

**RESEARCH PROJECT FOR THE DEVELOPMENT OF
A CASH TRANSFER PROGRAM
FOR WIDOWED WOMEN**

FINAL REPORT

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Preface

Women in Turkey are challenged with substantial loss of income undermining their living standards upon the death of their spouses. Facing this challenge, a considerable group of women is deprived of maintaining their daily living and find themselves in need of social assistance. This fact points to not only the inequalities and discrimination facing the women in the societal life but also the manifestation of problems inherent in the labour market and social security system.

One of the main reasons behind the severe degrading of the living standards of widowed women is that majority of the women is not participating to the labour market through paid jobs or they have not had a formal employment history long enough to qualify them to eligibility for retirement, thus receipt of pensions. Domestic division of labour within the household assigns majority of the unpaid house work and all care services to the responsibility of women. Men, on the other hand, do not share house work and care burden in an egalitarian perspective. Moreover, state does not intervene in this setting via public provision of at least some of these services so as to promote the labour market participation of women. As a result, the death of the spouse pushes the women, in most of the cases with her children, all of a sudden, into poverty and deprivation. Even for the women whose spouses had been under formal social security coverage, the risk of income poverty has not been alleviated under such circumstances. Of course, the situation is much worse for women with informally employed spouses who become deprived of both income and social security upon death of the spouse. Considering the prevalence of informality in the labour market in Turkey, one can easily guess the consequences for the daily living of widowed women and their children.

This research project initiated with the aim of understanding the daily lives and living conditions of widowed women and developing a policy proposal for cash transfer program. Indeed, social assistance programs are not sufficient to overcome the persistent structural inequalities in societies. Rather, they serve as temporary curative mechanisms for those who find themselves in disadvantaged circumstances. The issues we are trying to uncover within the scope of this research are far from being temporary or transient. For this reason, we tried to prioritize the need for a coherent perspective to the structural problems while understanding the circumstances surrounding these women and developing set of transformative policy measures. Thus, we tried to come up with policy proposals for the root causes of the persistent problems.

The project initially aimed for comprehending socio-economic conditions surrounding the widowed women only and developing a cash transfer program targeting them. However, during the preliminary research as well as the field work, we encountered with another group of women with similar severe living conditions and deprivation. Thus, it become evident that within the course of this research, we had to consider this group including divorced women, women deserted by their husbands or women whose husbands have been

imprisoned. With the consensual consent of the SYDGM, the research team extended the scope to include these women as well.

First and foremost, on behalf of the project team, we would like to thank General Directorate of Social Assistance and Solidarity (SYDGM) for their efforts in facilitating this research. In particular, we acknowledge the valuable comments, suggestions and all kinds of support provided by Mr. Cemalettin Coğurcu – Head of Strategic Development Department of SYDGM, project supervisor Ms. Şebnem Avşar Kurnaz – Social Assistance Expert at SYDGM, and commission in charge of project evaluation composed of several experts from SYDGM and State Planning Organization (SPO).

We would like to thank our interviewees at the institutions such as Local Foundations of Social Assistance and Solidarity, Local Offices of Employment Organization, local branches of Social Services and Child Protection Agency, local governorships, municipalities and several NGOs as well as *muhtars* during our qualitative research. We appreciate them for providing so much valuable inputs to this research.

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CONTENTS

List of Tables

List of Abbreviations

1. Introduction

2. Theoretical framework

2.1. Welfare regimes and gender equality

2.2. Capabilities approach and gender equality

3. Women in the family and society in Turkey

3.1. Marriage/divorce and family relations

3.2. Gendered domestic division of labour

3.3. Women working in paid/income-generating jobs

4. Research Methods

4.1. Quantitative field work

4.1.1. Sample selection

4.1.2. Evaluation of MERNIS data

4.1.3. Research sample

4.2. Qualitative field work

5. Situation of widowed/divorced women, issue areas and their expectations

5.1. Meeting the basic needs

5.2. Informal support mechanisms

5.3. Income/debt situation

5.4. Housing problem

5.5. Problems related with children

5.6. Community pressure, problem of “honor”

5.7. Being subjected to violence and being deserted

5.8. Obstacles against women’s employment, jobs they have, jobs they look for

5.9. Vocational training

5.10 Psychological and health problems

5.11 Requests and expectations of women from the state

6. Institutions implementing social and economic policies

6.1. Availability of social assistance and social services targeting women

6.2. Methods used by institutions in accessing the target groups

6.3. Cooperation between institutions

6.4. Prevalent perception that social assistance benefits are misused

6.5. Proposed changes in social assistance benefit schemes

7. Social support programs and policies for widowed/divorced women

7.1. Country examples

7.2. Specific social assistance policy proposals for Turkey

7.2.1. Policies aimed at widowed/divorced women

7.2.1.1. Cash support

7.2.1.2. Access to health services

7.2.1.3. Food and fuel support

7.2.1.4. Housing support

7.2.1.5. Support aimed at children

7.2.1.6. Legal support

7.2.2. Policies aimed at institution

7.2.2.1. Policies regarding timely access to target group

7.2.2.2. Intra-institutional gender equality training

7.2.2.3. Personnel selection

7.2.2.4. Treatment of target group

7.2.2.5. The role of board of trustees in provision of support

7.2.3. Policies aimed at inter-institutional cooperation and directed at other institutions

7.2.3.1. Directorate of National Education and Credit and Dormitories Institution

7.2.3.2. TOKİ

7.2.3.3. Electricity and water enterprises

7.2.3.4. Shelter homes

7.2.3.5. Institutions providing psychological support

7.2.3.6. Bars

7.2.3.7. Institutions providing child/patient/elderly/disabled care services

7.2.3.8. Ministry of Labour and Social Security

7.2.3.9. İŞKUR

7.2.3.10. Entire public institutions and organizations

7.2.3.11. Directorate General on the Status of Women

APPENDIX 1 – Questionnaire form

APPENDIX 2 – List of interviews

References

List of Tables

Table 1. Labour force participation rates according to age groups and gender in urban and rural areas (2006, per cent)

Table 2. Distribution of population in Turkey

Table 3. Number of districts selected with PPS sampling method

Table 4. Distribution of MERNIS data according to social security coverage (SOYBIS Examination)

Table 5a. Distribution of MERNIS data according to marital status

Table 5b. Distribution of MERNIS data according to age groups

Table 6a. Distribution of MERNIS data according to age groups and marital status

Table 6b. Distribution of MERNIS data within the age group of 18-64 according to marital status

Table 7a. Distribution of MERNIS data according to social security coverage and marital status

Table 7b. Distribution of MERNIS data within the age group of 18-64 according to social security coverage and marital status

Table 8. Green Card coverage for women outside social security coverage in MERNIS data according to marital status

Table 9. Coverage of elderly pensions (Law No. 2022) for women above the age of 65 and without social security in MERNIS data according to marital status

Table 10. Coverage of social assistance benefits for women without social security coverage in MERNIS data according to marital status

Table 11. Coverage of Green Card scheme for women without social security in MERNIS data according to the receipts of social assistance benefits

Table 12. Coverage of Green Card scheme for women without social security in MERNIS data set according to marital status and receipt of social assistance benefits

Table 13a. Distribution of women according to marital status (urban-rural)

Table 13b. Distribution of age groups of women across marital status (urban-rural)

Table 14a. Distribution of social security coverage of women across marital status (urban-rural)

Table 14b. Distribution of social security coverage across marital status and dependency (urban-rural)

Table 15. “To what extent is your household income sufficient to meet your needs?”

Table 16. For those who state that household income is not sufficient to meet the needs, “Did you get any monetary support or assistance?”

Table 17. “Does income obtained from children, relatives or acquaintances (informal support) contribute to the total monthly household income?”

Table 18. “Generally speaking, how is your financial situation affected after death of you spouse or getting divorced?”

Table 19. Average monthly household income per person across marital status and social security coverage

Table 20. Income poverty facing women in the survey living in households with various sizes across marital status and social security coverage

Table 21a. Income poverty facing women in TR-SILC Dataset living in households with various sizes across marital status and social security coverage

Table 21b. National estimates of income poverty facing women across marital status and social security coverage calculated using TR-SILC

Table 21c. National estimates of income poverty facing women living in different household sizes across marital status and social security coverage calculated using TR-SILC

Table 21d. At-risk-of income poverty facing women living in different household sizes across marital status and social security coverage calculated using TR-SILC (%)

Table 22. Indebtedness of women according to the source of the debt

Table 23. Housing tenure of women across marital status and social security coverage

Table 24. “With whom have you been living after the death of your spouse or divorce?”

Table 25. Work status of women across marital status and urban-rural breakdown

Table 26. Distribution of jobs of working women in the survey across marital status and social security coverage

Table 27. Distribution of jobs mentioned by who are not working but declared that they are looking for a job at the time of the survey across marital status and social security coverage

Table 28. Distribution of types of support from government that women expect when they lose their spouses or get divorced across marital status and social security coverage

List of Abbreviations

Bağ-Kur – Self-Employed Institution

CCT – Conditional Cash Transfer Program

Emekli Sandığı - Retirement Chest

İŞKUR (Türkiye İş Kurumu) - Turkish Employment Organization

İSMEK (İstanbul Büyükşehir Belediyesi Sanat ve Meslek Eğitimi Kursları) - İstanbul Metropolitan Municipality Art and Vocational Training Courses

KASDEP (Kırsal Alanda Sosyal Destek Projesi) - Social Support Project in Rural Areas

KSGM (Kadının Statüsü Genel Müdürlüğü) –Directorate General on the Status of Women

MERNIS (Merkezi Nüfus İdaresi Sistemi) - Central Population Administrative System

NUTS – Nomenclature of Territorial Units for Statistics

PPS – Probability Proportional to Size

SGDP (Sosyal Güvenlik Destek Primi) – Social Security Support Premium

SOYBİS (Sosyal Yardım Bilgi Sistemi) – Social Assistance Information System

SSK (Sosyal Sigortalar Kurumu) - Social Security Institution

SYDGM (Sosyal Yardımlaşma ve Dayanışma Genel Müdürlüğü) - General Directorate of Social Assistance and Solidarity

SYDV (Sosyal Yardımlaşma ve Dayanışma Vakfı) – Local Foundation for Social Assistance and Solidarity

TOKİ (Toplu Konut İdaresi) – Mass Housing Administration

TURKSTAT - Turkish Statistical Institute

1. Introduction

The basic aim of “The Research Project for the Development of a Cash Transfer Program for the Widowed Women” is to propose a comprehensive policy suggestion package by analyzing social life and living patterns as well as daily relations of widowed and divorced women.¹ It is not possible to consider widowed and divorced women as a homogeneous group since they have different life styles and relations in terms of various factors such as their ages, family compositions, educational, work and income status, geographic, socio-economic and cultural characteristics of the places they live in. While widowed and divorced women are faced with similar problems, they also have to cope with distinct problems peculiar to their own circumstances. For instance, problems of women with children are in some respect both similar and different from the problems of widowed or divorced women without children.

It is a fact that the majority of widowed and divorced women in Turkey have experienced significant income losses when compared to their previous lives and that some of them have fallen into poverty. While those in need of support among this group of women are associated with the social assistance programs within the context of poverty, in many other countries the issue is taken from the perspective of single mothers and female-headed households. Keeping this dual structure in mind but not fully constrained with it, this research aims to reveal out the problems that widowed or divorced women face with and to present policy suggestions in order to cope with them.

Following the Introduction, departing from the context of welfare regimes and gender equality, we present a selection of studies conducted in various countries regarding social and economic status of widowed or divorced women in the Second Section. At the same time capabilities approach forming the theoretical framework of our research is analyzed in this part and the theoretical framework is associated with the status of widowed or divorced women.

¹ Even though the main target group of the research in the beginning of this Project was determined to be widowed women; during the course of research design it was observed that divorced women experienced problems similar to those experienced by the widowed women and this group was also included within the research. At the field work stage of the qualitative study, women who were deserted by their spouses or whose spouses were in prison were also included within the research.

It is obvious that it will not be possible to understand the situation of widowed or divorced women without analyzing the social structure and relations that women in Turkey generally live in. Therefore, in the Third Section, we evaluate this social structure and the relations from the perspective of family relations prevalent in Turkey, gender-based division of labour and opportunities for women to be employed in paid/income-generating work.

In the Fourth section, we explain methods utilized in the Research Project. In the Fifth and the Sixth sections where research findings are presented, we analyse problems encountered by widowed/divorced women on the one hand , and evaluate the activities of institutions applying social economic policies for the target group on the other hand.

In the Seventh section, country examples on the policies targeting widowed/divorced women are presented and then specific policies are proposed for Turkey.

2. Theoretical framework

2.1. Welfare regimes and gender equality

The “welfare regimes” approach that emerged following *Gøsta* Esping-Andersen’s work entitled “Three Worlds of Welfare Capitalism” (1990) guided a wide circle of debate in the academic literature in the area of social policy. The concept of “welfare regime”, within this approach, refers to institutionalization of welfare services in national contexts. This institutionalization is important because it has both an impact on shaping the social policy reforms in the related country as well as identifying the kind of solidarity model with regard to the citizenship regime in the country (Esping-Andersen, 1990: 80). The “Welfare regime” literature looks at the country’s labour market structure as the basic variable and prioritizes the relationship of the welfare institutions with employment. On the basis of this relationship, the academic literature first made it possible to compare the welfare regimes of the West European countries, and then the South European countries which Turkey is a part of are included within this comparative approach (e.g., Gough, 1996; Andreotti et al, 2001; Buğra and Keyder, 2006).

“Welfare regime” approach and the academic literature formed within the context of this approach happen to be the focus of different criticisms. It will not be wrong to say that among these criticisms the most important one is the critique made by the academicians who are working on the relationship of gender-based inequalities and the social policies. The basis of criticisms is the idea that “welfare regime” approach is “gender-blind”. As this academic literature makes the analysis on the basis of the labour market and does not focus on gender inequality, it also ignores the different positions of women in the labour market in different countries and the responsibilities of women outside the paid work such as care for children, elderly and disabled.

In this context, it can be stated that “gender-based welfare regime” literature is led by Ann S. Orloff. In her article entitled “Gender and Social Rights of Citizenship”, Orloff underlines the need to take gender relations into consideration in the studies on welfare regime and social policies in the related societies (Orloff, 1993: 305). In this article, Orloff shows that each publicly provided social program is already related with gender inequality in that it affects the situation of women in the society either by removing the inequality or

reinforcing it (Orloff, 1993: 303-4). According to Orloff, this takes place on three basic areas: gender-based division of labour, access of women to paid work - and marriage and family relations (Orloff, 1993: 307). It is understood that articulation of these three basic areas into the welfare state studies and social policy analysis would require a tripartite approach by adding the family to the market and state (Orloff, 1993: 312).

When the impact of welfare regimes on the social position of women is analyzed from within the market, state and family triad, Orloff first points to how the unequal position of women within the labour market is reinforced by the welfare regime. A great majority of the men can fulfil their welfare demands through paid work. However, since women's access to paid work is restricted, and since they take part within an unequal gender-based division of labour, especially in care services, this situation narrows down their means to demand welfare on the basis of worker status even when they have access to paid work. Orloff states that women's claims in most Western welfare states are based on familial or marital roles (e.g. motherhood or widowed) (Orloff, 1993: 314-5). But it is seen that provision of welfare services to women by the welfare states through family or marriage status is at low levels and is given on the basis of stringent eligibility criteria (Orloff, 1993: 315).

Within this context, we can analyze socio-economic situations of single mothers. It is a frequently encountered situation that single mothers cannot have a place within paid work due to care and housework responsibilities they have to assume at home. These women, even when they can find paid work opportunity, are condemned to the secondary position when compared with men due to their responsibilities at home and due to the gender-based wage inequality in employment. Therefore, the access of single mothers to adequate income for themselves and for their children is quite restricted. Brodsky et. al., on the other hand, associate the income poverty of single mothers with various interrelated social and economic factors. Among the leading factors are the child raising work not corresponding to any economic value, lower wage levels for the female labour when compared to male labour, restricted provision of child care services and the conflicting roles of women within the family and at work (Brodsky et. al., 2005: 5). When all of these factors are analyzed, Orloff's argument that single mothers' limited access to adequate income can generally be evaluated as a case of gender-based inequality is confirmed (Orloff, 1993: 319). According to Thomas, in societies where the man is accepted as the natural leader of the household and is

expected to provide the entire family household by himself, woman's economic dependency within the family can become invisible (Thomas, 1994: 66). However, the situation of widowed or divorced women reveals out the social problems created by the continuation of women's economic dependency.

Another important question within the context of this research and that the literature led by Orloff analyzing the welfare state with the gender approach seeks an answer to is the extent of transformatory role of social policy regarding female-male inequality. One of the ways for the state to intervene to transform this gender inequality may be to change the position of women within the marriage, for example by introducing serious precautions against domestic violence or developing policies towards equitable distribution of shared domestic responsibilities (such as parental leave rather than maternity leave). Besides that, through social policies the state can also intervene in the female-male inequality in favour of woman, by improving the living standards of the female-headed households (Orloff, 1993: 321). Generally such social policies, as stated earlier, are based on a targeting strategy over woman's motherhood status or divorced/widowed status. While the social policies put into practice with this approach have a positive impact on the socio-economic conditions of women and the female-headed households, on the other hand, the improvement in the conditions of these households could not bring them up to the level of the households having members within paid employment (Orloff, 1993: 321). Therefore, it can be argued that social policies based on a targeting strategy over women's motherhood or divorced/widowed status are necessary, but not sufficient. The basic aim of a welfare state's social policies overseeing gender equality should be to have women form an autonomous household and to sustain it economically (Orloff, 1993: 319).

The impact of social policies overseeing gender equality on the family as an institution or whether it will increase divorces or not is a frequently discussed issue. According to Orloff who writes on this relationship, economic dependency of women on men is also an important obstacle facing women to end up the unhappy marriage she is in due to various reasons (e.g. domestic violence) (Orloff, 1993: 319). In a similar manner, Brodsky et. al. emphasize that a great majority of women who are living in a marriage full of harassment and maltreatment also live as economically dependent to men who treat them likewise almost all over the world and they underline that the presence of social assistance programs

for women helps to overcome such relations (Brodsky et.al., 2005: 18). Therefore, it can be said that social policies strengthening women will accelerate the break-up of unfavorable marriages and that it is preferred. However, it will be misleading to say that social policies overseeing gender equality are policies against the family institution in the society. Social policies constructed with such an approach are against the marriages constraining women within maltreatment. As for its impact on the other marriages, for instance as Okin states, it is seen that the presence of opportunities for women to also sustain their life outside the marriage will open the way for them to express the problems they face within the family in a more comfortable manner (Okin, 1995: 287). In this context, strengthening women in the long run with such social policies will also transform the family towards an egalitarian direction and will have a positive reflection on the social life.

2.2. Capabilities approach and gender equality

The question of whether the social policy would put the family or the individual at the centre is an important discussion area. Despite the differences between the political philosophies at the background of the familialistic or individualistic social policies, almost in all the welfare regimes a certain combination of these approaches are applied. It can be said that the main reason behind this is that the family-centered social policy approach could not always prioritize the well-being of the individual and the individualistic approach could not always provide an integral approach to the social problems.

Family within the context of social policy is described as a political arena where the responsibilities of the state and the citizens are negotiated (Teo, 2010: 311). Teo states that especially in the East Asian countries where the state tries to shape the definition of family, its effort to transfer certain social welfare roles to the family has an important role (Teo, 2010: 312). In a similar manner, important social welfare functions are transferred to the family in the welfare regimes of Southern Europe composed of Italy, Spain, Portugal and Greece, and the welfare regime in Turkey is also considered to resemble similar traits (Andreotti et.al, 2001). One of the leading reasons why the family in most of the welfare regimes of East Asian and South European countries assumes important social welfare functions is that there is no effective social policy in these countries to assume the social risks such as unemployment; sickness; care for children, elderly and disabled. The other

reason is that there are powerful cultural images regarding the family and that these images assign priority to the family institution to play a role in the area of social welfare. But such cultural differences should not be interpreted in a manner to overshadow the presence of gender-based inequalities prevalent in these societies. The entire social welfare functions delegated to the family are realized over women's unpaid labour. Therefore, as is also underlined by Benhabib, social cultures should not be seen as monolithic constructs and the different demands aiming to transform it should not be ignored (Benhabib, 1995: 240). Moreover, as seen in the case of Malaysia, as far as the state policies directed toward protecting the family forms deemed as ideal ignores the domestic dynamics, in practice this can have a decreasing impact on the sustainability of such families (Mohamad, 2010: 363). Thus, to ensure the effectiveness of policies, it is important that a social policy approach accepting women as individuals should always be kept in mind.

Nobel award-winning economist Amartya Sen's capabilities approach appear among the leading approaches that place the well-being of individuals at the centre and find an important venue of implementation in the realm of social policy, . This perspective emphasizes that guaranteeing the rights is not enough and that the rights will acquire meaning only by putting them into practice through policies (Nussbaum, 2001: 54). For instance, even if there is equality at the level of laws, in reality capabilities of women in the labour market are much more limited than men's.

The positive aspect of using the capabilities approach when analyzing the situation of women and constructing social policies toward women is that this approach takes the lives of individuals as its reference point. What is especially positive about this approach regarding women is that it prevents reduction of women's capabilities for the household or the family (Robeyns, 2002: 5). As also emphasized by Nussbaum, women's role in the society has always been exploited for the sake of fulfilling societal aims put to use for social aims . However, the departure point of the capabilities approach is to accept women as values in and by themselves (Nussbaum, 2001: 5-6). In this context, it aims to open the way for the women to define their own aims and to equally participate into the determination of social aims. For instance, income poverty calculations are generally made on household basis. Therefore, such calculations give household-oriented results. But the results of such calculations do not provide information regarding how the income is distributed within the

household. Hence, there is seriously lack of information regarding poverty of women. Even if the aggregate household income is above the poverty threshold, it may well be the case that income within the household is unequally distributed or that there is unequal use of income in fulfilling the individual needs within the household and that this can lead to the poverty of women.

Another positive aspect of capabilities approach is that it does not reduce social policy only to the public expenditures. According to this approach, resources are only vehicles for the individuals to reach a higher level of welfare. Therefore, rather than seeing the resources as absolute values, one must focus on how these resources enhance individual capabilities. When the focus is totally on the resources, the inability of different individuals in equally transforming the same resources into capabilities will be ignored (Robeyns, 2002: 4). Therefore, for instance, transferring resources in the same amount and manner to all the widowed or divorced women will affect capabilities of these women at different levels. It is important that the differences between the women are analyzed carefully and the resources distributed accordingly. For example, capabilities of a disabled woman are not the same as capabilities of an able-bodied woman. Thus, provision of the same resources to these women does not increase their capabilities equally. The way for a disabled woman to reach an equal capability to the able-bodied woman is through the allocation of more resources to the disabled woman and provision of different types of opportunities to her. Nussbaum points to the widowed women as one of the most disadvantageous groups among women. Widowed women are not only exposed to loss of income after the death of their spouses, but are also subjected to a serious discrimination and stigmatization by the society (Nussbaum, 2001: 2). Similarly, Owen also states that the discriminative attitudes against widowed women are a widespread phenomenon in many societies with diverse religious, lingual and ethnic backgrounds (Owen, 2009: 1). Stigmatization and discrimination against the divorced women by the society upon divorce is also a frequently encountered phenomenon. For instance, according to a research conducted in the city of Sakarya [Turkey], more than half of the divorced women state that they are restricted by the social prejudices due to divorce (Sucu, 2007). In this regard, while thinking on how divorce affects women's capabilities, the pros and cons of divorce as a social fact for the divorced

individuals within the context of the country's institutional setting should also be evaluated (Levine, 1982: 323).

It is possible to analyze the question of enhancement of capabilities of widowed or divorced women in the areas of income poverty, employment and care. It is known from the reports of various international organizations that poverty risks of women are more than that of men's in the entire world in general and that women's paid incomes are lower than men's (e.g. UNDP, 2009). Many researchers have asserted that poverty risk of female-headed households is higher when compared with the other households (Thomas, 1994; Acosta-Belén and Bose, 1995; Kimenyi and Mbaku, 1995; Bibars, 2001; Chant, 2003; 2007; 2008). This situation takes a more chronic form especially in the developing countries. For instance, researchers have found that two-thirds of female-headed households are poorer than the male-headed households (Buvinic and Gupta, 1997). It may be expected that poverty risks due to income loss of widowed or divorced women which form sub-groups within the female-headed households are above the general average of women.

In the academic literature it is stated that the number of female-headed households is increasing due to three main reasons: the first reason is that women live longer than men. Therefore, the number of widowed women at later ages increases. The spreading of health services in the recent years strengthens demographically more the trend of women biologically living longer than men (Barquero and Trejos, 2003: 15). Secondly, we see the impact of migratory movement on families together with urbanization (Arriagahada, 2002; Barquero and Trejos, 2003; Kung, Hung, Chan, 2004; Tvedten, Paula and Monsterrat, 2008). This points to the presence of the fact of single mothers living with their children even when the marriage continues or to the presence of situations like being deserted by the spouse. The third reason is the increase in the rate of divorce (Arriagada, 2002: 520-525).

The increase in the number of female-headed households makes the political efforts ever more important to eliminate inequality through social policies overseeing gender equality since it is more difficult for the female-headed households to get over with poverty due to unequal capabilities of women. Departing from here Chant points to the fact that the poverty of female-headed households was cyclically leading to impoverishment and at the same time to transfer of poverty to the children in these households (Gimenez, 1999: 336; Chant, 2007: 1; 2008: 167). This indicates that poverty of female-headed households has

also in general the impact of reinforcing social inequalities. Transformation, at the same time, of female-headed households' poverty directly into the poverty of children may well lead to the withdrawal of children of these households from further education and their exposition to low paid and insecure employment. Therefore, struggling with the poverty of female-headed households may indirectly contribute to the struggle against problems such as child labour and inability of children's access to education.

It becomes rather important to explain within the context of national and international academic studies why female-headed households are more exposed to the risk of poverty than other groups. Accordingly it appears that the first factor increasing the risk of poverty is to have children (Barquero and Trejos, 2003: 5; Finne, 2001: 8; Huber and Stephens, 2006: 148; Kamerman, 1984: 249; McKay, 2005: 83-84). Having children leads to an increase in the income need of the household. Researchers have clearly stated that young mothers having children below the age of 6 constitute the most vulnerable group against poverty (Mauldin, 1991: 165; Gimenez, 1999: 340; Kamerman, 1984: 249; Bound et. al., 1991: 115). Besides, child care is a serious obstacle for women in finding paid work especially in the countries where there is no child care service or the opportunities for child care are rather limited.

In cases where there is no option for women to work in order to have access to income, we are faced with the impact of the current structure of labour market as the second factor increasing the risk of poverty. Thus women are obliged to inevitably work in flexible, part-time and low-income jobs without social security (Chant, 2003: 7). Therefore, these women taking part in unregistered employment currently form a significant part of the working poor. Also with only one breadwinner in the household, female-headed households are exposed to economic fragility against the fluctuations in the labour markets and this has the potential threat of transforming this poverty situation into a chronic one (Chant, 2003: 7).

The third factor increasing poverty risk of female-headed households is seen when women have health problems or are disabled. Studies regard the health problem of female-headed households as one of the reasons excluding women from paid work (Mauldin, 1999: 166; WHO, 2006: 17).

Finally, it should be stated that capabilities approach does not aim to enforce any cultural form. While women can prefer to live by founding a family, they can also prefer to

live alone. For instance, according to Nussbaum there is no problem in women's preference to live in accordance with the social roles and the culture of the society within which they live. Women may prefer to lead a traditional life. The capabilities approach emphasizes the presence of such social and economic circumstances in which women could freely make their choices (Nussbaum, 2001: 41-42). Nussbaum underlines that state has the duty to increase the means available to the grown-up individuals, namely to increase their capabilities, but that individuals will have to decide on by themselves what to do with these means (Nussbaum, 2001: 87). For example, income support program for widowed or divorced poor women with children volunteering to work, if free of charge kindergarten services are provided to increase their work capabilities, can leave the option to work or not to work to the women and can envisage different amounts of regular income support for each situation. A similar approach can be used while analyzing the fact of divorce. Women who could not be able to terminate a miserable marriage or be obliged to remarry in order not to fall into poverty emerges as a problem within the capabilities approach. Some of her capabilities are restricted due to economic dependency and it becomes impossible for her to make a choice. In this regard, social policies pushing women to found a family and/or encouraging the continuation of a miserable marriage rather than expanding their capabilities creates a negative situation from the perspective of women.

3. Women in the family and society in Turkey

In this section, as emphasized in the previous section, based on the assumption that any social policy and program applied by the public will have a positive or negative impact on gender equality, we will be analyzing conditions in three areas specific for Turkey where women are associated with these policies and programs: marriage/divorce and family relations, gender-based division of labour and employment opportunities for women. While analyzing the current situation in these areas we will especially be focusing on conditions of widowed and divorced women. Our aim here is to approach the problems of widowed and divorced women with a holistic view and to lay the ground within the context of this approach for the formation of policies providing opportunities for women to lead a better life in line with their own preferences.

3.1. Marriage/divorce and family relations

Two trends are observed in studies on family which considers family as the keystone of the social structure in Turkey (e.g., Bora and Üstün, 2005; Demircioğlu, 2000; Kandiyoti, 1984; Özbay, 1998; TURKSTAT, 2006). The first trend refers to the research which emphasize that with the impact of urbanization, modernization and individualization, family as an institution began to dissolve and this dynamics poses a threat. In these studies dissolution of family is in general explained with the increase observed in divorce statistics and it is suggested that in order to maintain and sustain the unity of the family, there should be mutual sacrifices rather than individualistic choices. In such studies where reference is made to ideal family type, there is emulation with the past by departing from the admittance that such a family type was present in the past. On the other hand, in the second type of studies, historical transformation of the family institution is seen to be a result of social change and especially as a result of spatial separation of home and work, and it is emphasized that with the meaning and importance of family for the individuals the functions of family is changing.

Kandiyoti (1984) says that while family in the past was rather based on an economic union and assumed function of sustaining the lineage, with the relocation of paid work outside the confines of domicile, it is transformed into a union with more emphasis on individual rights where its emotional aspect outweighs. Increase in divorces on the other

hand is said to depend on evolution of families from structures based on traditions into structures based on love and partnership rather than dissolution of family institution and thus leading to an increase in the expectations of spouses from each other (Sucu, 2007).

As seen in many other countries, although an increase in divorce rates is also observed in Turkey in the recent years, in cross-country comparisons divorce rates in Turkey is still in the lower ranks. According to data provided by TURKSTAT this rough divorce rate, which was 0.52 thousandth in 1997, has increased to 1.33 thousandth in 2005 and 1.59 thousandth in 2009, but still divorce rate in Turkey is much lower than the European Union countries (EUROSTAT, 2010). According to research made on this subject, psychological and/or physical violence against women has an important place among the reasons of divorce. Domestic violence not showing any difference in terms of male's education, profession and income level is among the important findings (Sucu, 2007).

In the research of Prime Ministry Institute of Family Research entitled "Reasons and Consequences of Domestic Violence" it is stated that one-third of men beat their wives (Aile Araştırma Kurumu, 1995). According to another research of Prime Ministry Institute of Family Research, one out of three women in Turkey in general are beaten by their husbands and more than half of the women are continually subjected to insult and humiliation. It is seen that this situation was not related to the educational level of the male or the female. 23 per cent of university graduate women stated that they were subjected to physical and verbal violence, and 71 per cent stated that they were subjected to economic and sexual violence. Nevertheless, 90 per cent of women in Turkey are subjected to psychological, 40 per cent to physical, and 15 per cent to sexual violence of their husbands.²

It is seen in especially domestic violence research that roles to be obeyed by the family members in forming the ideal family do not have a correspondence at all in daily life practices. Bora and Üstün (2005) in their research entitled "'Home Sweet Home': Women and Men in the Democratization Process" emphasize that in families where open violence is not experienced violence existed in a more indirect form. Women find themselves in a position to live within the confines of "social necessities" encircling their lives, namely within the boundaries of the social roles assumed.

² Cumhuriyet daily newspaper, 26.11.2002.

Research on divorce indicate that great majority of women suffer significant income losses due to divorce, that they assume the entire burden of childcare and was subjected to pressure from the family and the community due to social prejudices (Demircioğlu, 2000; Sucu, 2007). Material and spiritual difficulties encountered by women after divorce indicate that they apply to divorce only as a last resort.

It is obvious that policies ignoring domestic issues concerning violence, abuse and only directed to maintain the integrity and continuation of family will serve for the maintenance of unequal relations within the family, rather than protecting individuals in disadvantageous positions like the women and the children. Such policies reinforcing domestic inequality not only endanger existence and sustainability of family as a healthy social unit but also prevent upbringing of mutually respectful and equal individuals that will make up the future generations.

3.2. Gendered domestic division of labour

In the great majority of the Turkish families it is not possible to speak of equal rights of spouses or their equal participation in decision-making. Patriarchal structure dominating domestic relations and social life is legitimized by departing from the judgment women and men are assuming their appropriate roles in accordance with their inborn differences. In this differentiation of roles it is assumed that it is natural for men to deal with “outside works” and women with “domestic works” and that this separation of roles is just. However, it is not even clear to what kind of decision-making mechanism the differentiation of “outside works / domestic works” corresponds to. In general, what is understood from women being responsible from “domestic works” is, for instance, the “right” to keep the house with the money given to them from the family income that the men have and the men direct.

The classical liberal theory, while differentiating home (family) sphere and non-home (non-family) spheres as private and public spheres, describes the public realm as an area where rational, equal and fair relations exist, and the private sphere as the area where sacrifice, emotions and a hierarchy accepted by the family members is dominant. On the other hand, those looking from the perspective of gender, point to the problems of gender equality caused by ignoring transitivity and continuity of public and private spheres. It is obvious that it will not be possible to arrive at gender equality only by realizing equality in

areas outside the home. As long as unequal relations continue at home their consequences will spill out of the home too. In the same manner, disadvantageous position of women in areas outside the home affects relations at home. However, an egalitarian social life where women and men will personally be able to realize and expand their potentials will only be possible when there is equality in every area.

According to the results of TURKSTAT's *Time Use Survey for 2006*, in Turkey women on the average spend 5 hours 17 minutes during a day for household and home care that includes activities like household care, child care, laundry, and ironing. Within the gendered domestic division of labour, the corresponding time during the day is 51 minutes on the average for men who mainly deal with activities like construction and repair. Also there is not much difference at all between employed and non-employed women regarding the time spent; while non-employed women on the average spend 5 hours 43 minutes of the day with household care and home care, employed women spend 4 hours of the day with these activities (TURKSTAT, 2007).

Gender-based division of labour where women assume housework with no compensation is also reflected on the accumulations they make respectively all throughout their lives. According to TURKSTAT's *Family Structure Survey*, property distribution within the family is extremely unequal. 80,2 per cent of women neither have any real estate nor any vehicle. The same ratio for men is 39,6 per cent (TURKSTAT 2006:3). This unequal distribution in property ownership especially leads to a significant decrease in welfare level of women who get divorced.

3.3. Women working in paid/income-generating jobs

Rate of women working in paid and income-generating works in Turkey is quite low when compared with both European countries and countries at a similar development level. While female labour force participation rate in European Union countries is 65 per cent on the average, this rate is 22 per cent in Turkey. The most important factor behind this low participation is the mentality that reduces social role of women to home and family care. Again with the same reason, not placing as much emphasis on education of girls as boys indirectly leads women to fall into a disadvantageous position within the labour market.

In 2009 of the total 21 277 thousand employed in Turkey 15 406 thousand are male, and the remaining 5 871 thousand (27,6 per cent of total employment) are female. Approximately 12 million women outside the labour force are housewives.

While this fact is partially due to lack of employment generation of the economy and sexist attitudes such as employers' preference of male employees, among the most important reasons of low female employment is responsibilities assumed in gender-based division of roles by women like house work, child and elderly care that we mentioned in the previous section. As a result of this gender-based division of roles, women either do not enter into work life or do not carry out their work lives in continuity like men and leave their work at intervals or drop-out in the early phases of their lives, after marriage or after having children.³

Lack of public provision of kindergarten and day-care services, especially those free of charge and non-compliance of time schedule of primary public education institutions with work hours are important determinants of women's decision to participate in the labour market or drop-out from it after having children. As is seen in Table 1, labour force participation rate for men shows a continuity from the age of 20s till retirement period, but for women while it relatively increases at the age of 20s, it shows a significant decrease in the aftermath of marriage and birth.

Table 1. Labour force participation rates according to age groups and gender in urban and rural areas (2006, per cent)

	<i>Urban</i>		<i>Rural</i>	
	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>
15-19	33,0	13,8	40,6	23,5
20-24	70,6	29,6	75,3	34,9
25-29	92,8	30,0	89,0	35,9
30-34	96,0	26,3	91,6	37,7
35-39	95,2	25,9	91,7	42,2
40-44	93,2	21,6	91,8	43,3
45-49	79,7	15,2	86,1	41,9
50-54	58,9	10,1	76,0	39,8
55-59	40,5	6,5	66,8	34,3

³ For studies on this subject see İlkkaracan (1998), Eyüboğlu et.al. (2000), Kasnakoğlu and Dayıoğlu (2002), Toksöz (2007), Ecevit (2008), KEİG (2009), WB-SPO (2009), Buğra and Yakut-Çakar (2010), Özar (2010).

60-64	25,6	4,0	57,2	26,8
65+	10,9	1,3	32,6	12,1
Total	70,8	19,9	72,7	33,0

Source: Household Labour Force Survey Database, TURKSTAT, www.tuik.gov.tr

Gender division of roles in the families in Turkey assigning maintenance of livelihood of the household to men, and home and family care to women pushes women into extremely difficult living conditions upon death of males, their leaving the family or when the couples get divorced. It is not realistic to expect women who do not have experience of work in an income-generating job or who have left work life for a long time to find a job to maintain the household in a short period of time when confronted with such situations. Employers on the other hand refrain to employ people at later ages or who do not have work experience. Besides, responsibility of child care for lone mothers narrows down their employment opportunities significantly. Therefore, for women who have to work to earn their living or to maintain their family together with the children there is no choice except low-waged and uninsured work.

In conclusion, as we tried to summarize in this part, in Turkey roles presented to women and men within and also outside the family is far from preparing the ground for women to live alone or lead a life with their children. In cases when men withdraw from family life, women are deprived of opportunities to stand on their own feet and to earn the living of their children if they have any.

4. Research Methods

In this research, we used press and academic literature review, quantitative and qualitative research methods in a complementary manner. Within the scope of press review, news from daily newspapers of Radikal, Milliyet and Zaman and Haberturk news website regarding widowed or divorced women is reviewed between 1 January 2007 and 30 September 2009 and news collected are classified under certain topics. From the press review, important clues are obtained on problems faced by widowed or divorced women and their children, the treatment facing them by their families or ex-husbands, particularly the perception of their community as well as the approach of the institutions providing social services. Besides, the way press approaches the news regarding this group of women and the discourse we encounter in the news provided an important source of information for the reflection of the societal perspective over widowed or divorced women.

Academic literature review made it possible to evaluate different approaches on the subject of improving lives of widowed or divorced women and helped to formulate the theoretical framework of the research.

4.1. Quantitative field work

Quantitative field work is carried out under the coordination of Infakto Research Workshop by their field survey centers between 19 January and 8 March 2010. In the fieldwork carried out as representative of Turkey 70 surveyors and 12 supervisors were employed together with project team at the headquarters. After the preliminary study to develop the questionnaire form conducted by the project team together with Infakto Research Workshop during the period of September 2009 and December 2009, a total of 19 pilot interviews were realized in December 2009 in various districts of İstanbul to test for the questions in the questionnaire form. After this pilot study, finalized questionnaire form is used in quantitative field work.⁴

4.1.1. Sample selection

⁴ For questionnaire form see Appendix 1.

Sample design for the survey study conducted as representative of Turkey is done by Infakto Research Workshop in cooperation with SYDGM. Target group of the research project is chosen as widowed and divorced women between the ages of 18 and 64. In sample design, Nomenclature of Territorial Units for Statistics (NUTS) is used. Table 2 shows segmentation of population living in the districts by NUTS, level of development and urban/rural distinction.

Table 2. Distribution of population in Turkey

Region	Metropolitan Districts		Developed Districts		Underdeveloped Districts		Total	
	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
TR1	10,757,327	615,286	416,930	784,293			11,174,257	1,399,579
TR2			1,790,733	980,044	72,674	209,104	1,863,407	1,189,148
TR3	2,606,294	43,288	3,401,427	2,425,491	239,098	583,724	6,246,819	3,052,503
TR4	1,431,172	131,656	3,177,134	1,445,253	68,535	163,403	4,676,841	1,740,312
TR5	4,730,646	190,310	836,667	467,394	133,130	293,740	5,700,443	951,444
TR6	1,366,027	164,230	4,175,176	2,333,648	266,944	600,402	5,808,147	3,098,280
TR7	696,833	93,873	1,375,980	598,486	380,735	631,020	2,453,548	1,323,379
TR8			2,008,374	1,114,283	497,677	857,123	2,506,051	1,971,406
TR9			1,110,601	638,981	271,503	467,567	1,382,104	1,106,548
TRA			743,396	233,637	444,053	791,673	1,187,449	1,025,310
TRB			1,354,071	366,364	664,319	1,173,678	2,018,390	1,540,042
TRC	1,175,042	62,832	2,221,752	722,652	1,333,609	1,654,962	4,730,403	2,440,446
Total	22,763,341	1,301,475	22,612,241	12,110,526	4,372,277	7,426,396	49,747,859	20,838,397

As a second segment districts are grouped within three different sub-segments as metropolitan/developed/underdeveloped in line with information given by TURKSTAT. In terms of representativeness of the study, neighbourhoods in metropolitan districts, and districts in other segments are taken as the primary sample unit. With the assumption that in each county 8 questionnaires will be conducted, the number of districts to be included within the sample is calculated (Table 3). Thus realization of the total 800 questionnaires in the neighbourhoods of metropolitan districts, and in 57 districts is targeted. For questionnaires to be conducted in rural areas it is decided that they are conducted in the villages in the proximity of these districts and to determine the women within the scope of the sample database obtained through Central Population Administrative System (MERNIS) with the cooperation of the Ministry of Interior and SYDGM.

Table 3. Number of districts selected with PPS sampling method

Region	Metropolitan Districts		Developed Districts		Underdeveloped Districts		Total	
	Selected	Total	Selected	Total	Selected	Total	Selected	Total
TR1	27	27	1	5	0	0	28	32
TR2	0	0	4	57	0	0	4	57
TR3	9	9	7	81	1	39	17	129
TR4	3	3	6	78	0	0	9	81
TR5	11	11	2	50	0	0	13	61
TR6	2	2	8	60	1	29	11	91
TR7	2	2	3	30	1	52	6	84
TR8	0	0	4	41	1	64	5	105
TR9	0	0	2	37	1	42	3	79
TRA	0	0	2	9	1	48	3	57
TRB	0	0	3	16	1	54	4	70
TRC	2	2	5	14	3	61	10	77
Total	56	56	47	426	10	441	83	923

4.1.2.Evaluation of MERNIS data

Data from which the sample is selected and which is obtained by SYDGM from the Ministry of Interior is subjected to examination through Social Assistance Information System (SOYBIS) at the General Directorate in the period of September-October 2010. As a result of this examination, distribution of the total 47.053 women in this database with regard to social security coverage is given below in Table 4. When it is taken into consideration that separation with regard to social security coverage is done on the basis of not begin covered by SSK (Social Security Institution), Emekli Sandığı (Retirement Chest) and Bağ-Kur (Self Employed Institution) as a retiree or employee, it will be possible to reread the breakdown in Table 4 as follows: 51,4 per cent of women within MERNIS database are not covered by social security by any one of these three institutions. Among women who are covered by social security with 49,6 per cent it is not possible to make a distinction of actively insured and insured as a dependent.

Table 4. Distribution of MERNIS data according to social security coverage (SOYBIS Examination)

	<i>N</i>	<i>(%)</i>
SSK – Employee	1099	2,3
SSK – Retiree	13125	27,9

Emekli Sandığı – Employee	408	0,9
Emekli Sandığı – Retiree	509	1,1
Bağ-Kur – Employee	1146	2,4
Bağ-Kur – Retiree	6963	14,8
Bağ-Kur- SGDP*	103	0,2
Elderly Pension (Law No. 2022)	8920	19,0
Green Card – Active	8570	18,2
Green Card – Passive	5599	11,9
General Total	47053	100,0

* Those benefitting from Social Security Support Premium within the scope of Bağ-Kur

Before presenting distribution regarding other information such as being beneficiary of any social assistance schemes by SYDGM through SOYBIS examination, ownership of Green Card⁵, general demographic characteristics of women stated in the data set are described in Table 5a and 5b by using their distribution in terms of marital status and age groups. 79,9 per cent of women in MERNIS data are widowed and 16,1 per cent are divorced.

Table 5a. Distribution of MERNIS data according to marital status

	N	(%)
Single	1	0,0
Widowed	37581	79,9
Divorced	7564	16,1
Married	985	2,1
Unknown	922	2,0
Total	47053	100,0

Table 5b. Distribution of MERNIS data according to age groups

	N	(%)
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⁵ Green Card is the means-tested social assistance mechanism that provides free health care services for the poor who are not formally covered by social security. Poor people earning less than a minimum level of income which is defined by the law, are provided a special card giving free access to outpatient and inpatient care at the state and some university hospitals, and covering their inpatient medical drug expenses but excluding the cost of outpatient drugs.

18-34 age group	2657	5,6
35-49 age group	6413	13,6
50-64 age group	11686	24,8
65 and above	25375	53,9
Unknown	922	2,0
Total	47053	100,0

As seen in Table 5a and 5b in this data set selected randomly from MERNIS database there are 922 records without marital status and birth date information. With regard to this data set it is important to mention that these 922 people were not included within the analysis in the other tables presented below. However, one person declaring her marital status as single is excluded from the analysis, but is included within the analysis in the tables below since the married 985-person group has potential of being a control group.

When the data set is analyzed in terms of marital status and age group in Table 6a it is seen that a significant portion of widowed women were at the age of 65 and above (65,1 per cent), and divorced women, as expected, were significantly distributed within younger age groups. In table 6b age groups are presented within the range of 18-64 on the basis of different marital status where the research sample is withdrawn from this database. According to this distribution it is seen that 73,8 per cent of widowed women are within 50-64 age group, on the other hand divorced and married women are predominantly within age groups below the age of 50 (71,6 per cent and 88,2 per cent respectively).

Table 6a. Distribution of MERNIS data according to age groups and marital status

Age groups	Widowed		Divorced		Married	
	N	(%)	N	(%)	N	(%)
18-34	448	1,2	1686	22,3	523	53,1
35-49	2989	8,0	3107	41,1	317	32,2
50-64	9677	25,7	1896	25,1	113	11,5
65 and above	24467	65,1	875	11,6	32	3,2
Total	37581	100,0	7564	100,0	985	100,0

Table 6b. Distribution of MERNIS data within the age group of 18-64 according to marital status

	Widowed	Divorced	Married
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<i>Age groups</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
18-29	14	1,1	779	11,6	328	34,4
30-39	841	6,4	2001	29,9	339	35,6
40-49	2448	18,7	2013	30,1	173	18,2
50-59	5467	41,7	1398	20,9	79	8,3
60-64	4210	32,1	498	7,4	34	3,6
Total	13114	100,0	6689	100,0	953	100,0

On the other hand distribution with regard to social security coverage provided in Table 7a points that in the data set social security coverage both for widowed and for divorced women is narrow. 52,2 per cent of widowed women, 51,6 per cent of divorced women and 73,4 per cent of married women do not have any social security.

Table 7a. Distribution of MERNIS data according to social security coverage and marital status

	<i>Widowed</i>		<i>Divorced</i>		<i>Married</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
With social security	17973	47,8	3658	48,4	262	26,6
Without social security	19608	52,2	3906	51,6	723	73,4
Total	37581	100,0	7564	100,0	985	100,0

When we look at the social security coverage for women in the age group of 18-64 in the MERNIS database from which our research sample is withdrawn, it is seen that in Table 7b a broader scope is described for widowed and divorced women. As seen here while 38,5 per cent of widowed women and 49,6 per cent of divorced women in this age group do not have social security coverage, 72,7 per cent of married women in this age group are not covered.

Table 7b. Distribution of MERNIS data within the age group of 18-64 according to social security coverage and marital status

	<i>Widowed</i>		<i>Divorced</i>		<i>Married</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
With social security	8066	61,5	3372	50,4	260	27,3
Without social security	5048	38,5	3317	49,6	693	72,7

Total	13114	100,0	6689	100,0	953	100,0
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For women appearing outside the scope of social security coverage, scope of two programs basically targeting population which is today officially kept outside the social security coverage is analyzed through SOYBIS examination: Green Card ownership and social pension entitlement which operates over the Law no.2022. As seen in Table 8, for this group of women it appears that Green Card ownership which is important to have an access to health services is at a quite low level. In the data set 49,2 per cent of widowed women, and approximately 59 per cent of divorced women are not within Green Card coverage. At this point, while evaluating Table 8, since it is not possible to determine the necessary income for Green Card ownership through SOYBIS system, we feel it important to state our reservation on the extent of coverage problem's indication of the real situation.

Table 8. Green Card coverage for women outside social security coverage in MERNIS data according to marital status

	<i>Widowed</i>		<i>Divorced</i>		<i>Married</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Has Green Card - Active	7047	35,9	1070	27,4	106	14,7
Has Green Card - Passive	2911	14,8	539	13,8	204	28,2
Has No Green Card	9650	49,2	2297	58,8	413	57,1
Total	19608	100,0	3906	100,0	723	100,0

Within the data set, high rate of especially widowed women aged over 65 outside social security coverage makes it important to mention SOYBIS examination with regard to social pensions within the scope of Law No. 2022 in process with regard to uninsured population over the age of 65. Table 9 shows the situation regarding benefits on Law no.2022 for women who are above the age of 65 in the data set but are excluded from social security coverage. It is seen that approximately half of both widowed and divorced women in the dataset are not beneficiaries of this program. However, this situation should again be analyzed carefully in a similar manner to our evaluation regarding Green Card coverage both due to inability to totally determine income through SOYBIS as well as due to evaluations made on income and social security situation of children of the elderly during their process

of old age pension eligibility within the scope of this law even if they do not live with their children.

Table 9. Coverage of elderly pensions (Law No. 2022) for women above the age of 65 and without social security in MERNIS data according to marital status

	<i>Widowed</i>		<i>Divorced</i>		<i>Married</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Receiving elderly pension	7616	52,3	298	50,6	7	23,3
Not receiving elderly pension	6936	47,7	291	49,4	23	76,7
Total	14552	100,0	589	100,0	30	100,0

SOYBIS examination also provides detailed information on whether women in the data set benefit from various social assistance programs or not that are provided at the local level by SYDVs. The eligibility criteria for these programs is determined to have a Green Card that we described above and to get old age pension within the scope of law number 2022 and also to be outside social security coverage in accordance with law number 3294. In this context detailed breakdown for women in the data set covered by social security regarding the extent of their benefit from both project supports and KASDEP program and from assistance in various areas and much diversified quantities such as conditional cash transfer, education, health and family assistance is presented in Table 10. According to SOYBIS examination few women outside social security coverage have benefitted from project supports and KASDEP (Kırsal Alanda Sosyal Destek Projesi – Social Support Project in Rural Areas) program; while rate of women receiving project support was between 1 to 2 thousandth, KASDEP’s coverage was much lower. On the other hand, while benefit levels from social assistance programs are not very high, approximately one third of women in the data set outside social security coverage are benefitting from social assistance provided by SYDVs including conditional cash transfer; while this rate is 31,7 per cent among widowed women, it is 28,2 per cent for divorced women. When we look at distribution of women receiving social assistance benefits according to age groups, it is seen that women above the age of 65 mostly benefit from assistance provided by SYDVs, on the other hand project supports to be considered for younger age groups or KASDEP cannot reach out to widowed or divorced women within these age groups.

Table 10. Coverage of social assistance benefits for women without social security coverage in MERNIS data according to marital status

	<i>Widowed</i>		<i>Divorced</i>		<i>Married</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Project Supports	26	0,1	11	0,3	0	0,0
KASDEP	38	0,2	9	0,2	0	0,0
Other types of assistance including CCT	6213	31,7	1100	28,2	151	20,9
Total	19608	100,0	3906	100,0	723	100,0

Even though Green Card is classified as a program providing access to health services for households in poverty, when viewed from the perspective of population outside social security coverage, it has actually the nature of describing “official poverty” category according to per capita household income threshold defined as one-third of minimum wage and is in a position to endorse personal/household poverty. Since Green Card ownership is seen as official endorsement of income poverty and lack of social security, during the fieldwork, although not in all, in some local foundations we observed that Green Card was required as a kind of precondition for application to get social assistance. And in cases when this was not a “precondition”, high level of Green Card ownership among people qualifying for assistance indicates that social assistance also cover these “officially poor people”. In the light of the finding that 30,8 per cent of women outside social security coverage in MERNIS data set are benefitting from social assistance provided by SYDVs, we present distribution of benefits women outside the social security coverage have from social assistance in MERNIS data set according to their Green Card ownership status in Table 11. As seen here 45,1 per cent of women outside social security coverage and having active Green Card not benefitting from social assistance provided by SYDVs point to certain problems regarding coverage problem of both programs.

Table 11. Coverage of Green Card scheme for women without social security in MERNIS data according to the receipts of social assistance benefits

	<i>Receiving Assistance</i>		<i>Not Receiving Assistance</i>		<i>Total</i>	
	<i>Including CCT</i>		<i>Including CCT</i>			
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>

Has Green Card – Active*	4518	54,9	3705	45,1	8223	100,0
Has Green Card – Passive*	1547	42,3	2107	57,7	3654	100,0
Has No Green Card	1399	11,3	10961	88,7	12360	100,0
Total	7464	30,8	16773	69,2	24237	100,0

*Green Card scheme requires annual renewal where the means-test is replicated each year to check for eligibility. Thus, active/passive status refers to the current state of art about the Green Card entitlement of the beneficiary.

On the other hand when the breakdown is analyzed on the basis of marital status given in Table 12, it will be seen that for women outside social security coverage 35,9 per cent of widowed women, 27,4 per cent of divorced women, and 14,7 per cent of married women have active Green Card ownership. Among these women rate of benefit women get from social assistance provided by SYDVs have a similar appearance for widowed and divorced women; 55 per cent of widowed, and 56 per cent of divorced women with Green Card in active status benefit from assistance. Assistance reaches to a lower level of married women outside social security coverage and with active Green Card (40,6 per cent) – in our interviews conducted during qualitative fieldwork at SYDVs, based on the approach that although needy in terms of income, women having “able-bodied spouses who can work” should have their household earnings provided by articulating their spouses into employment, this situation reinforces the fact that no decision is made by local board of trustees on assistance. From another perspective for women outside social security coverage findings that approximately half of widowed women (49,2 per cent), and more than half of divorced and married women (58,8 per cent and 57,1 per cent respectively) do not have a Green Card and that almost 90 per cent of them for the three groups do not benefit from assistance cannot unfortunately be analyzed in detail due to lack of enough information to be provided by SOYBIS examination regarding means-test.

Table 12. Coverage of Green Card scheme for women without social security in MERNIS data set according to marital status and receipt of social assistance benefits

	<i>Receiving Assistance Including CCT</i>		<i>Not Receiving Assistance Including CCT</i>		<i>Total</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
WIDOWED						
Has Green Card - Active	3876	19,8	3171	16,2	7047	35,9

Has Green Card - Passive	1262	6,4	1649	8,4	2911	30,2
Has No Green Card	1075	5,5	8575	43,7	9650	49,2
Total	6213	31,7	13395	68,3	19608	100,0
<i>DIVORCED</i>						
Has Green Card - Active	599	15,3	471	12,1	1070	27,4
Has Green Card - Passive	221	5,7	318	8,1	539	23,5
Has No Green Card	280	7,2	2017	51,6	2297	58,8
Total	1100	28,2	2806	71,8	3906	100,0
<i>MARRIED</i>						
Has Green Card - Active	43	5,9	63	8,7	106	14,7
Has Green Card - Passive	64	8,9	140	19,4	204	49,4
Has No Green Card	44	6,1	369	51,0	413	57,1
Total	151	20,9	572	79,1	723	100,0

4.1.3. Research sample

The database mentioned above is utilized in the determination of persons to be interviewed in the districts defined within the context of the sample, at each sample point 24 names which is three times the number of persons to be interviewed is included within the list. Surveyors trained on the questionnaire form have visited the given addresses in the mentioned points and wanted to interview the person whose name was in the list. Each point was visited at least three times. On the formation of rural sample, villages in the database of SYDGM and Ministry of Interior were taken as the basis. At least one village from each district is visited and from amongst the list of persons complying with age criteria defined with cooperation of village headman (*muhtar*), the best is done to interview the person chosen with random selection method. As a result of all of these works, within the scope of quantitative field work a total of 1220 interviews are conducted with 914 widowed and 306 divorced women where 837 are from urban and 383 are from rural areas. Basic demographic characteristics of women interviewed within the scope of quantitative field work are described in Table 13a and Table 13b, and their distribution according to social security coverage is presented in Table 14a and Table 14b.

Table 13a. Distribution of women according to marital status (urban-rural)

	<i>Total</i>		<i>Urban</i>		<i>Rural</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>

Widowed	914	74,9	592	70,7	322	84,1
Divorced	306	25,1	245	29,3	61	15,9
Total	1220	100,0	837	100,0	383	100,0

Table 13b. Distribution of age groups of women across marital status (urban-rural)

<i>Age groups</i>	<i>Total</i>				<i>Urban</i>				<i>Rural</i>			
	<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
20-29	19	2,1	48	15,7	12	2,0	38	15,6	7	2,2	10	16,4
30-39	74	8,1	103	33,8	54	9,1	77	31,6	20	6,2	26	42,6
40-49	175	19,2	89	29,2	123	20,8	76	31,1	52	16,2	13	21,3
50-59	351	38,5	49	16,1	237	40,1	40	16,4	114	35,5	9	14,8
60 – 64	293	32,1	16	5,2	165	27,9	13	5,3	128	39,9	3	4,9
Total	914	100,0	306	100,0	592	100,0	245	100,0	322	100,0	61	100,0

When we look at age distribution of women interviewed within the scope of the survey on the basis of their marital status in Table 13b, similar to the distribution in MERNIS data base presented in Table 6b it is seen that 70,6 per cent of widowed women is within 50-64 age interval, and 78,7 per cent of divorced women is below the age of 50.

Table 14a. Distribution of social security coverage of women across marital status (urban-rural)

	<i>Total</i>				<i>Urban</i>				<i>Rural</i>			
	<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
SSK	437	47,8	139	45,4	331	55,9	126	51,4	106	32,9	13	21,3
Emekli Sandığı	71	7,8	33	10,8	63	10,6	28	11,4	8	2,5	5	8,2
Bağ-Kur	158	17,3	21	6,9	84	14,2	17	6,9	74	23,0	4	6,6
Private Insurance	1	0,1	1	0,3	1	0,2	1	0,4	0	0,0	0	0,0
Green Card	164	17,9	41	13,4	71	12,0	24	9,8	93	28,9	17	27,9
General Health Insurance	3	0,3	4	1,3	2	0,3	4	1,6	1	0,3	0	0,0
Not Registered	79	8,6	67	21,9	40	6,8	45	18,4	39	12,1	22	36,1
Total	914	100,0	306	100,0	592	100,0	245	100,0	322	100,	61	100,

Table 14b. Distribution of social security coverage across marital status and dependency (urban-rural)

	<i>Total</i>				<i>Urban</i>				<i>Rural</i>			
	<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>Own account</i>	87	13,1	87	45,1	68	14,2	80	46,8	19	10,1	7	31,8
<i>Dependent of mother</i>	4	0,6	7	3,6	2	0,4	6	3,5	2	1,1	1	4,5
<i>Dependent of father</i>	44	6,6	84	43,5	32	6,7	72	42,1	12	6,4	12	54,5
<i>Dependent of children</i>	59	8,9	11	5,7	36	7,5	9	5,3	23	12,2	2	9,1
<i>Dependent of spouse</i>	470	70,6	4	2,1	338	70,7	4	2,3	132	70,2	0	0
<i>Total</i>	666	100,0	193	100,0	478	100,0	171	100,0	188	100,0	22	100,0

As is also seen in Table 14a, 72 per cent of widowed and 63,4 per cent of divorced women interviewed within the scope of the survey are under social security coverage. 70,6 per cent of widowed women under coverage state that they are insured over their spouses and there is no difference on the basis of urban-rural distinction. On the other hand, while 45,1 per cent of divorced women were actually right holders, a significant portion (43,5 per cent) were under social security coverage over their fathers. This situation describes the characteristics of social security system in Turkey quite well that women who were not actually within labour market are dependants of their spouses or fathers. On the other hand, among widowed women living in rural areas those covered under their children are seen to be proportionally more than those in the urban areas. For those among uncovered women who do not even have a Green Card, 6,8 per cent are widowed, and 21,9 per cent are divorced women and it is observed that this ratio is higher in both groups of women interviewed in rural areas. Detailed analysis of data whose basic demographic and socio-economic characteristics are briefly given in this sub-section will be presented in chapter five.

4.2. Qualitative field work

Although interview application constructed on quantitative work makes it possible to gather detailed information regarding households and persons, since both the sample design

is limited in terms of access to certain groups of women and there are deeper problems and subjects requiring more than an interview application with women, it became necessary to engage in in-depth analysis of findings through qualitative interviews. In this context face-to-face in-depth interviews are conducted in the period of June-July 2010 in İstanbul, Trabzon, Bursa and Van, and in September 2010 in Denizli and Malatya with a total of 26 widowed, divorced and deserted women and women whose spouses were in prison.⁶ Interviewed women are composed of those who both participated into interview application but also whose story we wanted to listen to with in-depth interviews, whom we wanted to observe in their living and/or work environments, and who were also locally appropriate for the subject of research, were outside social security coverage, who applied to SYDVs to get support or who are already receiving support. For the women interviewed; 10 are widowed, 9 are divorced, 3 are deserted by their spouses, spouses of 3 are in prison and spouse of 1 is missing. While only two of these women are under social security coverage, the remaining without coverage could be argued to constitute a sample for the target group for SYDGM or for the local SYDVs.

In the selection of cities for interview, we aim to reflect geographical dispersion across the cities of Turkey. In this way, we aimed to integrate a variety of specificities manifested in these localities . Primarily cities where quantitative field work is conducted were browsed within the raw data set. Then we chose the cities for in-depth interview taking into account other characteristics of those places for each geographic region. It is considered that cities with different economic development levels will have important contributions to our work. Therefore, TURKSTAT's latest available data for the Regional Gross Value Added (per head) ranking for the year 2006 is used. TURKSTAT NUTS2 classification divides Turkey into 26 regions. Cities where we conducted in-depth interviews are selected from regional groups by taking into consideration the per capita income differences; 1st (per capita gross value added 14.914 TL), 3th (13.509 TL), 9th (9.868 TL), 14th (7.004 TL), 20th (5.583 TL) and 26th (3.392 TL). In this context, as İstanbul in the 1st group is the biggest city of Turkey in terms of its population, we included it due to its metropolitan characteristics of accommodating various economic and social life styles. Bursa in the 3rd group is chosen for

⁶ For the list regarding characteristics of women with whom in-depth interviews are held see Appendix 2.

having relatively good employment opportunities vis-à-vis its high level of industrial development. Besides, due to widespread employment opportunities there in comparison with the other cities, this city allows for immigrants at significant levels from rural and urban areas. Denizli in the 9th group is a city that made important progress recently in terms of industrial manufacturing and exports. Reflection of this rapid economic transformation on social life is considered to be important for our research. Trabzon in the 14th group is a city in the Black Sea Region that had significant volume of out-migration and although its agricultural population is relatively high, it is almost impossible to maintain living from agriculture. Due to decline in industrial production and decrease in trade in the recent years, unemployment appears as one of the major problems of the city. Malatya in the 20th group is one of the cities that could not historically preserve its socio-economic development level in Turkey. Besides, the relatively high share of production in food and textiles sectors, which usually provides employment for women, played a role in the selection of this city. Van in the 26th group is at the cross roads of domestic and international migration and especially due to the rapid migration it has received in the last 10-15 years, it suffers from a serious poverty problem in the outskirts of the city. Thus, it is a city that can represent both demographic and economic transformations in the Eastern and Southeastern Region.

In the cities, centers and districts/towns selected within the scope of qualitative field work a total of 27 interviews were conducted with priority given to SYDVs, İŞKUR, social assistance/social service/women's units of the Municipality, and headmen.⁷ Main objective of these interviews is to make observations at these institutions, to understand the local problems, to get information on institutions' coordination and cooperation practices or potentials and to be informed on their operations by listening to the experiences of the staff. As is known, due to administrative organization of SYDVs, their local units show differences between cities and also between districts within the same city. In this respect, from this perspective applications and problems mentioned in interviews with the institutions are important.

Interviews made with women are shaped on the basis of two different sources: research team, after determining the city to be visited in the first instance, by engaging in

⁷ For the list of interviewed institutions see Appendix 2.

scanning on the basis of women participating in the survey throughout the city, obtained detailed information and also determined the women to be observed in their living and working environments. The team also made in-depth interviews with those who accepted to be interviewed within the scope of research for the second time. Also, to access to certain groups of women who were not/could not be covered by the survey due to its nature, in-depth interviews are made by getting the names and addresses of women receiving assistance from SYDVs or who applied to get assistance accordingly. Survey design of the research project is shaped according to the women's "marital status" registered at MERNIS. However, as a result of interviews conducted with SYDV personnel in the cities, we saw that there are women beyond these categories who are in at least as much difficult situations as widowed and divorced women. In this context, in-depth interviews are made with (i) women living by themselves/are deserted but with official status still remaining as married since they did not officially get divorced, (ii) women whose spouses are sentenced with various reasons and are at the time of the interviews in prison and (iii) women who are not Turkish citizens but either reside with a residence permit or are illegal migrants. Interviews made with women were to a great extent made in their houses and seldom in front of their houses, in the neighbourhood or on the street and during lunch time in the workshops women worked. In interviews made outside the house or at the workplace, more than one woman participated into the interview: this is both due to the fact that the interview was made with the mediation of a family member or neighbours where the woman's mother tongue was different than Turkish and also due to the fact that they wanted to mention their economic and social troubles irrespective of the marital status of all the other women. Since the main focus of the interview is the woman within the scope of research, such multiple interviews are not mentioned in the breakdown presented in the appendix of the report with regard to the institutions and persons interviewed.

Besides interviews with women, we conducted face-to-face or telephone interviews with the headmen of poor neighbourhoods where interviews were especially made with women. In these interviews main aim was both to analyze observations of headmen regarding situation of women in their localities and also to understand their experiences and relations with the institutions.. List of interviews made with 8 headmen is given in the Appendix 2 where 7 were telephone interviews and 1 was (Denizli) a face-to-face interview.

In the next chapter we present the results of quantitative survey and the results of in-depth interviews from qualitative field work to lay the ground for the development of policy suggestions.

5. Situation of widowed/divorced women, issue areas and their expectations

5.1. Meeting the basic needs

We asked widowed and divorced women participating in the survey whether income of their households were sufficient to meet the basic needs of their households. Table 15 shows that only around one-fourth of women in this group declared that they meet their basic needs such as food, heating, clothing, household goods and education of their children. As will be expected, the proportion of women without social security who are unable to meet their basic needs is relatively higher. However, more than half of women with social security have stated that their household income is not sufficient to meet their basic needs. We note that more than one-fourth of the women interviewed within the scope of the survey stated that their household incomes were never sufficient to meet living needs”.

Table 15. “To what extent is your household income sufficient to meet your needs?”

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>FOOD</i>							
<i>Widowed</i>	Not Sufficient at all	157	23,4	106	43,6	263	28,8
	Not Sufficient	301	44,9	114	46,9	415	45,5
	Sufficient	212	31,6	23	9,5	235	25,7
	Total	670	100,0	243	100,0	913	100,0
<i>Divorced</i>	Not Sufficient at all	45	22,7	37	34,3	82	26,8
	Not Sufficient	88	44,4	52	48,1	140	45,8
	Sufficient	65	32,8	19	17,6	84	27,5
	Total	198	100,0	108	100,0	306	100,0

Table 15. (Continued) "To what extent is your household income sufficient to meet your needs?"

		<i>With</i>		<i>Without</i>		<i>Total</i>	
		<i>Social Security</i>		<i>Social Security</i>			
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
		HEATING/COAL					
<i>Widowed</i>	Not Sufficient at all	173	25,8	123	50,6	296	32,4
	Not Sufficient	316	47,2	100	41,2	416	45,6
	Sufficient	181	27,0	20	8,2	201	22,0
	Total	670	100,0	243	100,0	913	100,0
<i>Divorced</i>	Not Sufficient at all	48	24,2	34	31,5	82	26,8
	Not Sufficient	94	47,5	54	50,0	148	48,4
	Sufficient	56	28,3	20	18,5	76	24,8
	Total	198	100,0	108	100,0	306	100,0
		CLOTHING					
<i>Widowed</i>	Not Sufficient at all	158	23,6	97	39,9	255	27,9
	Not Sufficient	303	45,2	116	47,7	419	45,9
	Sufficient	208	31,0	29	11,9	237	26,0
	NA/NI	1	0,1	1	0,4	2	0,2
	Total	670	100,0	243	100,0	913	100,0
<i>Divorced</i>	Not Sufficient at all	45	22,7	32	29,6	77	25,2
	Not Sufficient	88	44,4	56	51,9	144	47,1
	Sufficient	65	32,8	20	18,5	85	27,8
	Total	198	100,0	108	100,0	306	100,0
		ACCOMODATION/RENT					
<i>Widowed</i>	Not Sufficient at all	126	18,8	85	35,0	211	23,1
	Not Sufficient	168	25,1	79	32,5	247	27,1
	Sufficient	357	53,3	76	31,3	433	47,4
	NA/NI	19	2,8	3	1,2	22	2,4
	Total	670	100,0	243	100,0	913	100,0
<i>Divorced</i>	Not Sufficient at all	40	20,2	32	29,6	72	23,5
	Not Sufficient	65	32,8	41	38,0	106	34,6
	Sufficient	92	46,5	34	31,5	126	41,2
	NA/NI	1	0,5	1	0,9	2	0,7
	Total	198	100,0	108	100,0	306	100,0
		FURNITURE AND OTHER HOUSEHOLD SUPPLIES					
<i>Widowed</i>	Not Sufficient at all	164	24,5	97	39,9	261	28,6
	Not Sufficient	272	40,6	118	48,6	390	42,7
	Sufficient	234	34,9	28	11,5	262	28,7
	Total	670	100,0	243	100,0	913	100,0

Table 15. (Continued) “To what extent is your household income sufficient to meet your needs?”

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>Divorced</i>	Not Sufficient at all	45	22,7	34	31,5	79	25,8
	Not Sufficient	76	38,4	49	45,4	125	40,8
	Sufficient	77	38,9	25	23,1	102	33,3
	Total	198	100,0	108	100,0	306	100,0
<i>EDUCATIONAL EXPENSES OF CHILDREN</i>							
<i>Widowed</i>	Not Sufficient at all	158	23,6	92	37,9	250	27,4
	Not Sufficient	217	32,4	103	42,4	320	35,0
	Sufficient	206	30,7	25	10,3	231	25,3
	NA/NI	89	13,3	23	9,5	112	12,3
	Total	670	100,0	243	100,0	913	100,0
<i>Divorced</i>	Not Sufficient at all	50	25,3	34	31,5	84	27,5
	Not Sufficient	74	37,4	47	43,5	121	39,5
	Sufficient	51	25,8	16	14,8	67	21,9
	NA/NI	23	11,6	11	10,2	34	11,1
	Total	198	100,0	108	100,0	306	100,0

We asked those women who stated that their total household income was not adequate to meet their basic needs whether they have received cash or in-kind support to meet these needs. As will be followed from Table 16, among the supports provided the most widely distributed one is heating (coal) assistance. 21,9 per cent of widowed women, 20 per cent of divorced women declared that they receive heating/coal assistance. Other kinds of assistance on the other hand are received only by a minority group of women in need of assistance (between 1,9 and 9,3 per cent). It is seen that women without social security benefit more than women with social security in almost all kinds of assistance both in absolute terms and in terms of their respective shares. We emphasize that none of these basic needs for which it is stated that household income is inadequate is properly met by assistance obtained through formal or informal mechanisms.

Table 16. For those who state that household income is not sufficient to meet the needs, “Did you get any monetary support or assistance?”

		<i>With Social Security</i>		<i>Without No Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
		FOOD					
<i>Widowed</i>	Received	24	5,2	31	14,1	55	8,1
	Did not receive	434	94,8	189	85,9	623	91,9
	Total	458	100,0	220	100,0	678	100,0
<i>Divorced</i>	Received	13	9,8	16	18,0	29	13,1
	Did not receive	120	90,2	72	80,9	192	86,5
	NA/NI	0	0,0	1	1,1	1	0,5
	Total	133	100,0	89	100,0	222	100,0
		HEATING/COAL					
<i>Widowed</i>	Received	53	10,8	103	46,2	156	21,9
	Did not receive	436	89,2	120	53,8	556	78,1
	Total	489	100,0	223	100,0	712	100,0
<i>Divorced</i>	Received	20	14,1	26	29,5	46	20,0
	Did not receive	122	85,9	62	70,5	184	80,0
	Total	142	100,0	88	100,0	230	100,0
		CLOTHING					
<i>Widowed</i>	Received	12	2,6	14	6,6	26	3,9
	Did not receive	449	97,4	198	93,0	647	96,0
	NA/NI	0	0,0	1	0,5	1	0,1
	Total	461	100,0	213	100,0	674	100,0
<i>Divorced</i>	Received	2	1,5	3	3,4	5	2,3
	Did not receive	131	98,5	85	96,6	216	97,7
	Total	133	100,0	88	100,0	221	100,0
		ACCOMODATION/RENT					
<i>Widowed</i>	Received	3	1,0	6	3,7	9	2,0
	Did not receive	291	99,0	158	96,3	449	98,0
	Total	294	100,0	164	100,0	458	100,0
<i>Divorced</i>	Received	3	2,9	4	5,5	7	3,9
	Did not receive	102	97,1	69	94,5	171	96,1
	Total	105	100,0	73	100,0	178	100,0

Table 16 (continued). For those who state that household income is not sufficient to meet the needs, “Did you get any monetary support or assistance?”

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>FURNITURE AND HOUSEHOLD SUPPLIES</i>							
<i>Widowed</i>	Received	9	2,1	6	2,8	15	2,3
	Did not receive	426	97,7	208	96,7	634	97,4
	NA/NI	1	0,2	1	0,5	2	0,3
	Total	436	100,0	215	100,0	651	100,0
<i>Divorced</i>	Received	0	0,0	1	1,2	1	0,5
	Did not receive	121	100,0	82	98,8	203	99,5
	Total	121	100,0	83	100,0	204	100,0
<i>EDUCATIONAL EXPENSES OF CHILDREN</i>							
<i>Widowed</i>	Received	9	2,4	12	6,2	21	3,7
	Did not receive	366	97,6	182	93,3	548	96,1
	NA/NI	0	0,0	1	0,5	1	0,2
	Total	375	100,0	195	100,0	570	100,0
<i>Divorced</i>	Received	6	4,8	7	8,5	13	6,3
	Did not receive	118	95,2	74	90,2	192	93,2
	NA/NI	0	0,0	1	1,2	1	0,5
	Total	124	100,0	82	100,0	206	100,0

5.2. Informal support mechanisms

Women, also rely on informal support mechanisms from the neighbours, family and the relatives to maintain their daily survival, but such supports were most of the time remain inadequate. As will be seen from Table 17, there is not a significant difference between widowed and divorced women in terms of referring to informal support: 39,5 per cent of widowed women and 38,6 per cent of divorced women reported that informal support mechanisms were of help in maintaining the household. On the other hand, as will be expected, women without social security resorted to informal support at a much higher rate than those with social security.

Table 17. “Does income obtained from children, relatives or acquaintances (informal support) contribute to the total monthly household income?”

	<i>With Social Security</i>	<i>Without Social Security</i>	<i>Total</i>
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	N	(%)	N	(%)	N	(%)
Widowed Contributes	242	36,1	119	49,0	361	39,5
Does not contribute	428	63,9	124	51,0	552	60,5
Total	670	100,0	243	100,0	913	100,0
Divorced Contributes	68	34,3	50	46,3	118	38,6
Does not contribute	130	65,7	58	53,7	188	61,4
Total	198	100,0	108	100,0	306	100,0

Findings of the quantitative research also stress the importance of support received from family, relatives, neighbours and the community for many women.

“When these women are victimized, first their relatives. If the relatives do not protect them, their neighbours, and finally the foundations, associations, municipalities volunteer for help.” (Headman, İstanbul)

“My family was of some help. Eight siblings, my spouse, sometimes they are of help. They support me in financial matters, 50, 100 TL...” (Woman, age 35, her spouse is in prison, İstanbul)

“...my mother and father, they come to stay with us in the winter, we live under the same roof, I cannot live on without them.” (Woman, age 44, widowed, Trabzon)

“It is like this, I am not paying any rent, since my ex-spouse was my uncle’s son, he helps me.” (Woman, age 40, divorced, İstanbul)

“Neighbours help, also receive some foodstuff from the village and the sheep...” (Woman, age 62, spouse lost, Van)

“One woman buys and brings us the gas tube, brings us food, I mean one would feel ashamed when she buys and brings ...” (Woman, age 51, divorced, Trabzon)

On the other hand, in the interviews we made during the survey we see that support from the family and relatives was not always available. Some families either do not want to support or simply do not have the financial resources to provide support.

“There was no support from the family, their financial situation is not good either.” (Woman, age 35, widowed, Bursa)

“None of my spouse’s relatives helped us! We moved in here, but they did not ask if we were hungry. How are these children now? They are all multibillionaires. My mother is nearby my sibling and lives in a rented house. I have a sister and she rents a house too. My mother is already divorced from my father, and has become retired. She is living by herself. On the one hand I have another sibling and they can barely maintain their living. But still when they come here they bring something, some bread to the children. But till when... In Ramadan acquaintances bring some legumes, spaghetti. They bring some vegetables, etc. These help me. During the year I meet the school expenses, I cook my food with the legumes brought. I cannot do as a tenant without them... I am not getting that fitre, you give it for your own good, you are giving it for the God. Good is for you. My neighbour for fifteen years did not even offer me any help.” (Woman, age 42, widowed, Istanbul)

“Neighbours help me, bring food home, buy clothes, etc. to the children. Relatives are of no help, they are here too but everyone acts separately. I have an elder brother, but their financial situation is not very good either. But I am here alone in Istanbul. (Neighbouring woman: I swear that we are praying, we are trying to do what we can)” (Woman, age 23, her spouse in prison, Istanbul)

“Thanks God that my friends help me, I did not get any support from my family, they are even obstacles for me.” (Woman, age 35, divorced, Istanbul)

“In these circumstances your relative is no good, everything depends on your financial situation. If you do have anything, neither your mother, nor your sibling nor sister, no one will even recognize you, my family is no good for me ... My neighbour upstairs works in a restaurant, brings us bread, food, brings

bread for example, I mean our neighbours are such nice people, we get along well.” (Woman, age 30, her spouse deserted her, Istanbul)

“No one helped me, my spouse’s, his family, they are all here, none of them helped... The governor is a very nice person, he gave bread to the children in my hard times, every night I pray for him, even my father is not like him. My spouse’s, his siblings do not engage in any work, they do not even look after themselves, I share with them the assistance I get.” (Woman, age 28, her spouse died, Van)

“Our grandfather, I mean my ex-spouse’s father, they were of help to us, but of course they only have a retirement salary... there were times when I had only one egg... meaning, I do not have anything, I have nothing, I cannot tell my complaints to anyone else, I cannot say I do not have this or that, I say I have. Of course friends see it, neighbours help me... This is the house of the sister of my child’s father-in-law, thanks that they did not get any rent for 4 years or so, but now since their financial situation is not good we are paying rent, 320 TL.” (Woman, age 46, divorced, Trabzon)

“With the help of this or that person someone to whose house I continually go for domestics gave me this TV, the curtain. At the moment someone else pays my rent. We economized when my spouse got ill, with the fitre, help of people. When my spouse died I stayed in cold weather, no one helps. No one from my spouse’s relatives helped me. My family lives a modest life, they do not know anything about others.” (Woman, age 30, widowed, Bursa)

“My father came, I said help me a little bit. What my mother-in-law told me. She said, support yourself, she said.” (Woman, age 24, her spouse died, Denizli)

“Neighbours were providing support to me. There is a woman here, thanks God foodstuff were coming to her from the village, chickpeas, potatoes, etc. She said whenever you want come and get it. Sometimes they were finished, I

was going and getting tomatoes. I had such acquaintances.”(Woman, age 24, her spouse died, Denizli)

“See now my food and drinks came from four different sources. Municipality brought two or three, Kızılay gave one, spouse of that girl whom I say sister brought, I went to the bazaar with 15 lira, and I made tarhana with that, thinking that it is ready to be cooked anytime and I should have it at home. I do not know till when this can go on like this.” (Woman, age 45, divorced, Denizli)*

“A woman I know came to me in my very needy day with 4 bags of food, I was shocked in front of the door. I am getting sad, very sad. Solidarity but, once upon a time I was doing this, but see my situation now.” (Woman, age 45, divorced, Denizli)

There is no family support at all when women marry their spouses without their families' consent or by running away with their spouses. When their marriages do not go along well women can be excluded by their own families.

“My mother gives me 20-30 TL per month, if I go to my aunt as a guest I can fill up my stomach. Of course to whom will you say give me 10 TL, 5 TL? One feels ashamed. Recently my aunt came, she says she never pities me, you created your own situation and you deserved the consequences. Sometimes they come to put obstacles. My aunt has a big grocery shop, one can at least bring a loaf of bread, some milk. Besides doing nothing she even makes you feel bad. They are of no help, they directly say that I was responsible for what I did and I deserve the consequences, since I married without family consent. He also deserted me, he humiliated me in front of everyone, I mean he showed humility” (Woman, age 18, her spouse deserted her, Istanbul)

Even if families accept their daughters to return home after divorce, children may be a problem.

* Sundried food made of curd, tomato and flour.

“Let’s say that I am not a problem, I can somewhat accommodate myself near the step mother, step father, I can cook their food, but what can I do with these[children]. They have right to be taken care of. If it was only me it would not be a problem, I would go to my father’s home, I would cook, tidy up the rooms, do cleaning while they were at work, but with them, where can I leave them. Step mother will not accept them. Even if she accepts them once, she will not accept them for the second time. Even if she says yes, she will say ‘come after leaving your child’.” (Woman, age 29, divorced, Denizli)

Support coming from neighbours and the community might assume an important function immediately after divorce or loss of spouse, it is far from being a continuous and stable source of income for women.

“Her benevolent neighbours help for a certain time period.” (Headman, Bursa)
“In the beginning, neighbours help for a certain time period. Or the family.” (Headman, Bursa)

5.3. Income/debt situation

A great majority of women we interviewed within the scope of qualitative work have experienced a significant amount of income loss after the death of their spouses or after divorce. It is seen that income loss in both groups is more pronounced among those living in the rural areas and income situation of widowed women both in the cities and in the rural areas has deteriorated at a higher level (Table 18).

Table 18. “Generally speaking, how is your financial situation affected after death of you spouse or getting divorced?”

	<i>Total</i>				<i>Urban</i>				<i>Rural</i>			
	<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Improved	29	3,2	57	18,6	23	3,9	47	19,2	6	1,9	10	16,4
Worsened	634	69,4	148	48,4	399	67,4	111	45,3	235	73,0	37	60,7
Did not change	250	27,4	101	33,0	169	28,5	87	35,5	81	25,2	14	23,0
Total	914	100,0	306	100,0	592	100,0	245	100,0	322	100,0	61	100,0

It is possible to say that per capita monthly income level in households of widowed and divorced women is to a great extent very low (Table 19). 66,6 per cent of widowed and 39,8 per cent of divorced women without social security live in households with income level below 100 TL per capita. As expected, income level in households where women with social security live is in a relatively better situation in terms of income. On the other hand, it is seen that among women with and without social security, income levels of widowed women are relatively worse.

Table 19. Average monthly household income per person across marital status and social security coverage

		<i>With</i>		<i>Without</i>		<i>Total</i>	
		<i>Social Security</i>		<i>Social Security</i>		<i>N</i>	<i>(%)</i>
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>Widowed</i>	0-49	17	2,5	63	25,9	80	8,8
	50-99	101	15,1	99	40,7	200	21,9
	100-149	84	12,5	31	12,8	115	12,6
	150-199	76	11,3	18	7,4	94	10,3
	200-299	135	20,1	20	8,2	155	17,0
	300-399	81	12,1	8	3,3	89	9,7
	400-499	45	6,7	1	0,4	46	5,0
	500-599	74	11,0	3	1,2	77	8,4
	600-999	48	7,2	0	0,0	48	5,3
	1000 and above	9	1,3	0	0,0	9	1,0
	Total		670	100,0	243	100,0	913
<i>Divorced</i>	0-49	4	2,0	8	7,4	12	3,9
	50-99	16	8,1	35	32,4	51	16,7
	100-149	22	11,1	23	21,3	45	14,7
	150-199	24	12,1	15	13,9	39	12,7
	200-299	48	24,2	15	13,9	63	20,6
	300-399	23	11,6	3	2,8	26	8,5
	400-499	10	5,1	2	1,9	12	3,9
	500-599	20	10,1	0	0,0	20	6,5
	600-999	19	9,6	6	5,6	25	8,2
	1000 and above	12	6,1	1	0,9	13	4,2
	Total		198	100,0	108	100,0	306

At this point we think that it is important to analyze the situation of total household income declared by women interviewed within the scope of this questionnaire with the official poverty thresholds published by TURKSTAT in its Poverty Study. These thresholds are obtained by correcting the poverty limit composed of food and non-food components in accordance with the equivalence scale measure. In Table 20 below we present poverty situation of women interviewed within the scope of the survey in the order of household size they are in by using poverty thresholds calculated by TURKSTAT for the year 2009⁸.

Total household income of widowed and divorced women interviewed in the survey seems to be inadequate in terms of keeping the household above poverty threshold. In Table 20 first line shows the proportion of households below the threshold for each household size within the sample, then situation of household incomes in terms of marital status in comparison with the threshold value is analyzed. Thus women living alone are faced with relatively less income poverty when compared with those living in more crowded households (28,9 per cent). As for widowed and divorced women living together with more than two people, on the average more than half of them have a household income below the poverty threshold. Having social security, from this perspective, again puts women living alone and most probably maintaining their lives with retirement salary under 3 times less poverty risk (18,7 per cent and 61,2 per cent respectively). In cases where women with social security lives together with other family members; poverty risk for households of 2, 3, 4 and 5 persons varies between 43 and 50 per cent, while in households of the same size with woman without social security this ratio ranges between 54 and 63 per cent. We claim that more crowded households with widowed or divorced women having social security does not alleviate the risk of poverty more in comparison with households with women having no social security indicates that household income remains inadequate regardless of security.

At risk of poverty in households with widowed and divorced women interviewed within the scope of questionnaire is observed to be similar when analysed according to the marital status breakdown. 29,3 per cent of widowed women living alone, and 26,7 per cent of divorced women have household income below poverty threshold. Between 48,5 and 69,8 per cent of widowed women in households of two persons or more face poverty risk in

⁸ For poverty threshold values see TÜİK (2009).

terms of household income in households of various sizes. This ratio varies between 36,4 and 72,7 per cent for divorced women.

Table 20. Income poverty facing women in the survey living in households with various sizes marital status and social security coverage

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
HHS = 1, Poverty Limit = 365 TL							
	<i>Below Threshold</i>	29	18,7	30	61,2	59	28,9
<i>Widowed</i>	<i>Below Threshold</i>	24	17,9	27	67,5	51	29,3
	<i>Above Threshold</i>	100	74,6	3	7,5	103	59,2
	<i>NA/NI</i>	10	7,5	10	25,0	20	11,5
	Total	134	100,0	40	100,0	174	100,0
<i>Divorced</i>	<i>Below Threshold</i>	5	23,8	3	33,3	8	26,7
	<i>Above Threshold</i>	16	76,2	3	33,3	19	63,3
	<i>NA/NI</i>	0	0,0	3	33,3	3	10,0
	Total	21	100,0	9	100,0	30	100,0
HHS = 2, Poverty Limit = 551 TL							
	<i>Below Threshold</i>	75	43,4	34	54,8	109	46,4
<i>Widowed</i>	<i>Below Threshold</i>	62	46,3	23	65,7	85	50,3
	<i>Above Threshold</i>	65	48,5	4	11,4	69	40,8
	<i>NA/NI</i>	7	5,2	8	22,9	15	8,9
	Total	134	100,0	35	100,0	169	100,0
<i>Divorced</i>	<i>Below Threshold</i>	13	26,5	11	64,7	24	36,4
	<i>Above Threshold</i>	35	71,4	3	17,6	38	57,6
	<i>NA/NI</i>	1	2,0	3	17,6	4	6,1
	Total	49	100,0	17	100,0	66	100,0
HHS = 3, Poverty Limit = 696 TL							
	<i>Below Threshold</i>	88	48,4	39	76,5	127	54,5
<i>Widowed</i>	<i>Below Threshold</i>	59	45,0	22	61,1	81	48,5
	<i>Above Threshold</i>	62	47,3	6	16,7	68	40,7
	<i>NA/NI</i>	10	7,6	8	22,2	18	10,8
	Total	131	100,0	36	100,0	167	100,0
<i>Divorced</i>	<i>Below Threshold</i>	29	56,9	17	68,0	46	60,5
	<i>Above Threshold</i>	17	33,3	6	24,0	23	30,3
	<i>NA/NI</i>	5	9,8	2	8,0	7	9,2
	Total	51	100,0	25	100,0	76	100,0

Table 20 (continued). Income poverty facing women in the survey living in households with various sizes across marital status and social security coverage

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
HHS = 4, Poverty Limit = 820 TL							
	<i>Below Threshold</i>	64	47,4	29	63,0	93	51,4
<i>Widowed</i>	<i>Below Threshold</i>	49	48,5	21	63,6	70	52,2
	<i>Above Threshold</i>	42	41,6	4	12,1	46	34,3
	<i>NA/NI</i>	10	9,9	8	24,2	18	13,4
	Total	101	100,0	33	100,0	134	100,0
<i>Divorced</i>	<i>Below Threshold</i>	15	44,1	8	61,5	23	48,9
	<i>Above Threshold</i>	17	50,0	5	38,5	22	46,8
	<i>NA/NI</i>	2	5,9	0	0,0	2	4,3
	Total	34	100,0	13	100,0	47	100,0
HHS = 5, Poverty Limit = 935 TL							
	<i>Below Threshold</i>	55	50,0	46	74,2	101	58,7
<i>Widowed</i>	<i>Below Threshold</i>	44	55,0	30	71,4	74	60,7
	<i>Above Threshold</i>	29	36,3	1	2,4	30	24,6
	<i>NA/NI</i>	7	8,8	11	26,2	18	14,8
	Total	80	100,0	42	100,0	122	100,0
<i>Divorced</i>	<i>Below Threshold</i>	11	36,7	16	80,0	27	54,0
	<i>Above Threshold</i>	19	63,3	4	20,0	19	38,0
	<i>NA/NI</i>	0	0,0	0	0,0	4	8,0
	Total	30	100,0	20	100,0	50	100,0
HHS = 6, Poverty Limit = 1044 TL							
	<i>Below Threshold</i>	33	71,7	27	69,2	60	70,6
<i>Widowed</i>	<i>Below Threshold</i>	27	67,5	17	73,9	44	69,8
	<i>Above Threshold</i>	11	27,5	1	4,3	12	19,0
	<i>NA/NI</i>	2	5,0	5	21,7	7	11,1
	Total	40	100,0	23	100,0	63	100,0
<i>Divorced</i>	<i>Below Threshold</i>	6	100,0	10	62,5	16	72,7
	<i>Above Threshold</i>	0	0,0	3	18,8	3	13,6
	<i>NA/NI</i>	0	0,0	3	18,8	3	13,6
	Total	6	100,0	16	100,0	22	100,0

Table 20 (continued). Income poverty facing women in the survey living in households with various sizes across marital status and social security coverage

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
HHS = 7, Poverty Limit = 1140 TL							
	<i>Below Threshold</i>	16	66,7	10	66,7	26	66,7
<i>Widowed</i>	<i>Below Threshold</i>	15	71,4	7	63,6	22	68,8
	<i>Above Threshold</i>	5	23,8	0	0,0	5	15,6
	<i>NA/NI</i>	1	4,8	4	36,4	5	15,6
	Total	21	100,0	11	100,0	32	100,0
<i>Divorced</i>	<i>Below Threshold</i>	1	33,3	3	75,0	4	57,1
	<i>Above Threshold</i>	2	66,7	0	0,0	2	28,6
	<i>NA/NI</i>	0	0,0	1	25,0	1	14,3
	Total	3	100,0	4	100,0	7	100,0
HHS = 8, Poverty Limit = 1234 TL							
	<i>Below Threshold</i>	9	52,9	7	77,8	16	61,5
<i>Widowed</i>	<i>Below Threshold</i>	8	57,1	4	66,7	12	60,0
	<i>Above Threshold</i>	3	21,4	0	0,0	3	15,0
	<i>NA/NI</i>	3	21,4	2	33,3	5	25,0
	Total	14	100,0	6	100,0	20	100,0
<i>Divorced</i>	<i>Below Threshold</i>	1	33,3	3	100,0	4	66,7
	<i>Above Threshold</i>	2	66,7	0	0,0	2	33,3
	Total	3	100,0	3	100,0	6	100,0
HHS = 9, Poverty Limit = 1328 TL							
	<i>Below Threshold</i>	4	80,0	3	42,9	7	63,6
<i>Widowed</i>	<i>Below Threshold</i>	4	80,0	3	50,0	7	63,6
	<i>Above Threshold</i>	0	0,0	0	0,0	0	0,0
	<i>NA/NI</i>	1	20,0	3	50,0	4	36,4
	Total	5	100,0	6	100,0	11	100,0
<i>Divorced</i>	<i>NA/NI</i>	0	0,0	1	100,0	1	100,0
	Total	0	0,0	1	100,0	1	100,0
HHS = 10, Poverty Limit = 1404 TL*							
	<i>Below Threshold</i>	7	70,0	0	0,0	7	33,3
<i>Widowed</i>	<i>Below Threshold</i>	7	70,0	0	0,0	7	33,3
	<i>Above Threshold</i>	3	30,0	11	100,0	14	66,7
	Total	10	100,0	11	100,0	21	100,0
<i>Divorced</i>	<i>Below Threshold</i>	0	0,0	0	0,0	0	0,0
	<i>Above Threshold</i>	1	100,0	0	0,0	1	100,0
	Total	1	100,0	0	0,0	1	100,0

* All the households of size 10 and above are evaluated according to this limit

We repeated the same exercise with Raw Data Set of National Survey on Income and Life Conditions Questionnaire conducted by TURKSTAT for 2007 which is representative of national population. In this analysis, we tried to position disposable household income with threshold value reference for 2007 determined according to household size (TURKSTAT, 2009) by differentiating it according to social security situation of women. It is worth mentioning that percentage figures here represent the ratio for Turkey in general on the basis of factor values submitted for the household in raw data set and extended values. In Table 21a, ratio of women among widowed and divorced women facing poverty risk on the basis of social security situation is given in the first lines for each household size. Although there are deviations in the ratios, our findings here support the analysis we made on the basis of our own questionnaire survey at many points. For instance, when viewed from the perspective of marital status for each household size, poverty risk in households containing widowed and divorced women is observed to be similar, especially in crowded households with higher rates of poverty risks for widowed and divorced women point to the inadequacy of household income independent of security.

Table 21a. Income poverty facing women in TR-SILC Dataset living in households with various sizes across marital status and social security coverage

		<i>With Social Security (%)</i>	<i>Without Social Security (%)</i>	<i>Total (%)</i>
HHS = 1, Poverty Limit = 283 TL				
	<i>Below Threshold</i>	1,5	37,7	7,1
Widowed	<i>Below Threshold</i>	1,6	38,7	7,1
	<i>Above Threshold</i>	98,4	61,3	92,9
	Total	100,0	100,0	100,0
Divorced	<i>Below Threshold</i>	0,0	31,5	7,0
	<i>Above Threshold</i>	100,0	68,5	93,0
	Total	100,0	100,0	100,0
HHS = 2, Poverty Limit = 428 TL				
	<i>Below Threshold</i>	1,6	15,7	3,7
Widowed	<i>Below Threshold</i>	2,1	15,9	4,1
	<i>Above Threshold</i>	97,9	84,1	95,
	Total	100,0	100,0	100,0

Table 21a (continued). Income poverty facing women in TR-SILC Dataset living in households with various sizes across marital status and social security coverage

		<i>With Social Security (%)</i>	<i>Without Social Security (%)</i>	<i>Total (%)</i>
HHS = 2, Poverty Limit = 428 TL				
<i>Divorced</i>	<i>Below Threshold</i>	0,0	15,3	2,4
	<i>Above Threshold</i>	100,0	84,7	97,6
	Total	100,0	100,0	100,0
HHS = 3, Poverty Limit = 540 TL				
	<i>Below Threshold</i>	2,6	21,8	6,4
<i>Widowed</i>	<i>Below Threshold</i>	2,8	21,5	5,9
	<i>Above Threshold</i>	97,2	78,5	94,1
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>Below Threshold</i>	1,6	22,4	7,7
	<i>Above Threshold</i>	98,4	77,6	92,3
	Total	100,0	100,0	100,0
HHS = 4, Poverty Limit = 638 TL				
	<i>Below Threshold</i>	6,0	7,9	6,4
<i>Widowed</i>	<i>Below Threshold</i>	6,9	8,5	7,2
	<i>Above Threshold</i>	93,1	91,5	92,8
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>Below Threshold</i>	1,5	6,8	3,4
	<i>Above Threshold</i>	98,5	93,2	96,6
	Total	100,0	100,0	100,0
HHS = 5, Poverty Limit = 728 TL				
	<i>Below Threshold</i>	7,1	20,5	10,7
<i>Widowed</i>	<i>Below Threshold</i>	8,3	24,5	12,7
	<i>Above Threshold</i>	91,7	75,5	87,3
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>Below Threshold</i>	0,0	0,0	0,0
	<i>Above Threshold</i>	100,0	100,0	100,0
	Total	100,0	100,0	100,0
HHS = 6, Poverty Limit = 809 TL				
	<i>Below Threshold</i>	8,5	42,4	20,0
<i>Widowed</i>	<i>Below Threshold</i>	8,4	41,6	20,0
	<i>Above Threshold</i>	91,6	58,4	80,0
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>Below Threshold</i>	9,0	54,9	19,3
	<i>Above Threshold</i>	91,0	45,1	80,7
	Total	100,0	100,0	100,0

Table 21a (continued). Income poverty facing women in TR-SILC Dataset living in households with various sizes across marital status and social security coverage

		<i>With Social Security (%)</i>	<i>Without Social Security (%)</i>	<i>Total (%)</i>
HHS = 7, Poverty Limit = 889 TL				
	<i>Below Threshold</i>	4,0	39,3	17,3
<i>Widowed</i>	<i>Below Threshold</i>	5,1	40,4	19,6
	<i>Above Threshold</i>	94,9	59,6	80,4
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>Below Threshold</i>	0,0	28,3	6,1
	<i>Above Threshold</i>	100,0	71,7	93,9
	Total	100,0	100,0	100,0
HHS = 8, Poverty Limit = 965 TL				
	<i>Below Threshold</i>	39,2	37,9	38,4
<i>Widowed</i>	<i>Below Threshold</i>	36,4	39,2	38,3
	<i>Above Threshold</i>	63,6	60,8	61,7
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>Below Threshold</i>	100,0	0,0	41,1
	<i>Above Threshold</i>	0,0	100,0	58,9
	Total	100,0	100,0	100,0
HHS = 9, Poverty Limit= 1040 TL				
	<i>Below Threshold</i>	0,0	44,9	29,8
<i>Widowed</i>	<i>Below Threshold</i>	0,0	44,9	29,8
	<i>Above Threshold</i>	100,0	55,1	70,2
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>CY, FY Does not know</i>	0,0	0,0	0,0
	Total	0,0	0,0	0,0
HHS = 10, Poverty Limit= 1088 TL*				
	<i>Below Threshold</i>	0,0	35,1	22,2
<i>Widowed</i>	<i>Below Threshold</i>	0,0	35,1	22,2
	<i>Above Threshold</i>	100,0	64,9	77,8
	Total	100,0	100,0	100,0
<i>Divorced</i>	<i>Below Threshold</i>	0,0	0,0	0,0
	<i>Above Threshold</i>	0,0	0,0	0,0
	Total	0,0	0,0	0,0

* All the households of size 10 and above are evaluated according to this limit

Departing from here, Table 21b below gives estimates regarding number of women facing income poverty throughout Turkey with marital status and social security breakdown. Here we present our estimates of total number of women, number of widowed and divorced women, number of women that are below the threshold stated as household income poverty, number of women registered as widowed and divorced women among these women who are below poverty risk respectively⁹. In table 21c on the other hand, these estimates are detailed throughout Turkey for each household size in terms of social security by taking into consideration the income thresholds in Table 21a.

According to data in Table 21b, 13,1 per cent of women are faced with risk of poverty throughout Turkey and we argue that social security coverage does not hedge these women against this risk. Thus, while household income of 28,9 per cent of women with no social security is below poverty threshold this ratio is 9,1 per cent for women with social security. Among women whose household income is below poverty threshold, ratio of those with social security (55,7 per cent) being somewhat higher (44,3 per cent) than those without social security supports this fact. Social security coverage does not show variations across widowed and divorced women throughout Turkey (78,2 per cent and 74,7 per cent respectively). However, when we look at situation of widowed and divorced women in terms of social security coverage among women facing risk of poverty it is seen that coverage for divorced women is two times less than that of widowed women. On the other hand, among widowed women, ratio of those with household income below threshold is 9,6 per cent – 4,2 per cent of those with social security, and 28,9 per cent of those without social security faced with poverty risk. Under the light of observation that approximately 5 of each 100 divorced women are facing poverty risk, these ratios being 1 per cent and 16 per cent lower for divorced women, support our own quantitative research findings which indicate that widowed women are relatively worse off in terms of income.

If we summarize the information in Table 21b, by using data for 2007 it is estimated that there are a total of 2.858.829 widowed and divorced women throughout Turkey. The total of 169.738 of these women who are without social security are faced with income poverty in households of various sizes.

⁹ No upper limit is set regarding the age of women in this analyses conducted by using TÜİK data set.

Table 21b. National estimates of income poverty facing women across marital status and social security coverage calculated using TR-SILC

	<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>Across Turkey–Women in Poverty</i>		9,1		28,9		13,1
Total number of women	26748580	79,9	6710520	20,1	33459100	100,0
Widowed	1854924	78,2	517416	21,8	2372342	100,0
Divorced	363474	74,7	123013	25,3	486487	100,0
Women with income below threshold	2437463	55,7	1939791	44,3	4377253	100,0
Widowed	78578	34,4	149655	65,6	228234	100,0
Divorced	3816	16,0	20083	84,0	23898,5	100,0

In Table 21c, estimates for each household size regarding the total number of women across Turkey living in household sizes stated in terms of social security, and total number of widowed and divorced women, and estimates regarding total number of women having income below the threshold level stated for each household size in terms of household income level and number of widowed and divorced women among these women are given in detail. When viewed in terms of social security, poverty risk among women with social security is seen above 10 per cent, ever increasing with household size in households with five or more people. Women without social security on the other hand are under quite high poverty risk in comparison with those with social security regardless of household size. Thus when viewed on the basis of various household sizes income poverty rate in terms of household income to be faced by women without social security is between 19,8 per cent and 45,8 per cent. When we look at the social security coverage of women whose household income is below threshold for various household sizes in terms of marital status, it is seen that more than half of widowed and divorced women facing income poverty are not covered.

Table 21c. National estimates of income poverty facing women living in different household sizes across marital status and social security coverage calculated using TR-SILC

	<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>HHS = 1, Poverty Limit = 283 TL</i>		1,7		35,5		7,0

Total number of women	680098	84,5	125015	15,5	805113	100,0
Widowed	526540	85,3	90715	14,7	617255	100,0
Divorced	47425	78,0	13402	22,0	60827	100,0
Women with income below threshold	11858	21,1	44344	78,9	56202	100,0
Widowed	8598	19,7	35068	80,3	43666	100,0
Divorced	0	0,0	4228	100,0	4228	100,0
HHS = 2, Poverty Limit = 428 TL		1,6		23,5		4,9
Total number of women	2855985	85,2	495505	14,8	3351490	100,0
Widowed	349435	85,4	59814	14,6	409249	100,0
Divorced	115517	84,5	21202	15,5	136719	100,0
Women with income below threshold	47090	28,8	116235	71,2	163325	100,0
Widowed	7221	43,2	9510	56,8	16731	100,0
Divorced	0	0,0	3246	100,0	3246	100,0
HHS = 3, Poverty Limit = 540 TL		2,7		19,8		5,4
Total number of women	4911697	84,4	905549	15,6	5817246	100,0
Widowed	291419	83,5	57759	16,5	349178	100,0
Divorced	78985	70,7	32769	29,3	111754	100,0
Women with income below threshold	135047	42,9	179558	57,1	314605	100,0
Widowed	8294	40,0	12439	60,0	20733	100,0
Divorced	1278	14,8	7332	85,2	8610	100,0

Table 21c (continued). National estimates of income poverty facing women living in different household sizes across marital status and social security coverage calculated using TR-SILC

	<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
HHS = 4, Poverty Limit = 638 TL			5,5		22,0	8,0
Total number of women	7290960	84,9	1299891	15,1	8590851	100,0
Widowed	242954	80,3	59742	19,7	302696	100,0
Divorced	51839	63,4	29908	36,6	81747	100,0
Women with income below threshold	402265	58,4	286136	41,6	688401	100,0
Widowed	16870	76,9	5074	23,1	21944	100,0
Divorced	778	27,7	2027	72,3	2805	100,0
HHS = 5, Poverty Limit = 728 TL			10,1		27,8	13,8
Total number of women	4941751	79,5	1276042	20,5	6217793	100,0
Widowed	236360	73,1	87047	26,9	323407	100,0
Divorced	40506	70,8	16738	29,2	57243	100,0
Women with income below threshold	500208	58,5	355199	41,5	855407	100,0

	Widowed	19596	47,9	21315	52,1	40912	100,0
	Divorced	0	0,0	0	0,0	0	0,0
HHS = 6, Poverty Limit = 809 TL			16,7		34,2		21,3
Total number of women		2866181	73,7	1020573	26,3	3886754	100,0
	Widowed	116821	65,0	62777	35,0	179599	100,0
	Divorced	12478	77,5	3623	22,5	16101	100,0
Women with income below threshold		477797	57,8	348564	42,2	826361	100,0
	Widowed	9862	27,4	26131	72,6	35993	100,0
	Divorced	1119	36,0	1991	64,0	3110	100,0
HHS = 7, Poverty Limit = 889 TL			23,6		37,6		28,0
Total number of women		1327281	68,1	621534	31,9	1948815	100,0
	Widowed	61690	59,1	42775	40,9	104465	100,0
	Divorced	16083	78,3	4454	21,7	20538	100,0
Women with income below threshold		312888	57,3	233444	42,7	546332	100,0
	Widowed	3141	15,4	17286	84,6	20427	100,0
	Divorced	0	0,0	1259	100,0	1259	100,0
HHS = 8, Poverty Limit = 965 TL			25,0		34,6		27,7
Total number of women		929550	71,6	367887	28,4	1297437	100,0
	Widowed	13724	33,8	26939	66,2	40663	100,0
	Divorced	641	41,1	917	58,9	1558	100,0
Women with income below threshold		232423	64,6	127402	35,4	359824	100,0
	Widowed	4996	32,1	10570	67,9	15566	100,0
	Divorced	641	100,0	0	0,0	641	100,0

Table 21c (continued). National estimates of income poverty facing women living in different household sizes across marital status and social security coverage calculated using TR-SILC

	<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>		
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	
HHS = 9, Poverty Limit = 1040 TL			29,0		38,1	32,5	
Total number of women	484458	61,5	303807	38,5	788265	100,0	
	Widowed	9308	33,7	18288	66,3	27596	100,0
	Divorced	0	0,0	0	0,0	0	0,0
Women with income below threshold	140674	54,9	115769	45,1	256443	100,0	
	Widowed	0	0,0	8210	100,0	8210	100,0
	Divorced	0	0,0	0	0,0	0	0,0
HHS = 10, Poverty Limit = 1088 TL*			38,5		45,2	41,1	
Total number of women	460619	61,0	294717	39,0	755336	100,0	
	Widowed	6673	36,6	11560	63,4	18234	100,0
	Divorced	0	0,0	0	0,0	0	0,0
Women with income below threshold	177213	57,1	133140	42,9	310353	100,0	
	Widowed	0	0,0	4052	100,0	4052	100,0

Divorced 0 0,0 0 0,0 0 0,0

* All the households with the size of 10 and above are evaluated according to this limit

Table 21d summarizes the ratio of women facing poverty risk calculated according to household size in terms of marital status and social security by using the estimates in Table 21c. Percentage ratios presented here are calculated for each household size. For instance, 7,1 per cent of widowed women living in single person households are under poverty risk – while this ratio is 1,6 per cent for widowed women without social security, it is 38,7 per cent for those without social security. Household incomes of divorced women living in one or two-person households with social security are above threshold values but 15,3 per cent of divorced women living in the same size of households without social security are faced with poverty risk.

Table 21d. At-risk-of income poverty facing women living in different household sizes across marital status and social security coverage calculated using TR-SILC (%)

	<i>With Social Security</i>	<i>Without Social Security</i>	<i>Total</i>
HHS = 1			
<i>Widowed</i>	1,6	38,7	7,1
<i>Divorced</i>	0,0	31,5	7,0
HHS = 2			
<i>Widowed</i>	2,1	15,9	4,1
<i>Divorced</i>	0,0	15,3	2,4
HHS = 3			
<i>Widowed</i>	2,8	21,5	5,9
<i>Divorced</i>	1,6	22,4	7,7
HHS = 4			
<i>Widowed</i>	6,9	8,5	7,2
<i>Divorced</i>	1,5	6,8	3,4
HHS = 5			
<i>Widowed</i>	8,3	24,5	12,7
<i>Divorced</i>	0,0	0,0	0,0
HHS = 6			
<i>Widowed</i>	8,4	41,6	20,0
<i>Divorced</i>	9,0	55,0	19,3
HHS = 7			
<i>Widowed</i>	5,1	40,4	19,6
<i>Divorced</i>	0,0	28,3	6,1
HHS = 8			

<i>Widowed</i>	36,4	39,2	38,3
<i>Divorced</i>	100,0	0,0	41,1
HHS = 9			
<i>Widowed</i>	0,0	44,9	29,8
<i>Divorced</i>	0,0	0,0	0,0
HHS = 10			
<i>Widowed</i>	0,0	35,1	22,2
<i>Divorced</i>	0,0	0,0	0,0

These estimates and analyses regarding income poverty makes it important to look at the situation of indebtedness related with income. Indebtedness situation of widowed and divorced women interviewed during the survey given in Table 22 indicates that a significant number of women cannot maintain their living with their current incomes. It is seen that 63,3 per cent of the women interviewed are indebted. In terms of sources of indebtedness, being indebted to shopkeepers such as the grocer and the butcher indicates that these women cannot even meet basic needs of their families with their current household income.

Table 22. Indebtedness of women according to the source of debt

	<i>N</i>	<i>(%)</i>
To the bank – consumer credit	137	8,8
To the bank – house, automobile credit	33	2,1
To the bank – credit card debt	100	6,4
To the bank – commercial debt	6	0,4
Instalment	129	8,3
To close relatives	103	6,6
To friends, to colleagues	57	3,7
To shopkeepers like grocer-butcher	247	15,9
To State, Public institutions: unpaid tax, fee, invoice, etc. debts although they are overdue	55	3,5
To private institutions getting service from; unpaid invoice, etc. debts although they are overdue	68	4,4
Other	40	2,6
We do not have any debt	570	36,7
No answer, no idea, does not know	10	0,6
Total	1.555*	100,0

* More than one source is declared.

Most of the time in situations of inability to pay rent and electricity and water bills, such indebtedness situation that we also frequently come across during the press review pushes both women and the children they live with into more difficult conditions. For instance, a woman in Gaziantep getting divorced from her second spouse has to live in a park with two of her children one of which is a cardiopath after evacuation since she could not pay the rent¹⁰, a woman in Bursa deserted by her spouse 5 years ago is put into prison since she could not fulfill her 1500 TL credit card debt and her three children in primary school have then nowhere to go¹¹, in Erzurum a widowed woman with 7 children illegally using the cut-off electricity due to debt is sentenced to 20 months in prison when the illegal use is found out¹², in Edirne a disabled widowed woman using candles in a house whose electricity is cut-off due to debt of a 600 TL electricity bill, dying in fire taking place due to candle left burning¹³ are examples to such situations.

5.4. Housing problem

As will be seen in Table 23, among women interviewed during the survey, a great majority of widowed women have either their own homes or do not pay any rent for the house they live in, while one-third of divorced women are tenants.

Table 23. Housing tenure of women across marital status and social security coverage

	<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Widowed Home owner	412	61,5	147	60,7	559	61,3
Tenant	117	17,5	29	12,0	146	16,0
Lodging house	1	0,1	1	0,4	2	0,2

¹⁰ Zaman, 15.02.2010. Online access: <http://www.zaman.com.tr/haber.do?haberno=951813&keyfield=64756C>

¹¹ Radikal, 30.09.2010. Online access: <http://www.radikal.com.tr/Radikal.aspx?aType=RadikalDetay&ArticleID=1021463&Date=30.09.2010&CategoryID=79>

¹² Milliyet, 23.12.2008. Online access: <http://www.milliyet.com.tr/kacak-elektrik-kullandi-iki-cocuguyla-hapse-girdi/yasam/haberdetayarsiv/31.07.2010/1031469/default.htm>

¹³ Milliyet, 27.05.2010. Online access: <http://www.milliyet.com.tr/caresizligin-gozyaslari/yasam/haberdetay/27.05.2010/1243137/default.htm>

Not her home but does not pay rent	140	20,9	65	26,9	205	22,5
Total	670	100,0	242	100,0	912	100,0

Table 23 (continued). Housing tenure of women across marital status and social security coverage

	<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Divorced Home owner	84	42,4	30	27,8	114	37,3
Tenant	71	35,9	30	27,8	101	33,0
Lodging house	1	0,5	0	0,0	1	0,3
Not her home but does not pay rent	42	21,2	48	44,4	90	29,4
Total	198	100,0	108	100,0	306	100,0

Even though the number of women tenants were not so high in our survey, the situation of women tenants came up to be a very significant problem during in-depth interviews both with representatives of the institutions as well as the women. Since almost all the interviews were conducted in the houses women lived , we had the opportunity to observe the situation of the houses. Most of these houses were inappropriate places in terms of health conditions.

The most important problem of women brought up in almost all the institutional interviews was rent/housing problem. For instance, SYDV officials stated housing problem of women as follows:

“The most important trouble is rent, the most important problem is housing...” (Bursa)

“In regions where the poor live almost all are in need of housing, we pay rent to a lot of people.” (Van)

“We are helping them in their accommodation, we pay their rent till they find work.” (Bursa)

Also from the perspective of headmen, situation of women who have to pay rent is difficult.

“They are really in a precarious situation in areas such rent, heating and school needs.” (Headman, Malatya)

Among various problems facing them, housing problem is brought up frequently by the women. Especially problems related to housing such as rent, electricity-water bills were brought up as vital problems affecting their daily lives.

“... time of rent comes, but you cannot pay, you cannot go to the bazaar... wherever you go you have to pay for everything...” (Woman, age 40, Istanbul)

“In the building where I live with my sister-in law there came up electricity bill payment form. Before me they had made an illegal electricity connection in the building. They have lived in luxury 10 years before me, my spouse died, after his death the illegal connection is found out. Illegal electricity usage fine is enforced, five billion just suddenly. I go, run here and there, what should I do, how should I pay. If I do not pay extra fines are added. Enforcement enforcement, enforcement fines are reported, there is nothing at home. Now it is at least fine, there was nothing. What could I take, I said you take me... I have to send my three children to school. I can't cope with school expenses, this is it, does not understand any of the problems, I am almost gone...” (Women, age 42, widowed, Istanbul)

Especially in metropolitan cities like İstanbul where rents are high housing becomes a more serious problem. While one can find a house to rent for 200-250 TL in small cities, in metropolitan cities it is not possible to find a house to rent at such an amount.

“.. My rent is 450 TL, the landlord said ‘let us increase the rent’, but when I told my situation they did not increase it, even if you do not think of not eating and drinking you still spend at least 700 TL per month, for invoice, for the rent...” (Woman, age 35, her spouse in prison, İstanbul)

“I pay 450 TL rent, if I am not evacuated this month there will be a rent increase, and I have not paid the rent for six months, see the situation, I don't know where to find money and how to pay it... In such inflationary times it is rather difficult to earn one's living with five students, I think one cannot understand it without living it through.” (Woman, age 33, her spouse in prison, İstanbul)

Women who cannot afford to pay the rent of houses with better conditions to live in, have to live in houses that they can find/ although they are inappropriate in term of health conditions.

“ I am not happy with the situation of my house, it is very moist, you know I am also ill, there is no clean air, it is not useful at all. But I do not pay rent, if I leave this place how can I pay rent? If I work rent will not be a problem, and also if I have insurance, if I had retirement, since I do not have I am trying to manage it. Thanks God. I am not hungry I am not living in the street I am trying to meet my ends.” (Woman, age 29, divorced, Denizli)

“The house is adapted from a shop but its rent is 400 TL, they immediately come to cut off the electricity when the payment is overdue, actually my debt was 40 TL, it is nothing but if you do not have it you can do nothing.” (Woman, age 19, deserted by her spouse, İstanbul)

“Look it is not a house at all, I mean they have just surrounded and made two rooms here. It is only a total of 40 m².” (Woman, age 38, deserted by her spouse, Malatya)

5.5. Problems related with children

It is seen that a great majority of widowed and divorced women interviewed during the survey live together with their children. This ratio is much higher for widowed women (68,8 per cent) (Table 24).

Table 24. “With whom have you been living after the death of your spouse or divorce?”

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Widowed	Alone	105	15,7	40	16,5	145	15,9
	With children	465	69,4	162	66,9	627	68,8
	Other*	100	14,9	40	16,5	140	15,4
	Total	670	100,0	242	100,0	912	100,0
Divorced	Alone	22	11,1	9	8,3	31	10,1
	With children	88	44,4	47	43,5	135	44,1
	Other*	88	44,4	52	48,1	140	45,8
	Total	198	100,0	108	100,0	306	100,0

*Category of ‘Other’ also covers answers of “Only with children, and my parents”, “Only with my parents”, “Only with children, with my grand-parents in-law”, “Only with my grand-parents in-law”, “Same order, did not change”.

Especially, the seriousness of the situation of women staying alone with many and small-aged children emerges as a subject frequently stated in interviews made with women within the scope of qualitative research.

“God knows what I suffer from with five children, with five students and paying rent...” (Woman, age 33, her spouse in prison, İstanbul)

“I have four children, the eldest will be fourteen soon. What they eat, drink, dress is all an expense, it is not even determined how much money comes in or if money comes in or not, I always get loans when I am in a dire situation to pay the rents, for example I still could not pay any of last month’s loans.” (Woman, age 30, deserted by her spouse, İstanbul)

On meeting the basic needs we mentioned in the previous sections, as will be remembered from Table 15, 63,5 per cent of women interviewed during the survey state that they are not capable of meeting educational expenses of their children. Women who cannot meet expenses of their children like registration and clothing expenses are in a position of not knowing what to do.

“... child will begin school and I swear that there is no money for registration, no clothing, no bag..” (Woman, age 23, spouse in prison, İstanbul)

"I am a tenant, at the moment I use my electricity illegally.. I have two months of rent to pay, the landlord is coming, shouting and shouting, I cannot face him and tell him anything... My gas tube finishes, you can not renew your gas tube for 3-4 days, what will you then prepare for the children??... At times I could not give pocket money, s/he did not want to go to school." (Woman, age 30, widowed, Bursa)

5.6. Community pressure, problem of "honor"

Besides the problems related to maintaining their living and issues about their children, widowed and divorced women also face community pressure due to their marital status. In almost all the interviews with women one can get many clues regarding how the society sees them and how this becomes an obstacle against their freedom of choice and maintaining of their own lives.

"There is still the problem of honor. When you are looking for a house the landlord still asks if you are married? S/he even wants to interrogate if you really have a spouse.(Denizli)

"And especially as a female it is very difficult. Now if you have a guest, if your sibling comes, they say aaa.. who is this, they misunderstand. May God not make one a widowed." (Woman, age 40, divorced, İstanbul)

"Besides monetary difficulties there are also such difficulties. The distress of being a widowed woman. Widowed woman is always a widowed woman. She does not have honor. The society has the mentality that she will definitely act dishonorably. She cannot go out after 10 p.m., a widowed woman cannot dress beautifully, cannot make make-up, cannot go to a wedding, cannot laugh, the widowed woman has to dress up conservatively. But I cannot dress that way, I have a work life. My family was not conservative or veiled at all. After I had a child suddenly I veiled myself. With my own will. My husband's relatives do not like veiled women. My family is not veiled people either. I have covered my head but I cannot get fully covered and wear tesettur, I get bored.

Many people are against me. Look widowed women wore capri, look, look she ties under neck.. She does not look like a widowed at all, she is a jovial woman, she dances in the weddings, I will dance, I am young. I mean you cannot die with the one who dies. These are all subjected to gossip. But when I came when my mother in-law was there they told me this many times since I was supposed to come from a bad reputed place. Told this even to the people who helped me. The person who said this was first of all... was that woman who is a remote relative of my husband. Who comes in and goes out of the house is not known. When some master comes home for instance to repair the tap, she says that I brought home a man. The painter comes home and he is close to me, brother of my neighbour and he is also my brother or he is at my child's age. He is doing painting. I am also afraid to close the door or to say it otherwise, those days I was still young, at the age of 30, please let the door open. No one but that woman would say anything... I am now fed up with it, to answer this or that person, the headman calls me to account in a different way... I am fed up with it, let anyone believe in what s/he wants to believe in. I am not thinking about it anymore.” (Woman, age 42, widowed, İstanbul)

*“It is difficult to be a single woman and therefore I do not want to go anywhere else, since I am a woman, since there is no one protecting me...”
(Woman, age 30, widowed, Bursa)*

Society's value judgments against women living without a man goes beyond the pressure on the behavior of women and is reflected negatively on their already present material problems. For example, landlords do not want to rent a house to women without a spouse.

“...landlord's daughter learned that I was a widow, they said a widow cannot stay here, then we had a fight with them, I am explaining, for what, am I not paying your rent, am I not paying your electricity and water bills, don't I have my father keeping an eye on me, yes he does, I have my daughter, when I do it is of no interest to you I said, I said I give you my sweat blood. When she said that I was a prostitute, I held her hair, I am working, look you saw it with your

own eyes, did not you my sister?.. When someone, I mean, is a widow, I mean when someone is intimate with another one they say what is going on between them. But to a great extent I reached this level with the help of my father and daughter.” (Woman, age 35, divorced, İstanbul)

“People in the neighbourhood do not know me, since I did not tell them that I had no husband. If I say so may be the landlord would not rent me the house.” (Woman, age 19, deserted by her spouse, İstanbul)

Some of the women we interviewed have stated that they did not experience any pressure in their community regarding honor. However, it is likely that these women are practicing auto control in order not to be stigmatized as being immoral.

“Of course today they do not think nice about this woman I know it. I did not live such a situation there. I do not know if it is because of my community, I did not experience things like someone stopping me when I am walking on the street... And of course I am not going in and out of many places. There are certain known places that I go to. There are certain known places that I wander in at midnight, I mean even if I go out at night they are known places. I do not go much far away. I do not go in and out of places that I do not know. I go if I want to. Namely if they will speak back I know myself, I will not let others to speak back. Not because of that. Anything bad can happen.” (Woman, age 44, widowed, Trabzon)

“I mean I have not given that thing, that impression with my heftiness. No, I do not go out much, I go to work from home, come home from work. People around me do not interest me much. It is very difficult to be a widow women in this neighbourhood. It is the worst neighbourhood of Trabzon... Some people’s eyes are on us. I mean I can imagine that their eyes are on me. You have to evade by yourself.” (Woman, age 46, divorced, Trabzon)

I do not sidle at all, saying that it is their husband, I am staying away from everybody. Since what will she think about me if I sit with her husband? This

time when I take my child... earlier I was taking my friend, etc.” (Woman, age 35, widowed, Bursa)

On the other hand, while some women are saying that they are not faced with community pressure, they in a way repeat the widely present viewpoint in the society regarding women without a spouse by implying that women speaking such subjects loudly would themselves be “guilty”,.

“My neighbour comes and goes, I go to her. For example my neighbour’s husband is at home till the evening, I even joke with him, saying what are you doing brother Ali. Well, I am relaxed. May be if these women have a feeling of guilt then they would feel this way. I am in the same neighbourhood for 9 years..” (Woman, age 45, divorced, Denizli)

5.7. Being subjected to violence and being deserted

Violence as one of the vital problems of women which was not addressed during the survey came as a topic of discussion more frequently than we had expected in the in-depth interviews we conducted. Both interviewees from institutions and the women themselves have stated prevalence of violence against women.

Our interviewees from institutions state that women being deserted and being subjected to violence are becoming more and more apparent. They argued to show some effort to cater for women having these problems in their assistance/service provision. One of the most widely stated subjects in these interviews at institutions is the inadequacy of protection mechanisms for women subjected to violence. Although in some cities there are women’s shelters where women subjected to violence can stay in, it is emphasized that these places in their current circumstances are not sufficient to provide any substantial solution to the problem due to limited time period of stay in these houses and that women do not have the material conditions to maintain their lives after the end of this period, most of the time with their younger children.

“Violence is widespread but those speaking it out and asking for help are few. I think the reason for this is... eerr, yes we determine violence, we want to empower woman, we say her to complain about it, but it stops there. Here we

see this a lot, I can also complain on her behalf, I can report it but the woman is not ready to cope with it, she is not ready to stand on her two feet by herself. Or state opportunities are quite inadequate, after the event the woman would again go to that house. Due to economic reasons.” (Denizli)

“Woman is beaten, is subjected to violence, we do not have a place to take and shelter her. 300, 500TL we give is nothing, there is the mentality of thinking to give 500 once in three months and to get rid of the situation, no solution is ever found ...” (Istanbul)

“There are families who ran away from violence in the East and come here, we especially settle women in women’s shelter in Bursa, we support the women till they get divorced. (Bursa)

“There are those who desert woman at a young age with her children. There is no place for this woman to take shelter in, her family refuses her, when that is not a solution she goes to a shelter house but for how long can you take a shelter in there?” (Bursa)

Our research indicate that a significant number of interviewed women were subjected to violence by their own families or spouses/spouse’s family. Therefore, it is not possible for these women to turn back to their family after separation from the spouse or after divorce and also that this would bring in more problems.

“My father was very bad-tempered, at the age of 11-12 by beating me he had my head covered... I left school and went to work at a garment manufacturer, I met my husband there, since my family had put so much pressure on me we ran away with my husband and married. Later we reconciled with my family and came back, but this time things went wrong, my husband began not to work... you are already dealing with all of his problems, his unemployment, his lack of money, and being beaten on top of that made it unbearable, when I wanted money he would get angry, and when he got angry we would fight, at the end it came up to the point of beating... I did not officially get divorced, I could not file a court case since I did not have any money, I could hardly earn

my living. What my father said was I should come after getting divorced, I should stay near him, he will actually marry me to someone else within two years..." (Woman, age 19, her spouse deserted her, Bağcılar)

"He became worse after becoming a husband, there was also violence and no working either (the neighbouring woman translating from Kurdish): "she does not complain, also since she is subjected to violence by her mother in-law, father in-law and others, so to whom will she complain? When she goes to her father side it even becomes worse, as if they disturb my family. Actually once she was subjected to violence by them, she was in a bad situation, her family came to take her... Her husband got the gun, he tied her, saying that they could not get her wife... And she was afraid and said I will not go." (Woman, age 23, her spouse in prison, İstanbul)

"My husband I got divorced is somewhat prodigal, he began to go to Russia regularly, we got divorced so that he would get his residence permit there but he left us altogether. I wanted to try it again, I was beaten a lot by my mother and brothers. My father has a two-storey house and land, I said I will go, they said you can go only with one condition, they sent me by having me sign papers that I do not claim any right on any property there. After all my brother died biliously, and I could not see my mother for some years, I could not go. I am not a fan of goods, property and land, I am very regretful to come here by relying on them." (Woman, age 46, divorced, Trabzon)

"My mother in-law beat me on one side, and my husband beat me on the other side. If you see my abdomen it is all cut.. Taking me here and there since I could not have a child, some said this, some others said that as a reason. She said it is because of you. Not even once did my mother in-law say that it could be because of her son and that she should take him for a control. Then after 9 years we separated. Despite everything, he attempted to kill me, he was closing the pillows down on my face, he was attempting to kill me. Why are you doing this? Eee, you can't have a child. Ee then leave me. He would not leave/divorce either. I wanted to turn back to my family, my father did not

*accept me. He said there is no divorce in our family and closed the subject.”
(Woman, age 45, divorced, Denizli)*

“I continually wanted to get divorced, you cannot do anything, your mother and father do not protect you. You have a small child on your lap. You are only a graduate of an ordinary high school, you cannot find employment anywhere, where will you leave the child. I filed a divorce court case but I was not successful, I could not hold onto. If I say let me live nearby my mother, they accept me for a few days then they say no. Of course material hardship becomes the most difficult one. They do not say they cannot get along, let us make an arrangement so that she brings up her child. Families are quite guilty. They all blame the woman. Why does not the woman accept it, why does not she handle and manage it. There are things to handle and manage and there are things that cannot be handled and managed, you cannot explain the reality.” (Woman, age 33, divorced, Malatya)

“... After that point man’s violence began. You go to the prosecution office, you go to the police station, you apply to the governor’s office, I did everything, I have gone to the police station 25 times, 2 times to BİMER... My chin is broken twice, my tooth is broken and nothing effective is done. No detention, no other thing. I am living with my mother and father, I am not living with the man ... I never went. To my surprise subsequently my father and mother would already support the man. I learned this later.” (Woman, age 33, divorced, Malatya)

In the press review, harassment, violence and abuse cases of widowed and divorced women by their own families, by their husbands whom they divorced or by other sections of the society were the topics that we frequently encountered with. Violence cases, besides the directly experienced ones, as in the example of a woman living separately in Adapazarı due to severe conflicts and whose divorce court case continued, going for complaint upon being beaten by her husband, again being beaten by her husband after coming out of the police station, and then later being beaten by her brother in-law, in the police station that she went to as the authority for complaint, the policemen not accepting her complaint by saying

that ‘such matters taking place between the husband-and-wife was not a crime’¹⁴ well describes the indirect violence the society applies to a woman at the stage of divorce from her husband. Indeed, for a significant number of widowed and divorced or separately living women these harassments and violence cases end up with life-taking consequences. For example, the woman in Balıkesir who got divorced from her husband years ago getting killed by her married neighbour harassing her for a long time¹⁵, a woman at the age of 38 in Erzurum getting killed by her ex-husband claimed to have entered into a fit of jealousy when he saw her with another man although she got divorced from him two years ago¹⁶, a woman at the age of 19 in Eskişehir wanting to divorce from her husband of age 30 due to being subjected to violence by him and then getting killed by his husband in her neighbour’s home where she took shelter in¹⁷, a woman at the age of 29 in Gaziantep who got divorced from her husband recently, trying to establish an independent life of her own together with her 2 children getting killed by her brother of age 23¹⁸, a divorced woman at the age of 25 in Diyarbakır getting killed by the brothers of her ex-husband due to the justification that ‘she dishonored the family’ because she worked in an autobus company¹⁹ all point to the seriousness of the situation.

5.8. Obstacles against women’s employment, jobs they have, jobs they look for

Quantitative research findings indicate that 5,5 per cent of widowed women and 26,1 per cent of divorced women are employed in income generating jobs (Table 25). One of the reasons of this situation is that a significant part of widowed women are at older ages, and that some, although they have worked in the past, are now in retirement. We observe that

¹⁴ Milliyet, 19.08.2010. Online access: <http://www.milliyet.com.tr/bir-gunde-3-kez-dayak-yiyen-kadin-polislerden-de-sikayetci-oldu/turkiye/sondakikaarsiv/13.09.2010/1278437/default.htm>

¹⁵ Milliyet, 09.05.2008. Online access: <http://www.milliyet.com.tr/dul-kadini-taciden-yakindigi-gun----bicak-darbeseyle-oldurduler/turkiye/sondakikaarsiv/30.07.2010/525809/default.htm>

¹⁶ Radikal, 14.02.2010. Online access: <http://www.radikal.com.tr/Radikal.aspx?aType=RadikalHaberDetay&ArticleID=980206&Date=23.07.2010&CategoryID=97>

¹⁷ Milliyet, 03.08.2010. Online access: <http://www.milliyet.com.tr/-kalk-anne-canim-aciyor-/turkiye/sondakika/03.08.2010/1271688/default.htm>

¹⁸ Milliyet, 13.09.2010. Online access: <http://www.milliyet.com.tr/bosanip-gelen-ablaya-5-kursun/turkiye/sondakika/13.09.2010/1288351/default.htm>

¹⁹ Milliyet, 13.05.2008. Online access: <http://www.milliyet.com.tr/hostesligi-namus-meselesi-olarak-gormusler-/turkiye/sondakikaarsiv/30.07.2010/536679/default.htm>

employment rates both for widowed and for divorced women are relatively higher in the urban areas.

Table 25. Work status of women across marital status and urban-rural breakdown

	<i>Total</i>				<i>Urban</i>				<i>Rural</i>			
	<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>		<i>Widowed</i>		<i>Divorced</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
Yes, I am working	50	5,5	80	26,1	40	6,8	70	28,6	10	3,1	10	16,4
No, I am not working	864	94,5	226	73,9	552	93,2	175	71,4	312	96,9	51	83,6
Total	914	100,0	306	100,0	592	100,0	245	100,0	322	100,0	61	100,0

It is observed that in the realm of providing employment opportunities to women, activities of relevant institutions are not working very effectively. Here two interrelated subjects emerge: even if gender equality discourse has partially been settled in institution's administrative structuring and in the services, it did not penetrate down to the daily practices. In the vocational courses given, either programs that are not suitable for women are presented or it can not be possible to integrate participating women both into life and into better income yielding jobs with the courses like "handicraft, elderly and child care, coiffeur" which can be considered as women's work. The increase in the number of persons covered by especially vocational training courses in comparison with the past does not explain to what extent a solution can be found to the local employment problem. Views of employees regarding this issue in the institutions is as follows:

"I really want job opportunity for people of young age. We can still give money, but let them do something." (Istanbul)

"There is no job for women except the area of cleaning and maintenance."(Bursa)

"Now you know that this place is not an industrial region, employment opportunities are constrained, but like cleaning, like hospital works, when there are such works, we act as a bridge between the employee and the

employer. We try to be of help if we can. For example, there is a newly opened hospital, last year people were employed there.” (Van)

“İŞKUR²⁰ here says send women for painting, send for plumbing. I was saying that to woman; go for electrician work or for plumbing, I talked to assistance director of İŞKUR, also direct women to them... But the general judgment is, where can I go if I become a plumber, they direct themselves to more female-oriented areas, they become cooks.” (Denizli)

Women whose spouses have worked without social security, when their spouses die/leave them/are prisoned and since they were not put on salary, emerge as the group in most difficult situation. Within this group of women the ratio of those working on their own account is very low. When they had to maintain the household, it is observed that they either take in work or engage in piece work at low wages or work in difficult conditions with low wages in jobs like domestics, cleaning stairs of the apartments in the neighbourhood.

As will also be seen from Table 26, a significant part of women, especially those without social security, stating that they were working at the time of our interview were going to domestics. While widowed women with social security mostly worked in as worker, civil servant, office personnel, those without social security were employed as peasants and agrarian workers and would go to domestics. While divorced women with social security were employed as civil servants, workers and office personnel, those without social security would go to domestics, and would engage in handicraft or work as salesclerk.

Table 26. Distribution of jobs of working women in the survey across marital status and social security coverage

		With Social Security		Without Social Security		Total	
		N	(%)	N	(%)	N	(%)
Widowed	Civil servant	4	10,3	0	0,0	4	7,7
	Worker	14	35,9	0	0,0	14	26,9
	Peasant	7	17,9	4	30,8	11	21,2
	Agrarian laborer	0	0,0	3	23,1	3	5,8
	Office personnel	4	10,3	0	0,0	4	7,7

²⁰ Turkish Employment Agency

	Handicraft person and artisan	1	2,6	0	0,0	1	1,9
	Salesclerk, shop clerk	0	0,0	1	7,7	1	1,9
	Pedlar, outdoor marketer	1	2,6	0	0,0	1	1,9
	Babysitting	4	10,3	1	7,7	5	9,6
	Patient, elderly care	1	2,6	1	7,7	2	3,8
	Domestics	2	5,1	3	23,1	5	9,6
	Other	1	2,6	0	0,0	1	1,9
	Total	39	100,0	13	100,0	52	100,0
Divorced	Civil servant	14	22,2	1	6,3	15	19,0
	Worker	20	31,7	1	6,3	21	26,6
	Peasant	2	3,2	0	0,0	2	2,5
	Office personnel	14	22,2	0	0,0	14	17,7
	Handicraft person and artisan	3	4,8	0	0,0	3	3,8
	Technician	1	1,6	0	0,0	1	1,3
	Salesclerk, shop clerk	2	3,2	3	18,8	5	6,3
	Peddler, outdoor marketer	0	0,0	1	6,3	1	1,3
	Handicraft	2	3,2	3	18,8	5	6,3
	Babysitting	3	4,8	0	0,0	3	3,8
	Patient, elderly care	1	1,6	0	0,0	1	1,3
	Domestics	0	0,0	7	43,8	7	8,9
	Other	1	1,6	0	0,0	1	1,3
	Total	63	100,0	16	100,0	79	100,0

In-depth interviews we made with women also support these findings.

“Day and night, I am engaged in beadwork almost without a sleep, in a day I will only earn 10-20 TL, since I stay awake and work at nights too, I can earn 20 TL in a day.” (Woman, age 19, deserted by her spouse, İstanbul)

“Every evening I clean the opposite building, I clean stairs, they give me 100 TL a month.” (Woman, age 23, her spouse in prison, İstanbul)

“Neighbours in the opposite apartment were actually cleaning the stairs themselves, they told me to do it since I needed, now I am cleaning stairs of the nearby buildings ... Before prison my husband used to work, even if barely we could at least earn our living.” (Woman, age 33, spouse in prison, İstanbul)

"I am doing beadwork, screwing, even if it is not continual I have it once a week, even if it is not much it is enough for my needs." (Woman, age 40, divorced, İstanbul)

It is observed that especially young and divorced women would look for work with a great effort to earn their living.

"I have got computer-supported accounting certificate, I worked in an accounting office, etc. all by struggling like this. I could not earn anything at all with these. I cannot go near my children, I have no money, no nothing at all... . You know there is a cleaning company, we went to register with them. There is so much backlog that they said it can take 10 years. On the way back I saw announcement looking for a cook, I immediately began there. Since I have also worked in a catering factory earlier. I worked there for 3 years. I rented this house with my first salary" (Woman, age 33, divorced, Malatya)

"...sometimes I took in textile work on continual basis. I paid my rent, my children's expenses and my expenses all from that ... For example, if in one week I would cut the embroidery on the edges of 10.000 towels and clean them then I would get a lot.. I mean 80-90-100, in a week. Sometimes there is no work. Sometimes there is much, and intense work. Nowadays there is not much" (Woman, age 38, divorced, Denizli)

" So by time, I began to work at a soup house, I found outsourced work, I worked as a babysitter, went to domestics, I managed it till today. I have a friend, she is from Ünye, that time I lived up in the roof floor, they were working in textile with the girls, the boy there left the work to me, jeans, pillow or towel. For a while we had too many towel work, now it is not like the past, no piecework comes to us either. I could barely manage, I got help from the foundation, they gave me my coal." (Woman, age 45, divorced, Denizli)

When a significant part of women working before marriage leave work upon marriage, they become disadvantageous if they look for a job to resume their work when they are stuck in a difficult situation at a certain stage of their lives since they do not have

work experience, and have no profession of their own. It is seen that even the well-educated ones cannot find jobs with social security, and that they have to do manual work to earn their children's and their own living. We listen to this situation, from a university graduate widowed woman:

“For 11 years I worked in whatever job I found... As a university graduate I went and cleaned the stairs, I went to work at a garment manufacturer and worked day and night, I did beadwork at home, I made handiwork shawls, I knitted cheesecloths. I could not fiddle away since I had to earn my living for the home ... I tried but could not find work with insurance, all like this half-day, house cleaning... Before marriage I worked as an accountant at a company but whenever I married, then my husband did not let me work, if I worked that time I would not be deprived like this, he did not even have a regular work.. At the moment I am cleaning stairs, I have four stairs' cleaning work, I approximately get a total of 300 TL monthly income, if there is work at the garment manufacturer I immediately go for it for cleaning for 50 kuruş [half a Turkish Lira] a piece. If the work is much – but most of the time it is scarce – and they call me in case of emergency to finish it on time, it may arise once a month, who knows.” (Woman, age 42, widowed, İstanbul)

Ignorance of girls' education and women's participation in paid work leads to aggravation of problems they face in their future lives.

“Of course I would want that I had a profession. Now I think that for example if I went to school and graduated, if I studied, I would have a profession, I want this a lot, for instance if it happened that way I would not have that much difficulty.” (Woman, age 44, widowed, Trabzon)

Prevalence of unregistered employment in the Turkish labour market emerges as a significant problem for women who has to maintain their families at a certain stage of their lives. Deceased husbands have worked without insurance and the women themselves could not find decent jobs with social security, thus these women had to lead lives without a permanent income and facing the threat of unemployment any time.

“My husband was a driver, he did not have any insurance, if he had we would not at least be in such a situation as today... I never worked, I had an operation in my stomach as well.” (Women, age 35, widowed, Bursa)

“...I am working at the quality control department, no insurance no anything, 150 TL per week, I have no insurance, the owner says that he can provide insurance but only that he should pay half of the charges and I should pay the other half, I cannot pay, even if he does not increase my salary I can get my money on time..” (Woman, age 35, divorced, İstanbul)

“I worked when I was single, I was working at textiles in towel business. Here there was no insurance, I wish there was. I worked for 9-10 years, I married, I immediately became pregnant, for 5-6 months I worked with much difficulty, then I gave birth, I quit the job” (Woman, age 24, widowed, Denizli)

“One day I went somewhere, I got 20 lira and came back, I went again and I got 20 lira again. A friend of mine, in textile, they fold sheets. When she calls me I go again.” (Woman, age 45, divorced, Denizli)

“ ...for a long time I made picos, skirts made of jeans were outsourced for children. We would receive a lot of things, for example towel, with beads. Once there was an order from Germany, grape shape was made on the towels. I would do it, I would do whatever came. Now there is not any, no nothing.”(Woman, age 45, divorced, Denizli)

Unregistered and home-based works in general do not have continuity and its income is also at low levels. For such work where also children participate from time to time the income obtained never reaches a level to maintain a family. Therefore, some women try to maintain their families by engaging in a couple of jobs simultaneously, and thus they cannot take care of their children.

“I clean stairs, I go to domestics too, my elder daughter makes beads work but she can't earn more than 10TL a day but there is no work every day.”(Woman, age 30, deserted by her spouse, İstanbul)

"I go for house cleaning, I cook bread.."(Woman, age 28, widowed, Van)

"I worked for 15 years, I cleaned a hotel too, I went for domestics too, I washed and cleaned carpets too, I babysitted too, I did everything, now I again think that I can babysit but I can't find one."(Woman, age 51, divorced, Trabzon)

Bad and heavy work and living conditions deteriorate women's health, this in turn prevents them from work and creates financial difficulty.

"After my husband died I began to go for cleaning jobs, I went for stairs, I was going to four blocks of apartments for two days a week, since I knew nothing else I was only doing stairs cleaning. When I got ill I transferred it to a friend, I said you take it till I get well." (Woman, age 30, widowed, Bursa)

There are cities and neighbourhoods where there is not even the opportunity to work informally and/or engage into home-based work. Here it is worth mentioning that low waged, uninsured employment opportunities could not even be possible especially for women living in the suburban areas in the outskirts of the city.

Women who have children in need of care state that even if they want to work they cannot, since they have no place to leave their children.

"I do not want to get social assistance, I want to work and take care of my children. But I had to leave the work, mandatorily, to take care of my children. Then I learned about these benefits, etc. Food organizations, most of them I think give their alms with their own products. For me underneath that table it is all full, I gave them to families coming to get social assistance, I cannot eat that much lentil, rice, pasta" (Woman, age 33, divorced, Malatya)

"My problem is to earn my living. All the four of my children are going to school. When I always think of the children how can I go and work?" (Woman, widowed, Trabzon)

On the other hand women who have to work to maintain their families complain that they cannot have spare time for their children due to long work hours.

“Till today I could not get my child into my lap and hug him/her deeply and for a long time since I do not have time, I go home from work, I cook, eat and I have to tidy up the house...” (Woman, age 35, divorced, İstanbul)

Within the scope of survey, we asked women looking for employment about the type of works they can do. As will also be seen from Table 27, while widowed women at later ages state that they can do type of works such as child and elderly care, house work, kitchen work and cleaning tasks that are imposed on women in the society, relatively younger and educated divorced women state that they can do office work, cashier work and work as sales person in general.

Table 27. Distribution of jobs mentioned by who are not working but declared that they are looking for a job at the time of the survey across marital status and social security coverage

	<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>Widowed</i>						
Care, health, house work, kitchen work	18	39,1	6	21,4	24	32,4
Accounting, secretarial, office work, civil servant/municipal work	6	13,0	2	7,1	8	10,8
Salesperson, cashier work	2	4,3	2	7,1	4	5,4
Cleaning officer	10	21,7	4	14,3	14	18,9
Tailor, handicraft, textile	1	2,2	2	7,1	3	4,1
Land-barn work	0	0,0	1	3,6	1	1,4
Labourer	1	2,2	3	10,7	4	5,4
Trade	0	0,0	2	7,1	2	2,7
Other*	8	17,4	6	21,4	14	18,9
Total	46	100,0	28	100,0	74	100,0
<i>Divorced</i>						
Care, health, house work, kitchen work	9	18,4	6	14,0	15	16,3
Accounting, secretarial, office work, civil servant/municipal work	11	22,4	5	11,6	16	17,4
Salesperson, cashier work	6	12,2	7	16,3	13	14,1

Cleaning officer	8	16,3	6	14,0	14	15,2
Tailor, handicraft, textile	2	4,1	5	11,6	7	7,6
Farmer	0	0,0	1	2,3	1	1,1
Labourer	1	2,0	3	7,0	4	4,3
Trade	1	2,0	0	0,0	1	1,1
Other*	11	22,4	10	23,3	21	22,8
Total	49	100,0	43	100,0	92	100,0

* The category of "Other" covers choices such as "I do whatever work is given", "security", "immobile, slow works", "volunteer work", "part-time work", "daily work".

5.9. Vocational training

Although it is stated in the interviews with institutions that women's participation into vocational courses was high, these training courses seem far from being coherent and continuous.

"Generally housewives go the courses at İSMEK, and it should have different branches in terms of entrepreneurship. She does it to prepare her daughter's dowry, to meet her house's needs or spend time." (İstanbul)

"We are not opening up courses with employment guarantee, of course there is not a rule saying that all will have employment guarantee. But we are rather opening vocational courses. Naturally if you train someone and cannot integrate her/him with the labour market, if there is not such a gap, such a need in the labour market, at the end they can remain unemployed in some way or other. But there is always the potential of finding a job." (Trabzon)

From another perspective announcement and information dissemination are not properly done much regarding new courses offered. It is especially very difficult for women living in the suburban outskirts of the city to hear about these courses, and to get access to them when they are available. As to participation to the courses in the neighbourhoods child care issue becomes an important obstacle.

5.10 Psychological and health problems

For most of the women interviewed, we observed that the problems facing women were not only material but especially in periods of divorce, death of the spouse, being

deserted or when the spouse is put into prison, they also had to struggle with various psychological and physiological health problems. This reveals out that supports to be provided to women should be designed with a more integrative approach. Especially, women with little children and who participate into the social life outside home through their spouses face a situation they cannot cope with upon death/deserting/imprisonment of their spouses.

“ I swear that if you saw me that day, all neighbours came to see me, I had fainted three times, I did not even know it, I was crying almost for two months with my children, I was alone for two three months then my mother in-law came... Sometimes I think I stay awake till morning, go, come, go, come, I go there, I go to my aunt, I go to my sister in-law, I am telling my problem, I begin openly telling about my problems and then I come back, loneliness is a difficult thing.” (Woman, age 33, her husband in prison, İstanbul)

“I felt relaxed and free when my husband died. Like a fish fainting and falling after coming out of the water, I did the same, I could not know where to go. Powerless, I was very lonely both materially and spiritually. I went back and forth to work, due to work ... and compulsion arthritis, etc. occurred. Besides, your psychology is also upset, you fall into depression. I went to a psychiatrist, I had to get medicine, I am going through a deep depression. I felt very much suffocated, now there is migraine in my head.”(Women, age 42, widowed, İstanbul)

“There is rheumatism on my hand and leg, it hurts my hearth... I can't do anything. My children are dressing me. I came to this situation after my husband died.” (Woman, age 43, widowed, Malatya)

“I went to a psychiatrist when my husband died, my baby was two months old, I was alone with four children.” (Woman, age 44, widowed, Trabzon)

“Stress, anxiety, my husband died, I was alone with two children, one of my sons is of no help to me, the other one, I am trying to have him study well, well

I am also exhausted. There is swelling on my feet, I am exhausted when I do a tiring work.” (Woman, age 35, widowed, Bursa)

“I also became ill, I am fainting, there is weeping fit, I have to go to hospital when it happens. I was a healthy person, I became neurotic. I suffered a lot, I would cry day and night...” (Woman, age 30, widowed, Bursa)

“I am at the age of 35, I lost my teeth, actually I would have already collapsed down, thanks to my daughter, I was attached to my daughter, thanks her many many times.” (Woman, age 35, divorced, İstanbul)

“... at that time one will be weary of life, one does not want to speak to anybody, does not want to go anywhere... They say please come so that you will stop thinking about your problems, but you do not want to go. You think that when you go out everybody will talk about it, will ask it, but actually it is not like that. But interestingly you perceived it that way...”(Woman, age 35, her husband in prison, İstanbul)

When women’s own health problems are added to the innumerable problems that widowed/divorced/deserted women and women whose husbands are in prison have to cope with in their daily lives, then their lives become unbearably difficult.

“I cannot go for domestics. If you ask why I can’t go, since I have chronic liver disease I am sometimes good sometimes bad, I feel myself bloated. For 2.5 months I went to various university hospitals, they searched for the illness, they suspected of cancer, but nothing came out... I have cervical disc hernia and slipped disc. Again they gave me a lot of medicine.”(Woman, age 45, divorced, Denizli)

“.. I had chemotherapy treatment, 4 sessions, come, go, come, go, one of my ovaries is removed. Earlier I would go for control once in 3 months, now I go once in 6 months.”(Woman, age 29, divorced, Denizli)

5.11 Requests and expectations of women from the state

We asked women: “what would you expect from the the state to do for you?” Interestingly, significant differences are observed between responses they have given in the survey and the responses they have given in the qualitative study. The breakdown of answers given in the survey is given in Table 28; majority of widowed and divorced women demanded monetary support, followed by support to find employment.

Table 28. Distribution of types of support from government that women expect when they lose their spouses or get divorced across marital status and social security coverage

		<i>With Social Security</i>		<i>Without Social Security</i>		<i>Total</i>	
		<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>	<i>N</i>	<i>(%)</i>
<i>Widowed</i>	Place to sleep, stay	31	4,5	8	3,3	39	4,2
	Monetary support, salary	494	72,1	206	85,1	700	75,5
	Psychological support	26	3,8	2	0,8	28	3,0
	Legal support	1	0,1	0	0,0	1	0,1
	Help to find employment	41	6,0	8	3,3	49	5,3
	Kindergarten – day care center	2	0,3	0	0,0	2	0,2
	Educational support for children	2	0,3	0	0,0	2	0,2
	Work for my children	7	1,0	1	0,4	8	0,9
	Support about health	2	0,3	0	0,0	2	0,2
	House, housing allowance, a better house	2	0,3	2	0,8	4	0,4
	Other, no answer, does not know	77	11,2	15	6,2	92	9,9
	Total	685	100,0	242	100,0	927	100,0
<i>Divorced</i>	Place to sleep, stay	12	6,4	7	6,5	19	6,4
	Monetary support, salary	99	52,7	68	63,0	167	56,4
	Psychological support	15	8,0	5	4,6	20	6,8
	Legal support	11	5,9	0	0,0	11	3,7
	Help to find employment	23	12,2	16	14,8	39	13,2
	Kindergarten – day care center	1	0,5	0	0,0	1	0,3
	Educational –support for children	3	1,6	0	0,0	3	1,0
	Work for my children	0	0,0	0	0,0	0	0,0
	Support about health	0	0,0	2	1,9	2	0,7

House, housing allowance, a better house	2	1,1	2	1,9	4	1,4
Other, no answer, does not know	22	11,7	8	7,4	30	10,1
Total	188	100,0	108	100,0	296	100,0

Nevertheless, in the qualitative interviews, housing emerged as the main issue and women demanded solution to this problem.

“If there was a house it would be much more comfortable.”(Woman, age 35, widowed, Bursa)

“If I had only a house, a place to take shelter in, I would not ask for anything else.” (Woman, age 30, widowed, Bursa)

“Now TOKİ houses are built here for people with Green Cards. It is said to have 190 flats. Even one room is enough, if you are intelligent you should have your own house. There is a friend, she is trying to do something for me. That friend also promised to do something for that woman. You would pay 100 a month as if you are paying rent. I would at least have my own house. Well if I had just a nice room. One cannot do it with rent. I do not know how I will cope with it.” (Woman, age 51, divorced, Trabzon)

“ If I had a house, if I had my own house, and if I also had money, I mean probably I would have better income, I would not pay rent, it is 350TL... If I had a house rather than giving that money for rent I would spend it for my home.”(Woman, age 35, divorced, İstanbul)

“It would be better If I have a tiny house. I can take care of those children much better with my earnings. I’ll have better opportunities. Let it be with two rooms, but be mine” (Woman, age 43, widowed, Malatya)

"I swear that it would be enough if only my rent was paid. I would handle the other things. I give 450 million for rent, if the landlord does not evacuate me this month I will also have a pay increase at work, I have not paid the rent for six months, think what I can do, I do not know where to find it from, if I work in textiles in places far away, but my children are small." (Woman, age 33, her husband in prison, İstanbul)

Also demands were raised regarding material support as well as support to problems of children.

"...children's school expenses, namely if I cannot ensure their education... The state should at least provide their schooling things... If I acquire citizenship my children will study on scholarship, it is said that they provide aid from Ankara to children who go to school."(Woman, age 30, deserted by her husband, İstanbul)

Demands of women who want to work and therefore want to have a profession in order not to lean on others is as follows:

"I always dream of this, if I had a nice job with insurance, it would be very very different. In terms of your social environment, in material terms, for the future of the children, for myself, from a psychological perspective. I would not think of it as much as I do now, I would not get sad, I would not always have to bear what others say. There are such people who are not even worth a penny, I have to bow my head in front of them. I would not at least get aid, I would not accept fitre, I would wish that I could give to someone in need of it. I mean if I had continual income, that I know I get this much money every month and that I know my limits. At the moment I live without knowing what will happen tomorrow and this casts a shadow on my life. If anything happens to me tomorrow everything will be over." (Woman, age 42, widowed, İstanbul)

6. Institutions implementing social and economic policies

6.1. Availability of social assistance and social services targeting women

We observe that in the social assistance program and services provided by institutions there is no specific quota or assistance/service for women. On the other hand, although there is no formal social assistance program for widowed and divorced women, all the institutions are aware of this group's deprived situation. It is frequently emphasized that, especially at SYDVs, high proportion of applications come from widowed and divorced women.

"In any case a great majority of the poor and needy families of first degree are our widowed women without anything to rely on and without any person to get support from... Our first degree group is generally widowed, divorced persons, persons whose spouses have died. But we know that sometimes there are also families who were really very much victimized and whose husbands have deserted them, when we are hundred per cent sure, we already provide them the necessary assistance."(Bursa)

"We are really of help to the widowed who do not have any other income, but state's resources are really limited."(Istanbul)

Officials of the institutions state that women whose husbands are in prison are in as much precarious situation as widowed/deserted/divorced women.

"Widowed, divorced women and women whose husbands are in prison are different. They are always in our victimized list. When we continuously update that list, folders included within the list generally contain women whose husbands are in prison." (Istanbul)

It is stated that deserted women or women subjected to violence by their husbands are becoming more apparent.

"There are those considerably deserted, namely there is too much victimization, there is involvement in crime, there are husbands who are especially involved in drug trade and are sentenced to 36 years in prison, we

provide social assistance to such cases as well. Some women get divorced from their spouses when they are in prison. This in turn increases victimization. We are even providing regular social assistance to a person whose husband is in prison, we have established such a criteria. Her husband has given harm to the state, but we say the women and the children are innocent, and so we help them.”(Van)

“Women complain as follows: they say their husbands have now deserted them, they are with other wives, with 2nd, 3rd, even 4th wife. It will be arrogant but there are even those coming with their second wives. The man has deserted both of them and went to the 3rd one. In general the section coming to us are like that...”(İstanbul)

“You have to evaluate each family in a different way. You cannot discard the woman since her husband is alcoholic. If he does not take care of his home, if his children are hungry, then we have to take these into consideration. The man is gone, he did not come back for 5 years.”(Malatya)

Officials of the institutions state that policies and schemes to support women applying to social assistance institutions and refusing go back to their homes due to the way they are treated are inadequate.

“...being widowed, being alone, her husband being in prison, being beaten by her husband, refusing to go back to her home once more., but in finding solutions we are inadequate...”(Van)

It is emphasized that social assistance and social services are provided both by SYDVs and also by other institutions to women who are not Turkish citizens but are in refugee status or who live with a residential permit but whose husbands are not with them

“We are now investigating victimization of foreigners, namely we are investigating their living conditions, we are thinking the same thing for them like our citizens, they are given temporary citizenship number, we are doing it for them too, we are not ignoring their victimization, and even, thinking that

they are victimized more, since you go to a foreign country, they are both stateless and at the same time are victimized.”(Van)

“Then there are those with foreign citizenship. Well unfortunately they have no social insurance right except education. But what can they have, they can benefit from educational support provided by the prime ministry. By educational support, I mean getting extra money. In general we can be of help in such cases or we can evaluate the applications they have made here. If they have a permit we definitely evaluate it.” (İstanbul)

6.2. Methods used by institutions in accessing the target groups

In interviews made at SYDVs when it asked about how women in need of assistance are found, the common conclusion is that SYDVs did not have to devise a special targeting effort and that women come to the foundation in one way or other.

“...by word of mouth, when one comes it is for sure that the other day he will come with 20 others.”(İstanbul)

“...the needy find us in some way...”(Bursa)

“... when she can no longer get along well and files a divorce case, she then comes to the foundation.” (İstanbul)

“Some have taken shelter near their families but they come to us to apply for social assistance while they take shelter since the family says to them to come after leaving their children, therefore women cannot prefer the family.”(İstanbul)

Headmen also act as mediators in directing women in need to the institutions. Women who refrain from applying for social assistance are generally reported by their neighbours to the headman.

“... they come through application or with headman detection.”(Van)

“They are informed of institutions providing social assistance and the types of social assistance benefits provided through our channel. Woman comes and

asks what she can do and whether we can be of help to her. The first address I have to go to is the social solidarity association.”(Headman, Malatya)

“Women generally come to me to get divorced or they come to me when their husbands die.”(Headman, İstanbul)

“News reaches the headman about these women, but of course to be informed one has to apply.”(Headman, İstanbul)

“The woman seldom comes by herself, they refrain from that. We are trying to reach them as much as we can.” (Headman, Bursa)

“News about these women reaches the headman through her neighbors. In the beginning they refrain from coming by themselves.”(Headman, Bursa)

On the other hand, in interviews we made with the women it is observed that the time women benefit from social assistance and therefore first get into contact (namely when her husband dies, when she gets divorced, when her husband deserts her or when he is imprisoned) with the institutions is much later than the time problems first emerge. It is stated that institutions do not immediately appear as support providers, and that other informal support mechanisms (family support, neighbor help, etc.) also remain inadequate. It is emphasized that assistance by SYDVs most of the time can reach much later than the time the problem emerges.

“... I was stuck in a very difficult situation... I went to municipality’s public day, I talked to the Mayor, I asked what I could do, and he sent me to the governor... Four months passed at the governorship, they have deposited 130TL money” (Woman, age 19, deserted by her husband, İstanbul)

“I don’t go anywhere, I don’t know, no one is of help to me regarding where I have to apply. I am only going to the governorship, in a while there they give me 100-150 TL trimonthly, and I can’t get that continually, when they say no we don’t have any, I do not go there anymore, I feel humiliated. I do not have a salary, I have no nothing, therefore I am very sad, but till when? I went to the headman, I am shy, there I told the situation, I said you can come and

look, they came, they say there is no such aid. They give a pack I come, what can I do with a package aid in the Ramadan? They say we can't do anything more, that is what we can do. There is no one to help me out. I don't know where I have to go?" (Woman, age 35, widowed, Bursa)

"In the beginning when I actually registered here, I think it was the municipal police, we were picking up onion, potato with my son. We left my daughter at home. He said, "sister what are you doing". He said, "sister leave them". He took me here to this foundation..."(Woman, age 45, divorced, Denizli)

"Everyone said something, go to the governorship, go to the municipality, go to Deniz Feneri, go to municipality, to governorship, there is no institution that I do not know, I know all of them. Transportation expense I paid to go here and there I think would be enough to meet school expenses of a child..." (Woman, age 42, widowed, İstanbul)

"...when I was not victimized much I did not need to apply here and there. But when I understood that it did not work I applied to the governorship... I went to the Governorship, to Metropolitan Municipality, they give a few times a year, it is rather difficult with only once a year." (Woman, her husband in prison, İstanbul)

In general, lack of clarity in relation to the duration and amount of benefit, removal of support without prior notice or changing the benefit amount put women and their families in a very precarious situation in maintaining their daily lives.

"I was earning my living with 500 TL I get from solidarity, I was arranging my monthly rent, my child's school expenses, but they said the state does not have money for it, from thirteen months they decreased it to three months with 150TL a month, now I am almost close to zero, nothing in my hand. I am getting food benefits from the municipality."(Woman, age 35, widowed, Bursa)

“We went for social assistance, we registered, we applied to the headman, one time headman’s office gave in-kind, coal assistance, then they did not give any, I got the coal since the headman was an acquaintance..”(Woman, age 60, widowed, Bursa)

“For example in the school my daughter’s lessons are very good, for example the school principal says, “go to the municipality, they will give scholarship”, I went many times, they did not give, they say, “you do not have a Turkish citizenship number, we won’t give”. In the winter I get in-kind, coal assistance, they give 200 once a year.”(Woman, age 30, deserted by her husband, İstanbul)

“I went to the governorship, last year fifteen days before Ramadan they said they will investigate the house, they did not come, we are only getting in-kind, coal assistance, we also applied to the municipality, they gave for one year, then they stopped. They said three months, but at the moment it is stopped. Social assistance comes from Eyüp at the moment from a foundation, as in-kind, food assistance. From the metropolitan municipality I would get a cheque... I applied for conditional cash transfer for kids, I got it and they give. I get it when the schools start. In the school they made me a list, it is not possible, my salary is not enough...” (Woman, age 35, divorced, İstanbul)

“My husband died 1,5 years ago, from then on, see, I received social assistance from the state. I only got 200 lira money. I continually thank for it. If I did not have that what would I do?”(Woman, age 24, widowed, Denizli)

Headmen also say that SYDV is not successful in immediately providing the social assistance benefits.

“We direct it to SYDV but it operates very slowly. If a woman waits for the governorship, she will die, she will be homeless. It takes at least 2-3 months.”(Headman, İstanbul)

“SYDV cannot enter the stage immediately. If she applies today she can get it earliest in 10 days” (Headman, İstanbul)

“If there is a mother in my community picking up bread from the garbage to take to her children I have to defend their rights” (Headman, Malatya)

6.3. Cooperation between institutions

Despite variations across different cities, it is observed that at the local level relationship and cooperation between institutions is not much prevalent and most of the cases dependent on the personal effort of officials.

“In joint projects İŞKUR and other places always give their support... İŞKUR and the governorship had a protocol, we had employed 150 service personnel with social security in one period, and 300 personnel with social security in another period in the schools...”(İstanbul)

“If we cannot accept a person’s request for social assistance due to restrictions in the law we direct her to the municipality. There is coordination between county foundation, county municipality and metropolitan municipality, for example, municipality distributes coal to those with minimum wage and who rent a house. Sometimes we have a complementary function”(Bursa)

“If one of us cannot do anything the other tries to help as much as possible, maneuvering capabilities of municipalities is wider, money is not allocated immediately through the governorship.”(Bursa)

“Our municipality had an employment office, this office operates jointly with İŞKUR. They ask us if we have people with certain qualifications, we ask them, information is transferred, we are also directing from here.”Bursa)

“What are we doing? We are directing to İŞKUR. İŞKUR is unfortunately weak in this area. It does not put quota regarding women, it does not separate.”(Bursa)

“We did something like this with İŞKUR, if there is a man who can work at home we directly send him there, if he does not work, we cut off [the benefit payment].”(İstanbul)

“Coordinated work especially takes place in relation to shelters. In certain periods meetings we make in the governorships are very useful, one-to-one conversations. There we share our experiences. There is much concentration on violence, on shelters. Conversations are especially on municipalities without shelters and this is very useful. These meetings have an impact. Then county municipalities come together in these meetings. Besides that we have our own visits and works. We are informed among us about changes taking place there. Even not frequently we make visits in certain periods, and we frequently engage in directing. We direct women to the necessary persons. Institutions direct to us...”(İstanbul)

“I think institutions which must in the first instance operate in coordination are state institutions like the county municipalities, metropolitan municipalities, governorship, social services...”(İstanbul)

“We are engaged in joint works with İŞKUR. For example, I have a cooking course, welding course, mat bracelet knitting, I opened sweater course... We get support from the related chambers when we prepare the project. We want to have such a training, what is the situation of employment? What I care about is unemployment.”(Trabzon)

Here, service and work areas of institutions are usually not appropriately separated and thus tend to overlap in certain areas. For instance, maintenance and monitoring of the sustainability of vocational courses, the participation of target groups in these courses as well as their placement into decent jobs thereafter cannot be properly coordinated.

There are also situations where institutional personnel do not trust another institution's personnel.

“Dear Professor, do not have much expectations regarding headmen, do not trust headmen. Things change when social assistance benefits, etc. become part of the matter.”(Malatya)

While headman argue that needy people in the community should be determined in consultation with them, while SYDVs work in cooperation with headmen in certain cities, in some other cities it is observed that headmen cannot be trusted at all.

“When SYDV comes it does not drop by the headman, headmen are discarded.”(Headman, İstanbul)

“State has to consult the headman when providing these benefits. We can be of help since we know the community better.”(Headman, Trabzon)

“Earlier when SYDVs came they would drop by the headman but now they are not coming, they directly go and look.”(Headman, Bursa)

“Within the last 1 year there is no consultation with the headmen, none of the social assistance benefits reaches our fellow citizens... Headman’s opinion is not taken; it was not like this earlier, at the moment headman is in despair.”(Headman, İstanbul)

“I am at the same time a member of SYDV Board of Regents for 5(five) years. I am directing the fellow citizens, when they come from SYDV they get information from the headman, they ask headman’s ideas.”(Headman, Bursa)

“We direct people applying to the headman’s office, we have them fill in the form and send them there. When they come from SYDV at least we show them the house, we see it together.”(Headman, Bursa)

“When they deem it necessary they consult the headman. When they ask the neighbors, community grocery shop, from the friends, even if they are not totally satisfied they get the necessary information by getting into contact with the community headman.”(Headman, Malatya)

“Well, at the end they send us a paper, we sign it, but since she lives in our community we have to sign it. On the paper we cannot write our opinion as to the level of her poverty.”(Headman, Trabzon)

6.4. Prevalent perception that social assistance benefits are misused

In the interviews we made with representatives of the institutions it is widely stated that the institution and the social assistance benefits are misused. Especially they highlight the conviction that people resorted to illegal ways or made incorrect declarations to be able to eligible to receive benefits.. This discourse describes clearly that the service providing institution has a significant distrust against the receivers of services:

“personot all of the data we have in our folders are true...”(Istanbul)

“(talking about a family thought to be receiving social assistance benefits unjustly)... she tried to conceal that her husband has a business, we found it out and stopped making benefit payments ... we find it out in some ways...”(Bursa)

“... for us there is the dimension of continually abusing families, we have to continually talk to them, my team determines on the spot... we do not provide social assistance benefits to anyone who applies, we make serious screening..”(Istanbul)

“Fake reports, etc. are arranged... but we uncover all, for example, I can understand your financial situation when I look at you, we have developed such an expertise... In the village there are vineyards, orchards but they are coming from the villages for social assistance.”(Trabzon)

“Fellow citizens solve their problems in some way or other, when officials go for investigation they do not show their homes, but rather show homes of needy people, there are things like that.”(Van)

“... now people here act with the feeling of getting the most at whatever cost it is, it is the easy way for them, they even call to account, they threaten...”(Van)

“... the fellow citizen comes, we uncover him from the fiscal office; they do not tell, it is only understood upon inspection on the spot.”(Istanbul)

“...I am always writing down their situation, I am reporting it to the governorship... When I go to the house, for example s/he has received coal from 5 different places...”(Headman, Denizli)

“ who sheds tears the most, which disturbs the most by going to local offices providing social assistance benefits receives social assistance first.”(Headman, Trabzon)

“... honored person, who is really needy does not come and ask for it”(Headman, Malatya)

“A man with a Mercedes will not come to us for 100 lira. But s/he will apply for Green Card since health expenses are quite high. But for 100-150 lira s/he will not come here and beg for it, I think like that. But are not there people in financially good situation who try to deceive us with their behaviors? There are. But I think this will not exceed five per cent.”(Denizli)

“Our people in this period see social assistance benefits as their right. Now rather than needy people, everybody apply to receive benefits from SYDV. So we have devised this to overcome this situation. Otherwise we cannot get normal information. Do not think that we are doing something against the fellow citizens. Both for them and for us, for example, she can have deceived me saying that she is a tenant. Even her neighbours can lie.”(Malatya)

The distrust expressed and the examples given, reinforces the very basic observation regarding the total social assistance system: social assistance benefits are provided in piecemeal and in an unsystematic discretionary manner, and thus it is individually inadequate to maintain living, resulting in receiving benefits from more than one source by

the households in order to maintain their living. Due to ambiguities in terms of amount, duration and type of benefit, social assistance benefits are far from providing “security” to the households to maintain their living.

Misuse expressed by employees of the institution and the problem of trust against receivers of services are expressed together with the discourse that women get divorced in order to get the retirement salary of their deceased fathers and also continued to live with their husbands.

“... I do not know whether you have ever faced it, they have officially got divorced but they are living together, that is a lot too. In order to get the salary from the deceased father they just get divorced on paper.”(İstanbul)

“... many shrewd families get divorced as a formality. And if the woman who will get divorced will have salary from the deceased mother or father she also gets divorced to get that salary... They get the salary and the wife and husband lead a nice life, so they try to maintain their lives that way without deserving.”(Bursa)

“... there are even those just only getting divorced from their husbands in order to get their deceased fathers’ salaries.”(İstanbul)

This situation is expressed quite frequently but whether the examples encountered are single cases or can be generalized is not clear. Such an approach in some aspect amounts to an intervention into private life since living together after divorce may not always be a fake case – this approach penalizes the couples thinking to marry again due to children or some other reasons even if they are divorced.

6.5. Proposed changes in social assistance benefit schemes

In interviews with institutions interviewees express their demand for a more focused program framework where eligibility amount, duration and type of benefits are centrally determined within the context of problems expressed above regarding social assistance and social services.

“It is very unfair; someone who has an income of 1000TL can receive benefits from here since she does not have social security coverage. But for someone with social security who gets 150TL salary as the dependent of her deceased father we cannot be of help. This is very unfair. When there is no central grading system you are up to the daily decision of the board. Or for two people in the same situation, we can give 300 TL to the one above and 400 TL to the one below... Even the procedure in the nearby foundation is so different that, the fellow citizens therefore face difficult situations.”(Istanbul)

“Amount is sometimes a problem for us – like saying, I have got this much last month and why it is this much this month? There is never a certain salary. Our social solidarity foundations do not have a certain order. When social assistance is registered foundation’s money should be deposited as a certain amount each month for a certain time period, then petitioner’s situation will be reevaluated, but as I said this never binds the fellow citizen, neither does it bind us.”(Istanbul)

On the one hand it is possible for such a development to accommodate a right-based approach, but on the other hand at the local level it will rule out flexibility to respond to problems of different nature. Therefore, when making the definition of target group of beneficiaries, it appears that an approach covering groups outside the official status is needed, for instance in cases of women whose husbands are in prison or who are deserted by their husbands. In the same manner, there are women who have social insurance but who are also in need of support.

“State tells us that we cannot give poverty document when someone getting 600 lira salary has social security, this person pays 300 TL rent, how will she live?”(Headman, Bursa)

“Social assistance benefits provided by SYDVs are not sustainable, after getting it they again end up with nothing.” (Headman, Bursa)

“SYDV tries its best but all in all 1-2 months, then it is stopped.”(Headman, Bursa)

“It is not possible for SYDV to provide aid continually, since it is a foundation. It is not possible that benefits provided by SYDV will be enough for these people.”(Headman, Bursa)

“State has to search and find them and help them out. You are woman, you cannot tell your situation to a community headman, to a director. On that matter they, both the social services city directorate and the social solidarity association can conduct a study and develop something specific for here. Sometimes it is the duty of the state to reach out.”(Headman, Malatya)

“I went to the headman, I said, “help me”. I said, “you know it”. He said, “you do not have official marriage papers, children are not registered on you, how can I help you” he said. “But” I said, “what can I do”. He said, “what is important is the official marriage”. “But” I said, “you know, if you just sign, if you tell how much victimized I am”...”(Woman, age 24, widowed, Denizli)

“Also for example foundations generally do not provide social assistance benefits to widowed women who go back to their families and stay with their retired fathers. I do not agree with this, why? Woman may have special needs.”(Denizli)

7. Social support programs and policies for widowed/divorced women

In this part, first examples will be given from the countries applying social support policies, and then policy suggestions specific for Turkey will be presented. We claim that policies applied in other countries and have given positive or negative results will help guiding formation of specific policies for Turkey.

7.1. Country examples

All welfare states have social policy programs targeting widowed or divorced women with children in a combination of cash benefits, tax reliefs, housing subsidies, free or subsidized services and child-maintenance support (Kilkey and Bradshaw, 1999: 162). Lone mothers, widowed and divorced women with children or all of these groups together form the target group of these policies. Eligibility for these groups is sometimes constructed over being a widow, lone mother, divorced and status of having children, and sometimes over their children.

Improvement in the income conditions of women and female-headed households can only be put into practice when women have access to autonomous income channels. Access of widowed or divorced women to an income of their own can only be possible by their employment in a secured job provided by the public yielding an adequate income or by guaranteeing that they benefit from a regular income support program. In general, it is determined that poverty risk of employed lone mothers and their children is lower than the unemployed ones. However, it should be taken into consideration that capability of employment to pull out of poverty is not the same in every country. Kilkey and Bradshaw underline the fact that in countries like Greece, Spain and Portugal where labour market structurally includes a high degree of informality, capability of employment to pull out of poverty is also low. Therefore, even if the amount of social support programs in cash for widowed or divorced women changes, it is important that such programs should be constructed in a way to include the employed ones. As an alternative of social support programs in cash, meeting rent expenses in the area of housing costs that forms one of the important expense items or provision of social housing is brought to agenda (Pascall, 1997: 145; Kilkey and Bradshaw, 1999: 164).

Within the convention that the UK-centered civil society organization *Widows for Peace through Democracy Initiative* strives to have United Nations accept, articles on provision of child and elderly care services by the state to widows volunteering to participate into the labour-market, provision of a basic income to widows and prioritizing children of these women in supporting their participation into education come to the forefront (Owen, 2009: 6-7). The policy package composed of seven proposals prepared by Irma Arriagada on the basis of results of a comprehensive research conducted on Latin American families gives an idea on what a social policy aiming widowed or divorced female-headed households could contain: provision of vocational training and employment opportunities, flexible work hours and social insurance for female-headed households, meeting the entire preschool and primary educational expenses of their children and provision of free lunch at school by the state, provision of free-of-charge kindergarten services to children of female-headed households, provision of state subsidies for the school services of their children and free health services for these women and their children (Arriagada, 1998: 99).

However, it should not be forgotten that social and economic conditions of widowed or divorced women and female-headed households is closely associated with the economic and gender-based inequalities throughout the country. As underlined by Rowlingson and Millar, countries where poverty risks for widowed or divorced women are the lowest are the ones with lowest level of unequal distribution of income and gender-based inequality (Rowlingson and Millar, 2001: 263).

As stated earlier, effectiveness of social supports in cash increases only if it is correctly related with different policy areas and if it increases capability of women. There are different programs in different countries regarding the amount and duration of benefits in cash to widowed or divorced women and their relation with employment and care policies. In the Western European countries with mature welfare institutions, re-construction of relationship of social assistance schemes with employment especially after 1990s has become a part of the agenda. In the previous period an income support is provided for lone mothers over their motherhood status irrespective of their employment and with the condition that they assume care of their children. After the reform incentive, policies aiming encouragement of participation of woman into the labour market were prioritized. In this context, till which age of their children the women would be exempted from the labour

market, the type of transition period envisaged for aspects of woman directed to the labour market and the type of care support emerge as important policy discussions (Gazso, 2009). As the amount of social benefit could be at a fixed level for the entire widowed or divorced women with children, its amount can be indexed to the number of children as is the case in British Columbia, Canada.

It is stated that quality of family and kinship relationships woman is in emerges as a factor to be taken into consideration among the criteria for eligibility to cash benefits (Garcia and Kazepov, 2002: 156). Since the worst cases emerge in contexts where there is not a generous and comprehensive public support, family and kinship relationships do not provide any benefit and woman is in a disadvantageous position within the labour market (Garcia and Kazepov, 2002: 158). But what is meant here is not an inspiration that woman's relationship with her family be researched or that the family be told to deal with the woman. Within the context of the approach increasing woman's capabilities, the kind of a relationship woman that will establish with her family is important. Therefore, woman's declaration should be taken as a basis by the state.

As mentioned earlier, whether it will be possible to employ widowed or divorced women is another question. In this context, Gazso states that income support policies prevalent in the past in many West European and North American countries led by Britain and Canada and provided upon lone mother's assuming of care burden give way to an employment-based approach after 1990s putting paid employment of women to forefront (Gazso, 2009). However, how these policies are constructed and implemented do differ across countries. For example, in the United States transition to work life is deemed a necessity and is supported through penal precautions. Researchers state that after placing employment condition for social support, employment rate of lone mothers has significantly increased, but that risk of poverty among lone mothers and their children is still high (Waldfogel et. al., 2001: 59). Nonetheless, Scandinavian countries, by providing income support programs and accessible care services to lone mothers, have developed policies to overcome the obstacles in front of women's employment. In Scandinavian countries participation of lone mothers into the labour market is significantly high, and also poverty risk of lone mothers and female-headed households is low (Lewis, 2009: 73-74).

Even if women's transition from social support to employment can be foreseen, it should be taken into consideration that participation of widowed or divorced women with children into the labour force is closely associated with factors like woman's age, number of children, age of the smallest child and whether the woman volunteers to work. At the same time it should not be forgotten that women and female-headed households have to be supported with social policies during and after their transition period to employment. For instance, basic strands of Britain's social policy putting the study for lone mothers at its center can be summarized as follows: 1) policies directed toward pulling salaries or wages women get for their work to an "adequate" level by the state, 2) child benefit programs, 3) application of a national childcare strategy including cash additions to women's wage supplements, 4) preparation of an individual employment strategy on volunteer basis and directed at lone mothers whose child or children are above a certain age (Marsh, 2001: 11-12).

When the United States example is analyzed, we are faced with the first social program of "Aid to Families with Dependent Children (AFDC)" that lone mothers benefit from. The eligibility criteria for this program had been operated only over determination of income and property till recently. Women benefitting from the program of "Aid to Families with Dependent Children " are at the same time covered by food aid, preschool educational aid and health insurance. At the end of 1990s, parallel with the education in Britain and Canada, women having a child above a certain age are obliged to work. In this context, provision of cash benefit was limited to five years and it is decided not to make any regular social support payment to lone mothers after these five years. But in this program work in its broader sense involved activities like work beneficial to the society, and participation into vocational training (Waldfogel et. al., 2001: 39). Since employment did not always bring continual and adequate income to these women it is stated that women preferred to live on benefits as a survival strategy. With the income support, it is guaranteed that woman's monthly income is above the cash benefit (Waldfogel et. al., 2001: 49).

On the other hand, in Australia there has been a social support program only for lone mothers since 1942. Eligibility criteria for this program entitled "The Parental Wage" is expanded and is developed today to involve all the lone parents. Within this program income support is provided to those who are currently Australian citizens or who have

become a lone parent while already residing in Australia and have children below the age of 16 (this age can be increased when they have disabled child needing care) Beginning by 2001, parents whose youngest child reaches the age of 12 are required to participate in work-related activities for employment (Whiteford, 2001: 65-66). The amount of “Parenting Payment” given to lone parents increases with the number of children. Besides, these parents receive “Rent Assistance” varying by numbers of children (Whiteford, 2001: 66). In the last 30 years Australia is trying to decrease poverty of single parent households by extending eligibility criteria to cover all of these households and by increasing the amount of benefit. As a result of this policy choice even if child poverty is not totally removed, “Parental Wage” policy was successful in decreasing poverty rate of single parent households and was able to increase real income of single parent households (Whiteford, 2001: 67-68). Beginning by 1989 “Jobs, Education and Training” program was introduced on voluntary basis and within the context of this program access to services was made available for single parents by increasing their likelihood of employment upon their request (Whiteford, 2001: 74).

In addition to the examples from these three countries, we can benefit from the works of Kilkey and Bradshaw where they analyzed Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Japan, Luxembourg, Holland, New Zealand, Norway, Portugal, Spain, Switzerland, Britain and USA on the basis of social policies targeting widowed and divorced women with children. In this study, countries are grouped on the basis of women’s employment rates and poverty situation of their households (Kilkey and Bradshaw, 1999: 173).

Kilkey and Bradshaw place Belgium, Denmark, Finland, Luxembourg, Sweden and Norway within the first group of developed countries categories that they have basically classified in 6 groups (Kilkey and Bradshaw, 1999: 173-174). Social policy packages introduced by countries in this group succeed in pulling widowed and divorced women with children and their households out of poverty threshold. Besides, most of the women in these countries are employed (more than 50 per cent). While childcare is free of charge in Belgium and Finland, it is subsidized to a great extent by the state in Denmark, Luxembourg and Sweden. While Sweden spends 1,885 USD per year for childcare of children under the age of 15, this figure is around 1,212 USD in Finland. When it is taken into consideration that USA and Canada spend less than 50 USD for child care, difference in social policy approaches

targeting widowed and divorced women with children by the developed countries becomes evident (Meyers, Gornick and Ross, 1999: 126). Alimony payments in Northern European countries have a quite developed character. Although Belgium has such a payment system, its impact is evaluated to be low when compared to the ones in Northern European countries.

In the second group there is Germany and France (Kilkey and Bradshaw, 1999: 174-175). In these countries, lone mothers most of the time are in paid worker status and above poverty limit when they work, and below poverty limit when they do not work. Income of lone women living in France is not high, but social expenditures for this group are at quite satisfactory levels. Especially provision of preschool education and child care free of charge and lone mothers having the priority to access such public services has a positive impact. Although France is generous in terms of social services and social assistance, application of a selective policy according to age and number of children and putting a time limit on the services and benefits provided leads to exclusion of many lone mothers from the system. But still it is emphasized that provision of such social assistance benefits and social services are important to prevent exclusion of lone mothers from the labour markets. The French government also states that maternity leaves and benefits were very important to sustain women's high employment rates (Daguerre, 2006: 219). It is stated that in Germany incomes of working women are at relatively high levels and child services and assistance are quite generous both qualitatively and quantitatively (Kilkey and Bradshaw, 1999: 175). When mothers having children below the age of 12 find employment, an enhanced benefit policy complements this employment. However, child care is not provided, but subsidized by the state. Although the level of social benefit supplied for lone mothers is quite high, to continue benefitting from this support, women have to find part time work when the child reaches the age of three and have to find full time work when the child reaches the age of 14.

Kilkey and Bradshaw place Austria and USA within the third group (Kilkey and Bradshaw, 1999: 175). In both countries lone mothers generally work within paid worker status and both employed and unemployed ones are below poverty limit. It is stated that services and benefits provided for children of divorced and widowed women are not generous, but housing benefits constitute an important source of support. Child care expenditures are subsidized by the state. But in Austria women are directed to the labour

market after their smallest child reaches the age of 4. In the US, as a result of reactions against the approach of social state, social policies for widowed and divorced women are limited to a great extent in the recent years. Access to benefit is narrowed down significantly and employment-oriented policies are adopted in general (Kingfisher and Goldsmith, 2001: 714). Child care services are not in any way provided by the state in the US and since child care expenses correspond to one-third of average income, this situation narrows down employment opportunities of lone mothers to a great extent. As stated in another research, child care services in US are much lower when compared with other developed countries (Meyers, Gornick and Ross, 1999: 128).

Kilkey and Bradshaw place Ireland within the fourth group and state that lone mothers in this country live below poverty threshold regardless of being paid or not (Kilkey and Bradshaw, 1999: 175). Lone mothers working in Ireland are generally employed full time. While child care is free of charge for lone mothers with low income, for women with an income level above a certain amount and making payment for this service creates a problem.

Researchers place Netherlands within the fifth group and state that lone mothers living in this country deal with child care on full time basis (Kilkey and Bradshaw, 1999: 176). If lone mothers living in Netherlands are employed and have incomes above poverty threshold, but if they are unemployed state benefits and services are not adequate enough to pull these women above poverty threshold. Even if housing benefits can be received, the requirement that lone mothers have to contribute a certain amount for care of their children decreases disposable incomes of these women considerably. When it is thought that unemployed women have also to meet a certain amount of their own housing expenditures, it is seen that it is not possible to speak of adequate social benefit for lone mothers living in Netherlands at all.

UK, Australia and Canada are within the sixth group (Kilkey and Bradshaw, 1999: 176-177). Mothers living alone in the countries within this group spend all of their time for care of their children and it is stated that regardless of their employment they have income above poverty limit. In UK wages are relatively high and employment support especially for mothers having low wages is at a satisfactory level. However, high housing and child care expenses in UK creates a big burden on incomes of lone mothers. Studies conducted after

Kilkey and Bradshaw reveal out that UK struggles with this situation but still could not mitigate child care expenses born by widowed or divorced women. For example, in his/her study in 2006, Daguerre states that UK has opened 168,000 child care centers between 2000-2001. Even if the UK government insists on solving this problem through the private sector, high rates of unemployment and poverty of especially widowed and divorced women required public intervention to the problem (Daguerre, 2006: 222).

7.2. Specific social assistance policy proposals for Turkey

In this part, we present social policy proposals targeting widowed and divorced women on the basis of the findings from qualitative and quantitative field work carried out under the light of theoretical framework adopted by the research project and using other country examples we summarized in the previous part. Here, through the common contribution of taxes of society, to ensure that socio-economic situations of disadvantageous groups are improved and that they participate into social life as equal citizens, and since we think that it is more correct to express any kind of material support provided by state with the concept of “support” rather than the concept of “social assistance”, we find it appropriate to mention that we prefer using the concept “support” in this part where we have our policy proposals.

Both studies conducted in other countries and findings of this research clearly indicate that it will not be possible to form an environment to improve lives of widowed and divorced women in line with their own preferences, and thus extending women’s capabilities by only engaging in cash transfer to these people. Living conditions of this group of women and the households they maintain is closely related to economic and gender-based inequalities prevalent throughout the country. Unequal income distribution in the country, widespread informal employment conditions lacking social security and existing gender inequality trigger many dynamics restricting the capabilities of widowed and divorced women. For example, in case of death of a male working informally as the only income provider of the family while he was alive, his wife and children cannot be entitled to a regular widow’s pension. In a similar manner, women, themselves working within informal conditions, when they are unemployed or become aged, they are again deprived of regular income and social security.

Again, as analyzed in part three, unequal position of women against men in the family and in social life puts obstacles on them to use their potential as individuals. For example, women who cannot enter the labour market since they assume family care or are not allowed to work outside become dependent to others when their husbands die or when they get divorced from their husbands. The way to prevent this group of women to become dependent on benefits in the remaining part of their lives is to apply policies setting the ground for them to become equal individuals with men in the society.

Policies directed toward vocational training and employment of women, provision of child/elderly/disabled care services, precautions to remove all kinds of violence and discrimination against women and policies toward democratization of the family institution will generally result in empowerment of all the women, and thus situation of widowed and divorced women will not display such a grave picture as it is today. For instance, among the examples we gave in the previous part from countries applying social support programs and policies we have seen that as a condition for women to get cash support they have to find employment when their children reach a certain age. Such policies aimed to save women from becoming dependent on cash support does not seem to be realistic for Turkey in today's conditions where female employment is quite low, and accessible as well as affordable child care services are almost non-existent. Thus as seen both in quantitative and also in qualitative field work part of this research project, widowed and divorced women do not have any place to leave their children and they can generally work in jobs like apartment stairhead cleaning which can be completed in short time periods and which are close to their homes. As such jobs do not provide any social security, it is obvious that they do not either provide the level of income enough to maintain a family. Besides that, during the time period they work women have to leave their little children at home alone, this situation is even reflected in the newspapers and end up with death cases from time to time. When children reach a certain age the condition for women to work can be possible when the great majority of women can enter the labour market, i.e. in an environment where capabilities of women to enter labour market is set free.

Another point to be taken into consideration for policies aiming to expand capabilities of women is that these policies, especially at the implementation stage, should have enough flexibility to be sensitive to cater for the differences across women. A single support

mechanism designed to be applied for all women, while having a positive impact on lives of certain women, will not be beneficial for some other women whose needs are different. Therefore, differences among women should be analyzed in detail and social supports have to be shaped by tailoring these differences in accordance with needs of women. For example, in low income families where women live together with their children it is known that children drop out from school and start to contribute to family income by working in informal jobs, and in some situations even maintain the family. Unless supports are provided to these families to prevent child labour and ensure children's attendance to school, capabilities of future generations would be severely limited.

Policy proposals that we will present in the next section is focused on expanding capabilities of widowed and divorced women, women living separately from their husbands and the lone mothers. As we have expressed above it is highly likely that success rates of these policies will be low if they are not supported by policies aimed at transforming working conditions, income injustice and gender-based inequalities in the country. Since effectiveness of support in form of cash benefits increases only when it is correctly associated with different policy areas and as far as women's capabilities are expanded.

In the course of designing policy tools that will create opportunities to improve lives of women, many public institutions have to assume responsibility besides SYDGM and SYDVs. Therefore, policy proposals specific for Turkey are grouped under three headings: policies directly targeting widowed and divorced women, at SYDVs and at cooperation among institutions and directed at other institutions. While some of the policies presented under these headings are aimed at solving problems of women maintaining their lives under very difficult conditions very urgently, others are policies aimed at ensuring that women maintain their lives as individuals without depending on a man or a family. Rather than looking for solutions to the catastrophes arising from the problems after they emerge, we think that coming up with policies aimed at transforming the social structure and relations as the reason of emergence of such problems is important both for the future of social life as well as for the effective utilization of public resources.

7.2.1. Policies aimed at widowed/divorced women

7.2.1.1. Cash support

We find it important to remind here that we propose the cash support as a program where everyone meeting certain criteria have the right to, which is not based on application, and where amounts per person are known beforehand within the context of these criteria.

Cash support to be provided to all the widowed and divorced women who have no social security and no income.

Cash support to be provided to those women who are outside of this group but who do not have a spouse due to various reasons or who do not get any material support from their husbands, for instance to women whose husbands have deserted them, whose husbands are in prisons, whose husbands are missing and also to lone mothers.

Cash support amount to be provided to pull income per grown up person in the household to one-third of gross minimum wage. Supporting income of those (with or without social security) under one-third of gross minimum income so that it is increased to one-third of gross minimum wage per grown-up in the household.

For each child below the age of 18 and not-working, above the age of 18 and currently a student, we propose that monthly cash benefit amount given to women should be scaled up incrementally by 0.3 times. .

Widowed, divorced and single women, and their children if there are any, living nearby a family member having an income to benefit from cash support at a certain rate for them to meet their individual expenses and to prevent them from probable material and spiritual pressure of the family they live together.

7.2.1.2. Access to health services

Provision of Green Card to all women entitled to cash support mentioned in 7.2.1.1 and to the persons whom they live with/are obliged to look after.

7.2.1.3. Food and fuel support

To extend the shopping vouchers applied in certain cities by SYDV to each city and county. Central administration of this application by SYDGM. Sustainability of these supports. Increasing the amounts of shopping cheques in proportion with the number of persons in the family.

7.2.1.4.Housing support

It is not possible to propose just one type of housing support for women. A group of the women do not want to leave the communities they live in order not to be deprived of material and spiritual support of their relatives and/or neighbours. Provision of housing support to this group of women so as to ensure their stay in the communities they currently live in. On the other hand, another group of women prefer to move away from the community they live due reasons such as being pressured by their ex-husbands, their own or their husbands' families or from the community residents. To allocate flats by renting houses or paying monthly instalments of these flats for this group of women.

Increasing housing support in line with the number of children.

Providing repair support aimed at improving bad and unhealthy housing conditions.

Providing housing support for women and their children who want/are forced to leave the family or sheltering homes.

7.2.1.5.Support aimed at children

Giving additional points to increase utilization level of women in target group in the CCT point based eligibility system to ensure continuation of education of children at school age.

Meeting school expenses of children of women in target group such as clothing, back bag, stationary expenses and the service fees.

7.2.1.6.Legal support

Provision of legal support to women in cases like divorce, alimony, social security, appropriation of property and income share of inheritance.

7.2.2.Policies aimed at institutions

7.2.2.1.Policies regarding timely access to target group

Establishment of the necessary system for women when they need information regarding material, legal, psychological support that they need and are entitled to when their husbands die or when they are at the stage of their divorce.

Informing women automatically on the availability, type and amount of services without waiting for them to apply for support.

Recruiting and training of qualified personnel for the provision of services. In personnel recruitment Social Services graduates will be preferred.

Distribution of written materials like advertisement brochure on support services for information purposes (in occasions like funeral activities, divorce courts). Information to be provided in oral and written forms such as meetings with the parents in the schools, and through TV programs. Ensuring that villages are accessed through the headmen and school teachers and SYDV personnel's field visits.

In accessing the target group, especially when accessing women who do not have a widowed or divorced status in terms of their marital status but who are living separately from their husbands, who are deserted, whose husbands are in prison or lost, to make use of teachers working in community schools, health center personnel and headmen.

7.2.2.2. Intra-institutional gender equality training

Training employees and administrators of the institution on gender equality. Making evaluations at certain intervals to find solutions on cases that employees of the institution face with in this matter.

7.2.2.3. Personnel selection

Majority of personnel in direct relationship with women (those receiving the application, going home to identify) to be composed of women. To put a quota for employment of women at SYDVs from the target group qualifying for the work.

7.2.2.4. Treatment of target group

While evaluating the status of persons benefitting or will be benefitting from the entire material support and support in cash to ensure that SYDV personnel does not characterize these persons within codes like “aid dependent”, “lazy”, but rather as equal citizens entitled to these supports. To especially form the personnel going to the households for inspection or the personnel that provides support services to women and children from amongst social service staff and to train them not to offend the beneficiaries.

7.2.2.5. The role of board of trustees in provision of support

Precautions to be taken so that decisions of the board of trustees as the last decision-making authority in SYDVs does not end up in discretionary practices in provision of different amounts of support from city to city, in the same city within time, and for persons in the same situation. Where conflicts arise between decisions of SYDV members and the board of trustees, board of trustees have the last word. Board of trustees in general cannot have adequate inspection on the application folders since they have to make a decision on a very high number of applications per each meeting. Formation of a work style where board of trustees can make their decisions in consistency and can be liable from the decisions they make.

7.2.3. Policies aimed at inter-institutional cooperation and directed at other institutions

7.2.3.1. Directorate of National Education and Credit and Dormitories Institution

To engage in cooperation with Directorates of National Education so that the amounts requested by schools as donation from parents is not taken from widowed or divorced women.

To cooperate with Credit and Dormitories Institution to ensure that university students from the target group households get scholarships.

7.2.3.2. TOKİ

To make an agreement with TOKİ with the aim of solving the housing problem of the target group.

To prioritize the women in target group for TOKİ houses built for low income group and the poor and whose household income per person is below the level of one-third of gross minimum wage.

7.2.3.3. Electricity and water enterprises

To make agreements with electricity and water enterprises to meet the electricity and water bills of households at certain levels where women in target group live.

7.2.3.4. Shelter homes

Cooperation with shelter homes regarding women who have no place to stay in and who are subject to violence.

To take precautions to ensure that support provided to women by SYDVs staying at shelter home is spent by the woman herself.

7.2.3.5. Institutions providing psychological support

Cooperation with institutions which will ensure provision of psychological support to women to overcome the shock they experience in the first instance when their husbands die, when they get divorced from their husbands, when they are deserted or when their husbands go to prison.

7.2.3.6. Bars

Cooperation with bars in the cities so that women who want to get divorced / are deserted obtain free legal support.

Provision of legal support to women whose alimony is not paid although they are entitled to it.

7.2.3.7. Institutions providing child/patient/elderly/disabled care services

To cooperate with the related public institutions and municipalities in order to develop support services to decrease the burden of child/patient/elderly/disabled care.

Regarding the disabled persons the women belonging to the target group are obliged to take care of in their households, to have them benefit from SHÇEK Home Based Care

Allowance for Disabled and while determining income to benefit from cash support program, keeping in mind that this salary is given to meet the private needs of the disabled person, this income should not be taken into consideration.

Giving priority to target group women in the child/patient/elderly/disabled care providing institutions and this service to be provided free of charge.

7.2.3.8. Ministry of Labour and Social Security

Establishing policies to increase women's employment.

Establishing policies with the aim of improving employment and wage conditions of women.

Establishing policies to prevent discrimination and harassment of women at workplaces.

7.2.3.9. İŞKUR

İŞKUR to give primacy to widowed/divorced/deserted women and women whose husbands are in prison when meeting employee demands of employers from amongst female/male workers with similar characteristics.

Giving primacy within scope of Vocational Courses to women belonging to target group. Directing the target group primarily to employment-guaranteed vocational courses. To cooperate with İŞKUR to direct the target group to professional areas at the end of the courses where probability of employment is high.

Widespread announcement of vocational courses, especially to women living in the outskirts of the city.

Arrangement of vocational courses under conditions where women with children can participate. Providing child care during courses.

To take precautions to solve the transportation problem to the courses by taking into consideration the remoteness of communities women live in.

7.2.3.10. Entire public institutions and organizations

To cooperate with other public organizations to provide training to the entire public employees and administrators on gender equality and human rights of women.

7.2.3.11. General Directorate of Woman's Status

To cooperate with KSGM to engage in activities to change society's view of widowed and divorced women.



BOĞAZIÇI ÜNİVERSİTESİ

SOCIAL POLICY FORUM

Social Assistance and Solidarity General Directorate Research 2010

Address No: address no. [.....]

City: city. [.....]

Town: town. [.....]

District / Village: district. [.....]

Avenue/Street: street. [.....]

Building No: building no. [.....]

Flat No: flat no. [.....]

Residence Unit: **[URBAN (1), RURAL (2)]** residence. [.....]

Date of interview: **[!- CODE AS "DAY/MONTH/YEAR"]** date. [.... / / 2010]

Starting time: **[!- CODE AS 24 HOUR TIME FORMAT (E.G.: 14:30)]** starting hour. [.....]

"Good Morning/ Hello/Good Evening, My name is Boğaziçi University Social Policy Forum is conducting a research across Turkey on widowed and divorced women.

We want to make an interview on this subject with Ms

[!- DO NOT INTERVIEW WITH OTHERS WHO ARE NOT IN THE LIST. IF THE PERSON IN THE LIST IS NOT AVAILABLE, ASK WHEN SHE WILL BE AVAILABLE. VISIT AGAIN AT AN APPROPRIATE TIME. IF IT IS NOT POSSIBLE TO INTERVIEW THE PERSON IN THE LIST, THANK AND TERMINATE THE INTERVIEW.]

"My questions will take about 20 minutes. Your answers will totally be kept confidential. Your answers will be pooled with other interviews and results will be analysed as a whole. We will communicate our results and policy proposals to improve your situations to state institutions. We thank you in advance for your assistance and attention".

A.02. Your age? a02. [.....]
[!- PLEASE WRITE] ___ 99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

[!- IF THE INTERVIEWEE IS "OVER 65", THANK HER AND TERMINATE THE INTERVIEW.]

A.03. What is current marital status? **[!- YOU MAY GET MORE THAN ONE ANSWER.]**

[SPECIFIED AS #1] a031. [.....]

[SPECIFIED AS #2] a032. [.....]

1. Married (Civil Marriage)
2. Married (Only religious marriage; no civil marriage)
3. Single
4. Widowed
5. Divorced
6. Living together
90. Other **[!- WRITE IN THE RELATED AREA]**
99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

[!-IF THE INTERVIEWEE IS "CURRENTLY MARRIED (CIVIL MARRIAGE)" (A03 = "1"), THANK HER AND TERMINATE THE INTERVIEW.]

A.04. What is your educational status?

a04. [.....]

- | | |
|---|--|
| 1. Never went to school, illiterate | 8. High school student |
| 2. Never went to school; literate | 9. High school drop out |
| 3. Dropout from primary school; did not continue | 10. Graduate of high school and its equivalent; did not continue |
| 4. Primary school graduate (5 years); did not continue | 11. College or university student |
| 5. Primary education student | 12. College or university dropout |
| 6. Secondary school (primary education) dropout | 13. College or university graduate |
| 7. Secondary school (primary education) graduate, did not continue to high school | 14. Masters or Phd student |
| | 15. Masters or Phd graduate |
| | 99. [-!-DO NOT READ] No Idea/Does Not Know/No Answer |

[-!- "IF DID NOT GRADUATE FROM COLLEGE OR UNIVERSITY" (D09 = BETWEEN "3 - 14") ASK]

A.04a. What are the reasons of not going to school/not continuing your education?

[SPECIFIED AS #1] a04a01. [.....]

[SPECIFIED AS #2] a04a02. [.....]

- | | |
|--|---|
| 1. Limited means of transport to school-remote | 90. Other [-!- WRITE IN THE RELATED AREA] |
| 2. No school available | 99. [-!-DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. No means / Financial insufficiency | |
| 4. I had to work | |
| 5. I was not successful, could not pass the exam | |
| 6. I was sick | |
| 7. I got married | |
| 8. I was not permitted to go | |
| 9. I did not intend to | |
| 10. My family did not allow | |

A.06. Do you have a social security?

a06. [.....]

1. Social Insurance Institution – Own account or as dependent of her Mother/Father/Child
2. Retirement Fund- Own account or dependent of her Mother/Father/Child
3. Social Security for Self-Employed - Own account or dependent of her Mother/Father/Child
4. Private Insurance
5. Green Card for the Poor
6. General Health Insurance (she pays herself)
96. **[-!-DO NOT READ]** Not Registered
99. **[-!-DO NOT READ]** No Idea/Does Not Know/No Answer

[-!- QUESTION A06A TO BE ASKED ONLY FOR THOSE WITHIN THE SCOPE OF "SOCIAL INSURANCE INSTITUTION, RETIREMENT FUND OR SOCIAL SECURITY FOR SELF-EMPLOYED" (IF A06 = "1, 2 OR 3")]

A.06a. Are you insured on your own account or as dependent of an insured relative? a06a. [.....]

- | | |
|---|--|
| 1. Own account | 99. [-!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 2. of Mother | |
| 3. of Father | |
| 4. of Children | |
| 90. Other [-!- WRITE CLEARLY]: | |

A.07. How many people are residing in your household, including yourself?

a07. [.....]

[-!- WRITE THE NUMBER OF MEMBERS OF THE HOUSEHOLD] _ _ _

Part B: Household Information

☒ **[-- CODE THE INFORMATION ON OTHER MEMBERS OF THE HOUSEHOLD, IN THE FIRST COLUMN OF THE TABLE.]**

B.00. Affiliation to the interviewee:

B.01. Gender:

1. Male 2. Female

B.02. Age: [-- WRITE CLEARLY IN THE RELATED PART. CODE THE AGE COMPLETED. CODE "0" FOR CHILDREN AT OR BELOW 11 MONTHS.]

99. [-- DO NOT READ] No Idea/Does Not Know/No Answer

[-- QUESTION B.03 TO BE ASKED ONLY FOR THOSE AT "15 OR ABOVE".]

B.03. Marital status:

1. Married 99. [-- DO NOT READ] No Idea/Does Not Know/No Answer
 2. Single
 3. Widowed
 4. Divorced
 5. Living together

[-- QUESTION B.04 TO BE ASKED ONLY FOR THOSE AT "6 OR OLDER".]

B.04. Educational status:

- | | |
|---|--|
| 1. Does not go to school yet | 10. High school student |
| 2. Going to pre-school/nursery/kinder garten | 11. High school drop out |
| 3. Never went to school, illiterate | 12. Graduate of high school and its equivalent, did not continue |
| 4. Never went to school; literate | 13. College or university student |
| 5. Dropout from primary school; did not continue | 14. College or university dropout |
| 6. Primary school graduate (5 years), did not continue | 15. College or university graduate |
| 7. Primary education student | 16. Masters or Phd student |
| 8. Secondary school (primary education) dropout, | 17. Masters or Phd graduate |
| 9. Secondary school (primary education) graduate, did not continue to high school | 99. [-- DO NOT READ] No Idea/Does Not Know/No Answer |

[-- QUESTION B04A TO BE ASKED ONLY FOR THOSE AGED BETWEEN "6-18 AND NOT CURRENTLY ATTENDING THE SCHOOL" (IF B02 = "6-18" AND B04 = "3, 4, 5, 6, 8, 9, 11 OR 12")]

B.04a. Why s/he does not attend the school? [-- DO NOT READ THE OPTIONS.]

- | | |
|---|--|
| 1. Limited means of to school/Remote | 90. Other [-- WRITE IN THE RELATED AREA] |
| 2. No school available | 99. [-- DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. No means/Financial constraint | |
| 4. He/she had to work | |
| 5. Was unsuccessful/Could not pass the exam | |
| 6. Was sick | |
| 7. Got married | |
| 8. S/he did not intend to | |

[-- QUESTION B.05 TO BE ASKED ONLY FOR THOSE AT THE AGE OF "6 OR ABOVE".]

B.05. Employment status:

- | | |
|--|--|
| 1. Works full-time (40+ hours/week) | 90. Other [-- WRITE IN THE RELATED AREA] |
| 2. Works part-time | 99. [-- DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. Works seasonally | |
| 4. Unpaid domestic employee (employed at family business, garden, etc.) | |
| 5. House wife | |
| 6. Retired | |
| 7. Student | |
| 8. Unemployed but rentier (Does not work; does not look for a job; lives on rent, interest etc.) | |
| 9. Unemployed (Does not work; looking for a job) | |
| 10. Does not work due to illness or similar reasons | |

[-- QUESTION B.06 TO BE ASKED FOR EVERYBODY.]

B.06. Social Security Coverage:

- | | |
|---|--|
| 1. Social Insurance Institution - Own account or as dependent of her Mother/Father/Child | |
| 2. Retirement Fund- Own account or as dependent of her Mother/Father/Child | |
| 3. Social Security for Self-Employed - Own account or as dependent of her Mother/Father/Child | |
| 4. Private Insurance | 99. [-- DO NOT READ] No Idea/Does Not Know/No Answer |
| 5. Green Card for the Poor | |
| 6. General Health Insurance (he/she pays him/herself) | |
| 96. [-- DO NOT READ] Not Registered | |

Household Information Table (Part B)

	(B.00) Names of other members of the household [-/- Name in the table] Affiliation to the interviewee?	(B.01) Gender of?	(B.02) Age of.....?	(B.03) [-/- Ask for those aged 15 and above] Marital status of	(B.04) [-/- Ask for those at 6 and above] Educational status of	(B.04a) [-/- Ask for those at 6-18, not attending the school] What is the reason of	(B.05) [-/- Ask for those at 6 and above] Employment status of	(B.06) Does have a social security?
In Household	1. Child 2. Stepchild 3. Daughter/Son-in-law 4. Grandchild 5. Mother/Father 6. Mother/Father-in-law 7. Sibling 8. Spouse of sibling 9. Nephew 10. Grandmother/father 90. Other, relative 91. Other, not relative [-/- USE DESCRIPTIVE EXPRESSION IF NO NAME IS GIVEN.]	1. Male 2. Female	99. Does Not Know/No Answer [-/- CODE THE AGE COMPLETED. CODE "0" FOR THOSE AT THE AGE OF 11 MONTHS OR BELOW.]	1. Married – civil marriage 2. Single – never married 3. Widowed 4. Divorced 5. Living together	1. Does not attend school yet 2. Pre-school education (Kinder garten, prep-school) 3. Never went to school, illiterate 4. Never went to school, literate 5. Primary school dropout, did not continue 6. Primary school graduate (5 years), did not continue 7. Primary education student 8. Middle school (primary education) dropout 9. Middle school (primary education) graduate, did not continue 10. High school student 11. High school dropout 12. High school graduate, did not continue 13. College or univ. student 14. College or univ. dropout 15. College or univ. graduate 16. Masters or Phd student 17. Masters or Phd graduate	1. Limited means of transport to school / Remote 2. No school available 3. No means/Financial constraint 4. He/She had to work 5. Was unsuccessful/Could not pass the exam 6. Was sick 7. Got married 8. We did not send/Parents did not send 9. We/Parents found unnecessary 10. He/She did not intend to 11. Under age 90. Other	1. Full-time 2. Part-time 3. Seasonal 4. Unpaid family employee 5. House wife 6. Retired 7. Student 8. Unemployed, rentier 9. Unemployed 10. Does not work due to illness or similar reasons	1. Social Insurance Institution - Own account or as dependent of Her Mother/Father/Child 2. Retirement Fund - - Own account or as dependent of Her Mother/Father/Child 3. Social Security for Self-Employed - - Own account or as dependent of Her Mother/Father/Child 4. Private Insurance 5. Green Card for the Poor 6. General Health Insurance (S/he pays her/himself) 96. Not registered
2. member	b0002. [.....]	b0102. [.....]	b0202. [.....]	b0302. [.....]	b0402. [.....]	b04a02. [.....]	b0502. [.....]	b0602. [.....]
3. member	b0003. [.....]	b0103. [.....]	b0203. [.....]	b0303. [.....]	b0403. [.....]	b04a03. [.....]	b0503. [.....]	b0603. [.....]
4. member	b0004. [.....]	b0104. [.....]	b0204. [.....]	b0304. [.....]	b0404. [.....]	b04a04. [.....]	b0504. [.....]	b0604. [.....]
5. member	b0005. [.....]	b0105. [.....]	b0205. [.....]	b0305. [.....]	b0405. [.....]	b04a05. [.....]	b0505. [.....]	b0605. [.....]
6. member	b0006. [.....]	b0106. [.....]	b0206. [.....]	b0306. [.....]	b0406. [.....]	b04a06. [.....]	b0506. [.....]	b0606. [.....]
7. member	b0007. [.....]	b0107. [.....]	b0207. [.....]	b0307. [.....]	b0407. [.....]	b04a07. [.....]	b0507. [.....]	b0607. [.....]
8. member	b0008. [.....]	b0108. [.....]	b0208. [.....]	b0308. [.....]	b0408. [.....]	b04a08. [.....]	b0508. [.....]	b0608. [.....]
9. member	b0009. [.....]	b0109. [.....]	b0209. [.....]	b0309. [.....]	b0409. [.....]	b04a09. [.....]	b0509. [.....]	b0609. [.....]
10. member	b0010. [.....]	b0110. [.....]	b0210. [.....]	b0310. [.....]	b0410. [.....]	b04a10. [.....]	b0510. [.....]	b0610. [.....]
11. member	b0011. [.....]	b0111. [.....]	b0211. [.....]	b0311. [.....]	b0411. [.....]	b04a11. [.....]	b0511. [.....]	b0611. [.....]
12. member	b0012. [.....]	b0112. [.....]	b0212. [.....]	b0312. [.....]	b0412. [.....]	b04a12. [.....]	b0512. [.....]	b0612. [.....]

B.07. Do you have any children staying with a relative, in a different household or an institution for care purposes? b07. [.....]

[-!- IF ANY] How many of your children live somewhere else for care purposes? [-!- CODE THE NUMBER OF THE CHILDREN. IF NO, CODE "96".]

[NUMBER OF CHILDREN LIVING SOMEWHERE ELSE FOR CARE PURPOSES] _____

96. No, I do not have any. **[-!- GO TO QUESTION B08]** 99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

[-!- ASK ONLY IF SHE HAS A CHILD "STAYING WITH ANOTHER FAMILY OR AN INSTITUTION" (B07 ≠ "96").

FOR MORE THAN ONE CHILD, ASK AND CODE SEPARATELY FOR EACH CHILD.]

B.07a. Where does s/he stay? [-!- WRITE CLEARLY IN THE TABLE AREA]

B.07b. Gender of your child staying somewhere else for care purposes

1. Male 2. Female

B.07c. Age of your child staying somewhere else for care purposes [-!- WRITE CLEARLY IN THE RELATED BOX. CODE THE AGE COMPLETED. CODE "0" FOR THOSE AT THE AGE OF 11 MONTHS OR BELOW.]

99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

Living somewhere else for care purposes...	(B.07a) Stays at/with.....?	(B.07b) Gender of	(B.07c) Age of
1. child	b07a01. [...]	b07b01. [...]	b07c01. [...]
2. child	b07a02. [...]	b07b02. [...]	b07c02. [...]
3. child	b07a03. [...]	b07b03. [...]	b07c03. [...]
4. child	b07a04. [...]	b07b04. [...]	b07c04. [...]
5. child	b07a05. [...]	b07b05. [...]	b07c05. [...]

[-!- TO CONFIRM THE INFORMATION OBTAINED IN PART B, ASK THE FOLLOWING QUESTIONS ONCE MORE AND COMPARE THE ANSWERS WITH THOSE GIVEN IN PART B]

Now, to confirm your recent answers, I will ask once more...

B.08. Working Children: You mentioned that you (did not) have a child currently living with you, who is in paid employment, did not you? b08. [.....]

[-!- THE SITUATION IN QUESTION B00 THAT AT LEAST ONE PERSON CODED AS HER CHILD (B00 = "1") IS WORKING (B04 = "1", "2" OR "3")]

1. Has got at least one child living with her and working
2. Has NOT got a child living with her and working

B.09. Children, below the age of 15: You told that you (do not) have a child below the age of 15 who lives with you, did not you? b09. [.....]

[-!- THE SITUATION IN QUESTION B00 THAT AT LEAST ONE PERSON CODED AS HER CHILD (B00 = "1") IS AT THE AGE OF 15 OR BELOW (B02 ≤ "15")]

1. Has got at least one child at 15 or below living with her
2. Has NOT got at least one child at 15 or below living with her

Part C:

[-!- QUESTION C01-C02 AND C03 WILL BE ASKED ONLY TO THOSE "HAVING CHILDREN WHO WORK" (IF B08 = "1").]

C.01. What kind of work do your children living with you do? [-!- WRITE CLEARLY WHATEVER IS SPECIFIED.]

[SPECIFIED AS #1] c0101. [.....]

[SPECIFIED AS #2] c0102. [.....]

[SPECIFIED AS #3] c0103. [.....]

C.02. Approximately what is the total montly income of your children who work? [-!- CODE AS "YTL"]

[TOTAL MONTHLY INCOME OF THE CHILDREN] c02. [.....]

99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

C.03. How do they spend their income? c03. [.....]

1. Earns her/his own pocket money 99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer
2. Contributes to the family budget
3. Supports her/his siblings
4. Earns the living for the family
90. Other **[-!- WRITE CLEARLY]:**

[!- QUESTION C04 WILL BE ASKED ONLY IF THERE ARE ANY "CHILDREN AT 15 OR BELOW "(IF B09 = "1") IN THE HOUSEHOLD.]

C.04. In your household, who take(s) care of the children below the age of 15? [!- CODE SEPERATELY EACH PERSON SPECIFIED]:

[SPECIFIED AS #1] c0401. [.....]

[SPECIFIED AS #2] c0402. [.....]

[SPECIFIED AS #3] c0403. [.....]

- | | |
|-------------------------------------|--|
| 1. I/Myself | 90. Other [!- WRITE IN THE RELATED AREA] |
| 2. An elder relative (grandmothers) | 99. [!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. Sister/Brother | |
| 4. Neighbours | |
| 5. Caretaker | |
| 6. Goes to nursery | |

Part D: Personal Story of the Widowed/Divorced Woman

D.01. [!- IF ?WIDOWED] How long ago did your husband die?

[!- IF DIVORCED] How long ago did you get divorced?

Please specify as year. [!- CODE AS YEAR. IF LESS THAN 1 YEAR, CODE AS "0"]

[TIME AFTER DEATH / DIVORCE] d01. [.....]

99. [!- DO NOT READ] No Idea/Does Not Know/No Answer

D.02. What was your husband's occupation? [!- WRITE EVERYTHING SAID CLEARLY. IF RETIRED, SPECIFY THE INSTITUTION]

[OCCUPATION OF THE HUSBAND] d02. [.....]

D.02a. Which of the following would define your husband's occupation the best at the time of his death/of your divorce ex-husband? [!- READ THE CHOICES AND CODE THE APPROPRIATE ANSWER]

[OCCUPATION OF THE HUSBAND] d02a. [.....]

- | | |
|----------------------------------|--|
| 1. Civil officer | 90. Other [!- WRITE IN THE RELATED AREA] |
| 2. Worker | 99. [!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. Office Personnel | |
| 4. Small Retailer/artisan | |
| 5. Employer/Industrialist/Trader | |
| 6. Seasonal Worker | |
| 7. Self-employed | |
| 8. Irregular unqualified jobs | |
| 9. Farmer | |
| 10. Unpaid domestic employee | |
| 12. Retiree | |

D.03. Before your husband died / you got divorced, whom were you living with? [!- ASK IN DETAIL WHOM SHE WAS LIVING WITH BEFORE DEATH/DIVORCE. CODE IF THE ANSWER MATCHES ONE OF THE FOLLOWING CHOICES. FOR ALL THE REMAINING ANSWERS, CODE "90" AND WRITE CLEARLY]

[WHOM SHE LIVED WITH BEFORE DEATH/DIVORCE] d03. [.....]

- | | |
|---|--|
| 1. Alone | 90. Other [!- WRITE IN THE RELATED AREA] |
| 2. Only with husband | 99. [!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. Only with husband and children | |
| 4. Only with husband, children and my mother/father | |
| 5. Only with husband and my mother/father | |
| 6. Only with husband, children and mother/father-in-law | |
| 7. Only with husband and my mother/father-in-law | |

D.04. After your husband died / you got divorced, whom did you begin living with? [!- ASK IN DETAIL WHOM SHE BEGAN LIVING WITH AFTER DEATH/DIVORCE. CODE IF THE ANSWER MATCHES ONE OF THE FOLLOWING CHOICES. FOR ALL THE REMAINING ANSWERS, CODE "90" AND WRITE CLEARLY]

[WHOM SHE LIVED WITH AFTER DEATH/DIVORCE] d04. [.....]

- | | |
|---|--|
| 1. Alone | 90. Other [!- WRITE IN THE RELATED AREA] |
| 3. With children | 96. [!- DO NOT READ] Same system/ No change |
| 4. Only with children and my mother/father | 99. [!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 5. Only with my mother/father | |
| 6. Only with children and my mother/father-in-law | |
| 7. Only with my mother/father-in-law | |

D.05. After your husband died / you got divorced, did you inherit anything from your husband? Please reply for each.

	Yes, inherited	No, did not inherit	[!- DO NOT READ] No Idea / Does Not Know / No Answer	(D.05)
Cash	1	2	99	d0501.[.....]
Land	1	2	99	d0502.[.....]
Shop	1	2	99	d0503.[.....]
House	1	2	99	d0504.[.....]
Salary	1	2	99	d0505.[.....]
Alimony	1	2	99	d0506.[.....]
Debt	1	2	99	d0507.[.....]
Other: [!- WRITE CLEARLY.]	1	2	99	d0590.[.....]
d05x.[...]				

D.06. Speaking generally, how was your financial situation affected after your husband died / you got divorced? d06. [.....]
 1. Improved
 2. Worsened
 3. Did not change
 99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

D.07. Now, I want to ask you some questions on your work status. Are you currently working? d07. [.....]
 1. Yes, I am working **[!- CONTINUE WITH QUESTION D08]**
 2. No, I am not working **[!- GO TO QUESTION D12]**
 99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer **[!- GO TO QUESTION D12]**

D.08. What kind of a work do you do? **[!- WRITE EVERYTHING CLEARLY]**
[JOB OF THE INTERVIEWEE] d08. [.....]

D.08a. Which of the following describes your job best? **[!- READ THE CHOICES AND CODE THE APPROPRIATE ANSWER]**
[JOB OF THE INTERVIEWEE] d08a. [.....]
 1. Civil officer
 2. Worker
 3. Office personnel
 4. Small Retailer/artisan
 5. Employer/Industrialist/Trader
 6. Seasonal worker
 7. Self-employed
 8. Irregular unqualified jobs
 9. Farmer
 10. Unpaid domestic employee
 11. Unemployed
 12. Retiree
 90. Other **[!- WRITE IN THE RELATED AREA]**
 99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

D.09. Can you tell what kind of a work place is yours? **[!- WRITE EVERYTHING CLEARLY]**
[KIND OF WORK] d09. [.....]

D.10. How many hours in a day do you work? **[CODE AS HOURS (1-24)]**
[DAILY WORK TIME] d10. [.....]
 99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

D.11. In this case how many days in a week do you work? **[CODE DAYS WORKED PER WEEK (1-7)]**
[WORK DAYS PER WEEK] d11. [.....]
 99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

D.11a. In this case how many months in a year do you work? **[CODE MONTHS WORKED PER YEAR (1-12)]**
[MONTHS WORKED PER YEAR] d11a. [.....]
 99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

[-!- ASK EVERYONE]

D.12. Did you have a paid employment before?

d12. [.....]

1. Yes **[-!- CONTINUE WITH QUESTION D13]**

99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

2. No **[-!- GO TO QUESTION D16]**

99. Does Not Know / No Answer **[-!- GO TO QUESTION D16]**

[-!- ASK THE INTERVIEWEE THE FOLLOWING QUESTIONS ABOUT HER PREVIOUS JOB AND CODE IN THE RELATED TABLE. CONTINUE WITH QUESTION D16 AFTER ALL CODING IS COMPLETED]

D.13. What kind of a job did you do? [-!- WRITE CLEARLY IN THE RELATED AREA.]

D.14. How long did you work (years/months)? [-!- CODE SEPARATELY FOR YEARS AND MONTHS IN THE RELATED AREA.]

99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

D.15. Why did you leave? [-!- CODE IN THE RELATED AREA]

1. I was dismissed

90. Other **[-!- WRITE IN THE RELATED AREA]**

2. Found a better job

99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

3. My family did not want me to work

4. Salary was not sufficient

5. Business closed

6. Got retired

7. Got married

8. Gave birth

	(D.13) Type of job	(D.14) Worked for		(D.15) Reason of leave
		Years	Months	
Last workplace	d1301. [.....]	d1401y. [.....]	d1401a. [.....]	d1501. [.....]
Second last workplace	d1302. [.....]	d1402y. [.....]	d1402a. [.....]	d1502. [.....]
Third last workplace	d1303. [.....]	d1403y. [.....]	d1403a. [.....]	d1503. [.....]
Forth last workplace	d1304. [.....]	d1404y. [.....]	d1404a. [.....]	d1504. [.....]
Fifth last workplace	d1305. [.....]	d1405y. [.....]	d1405a. [.....]	d1505. [.....]

[-!- QUESTION D16 WILL ONLY BE ASKED TO THOSE WHO "ARE NOT CURRENTLY WORKING" (D07 = "2")]

D.16. What is the reason why you are not working now? [-!- WRITE EVERYTHING CLEARLY]

d16. [.....]

[REASON NOT WORKING]

[-!- QUESTION D17 WILL BE ASKED TO EVERYONE]

D.17. Are you currently looking for a job?

d17. [.....]

1. Yes

99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

2. No **[-!- GO TO QUESTION E.01]**

[-!- QUESTIONS D.18, D.19 AND D.20 WILL ONLY BE ASKED TO THOSE WHO "ARE CURRENTLY LOOKING FOR A JOB".]

D.18. What kind of work you think you can do? [-!- WRITE EVERYTHING SAID CLEARLY]

d18. [.....]

[JOB TO DO]

D.19. Do you need any training for this job?

d19. [.....]

1. Yes

99. **[-!- DO NOT READ]** No Idea/Does Not Know/No Answer

2. No **[-!- GO TO QUESTION E.01]**

D.20. What kind of training is needed? [-!- WRITE EVERYTHING SAID CLEARLY]

[KIND OF TRAINING]:

d20. [.....]

Part E: Household Incomes

- E.01. Which of the following defines your situation about the household you are currently living in?** e01. [.....]
1. Owner
 2. Tenant
 3. Lodging
 4. Not my house, but I am not paying rent **[!- ASK QUESTION E.01A]**
99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

E.01a. Who owns the house you are currently living in? [!- WRITE EVERYTHING SAID CLEARLY.] e01a. [.....]

[OWNER]

- E.02. What is your total household income? Please answer taking into consideration all the regular incomes of all family members, like salaries, rents, pension payments, etc.? [!- CODE AS "YTL"]** e02. [.....]
- [MONTHLY HOUSEHOLD INCOME]**
9. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

- E.03. In this case which range below defines your total monthly household income?** e03. [.....]
1. 150 YTL and below (150 Million TL and below)
 2. 151 – 300 YTL (151 – 300 Million TL)
 3. 301 – 450 YTL (301 – 450 Million TL)
 4. 451 – 600 YTL (451 – 600 Million TL)
 5. 601 – 750 YTL (601 – 750 Million TL)
 6. 751 – 1.000 YTL (751 – 1 Billion TL)
 7. 1.001 – 1.200 YTL (1 Billion – 1.2 Billion TL)
 8. 1.201 – 1.500 YTL (1,2 Billion – 1,5 Billion TL)
 9. 1.501 – 1.800 YTL (1,5 Billion – 1,8 Billion TL)
 10. 1.801 – 2.400 YTL (1,8 Billion – 2,4 Billion TL)
 11. 2.401 – 3.000 YTL (2,4 Billion – 3 Billion TL)
 12. 3.001 YTL and above (More than 3 Billion TL)
99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

- E.04. What do you think your monthly household income should least be for you to lead a comfortable life? [!- CODE AS "YTL"]** e04. [.....]
- [MONTHLY HOUSEHOLD INCOME TO LEAD A COMFORTABLE LIFE]**
9. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

- E.05. Considering an average month, can you tell whether the following items contribute to your monthly household income?**
1. Contributes to household income
 2. Does not contribute to household income
99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer

E.05a. Among these items, which three contribute the most?
[!- AMONG THE ITEMS SPECIFIED IN E05, CODE FIRST THREE ITEMS BY PRIORITY. CODE "1" FOR THE ONE WHICH CONTRIBUTES MOST, "2" FOR THE SECOND AND "3" FOR THE THIRD. IF ONLY ONE ITEM IS SPECIFIED, THEN CODE "1" FOR THAT ITEM.]

	(E.05) Contribution	(E.05a) 3 Most Important Contribution
Salary, wage	e0501.[.....]	e05a01.[.....]
Income received from self-employment /commercial activities	e0502.[.....]	e05a02.[.....]
Monthly rental income	e0503.[.....]	e05a03.[.....]
Social Assistance – monetary assistance from Governorate, District Governorate or Municipality	e0504.[.....]	e05a04.[.....]
Old age pension (SGK 2022)	e0505.[.....]	e05a05.[.....]
Disabled pension (SGK 2022)	e0506.[.....]	e05a06.[.....]
SHÇEK Home Based Care Allowance	e0507.[.....]	e05a07.[.....]
Regular income from financial investments like bank deposit, etc.	e0508.[.....]	e05a08.[.....]
Income from sales of goods produced in the household	e0509.[.....]	e05a09.[.....]
Income from children, relatives or friends	e0510.[.....]	e05a10.[.....]
Alimony	e0511.[.....]	e05a11.[.....]
Other: [!- WRITE CLEARLY.]		
e05x.[...]	e0590.[.....]	e05a90.[.....]

[!- QUESTION E06 WILL ONLY BE ASKED TO THOSE WHO DECLARE "HAVING INCOME FROM CHILDREN, RELATIVES OR FRIENDS" (IF E0510 = "1")]

E.06 You mentioned that some of your income is derived from your children, relatives or friends. Can you tell how much of this income is derived from where? That is, how much of your total income is derived from children, how much from your relatives? And how much from others? [!- WRITE EACH ANSWER GIVEN FOR EACH SPECIFIED ITEM BELOW AS PERCENTAGE. CHECK THAT THE ANSWERS HAVE A TOTAL OF 100%. IF THERE IS NO INCOME FROM AN ITEM, CODE "0" FOR THAT ITEM. IF INCOME IS DERIVED FROM ONLY ONE ITEM CODE "100" FOR THAT ITEM.]

	(E.06)
Mother-father	e0601.[.....]
Mother/father-in-law	e0602.[.....]
Children-grooms-brides	e0603.[.....]
Siblings	e0604.[.....]
Other relatives	e0605.[.....]
Neighbours/friends	e0606.[.....]

[!- ASK EVERYONE]

E.07 How are the health expenses of your household like medicine, medical examination or treatment covered?

[SPECIFIED AS #1]e0701. [.....]

[SPECIFIED AS #2] e0702. [.....]

[SPECIFIED AS #3] e0703. [.....]

- | | |
|---|---|
| 1. Social Insurance Institution | 90. Other [!- WRITE IN THE RELATED AREA] |
| 2. Retirement Fund | 96. [!- DO NOT READ] No expense |
| 3. Social Security for Self-Employed | 99. [!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 4. Green Card for the Poor | |
| 5. Private Insurance | |
| 6. Voluntary associations like Foundation/Association | |
| 7. Social Assistance and Solidarity Foundation | |
| 8. From our own pocket | |

E.08. To what extent is your household income sufficient to meet your needs I will list now? [-!- ASK SEPARATELY FOR THE SPECIFIED ASSISTANCE AREAS IN THE FOLLOWING TABLE]

1. Never sufficient
2. Not sufficient
3. Sufficient
99. [-!- DO NOT READ] No Idea/Does Not Know/No Answer

[-!- IF NOT SUFFICIENT (E08 = "1" OR "2")]

E.09. In this case, did you ever get any monetary support or assistance for your household?

1. Yes, we did
2. No, we did not
99. [-!- DO NOT READ] No Idea/Does Not Know/No Answer

[-!- IF GOT ASSISTANCE (E09 = "1")]

E.10. From which persons or organisations do you get material support on this matter? [-!- DO NOT READ THE CHOICES]

1. Municipality
2. Social Assistance and Solidarity Foundation
3. Social Services Child Protection Agency / Provincial Directorate of Social Services
4. Red Crescent
5. Governorate, District Governorate
6. Local Offices of General Directorate of Foundations
7. Local office of Mufti
8. Political parties
9. Voluntary persons and associations
10. Parents/Parents-in-law
11. Children-grooms-brides
12. Siblings
13. Other relatives
14. Neighbours/friends
15. Hometown
90. Other [-!- WRITE IN THE RELATED AREA]
99. No Idea/Does Not Know/No Answer

Areas of Assistance	(E.08)	(E.09) [-!- If not sufficient (E08 = "1, 2")]	(E.10) [-!- If got assistance (E09 = "1")]		
	Sufficiency?	Getting assistance?	Assisting Person/Organisation? (Rank #1)	Assisting Person/Organisation? (Rank #2)	Assisting Person/Organisation? (Rank #3)
Food	e0801. [.....]	e0901. [.....]	e1001a. [.....]	e1001b. [.....]	e1001c. [.....]
Heating/Coal	e0802. [.....]	e0902. [.....]	e1002a. [.....]	e1002b. [.....]	e1002c. [.....]
Clothing	e0803. [.....]	e0903. [.....]	e1003a. [.....]	e1003b. [.....]	e1003c. [.....]
Accommodation/Rent	e0804. [.....]	e0904. [.....]	e1004a. [.....]	e1004b. [.....]	e1004c. [.....]
Furniture and other household supplies	e0805. [.....]	e0905. [.....]	e1005a. [.....]	e1005b. [.....]	e1005c. [.....]
Educational expenses of children	e0806. [.....]	e0906. [.....]	e1006a. [.....]	e1006b. [.....]	e1006c. [.....]

E.11. Currently, do you owe to anybody or organisation?

[-!- IF YES] Can I learn to whom or to which organisation you owe? [-!- READ THE CHOICES IF NEEDED.]

- [SPECIFIED AS #1]** e1101. [.....]
- [SPECIFIED AS #2]** e1102. [.....]
- [SPECIFIED AS #3]** e1103. [.....]

1. Bank – consumer credit
2. Bank – house/automobile credit
3. Bank – credit card debt
4. Bank – commercial debt
5. Installment
6. Close relatives
7. Friends / Business friends
8. Craftsman/shopkeepers like grocer-butcher
9. Government / Public enterprises (unpaid tax, fee, invoice, etc., debts although they are overdue)
10. Private organizations I receive service from (unpaid invoice, etc., debts although they are overdue)
90. Other [-!- WRITE IN THE RELATED AREA]
96. [-!- DO NOT READ] We do not owe
99. [-!- DO NOT READ] No Idea/Does Not Know/No Answer

Part F: Individuals in Need of Care

F.01. Do you have a in the household? [-/- READ THE DEFINITIONS IN THE FIRST COLUMN OF THE TABLE RESPECTIVELY]

[-/- IF YES] What is his/her affiliation to you? [-/- CODE THE RELATEDNESS WITH THE INTERVIEWEE IF THERE IS SOMEONE FULFILLING THE DEFINITION. IF NOT, CODE "96" AND CONTINUE WITH THE NEXT DEFINITION]

- | | |
|-------------------------------|--|
| 1. Child | 90. Other relative |
| 2. Stepchild | 91. Other non-relative |
| 3. Bride/groom | 96. No one matches the definition [-/- CONTINUE WITH THE NEXT ONE] |
| 4. Grandchild | |
| 5. Mother/father | |
| 6. Mother/father-in-law | |
| 7. Sibling | |
| 8. Spouse of sibling | |
| 9. Nephew | |
| 10. Grandmother - Grandfather | |

[-/- "IF THERE IS ANYONE MATCHING THE DEFINITION" (IF F01 ≠ "96")]

F.02. What is the age of this person? [-/- WRITE CLEARLY IN THE RELATED BOX. CODE THE AGE COMPLETED. CODE "0" FOR THOSE AGED AT 11 MONTHS OR LESS.

99. [-/- DO NOT READ] No Idea/Does Not Know/No Answer

F.03. Who currently takes care of this person? [-/- CODE ACCORDING TO THE AFFILIATION TO THE PERSON IN NEED OF CARE. FOR "I MYSELF CARE", MARK THE RELATIONSHIP WITH THE PERSON IN NEED OF CARE]

- | | |
|-------------------------|---|
| 1. Wife | 11. Husband |
| 2. Mother | 12. Father |
| 3. Daughters | 13. Sons |
| 4. Sister | 14. Brother |
| 5. Grandmother | 15. Grandfather |
| 6. Relatives | |
| 7. Neighbours | |
| 8. Paid caretaker | 90. Other [-/- WRITE IN THE RELATED AREA] |
| 9. Nursing Home/Nursery | 99. [-/- DO NOT READ] No Idea/Does Not Know/No Answer |

F.04. Do you need any assistance for taking care of this person?

- | | |
|--------|---|
| 1. Yes | 99. [-/- DO NOT READ] No Idea/Does Not Know/No Answer |
| 2. No | |

[-/- "IF YES" (IF F04 = "1")]

F.05. Do you get assistance from anyone or any organisation for the care of this person?

- | | |
|--|---|
| 1. Yes, financial assistance (cash support) | |
| 2. Yes, assistance in-kind (nursery support, medicine, food, etc.) | |
| 96. No, not getting any assistance | 99. [-/- DO NOT READ] No Idea/Does Not Know/No Answer |

[-/- "IF ASSISTED" (IF F05 = "1" OR "2")]

F.06. Which person or association do you get assistance from?

- | | |
|--|---|
| 1. Municipality | 90. Other [-/- WRITE IN THE RELATED AREA] |
| 2. Social Assistance and Solidarity Foundation | 99. [-/- DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. Social Services Child Protection Agency / Provincial Directorate of Social Services | |
| 4. Red Crescent | |
| 5. Governorate, District Governorate | |
| 6. Foundations City/District Directorate | |
| 7. Local office of Mufti | |
| 8. Political parties | |
| 9. Voluntary persons and organisations | |
| 10. Relatives, neighbours, etc. | |

	(F01)	(F02)	(F03)	(F04)	(F05)	(F06)
	Present? Who?	Age?	Who Takes Care?	Assistance Needed?	Assistance Received?	Assisting Person/Organi sation?
Elderly needing care	f0101. [...]	f0201. [...]	f0301. [...]	f0401. [...]	f0501. [...]	f0601. [...]
Physically or mentally disabled	f0102. [...]	f0202. [...]	f0302. [...]	f0402. [...]	f0502. [...]	f0602. [...]
Having disorder that needs continuous care	f0103. [...]	f0203. [...]	f0303. [...]	f0403. [...]	f0503. [...]	f0603. [...]
Other: [-/- WRITE.] f01x.[...]	f0190. [...]	f0290. [...]	f0390. [...]	f0490. [...]	f0590. [...]	f0690. [...]

Part G: Social Life

G.01. Which of the following was the most important problem you faced after the death of your husband / you got divorced? And, what was the second most important problem? And also what was the third most important problem?

[!-!- READ THE CHOICES AND CODE THE APPROPRIATE ANSWER]

[FIRST MOST IMPORTANT PROBLEM FACED]g0101. [.....]

[SECOND MOST IMPORTANT PROBLEM FACED]g0102. [.....]

[THIRD MOST IMPORTANT PROBLEM FACED]g0103. [.....]

- | | |
|---|---|
| 1. Financial problems | 90. Other [!-!- WRITE IN THE RELATED AREA] |
| 2. Housing/Accommodation | 99. [!-!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 3. Pressure from my family, from the society | |
| 4. I was held in contempt for getting divorced / becoming widowed | |
| 5. Being exposed to verbal or physical abuse or other similar irritating behaviors of persons from the opposite sex | |
| 6. Legal problems | |
| 7. Problems arising from the children | |

G.02. To overcome such problems, what kind of a governmental service would make your life easier? Which of the following would help you? [!-!- READ THE CHOICES AND CODE THE APPROPRIATE ANSWER]

g02. [.....]

- | | |
|---|---|
| 1. Place to stay | 99. [!-!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 2. Financial support | |
| 3. Psychological support | |
| 4. Legal support | |
| 5. Support in finding a job | |
| 6. Assistance in matters such as day nursery | |
| 90. Other [!-!- WRITE CLEARLY] : | |

G.03. Speaking generally, how satisfied are you with your life?

g03. [.....]

- | | |
|-------------------------|---|
| 1. Not satisfied at all | 99. [!-!- DO NOT READ] No Idea/Does Not Know/No Answer |
| 2. Not so satisfied | |
| 3. Satisfied | |
| 4. Very Satisfied | |

G.03a. Why do you think so? [!-!- WRITE EVERYTHING CLEARLY]

[REASON OF BEING (NOT) SATISFIED]..... g03a. [.....]

G.04. Currently, what is the main problem in your life? [!-!- WRITE EVERYTHING CLEARLY]

[THE PROBLEM] g04. [.....]

G.05. Do you have a plan for future? [!-!- WRITE EVERYTHING CLEARLY]

[PLAN FOR FUTURE] g05. [.....]

G.06. Speaking generally, are you satisfied with living in your?

	Not satisfied at all	Not so satisfied	Satisfied	Very Satisfied	[!-!- DO NOT READ] No Idea / Does Not Know / No Answer	(G.06)
House	1	2	3	4	99	g0601.[.....]
District	1	2	3	4	99	g0602.[.....]
City	1	2	3	4	99	g0690.[.....]

G.07. Do you plan to move to another?

	Yes, I plan	No, I do not plan	[!-!- DO NOT READ] No Idea / Does Not Know / No Answer	(G.07)
House	1	2	99	g0701.[.....]
District	1	2	99	g0702.[.....]
City	1	2	99	g0790.[.....]

G.08. And last, do you think of getting married again? g08. [.....]

1. Yes **[!- ASK QUESTION G08A]**
2. No

[!- IF THINKS OF "GETTING MARRIED AGAIN" (IF G08 = "1")]

G.08a. Why? g08a. [.....]

1. Loneliness
2. Economic problems
3. Escape from social pressure
4. I am under social pressure to get married
99. **[!- DO NOT READ]** No Idea/Does Not Know/No Answer
90. Diğer **[!- WRITE CLEARLY]**:

Information about Interviewee

Name, Surname: **name.** [.....]

Address:
.....

Postal Code:

Telephone Area Code: **tel_area.** [.....]

Telephone Number: **tel_no.** [.....]

I Thank You Again For Your Participation to Our Research

Interview Ending time: **[!-CODE IN 24 HOUR TIME FORMAT (E.G.: 14:30)]** **end_time.** [.....]

This interview is conducted in accordance with "ESOMAR Rules" (ESOMAR's Code of Conduct).

[NAME, FAMILY NAME AND SIGNATURE OF THE INTERVIEWER] **interviewer.** [.....]

[NAME, FAMILY NAME OF THE SUPERVISOR] **superv.** [.....]

[TELEPHONE VERIFICATION] **tel_verif.** [.....]
[CODE "1" FOR FORMS WITH TELEPHONE VERIFICATION]

[ENTRY DONE BY NAME LAST NAME] **data clerk.** [.....]

APPENDIX 2 – Interview List

Institutions

Bursa, Nilüfer, SYDV, Director

Bursa, Nilüfer, Nil-Vak (Nilüfer Foundation for Social and Cultural Solidarity), Director

Bursa, Yıldırım, SYDV, Director and Frontline Staff

Bursa, Yıldırım, Municipality, Directorate for Social Assistance Affairs, Director

Denizli, Central District, SYDV, Director

Denizli, Central District, SHÇEK Meska Community Centre, Director

İstanbul, Bağcılar, SYDV, Director and Frontline Staff

İstanbul, Metropolitan Municipality, Women's Coordination Centre, Director

İstanbul, Zeytinburnu, SYDV, Frontline Staff

Malatya, Central District, SYDV, Director and Frontline Staff

Trabzon, Metropolitan Municipality, Directorate for Social Assistance Affairs, Director

Trabzon, Central District, Local Office of İŞKUR, Director, Experts at Units of Women's Employment and Statistics

Trabzon, Central District, SYDV, Director

Van, Bostaniçi, Bostaniçi Municipality Directorate for Cultural Affairs, Director

Van, Central District, Local Office of İŞKUR, Director

Van, Central District, SYDV, Director

Van, Central District, VAKAD (Van Women's Association), Chairperson

Van, Central District, Governorship, Expert at Gender Equality Unit

Women

Bursa, Nilüfer, Kurtuluş Neighbourhood, age 30, widowed, contacts given by SYDV

Bursa, Yıldırım, Demetevler Neighbourhood, age 60, widowed, has participated to the survey

Bursa, Yıldırım, Sinandede Neighbourhood, age 35, widowed, has participated to the survey

Denizli, Merkez, Bahçelievler Neighbourhood, age 45, divorced, contacts given by SYDV

Denizli, Merkez, Muratdede Neighbourhood, age 24, widowed, contacts given by SYDV

Denizli, Merkez, Akkonak Neighbourhood, age 38, divorced, contacts given by SYDV

Denizli, Merkez, Sevindik Neighbourhood, age 29, divorced, contacts given by SYDV

İstanbul, Bağcılar, Demirkapı Neighbourhood, age 23, spouse in prison, contacts given by SYDV

İstanbul, Bağcılar, Demirkapı Neighbourhood, age 35, spouse in prison, contacts given by SYDV

İstanbul, Bağcılar, Kemalpaşa Neighbourhood, age 40, divorced, has participated to the survey

İstanbul, Bağcılar, Kemalpaşa Neighbourhood, age 33, spouse in prison, contacts given by SYDV

İstanbul, Bağcılar, Kirazlı Neighbourhood, age 19, deserted, officially married, contacts given by SYDV

İstanbul, Zeytinburnu, Yeşiltepe Neighbourhood, age 35, divorced, has participated to the survey

İstanbul, Zeytinburnu, Yeşiltepe Neighbourhood, age 30, deserted, contacts given by SYDV

İstanbul, Zeytinburnu, Yeşiltepe Neighbourhood, age 42, widowed, contacts given by SYDV

Malatya, Merkez, Yavuz Selim Neighbourhood, age 33, divorced, contacts given by SYDV

Malatya, Merkez, Aşağıbağlar Neighbourhood, age 40, widowed, contacts given by SYDV

Malatya, Merkez, Çilesiz Neighbourhood, age 38, deserted, contacts given by SYDV

Malatya, Merkez, Özalper Neighbourhood, age 37, divorced and then widowed, contacts given by SYDV

Malatya, Merkez, Samanlı Neighbourhood, age 43, widowed, contacts given by SYDV

Trabzon, Merkez, Çömlekçi Neighbourhood, age 51, divorced, has participated to the survey

Trabzon, Merkez, İskenderpaşa Neighbourhood, age 44, widowed, has participated to the survey

Trabzon, Merkez, Yenimahalle, age 46, divorced, has participated to the survey

Van, İstasyon, Akköprü Neighbourhood, age 62, spouse is missing, contacts given by SYDV

Van, Valimithatbey, Hacıbekir Neighbourhood, age 28, widowed, contacts given by SYDV

Van, Bostaniçi, Gündoğdu Neighbourhood, widowed, has participated to the survey

Headmen (Muhtars)

Bursa, Yıldırım, Piremir Neighbourhood

Bursa, Yıldırım, Emirsultan Neighbourhood

Bursa, Yıldırım, Haciseyfetin Neighbourhood

Denizli, Merkez, Muratdede Neighbourhood

İstanbul, Bağcılar, Demirkapı Neighbourhood

İstanbul, Zeytinburnu, Yeşiltepe Neighbourhood

Malatya, Merkez, Beydağı Neighbourhood

Trabzon, Merkez, Çömlekçi Neighbourhood

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