

Selected Writings
on Financial
and Economical
Behaviours in the
New Economy

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Edited by

Saadet Ela Pelenk

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LIST OF ABBREVIATIONS

AI:	Artificial Intelligence
ATB:	Attitudes towards Behaviour
E-commerce	Electronic commerce
EIRO:	European Industrial Relations Observatory
EWCS:	European Working Conditions Survey
HLS:	Household Labour Statistics
ICSE:	International Classification of Status Employment
IoT:	Internet of Things
ILO:	International Labour Organization
PBC:	Perceived Behavioural Control
SN:	Subjective Norms
TPB:	Theory of Planned Behaviour
TSI:	Turkish Statistical Institute

INTRODUCTION

The rapid developments in technology, globalization, consumption behaviours and innovations in the investment processes in the late 1990s led to the emergence of the concept of the “new economy” by enabling knowledge to become the main production factor. The new economy is a digital economy emphasizing the concept of “virtualization” in economic activities where information and communication networks are extensively used. Therefore, it becomes possible for consumers to obtain products and services by comparing them in a shorter time (e-commerce). This situation closes the gap between the consumer and the producer and enables the needs and expectations of the consumers to direct production.

The changing financial behaviours of consumers in the new economy affect the profit-loss balance of enterprises. Contrary to the comparative advantage theories, constantly offering innovative products and services to the market and opening up to new markets have become the main target of enterprises in the new knowledge-based economy. This book consists of two sections and nine chapters based on the financial behaviours of consumers and businesses in the new economy and the innovative approaches used in employment, entrepreneurship and production processes. The first section, with the title “the new economic market conditions and consumption preferences”, addresses the financial and economic behaviours required by businesses and individuals.

In the first chapter, Serpil ÇİĞDEM and Emine BALCI discussed the new self-employed issues, which are presented with the theme of entrepreneurship in order to increase flexible employment but in reality host the features of precarious work, in the context of the new economy based on information and technology. The digitalized economy offers new forms of employment that provide employees with flexibility and freedom. In particular, it leads to the creation of a new hybrid employment status between self-employed and paid work. In this context, the study primarily explains the concept of dependent self-employment and then presents an overall view of dependent self-employment in Turkey based on the statistics by the Turkish Statistical Institute (TSI) 2017 "Self-Employed and Employers".

In the second chapter, Abdulmuttalip PILATIN approached the efficient market hypothesis in an argumentative way and evaluated investment and

decision-making by taking an emotional decision on the behaviours that are not rational in the decision-making stages of the investors. The study presents a theoretical framework that includes the features that affect the investment decisions of individuals and the effects of non-rational behaviours on stock prices (anomaly). In addition, some points that should be taken into consideration in order for the investors to earn more are emphasized in the study.

In the third chapter, Onder DILEK discussed smartphone buying behaviour, one of the core products of the digital economy with the change of consumption habits. The determination of this situation was examined within the framework of planned behaviour theory. The study discusses the importance of individuals' previous experiences in spending decisions and the impact of the environment (adopted groups) within the framework of behavioural attitudes, perceived behavioural control, and subjective norms. In this context, it has been found that the change in intention is primarily created by the attitude towards the behaviour and the intention comes in the first place in determining the buying behaviour. Furthermore, it has been determined that, in choosing smartphones, consumers give most importance to guarantee coverage, camera resolution, quality, price, aesthetic appearance and battery life.

In the fourth section, Onur KOPRULU, Mithat TURHAN and İler HELVACI mentioned buying behaviour in the garment industry. Consumer decisions and brand in the garment industry, holding a crucial position in exports in Turkey, have been analyzed in terms of the five-factor personality traits in the study. In this context, "satisfaction" and "honesty" in brand selection have been identified as the main factors affecting the new generation consumers.

In the fifth chapter, Hande GUNEŞ emphasized that shopping has a different meaning for everyone. At this point, one of the most interesting aspects of the studies on consumer behaviour is the analysis of women and men in shopping. According to the study, shopping holds different meanings for women and men, and it also holds different meanings for different age and income groups. The study reveals the kinds of differences between women and men in terms of the shopping phenomenon. With this objective, a survey was carried out with 520 people from the most crowded cities, namely Sakarya and Istanbul in Turkey, by using the convenience sampling method.

Innovation, which is the basis of consumers' general spending trends, is a growth tool in the new economy. In this context, innovation, the meeting point of human capital and technology, has become a power that decreases costs with R&D investments, increases quality and prevents inflation. On

the other hand, fast consumption habits and products going out of fashion cause environmental damages. The second section of the book with the title “Innovative and Proactive Behaviours in the New Economy”, provides information about innovation and quality which are a competitive factor for enterprises in the new economy, the effects of being proactive on the financial behaviour of individuals and businesses and issues as a competitive factor for business in the new economy.

In the sixth chapter, Salih YILDIZ discussed the impact of eco-innovation, i.e., the use of environmentally sensitive products and services, on brand image and buying preferences. The study shows that the enterprises that direct the spending habits of consumers along with technological advances cause environmental problems (environmental pollution, risk, etc.); however, eco-innovation reduces environmental damage through the enterprises’ production process, marketing and changes in organizational structure.

In the seventh chapter, Meltem OZTURK explained that the fourth industrial revolution is set to change the way in which we live, work and interact. As part of that, emerging technologies and digitalization are redefining the way that people use buildings posing both an opportunity and a threat to those in the property industry. In terms of real estate, it is necessary to understand and apply the innovations brought about by the digital age. “Real Estate 4.0 And the Digital Marketing Age” is described in this chapter. It is explained how digital marketing is used as a strategic approach towards brands of real estate. So, we can see a real estate market that is constantly updated with digital innovations.

In the eighth chapter, Emel YILDIZ examined the service quality of logistics for electronic service customers with the spread of e-commerce. The study focuses on the effects of operational and relational logistic services on satisfaction and behavioural intention. In this context, it is stated that understanding quality service in e-commerce effects behavioural intention by providing satisfaction.

In the ninth chapter, Saadet Ela PELENK and Akif Ziya BAYRAK examined the effect of the financial literacy and proactiveness of individuals on their consumption preferences in terms of budgetary balance together with the information and communication technology offered by the new economy. In this study, it is emphasized that individuals who want to overcome economic crises easily and try to catch a growth trend should have financial knowledge and the ability to evaluate. On the other hand, it is observed that proactive people who are enterprising and perform decisively until they reach their financial goals have taken successful financial decisions about their future. In the new economy, where

information, communication technology, quality and marketing speed have become crucial, the behaviours of enterprises and individuals have been reshaping. I believe that this study will fill the gap in the literature. However, I think it could be further developed by other researchers.

SECTION I:

**FINANCIAL MARKET CONDITIONS
AND CONSUMPTION PREFERENCES
IN THE NEW ECONOMY**

CHAPTER ONE

BLURRED LINES BETWEEN EMPLOYMENT AND SELF-EMPLOYMENT: DEPENDENT SELF-EMPLOYMENT IN TURKEY¹

SERPİL ÇİGDEM AND EMİNE BALCI

Introduction

There has been an increase in the studies on self-employed workers conducted by both policy makers and academics in the last two decades. Entrepreneurship and self-employment are becoming more important in the policies intending to increase economic growth and employment. The increase in the number of non-agricultural self-employed workers in industrialized countries is used to increase employment for the vitalization of static economies because the significance of self-employment has always been distinct. According to the firms, self-employed workers provide more flexibility in the way that firms perform their activities. The increased use of atypical workers through especially outsourcing, subcontracting and franchising enables employers to manufacture at lower costs.

The revival of self-employment is one of the most significant developments in today's labour market. Although there had been a steady decrease in the percentage of self-employed in total employment in almost all developed countries by the second half of the 20th century, there has been a return to self-employment in recent years. Structural changes such as the increasing importance of the service sector, franchising, the development in contractual arrangements aiming for outsourcing and enterprises' tendency for degrowth have contributed to a massive increase in self-employment (Buschoff & Schmidt, 2009, p. 148). The increase in

¹ This paper is a revised version of a study presented at the 4th International Congress on Political, Economic and Social Studies (ICPESS), in Venice/Italy on 28-30 June 2018.

self-employment as a new way of working, on the other hand, is blurring the lines more between employed and self-employed people. In this period, as part of the tendency towards increasing the flexibility of the labour market, it is claimed that the number of “dependent self-employed” has increased.

Under normal circumstances the relationship between an employer and an employee is typically hierarchical. However, this hierarchical structure in firms has been changing. Dependent and permanent workers are replaced by temporary ones who are observed to be hierarchically and economically dependent on their employers they have signed a contract with. Yet these workers are considered as self-employed. Such a relationship is termed as “dependent self-employment” (Eichhorst, Braga, Famira-Mühlberger, Gerard, Horvath, Kahanec, Pedersen, 2008, p. 13; Williams, Lapeyre, 2017, p. 5; Oostveen et al., 2013, p. 1).

The International Labour Organization (ILO) (2003, p. 9), defines self-employed workers as “those who work under a civil or commercial contract; but who are in fact dependent on the firm they are working for or who are integrated into this firm”. Dependent self-employed workers who are officially considered as self-employed reflect some characteristics of employed workers (Oostveen, Biletta, Parent-Thirion & Vermeylen, 2013, p. 1).

The report entitled “Dependent Self-employment: Tendencies, Difficulties and Policies” issued by the International Labour Organization (ILO) in 2017 deals with dependent self-employment within the context of efficient employment and a decent business approach. In this report, it is emphasized that the only issue is not a jobs gap for the working age population in European countries but there has been a decrease in the quality of available jobs as well. Employers prefer working with more self-employed workers to relieve themselves from the obligation of the contract. This tendency is increasing especially with the growth of the Gig economy. The purpose of this study, in this respect, is to shed light on the situation of self-employed workers in Turkey by defining the term “dependent self-employment”. There has been no prior study carried out regarding the self-employed in Turkey.

Method

In this study, the conceptual framework of self-employment and dependent self-employment has been drawn by doing a literature review, and subsequently the socio-demographic characteristics and distributions of dependent self-employed people are presented in tables. Data regarding

the tendencies of dependent self-employment in Europe have been compiled from the data in the reports issued by the ILO (2017) and Eurofound (2013). In addition, an overview of dependent self-employment in Turkey is presented by analyzing the statistical data from the Turkish Statistical Institute (TSI), Household Labour Statistics (HLS), and the labour module named “Self-employed People and Employers” in 2017. At the end of the study, it is emphasized that although the dependent self-employed are actually seen as self-dependent, they work under working conditions similar to employed workers and are increasing flexible working practices. Some suggestions are also put forward to improve the working conditions of the dependent self-employed.

Self-employment and New Tendencies

The Term Self-employment

With the increasing importance of entrepreneurship in the growth and development process of economies, interest in the self-employment concept has started to rise as well. Recently a boost has been observed in non-agricultural self-employment in most of the OECD countries. Self-employment has become an important source of business in many countries. It is also important for the resource of entrepreneurship and the growth of small businesses. More entrepreneurs mean new ways to organize further innovation and production. People not only recruit themselves but they also hire others. Thus, this contributes to economic growth by creating a potential for long-term employment growth. The OECD (2000) refers to this increase in self-employment as a “partial renaissance” (OECD, 2000, p. 155; Ohlsson, 2004, p. 3). Industrial organization in an economy also has important impacts on self-employment. If the business is organized to create self-employment opportunities, the rate of self-employment can further increase. The current tendency towards flexible working arrangements worldwide has an important place in the development of self-employment (Hakim, 1988, p. 424).

Today with the development of digital technology more people than ever before prefer self-employment because of the freedom and flexibility it brings. Indeed, self-employment has shown an upward tendency in the last decade and it does not show any sign of slowing down. Most of the recent growth is shaped by the extension of the highly qualified freelance sector. Self-employed people are given importance especially in the economy of England. It is observed that just self-employed people who do

not have any personnel contributed 271 billion pounds to the English economy in 2017. The number of self-employed people who had no personnel has increased 34% between 2008 and 2017 (IPSE, 2017, p. 3).

Employment status is addressed in two groups, paid employment and self-employment, according to the ILO, ICSE (International Classification of Status in Employment) in 1993. This approach was embraced in the 15th International Conference of Labour Statisticians (ICLS) and up-to-date definitions are made by reviewing employment status.

In the 15th ICLS, under the category of wage employment, there were those who worked for wages, salaries and daily wages; and there were self-employed people, employers, unpaid family workers, and members of producer cooperatives and workers who cannot be classified under the heading of self-employed (International Work Organization, 2013). According to the ILO 1993 ICLS, the term “self-employed” is defined as: “Self-employed people are those who do the jobs defined as self-employment without any permanent employee during the reference period”.

Even if the definition of self-employed has been done by the ILO, there are some difficulties in making a standard definition of this term, which can be applicable across countries. These difficulties stem from specific national contexts, legal frameworks and recent and important changes in employment relations. At the same time, one of the reasons for the uncertainty of the self-employed term defined in labour force surveys or tax, social security and labour law is caused by the fundamental distinction between the self-employed small companies and the self-employed without any personnel (Fraser & Gold, 2001, p. 681).

Therefore, it is hard to draw an institutional framework for self-employment and to set up rights and security systems accordingly. There is more than one type of self-employment and there are differences between them (Pedersini, 2010, p. 5).

Self-employed people represent a diverse and complex group: conventional professionals, artisans and small entrepreneurs represented by enterprise and employer institutions, journalists, performing artists and those who do not have union rights and the evident occupational identity of “self-employed” are thought to be in this concept.

In some countries, the distinction between these groups is based on legislation. For instance, in Austria, self-employed workers with a trade licence are considered as a firm and have to be a member of the Austria Federal Chamber of Economic Affairs (WKO). In other countries, like Italy, self-employed workers need to register in the professional chamber (Pedersini, 2010, p. 39).

Despite all the differences, however, it is possible to define the five most used fundamental self-employment categories in the literature:

1. Entrepreneurs who carry out their work with the help of their employees;
2. Conventional free professionals who have to meet specific requirements for working to comply with the codes and codes linked to regulations and pass the exams, which will be recorded, in their public registries. They usually practise their activities alone or with other professionals and with the help of a limited number of workers.
3. Traditional self-employed workers such as craftsmen, traders and farmers. These people usually work with family members and possibly a small number of employees.
4. Self-employed people working in qualified but irregular occupations. They are sometimes called “new” professionals.
5. Self-employed people working in unqualified professions. They work without the help of employees but sometimes supported by family members (Pedersini & Coletto, 2010, p. 2).

In general, statistics divide self-employment into three sub-categories: self-employed without any personnel or “self-employed workers”; self-employed with personnel or “employers”; and unpaid family workers. The term “self-employment” generally means the sum of “self-employed workers” and “employers” (OECD, 2000, p. 156).

While self-employment has long been related to agriculture or trade, the increase in this area occurs in different occupations and sectors: new self-employed people with no personnel, public relations officers, interim managers, bricklayers, carpenters, truck drivers or domestic care workers. While most of these new self-employed people are forced to work in that way especially during economic crises, others prefer working in that way voluntarily with the idea of being free and autonomous (Conen, Schippers, Schulze, 2016, p. 4).

The Turkish Statistical Institute (TSI) defines “self-employed” as: “People who work alone or with family members (with no paid worker) in their work, field, vineyard, garden, shop, office, factories, garages, etc., to earn income in kind or cash.”

Legal regulations about the identity of the self-employed or independent workers in Turkey are determined according to different elements. For example, in accordance with the Social Security and General Health Insurance Law (Number: 5510), self-employment is dependent on small

business taxation, not paying income tax, and registering the related institutions or legal entity of the company. However, in Turkish Commercial Law (Number: 6102) it depends on the physical labour more than the capital of the economic activity. Furthermore, the terms “merchant” and “industrialist” are mentioned in the laws apart from the tradesman craftsman. According to the decision of the Council of Ministers numbered 2007/12362 and the Income Tax Law (Number: 213; item: 177), the owners of the enterprises “which do not exceed half of the 1st class bookkeeping limits” are named as tradesman and craftsman; the ones who exceed the limit are defined as merchant and industrialist.

In the tax system, the tradesman and craftsman are classified as “small business taxation”, “subject to operational account” and “subject to balance sheet” in terms of taxation. Being an employer is legally depended on if there is a paid employee in line with the international or regional approaches (Kumaş, 2017, 1). To sum up, the self-employed person works for himself revealing his entrepreneurial talent, physical capital and effort, and in return makes a profit.

Chart 1-1. The Share of Self-employed People in OECD Countries in Total Employment, % (OECD, 2017)

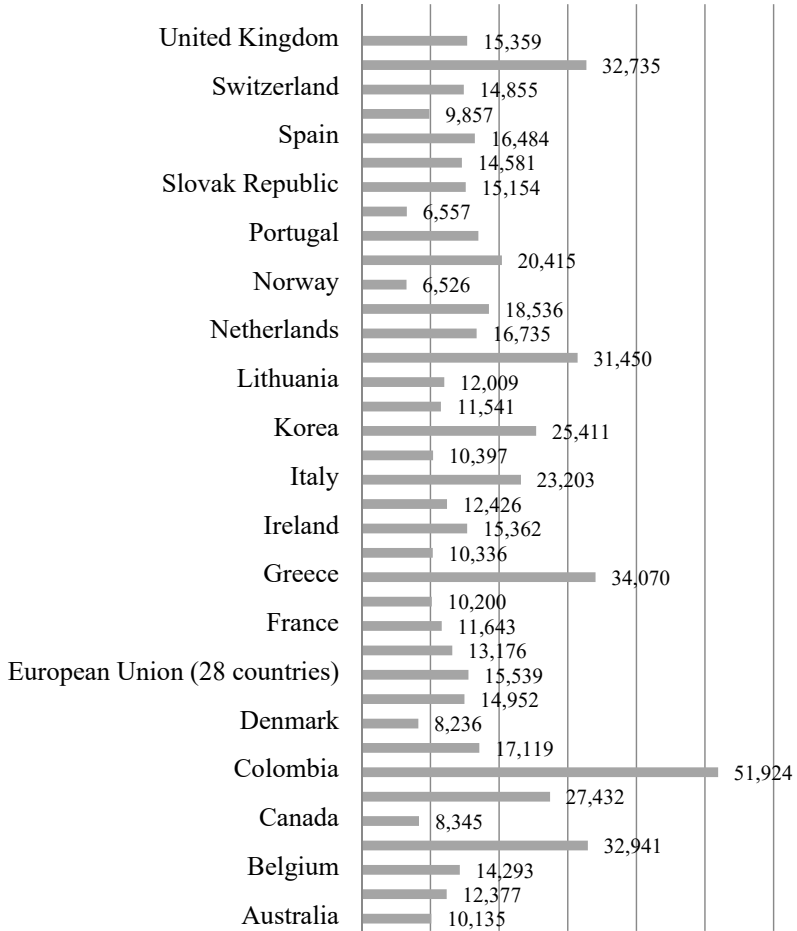


Table 1-1. The Situation of Employed People in the Sector and Work According to the TSI Labour Force Survey (TSI, 2018)

The Situation at Work				Total by Gender	Total Employment	The rate in Total Employment %
		Agriculture	Non-Agricul.			
Waged, Salaried and Daily Waged	Women	262	5657	5919	19824	67,626%
	Men	403	13503	13906		
Employer	Women	3	92	95	1289	4,397%
	Men	46	1148	1194		
Self-employed	Women	295	603	898	4954	16,899%
	Men	1983	2074	4057		
Unpaid Family Worker	Women	2017	280	2297	3246	11,073%
	Men	616	333	949		
Total		5624	23690		29314	

In the academic literature, self-employment can generally express insecurity and informality in working life. The OECD data also reveal that self-employment exists in underdeveloped and developing countries or emerging markets. For example, looking at the data of the self-employment rate in different countries in 2017, it is seen that while the self-employment rate in total employment in Columbia is 51,924%; it is 32,941% in Brazil and 32,735% in Turkey.

In relation with the ICSE 1993 approach, it is seen that according to the labour force statistics in June 2018, there are 4954 self-employed in Turkey and this number constitutes 4,397% of total employment (Turkish Statistical Institute, Labour force Statistics, June 2018) (Chart 1-1).

Dependent Self-employment and Its Overall Picture in Employment

The Concept of Dependent Self-employment

There is “a dual separation” between paid employment and self-employment in most of the legal systems worldwide and paid employment is the basis of labour law. However, when the rights and responsibilities of some parties are not evident or when there are “grey areas” in law, employment relations may also be uncertain. Dependent self-employment

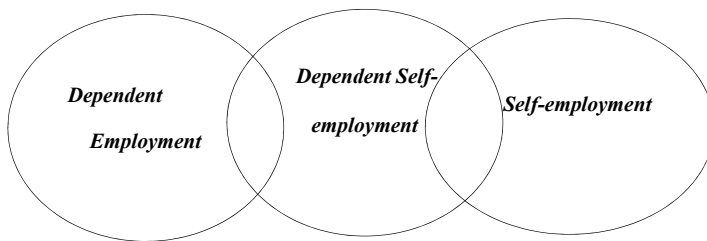
is one of these grey areas as well. In dependent self-employment, the employee serves in accordance with a contract other than an employment contract; but his income depends on one or more employers and he gets instructions from one employer (Eichhorst et al., 2008, p. 8). While people who conduct their own business and transfer their products and services to customers are defined as self-employed, people who are dependent on an employer and who work full-time constantly are defined as waged employees. Recently, though, these two concepts have not been as clear as black and white. A new and uncertain area has begun to emerge between these two (Kansikas, 2007, 49). Self-employed people generally work for many employers without being dominated hierarchically. They have entrepreneurial risks and take advantages of this at the same time. However, if self-employed people work in a (partial) commitment to one employer, part of the entrepreneurial risk is transferred to the employee and entrepreneurial opportunities are restricted as well. In such cases, the business relationship between the self-employed and the employer actually becomes increasingly similar to the employment relations (European Parliament, 2008, p. 26).

Research conducted by the European Industrial Relations Observatory (EIRO) reveals that economically dependent employees work as self-employed officially, they generally land a service contract and they are dependent on only one employer for their income (or most of it). On the other hand, economically dependent employees have similarities with full-time employees in many ways. There is not a clear organizational difference between dependent self-employees and full-time employees and the tasks of both are the same or similar. Indeed, self-employment does not define a homogeneous working status (ILO, 2014, p. 11). One of the basic two elements which define self-employment is workers having their own means of production and self-management or their autonomy at work. This ideal type, however, is moving far away from the self-employment reality. For example, in England, where self-employment has increased significantly since the 1980s, the nature of self-employment has also changed. Most of the self-employed people consist of people working from home, freelance workers and outworkers (Tucker et al., 2002, p. 6). “New self-employment” types are having more and more atypical employment relations, which include higher labour market risks than traditional “petit bourgeois” entrepreneurs similar to temporary employment (Buschoff & Protsch, 2008; Standing, 2011). In relation with the characteristics related to entrepreneurship such as business decision-making autonomy, financial autonomy and responsibility, self-employed with staff are accepted as the real self-employed. Self-employed without

staff are more diverse and uncertain. Dependent self-employed belong to this category. Dependent self-employed people who are defined as “new self-dependent employed” do not correspond to the traditional profile of the entrepreneur as they often work in jobs which generally require low capital on its behalf and are without staff. Self-employment principally provides employees with a wide range of opportunities to organize their work and decide on their own agenda. Thus, dependent self-employment does not exactly meet the characteristics of self-employment (Buschoff & Schmidt, 2009, p. 148).

It is not easy to differentiate the working conditions of dependent self-employed people from waged employed ones. However, dependent self-employed people may experience more exploitation with working hours and may face more problems related to job descriptions. Dependent self-employment is seen as a way to get rid of social security contributions and decrease the common costs by the employer. It is generally preferred to avoid labour acts and the sanctions of social protection provisions (European Parliament, 2008, p. 9; Eichhorst et al., 2008) since dependent self-employed people lose their legal rights due to being excluded from the scope of labour acts and take less advantage of social security provisions. They also fall outside union presentation and labour negotiations (Böheim & Muehlberger, 2006, p. 3).

Figure 1-1. Dependent Self-employment, Dependent Employment and the Self-employment Intersection



According to a research study by the European Industrial Relations Observatory (EIRO), the status of “economically dependent self-employment” has the characteristics of both the typical dependent employee and the self-employed:

1. They officially work as self-employed. (Because they work with a service contract.)

2. They are economically dependent on an employer. They have similar characteristics to typical dependent employees:

- The organizational diversion is not clear. They follow employers' instructions and use their equipment;
- There is no clear distinction between duties. They perform the same or similar duties as permanent workers or the duties carried out by their own employees earlier are transferred to these people.

Dependent self-employment is vital for social and labour market policies. The employment status of a person is highly important for having access to employment protection rights. A waged worker has social security rights, as they are included in the scope of labour law. However, self-employees are largely excluded from labour law and social security law. Therefore, the classification of employment situations is not only legally, but also socially important (Muehlberger & Pasqua, 2007, p. 3).

The TSI, on the other hand, reviews the economically dependent self-employees and waged employees under the category of "dependent employee". In other words, dependent employees consist of economically dependent self-employees and waged employees. Economically dependent self-employees are "self-employees having only one customer or the ones having more than one customer one of whom is the determiner (provides at least 75% of the income) and the ones whose working hours are determined by the customers" (TSI, 2017).

The Share of Dependent Self-employed People in Employment

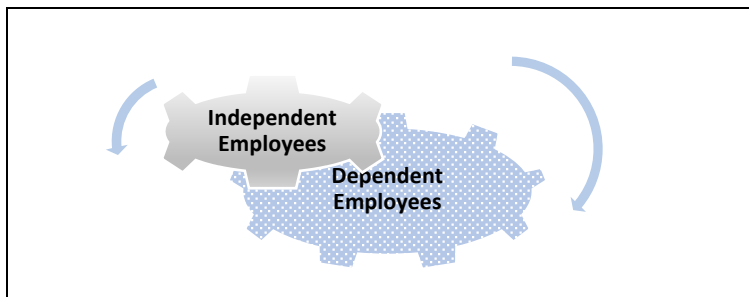
Countries do not seem to collect regular data about dependent self-employed people, so it is difficult to do multinational comparisons measuring the prevalence and growth of dependent self-employed people. The European Working Conditions Survey (EWCS) reports some data related to this issue. In 2010 (and 2015), "self-employed people with staff" were asked three questions according to the criteria given below to find out whether they were real self-employees or dependent self-employees.

These criteria are as follows:

- A real self-employed person must have more than one customer,
- A real self-employed person must have the right to recruit workers if needed,
- A real self-employed person must have the right to take his own decision on important issues about how to carry on the work.

The self-employed people who conform to two or more of these three criteria are called real self-employed people while the ones who conform to fewer than two criteria are called dependent self-employed people. In 2015, in the scope of the sixth European Working Conditions Survey, approximately 44.000 workers (including both employees and self-employees) were interviewed in 35 European countries including the 28 EU member countries, 5 EU candidate countries, Norway and Switzerland (Oostveen, Biletta, Parent-Thirion & Vermeylen, 2013, pp. 1-2). In 2015, because they conform to fewer than two of these three criteria, 1,4% of total employment in the EU28 was classified as real dependent self-employed. According to a similar research study done in 2010, this percentage was found to be 1,3. On the other hand, 2,9% of total employment in the EU28 conformed to just two of these 3 criteria and fell into a “grey area”. As a result, in 2015, 4,3% of total employment in the EU28 not complying with one or more of these three criteria is classified as dependent self-employed. Actually, in 2015, 53% of self-employed without staff constituted “real” self-employees as they complied with the three criteria. This rate was found to be 51% in 2010. The rate of dependent self-employed is 47%. 15% of dependent self-employed meet only one or none of these three criteria in the year while 32% (39% in 2010) meet just two criteria (Williams & Lapeyre, 2017, p. 16).

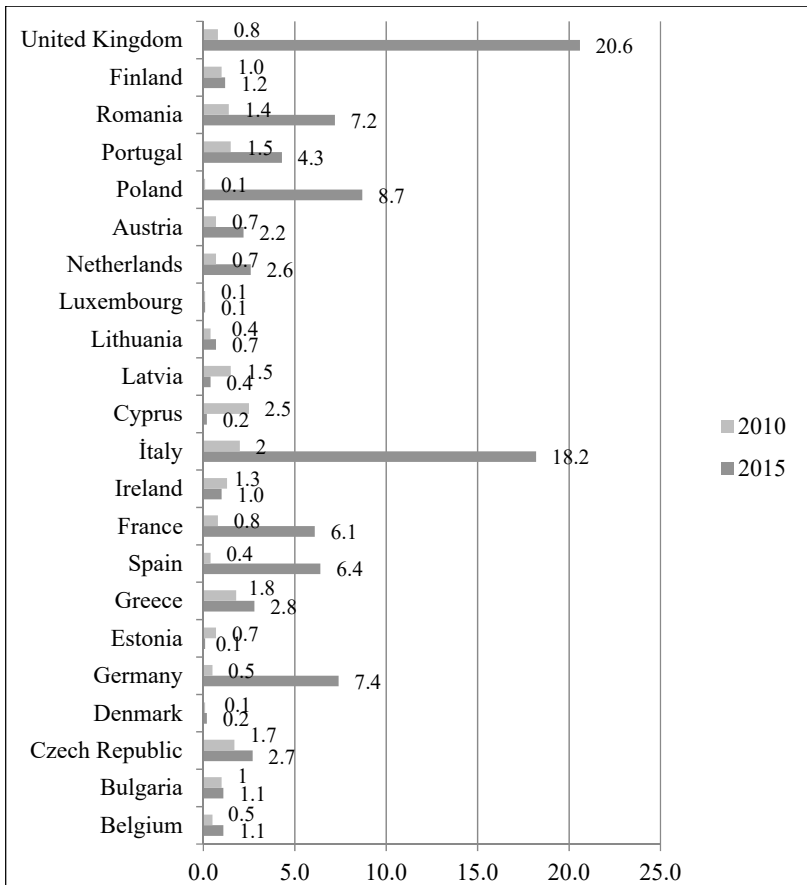
Figure 1-2. Self-employees in the EU28 (%), 2015 (Williams & Lapeyre, 2017, p. 17)



In Europe, it is observed that dependent self-employed people are concentrated especially in two countries. The rate of dependent self-employees is seen to be 18,2% in England while it is condensed as 20,6% in Italy (Williams & Lapeyre, 2017, p. 18). EWCS data obtained in 2010 and 2015 reveal an increase in dependent self-employment by years. The

highest increase is seen to be in the United Kingdom, Italy, Poland, Germany, Romania, France and Spain.

Chart 1-2. Density of Dependent Self-employed People in Some EU Countries (Williams & Lapeyre, 2017, p. 18; Oostveen et al., 2013)



Analyzing the share of dependent self-employees in total employment, it is seen that dependent self-employees are 9% of total employment in Portugal, and 8% in Italy, Greece and Romania. In Denmark and Sweden, it accounts for 1% of total employment and the share of dependent self-employees is seen to be 2% of total employment in Belgium, Estonia, France and Germany. Therefore, while there appears to be a regional