

Neglected by the State, Holding onto Solidarity:  
**Women's Experiences of Poverty in Istanbul**

*Research Report*





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## Foreword

### **Neglected by the State, Holding onto Solidarity: Women's Experiences of Poverty in Istanbul**

The decades long experience of Women for Women's Human Rights (WWHR) shows us that women's fight for equality and decent living in all walks of life is at the same time a struggle against poverty. The findings of in-depth interviews with women from differing socioeconomic backgrounds in Istanbul as well as focus groups with experts in various fields starkly reveal how women experience poverty: beyond income deprivation and financial hardship, women have to shoulder alone the ever intensifying burden of unpaid domestic and care work. They simultaneously experience time poverty, increasingly inaccessible decent paid work opportunities, precarious employment, low wages, hopelessness and insecurity about the future, and intertwinement of economic dependence and the risk of violence.

Beyond individual stories that directly focus on women's experiences, the research findings also blatantly show how Turkey's macroeconomic structure has deepened women's poverty. Combined with the political and social crisis, the economic crisis, which began before the pandemic and has since been deepening, makes it impossible to establish a stable macroeconomic framework. The growth model of the Turkish economy has long failed to offer decent and sufficient employment. The paid jobs in the labor market are largely precarious and low paid with long working hours and harsh working conditions. The ongoing macroeconomic crisis has rendered it even more difficult for women and youth, who are already in a vulnerable position in the labor market, to access employment opportunities. This, in turn, causes them to be excluded from the labor market, making female and youth unemployment a permanent structural problem. In addition, hyperinflation in recent years has eroded the real value of wages and social transfers, hence, became a key factor in deteriorating women's poverty.

As feminist economics highlights, poverty does not merely mean a lack of income; therefore, policies to combat poverty must focus not only on income, but also on

time, care labor, and access to fundamental rights such as healthcare, housing, and education. The sidelining of the welfare state in recent macroeconomic choices wears out women even more. Inadequate public care services on the one hand and the lack of regulation in the labor market that take work-life balance into account on the other, have left the care for children, the elderly, and the sick largely on women's shoulders. This burden limits women's participation in the labor market, compelling them to leave their paid jobs or turn to flexible jobs such as part-time or remote work as well as informal, insecure, and low-paid jobs. The social assistance allocated to women, on the other hand, is temporary, limited and prone to erosion in the face of high inflation. All of this combined causes deep poverty in terms of income and time while giving rise to burnout and exhaustion.

Based on women's experiences, this research reveals that existing policies in Turkey not only fail to eliminate female poverty but often deepen it. The current government strategy to combat women's poverty is by and large shaped by social assistance. However, rather than strengthening women's economic independence, this strategy simply brings about a shift from dependence on male income to dependence on social assistance. With its temporary, inadequate and conditional nature, social assistance offers short-term and limited solutions. In the long-run, social assistance reproduces a cycle of dependency, depriving women of secure employment and access to rights.

With this research, we once again see that combating female poverty is not feasible through social assistance or, however commendable they may be, through individual strategies of solidarity. Structural transformation is possible only by way of economic and social policies based on gender equality. This report demonstrates that policies implemented by municipalities in Istanbul, such as neighborhood daycare centers, vocational training courses and employment offices, showcase practices that strengthen women's struggle against poverty. Research in feminist economics has long argued that public investment in social care services has the potential to increase women's participation in wage labor and reduce income and time poverty, while at the same time creating stable employment opportunities for men and the youth.<sup>1</sup> Investment in education, early childhood care, and long-term care sectors are economic tools not only for economic growth and poverty reduction but also for gender equality.

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<sup>1</sup> See: İlkaracan, İ., Kim, K., Masterson, T., Memiş, E., & Zacharias, A. (2021). "The impact of investing in social care on employment generation, time-, income-poverty by gender: A macro-micro policy simulation for Turkey". *World Development*, 144; Gültekin, D., İlkaracan, İ., Bayar, A., & Özcanlı, P. (2024). "Investing in the care services sectors for employment generation and gender-inclusive growth: The case of Türkiye." *New Perspectives on Turkey*, 72, 90–114; İlkaracan, İ., Kim, K., & Kaya, T. (2015). *Türkiye'de sosyal bakım hizmetlerine yatırımların istihdam, toplumsal cinsiyet eşitliği ve yoksulluk üzerindeki etkileri* [Research report]. İTÜ; Levy Institute of Economy; ILO Türkiye; UN Women; UNDP Istanbul Regional Office.

In the struggle against poverty, it is of utmost importance to create decent employment opportunities for women; expand public services for care; regulate the labor market for fairer wages and decent working conditions, and establish effective protection mechanisms against violence. Alongside a stable macroeconomic structure, democratic, accountable and effective governance is a key requirement for laying the foundation on which these practices will be based. Featuring the voices of women, this report reminds us of a fair, egalitarian, and democratic Turkey that is free from poverty, while mapping out a route for this future.

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# Introduction



Turkey has been going through a deep and multilayered crisis in recent years. The economic crisis, political tensions, and the shrinking of social welfare mechanisms feed into each other, creating an atmosphere of insecurity that permeates all walks of life. In such severe crisis-ridden conditions, concepts that address poverty solely through macroeconomic indicators fall short of explaining women's experiences. Female poverty is a multidimensional phenomenon that cannot be limited to the loss of income; it is intertwined with the increase of the burden of care, inaccessibility of secure employment, the difficulty in accessing rights, and gender-based violence.

Thus, we, Women for Women's Human Rights (WWHR), believe that, in such a time, it is of utmost urgency to analyze women's impoverishment from a feminist perspective. We therefore decided to conduct a research that is centered around women's own words and experiences. Our aim is to make visible how poverty unfolds in women's lives, how it deepens, and how women develop strategies in their own struggle with poverty.

Our research focused on three key questions: (1) What is the connection between poverty and gender? (2) In what ways is the impoverishment of women related to gender violence and access to basic rights? (3) What forms of solidarity and survival strategies do women develop under such conditions? We sought to understand how women define poverty and how various identities experience impoverishment. We also aimed to unearth the impact of poverty on access to housing, healthcare, education, and justice, as well as how it shapes the struggle to build a violence-free, safe, and independent life. In short, this research seeks to comprehend and make public the experiences of poverty among women living in Istanbul, the daily life practices shaped by impoverishment, and the emotional damage caused by these conditions.

Even though classical economics treats poverty as a homogeneous and gender-neutral economic concept, we know that it is in fact a deeply gendered phenomenon. As feminist theorists have argued since the 1970s, the patriarchal capitalist system heavily relies on women's unpaid domestic labor. Women's poverty is not only a result of market conditions but also of inequalities in income, resources, and time caused by unequal division of unpaid domestic labor and patriarchal power relations. In Turkey, women spend an average of 4 hours 35 minutes per day on care and housework, while men only spend 53 minutes on these tasks, clearly proving the gendered distribution of domestic labor. The labor and time that women spend on cooking, laundry, and childcare directly limit women's participation in paid employment. The low rate of paid employment among women who have children under the age of three concretely demonstrates the relationship between the care burden and employment.

In recent years, the weakened social welfare mechanisms and inadequate resources allocated to public care services have further exacerbated the said burden. The government fails to assume its public care responsibilities, delegating this responsibility to the family, and within the family, to women. Family-oriented social policies restrict women's opportunities to build independent lives. Furthermore, women who choose to live outside the family have almost no access to social assistance. This, in turn, becomes a structural barrier for women with no economic resources to escape the cycle of violence.

As seen in our research, poverty is not only an economic experience for women; it is also a social, emotional, and political one. Women's narratives reveal the multilayered effects of poverty, ranging from access to healthcare, housing, education, and justice to self-perception and future prospects. Impoverishment also means isolation, exhaustion, and a state of perpetual uncertainty.

That said, women's experiences also involve forms of resistance and solidarity. Women develop new livelihood plans in the face of limited resources, establish solidarity networks, and devise survival strategies.

Combating women's poverty requires a double struggle, not only against economic injustices but also against patriarchy. This report is built upon the premise that a political analysis of poverty must be conducted based on women's experiences. Shaped by women's voices, this study aims to make women's poverty visible and contribute to the feminist struggle.

## **Women for Women's Human Rights**

### **Methodology and Research Sample**

In this research, in-depth interviews and focus groups were conducted with women of different ages, socioeconomic and education levels, and living conditions. In-depth interviews were conducted with a total of 40 women living in Istanbul. The questions that participant women were asked pertained to the changes in their lives over the past five years; the effects of inflation and the high cost of living on their daily lives; the transformations in their domestic lives and paid jobs; their livelihood strategies; their access to basic rights such as healthcare, education, and justice; the rights they have waived, and the resources they were deprived of. Besides, the interviewee women talked about who they think are responsible for their current financial conditions; which segments of society are more adversely affected by these conditions; how they felt about their livelihood struggles and

life challenges, and what sorts of demands, desires and dreams they had for the future. Some interviewees were selected with the guidance of experts working in the field. Some other interviews were conducted with the trainees of ISMEK courses in the districts of Mecidiyeköy, Sultanbeyli, Şişli, Maltepe, Erenköy, Gebze, Sarıyer, Adalar, and Ataşehir.

Three focus groups were held in addition to in-depth interviews. In the first one (FG1), consisting of activists, academics, and civil society employees who are active in the struggle against female poverty, discussions focused on the participants' field experiences and areas of struggle. The second focus group (FG2), held with the participation of NGO employees working with an intersectional perspective, addressed the experiences of poverty among migrant, trans, Kurdish, Roma women and women with disabilities, and discussed how impoverishment manifests at the intersection of different identities. The third focus group (FG3), involving women living in the same neighborhood, addressed poverty in the context of that specific neighborhood and community relations.

Based on women's experiences, the study seeks to grasp not only economic but also emotional, social, and cultural dimensions of poverty. Although only one interviewee identified as a trans woman, the study included analyses related to and experiences shared by LGBTI+ people, as the field research involved interviews with civil society workers who work with LGBTI+ people. This research does not claim to be representative. Our aim is to capture the experiences of the interviewee women and to reveal the gendered dimensions of poverty through their experiences. Our findings also aim to reveal the unique experiences of women rather than to generalize them.

During the interviews, we made sure that women could express their experiences in their own words, feel heard, and speak in a safe environment. In this study, participants' anonymity was guaranteed, and the women were assured that information shared was to be used solely for research purposes. With the consent of the interviewees, audio recordings were transcribed. Later on we analyzed the women's narratives, common themes in the interviews, and differing experiences. This analysis aimed to reveal how women cope with poverty, what support mechanisms they can access, and what emotional burdens they feel along the way.

This research approaches poverty not as a social phenomenon measured only by numbers but as a multi-layered social reality experienced by women in everyday lives. Therefore, throughout the research, the socio-economic status of the interviewees was not determined solely by their income. We took into account various parameters: whether the interviewees worked in an income-generating job;

what kind of job they held; what their living conditions were; whether they had sufficient income to sustain their lives, and whether they received support from their families or other institutions. Participants' class positions were determined not only according to economic criteria but also by taking into account their economic, social, and cultural capital as presented by themselves. These positions were not treated as fixed categories but as an analytical framework that helped to understand the differences between the interviewees as well as their social positions. The report includes the life experiences and narratives shared by the participants based on: the economic hardships women experienced; the means of livelihood, social insecurity; the burden of care labor; the forms of violence they were subjected to; the obligation to return to the family home; difficulties in accessing healthcare services and justice, and forms of emotional solidarity. These were analyzed in relation to each other. Our aim is to make poverty visible through women's life experiences and to open up a discussion about what these experiences say about social change.

## Sample Distribution

The women who participated in the study were selected from different groups based on various variables such as age group, education level, marital status, parental status, housing ownership, and socioeconomic group. The sample distribution can be seen in the tables below:

Age groups	18-39	40-64	65+
Number of participants	20	16	4

Education level	Primary and secondary school	High school	Higher education
Number of participants	8	12	20

Socioeconomic group	Lower and Lower-middle	Middle	Upper-middle and upper
Number of participants	21	16	3

<b>Marital status</b>	<b>Married</b>	<b>Divorced/ separated</b>	<b>Deceased husband/ partner</b>	<b>Unmarried</b>
<b>With children</b>	10	6	3	0
<b>Without children</b>	2	3	0	16
<b>Number of participants</b>	12	9	3	16

<b>House ownership</b>	<b>Tenant</b>	<b>House owner</b>
<b>Number of participants</b>	22	18





# Women's Everyday Experiences of Poverty



This section focuses on how women experience impoverishment in their everyday lives, the obstacles they face in accessing basic rights and needs, and how they cope with all of these problems. Gender inequality directly shapes and conditions how women are affected by economic crises, their access to resources, and their methods of coping with poverty. The interviews demonstrate that the economic crisis is not limited to the decline of purchasing power; it brings about profound and multifaceted consequences in fundamental areas such as housing, nutrition, healthcare, justice, education, employment, and social security.

The most often cited problems in women's narratives pertain to the loss of secure housing and rent increase. For women, the lack of access to decent housing, a fundamental human right, sometimes compels them to move back to family home, and sometimes manifests itself as emotional burden. In addition, rising costs of food and basic services, difficulties in accessing healthcare and justice, and deepening inequalities in education are glaring issues that directly affect women's lives. The following sections tackle the structural problems women face in employment, working conditions, and social security. Unemployment, insecurity, the increase in unpaid domestic labor, and time poverty shape women's economic and social lives. Thus, the concrete effects of impoverishment on women's daily lives become socially and emotionally visible.

## 1.1. Housing

Housing is a fundamental need for people to sustain their lives; however, it is becoming increasingly inaccessible due to economic crises, social inequalities, and urban transformation. For women, housing means freedom, security, and personal space. The interviews show that housing has become a major problem and a personal crisis for our interviewees from all socioeconomic backgrounds. While tenants nervously anticipate rent increases, homeowners express concern about urban transformation. Women face many problems ranging from rent increases to inflated bills, from compulsory relocation to the demanding attitudes of landlords. All of them serve as important indicators of how much women have become impoverished over time.

In interviews, women report that due to rents spike, landlord-tenant relationships has become increasingly tense, and living in safe housing has become a luxury. The housing problem is not only an economic burden but also has serious effects on women's independence, social life, safety, and psychological well-being. Women who live alone, are divorced, or live with their children are in a particularly difficult position to make ends meet, and they are particularly vulnerable to rent increases. Living with family or moving to another neighborhood is not deemed a meaningful

solution to these problems. As women often point out in their narratives, housing is a problem for everyone:

*"I see that in a family, husband and wife both working, can barely get by. If there are three or four working members in a family, I think only then they might be better off than us. I think things only go well for those who stick together. I'm absolutely certain it won't work for the others. Because, you know, rents start at 25 [thousand liras]. And the houses are like barns. What's left? What will they eat? [...] Everyone is living in debt." (136)*

## Rent Increases

Recent years have seen rent spikes and high mortgage rates, which make it particularly difficult to access houses for rent or for sale alike. In particular, the rental apartments that interviewees in the lower socioeconomic group can afford are often damp, poorly maintained, have damaged interior equipment, and offer extremely poor living conditions.

*"We couldn't breathe when we first went inside the apartment. It's on the second level below ground. I couldn't breathe. And the kitchen cabinets are broken. They say they are going to fix the toilet. But even so, look at those cabinets. It's garbage. Even if you renovate that house, it's pointless, you can't breathe. There is not a single window or a single door. And the rent is 15,000 Liras. That's not cheap." (14)*

A divorced woman relates she couldn't afford to live in Istanbul due to high rents and moved to Gebze, where she works as a cleaner to support herself and her children. She describes the rent increases as follows:

*"After the divorce, everything went up incredibly. My monthly rent was 1,500 liras, now the same apartment is 10,000 liras. If I were to move into a two-bedroom apartment, I would have paid 20,000 liras. So what, the rent increased by a thousand percent? Everything has skyrocketed. The car I bought for 78,000 lira is now 300,000 liras. I couldn't live under the same conditions now. Back then, 800 liras was very valuable; now, if you go to the grocery store and buy a pack of cigarettes and some snacks, you'll spend 400-500 liras." (12)*

Women who work in paid jobs complain about the disproportionately rapid increase of rents compared to their incomes; they that tell they have to spend a significant portion of their earnings for rent and have had to cut back on expenses they could

previously afford. One woman describes this situation in Istanbul, saying, *“I’m now questioning my income-expense balance”* (18). Women say landlords try to evict tenants by arbitrarily raising rents, while tenants, struggling to make ends meet with low wages, are unable to afford rent increases.

*“The landlord cheated us. At first, the rent was reasonable, but with the rent spike, he wanted to evict us. First he said ‘I’ll move in myself’, then I offered some increase in rent but he refused. [...] We ended up at court due to rent increase. Despite the state-set inflation rate, he raised the rent by 115%. He wanted to evict us, but I won the case because I was in the right.”* (19)

Rent increases also have a negative impact on the communication between landowners and tenants. One interviewee who lives alone describes her landowner rude, and she says that she panics whenever the landowner calls her. Moreover, the costliness of moving in another apartment makes it difficult for women to oppose rising rents. Due to deposits, moving expenses and even higher rents, women are compelled to accept current conditions. Under such circumstances, some interviewees state that they feel compelled to move back to family home due to high rents, but this is not a real solution and means the loss of independence.

*“After all the problems I had while living with my family, I considered moving out. I looked at single bedroom flats, and they asked 18,000 liras for rent. What is more, this flat had no kitchen cupboards, no natural gas, nothing.”* (17)

Women who resort to legal avenues to fight rent increases struggle with significant stress and uncertainty. Access to justice, hiring a lawyer, and accessing legal information are decisive in achieving their goals. A woman describes how difficult the entire process is as follows:

*“And then he said, let’s take it to the mediation procedure, and put the flat on the market. Then he sold the flat. But this time came the legal fees around 25,000 liras. The court was about to charge me for that. His lawyer talked to me. They opened the court case, they sold the house, they dismissed the case. Of course, I said I wouldn’t pay for anything. I didn’t even know the court date. I didn’t receive any papers. I asked the lawyer when the hearing was. I went to the courthouse, I spoke to the judge and said that I would never accept it. Because I was right, the bill was charged on to the other party. They paid the legal fees.”* (19)

## Decent Housing

The inaccessibility of decent housing causes a new and heavier burden on women's shoulders, forcing them to work even harder for their basic rights. Housing is presented not as a basic human right but as an increasingly inaccessible privilege makes women's lives all the more difficult and weakens their capacity for resilience. Faced with all these conditions, women choose shared living or when, pushed further, move back to their family home.

*"My annual rent increase date is February. I now pay 9,500 liras, because I have been living in the same apartment for seven years. But I reckon, the landlord will start the bargain at 20,000. It's so difficult, because I live in a 50-year-old building. If I wanted a new building, it would cost 30,000 liras. My friend recently moved in with her brother for 40,000. This is so beyond my means, so I think I will need to work harder. Because I have no other choice." (13)*

When women cannot pay their rent, they not only face the risk of homelessness; they also are forced to give up on their decision to divorce. This is a blatant example of how restriction of access to one right leads to the loss of another. Women, who have children and lack a regular income or support from their family, may end up abandoning their plans to divorce due to housing insecurity and endure domestic violence.

Divorced women particularly in lower and lower-middle socioeconomic groups cannot claim right to their homes, even if those apartments had been purchased largely with women's contributions. While men use violence to keep the ownership of the family home, women may prefer to avert conflict, prevent harm to their children, or avoid violence, and they are forced to give up on their rights claims. Inability to access housing leads to the rapid impoverishment of divorced women.

There is a significant gap between the housing needs and relevant expenditures and the social assistance allocated to women. Women who have no income or low income due to low-paid, informal job are disproportionately affected by these conditions. In cases where women do not have paid job or where women are only income earner in the household, social assistance becomes a vital source of support, if not the only source of income. Similarly, in households where women work in paid jobs but do not share expenses with other working members of the family, that is, in household needs are largely covered by women's income, social assistance also plays an important support role. However, rental assistance given under social assistance programs is well below the current rent rates.

*"Most women had informal jobs, but they were still able to pay their rent. They could buy food, even under very minimal conditions. But things started to get worse and worse. Women either can't get alimony or get very little. Or, when they have problems with their ex-husbands, they cannot even get these small amounts or they are being threatened with their children; alimony becomes a bargaining chip. But with the increasing prices and rent, everything started to get worse." (FG2)*

Many women say that their wish to buy their own home seems impossible due to economic constraints. Some women working in white-collar jobs say that in the past it was possible to buy a flat with savings, but today it has become a privilege reserved only for the most well-off. A retired faculty member who still teaches at a private university cites the cost of elderly care as the reason why cannot afford to buy a home.

*"Of course I was taking care of her. She [her mother] spent the last seven years of her life paralyzed. She had other ailments. She also had a stroke. She was a bedridden patient. For seven years. I had to hire a female caregiver. There were women who wanted their salary in dollars. [...] Because of that I never could buy a house." (I28)*

Women in the lower socioeconomic group, on the other hand, say that it is no longer possible to buy a house with the wedding gifts (gold) as they used to:

*"I was talking to my mom a minute ago. It's really hard now, we want to move in to our own home, but it seems impossible. Life is really tough. Even if I sold my gold jewelry, we couldn't afford a house. We looked at a house recently; it was four million liras. My jewelry wouldn't worth more than one million liras. Where would I find the rest of the money? My husband opened a shop, but we barely get by. There's no money, no energy to move forward. Buying a house is a luxury now; even getting married is a huge financial burden. Everything is really difficult." (I30)*

As an interviewee put it, recessions change people's expectations and push them toward gratitude for "what they have":

*"For instance, now I have a home. I live in a small, cute mid-floor apartment. I am happy. I love the energy of my home. But what is my dream home? A house with a garden. But I'm not beating myself up, I am not sad about it, I don't have a worry. But every morning, when I wake up, first off I am happy that I woke up healthy, and second that I don't owe anyone anything, not the bank, nor anyone." (I26)*

## Obligation to Move

The cost of living in the city center leaves women at risk of relocating and losing their social ties. An unmarried woman who lives with her mother and sister and who was laid off from her job explains why choosing the district of residence is important in Istanbul:

*"I said to myself, I want to live in this neighborhood and I chose a neighborhood where I could blend my cultural and economic circumstances. I decided to live in the neighborhood I wanted because I thought that being a woman, I could be more comfortable, less at risk, and the neighborhood was more convenient in terms of public transport. With my economic conditions at the time, I rented an apartment for a quarter of my salary." (I22)*



High rents in city centers are driving women to the outskirts that are problematic in transportation, infrastructure, and security. The lack of public transport, long commutes, and limited social opportunities further restrain women's access to work, social life, public spaces, bringing about deepened feelings of loneliness and insecurity for some women. A woman recounting the experience of her aunt working for an airline company expresses the importance of the neighborhood of abode:

*"She [my aunt] used to live on the Anatolian side and work at Sabiha Gökçen airport. It was a central location, by the sea, in Pendik. Now she lives in Başakşehir, a district that doesn't feel like Istanbul at all. Transportation is difficult and there is no easy way to reach the seaside and get some fresh air. She doesn't have a her own car, she can only take the bus. Even to get to the nearest place, she has to commute for at least two hours. She gets up at 6 am to go to work at the Istanbul airport, which is already far outside the city. She is not happy, We often Facetime and she says she is very bored." (I8)*

At the same time, peer pressure and conservatism in these areas restrict women's living spaces and freedoms. Women say that increasing social pressure constrain their movement. They state that the social control on how they dress, how they behave, and when they can be outside has soared. Participants in the focus group also drew attention to the social pressure. Parallel to deepening poverty, *"neighborhood gangs"* have spread across the peripheral areas of the city (FG1). One interviewee describes what it means to live outside the city center as a trans person:

*"I am a trans woman and I cannot live everywhere. There are neighborhoods that I have to live in: Kurtuluş, Harbiye, Cihangir, Nişantaşı... I am listing places where I won't have problems, but I cannot afford to live in any of them. We are doomed to live in the outskirts, but that's not suitable for us. So we can't live there, there are certain reasons. I mean, the urban periphery is more conservative. I don't want to criminalize the situation, but we experience more problems in the peripheral areas or lower-class neighborhoods... That's a reality. It's also true that we can't find place for ourselves there. I don't know how I can put it. But we have such a problem." (I35)*

Housing is not merely about living under a roof; it means being able to live one's identity freely. Single white-collar women say that they agree to high rents to avoid living in unsafe neighborhoods.

*"Because I live alone. And I cannot just pack up the house and leave, because my studies continue. I have to live here. I have to pay the rent for this apartment." (I8)*

Women emphasize that they have to use taxis or cars to ensure their safety, which brings about an additional expense. A daily routine for men, that is using public spaces, can become a hassle for women that requires advance planning, extra expenses, and can be experienced with fear.

*“Don’t get me even start with the issue of women. Even now, I have pepper spray in my purse. I shouldn’t have to carry it, but I need to protect myself. The district I live in is not safe at night; drug addicts pass by. I don’t go out at night, and if I do, I go out with my husband. Even he feels uncomfortable, despite being a police officer. There is certainly a problem with justice.” (I13)*

The interviews demonstrate that women living alone, LGBTI+ people, and women from different ethnic backgrounds face discrimination in their search for housing. Furthermore, unmarried women are deemed “inappropriate” and rejected by landowners, while ethnic minority groups generally feel compelled to conceal their ethnic identity.

*“During my flat hunting, I kept hearing ‘we want a family’. When my partner and I were trying to rent a place, we told realtors and landowners that we were engaged. We even bought a fake engagement ring. But since they saw me as a trans woman, they didn’t think I could have a family anyways, they didn’t see us as a family.” (I35)*

*“We had a very hard time finding a place to live. We didn’t disclose our Roma identity when we moved here. We said that I was from Sakarya and my husband was from Ankara. Because we knew there were many people who would say, ‘we do not rent our apartment to Roma people.’ I’ve experienced it many times before.” (I39)*

*“It wasn’t like this before. I’m still looking for a place to live, for instance [...] Many ads say they want ‘corporate employees,’ not students or freelancers.” (I29)*

In a focus group, a researcher working with LGBTI+ people stated that, in addition to impoverishment, LGBTI+ people are deprived of family and public support and the solidarity networks can no longer fully meet the housing needs:

*“Back then, we could find some support, but I’ve been working with LGBTI+ people for about two years now. The situation here is much, much worse. Because when their families learn about their gender identity and sexual orientation, clients are either forced to live at home while being subjected to various forms of violence, or they are kicked out of their homes, or they want to leave themselves. In the past, because prices were lower, you could find apartments for even a thousand or two thousand liras, but now the prices are very high and the initial costs of moving into a house are also very high. It’s not something that can be addressed with a small call for solidarity. There is*

*no support from the public sector. There are no shelters we can refer those assigned male at birth to, and even for those assigned female at birth, they are not very comfortable or safe spaces. That's why I think the increase in rents is particularly affecting poverty." (FG2)*

## Moving Back to Family Home

The ongoing economic crisis renders it impossible to access housing rights, which in turn, can result in moving back to family home for women. While living with the family is a solution for the rent problem, it brings about other problems.

*"I have a friend who lives with her family. She doesn't make enough money to support herself. We worry about her a lot. She has to finish her job and go to another one. She can barely pay the rent." (I8)*



The family home can serve as a place of refuge in the face of difficulties. However, returning to the family home might also mean becoming isolated from social life, having personal space constrained, and feeling greater psychological strain. A woman who works as a freelance director and animator stated that she was unable to continue her work after moving back to her family home due to problems caused by her alcoholic father and the physical conditions of the house. She also mentioned how difficult it is to financially recover and establish an independent life after returning to her family home:

*"I moved out of my apartment in Istanbul. I had been living in the same apartment for 10 years. When the lease expired, the landlord raised the rent from 5,000 to 25,000. He suggested we sign a new contract, but at the time, my freelance work was not going well. I thought I'd stay with my parents for a while, get by without paying rent, get back on my feet, and return." (I29)*

Women living with their families note that making individual decisions becomes harder, and this undermines their self-confidence.

*"My daughter and I started living with my parents. [...] It was during the pandemic. My grandmother had had a surgery and was staying with us. Six of us were living in a three-bedroom apartment. It was really challenging. Then, my brother encouraged me, and I decided I should move into my own place. Sometimes, you need a push. Fortunately, my father backed me up financially, and I finally moved out. I'm glad I did. When I had my own space, I felt freer. My parents helped me a lot, but while I was living with them, I felt suffocated. Moving out to my own place felt really good." (I1)*

The obligation to share household expenses sometimes negatively affects family relations. On the other hand, some women who are job hunting or who are students believe that living with the family gives them an advantage. For women who prefer to live alone, moving in with family is a result of economic necessity rather than a permanent solution:

*"Right now, I live with my family, so financially I am not that affected. But I have some personal needs that my family can't meet. I'm 24 years old, and I need to stand on my own two feet. I want to have my own place and gain my independence, but I don't think I can do it on my own. Rent is not affordable, financial difficulties continue, and I haven't graduated yet. I'm trying to continue my education, but I also have to work. But working six days a week, studying, and meeting my own needs is almost impossible. I have dreams; I love to travel, but right now I have nothing. My only advantage is that I live with my family; otherwise, it would be impossible to support myself on my own." (I17)*

An LGBTI+ interviewee who had to move in with her family due to rising rents and has yet not come out to her family stated that she faced significant difficulties living her life as she wishes. The housing crisis for LGBTI+ community also means the inability to freely express their identity, exposure to psychological pressure, and a bigger risk of social exclusion.

## Emotional Burden of Housing Problem

Concerns about unpaid rents and piling bills make women lose their motivation in their everyday lives and feel uncertain about the future. Particularly for women in lower socioeconomic groups, paying rent is a struggle for survival; the prospect of not being able to pay bills or the risk of eviction further induces feelings of anxiety and hopelessness. For some women, these feelings become worse when they cannot meet their children's basic needs. Women who do not have a home or cannot afford an apartment with decent living conditions feel inadequate when faced with their children's complaints and are emotionally distressed. Access to housing also leave women with emotional burden regarding their experience of motherhood.

Although women in the upper and middle socioeconomic groups can afford the rent for a livable home, housing is turning into an increasingly greater burden for them as well. To balance the financial pressures created by household expenses, women cut back on personal spending, which leads to withdrawal from social life. In addition, day-to-day problems such as physical inadequacies in homes or lack of heating negatively impact women's quality of life.

*"At the beginning of winter, I saw the heating bill and thought the heating had been barely on, would I have to pay 4000 liras every month for just normal heating. Smart homes maybe more cost-effective, but mine isn't smart home and the heating costs are very high. That's why many families live in unheated houses." (I28)*

One of the biggest issues for tenant women is uncertainty. The unpredictability of when the landlord will raise the rent and how much makes it difficult to make decisions about other expenses. A similar uncertainty is evident in urban transformation projects. Divorced women who are in lower socioeconomic groups and live in neighborhoods undergoing urban transformation emphasize the need for measures to be taken against the renewal projects that are well beyond their control:

*"I am afraid of the future. They said our houses will be demolished, I was so anxious. Because they want 30,000 lira rent for a tiny apartment where we live. My apartment isn't big either, but [...] they want 30,000 liras for a tiny apartment. They want 25,000 liras for an apartment in old buildings." (I10)*

### 1.2. Basic Needs

Alongside housing, the effects of the economic problems are most directly and concretely felt in access to basic needs. Essential elements for sustaining life,

such as food, clothing, healthcare, and gas have become a major fight for women due to high inflation and low income. In such a context, women are compelled to make sacrifices from their emotional and social needs.

*"We used to buy everything easily for cheaper prices. Now, at least 2-3 people in the household need to have a paid job. [...] Rents are very high; our purchasing power has decreased. You go to the market, even the most basic clothes start at 1000 liras. To buy something you will either cut back on other expenses or not but it at all. We have to be economizing all the time." (I3)*

The research demonstrates how women change their habits and priorities to meet their needs. Especially women in lower socioeconomic groups come up with new methods such as cutting back on food spending, prioritizing children's needs, and postponing their own needs to cope with economic problems. Many basic needs become unaffordable for women in this group, exceeding family budgets and necessitating social assistance or loans. This also negatively impacts the quality of life for family members whose care work falls upon women. All the interviewee women stated that they had to make life changes commensurate with their income levels.

*"Turkey's situation is going from bad to worse, everyone knows that. I can't go to the market and buy a kilo of potatoes. I buy three potatoes and cook with onions and tomato paste. [...] A kilo of meat costs 600-700 liras. I work, but I go home hungry after work. Even if I want to buy something, I can't afford it. Even a glass of water costs 10-15 liras, and sometimes I can't even drink water. My income barely covers the rent, and I don't know how we'll get by. Sometimes it'd be better if we chose euthanasia. We don't want life as it is now." (I6)*

An interviewee explains that she can no longer afford things that she used to consider routine spending. She also describes how businesses offering relatively more affordable prices were replaced by the luxurious alternatives.

*"For some time now [...] I've been cutting my own hair. Hair salons are too expensive. I mean, there is a beauty salon at the ground floor of my building. Beauty salons have always been like that, but now there are no hairdressers left. [...] I don't have that kind of life. I don't indulge myself with that kind of expense. I can't afford it. Because a haircut costs 750 liras. If I spend 750 liras for a haircut..." (I33)*

## Crisis in Access to Food and Nutrition

Inflation has seriously hindered many women and their families' access to food, making healthy and balanced nutrition impossible. Interviews reveal that due to rising food prices, women, particularly those in lower socioeconomic groups, are forced to choose the cheapest products, reduce amounts consumed, and select food with lower nutritional values. This is a major source of concern, especially for women with children. Women express feelings of guilt and helplessness about their children not being able to eat healthy. Once the food security is in danger, dependence on social assistance also grows. Food assistance received from municipalities and aid organizations becomes critical for many households, but the limited nature of the available assistance makes women struggle with insufficient resources and seek alternative solutions. Another aspect of the food crisis is the gradual shrinking of women's social lives. Shopping at the market or grocery stores used to be seen as a social activity for many women; however, it has turned into a struggle for survival today. A woman who divorced her husband after 35 years of marriage due to domestic violence explains the difficulties of supporting her children with the income she earns from babysitting:

*"We can't even afford to buy a kilo of meat. We can't get everything we want. We can't keep up with the rent, we can't keep up with the bills. My child earns minimum wage, but it's not enough. If he goes to the barber once a week, it costs 400-500 liras. He has no social life, just a cigarette. I give him 200 liras every day, which comes to 6,000 a month. Employees of the private security company earn 22,000 liras, I pay 18,000 liras for rent. You do the math. I get day-to-day payment, but still can't make ends meet. It's so hard... We don't want to live in a world like this anymore." (16)*



A woman shared that after her husband deceased, she started babysitting as paid work after the age of 40. She stated that she found a solution in stockpiling:

*"I go to the market, an egg is 10 liras in one place, 5 liras in another, 7 liras in another. The biggest problem is inconsistency. Someone sells tomatoes for 10 liras, another for 9 liras. Why? I tell this to market vendors too. Those who say there are no economic hardship are lying. I try to be self-subsistent. I buy forward. I buy 10 kilos of oil instead of 5 kilos, and I get by." (I10)*

An interviewee pointed out, even cigarettes are now deemed luxury consumption, and many people believe that the future will be even more challenging:

*"With inflation at this level, even bread, which used to cost 12.5 liras, now is 15 liras. So, say we quit smoking, you still have to go to market every day. 1000-1500 liras. No lamb, no chicken, no breakfast food, everything is outrageously expensive. This has to stop. This is because of these elections. Now the minimum wage is set at 22,000 liras. It's ridiculous. If a family of four goes to a market, they can barely buy the monthly basic necessities." (I39)*

## Bills and Cost of Other Basic Services

According to women, one of the greatest challenges today is the high cost of infrastructure such as electricity, water, and gas. Women are forced to sacrifice other basic needs in order to access these services. Especially in winter, excessively high heating bills force many women to cut back on heating or sit at home under blankets. Women say they feel constant anxiety and stress because their basic needs at home cannot be met.

*"I would pay the electricity, water, and gas bills, and my brother-in-law did the shopping. But now I am unemployed, and the entire burden is on him. I can neither pay the bills nor contribute to the shopping. I am 34 years old, and this situation is very difficult for me. They have children, and I am not contributing anything. Hopefully, I'll find a job, but right now it's really hard." (I4)*

A 29-year-old woman who is studying at two different schools and also works as a cleaner to cover her school expenses says she is struggling to meet her increasing expenses:

*"I'll either use the wood burning stove or electric heater. But electricity is very expensive. Even though we don't spend time at home, the electricity bill*

*is 400-500 liras. If I were to use the electric heater, the bill would probably rise up to 5000-6000 liras. The rent is 18,000 liras; how will I pay these with what I earn? The bills are out of control." (I7)*

### 1.3. Access to Health

Access to healthcare is becoming more and more challenging for impoverished women and LGBTI+ people. The economic crisis, deepening poverty, and state policies targeting bodily autonomy primarily affect the lives of these groups. It means that women and LGBTI+ people, whose access to healthcare and medication is highly restricted due to poverty, now find access to bodily rights (such as abortion, gender affirmation processes, hormone therapy, and HPV vaccination) has also become a privilege. Structural problems in the public health system, rising medication prices, and consultation fees hinder women's access healthcare services, having direct detrimental impact on their physical and psychological health. During the interviews, women stated that all these reasons caused them to interrupt their treatments, delay hospital visits at times of illness, and skip buying and hence taking necessary medications. They add that all of this is a major hazard to public health as much as to themselves.

Focus group participants also point out that medicines required for many illnesses are not available on the market. It causes the disruption of treatment and even poorer health for patients. Especially in cases of fatal diseases such as cancer, the unavailability of medicines poses a risk to life.

*"So for us women from Turkey, for a friend of mine who was having a breast cancer treatment, last time we found medication from Georgia. We got together with a group of friends and brought the medication. There are many medicines that cannot be found here either. That's why treatments are not possible." (FG1)*

Interviewee women also state that they struggle to cover the healthcare costs of their children and elderly and disabled family members (if they have any) they care for. While children's dental treatments or routine controls are neglected, access to assistive health technologies such as prosthetics and hearing aids for disabled individuals becomes nearly impossible. Women report that lack of such health services leads to greater health problems in the long run and that they end up neglecting their own health due to financial difficulties.

Debt and poverty impel women to postpone routine checkups, refrain from healthy activities such as sports that would maintain their physical and psychological well-

being, and even skip going to hospital in emergencies. Furthermore, women who work long hours to earn extra income cannot find any time to rest. Long working hours harm women's physical and psychological health. Leading to the loss of fundamental rights such as right to health, this situation is described by some women as a cycle of violence:

*"Because of stress, my hands are itchy now. For example, you go to the doctor, you try to get treatment. You can't find it. You can't afford a private hospital. You can't get an appointment with your insurance. You can't afford private health insurance either. So you end up neglecting your well-being. You have to. That's the injustice; that's what happens here in Turkey. You'll either go to private hospitals or you'll suffer. That's coercion, that's violence in my opinion. This is violence against humanity." (I2)*

Financial and structural barriers to healthcare access at times drive women towards alternative medicine. High consultation and treatment fees at private hospitals, overcrowded public hospitals, and the problems with finding doctor appointment have adverse effects on women's physical and psychological health. Women resort to these questionable practices due directly to inequalities in access to healthcare and poverty.

*"For example, when I ask about health issues, I cannot give exact statistical data, but I've seen a lot. Instead of taking medication (because medication prices are so high), there is a growing interest in herbalists and healers. Above all, especially the religious arguments of the current government, interest in bloodletting, leech is increasing. Even if you have cancer, you go to a leech practitioner, for example, or you have cupping done. It's like the healthcare system pushes people in one direction. I can say that people are trying to solve healthcare problems on their own." (I1)*

The public health system has a series of problems that cause grievances. Among the most criticized features of the system are long waiting periods, surgery dates being scheduled months later, and doctors' indifferent attitudes. Combined with high examination and treatment fees at private hospitals, the inadequacy of the public health system severely limits women's access to healthcare.

*"Honestly, if you don't have private health insurance, you're screwed. [...] The healthcare system is really tough if you don't have insurance or so. Medicines are so hard to get, and this is a huge problem for people. [...] Many people who have untreatable or hard-to-treat conditions have to get their medicines from abroad, and they are having really tough times. [...] Even a*

*simple painkiller is very expensive. Private hospitals are already over-priced, and getting an appointment at public hospitals is almost impossible.” (I23)*

*“The public hospital doesn’t treat you because they are understaffed. And they brush you off. So you turn to private hospitals. But you can’t trust private hospitals either. So much has happened to doctors. So you have question marks: are they doing it for money? Will it actually help me? Suspicions like that. So you go to the doctor, wait for hours, stand in line...” (I6)*

Women also feel that doctors who give them health-related advice do not understand them:

*“I had stomach infection about 15-20 days ago. [...] I went to the hospital. They told me that the tap water contains germs, you should drink bottled water. Bottled water costs 130 liras. [...] I’ll drink bottled water, make tea with it, cook with it. How am I going to sustain this?” (I3)*

For most women, healthcare expenses are the first to be sacrificed. Especially when other members of the family have healthcare needs, women do not prioritize their own needs. One interviewee expressed it with the following words:

*“That’s why healthcare became one of the first things I sacrificed.” (I35)*

*“I have health problems. They tell me to go to the gym, but I can’t. For example, if you’re indebted to BAĞ-KUR (social security institution for the self-employed), the state doesn’t provide you with healthcare services. I felt sick one day. They wanted me to go to the cardiologist and get my heart checked. But because I had debts to BAĞ-KUR, the public hospital charges for treatment, and I didn’t have the money. So, I didn’t get it checked. I said to myself, I’ll die either way, I’ll die one way or another. It’s that simple, there’s nothing I can do, they want 8,000 liras in the middle of summer. [...] I said, if I’m going to live like this, I’d rather die of a heart attack, at least those left behind will think about it.” (I32)*

Besides the problems in accessing healthcare services, women also cannot take health measures that would boost their immunity; this might lead to psychological disorders such as depression. For instance, inadequate and unbalanced nutrition can cause serious health problems in both adults and children.

*“Women are psychologically affected by insufficient nutrition. Of course they can’t access a dietitian. [...] We try to support them in Çanakkale and İzmir,*

*but [...] No matter how much we explain in women's health trainings, they always skip it as they can't have access, they can't eat healthy and sufficiently, they can't get supplements. This turns into a bind that they can't escape, they can't get out of major depression and they can't make healthy decisions. Their decision-making mechanisms are greatly affected as well." (FG2)*

For women, losing economic independence later in life or becoming unable to work due to health problems are among their greatest worries.

*"I won't give up because of this health condition, because of my knee. Because you see, I am working but I don't have insurance, so it means I spend money constantly. I've been working for two months now. I earn the money and give it to the doctor. [...] I can't deal with the doctors. I am afraid of life. What will I do in the future? How will I live? I have this fear." (I6)*



Some women try to find individual solutions to access healthcare services. For example, an interviewee from the upper-middle socioeconomic group describes the solution she found as follows:

*"Honestly, I put off health issues. I need to go to the dentist, but it's really difficult, it's overwhelming. Now I have a friend at school who is a dentist. She says 'come to my clinic, I will take care of it.' So I try to get by with the support of people I know." (I1)*

Access to healthcare for LGBTI+ people has also become increasingly difficult due to both economic conditions and government policies. An interviewee working in the field of LGBTI+ rights points out that now hormones are included among prescription medicine list and gender affirmation procedures have been further complicated, increasing the barriers to healthcare access for LGBTI+ people.

*"LGBTI+ people living with HIV+ are also among the most affected by impoverishment. [...] People living with HIV+ need to take extra supplements such as proteins, vitamins, etc. due to the infection, due to this virus. They also have to be more attentive to their diet. Since the infection is related to the immune system, the body can become susceptible to many different infections. Unfortunately, with the access to healthcare becoming more and more difficult and with the discrimination in healthcare services increasing day by day, people are no longer able to access these services." (FG1)*

Women's access to sexual and reproductive health is also negatively affected by the reasons discussed throughout this section. For example, women emphasize how difficult to cover the cost of the HPV vaccine for themselves and their children.

*"We raise awareness, but we can't do anything to turn it into practice [...] We emphasize the HPV vaccine in every workshop. Because there are so many young women. The women who come to trainings have daughters. We want something to be done for them. But when they hear the price, when they hear the cost, they say we can't afford it. When it happens, we are affected as well. How will we find a solution to this, what will we do?" (FG2)*

Moreover, access to safe and free abortion, despite being legal, has become more problematic due to poverty and economic difficulties:

*"Abortion is legal in Turkey, but in reality there is a de facto ban and, it cannot be performed in public hospitals. If a woman wants to have an abortion, she cannot go to a public hospital. Where is she going to go? What can she do? Can I have an abortion, where can I go? We desperately think where we can refer her? This is a serious problem, especially now the economic crisis has deepened so much along with the pandemic –we are obviously in a deep*

*crisis since the end of the pandemic. But here, how many women couldn't get an abortion due to poverty is still a big issue." (FG1)*

## 1.4. Access to Justice

Women generally have a negative view of justice. Phrases such as *"justice system is frail in this country"* (I24) and *"the legal system has collapsed"* (I9) show that the distrust is beyond individual experience and more of a social perception. Women believe that appealing to legal process will only be a long and exhausting struggle, which in most cases, will be inconsequential. The pursuit of justice turns into an additional burden alongside the loss of rights; bureaucratic obstacles, the uncertainty of court proceedings, and financial constraints discourage women from seeking legal recourse.

*"Cases never end. Maybe it will last years, who knows for how long. I gave up because I thought that I'd be worn out. Because no file is closed. Look for example at the Narin case, it is still... It goes back and forth, back and forth. Nothing is resolved. There is no solution. It just gets more and more tangled or stays as it is. So, knowing that there is no solution, I really gave up." (I30)*

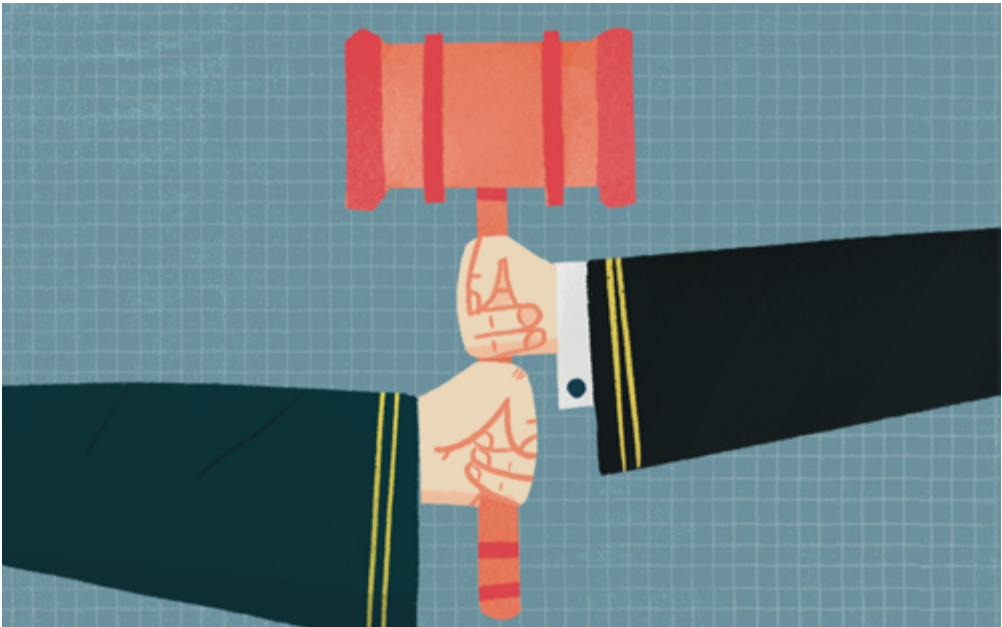
In addition to distrust of the legal system and the exhausting legal proceedings, economic precarity and hardships in accessing legal aid cause women to encounter obstacles in seeking their rights. The legal system's failure to function well leads women to seek support from their social circles, pursue legal processes through personal relationships, and even seek justice through alternative channels such as social media.

*"They always say that women have an upper hand in the legal system, the legal process protects women. But, frankly, I haven't experienced that very much. I haven't seen it." (I25)*

Getting legal support, especially hiring a lawyer is often financially unfeasible for women. The legal aid available on paper is also quite limited in scope and accessibility. The free legal support provided through legal aid is only granted for a single case and does not cover related cases. For instance, when a legal aid lawyer is assigned to a woman for a divorce case, that lawyer cannot take on custody case or avoids providing support in that case. Therefore, women are required to file separate applications for each case, making the entire process even more complicated and tiresome and trapping women in a *"bureaucratic labyrinth."* (FG1)

Even if women receive legal aid, they are required to cover notary fees and other paperwork costs from their own pockets. Furthermore, it is noted that legal aid attorneys often put minimal effort into the process, contacting women at the last minute before or during the hearing, and sometimes leaving the hearing with only a few sentences of defense, such as *"I request that the ruling be in her favor."* (FG1)

Another important issue regarding legal aid is the rigid eligibility criteria. Having property registered in their name, a regular income, or even working in a part-time job with social security coverage prevents women from benefiting from legal aid. As a result, many women experiencing economic hardship are deprived of legal support.



Divorce proceedings, one of the most common legal processes for women, also demonstrate how unequal the access to justice is for women. The divorce proceedings impose a heavy financial burden on women, and most women are forced to withdraw divorce petitions due to attorney and court costs. It was noted that the temporary alimony given to women during the divorce process is often paid late and is generally too low to cover the costs. In some cases, women also have to cover the travel and accommodation expenses of witnesses who will testify before the court, which makes the process even more costly. The interviewee women describe the issue of financial inadequacy in accessing justice not only through their own experiences but also as a shared problem among women.

*"If I were to get a divorce now, I couldn't hire a lawyer for myself. I don't have that opportunity. I would request it from the Bar Association. The Bar Association would tell me that I have insurance because I have a paid work. We, women, experience this on top of everything. Because I work part-time, they give me one week of social security per month. Even that one week is a problem. Like I said, you can't hire a lawyer, and even getting the simplest divorce papers costs a fortune. So most women can't go anyway, even if they want to, because they have no money. They take the beatings, they take the insults, sometimes they get cheated on, but there's no money. They can't go anywhere. They have to endure it... Everything is about having no money." (I7)*

*"Those who are well off get divorced faster. The process moves more quickly. They can find better living conditions for themselves right away. But a woman who has no money is forced to return home and tries to make that marriage work again. And depending on how much the marriage can endure the fighting, the violence... Again, everything depends on money." (I3)*

*"We are only talking about the lawyer's fees. But you also have to take the witnesses with you. And since I brought my friend with his children, I paid their hotel expenses too. The trial was at 9 am, we had to stay at the hotel the night before. We couldn't plan it otherwise. Of course, I covered all their expenses too. That's an extra burden." (I25)*

During divorce proceedings, women must take into account not only the costs of legal representation and court fees, but also the expense of establishing a new life for themselves and finding new solutions. Many women who cannot afford these additional costs may have to withdraw at the early stages of due to financial constraints, even though they wish to proceed.

Women often sacrifice their rights that would economically protect them post-divorce such as alimony, property division, and compensation, simply to be able to get divorced. Especially when hearings are held outside their city of residence, women devote a large part of their time to the legal process, constantly commuting to attend hearings and having to postpone their job search. For example, one interviewee stated that she had to plan her work entirely around her divorce case and therefore delayed her job search.

Women who cannot benefit from limited and inadequate legal aid are forced to develop alternative ways. One such method is spending their existing savings to cover legal costs. One interviewee explained that she was able to hire a lawyer by selling the jewelry her family had given her at her wedding:

*"I had jewelry that my parents gave me as wedding gift, that's how I hired a lawyer and got divorced. But when I applied for legal aid, I received nothing." (I17)*

Another interviewee stated that the temporary alimony came into effect seven months after the case was opened and that if she had not had her own savings, she would not have been able to file the case:

*"The case was filed. The temporary alimony was granted after seven months. If I hadn't worked and saved money, I wouldn't have been able to file the case. I wouldn't have been able to hire a lawyer. I wouldn't have been able to cover the legal costs either. I think it would be more appropriate to support women as soon as the case is filed. Because hiring a lawyer with the temporary alimony I received is already impossible." (I25)*

Some women who find themselves in economic hardship are unable to hire a lawyer and are forced to defend themselves in court.

*"They [attorneys] were charging too much. I went there [the court] myself. I didn't go with a lawyer, I was the defendant. [...] I defended myself there, officially. Against justice. Yeah, really. They [the other party] didn't come, they sent their lawyer. I went and defended myself. Because I couldn't afford a lawyer." (I9)*

Women also try to make use of their personal relationships to initiate legal proceedings. They prefer to reach out to lawyers through connections such as family, friends, or business relationships so that they can reduce costs, find easy payment solutions, and minimize expenses or get support from someone experienced. For example, one interviewee explained how she was able to reach a lawyer through the connections of her niece:

*"I was able to get through to a lawyer like this: My sister's youngest daughter graduated from law school. We took the file to a lawyer she had interned for. We said we wanted someone with a little more experience in administrative courts. It was because he knew my niece." (I32)*

Similarly, some women are able to use their professional connections to obtain legal support. One interviewee explains that she paid a lawyer who was her client through a barter arrangement, in exchange for services:

*"The lawyer was also my client. She was very helpful with the payments. For*

*example, I didn't pay in cash. I paid in installments. For instance, I gave her manicure and pedicures, and she deducted half of the fee from that. That's how she helped me." (I40)*

When the legal proceedings are outside the city of residence, women undertake an additional challenge. Women who are forced to file a lawsuit in another city, in particular, turn to acquaintances or their connections because they need to find a lawyer in that area.

*"Because the case was filed in Ankara, you need to find a lawyer in Ankara. It's very difficult for a lawyer from Istanbul to follow up on it there. I had to find someone through an acquaintance." (I25)*

Many women find it difficult to seek their rights because they lack the information about how the legal process works. Reaching a lawyer in a timely manner and keeping up with legal processes correctly are critical in accessing justice. It is very important for women to take the necessary legal steps in a timely manner so that they do not miss the counterclaim deadlines if a lawsuit is filed against them or fall into the enforcement proceedings. However, women who seek legal aid may be delayed in initiating the process due to the slow functioning of institutions and face the risk of losing their rights. For example, one woman recounts that she learned too late that she had been fired on the grounds of a disgraceful offense and did not know what to do in response. She stated that she was unable to seek justice because she did not have the financial means to obtain legal support:

*"They laid me off on the grounds of a disgraceful offense, though I had no idea what their reasons were. I went there again and said 'what disgraceful'. He [the employee] said 'I can only change it in the first five months, I can't change it anymore.' It was illegal to lay off workers during the pandemic. I just learned that. My friend called to talk. I went to the Employment Bureau, and this is how I found out. He just told me now. He said 'You have this right'. Honestly, my financial condition is obvious, how am I to go find a lawyer. I am a victim." (I14)*

Similarly, due to the lack of legal knowledge in divorce cases, women don't always know the rights that protect them. One woman states that her home is secure thanks to the usufructuary right (right to enjoyment of a property), which she learned about through a friend's lawyer:

*"When we separated, I got the right to use the property until I die. I didn't know about that either. Again, thanks to a friend, many thanks to my lawyer*

*friend, I learned about it. I mean, I don't know what tomorrow will bring, maybe my ex-husband will marry again. Why should it [the house] be enjoyed by someone else? I have two children... My daughter got the house... My son was young at the time. I have the usufructuary right over the children. Until I die, they can't sell it or rent it to someone else, they can't kick me out. So, right now, it's mine." (FG3)*

The complexity of legal proceedings can lead to women being misguided or unaware of their rights:

*"So, in fact, she can write a petition for another legal aid system to cover the court fees. If it's accepted, she doesn't have to pay anything. But knowing this requires very detailed legal knowledge. Lawyers do not give advice in such issues." (FG1)*

When the state fails to fulfill its responsibilities or women cannot access qualified legal support due to economic difficulties, the struggle for justice can be carried out through alternative platforms such as social media.

Women and LGBTI+ people face various forms of discrimination while accessing justice, due to both impoverishment and systemic gender inequality. In cases of violence and harassment, not being taken seriously by law enforcement and judicial mechanisms weakens trust in the justice system. Women emphasize that victims are not protected and perpetrators go unpunished due to the failure of punitive mechanisms.

*"Not being able to go to the police when our safety is at stake, that is, not being able to get help from law enforcement... For example, let's say one of us goes missing or something happens, will it be investigated? I don't know. I have no confidence, no trust in justice. I don't think justice will work for me. Because, I mean, the government is fueling hatred towards LGBTI+ people, and the first ever target is trans women. As a trans woman, I can't trust this justice system." (I35)*

In conclusion, economic insecurity, lack of information, and the fact that legal rulings are not enforced greatly limit women's and LGBTI+ people's access to justice. The interviewees drew attention to poverty as the main obstacle to accessing justice, revealing once again that justice is a serious problem in an environment of growing economic and social crisis. Alternative strategies such as making use of personal relationships, using social media as a means of pressure, or mobilizing personal financial resources for legal proceedings stand out as potential solutions.

## 1.5. Access to Education

Although education is still seen as one of the most important means for escaping poverty, economic crises, gender roles and state policies disrupt education of women and poor segments of society in particular. The interviewee women also describe the inequalities they face in accessing education, the difficulties they encounter in continuing education, and the relationship between poverty and education.

One of the major barriers to accessing education is dropouts due to high costs and financial difficulties. Particularly university students are forced to work to be able to continue their education, and this negatively affects their academic performance. Some interviewees described how juggling between multiple jobs to make their livelihood interrupted their education:

*"I started university in 2017. I've been studying for seven years. The reason is that I completed the first two years, then I had to work and dropped out of school. I worked as a sex worker at that time. I took a break from school for three years. Why did I drop out? Because I had no money, I had to work. I couldn't take my exams. I worked two jobs, two jobs for months. I worked two jobs on three hours of sleep. At the end, I was diagnosed with bipolar disorder. Think about it, a macroeconomic collapse initiated a journey in my life where I was diagnosed with bipolar disorder." (I35)*

Education, especially for university students, is caught between future hopes and financial difficulties. The popular belief that higher education once provided better living conditions is gradually waning with the economic crisis. The economic recession also affects the possibilities of finding job after graduation. Even university graduates face unemployment and low-wage working conditions, while the gains achieved by making sacrifices through educational lives are becoming unreliable.

*"Many university graduates work in warehouses for instance. Or, they work in textile sector. This actually contributes to persistence of lower levels of education. People say, 'Well, even educated people work in textiles, so I'll work in textiles too.' They think, 'At least I won't study for ten or twenty years, I'll go work, earn money somehow, buy my own car, buy my own house.'" (I17)*

*"Because the more you advance your education, the higher salary you demand. That's what the other side [employers] thinks and they might prefer to not*

*hire that employee. They say, 'we might hire a recent graduate instead, who will accept a lower salary.' Maybe this is the reason why my job search process gets harder. Actually, it should be normal that as your education level increases, you should find better jobs. But for me, it backfired." (I25)*

Access to education for women is all the more difficult due to gender roles and economic dependence. Girls are deprived of education by their families due to economic crisis and patriarchal social norms and are directed towards domestic responsibilities. Women in lower socioeconomic groups in particular are caught between education, marriage, and care work obligations.

*"Unenrolling girls from school and marrying them off at an early age or driving them towards domestic care work constitutes a significant barrier to access to education. Especially during economic crises, families begin to prioritize domestic labor over education." (FG1)*

The inadequacy of education policies severely limits the access to education for women from different ethnic, religious, and linguistic groups. Besides, the exclusion of different ethnic groups, such as the Roma and Dom communities from education is becoming even more pronounced due to structural discrimination. Since inequality in education is shaped not only by access to material resources but also by social and cultural barriers, evaluating education policies solely on the basis of official records overlooks the obstacles faced by impoverished groups and people of different backgrounds. Even though education is regarded as a substantial means for breaking the cycle of poverty, factors such as economic crisis, impoverishment, gender inequality, and structural discrimination still pose a major obstacle to accessing the right to education. Women's experiences shed light on how and why the right to education cannot be considered independently of economic, social, and political dynamics.

## 1.6. Access to Employment

The deepening economic crisis following the pandemic has led to a significant deterioration in women's employment conditions. Many women from different socioeconomic groups lost their jobs, and it became difficult for women to find new jobs regardless of their level of education and experience. The job opportunities available to women are generally low-paying, precarious, and offer no career prospects. Among the interviewee women, some have been looking for a job for a very long time but are unable to find one. There are also women who have been completely disconnected or deliberately excluded from the paid labor force.

*"We really can't find a job. For this reason, I see everything, even reading, from the perspective of improving myself, I try to become a little more cultured. Maybe an opportunity will come along in the future. Perhaps a chance..." (I17)*

*"It was upsetting that when you started working at a private company, they wanted to start you off at minimum wage. This is a thing now, you start at minimum wage. You can think that as you put in the work, your salary increases, but the conditions are tough. The working conditions are always flexible working hours. So, the labor you put in is not proportional with the minimum wage. That's the first thing you face." (I38)*

Focus group participants emphasize that these conditions are in fact a violation of human rights. They point out that many women today live below the poverty threshold:

*"Now, if you are a minimum wage earner or a retiree, or you are living on minimum wage, you are already living far below the poverty line. This could actually be something. This could be the sign of this period. Poverty is a human rights violation." (FG2)*

This section of the report addresses the multidimensional challenges women face in accessing and remaining in employment. Rising unemployment rates, the proliferation of precarious work, low wages, and gender-based discrimination make it difficult for women to maintain economic independence. Unemployment extends both economic and social uncertainty and makes women more dependent on their families. The interviews reveal many structural problems, ranging from discrimination faced when entering the workforce to precarious working conditions, workplace bullying and harassment, and the burden of unpaid domestic labor. All these conditions directly affect how women use their time, take care of their physical health, and build their expectations for the future.

### **Women's Unemployment: Heightened Uncertainty and Financial Hardship**

Employment is fundamental for women's participation in social life, individual empowerment, and social status. Women's participation in wage labor is shaped not only by economic factors but also by social norms, family structures, and the state's employment policies. The reasons for women's exclusion from employment include pregnancy, marriage, the burden of unpaid care work, social pressures, and family-related life changes. Interviews show that women are systematically

excluded from both hiring and promotion mechanisms. Women are not hired because of the possibility of having children, are laid off during pregnancy, or face harshening working conditions after giving birth. All these combined, women face the constant risk of losing their jobs in an environment where job security is already low. Low wages, delayed salary payments, unpaid overtime work, and insecure contracts put women in a difficult economic position. Unfair hiring processes in the public sector and increasing rights violations in the private sector render women's employment even more uncertain.

The interviewee women said that finding a regularly income-generating job is becoming increasingly difficult, and that despite high levels of education, they are not being hired or are being employed at very low wages. University graduate women said that they cannot find jobs commensurate with their experience and education levels, and that they sometimes have to hide their education in order to find work. There is also a common perception, particularly among women who want to find a job at the public sector, that nepotism has replaced meritocracy. This causes women to experience grave economic and psychological uncertainty in their search for paid employment. Four interviewees, who stated that they were actively looking for work, mentioned that factors such as low wages, experience requirements, and access to unemployment benefits made the job search process difficult.

*"The biggest economic problem for me right now is unemployment. I'm looking for work, but despite being a university graduate with 13 years of experience, they're hiring me at low wages. Unemployment is already a major problem in itself." (I14)*

*"If you get a job through a referral of an acquaintance, doors open for you. But if you apply for any job posting, on a website or whatever, you get scrutinized more, and they treat you differently than others. So I think this is really unjust. And public work is a completely different issue. I'll never even be able to get there. There's no concept there that people get the job they deserve. That perception is completely zero." (I21)*

Many women report that they cannot find work in their field of education and due to unemployment they have become dependent on their families. Some of these women, hoping to find work, are enrolling in vocational courses offered by ISMEK in fields such as first aid, emergency assistance, surgery services, patient admission, e-commerce, and digitalization, which are in high demand in the job market.

Some women state that they are unable to participate in the labor force due to their husbands or their husbands' families, while others state that they have

distanced from paid work because of divorce or change of city of residence. After divorce, some men use various forms of violence such as making women lose their jobs, discrediting women, and threatening women to make financially dependent or to punish them. In addition, the fact that custody and care responsibilities for children mostly remain with the mother increases the financial burden, the pressure to find a job. Furthermore, employers' reluctance to hire women above a certain age limits their access to jobs that match their past experience and education. As a result, experienced and qualified women are forced to work in lower-paying and precarious jobs.

*"My mother had retirement pension. I have only one sister and one brother. They were both studying during the pandemic. We had a house in urban transformation, but since it belonged to my father, my mother had to rent another apartment. For the first year, my father gave my mother the rent allowance he received from the municipality, but then he stopped. Then when the house in the city was finished, my father didn't give it to my mother. My siblings came back from university, but their mental health was harmed, they didn't work at all. My mother got into those stupid jobs at that time. She started working at jobs that she wouldn't normally work at [...] she is actually an accountant with a degree in economics. She started going to clean houses because no one would hire her due to her age. She is still in the same place." (FG3)*

Another impact of unemployment on women is the loss of economic independence, leading them to retreat from social life and causing a feeling of being a burden on their families. Women iterate that their status within the family has changed because they don't earn income, and it makes them feel dependent and powerless. Some women say that they have tried ways to earn an income such as through selling handicrafts they produce at home, but that these jobs are not sustainable.

*"Boredom... Being at home all the time, working at home constantly is really very boring. And there is no income either. You work and work, but to no end. There is no money coming in. It's really like that. When people work and get paid for their labor, they feel different." (I30)*

The systematic exclusion women face in accessing and remaining in employment is yet another factor hindering women's economic independence. Women explained that in job interviews they were judged by their marital status and whether they had or will have children. They also emphasized that the perception of childcare being the responsibility of women puts them in a disadvantaged position from the get-go. Women, usually the first group to be laid off especially during economic recessions,

can be dismissed from work or work in precarious conditions as employers deem rights such as pregnancy, motherhood, or maternity care as an "extra cost".

*"I believe fundamental changes are needed in the workplace, working conditions, compensation policies and working hours. Women's certain rights such as maternity leaves, breastfeeding breaks, and unpaid leave are recognized, especially in the public sector. But things are very different in the private sector. The moment you get pregnant your contract is not renewed. My friend had a first-hand experience: her contract at the university where she worked was not renewed because she was planning for a second child. She had to file a lawsuit to be able to get what she was entitled to, because she was also denied the extra payments she deserved. Inspections should be increased to prevent such things." (I25)*

*"It has been always like this throughout history. Women have had financial struggles and resorted to their bodies as a source of income. When they were in no condition to give birth to their child, they were forced into abortion under unsafe conditions. Or, they had to abandon the child they gave birth to because they couldn't afford childcare. Some left, some went to Germany, some others were forced to stay with their husbands. They worked in conditions they never deserved. In other words, women have always been the most affected. Perhaps women have been the most harmed gender. And this has always been the case and continues to be so. Because we are already trying to exist in a place where there is not much room for us. We are not sought after in the business world, doors are not open for us, we are not welcomed with open arms. On the contrary, they want to close the doors on us. When the economic crisis comes into play, this becomes inevitable." (I18)*

The inability of pregnant women to find a job as well as inequalities in accessing state-sanctioned maternity benefits further threaten women's economic independence:

*"Pregnant women need an additional source of income. For example, the government has introduced a birth allowance of 150,000 liras, but how do you get it? Employees with social security can get it, but why can't those who work without insurance get it? You need to have three months of social security or six months of social security. You have to complete the premium payments, and then you are entitled to receive the allowance. I heard that, a friend of mine received it. [...] Her husband has social security, when can't she benefit through her husband? It doesn't work. The woman needs her own social security." (I39)*

## Increasing Burden of Unpaid Domestic Labor with Economic Crisis

The primary obstacle to women's participation in the workforce is the burden of unpaid domestic labor and care work. The domestic work that women are considered "obligated" to perform—undertaking unpaid domestic labor and caring for other household members—in effect poses a serious impediment to their ability to work in an income-generating job. Care work makes it difficult for women to participate in the labor force, limits the amount of time they can allocate to paid jobs, and prevents them from achieving economic independence. State-provided care services are inadequate, and divorced women experience additional economic insecurity due to unsteady payment of alimony or nonexistence thereof.

As a result of worsening economic conditions, women, regardless of participation in wage labor, are forced to come up with methods to balance the household budget and meet basic needs by saving money. In interviews many women emphasized that the burden of earning the household livelihood falls largely on their shoulders and that this labor is invisible.

*"Women now work in many different fields, but especially for married women, work life, childcare, and household responsibilities create a heavy burden. Women face more workplace bullying. At home, in cases where the husband does not provide support, all responsibilities fall on the woman. This can cause women to neglect themselves and feel unhappy. I know many women around me who are struggling with it and do not want to lose their economic independence." (I25)*

Interviewee women state that economic hardships force them to work in income-generating jobs regardless of their wishes and circumstances. However, working at a paid job does not diminish their unpaid work at home. On the contrary, it increases the total working hours. Women who work in paid jobs also say that when they come home from work, they take on household chores and childcare alone, as their husbands or other family members do not share this responsibility. All of this complicates time management and exacerbates physical and mental exhaustion.

*"I can't spend time with my child. She doesn't see me very often. Most of the time, she is asleep when I come home. In the morning, we only get to see each other for half an hour after we wake up. Then I take her to school. She is very affected by this. For example, she always asks me: 'Mom, are you going to school today? What time does school end? Will you come straight home? Are you going to work in the evening?'" (I9)*



One woman said she felt “*exhausted*” from taking on the responsibilities of home, work, and children (FG3), another said her child couldn’t see her because she left early in the morning and came home late at night (I7), and another said she was the last to know what was going on at home (I9). In a focus group discussion with women, one woman summarized the situation as “*it is as if my responsibilities are times two*” (FG3).

Women support not only their children but also extended family members. Some women stated that they care for their grandchildren, siblings, or sick parents, but that this labor is largely invisible and that they are left alone when they need support.

*“It’s too hard for us women because we get tired both at home and at work. Now, for example, my husband says ‘don’t work then’. Because we’re worn out you know. Because of the responsibilities we have both at home and at work. If it’s too hard, then don’t work. I said I’ll never quit my job, but you can help me.” (I19)*

During the interviews, some women stated that they tap into solidarity networks to share this burden. Since they did not receive the necessary support from their family members, they cooperate with women living in the same apartment building

or neighborhood to care for children or the elderly. However, this solidarity mostly means that only women share their existing burdens, while men do not take on any responsibility.

The gendered division of domestic labor within also creates psychological and emotional pressure. Interviewees stated that they constantly feel inadequate or insufficient, and that this negatively affects their mental health. This invisible burden on women continues to be one of the areas where women structurally experience gender inequality most intensely.

### Time Poverty

The interviews show that women have to divide their time between different responsibilities and can therefore feel overwhelmed. Women experience serious time pressure as they juggle paid jobs, their education, and household chores. Some women enroll in vocational training courses to boost their position in the labor market. However, this further divides women's time, deepening their time poverty.

*"I took the university entrance exam and passed. I study at Şişli Vocational School at the department of operating room services. Actually, I wanted to study in the First Aid and Emergency Care Department. They told me here that my score wasn't high enough and that if I did well in my classes, I could study at the second department for free. I said okay, and I worked very hard. I had to work as a cleaner to pay for the rent, my child's needs, my school, and extra evening classes. I did house cleaning jobs on weekends. [...] My classes usually start at 9. Because I study at two different departments, my classes sometimes overlap and sometimes don't. When they overlap, I have to come back in the evening for the second shift. Usually, when I leave here at 5 or 5:30, I can go to my evening job." (17)*

Time poverty completely diminishes women's personal space, even limiting their sleeping and resting time:

*"If only I didn't have to work so much, if only I could make time for myself as I say... 24 hours; you work 16 hours, you have eight hours left. You have to sleep. If you set aside one hour of those eight hours for studying, you already have one hour left at home for cooking and doing laundry. Or you'll have to go shopping, but you can't. If you do those things, you have three or four hours left. You can't sleep. If you sleep for three or four hours, you can't stay awake for 16 hours. You feel like you're drunk. You risk making*

*mistakes. You risk getting fired. You don't want to take that risk. You don't take it, you know. So what do you do? You give up your own pleasures and hopes. Unfortunately."* (I2)



In daily life, the lack of time causes women to focus only on performing the tasks they consider essential, while their personal needs are constantly postponed:

*"Let me put it this way: A woman who has no time for herself, who is rushing between the hospital and her parents... I don't have time to think about how it's going..."* (I36)

Women say that due to their busy weekdays, they can only find time for themselves on weekends. However, this time is usually spent on unpaid domestic work:

*"Of course, I always look forward to Saturdays so I can sleep in and get a good night rest. During the week, I have responsibilities at home, I share them with my mom, and sometimes my mom goes to the village for a few months, so I have responsibilities at home by myself. One day a week, I want to tidy up my house and clean it. So, this week, I'll take care of it and cook. One day is spent like that at home. One day I want to socialize, that's my day, or I want to just lie down and rest, and it is usually Sundays."* (I38)

Regardless of their income or education level, women's experiences reveal that time poverty is a common problem that transcends class boundaries. Women emphasize that time pressure not only causes physical exhaustion but also makes it difficult to juggle the responsibilities of different social roles.

*"Yes, and I also started teaching in the department. So I leave home in the morning, come to the nursery and do the nursery work, then teach my class, and after teaching, I go to Bahçelievler and be a doctoral student. So I have four roles: at home, teacher, manager, and student." (128)*

Time poverty is a structural problem that determines women's daily lives and their long-term economic and social positions. Long working hours in the labor market, the burden of unpaid domestic work, and the time that must be devoted to education increasingly reduce the time women can spend for their personal development and social lives. These also act as barriers to women entering employment and weaken their attachment to the labor market. In short, time poverty is a structural problem that pushes women into a more disadvantaged position in economic and social life.

### Deteriorating Conditions in Labor Market and Precarity

Although poor working conditions, high unemployment rates, precarious employment, and low wages in paid work lead to economic insecurity, paid work remains central to women's empowerment and relative independence. Women employed in paid work report having more say in family decisions and feeling more empowered after securing economic independence.

*"It's not just about earning money and spending it; it's about being able to use it... That's when I felt like I could actually do things. And that feeling was wonderful. I felt stronger. I got my child a driver's license. I began to do things [...] Now, when I visit someone, I can bring bread and pretzels with me, and that makes me the happiest person in the world. No one but me can truly understand this feeling, because I lived it." (110)*

Yet economic independence comes along with heavy physical and psychological burden for women. Long working hours, workplace stress, and the cumulative exhaustion caused by paid work significantly undermine women's quality of life.

*"The bank environment itself was a major source of stress. On top of that, I started working in a very demanding department. I was constantly dealing with the upper echelons of the administration. Working among all those know-*

*it-alls, all those personalities, was extremely difficult. I had just graduated from university and began working. There were times when I would cry and go home.” (I23)*

Especially for women employed in low-paid sectors, working life is also physically arduous. Women working in cleaning, service jobs, or other physically demanding jobs often have to spend long hours standing.

To cut costs, employers often expect one person to do the work that should be done by two or three people. This hits women especially hard, making job definitions unclear and workloads heavier. Women are expected to juggle multiple tasks at once. In the commerce sector, where many women from middle-upper and upper socioeconomic groups are employed, this usually means multitasking and being responsible for many different lines of work.

*“Working in commerce has its own challenges. You’re asked to run the social media, manage commercial tasks, and even handle graphic design. They expect one person to handle everything. There’s too much work and too little staff. I also have the company phone for social media, so it’s always with me. It doesn’t matter if I’m on vacation or I am getting married, the phone is always with me.” (I21)*

One of the main issues that make precarity worse for women in lower and lower-middle socioeconomic groups are the employers who refuse to pay women’s social security premiums. Many women say that to keep their jobs, they have to work overtime, accept working without social security, and remain silent about the discrimination they experience at work.

*“I’ve always worked. At my first job, I worked without social security for five years. Why? I was afraid of getting fired, so I ended up working without social security for five or six years. I could have retired by now. I was always scared of losing my bread money, my job. This is so common in this country, it’s a huge problem. Women are constantly under this pressure, always afraid of losing their jobs.” (I6)*

Precarious working conditions increase women’s risk of poverty later in life. Because employers often fail to pay social security premiums, many women cannot qualify for retirement pensions. As a result, they are deprived of the right to an independent income in retirement. In many cases, women are only entitled to a pension if their husbands or fathers had social security coverage and passed away before them, leaving them dependent on widow’s pensions.

*"They didn't directly tell me to leave. But when I asked for social security, they simply refused. They said they weren't going to pay it and made it clear that if I didn't like the conditions, I was free to quit. In the end, they never paid my premiums. They only covered my health insurance and that was only because they realized they couldn't find anyone better for the job." (I5)*

Women whose employers do not pay their social security premiums are often too afraid to even ask whether these contributions are being made, for fear of being fired. Under the constant threat of job loss, they feel forced to cling to their jobs, and employers take advantage of this situation to ignore workers' rights. Moreover, this fear of losing one's job is not limited to women working without social security, even women from middle socio-economic group with social security coverage share the same anxiety.

In recent years, as the value of the Turkish lira has declined, women have been left with little choice but to work for even lower wages. While some women work informally for less than the minimum wage, women with work experience are often offered no more than the minimum wage:

*"I was working as a receptionist. I answered the phones, welcomed members, directed them, made announcements, basically handled everything related to sales. I dealt with the back office too. And for all that, they paid me minimum wage. No social security, no transportation allowance, no meal allowance. I was earning 17,000. Then there was Türk Telekom. Since I was pregnant, I thought maybe they would hire me. I asked the man, 'How much do you pay?' He said, 'Minimum wage.' How can they pay minimum wage? Türk Telekom is a profitable company, yet they still pay minimum wage. And now they've cut the bonuses as well. We used to get 20 liras for each internet connection, now it's down to 12. What am I supposed to earn from that? What is that even enough for? They took away the meal allowance as well. Am I supposed to pay for lunch out of my own pocket?" (I39)*

*"DİSK-AR recently released its 2024 third-quarter Employment Report, based on TURKSTAT data. According to TURKSTAT, the women's employment rate stands at 32.4%. However, when we look at the underlying figures, we see that formal and fulltime employment is only 19.6%. In practical terms, this means that a large share of women are not even earning the minimum wage. We already know and could talk for hours about how inadequate the minimum wage is. But the reality is women are not receiving even that." (FG1)*

Women are also denied their right to receive unemployment benefits because employers either entirely refuse to pay their social security premiums or just pay them partially:

*"After I quit my job, I went to the Employment Agency to apply for unemployment benefits. There, they told me I had left my job voluntarily. I said I worked to receive unemployment benefits, but they told me, 'You're not eligible.' When I told my son, he said, 'Mom, you should file a complaint.' I just thought to myself, may God help him in this world and me in the next. This is the limit of his conscience, you employ workers in your factory, and do you make them sign documents at the notary? And when it comes to me, suddenly everything is by the book." (I11)*

*"So, I don't really earn a salary. My insurance is paid for only 15 days a month, and my pay is calculated accordingly. Think about it, it is around 3,000 liras. Can you call 3,000 lira a monthly wage? Of course not. That's not a real income. And with that money, I'm expected to cover electricity, rent, water, everything." (I5)*

Women who are unable to receive their severance pay upon dismissal are also deprived of legal support to protect their rights. Employers may force workers to sign notarized documents waiving their right to severance pay, and women may unknowingly consent to these agreements:

*"In 2007, he finally insured me after his wife passed away. I had been telling his wife about it before. After she died, I said to him, 'Oktay, look, Tanyel—may she rest in peace—was going to insure me.' He said, 'Why didn't you tell me?' and told me to get the paperwork ready right away. First, he took me to the notary. Later I realized it was so he wouldn't have to pay compensation. Of course, he made me sign a contract there. I didn't know what it said. I didn't even have my glasses with me. He had me sign it at a notary, very politely." (I11)*

Despite these challenges, whereas some women previously viewed income-generating work as a means to economic independence and empowerment, many now perceive paid employment primarily as a necessity for making ends meet. In contexts where men fail to take on responsibility within the household, or where women support themselves and their children alone, women report feeling forced to accept any kind of work, under virtually any conditions, simply to survive.

*"I got married on my own. I gave birth to the children. I gave birth to my*

*child, and only seven days later, I began working. I had to work to meet the needs of the house and the children, to pay the electricity, gas and water bills, to replace the old furniture in the house. There is this man standing next to me, but he is nothing more than a scarecrow.” (I11)*

The economic crisis is reconfiguring family responsibilities and increasing the need for multiple household members to work in order to secure a stable income. Particularly among lower and lower-middle socioeconomic groups, parents may begin to expect their children to enter the labor market before completing their education. This financial pressure places a heavy burden on young people, while the anxiety of unemployment further deepens their sense of vulnerability and helplessness.

*“As I stayed at home, I began to feel like someone is taking care of me. That is distressing. No one tells me that I’m a burden, but I guess I feel like that because I used to be employed. It is as if with their eyes they are telling me to go and get a job. That’s not the case, but I don’t know. Maybe inside they think that way, but do not share these thoughts with me because they don’t want to hurt me. This situation troubles me.” (I3)*

Employment is widely regarded as the most fundamental guarantee of a secure future for women. Women emphasize that if they are able to work, they can make plans and envision a future for themselves. Uncertainty surrounding employment, however, affects all areas of life from expected pension to broader aspirations and life prospects.

*“I’m referring to my parents since they are the closest people to me, but perhaps there are also people like them around you who are looking forward to a raise in their pension. [...] Meanwhile, how much will the rent increase?” (FG3)*

*“As I said earlier, I was previously able to save small amounts, but I now realize that if current conditions persist, I will indeed become increasingly impoverished, as you noted.” (I38)*

*“In my case, with the money I earn I can only cover my expenses, sparing something extra and making an investment for the future has become a luxury.” (I25)*

*“It is very hard not to know what’s going to happen. When I meet someone, I want to be able to say that I live here and work here. That’s not the case for me. I don’t know what going to happen in the future. Everything is so uncertain. And this occupies my thoughts all the time and makes me feel bad.” (I34)*

## Discrimination Women Face in Wage Labor

Women's opportunities for advancement in their jobs and careers remain severely limited across many sectors. These forms of discrimination are evident both in recruitment processes and in daily workplace interactions. Women state that they are often not taken seriously, are forced to constantly prove themselves, and see their contributions valued only when voiced by male colleagues:

*"I am currently looking for a job, and through this process I have become acutely aware of the inequality between women and men. A salary demand that is viewed as fair when made by men is judged as too high when made by women. Employers tend to assume that men are the primary breadwinners responsible for supporting their families, whereas women are perceived as working only to support themselves. However, we invest the same time and labor, and often women work even more carefully and diligently, yet we are still not compensated accordingly." (I21)*



Women's advancement into managerial positions is limited drastically. During the interviews, women frequently voiced that they face discrimination in promotion processes and have to work more than men. Women report that even when they take on greater responsibilities at work, they are often passed over for promotion, while men advance to managerial positions more quickly and with fewer obstacles. Women stated that they are dismissed due to pregnancy, denied promotion opportunities, or face deliberately worsened working conditions. This limits women's ability to make long-term plans in paid employment and undermines their economic independence.

*"We face serious difficulties at work because of men's efforts to dominate the workplace. Almost all of our managers are men; there is only one female manager. She has worked at this company for many years, which is why male managers cannot easily challenge her position. However, a newly appointed, disciplined, and successful female manager became a target after one of the male managers who was promoted to a consultant role. She was dismissed after being falsely portrayed as unfair, simply because the male managers' egos were threatened." (I38)*

*"I've seen that in many workplaces married men are prioritized. Seen as the primary breadwinners responsible for supporting the household, men are given priority when it comes to salary increases and additional payments. For example, during holidays, store managers would prepare a list of needs at Ekvur, and this list always included married men as beneficiaries. As a single woman, I was also in need of financial support since my mother had an operation, but they didn't include my name in the list. Why? Because I am neither married nor a man. [...] They don't take me seriously as a manager. I occupy the same position as the regional coordinator, but when I come to the store, even the team leaders do not take me seriously. I have to dress more officially for them to take me more seriously." (I9)*

Women in the upper-middle and upper socioeconomic groups generally report being satisfied with their paid employment; however, they emphasize that gender-based discrimination is widespread in the workplace. This form of discrimination affects women across all income groups, regardless of class differences. Many women state that they do not know how to effectively respond to such treatment and therefore often end up tolerating it. An interviewee from upper socioeconomic group articulates this experience of workplace discrimination clearly:

*"I don't know why but the employers generally entertain the idea that men have to manage the household, cover its expenses and that women don't*

*have to work for a wage since they spend the money mostly for themselves. But in the end, we invest the same amount of labor and time.” (I21)*

Harassment and mobbing are other forms of discrimination women face in the workplace. Interviews show that many women are subjected to such behaviors at the workplace. Women say that due to fear of losing their jobs, economic necessity, and power dynamics in the workplace sometimes they are forced to remain silent, while at other times they find the strength to fight back. Women strive to both sustain their livelihoods and continue working in a psychologically draining environment under these conditions.

*“When I was working there, some men made inappropriate advances toward me, men in their forties. I was in tears sometimes. At one point, I finally spoke up. When I did, one of them said to me, ‘Do you fancy me?’ How could I possibly be attracted to a man in his forties? It was ridiculous. I was simply speaking to him politely, saying things like ‘good morning,’ yet he went and told someone else, ‘C. keeps looking into my eyes.’ What does it even mean to look someone in the eyes? In the end, I had to confront him directly.” (I3)*

Economic hardship affects not only people’s ability to earn a living, but also where they live, how long they work, and the basic conditions of safety in their daily lives. Questions such as when and how women can move around the city, which professions they can choose, and how much time they can spend outside the home are shaped by both security concerns and prevailing social norms. In interviews, women reported feeling increasingly vulnerable in public spaces as economic conditions worsen. Harassment, sexual violence, and safety concerns restrict women’s mobility at night, limit their access to certain sectors of employment, and constrain their everyday movement. For women in jobs that require night shifts, empty streets, the risk of harassment on public transport, and the difficulty or cost of securing safe transportation become decisive and directly influence their employment choices.

In addition to struggling with gender inequality, LGBTI+ people are also exposed to discrimination based on sexual orientation and gender identity. During the focus group interviews, participants emphasized that the deepening economic crisis has exacerbated structural problems such as unemployment, precarity, and social exclusion. For many LGBTI+ people, simply remaining in the workforce requires significant effort. Interviewees who work closely with LGBTI+ communities reported that individuals’ job applications are often rejected because of their identities and they are frequently employed under low-paid and insecure conditions. It was also

noted that in many sectors they face both overt and covert forms of discrimination and are often forced to conceal their identities in the workplace.

*“LGBTI+ people, if their orientation or identities are known at the workplace, are employed for lower wages and forced to work under harsher conditions. This is often used as a strategy to confine them to their current jobs. At a time when finding employment is already difficult, access to work becomes even more limited for LGBTI+ people, forcing many to accept low wages.” (FG1)*

## 1.7 Access to Social Security, Services and Support Mechanisms

For women whose lives are largely shaped by unpaid domestic labor and care responsibilities, the lack of social security causes difficulties in old age. Most women take on these roles not out of personal choice, but due to social expectations and structural obligations. Under harsh living conditions, women may be forced to make short-term survival decisions that result in long-term losses of rights, such as working without social insurance. Limited access to social security and pension entitlements thus results in women sucked into a spiral deepened by structural inequalities.

*“If there is a right, or I don’t know, if someone needs dental treatment, they leave that treatment half-finished and spend the money they would have spent on it on other things at home, like the children’s education expenses [...] so the things women put off are as dangerous as the violence they are exposed to, and the things they put off are actually a form of violence they inflict on themselves. Because they become unhappy, they experience that exhaustion. [...] That is why so many things are postponed when women cannot access these rights. [...] In fact, women often end up punishing themselves. [...] They give up on themselves to sustain the lives of those around them. That is why I think this is such a serious problem. [...] How much more unhappy can a woman be? How much more of her life can she give up?” (I2)*

Women who reach retirement age after years of unpaid domestic and care work often become acutely aware of their lack of social security and feel the heavy consequences. However, this awareness frequently comes too late. Younger women, by contrast, try to avoid falling into similar conditions of uncertainty by drawing lessons from their parents’ experiences:

*“For instance, my mother-in-law is a very good cook. She dedicated her life to her children and the guests that visited her house. But she doesn’t have any safety net. She doesn’t have a pension, she has never worked. And*

*now, she is dependent on her husband. If she is going to buy something, she shies away from asking my father-in-law. She hesitates when asking for money from him. So, he was out there making money, and she was inside fulfilling her duties. But she can only buy something if she really needs it. She can't get an extra thing; she doesn't have any savings. She always says, regretfully, that she would like to have a couple of thousand for herself. She is in her mid-60s. So, she only has money if you give her some. Otherwise, she doesn't have a penny." (I19)*

Some women who lack their own social security are also unable to access it through their husbands. For instance, women who are not officially married cannot benefit from the widow's pension or the health insurance coverage.

*"I was not officially married, I didn't know my rights. The state was never on our side, never. No matter which door I knocked on, I was told that my children were born out of wedlock, that my husband's social security contributions were incomplete, and so on. Everyone I spoke to said that it should be possible, that others had managed to do it, but every state institution told me the same thing: it was not possible. After that, I went through real hardship. When I went to the mukhtar, he told me it was too late and said, 'Go get married.' It was devastating. [...] And this wasn't only about the state. My own family was part of this too. So was the family of my children's father." (I14)*

*"I actually have insurance, and I still do in most places, but during this pregnancy I really need it because I'm constantly going back and forth from the hospital. [...] For instance, I had a problem with my insurance this week, they said it wasn't showing up in the system and that it wasn't active. I'm supposed to be entitled to use my husband's insurance, but for some reason I couldn't access it either. I think this is probably because we're not officially married. Once we get married, I'll be able to use his insurance." (I39)*

The shortcomings of the pension system are widely voiced in and through the experiences of women and their families. Pension payments are becoming increasingly insufficient in the face of high inflation and rising living costs. Even those who have access to social security struggle to meet their basic needs:

*"I have about three and a half years left until I qualify for retirement. I know people who have worked for 25 to 40 years. Even after retiring, some of them continue working at the same workplace, and the state deducts social security contributions from them again because companies are required to*

*register them as insured workers. However, these workers do not receive a second severance payment, nor do these contributions translate into a second pension. In the end, people receive pensions of around 15–16 thousand liras. After working for this country for 40 years, unfortunately, the current legal framework does not provide a system that allows people to secure their future.” (I22)*

The low pension payments increase economic insecurity, particularly for women. Women from the upper and upper-middle socioeconomic groups are already trying to save money to avoid financial hardship during retirement. However, even this is becoming difficult due to unstable economic conditions. On the other hand, low pension payments are forcing women to return to the labor market after retirement. In order to meet household needs, many retired women take on additional jobs and continue working, especially in sectors that rely on care labor.

*“I was planning to wait until the age of 67 to retire. However, I chose early retirement so that I could earn additional income. I attend seminars, conferences, and training programs, and I sometimes take on responsibilities without considering my age or health. For example, I am already worried about next week because I have said yes to everything.” (I68)*

*“We don’t have any other source of income. But my mother was a nurse before she retired. She participated in trainings designed for nurses who want to focus on infant care. Sometimes, she provides private care for babies between 0-6 months old.” (I38)*

In recent years, as inflation has skyrocketed, the need for social assistance has also increased hyperbolically. However, the application criteria are very strict, and the evaluations are based solely on income. As a result, large segments of society that are becoming poorer day by day are unable to benefit from these forms of support. The application process requires many documents, which women must obtain, and collecting them is both difficult and costly. The presence of husbands who do not contribute to household income makes it difficult for women to receive social assistance. Women are forced to prove that their husbands do not contribute to household income, which turns into a legally and bureaucratically exhausting process. Some municipalities overcome existing legal constraints and develop alternative methods to ensure that assistance reaches those in need.

*“People know that only those who are at the very bottom of the system can apply for social assistance. At the same time, there has been a noticeable increase in interest in and demand for in-kind support, such as childcare*

*services, stationery assistance, or programs like the 'mother card.' However, even the smallest forms of household support now come with an overwhelming application burden. Speaking from my experience with municipalities, where I work on social assistance algorithms, we are trying to work around the legal limitations I mentioned earlier. In practice, we often have to intervene behind the scenes. For example, when rent is involved, we reduce the recorded income by 25 percent. This is because the social assistance system does not adequately account for expenses, it evaluates eligibility almost exclusively based on income. Expenses are treated as subjective, while income is taken as the main criterion. This creates a serious structural gap. To address this, we make informal adjustments, such as reducing income by a certain percentage." (FG1)*

Despite the deepening inequality in income distribution, official statistics that fail to reflect the reality of impoverishment make it even harder for people to access social assistance. Poverty thresholds are not aligned with current economic conditions, and although many individuals appear to be above the eligibility criteria on paper, in practice they are struggling to survive under severe economic hardship.

*"On the one hand, at a time when poverty, actually meaning inequalities in income distribution, has intensified to this extent, and when Turkey has been experiencing a severe distribution shock since around 2018, existing poverty criteria have become highly questionable. For example, as far as I know, the Istanbul Metropolitan Municipality has set the poverty threshold at a monthly income below 5,600 TL. This is outrageous. This means that anyone earning more than 5,600 TL is automatically excluded from social assistance. [...] In such cases, we try to intervene by pushing municipal councils to take specific decisions. [...] I believe this is an issue that requires collective struggle. We have to lobby for this. This algorithm, which also determines poverty criteria, has effectively become a legal obstacle before us." (FG1)*

Another problem women encounter when applying for social assistance is that their applications are assessed based on men in the household. This approach disregards women's poverty. As a result, women are often forced to submit documents proving that they have filed for divorce or that their spouses have passed away in order to be considered eligible for support.

*"There is also SES assistance, officially referred to as Social and Economic Support, but commonly known as child support. Although this is not stated in the regulations... I mean social assistance policy already doesn't address impoverishment, but it also began to function as a mechanism that creates*

*sharp divisions among people living in poverty. For instance, despite the absence of any legal basis, women are often denied SES support on the grounds that they are married or have a husband. As a result, when applying for SES assistance to meet their children's basic needs, women are also required to submit documents proving that their husband is not present, such as a restraining order, a divorce petition, or proof of incarceration. This places an additional burden on women. First, not all women are separated from their husbands. Second, having a husband does not mean that a woman is not poor, she may still experience poverty in her own right.” (FG1)*

The bureaucratic procedures involved in accessing social assistance are not only time-consuming for women but also deeply discouraging. These prolonged processes make it even more difficult for women to cope with financial hardship:

*“For instance, a woman may apply for household goods support from the municipality, move out, find a place to live, settle in, and meet all the eligibility criteria, yet still be forced to wait three or four months for the support to be delivered. This delay itself becomes a major deterrent. In other words, the slow and highly bureaucratic nature of social assistance processes is deeply discouraging for women. Based on our observations, this problem has clearly intensified.” (FG1)*



# Violence



This section examines the relationship between violence against women and poverty and impoverishment, focusing primarily on how poverty makes it difficult for women to escape violent environments. Impoverishment means that women have to meet various household expenses and costs to sustain the nourishment and education of their children, to struggle to make ends meet by paying rent and bills, and to live in a constant state of tension and stress. As current economic difficulties take the form of a "social crisis" (I27) that deeply affects daily life, women are forced to bear the burden of this crisis in different ways. Due to the power asymmetry stemming from patriarchy, it is often women who become the target of increasing inequalities at home, at work, and on the streets.

Although some interviewees stated that this economic and social crisis environment, with its accumulated anger and stress, pave the way for male violence, it cannot be said that there is a direct causal relationship between poverty and violence. While some women occasionally show a tendency to establish such a causal link, others point out that violence is prevalent in both poor and wealthy families. Although impoverishment has become a widespread phenomenon affecting large segments of the population, women are not equally affected by the environment created by material hardship and subsistence difficulties.

The perception of women as socially disadvantaged and their marginalization is a result of social and political power relations based on gender inequality rather than individual circumstances. On the one hand, social and political channels to challenge poverty are dysfunctional, on the other hand state and public policies based on the discourse of strengthening and protecting the family are instated, sharpening patriarchal power relations and paving the way for violence against women. As mentioned above, the relationship women establish between the social difficulties created by poverty and violence is precisely a reflection of this gender-based asymmetry and patriarchal power relations.

As it has been expressed in focused groups, women have to cope with not only the material and psychological burden of poverty, but also with the hardships caused by the difficulties of sustaining a livelihood (FG1). Men are making women pay the price for the social, political and economic crisis, and women *"once again become the ones who are oppressed in all spheres of life"* (I7).

*"When income decreases and expenses increase, a kind of tension, disquiet builds up in the family, when you can't cover even the basic needs eventually domestic violence increases obviously." (I25)*

*"Of course, when a man is broke and under financial strain, the first person*

*he is likely to bully is often a woman, it hardly matters who she is. [...] This is because the only people they believe they can exert power over are women and children, whom men perceive as physically weaker.” (I22)*

Poverty also limits women’s opportunities to escape and free themselves from violent environments. Women’s lack of financial resources to live independently, along with the absence of social and institutional support, prevents them from escaping the cycle of violence. The link between violence against women and poverty is also shaped by women’s limited access to a wide range of material and non-material resources that profoundly affect their lives. Expressions frequently used by women in interviews, such as being forced, being in need, being compelled, and having no choice but to endure, are linguistic reflections of the deprivation experienced in the face of violence. In this context, being exposed to violence or being unable to escape a violent environment presents itself directly as a problem of structural deprivation and impoverishment.

*“If you are not that poor, perhaps when you are unhappy, you would get a divorce and leave. But, for instance, you think about poverty, you think about your children, you think about not being able to take care of them, you think about everything. Then you conclude that you won’t be able to do it all by yourself, and you stay. Then you have to endure everything. This is very stressful. It is extremely painful.” (I30)*

*“What options does a woman have if she is not economically independent? She is often forced to depend on her husband. If women were able to stand on their own feet and gain life skills, things would be different. Some might ask, ‘Doesn’t she have a mind of her own? Can’t she just leave?’ But what can she do when a man is violent toward her? Above all, violence is profoundly harmful.” (I10)*

As articulated above, even when speaking from their own experiences, women tend to generalize the pressure to endure violence to all women, thereby highlighting the persistence of structural gender inequality.

The conditions produced by poverty and deprivation intensify the violence women experience across all spheres of life, not only in economic and structural terms, but also politically. In our interviews, participants also emphasized that the government’s withdrawal from the Istanbul Convention has emboldened perpetrators of violence. Policies grounded in gender inequality and hostility toward LGBTI+ rights, framed through the rhetoric of “protecting the family,” intersect with the economic crisis, financial hardship, and broader social problems

to disproportionately target women, migrants, and LGBTI+ people. It appears that the government is redirecting the anger generated by the social and economic crisis toward women, LGBTI+ people, and migrants. This process is accompanied by policies and legal regulations that deprive these groups of effective legal and institutional protection. Consequently, as many of our interviewees noted, a culture of impunity is becoming widespread. A young interviewee living alone attributes the rise in women killings to both this culture of impunity and the influence of social media:

*“Were people always this bold in the ways they kill or harm women? Or is it that hearing through the media that those who kill women face little or no real consequences has given them the courage to act? Are they, in this way, forming new perceptions about what they can get away with?” (18)*

The effects of violence are felt more intensely by women who are socioeconomically disadvantaged and excluded or marginalized in society, but the experience and knowledge of violence persist as a common reality that cuts across women’s lives. Although women with limited financial resources have fewer opportunities to get away from violent environments, violence is a common problem for all women. Therefore, it is important to address violence against women in both its general and class-based dimensions, emphasizing that these two dynamics are not mutually exclusive.

Even if they are not directly exposed to violence at home, at work or in public spaces, women live with the possibility that this threat could materialize at any moment. Consequently, they shape their daily lives under the weight of this possibility, resorting to various precautions, methods and behavioral patterns that they believe will protect them from violence.

This section examines the relationship between deepening poverty and deprivation and the forms of violence women encounter in their everyday lives. Given the multidimensional nature of violence against women and the ways different forms of violence intersect in daily experience, the discussion is organized around economic, physical, and psychological violence.

In women’s lived experiences, economic, physical, and psychological violence are often intertwined and can easily transform into one another. For instance, we saw that the gap between being deprived of money or subjected to constant verbal abuse and experiencing physical violence is minimal in the experiences of the interviewee women. Women’s narratives of violence are therefore inherently multidimensional: even when one form of violence appears more visible, their

experiences cannot be reduced to a single type or dimension. These accounts offer important insights into the layered and holistic character of the mechanisms of violence:

*“Women feel that they need men. Because they see themselves as dependent, they believe they must agree to everything men say. Otherwise, they fear that men will either refuse to give them money or beat them for asking. I have seen men who beat their wives and even kill them... They prevent women from working, spend money on alcohol and cigarettes, yet fail to provide a loaf of bread for their families. Then, when a woman asks for money to buy groceries, she is beaten.” (139)*



## 2.1 Economic Violence

Men’s use of direct force or indirect strategies (such as indebting women) to appropriate women’s income, control how that income is spent, or deny women access to economic opportunities (including employment, professional skill acquisition, and financial resources) constitutes the two core dimensions of economic violence. Economic violence condemns women to poverty and deprivation, rendering them economically dependent. And as such it serves as a means of psychological pressure and structurally limits women’s ability to get away from the violent environment. Ultimately, women are left more vulnerable to both physical and psychological violence and are forced into a cycle of violence.

This cycle of violence functions as a mechanism of oppression that shapes every aspect of women's lives, which directly restricts not only their ability to act independently but also their processes of subjectification. In recent years, the "*distribution shock*" (FG1), which has caused poverty to rapidly deepen, has also begun to trigger economic violence. As the poor become poorer and the rich become richer, men are increasingly using methods such as forced labor, withholding wages, indebting women, and causing them to lose property, thereby transforming women's lives into an economic reserve that they can irresponsibly exploit in the face of material hardship. The money women earn through hard work or the savings they accumulate can be easily spent by men irresponsibly, whereas the reverse is rarely possible.

Men often prioritize their own interests over those of the household, avoiding the collective use of financial resources and placing the responsibility for household expenses and management on women. As a result, women may experience deprivation and poverty even when they possess assets of their own. Even in cases where women appear to have economic autonomy and spending decisions seem to be shared, having the final say over economic resources is used by men as a means of controlling women. In this context, practices such as men issuing additional credit cards to wives can also operate as tools for continuous surveillance and regulation of women's spending.

*"In fact, in poor households, people are impoverished, but it is for the most part women who are being indebted, this is a form of economic violence. So, things like setting up companies in women's names and then bankrupting them, seizing women's credit cards, seizing women's wages, forcing women to work at a very young age... Recently, we have been hearing increasingly about cases in which children, especially girls, are forced to work at a very young age and have their wages confiscated. [...] Consequently now, women [...], in addition to poverty, are forced to pay off debts." (FG1)*

*"I used to work and earn my own income, but my husband also issued an additional card for me. [...] I was not able to shop online with that card. But I wasn't aware of this when I was married. He used to say, let the code come to my phone, I'll give it to you. This was indeed economic violence. I realized this later, during the divorce process. This is an intentional act..." (I25)*

*"For example, a friend of mine took her child out of school. She dreamed of sending her child to another private school. Six months before that, she started working, even though her husband could afford the school expenses. And he pressured her, saying things like, 'You're not working. Why should*

*I send the child to a private school?’ When she went to enroll the child in the private school, he told her, ‘If you quit your job, I’ll take the child out of this school.’ So what did the woman do? She went and sold all her gold. She paid the school’s annual fees. Now she’s thinking about quitting her job [...] and I know her financial situation, her husband can afford it. Despite this, the woman feels compelled.” (FG3)*

Beyond the direct or indirect control of women’s income, the imposition of unpaid domestic and care labor, placing the entire responsibility and burden of the household on women, has become a persistent form of economic violence. What is at stake is not only the loss of material resources such as money and savings, but also the systematic deprivation of opportunities that enable economic independence, including access to employment, stable work, and social security. This condition turns women’s economic dependence on men into a structural necessity and transforms this “dependence on men” into a form of psychological violence.



Men often combine economic and psychological violence, using women’s economic dependence to erode their self-confidence, and exert control over their lives. For women who are excluded from paid employment or compelled to leave the workforce due to responsibilities such as household management and the care

of children, the sick, and the elderly, unpaid domestic labor carries long-term and far-reaching consequences. When women lack access to paid work and social or financial security, they become structurally dependent on men and are consequently pushed into conditions of hardship and oppression. Men, in turn, capitalize on this dependence to establish not only economic dominance but also psychological power over women.

*“Men often think this way: ‘She can’t leave me anyway.’ ‘Where would she go?’ ‘What could she possibly do?’ ‘She depends on me — I’m the one taking care of her.’ When a woman has no financial independence, she lives under the constant pressure of men who believe that women are nothing without them. As a result, she is forced to endure physical violence, verbal abuse, narcissism, and other forms of harm. This becomes even more difficult when she has children. In such cases, many women feel compelled to stay, because they have nowhere to go and no safety nets to rely on. My mother divorced my father only after we grew up and we were able to earn our own income. For years she kept asking herself, ‘What about my children?’ and felt forced to remain in that marriage. She endured immense pressure. But once she achieved financial security, we supported her, stood by her side, and she was finally able to leave and to be free.” (19)*

*“Over the last five years, two years ago, before my education, I was a woman who had no social life, who didn’t go out, and even if I did, I supported myself with money from my husband. Even if my husband didn’t say anything, I felt ashamed as a woman spending that money. Because I wasn’t used to receiving money from anyone. I was working when I was living with my parents. I didn’t want to take money. But I couldn’t work, my child was small. I had to take it. Even the slightest thing, like my husband asking, ‘I gave you this much yesterday, is it gone already?’ made me feel uncomfortable.” (17)*

It becomes even more evident how men convert their control over economic resources into tools of oppression and violence particularly during divorce proceedings. One of the first realities many women encounter when initiating divorce is the systematic use of economic violence. Practices such as denying access to the shared home, appropriating joint property, refusing to pay alimony or deliberately minimizing payments, forcing women out of their jobs, or preventing them from entering the labor market all serve the same purpose: stripping women of economic autonomy and undermining their chances of becoming independent. The use of financial power to punish women during divorce also reveals that control exercised over economic resources within marriage functions as a broader

mechanism of control. As one interviewee expressed, *“Since it wasn’t mine, the house was taken... I was left with nothing.”* (I1) The lack of property ownership, as this statement illustrates, places women in a severely vulnerable position during divorce, affecting both their housing security and overall economic stability.

*“During the divorce process, I lost my job because of my husband’s threats. I legally own half of the shared house, yet I receive no benefit from it. I am not allowed to use it either. He says only my daughter can live there. I want to live there too, but I can’t. He tells me that I am on my own.”* (I40)

Economic violence functions as a direct mechanism of impoverishment, but there are also forms of violence indirectly triggered or caused by general economic hardship, namely the structural violence of the economy. Women who are employed in precarious positions with inadequate working conditions, extended hours, and elevated risks of violence—exacerbated by poverty, housing difficulties, and persistent financial challenges—are compelled to live in insecure environments. As a result, they are more vulnerable to harassment, threats, and abuse from men. Men often exploit the social consequences of economic crisis as opportunities to harass or abuse women. Under such conditions, everyday activities, from searching for rental housing to using public transportation, become increasingly unsafe and precarious as women’s financial resources shrink. The second focus group discussion depicted harassment scenarios targeting female students as follows:

*“As many young women are forced to leave student dormitories, numerous ads appear offering rooms supposedly suitable for students, emphasizing low rent and proximity to the university. However, the women who respond to these ads report being harassed. Men deliberately circulate such notices around dormitories and target women who inquire about the listings. Under the pretense of “showing the room,” they invite women to their homes and subject them to various forms of harassment. Driven by poverty and housing insecurity, many women find themselves pushed to the brink of abandoning their efforts to build an independent life.”* (FG2)

The interviewees state that due to economic hardships women become more vulnerable to harassment on the streets:

*“[Being broke] affects everything, even the harassment you experience on the street. Why? Because I think of myself. I want to take a taxi to avoid being harassed, but what can I do when I don’t have the money for a taxi? Either I won’t go out, I’ll stay at home, or I’ll take a taxi to go somewhere*

*[...] If I'm dressed up, going out at night, wearing make-up, a mini skirt, somehow [...] I can't use public transport, I just can't do it. A taxi. Let me give you a simple, basic example. That's it." (I35)*

## 2.2 Physical Violence

Physical violence remains a constant in the lives of many of the women interviewed, even if it is not part of their own direct experience, it is something that could occur at any moment in the lives of women around them. Women's ways of speaking about physical violence vary according to socioeconomic status. Women from lower socioeconomic groups tend to describe both their own experiences and the violence they witness in their surroundings more openly and in greater detail, whereas women from middle and upper socioeconomic groups are more likely to frame physical violence as something that happens to others. This difference shows that not only the experience of violence itself, but also the conditions under which it can be talked about are shaped by class and cultural dynamics.

Physical violence can also lead to deeper feelings of shame and concealment, as it involves humiliation and psychological destruction. However, as noted in the interviews, *"it is not only poor women who are subjected to violence; wealthy women can also experience violence."* (I2) This reveals that physical violence is not limited to a particular class, but remains a constant possibility in the lives of all women, so much so that some women occasionally find themselves wondering, *"Could my husband also be violent towards me?"* (I12)

Moreover, women are often forced to wait for the material conditions that would enable them to escape or leave a violent environment and, if they have children, to ensure their safety. Because physical violence within the home is frequently directed at children as well, women take broader and more cautious measures to protect them. Men inflict physical harm not only through direct control over women's bodies, but also indirectly by forcing women to perform heavy labor, condemning them to unhealthy living conditions, or neglecting their health to the point of causing harm.

*"It doesn't make a difference whether he is rich or poor. If he's rich, he uses different methods, he resorts to cheating... What happens to the woman then? She stays there with her children. The woman still can't do anything. When woman does something, she either gets killed or is subjected to violence. I often wonder if my husband would do that to me, if I would end up in that situation."* (I12)

When women are forced to live with the perpetrator in an environment where physical violence persists, the scale of violence escalates; beatings quickly escalate to assault, death threats, or violence against children. As the cycle of violence continues, men intensify the violence to break women's resistance and deepen their fears. The threat of murder faced by women who want to divorce has profound and permanent effects both on women's own lives and, those of their children, if they have any. This situation leaves deep scars in women's lives and leads to serious physical and psychological health problems in the years to come.

*"For my children too, because they always live in fear of losing me. I mean, I don't know, the troubles their father caused them, the troubles he caused us, left a deep scar on our lives. When I came to work here, for example, when I went somewhere else, I live in Yakacik in Kartal, but I would get off in Pendik instead of Kartal. Because my husband was always threatening to kill me. I'll kill you, I'll do this, I'll do that. [...] After that, I got a restraining order. After that, I got divorced. I'm very comfortable now. Even if we only drink a glass of water or have some soup, we do that peacefully." (I6)*

*"Everyone knows [where to complain, how to get a divorce, etc.], but women are afraid because they live in the same house. They're afraid he might kill them in their sleep, or give the children rat poison, or put something in their drinking water. But I wasn't in such situation anymore. The children were married. So if he does something, he'll do it to me. You are afraid of him doing harm to the children. Because he's lost his mind, he doesn't see you." (I11)*

Living on the outskirts of the city, working in precarious and poor conditions, and being forced to living on the streets due to the housing crisis expose women to harassment and violence more frequently. Groups with limited access to employment and housing and deprived of legal protection, such as trans and migrant women, are pushed into living and working conditions with high risk of violence as their economic situation worsens. Women engaged in sex work are forced to carry out their already precarious and unprotected work under even more dangerous circumstances as poverty deepens. For women who must continue working despite being subject to physical violence, the visible marks of abuse also become a source of psychological violence. Within the structural violence produced by poverty, women who attempt to get away from physical harm are often drawn back into cycles of violence at home, on the streets, or in the workplace due to a lack of viable alternatives.

*"Now, for example, a woman has become homeless. [...] She had rented another flat. But there are now many women who can no longer afford their*

*rents. African women live like this; there are women living in the building's empty corners, for example, who have become homeless. African women are often forced into sex work when they are in dire straits. The women exposed to this face a lot of violence, they face other kinds of violence. So, the consequences of this deep impoverishment are so enormous that we need to highlight those major consequences." (FG2)*

*"I'm not really welcome in the city center. The state is basically telling me that if you're a poor trans woman, you have no business in the city center. That's why we start getting pushed out to the city's peripheries in the first place. [...] Then, as a result, we end up having to do more sex work. To make ends meet, and because it's a very precarious job, working longer hours becomes even harder. So, it becomes something that puts my safety at risk. [...] The clientele also changes. And because there are fewer clients, we have to take almost every client. [...] While we would normally be selective, we become less selective and risk our safety in order to at least earn enough to get by; we have to do this, we are forced to doing it." (I35)*

*"We had an older friend who was old enough to look after her grandchildren. Even she was beaten day and night. She would come to work in the morning with her face and eyes bruised. We would cover her face with foundation and such. She would cry while working. She tried to move out of the house. But she realized she couldn't do it. She had to go back. She had to spend two or three days outside." (I3)*

### 2.3 Psychological Violence

Psychological violence, which takes many forms such as belittling, disparagement, humiliation, insults, and emotional harm, aims to oppress women, subordinate them, and undermine their self-confidence. It seeks to restrict women's opportunities and possibilities, keeping them under constant control.

Through manipulation, command, and control, men gradually cause women to feel inadequate and to lose their agency over their own lives. Psychological violence, which is deeply damaging and has long-lasting effects that are difficult to overcome, can also become a turning point in cases of physical violence, where a humiliating word or act becomes the final straw.

*"I didn't experience physical violence directly, but I was subjected to a great deal of psychological violence [...] I didn't want to resign from my job. [My ex-husband], he said thing like, 'Look, you couldn't even resign from your*

*job. You couldn't say, no matter what happens, I'll stand by my husband, I'll be on the side of my husband,' to manipulate me [...] This was a form of immense psychological violence." (I25)*

*"About six years before the divorce, my husband and I had a huge argument [...] He said just one thing to me. I couldn't get over those words, and I still can't [...] And the psychological impact of the violence is even harder to deal with. The verbal abuse was unforgettable... I was beaten many times and the physical pain went away, but the pain of his words never did." (I2)*

During divorce processes, psychological violence, like economic violence, is used as a tool to punish women. According to some women's accounts, men do not hesitate to undermine women's dignity in order to protect their own interests, satisfy their demands, and maintain a position of superiority. By attacking women's sense of self through accusations, inducing feelings of indebtedness, and belittling them, men establish unequal power relations that make women dependent and psychologically weakened. Where men are the sole income earners and property owners in the household, they create an environment in which women feel indebted for even for every breath they take.

Moreover, psychological violence is used as a deterrent to ensure that women keep their demands for their own rights and those of their children to a minimum. For example, a woman going through a difficult and exhausting contested divorce process may hesitate to file another lawsuit to increase alimony for herself and her child, as she cannot bear to endure the same psychological pressure and exhaustion again. When women attempt to claim their economic rights, they are often confronted with the threat of intensified psychological pressure.

*"He made demands such as forcing me to obtain a report from a psychiatric and neurological hospital, or up until the point of demanding custody, ... These were things he did legally, you see. Throughout this whole process, I mean he had truly [...] cheated on the woman, and yet he refuses to admit it [...] After all, it is not easy for a woman to say she has been cheated on, to file a lawsuit, and to pursue it. And I'll tell you, it was humiliating [...] What I mean is, it deeply wounded my pride." (I1)*

Women are subjected to various forms of psychological violence in the workplace, such as harassment, verbal abuse, mobbing, and being seen as inferior. Simply because they are women, they are forced to work under the constant risk of mobbing, pressure, and harassment, and in struggling against these forms of violence, they are pushed to question their very existence. In this context,

working life, where income is earned in exchange for labor, becomes an arena in which women are compelled to continuously confront gender discrimination and psychological violence.

*"Women's salaries in Turkey are lower than men's salaries [...] Generally, women are harassed in the workplace [...] So you're bound to experience it. This is nothing new. For example, you're having your period[...] They say things like 'You're going to the toilet too often'. If you reach a certain age, then they say 'What's wrong, you're so irritable'. For example, let's say that you're single. You're stressed out about your life goals, then that stress is linked to sexuality [...] I can't pay my bills, my dear. That has nothing to do with my sex life [...] Or when someone invites you to meet for a meal instead of meeting at work... Like, let's have a coffee here or something. Those are the most polite ones, of course." (I32)*

*"I've had a really tough time at work. I've had enough of the men there. Every day there was fighting, every day verbal abuse... This time, when I told someone else, they beat him up. How far can this go? My father found out too, because we were working at the same place. Now, if I tell him more, he might start an even bigger fight there. While I was working there, some ridiculous people made advances toward me—45-year-old men... And they tried to cover it up. They said things like, 'Don't let your father find out. He has a knife. Something could suddenly happen.'" (I3)*

## 2.4 Protection from Violence and Support Mechanisms

In response to the widespread security issues and violence permeating every aspect of daily life, women develop a wide variety of methods. Due to lengthy, complex, and often ineffective legal processes, women primarily turn to measures that will physically prevent them from encountering violence. These strategies range from women drivers tinting their car windows to avoid being identified on the road to carrying pepper spray; from women living alone pretending to have husbands to sharing their live location with friends or staying on the phone while returning home; from changing jobs to taking longer or alternative routes home; from choosing what to wear based on their where they are going to adopting a tough demeanor toward men at work or in public spaces. These strategies reflect women's efforts to protect themselves from male violence within the patriarchal order of everyday life. Women are forced to organize every aspect and moment of their lives according to the possibility of being exposed to violence. This situation also deprives women of their right to live their own lives as themselves.

*“As I said, let’s say I live in Ortaköy, instead of getting off the bus at Ortaköy, I was getting off at another location. Then I used to take a second minibus. I mean I was scared [...]. After the protection order, he didn’t disturb me. Then he couldn’t make it in Istanbul. He left two years ago, and I took a fresh breath. I felt the oxygen in Istanbul. I said to myself that the sun has risen in Istanbul.” (I6)*

Women who seek to get away from violent environments also face the risk of being deprived of the financial means necessary to sustain their lives. In this sense, their ability to leave violent environments is closely tied to access to economic resources, social support networks, and livelihood opportunities. Some women are able to take steps toward ending violent relationships, often at the cost of a lower standard of living, thanks to their capacity to earn an income or to receive support from their families. However, this decision becomes far more difficult for women with limited economic independence, no experience in paid employment, or those with heavy caregiving responsibilities.

During the process of leaving a violent environment, women initially turn to their families or close social circles, such as friends and neighbors, to secure safety and support. The presence or absence of these networks often plays a decisive role in shaping whether and how women are able to leave abusive situations:

*“When I told my father that my husband was beating me, his response shocked me. He said things like, ‘I get jealous of your mother too,’ as if that could justify the violence. I think it should have been the opposite. I believe men often resemble their fathers in how they think about their wives. Instead of saying, ‘No, my son, that’s not right,’ or ‘Your way of thinking is wrong,’ he sided with him. Because he was also a man, he saw the situation from his own perspective. He could have said, ‘I even hit your mother,’ and used that as an example, but he could just as well have said, ‘My daughter is precious; no one has the right to touch her.’ Because he chose the former attitude, my husband grew bolder over time.” (I2)*

*“For instance, when women are economically independent then they can do whatever pleases them without being dependent on anyone. There are some women who can’t leave the environment where she is exposed to violence because their families do not accept them. I mean if my family didn’t support me, it would have been very difficult for me.” (I17)*

Women resist whenever possible, report men to judicial authorities or threaten to do so and seek ways to end violence and distance themselves from it, as long as

their living conditions can be secured. However, long-term and structural changes, such as divorce, leaving the home, or obtaining a restraining order, require access to social support mechanisms when family and/or friends' support is unavailable. Yet such legal, judicial, and public mechanisms are far from providing a quick and effective response to women's vital needs. In addition to legal processes, public support mechanisms also require women to wait for a certain period of time, during which they are forced to continue their lives without any support. These conditions lead to a vicious cycle that makes women dependent on their families again, condemning them to live under family pressure or seek support from their immediate environment. In this context, accessing legal and judicial processes or social support mechanisms to escape violence often requires women to already have a certain level of financial resources and support networks. For women in socioeconomically disadvantaged positions, such mechanisms become largely inaccessible, making it even more difficult to break the cycle of violence.

*"Frankly, I was very worried, I fell into despair. Because, you know, we always talk about how we have so many social rights, and the state is supposed to be on the woman's side, but the legal process is very long. It's not even clear whether you'll be able to use those rights. I don't know right now whether I'll receive compensation or alimony. That's why I can't act based on that. [...] I need to regain my economic independence. I think this is a very difficult process. Women are victimized in this way; for example, he leaves the house and goes to his friend's place, but then I left all by myself there. Since I cannot live on my own, I am forced to return to my family's home." (I25)*

Social support mechanisms are inadequate in terms of both quantity and quality to meet women's demands and needs. It is also clear from the discussions that escaping a violent environment or establishing a non-violent life is not possible through individual efforts alone; it is a problem that requires public policy. At this point, the policies and approaches adopted by the government on gender and protection of the family play a significant role in the inadequacy of public services. Although the efforts of local authorities or civil society organizations to compensate for the shortcomings of the public services offered by the government in combating violence against women are important, these efforts are not sufficient to solve structural problems. For migrant, trans, and queer women, access to social support mechanisms is even more limited. Deprived of legal and institutional safeguards, these groups are forced to rely solely on informal solidarity mechanisms in the face of violence.

*"While the burden of violence continues to grow, the social support mechanisms available to women are neither expanding nor are they sufficient. As a result,*

*in such a country, a war has effectively been declared on women, openly in some ways, and covertly in others, through mechanisms that compel women to remain inside the home, trapped within this war zone. This applies not only to women, but to girls as well.” (FG1)*

*“Going to a shelter is an option, but it is just a shelter, and some women do not want to go there because the conditions are far from adequate. Moreover, a woman who has already been subjected to violence may face even greater violence if she goes to a shelter and later returns to the environment of violence. If she does not go, she continues to endure violence in her current situation, with no real way out. When we consider LGBTI+ people, they are exposed to violence everywhere, especially at home, at work, at school, and on the street. When they leave these spaces, they often encounter other forms of violence. [...] This situation also undermines people’s sense of justice and creates serious security concerns.” (FG2)*

In the face of economic, physical, and psychological violence, women seek ways to build a life free from violence by mobilizing all the resources available to them, no matter how difficult the circumstances. Even when legal and social support mechanisms are inadequate, women’s solidarity remains a vital way out and an important source of strength. One interviewee, who was able to find and furnish a new home after her divorce with the support of women she knew, emphasizes the importance of this solidarity. Through shared experiences, women support one another and form networks of material and emotional solidarity as they search for ways to get away from violence.





# Dreams and Desires



*"I wish better things to happen. I want equality. Nobody is different from one another. I am scared of even saying this. Why am I scared? Because everyone is different from me." (16)*

Alongside the solutions and demands they articulated, women also shared their aspirations and dreams, carried from the past into the present. In response to the question, "What would you change first?" 12 women spoke primarily about their personal dreams for their own lives. The majority, however, expressed broader aspirations, such as social equality and peace, stronger morals, the well-being of their children and families, the empowerment of women, animal rights, or even revolution. At times, this took the form of a longing for a past sociocultural or political atmosphere, with some women expressing a desire to return to specific periods. For instance, the statement *"I would like to live in the early 2000s"* (18) reflects a nostalgia for an unlived past. Conversely, some women realized during the interview that they had not considered their own personal dreams at all, expressing this awareness with remarks such as *"I realize now that I have forgotten myself here"* (114) or *"I never thought about myself... I couldn't find anything for myself"*. (12) These responses indicate that many women prioritize collective well-being and the needs of others over their own personal desires.

*"I would have liked to reset this country from 1968 onwards. I would have liked to gather people together and tell them that they can achieve success united, that they share the same worries, that they feel the same fear." (132)*

*"I would have wanted a world where everyone is equal and could live as they wish. I think that in such an environment everything will go for the better anyways." (13)*

*"I want everyone to be equal, everyone to laugh, everyone to feel the joy... Animals included." (16)*

When articulating their personal aspirations, women often focus on the deprivations they have faced because of societal gender norms and economic conditions. Many express regrets over not having been able to reach a certain level of education. As reflected in the statement, *"The first thing I would do is get an education and find a good job for myself"* (119), the desire for education and a professional career is frequently emphasized. The denial of the right to education is also, at times, expressed in connection with a wish not to marry. This aspiration is voiced not only for themselves but also for their children and future generations more broadly. Women who stress the importance of educating girls often say *"so they are not dependent on a man"* (17), underscoring the crucial role of education in

enabling women to build independent lives.

*"I would have liked to continue my studies. I had to quit. If I had the opportunity, I would have liked to support the girls who want to study but can't. I would have liked them to receive an education." (12)*

*"I have many 'I wish I could's'. I wish I had gone not to a two-year university but a four-year one and left my parents' house back then. Because I had to stay with them, I was forced to finish my studies in open university." (116)*

Another aspiration that many women are unable to fulfill or cannot experience the way they desire, concerns participation in paid employment. When sharing their dreams and aspirations, many women focus on their work experiences, working conditions, and professional goals. Those who express dissatisfaction with their working lives cite a range of reasons, including lack of family permission, marriage hindering their careers, the need to make sacrifices to support their families, insufficient work experience, unequal pay, pregnancy, the long distance between home and workplace under Istanbul's challenging living conditions, lack of professional recognition, and feelings of insecurity.

Women articulate with considerable clarity what they believe would improve their working lives, as well as their dreams and aspirations. Commonly expressed desires include having a profession, achieving "*professional satisfaction*" (125), establishing their own workshop, being able to produce without financial anxiety, and having control over their working hours. Beyond individual aspirations, there is also a strong emphasis on broader demands that support women's empowerment and greater participation in the labor market.

*"I want to work. I always wanted to have a paid job. As I said, my father-in-law, they are against it. They don't like the idea; they don't want me to work. I have worked in the textile sector, all right, but I worked for my family. Not for myself. I want to work for myself. I worked for them. But if I had worked for myself, I had finished a university and have an occupation, I could have still be working." (130)*

*"What would I do? I would engage in art. I would like to be an artist, and earn my living doing art." (135)*

*"I don't mean all women or all men. For me, this goes beyond feminism. What I would do is ensure employment opportunities for all women. I don't know whether that would mean working in a factory or elsewhere, but I*

*would make it possible and create conditions where they could also care for their children. I would say, "Come and work here. Earn your living and earn it with dignity." (I14)*

Socioeconomic conditions and concerns directly shape women's dreams and desires. These conditions sometimes manifest themselves as the dream of home ownership driven by the desire to avoid paying rent, while at other times they are expressed as a desire for a life free from economic concerns, as in the statement, *"A socioeconomic status where I don't have to worry about making ends meet."* (I33) Similarly, paying off their debt is also expressed as a dream for many women. This axis of concern-dream can become even more layered when it comes to the children of women. For example, many women express the desire to pursue education and work in order to leave a home for their child, or to pay off debts so they do not burden their child's future. Economic uncertainty is thus intertwined with a broader sense of responsibility toward future generations, shaping and constraining women's dreams.

*"I wish I had a house. Then I wouldn't have to pay rent, and I might be living in better conditions. I could have spared more money for myself. I would feel more emancipated." (I19)*

*"First thing I would do would be to pay off my debt. This is all I want now, I mean I want many things, I don't want to sound like a scrooge, but I don't want to die with all that debt, that is my only fear. People want different things, but what I want is to get rid of that debt so I can provide a better life for my child. I will be relieved once that debt is paid off." (I39)*

*"When I finished school and started working, all I wanted was to leave my child a house. But this also requires money." (I7)*

The desire to live beyond the constraints imposed by patriarchal relationships is reflected in women's efforts to develop their skills, acquire new competencies, and build their own sense of success by overcoming both emotional and material obstacles. Women frequently emphasize the need for emotional strength to realize their dreams. This desire takes different forms: sometimes as the ability to act more independently in the workplace, sometimes as confidence in learning a new job or using a tool, and sometimes as pushing personal boundaries to discover one's own potential.

*"I would have like to be bolder in the sector. I would have liked to have such an opportunity..." (I8)*

*“There are a lot of things that I lack and there are many things I really want to do. I really want to learn to drive a car, for example. But I don’t have the courage. So, for me, it seems a bit out of reach at the moment, but so much has changed in my life that I believe this can change too, and I believe I can do it.” (I19)*

Economic conditions, scarcity of time, the need to cut expenses, prioritizing others and shouldering their responsibilities, and feeling unsafe, or being made to feel unsafe in public spaces all limit women’s ability to freely engage in activities that make them feel good about themselves. Women are unable to live as they wish, not only in terms of meeting their basic needs but also in pursuing activities they enjoy, find relaxing, or experience as rejuvenating. Women express their dreams of going on holidays, sleeping without being disturbed, spending time at the beach, travelling and seeing the world. The desire for freedom sometimes relates to a specific place, and sometimes to time itself. As one woman puts it, *“I would like to walk freely on the streets. I would walk at night wearing whatever I wanted... I would spend my money on myself.” (I9)* Even activities that should be part of everyday life thus become distant dreams for many women.

*“What would I like to do first? I would like to go on a holiday. I would like to sleep. I want to sleep without anyone disturbing me.” (I1)*

*“I want to take a walk on the beach. But I don’t let myself do it. It’s not like I never go to the beach. But sometimes you want to go at night or early in the morning. You want to take your book and have a cup of tea looking at the sea. But I can’t do these things. They are left in my dreams. Unfortunately, I hope I can do these things once I get retired, if I can, of course.” (I2)*

*“What would really make me happy is being able to travel somewhere—something as simple as taking a ferry and visiting an island. Though some mothers behave differently; they say they are free, that they can do whatever they want, and that they don’t care about what others think. I can’t act like that. I always feel that if my children are not comfortable or at ease, then I can’t be either.” (G10)*

Women articulate their aspirations for life through experiences of deprivation and lack, captured in expressions such as *“it remains a missed opportunity for me..” (I2)* The most frequently shared aspirations, carried from the past into the present, revolve around education and paid employment. At the same time, many participants express a strong desire for their children, and for other women not to endure the hardships and deprivation they themselves have faced. The idea

that women should be strong, economically independent, and able to stand on their own two feet emerges as a central theme.

In relation to everyday life, the most emphasized desires are for a life where *“money not be an issue”* and women are able to live *“a comfortable life”* (11), pointing to a social order in which socioeconomic insecurity has been eliminated. Time deprivation, economic vulnerability, and the pressures of patriarchal relationships make it difficult for women to carry out even simple, feel-good activities. Alongside larger dreams such as going on holiday or travelling abroad, ordinary acts, sleeping uninterrupted, walking by the sea and drinking tea, or taking a ferry often become unattainable under economic and social constraints, yet continue to exist as dreams. Finally, women's aspirations are not confined to their own lives. Many envision broader social change that would empower their children, other women, animals, and life itself. These dreams point to women's collective imagining of a more just and livable world.

# Conclusion



Poverty affects women and LGBTI+ people more severely and profoundly than men. Women's experiences clearly demonstrate that female poverty in Turkey is a multi-layered, deep-rooted, and structural problem. At the same time, the findings show us that women's poverty is more than just a lack of income; it is intertwined with structural factors such as gender inequality, precarious employment, the housing crisis, inequalities in access to health and education services, and social exclusion.

Patriarchy defines women primarily as wives and mothers, regardless of their level of education or professional qualifications. As a result, women are subjected to labor exploitation in the workplace, in education, on the streets, and within the home. As this research demonstrates, although women view paid work as a means of establishing a presence in the public sphere and gaining self-confidence, the exploitation, low wages, harassment, insecurity, and informality they encounter in the labor market constitute structural barriers to economic independence. When women are forced to leave their jobs for reasons such as divorce, relocation, or workplace pressure, they often struggle to find new employment, irrespective of their educational background. Consequently, many accept harsh working conditions, or they are compelled to take on multiple jobs to survive. Moreover, the lack of public childcare, eldercare, and care for people with disabilities significantly limits women's participation in the workforce and deepens their time poverty, trapping them in an invisible cycle of labor.

One of the key findings of the report is that women from all socioeconomic groups in Turkey are experiencing a "housing crisis." For women from lower socioeconomic backgrounds in particular, this crisis turns into a struggle to survive in conditions that fall short of human dignity. The inability to pay bills, the need to move frequently between neighborhoods, or the constant risk of eviction create deep anxiety and uncertainty about the future, eroding women's motivation in their daily lives. For some women, these pressures are further intensified by the psychological burden of being unable to meet their children's basic needs.

At the same time, poverty emerges as one of the most significant barriers preventing women from getting away from violence. Many women are unable to leave violent environments or are forced to return to their family homes after divorce due to unemployment, insecurity, inadequate legal protection, limited social support, rising rents, and pervasive uncertainty. These returns, however, are not always voluntary, safe, or supportive. Insufficient public support, the decline of decent paid employment opportunities, and structural problems such as the housing crisis compel women to return to the family home out of necessity. This often undermines women's sense of autonomy and deepens their subordination within the "family." In this context, the limited public support mechanisms provided

by the state, which defines women primarily through the family, are insufficient to ensure women's right to an equal, independent, and violence-free life outside the family.

Similarly, poverty also hinders women's access to fundamental rights. Overcrowding in state hospitals and high fees in private hospitals force women to postpone treatment, sometimes resort to informal or alternative methods, or neglect their health. Reproductive health services are effectively limited to private healthcare institutions, making them inaccessible to poor women. Women who are unable to access healthcare often prioritize their children's needs, in line with patriarchal definitions of motherhood, while neglecting their own illnesses and postponing treatments. This deepens the emotional harm caused by poverty and results in serious physical and psychological health problems for women. The constant struggle to make ends meet pushes women into depression, anxiety, chronic stress, fear, and a profound sense of uncertainty about the future.

On the legal front, high costs and complex procedures prevent women from accessing justice in matters such as divorce, alimony, rent disputes, or enforcement proceedings. Yet despite carrying all these burdens, women continue to hold on to the hope of a more just, equal, and free life, for themselves and for the society in general.

As this report has consistently shown, poverty is a structural problem shaped by gender inequality, the unequal burden of care work placed on women, discriminatory policies, and the decline of the welfare state. For this reason, we stress that addressing women's poverty cannot rely on "aid" framed through a logic of charity or benevolence. Instead, it requires a feminist, non-discriminatory approach grounded in accessible, rights-based policies, and implemented through a strong welfare-state framework.









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