security institution and mustn't get any allowance and pension from them. In addition, one must have an income of less than one-third of the minimum wage after tax and social insurance contribution discounts. The second of the social assistance and services programs are the Foundations of the Fund for the Encouragement of Social Assistance and Solidarity. These foundations that exist in 931 districts provide poor citizens with fuel for heating, food, clothes and lump sum benefit. The Institution for the Protection of Children and Social Services conducts social services programs for deprived children as well as for the old and families. It provides them with allowance in kind or lump sum benefit. Another program regarding deprived old people and handicapped people is giving them on flat rate pension and providing them with medical assistance. According to the bill that came into force in 1976, old poor people that are over 65 years old and deprived handicapped people regardless of their age are given flat rate pension providing that they don't work in a job subject to any social security institution. They also mustn't get any allowance and pension from these institutions (Sozer, 1998:86 et. al.).

In Turkey, paid and permanent agricultural employees working in the private sector and paid employees of the public sector are covered with compulsory insurance. But casual agricultural workers were excluded from the compulsory insurance program. Covering agricultural workers with social security was included in all the development plans as of the enforcement of the first five-year development plan in 1963. However, the voluntary insurance program that provides casual agricultural workers with social security was realized in 1984 with the fourth five-year development plan (Seçer, 1999). As an important part of employees are occupied with agriculture and their cultural status is low, social security of casual agricultural workers is stated to be compulsory (Tuncay, Ekmekçi, 2005:150, Güzel, Okur, 2004:129).

The following table compares insurance benefits, contributions and retirement conditions for workers subject to compulsory insurance and agricultural workers.

Table 1: Comparison of the Compulsory Social Insurance Program with the Voluntary Social Insurance Program for Casual Agricultural Workers

	Compulsory Insured (a permanent employee in agriculture or an employee in the industry or services)	Agricultural Insured (Casual Agricultural Workers)
Insurance branches applied	Work Accident and Occupational Disease, Disease (Medical Assistance, Disease) (Monetary Assistance), Maternity (Medical and Monetary Assistance), Disability for Work, Old Age, Survivor, Unemployment	Work Accident and Occupational Disease, Disease (Medical Assistance, Disease) Disability for Work, Survivor, Old Age,
Contribution Rates	34,5%-40,5%	30% (fifteen-day income for every month)
Number of days and contribution base	30 days (excluding part time work) between the minimum wage and as much as 6,5 times	15 days, the minimum wage
(Example) Contribution Amount	183,2 (YTL) (129 US \$)*	79,65 (YTL) (56,4 US \$)
Conditions for old age pension **	Being over 58 for women, 60 for men , having contributed for 7000 days or being insured for 25 years and having contributed for 4500 days	Being over 58 for women, 60 for men, being insured for 15 years and having contributed for 3600 days
Amount of old age pension as of December 2006	671,5 YTL (475,5 US \$) (Average)***	409 YTL (289,6 US \$) (Average)****

* A worker with minimum wage

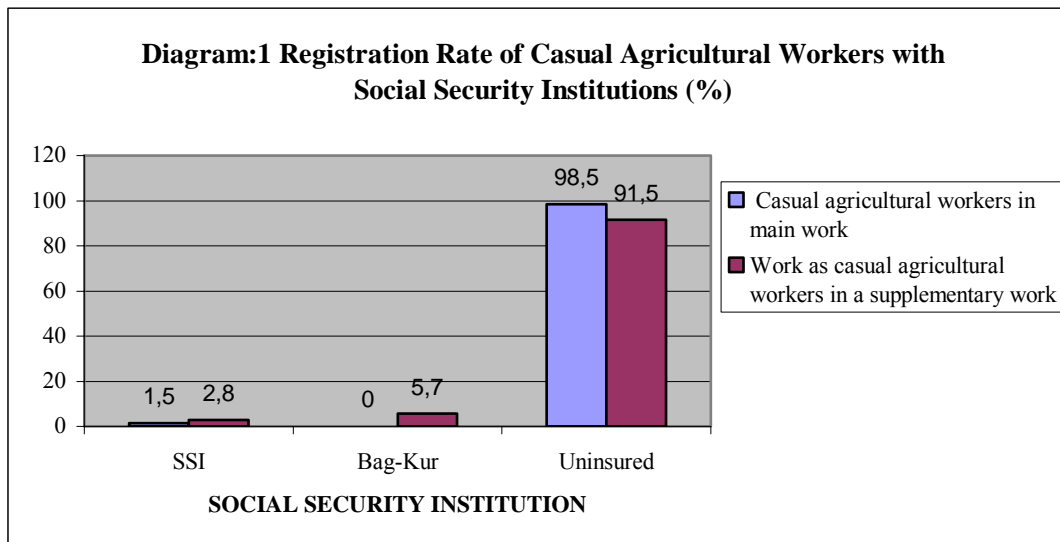
** Those employed after 01.10.1999

Sources: the bills numbered 506 and 2925, (SII 2006), *** (www.calisma.gov.tr)**** (A. Yılmaz, Personal Communication 28.12.2006)

The bill numbered 2925 included casual agricultural workers in the scope of social security as voluntarily insured. Accordingly, work accident and occupational disease, sickness (medical assistance), disability, old age and survivor insurance branches are applied for casual agricultural workers. The income subject to contribution for agricultural workers is the minimum wage. Casual agricultural workers declare a contribution of 15 days (half of normal) for every month and pay a contribution equal to 43% of the amount that a normal worker with the minimum wage pays. We shouldn't go without mentioning that until 1999 contribution rate for the voluntary agriculture social insurance program was almost one-third of that of the compulsory insurance. Contribution rate was raised from 20% to 30% in 1999. Conditions of benefiting from old age pension are easier for agriculture insured workers compared to compulsory insured workers. Agriculture insured workers can get old age pension by paying lower contributions. In Turkey, the state doesn't contribute regularly to the financment of neither compulsory insurance nor voluntary agriculture insurance. Nevertheless, the contribution of the state is through covering budget deficits of social security institutions.

How Casual Agricultural Workers Benefit from Social Security Institutions

As of 2003 one-third of the population in Turkey is still employed in the agricultural sector. The self-employed and unpaid family workers constitute 91% of agricultural employment. 5, 6% of casual agricultural workers are male and 47, 9% are female (TSI 2003). In Turkey, poverty rate in agriculture is high. In respect to TSI's Poverty Survey as of 2005, 37, 24% of agricultural employees are poor. The highest poverty rate is 32,2% for employees with daily wages.(TSI,2006).At this point, it wouldn't be wrong to say that casual agricultural workers are one of the groups that need social security the most. However, the Households Budget Survey (HBS) isn't optimistic about the social security of agricultural workers. According to HBS results of TSI in 2003, only 1, 5% of casual agricultural workers work registered with SII. 98.5% work without being registered with any social security institution. For those who work as casual agricultural workers as supplementary work, the rate of registration with social security institutions is higher. 2,8% of those that work in a supplementary work as casual agricultural workers are registered with the SII, 5,7% are registered with Bag-Kur, and 91,5% work as uninsured (Diagram:1).

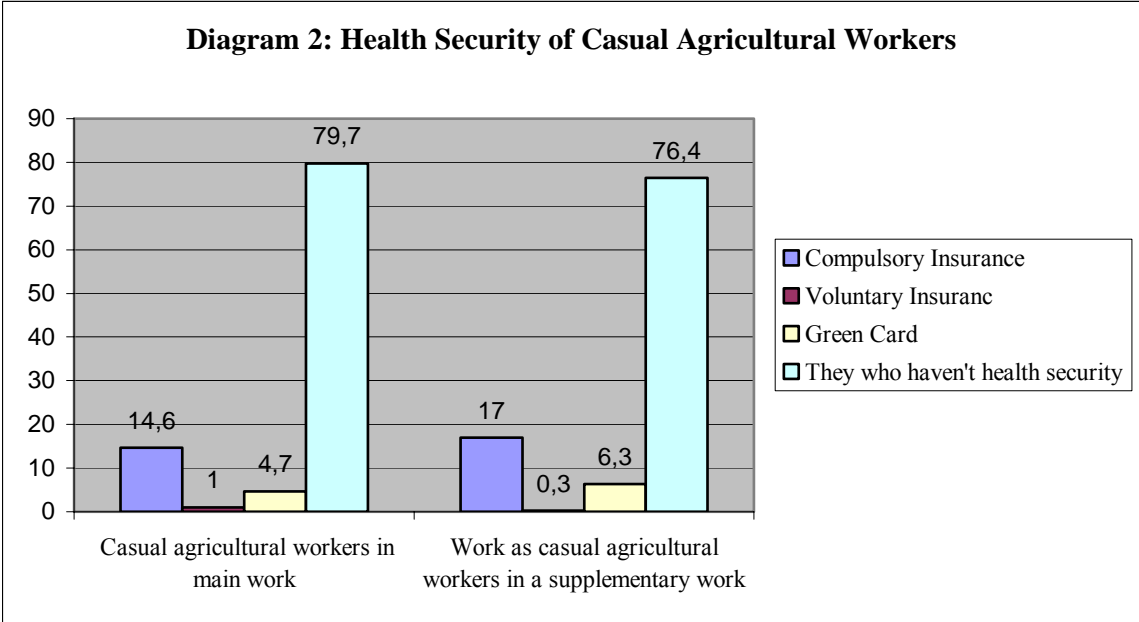


Source: TSI, 2003 Households Budget Survey

In regards to health security, it is seen that more casual agricultural workers are covered with health insurance. As it could be seen in diagram 2, 14,60% of casual agricultural workers are covered with health insurance through compulsory insurance, 1% through voluntary insurance, and 4,7% through green cards that are given to the poor. 79, 4% aren't covered with health insurance. 17% of those that work as casual agricultural workers in a supplementary work are benefiting from health insurance through compulsory insurance. 03% are covered with voluntary insurance, and 6, 3% are covered with health insurance through green cards. 76, 4% of those that work as casual agricultural workers in a supplementary work aren't covered with any health insurance. While only 1, 5% of casual agricultural workers are covered with insurance by the SII, 14,60% are covered with health insurance through compulsory insurance. This can be explained by the fact that casual agricultural workers are dependent, as their spouse or child, on those covered by compulsory insurance or on those that get an allowance or pension. Various studies investigating work conditions of casual agricultural workers also reveal similar results regarding their social security (Yıldırak et. al. 2003:110 et. al., Özbekmezci, Sahil, 2004:267). In a study on casual and mobile agricultural

women workers it was determined that 66, 8% of them aren't covered with social security (Yıldırak et. al. 2003:110). Of the women that participated in the survey, 18,1% have social security through green cards, 11,2 % through through their husbands subject to a social insurance institution, 2,8% through their father subject to a social insurance institution, and Only 08% were determined to work subject to SII (Yıldırak et. al. 2003:110).

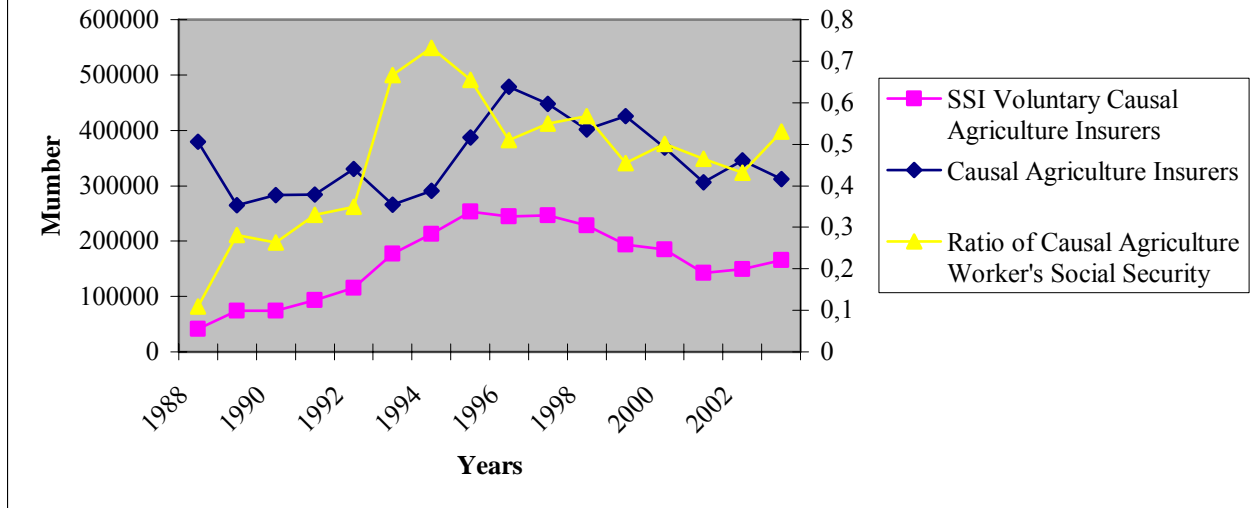
We guess that the rate of having health security through green cards among casual agricultural workers is higher. According to the statistics of the Ministry of Health, the number of people benefiting from green cards was 13.296.098 as of 2003 (Ministry of Health, 2002-2003). But according to the results of the Households Budget Survey, it is 2.447.830 (TSI, 2003). The possibility that in the households and budget survey people may give false answer about their income and status of benefiting from social assistance mustn't be ignored. Nevertheless, when the number of people with green cards in the survey are vertically examined, we can see that 0.0082 of green card holders are casual agricultural workers. Considering all these, we can conclude that in the year 2003 about 25, 3% of casual agricultural workers obtained health security through green cards that are financed with taxes.



Source: TSI, 2003 Households Budget Survey

Studies through Households Budget Survey indicate that agricultural workers don't benefit from voluntary agriculture insurance. However, statistics of SII are quite optimistic about agriculture insured (Diagram 3).

Diagram: 3 The Number of SII Agriculture Insured and Casual Agriculture Workers and the Social Security Rate of Agriculture Workers as Per Years (%)



Source: Prepared by ourselves utilizing State Planning Organization (SPO) Economic and Social Indicators (1950-1998)-(1950-2004) www.dpt.gov.tr (date of access 05.01.2007) and TSI Households Labor Force Survey Data Base www.tuik.gov.tr (date of access 05.01.2007)

According to statistics of SII, as of 2003 52, 3% of casual agricultural workers pay contributions to agriculture insurance. This rate rose up to 73% in 1994. However, the above mentioned figures don't reflect the reality. In that case, why are the figures of agriculture insured high according to SII statistics? The main reason is urban people who want to benefit from the advantages of agriculture insurance register with the SII as casual agriculture insured. People who actually aren't occupied with agriculture declare their status as casual agricultural workers to benefit from sickness benefit or obtain the chance of easier retirement by paying lower contributions (A. Yılmaz, Personal Communication 28.12.2006, O.H. Cavus, Personal Communication 05.01.2007, B. Hancer, and Personal Communication 05.01.2007). Because agriculture insurance has lower contribution rates and simpler retirement conditions compared to compulsory insurance and provides health assistance, it attracts urban people who aren't actually occupied with agriculture. Housewives, craftsmen and tradesman who have contribution debts to Bag-Kur and thus can't benefit from health services, and people who prefer agriculture insurance because the voluntary insurance for nonworking people doesn't cover health service pay contributions to agriculture insurance (B. Hancer, Personal Communication, 05.01.2007). Thus, generally urban people benefit from the social security program that was prepared for agricultural workers. The number of agriculture insured that get permanently incapacity benefit from work accident and occupational disease insurance is only two. This is another indicator that in fact not the real casual agricultural workers benefit from the agriculture insurance program (A. Yılmaz, Personal Communication b, 28.12. 2006). As you can also follow from the media, a kind of work accident that casual agricultural workers have are traffic accidents that take place while they are taken to and from work collectively. Most of these accidents are fatal or cause injuries, but there are no applications

for income because of these. ¹Because almost all casual agricultural workers are not covered with the voluntary agriculture insurance (TSI 2003).

There may be many reasons why casual agricultural workers are not registered with voluntary agriculture insurance. As of 2003, average annual salary income of casual agricultural workers is 1.266.860.630 TL (905US\$), and their average annual income is 1.517.083.220 TL (1084US\$) (TSI 2003). However, in the same year, the annual amount of contribution that a casual agriculture worker has to pay is 736.521.702TL (527US\$) (SII 2006). In other words, casual agricultural workers have to give 58% of their annual wage income and 49% of their average annual income as contribution when they are registered with SII. It wouldn't be realistic to expect poor temporary to pay the contribution that is high in comparison with his income. Those that work as casual agricultural workers in a supplementary work have an average supplementary work income of 794.018.031 TL () 567,5US\$, and an average annual income of 2.591.963.236 TL (1852US\$). If those that work in a supplementary work have a principal work that requires compulsory insurance, can't be covered with voluntary insurance (TSI 2003). Main work of 83% of casual agricultural workers is in the agriculture sector. 49, 4% of casual agricultural workers that have main work in the agriculture sector are unpaid family workers while 47, 7% work for themselves (TSI 2003).

On the other hand, family is the biggest social security source, especially in rural areas (Erkul, 1967:120). Therefore, social assistance and solidarity between individuals and groups prevents agricultural workers from being in a worse situation (Yıldırak: 2003:108). Education level of casual agricultural workers is quite low. We can claim that, low education level leads to lack of information and awareness regarding social security. 31, 7% of casual and mobile agriculture women workers don't even know what social security is. 69% of them consist of illiterate women (Yıldırak, 2003:109). 51, 8% of casual and mobile agriculture women define social security as health security (Yıldırak, 2003:109). Considering the fact that 12, 6% of casual agricultural workers are illiterate and that 64, 2% are primary school graduates (Table 2), one can conclude that their knowledge level of social security is low as well.

The fact that SII doesn't have a competent institutional capacity is another reason for the failure of the agriculture insurance. SII has only few informative and awareness rising actions for casual agricultural workers. Information regarding the insurance of casual agricultural workers can be found only on the web site of SII (www.ssk.gov.tr). Considering the education levels and difficulties in accessing the internet in rural areas, one can conclude that providing information in this way won't be efficient. No posters, brochures etc. were handed out regarding voluntary agriculture insurance for 20 years except for the short advertisements that were carried out in the first years of its enforcement. As of 2006, the population of Turkey is 72.605.000. SSI has 99 insurance offices. 81 of them are in provincial centers and 18 of them are in districts. The number of civil servants employed is only 11.763 (SII, 2006). The fact that the number of civil servants is inadequate and that offices are mainly in the provincial centers prevents access to rural workers. Therefore, not many information campaigns for casual agricultural workers were conducted.

¹ According to our research in the archive of Hurriyet Newspaper, in 28 traffic accidents that involved vehicles that were carrying agricultural workers 74 people died and 370 were injured in the years between 1998–2006 (Hürriyet Newspaper, www.hurriyet.com.tr date of access: 03.01.2007)

Table-2 Distribution of People who Work as Casual Agriculture Worker in a Principal or Second Work as per Education Status (2003)

Education Status	People who Work as a Casual Agriculture Worker in a Principal Work	People who Work as a Casual Agriculture Worker in a Supplementary Work
Illiterate	0,126	0,070
Literate (haven't attended school)	0,077	0,089
Primary School	0,649	0,699
Secondary School	0,066	0,068
Primary education	0,042	0,026
High school	0,031	0,044
Occupational education equal to high school	0,006	0,004
Higher studies, faculty,	0,002	0,000

Source: TSI, 2003 Households Budget Survey

The Social Security Reform and Casual Agricultural Workers

The social security reform that has been discussed for 4 years would have come into force as of the beginning of 2007. However, when the Constitutional Court abolished the reform bill in respect to civil servants, the government postponed the reform until 01.07.2007. The social security reform has four main components, which are enforcing the general health insurance that will cover all the population, joining the non contribution payments and social assistance for the poor, institutional structuring, and establishing a single retirement insurance regime that will include short and long term insurance branches, except for health, of all social insurance institutions (MOLSS, 2005:22).

With the social security reform, the conditions of qualifying for social security assistance are equalized for civil servants, workers and self-employed, and the differences are eliminated. The general health insurance will be enforced so that all the population can benefit from health services. The main source of the reform are non contribution payments and social assistance. According to the planners of the reform, the present social security system isn't effective in struggling with poverty (Teksöz, 2006:31). Only 0,008 of GDP was allocated to contribution-free payments and social assistance as of 2004 (MOLSS, 2005:16).

The social security reform includes people who can afford paying contribution to social security system and envisages providing social assistance and contribution-free payments to those who can't afford paying contributions. However, the new Social Insurances Bill is said to adopt the principle of "*more contribution, less benefit*", thus bringing actuarial balances in the foreground. It is accused of neglecting the social aspect of the subject. The bill is criticized from the point of view that it can't struggle with poverty (Guzel, 2006:177). It is a fact that the new social security bill raises contribution rates of self employed and voluntarily insured. Self employed and workers with daily wages who can't afford to pay contribution are excluded fro the compulsory insurance. Voluntary agriculture insurance is abolished with the new bill. With the enforcement of the social security reform, no new members shall be accepted according to the Bill for Social Security of Casual Agricultural Workers. The present members shall maintain their membership. Enforcement of voluntary insurance for casual

agricultural workers is also being abolished because it isn't able to provide agricultural workers with enough social security (A. Yılmaz, Personal Communication, 28.12.2006). Casual agricultural workers will be entitled to benefit from health services through green cards provided that they earn less than 1/3 of the net amount of the minimum wage after tax and insurance contribution discounts and provided that they don't work in a job subject to compulsory insurance. The relevant expenses will be financed with taxes allocated from the general budget. Casual agricultural workers shall be entitled to benefit from old age pension and pension for handicapped people in case they need. However, the amount of social benefits financed with taxes is very low. For example, as of September 2006, the amount of pension given to deprived old people is 67,76YTL (48US\$); the amount given to handicapped people is 135, 56 YTL (96 US \$) in the event that disability is between 40-69%. In the event that disability is over 70% it is 203, 34 YTL (144US\$) (www.emekli.gov.tr) These amounts are very low compared to the amount 409YTL (289, 6 US\$) that is given by voluntary agriculture insurance.

Draft Statute for Non Contribution Payments and Social Assistance intends to join social assistance under the same roof and requires the criterion of being in need (Arıcı, 2006:119). However, the Statute excludes the Society for the Protection of Children and Social Services and the Foundations of Fund for the Encouragement of Social Assistance and Solidarity from this single roof (Arıcı, 2006, 119et. al.). In addition to the present health (through green cards), old age and disability benefits the statute provides employment benefit and child benefit.

Considering the poverty level of casual agricultural workers, social assistance and services that are financed with taxes can be considered to be more suitable for them. However, the present amounts of social benefits are very low. And it isn't known how much the new statute will raise the amounts of social benefits. On the other hand, one of the points that will affect the success of the social reform is the establishment and operation of effective social security offices all around the country (Alper; 2006:47).

Casual agricultural workers, like other people who are not accepted as covered by compulsory insurance, have the chance to be covered by voluntary insurance. However, the present contribution amount of 79.65 YTL (56, 8 US \$) for casual agricultural workers will rise to 170YTL (121, 4 US \$). Besides, the present simplified retirement option for casual agricultural workers isn't included in the new system. In the event that casual agricultural workers paid contributions to the voluntary insurance, they are not covered with the insurance branch for work accident and occupational diseases (Akın, 2006:179).

Conclusion

Casual agricultural workers weren't covered in the scope of the compulsory social security bill. Nevertheless, the social security bill regarding casual agricultural workers was put into force in 1984. Registering with the social security program for casual agricultural workers is optional. Ignoring some exceptions, benefits provided by the program are similar with those of the compulsory insurance. The program provides the necessary benefits in case of a work accident and occupational disease, sickness, disability for work and old age. Sickness allowances as well as maternity and unemployment benefits are not covered. While contribution rates for voluntary agriculture social insurance program were one-third of those of the compulsory insurance until 1999, in 1999 contribution rates were raised. The present contribution rate is lower than half of that of the compulsory insurance program. Conditions

for qualifying for benefits are simpler compared to the compulsory insurance. However, the program failed in covering casual agricultural workers with the umbrella of social security. Although according to SII statistics more than half of the casual agricultural workers pay contribution for the program, majority of them are believed to be urban people who register with the agriculture insurance to pay low contributions. Research has results supporting this belief. According to the results of Households Budget Survey, only 1, 5% of casual agricultural workers, and 2, 8% of those that work as casual agricultural workers in a supplementary work are registered with SII. According to the same survey, casual agricultural workers have health insurance dependently or through green cards provided for the poor. However, more than half of the casual agricultural workers are estimated not to have any health insurance.

The voluntary social security program put into force for casual agricultural workers failed in covering casual agricultural workers. Moreover, the low contribution system that was put into practice for agriculture workers attracted urban people. People who actually weren't occupied with agriculture declared their status to SII as agricultural workers. There are various reasons why the system can't enlarge the scope of social security. Firstly, the group that is entitled to pay contribution to voluntary agriculture insurance can't afford this. Secondly, agricultural workers have low education level and don't have much social security awareness. Thirdly, SII doesn't have a competent institutional structure. Thirdly, the fact that SII has offices mainly in provincial centers and doesn't have adequate number of personnel led to inadequate advertisement.

With the new social security bill that will come into force in the middle of 2007, contribution payments and conditions for qualifying for benefits of the groups that will benefit from the social security will be equalized. On the other hand, the new social security bill abolished the voluntary insurance program for casual agricultural workers reserving the rights of the present members. If they want, casual agricultural workers will be entitled to pay contributions to the voluntary insurance program prepared for nonworking people. However, the amount of the relevant contribution will double the present one. Voluntary insurance doesn't cover work accident and occupational disease program. The new social security reform aims poor people who can't afford to pay contributions to benefit from social assistance and services programs that are financed with taxes. Thus, agricultural workers who can't afford paying contributions will be entitled to benefit from contribution-free payments and social benefits (health, old age, disability and employment). conditions for qualifying for assistance and assistance levels haven't been determined yet.

Financement of the social security of causal agriculture workers is discussable. At this point, the socio economic status of the country that will enforce the program must be taken into consideration. In the event of financment with contributions, contribution capacities of casual agricultural workers must be determined and the state must participate in the financment. And in the event of financment with taxes, target group to social assistance must be determined well. No matter how perfect the laws are they are effective to the extend they are enforced. Therefore, in both social security system and social assistance system institutional capacity and its ability of covering employees are very important in providing with social security. Passing perfect social security laws is not alone efficient in covering all the population with the umbrella of social security. Otherwise, looking at laws one can be misled to draw the conclusion that all the population is covered with social security. Therefore, whether they are financed with contributions or taxes social security institutions must inform the public of social security benefits and increase their awareness level regarding

social security. Social security institutions will ensure enlargement of the coverage of social security to the extent that they explain the importance and the way to social security.

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