THE ROLE OF WOMEN'S EDUCATION LEVEL IN THEIR FINANCIAL PARTICIPATION AND EXPERIENCES OF ECONOMIC VIOLENCE IN THE FAMILY

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ABSTRACT

THE ROLE OF WOMEN'S EDUCATION LEVEL IN THEIR FINANCIAL PARTICIPATION AND EXPERIENCES OF ECONOMIC VIOLENCE IN THE FAMILY

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This study aims to investigate the role of women's education level in their participation in financial decision-making process and access to resources by considering women's perceptions, experiences, reactions and coping strategies of economic violence in the family. The data is collected through in-depth interviews; 30 married women participate in this research. 15 of them have university education, while 15 of them have high school education. The findings can be briefly expressed through four main themes, which are namely women's participation in the labour market, social support, versatile identity construction and access to information. Firstly, education provides a possibility to strengthen through such opportunities as allowing an occupation, quality of job and economic independency. Secondly, women, who have more social support such as family support and social network, both feel and become stronger in case of domestic violence. Thirdly, women with higher education establish versatile identities based on work as well as home, and in the case of destruction of one of their identities based on home, women stay stronger. It makes possible to oppose violence including economic form. Lastly, higher educated women have easier access to information of economic violence and rights. In light of all discussions in the study, even though both

groups of women are exposed to various forms of economic violence in their families, higher educated women have more financial participation. In a parallel manner they experience economic violence less than the other group, and they signify and cope with it in their families easier.

Keywords: financial decision-making process, access to financial resources, family, economic violence against woman, coping strategies

ÖZ

KADINLARIN EĞİTİM SEVİYESİNİN AİLEDEKİ FİNANSAL KATILIMLARI VE EKONOMİK ŞİDDET DENEYİMLERİ ÜZERİNDEKİ ROLÜ

Açıkalın, Gözde
Yüksek Lisans, Toplumsal Cinsiyet ve Kadın Çalışmaları Bölümü
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Bu çalışmada, kadınların ekonomik şiddet algıları, deneyimleri, tepkileri ve baş etme stratejileri de dikkate alınarak kadının eğitim seviyesinin ailedeki finansal kararlara katılımı ve kaynaklara ulaşımı üzerindeki rolü incelenmektedir. Bu amaç doğrultusunda 15'i üniversite mezunu, 15'i lise mezunu olmak üzere 30 evli kadın araştırmaya katılmıştır. Data, derinlemesine mülakat tekniğiyle toplanmıştır. Araştırmanın bulguları kısaca dört ana tema ile özetlenebilir. Bunlar kadının iş piyasasına katılımı, sosyal destek, çok yönlü kimlik oluşumu ve bilgiye ulaşımdır. İlk olarak, eğitim sağladığı meslek sahibi olma, işin niteliği ve ekonomik bağımsızlık gibi olanaklarla kadının güçlenmesi için ortam sağlamaktadır. İkinci olarak, aile desteği veya sosyal ağ gibi daha çok sosyal desteğe sahip olan kadın hem kendini daha güçlü hisseder hem de şiddet karşısında daha güçlü olur. Üçüncü olarak, eğitimi yüksek olan kadın ev ve iş üzerinden çok yönlü kimlikler kurmaktadır. Böylece, ev üzerinden kurduğu bir kimliğin yıkılması durumuna karşı kadın daha güçlü duracaktır. Bu durum kadının ekonomik şiddet de dahil olmak üzere şiddet karşısında tepki göstermesini mümkün kılmaktadır. Son olarak, yüksek eğitim seviyeli kadınlar ekonomik şiddete ve haklara dair bilgilere daha kolay ulaşmaktadırlar. Bu bulgular ışığında, iki grup kadın da ekonomik şiddetin farklı formlarını deneyimleseler de eğitim seviyesi yüksek

olan kadınlar aile içinde daha çok finansal katılım göstermektedirler. Buna paralel olarak da ekonomik şiddeti lise mezunu kadınlara oranla daha az deneyimlemekte, daha net anlamlandırmakta ve bu şiddet formuyla daha kolay baş etmektedirler.

Anahtar kelimeler: finansal karar verme süreçleri, finansal kaynaklara ulaşım, aile, kadına karşı ekonomik şiddet, baş etme stratejileri

To my greatest supporter and the strongest woman

I have ever known, Mihriye Açıkalın

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CHAPTER 1

INTRODUCTION

The relationship between partners within the household is based on multifaceted dimensions. In the past years, through various studies, many scholars have tried to analyse one part of this complex relationship. In parallel with this, as it is in this thesis, some of these studies discuss how spouses decide within the house in different aspects. This is because understanding women's position in this relationship helps us to gage women's position in the society better. Thus, I believe that a research focused on 'women's financial participation in the domestic sphere' is crucial to understand women's attitudes and experiences in a society. Consequently, I aim to discuss how women participate in financial decision-making and the distribution of financial resources within the household by also considering women's perceptions, experiences, reactions and coping strategies of economic violence. More clearly, the research questions are going to be "what is the role of women's education level in their participation in financial decision-making processes and access to financial resources within the household for women who have university degree and high school degree?" and "what is the role of women's education level in their perceptions, experiences, reactions and coping strategies of economic violence in the family for women who have university degree and high school degree?". In light of these questions, I aim to focus on this topic based on the comparison between women who have university education, and women who have high school education.

Family decision-making in relation to financial topics and distribution of financial resources within spouses are two of the indicators of economic power. In case one side of the partners dominate this relationship, this financial domination leads to financial oppression, and in such a case, I believe it can be possible to talk about economic violence. Yet, maybe because it is considered as a division of responsibilities or as

trust of sharing a life, or maybe because of any other point that can be count as an explanation of this domination, this type of violence in the domestic sphere is mostly stay invisible in women's lives. This invisibility is valid not only for men but also for women. Regardless of what the reason is, any economic domination and oppression negatively affect women's empowerment. Accordingly, an analysis on women's participation of financial decision-making and the distribution of financial resources within the house is necessary to analyse women's economic power in the family, and so in the society. This is why any study on this topic is crucial in sociological research. Even though there are some research on this topic in Turkey, majority of them are based on surveys and provide quantitative data, while few of them are qualitative research. Also, there is no direct research in Turkey which discusses the link between women's education level and their financial participations in the family through in-depth interviews, even though some research consider this link as a part of their studies based on data collected by surveys. I aim to contribute this field by providing a data which focuses on women's perceptions and experiences through in-depth interviews. Therefore, I aim to contribute this field by interviewing women about their financial participation by considering economic violence within the household, and I do that by focusing on their educational levels.

1.1 Assumptions and arguments of the study

Here, I have decided to discuss this topic by considering women's educational level, because I mainly assume that the more women's educational level increases, the more they participate in financial decision-making process and access to financial resources within the household, and the less they are exposed to economic violence in the family. This is also based on the occupational status of women that they gain through university degrees. I believe that the main assumption of my research can be discussed on the basis of six main arguments. I can briefly state these arguments as having a profession, quality of job, economic independency, values, social network and versatile identity construction.

To begin with, educational level affects women's economic power mainly because of its link with having a profession. A woman who has graduated from university has a profession and she can work. Even in the case of not having university education, the increase in educational level enhances the opportunity of her about work or finding a better job. In this way, she completely or partially bears the income of the household, and she has a say in the income of the household more than a woman who does not work.

Moreover, the quality of job is effective in this link. It does not only mean having a job but also the quality of the job affects the husband-wife relationship based on financial decisions. Compared to high school education, university education provides this for women. Even though women with high school education in Turkey can find various jobs, the qualifications of the jobs differ from the jobs that women with university education work in. These differences are based on various aspects such as social security, income level and labour mobility. Thus, in parallel with these differences, women with university education become more advantageous than women with high school education. All these points prepare the ground for having a say in financial participation of women in the household, and she has a say in income of the household more than a woman who works in less qualified jobs.

Economic independence is the other consequence of a high educational level. In other words, an increase in women's educational level is directly proportionate to women's economic independence. It is valid regardless of whether women work during their marriage or not, because it reveals a possibility of finding a job, and, in parallel with this, it reveals a possibility of revolting at financial domination about decision-making and the distribution of the resources between spouses. In this regard, the possibility of breaking up the marriage arises. This is because, one of the possible reactions of a woman to financial oppression, and so to economic violence, of the husband is to make a new life for herself in case she can continue without needing an economic support. This possibility can be accepted as a deterrent factor for the person who commits economic domination.

Another possibility that can be accepted as a deterrent factor is about values. The parents, who support their daughter to get an education in university and above, will be supportive about the women's economic independence. In this sense, due to her family members' support, a woman takes a stronger stand against financial oppressions that she is subjected to in the household.

Social network is another result of the increase in educational level. Working increases the possibility of women's financial participation in the household not only because it leads to earn income but also because it mediates an environment for socialization. The possibility to spend time in places outside rises, when educational level of women increases. This is because women spend more time, while they are receiving education and work. In this way, women, who earn income and who socialize more, both gain self-confidence and get social network. This social network provides social support for women, and this makes fending off financial domination of the husband easier.

Moreover, as the level of education increases, the areas where women establish their own identities also become versatile. University education provides women with professions. A woman with a profession also defines herself as a working woman, being a colleague or, for example, being a doctor, an engineer and a teacher. This increases the possibility to object violence, because it is a stronger position to object any kind of oppression which comes from 'home' than a woman who defines herself through 'home' such as a housewife, a spouse, a mother or a bride. In the case of the destruction of the identity that she defines through the house, she does not completely lose herself. This makes it easier to continue her life.

In short, not only gaining economic power through work but also gaining power based on factors such as family support and self-confidence increase the possibility of women's financial participation within the household. Hence, they decrease the possibility to be exposed to economic violence. The increase in the level of education has a crucial role in this. In a word, I believe that economic oppression and financial domination of men within the household decreases, when a woman becomes strong in

the eyes of the person who commits violence. This is because any oppression, along with violence, is an attitude that occurs based on establishing power. All of the above arguments are based on situations where women are substantially empowered. Accordingly, the person who is likely to face a reaction will also be less likely to try to establish economic violence, and women who have economic power will also have more financial participation within the household.

1.2 The theoretical framework

The literature on family decision-making is wide. First of all, based on the main research question of this thesis, one of the significant subtopics in order to analyse women's financial participation is the discussion on power dynamics within the family. Over the years, various studies have focused on power dynamics to discuss who decides in the family and who has access to the financial resources within the household. Some of these discussions are based on gender roles within the family. Gender is constructed in social relations (e.g., Ramazanoğlu, 1989; Fulcher & Scott, 2006; Giddens, 2012). Discourses within the culture shape the meaning of a phenomenon (Francis-Conolly, 2003), and so the meaning of gender depends on the discourses. In a sentence, the social construction of gender takes form in relation to culture. Experiences and thoughts of women and men are shaped in relation to these portrayed discourses. In parallel with this, power is practiced within internalized roles in the society. Women and men behave in parallel with these learned roles, and the power dynamics within the family arises from these roles. This has a remarkable role in the determination of who decides and who has the resources within the family. For instance, domestic responsibilities are always considered as women's work in marriage although women work in public (England, 1996). Therefore, even though women's employment is effective on gaining power for women in decision-making processes, it is not enough by itself without transforming the internalized roles in the society.

Some of the studies define typologies which are based on authority in the family. In other words, on the basis of authority and decision maker, they define family typologies. For instance, Park and Burgess define five family areas in 1920, and they call these areas as non family, emancipated, paternal, equalitarian and maternal (Johannis & Rollins, 1959). Furthermore, various concepts are used to discuss power by scholars who study on family and women. Some of these concepts are influence, family structure, authority and decision-making. On the other hand, feminist theorists discuss power through concepts such as gender, male dominance, patriarchy, women's subordination and oppression. They underline the imbalances of power in society. Even though there are differences between feminist approaches, they all oppose to male domination over women. Moreover, domestic mode of production is another crucial concept in feminist literature. Feminists criticize women's exploitation through unpaid labour in the family and the superior position of men over the economic resources in the family.

Here, I believe a brief discussion on feminist standpoint theory is needed because I choose feminist standpoint as my theoretical position in this thesis. First of all, according to feminist standpoint theory, knowledge is not universal but particular, and relational forces construct subjects which are not transcentental (Hekman, 1997). This explanation provides a ground for my thesis through its emphasis on relational forces and the particular character of knowledge. Also, another crucial emphasis in feminist standpoint theory is made by Nancy Hartsock. Ramazanoğlu (1989) states that the concept of feminist standpoint is proposed by Hartsock instead of other statements such as women's perspective and point of view. What is more, women's lives are shaped by oppression, and it provides a ground for different political theory for women compared to men. Furthermore, Patricia Hill Collins (1997) makes another crucial emphasis. She underlines the difference between two units of analyses, which are the individual and the group. She opposes to use of them as interchangeable concepts because, otherwise, to understand the host of topics such as group based standpoint can be obscured.

At this point, I believe it is crucial to mention whether feminist standpoint theory is one. Ramazanoğlu and Holland (2002) state that there are various feminist theories, and this diversity among feminist approaches leads the diversity of approaches in feminist standpoint theory. In other words, it is possible to talk about feminist standpoint theories in relation to different epistemological assumptions rather than one feminist standpoint. On the other hand, even though the existence of variations among feminist literature, standpoint theorists have some common points. Simply, in its original formulation, it is based on the assumption of the commonality of women's experiences for all women (Fulcher & Scott, 2006). Some theorists in feminist standpoint approach believe the existence of a distinctive standpoint of women. This knowledge of women provides a ground for feminist epistemology. As Thompson (1992) states, although there is not only one, feminist epistemology and methodology share some prevailing concerns. One of these concerns covers that all queries vitalize value and that feminist work is a query that is politicized. Another concern is related to the fact that there may not be objectivity between the researcher and the researched. Furthermore, objectivity and truth may not exist. In relation to these points, feminists emphasize subjectivity. What is more, they underline the experiences of women by believing that it provides not only a source of knowledge but also a justification of knowledge. These shared experiences and knowledge have a crucial role in the access to the social. The standpoints of women ensure some advantages to women in relation to social life areas, and, compared to men, their standpoint makes whole areas of it accessible and available for women (Fulcher & Scott, 2006). On the other hand, there are some critiques of the idea based on commonality of women's experiences. Some feminists such as Collins (1997) emphasize the diversities of women's experiences. Her emphasis on the difference between the two units of analyses (individual and group) is an opposition to this view.

Another main critique of feminist standpoint theorists is related to the concepts used in mainstream theories. As also Fulcher and Scott (2006) underline, feminist standpoint theorists criticize scientific methodology on the basis of its gendered character, and they consider sociological theory itself as the one that is gendered. They

point critiques at various concepts such as system, action, structure and conflict. On the other hand, even though their critiques are on these concepts, they do not reject them at all. Rather, they argue the role of these concepts in the reflection of malestream worldview. In a word, mainstream theories discuss these concepts through men's experiences.

All of these points on feminist standpoint have provided the ground for my thesis. I, as a woman in Turkey, attempt to understand the experiences of other women in this country. Through this research, I aim to understand what they think and experience in relation to their participation in financial decision-making processes and their access to financial resources within the household. I believe the feminist standpoint is helpful to understand women's experiences and the differences between these experiences by also developing strategies to accompany economic violence in the case that there is.

Furthermore, power is a problematic concept that is discussed by many scholars, and many scholars focus on power in the decision-making debate as it is in feminist scholars. I believe that Cromwell and Olson's categorization of power domains is helpful to analyze main theoretical approaches in decision-making. They define three main domains, which are power bases, power processes and power outcomes (McDonald, 1980). Power bases are related to the sources of power, and resource theory and social power theory can be discussed under this domain. Resource theory is one of the main theoretical approaches to family decision-making, and it defines various resources that determine power balance among wives and husbands in the family (Blood & Wolfe, 1960). Also, social power theory analyzes social power through five bases which are namely reward power, coercive power, legitimate power, referent power and expert power (French & Raven, 1959). On the other hand, many other scholars emphasize the decision processes. Theories such as exchange theory, which is another main theoretical approach in this field, focus on decision processes. It can be considered as an economic view of marital interactions, and it expresses that family relations are related to continuing series of interactions (Foxman, 1986). Furthermore, theories which focus on conflict resolution process potentially assign the

outcome of decision processes (Granbois, 1971). Thus, it focuses on family structure through the analysis of different modes such as problem solving or bargaining. These modes help to detail decision processes to understand social structure and women's experiences within the family. Family role structure, on the other hand, is one of the most used approaches in the decision-making debate. All roles including the ones in the family are socially constructed. Wives and husbands live in regard to these learned roles within the family, and financial decision-making processes occur on the basis of these socially constructed roles.

There are various decision areas rather than one decision as a whole. Decision processes differ on the basis of different spending items and different decision areas. Each family member has different influence and power in each decision areas. Also here, decision stages are crucial to analyze decision process in the family. There are different phases in decision processes, and the degree of wife and husband's impact differs from phase to phase. Furthermore, not only wives and husbands but also other family members such as the children and parents-in-law can be effective in the family decision-making. Even though their impact is not as much as the wife and husband's impacts, they can also influence in regard to their roles in the family.

Financial resources of the family is another focus of this thesis. It refers to the household's income and assets (Coleman, 1988; as cited in Kader, 2018). The distribution of financial resources among family members is related to various points such as gender roles and power balance among family members. Female adults have less access to financial family resources than male adults (Urry, 2011). In parallel with this, it is possible to talk about unequal distribution of financial resources in relation to gender inequalities in the household.

Women's education and work have undeniable impact on women's financial participation in the family. Since I aim to discuss the link between the educational level of women and women's financial participation in the family in relation to women's occupational status, literature on women's education and work provides a

valuable base for my discussion. For instance, both resource theory and social power theory consider that education and work have positive impact on financial participation of women, although they discuss work and education through different concepts. The more education level of women increases and the more women work in non-domestic jobs, the more they have say in financial decisions and financial resources in the family.

The last point that is crucial in this thesis concerns economic violence against women in the domestic sphere. The domination of an individual on the financial resources and decisions within the household causes economic violence. In parallel with this point, women experience this form of violence in their families much more than it is realized. This type of violence becomes invisible in women's lives for many reasons. First of all, studies that directly focus on economic violence are not commonly found in the world literature, or in Turkey. On the other hand, this issue is discussed through other concepts such as economic abuse, economic control and exploitation of women (e.g., Bagshaw, 2011; Postmus, Plummer, McMahon, Murshid & Kim, 2012). Also, many studies mention economic violence as a subtopic of domestic violence. In some studies, it is considered as a part of emotionally abusive behaviours (Watts & Zimmerman, 2002), or as a reflection of psychological violence (Adaçay & Güney, 2012). On the other hand, studies, which directly focus on economic violence, have started to multiply nowadays. Even though studies on economic violence define this concept through different definitions, Fawole's explanation may provide a base for us to understand what economic violence is:

> Economic violence toward women occurs when a male abuser maintains control of the family finances, deciding without regard to women how the money is to be spent or saved, thereby reducing women to complete dependence for money to meet their personal needs. (Fawole, 2008, p. 2)

Women's education and work play an efficient role in women's experiences in economic violence. Also, these experiences are not limited to domestic sphere. As other forms of violence, economic form of violence also exists in other spheres.

1.3 Research design of the study

The main research questions of this thesis are "what is the role of women's education level in their participation in financial decision-making processes and access to financial resources within the household for women who have university degrees and high school degrees?" and "what is the role of women's education level in their perceptions, experiences, reactions and coping strategies of economic violence in the family for women who have university degrees and high school degrees?". In addition to the main question that I aim to discuss, I also pose some sub-questions to explore the financial participation of women within the household in more detail. Therefore, I also intend to discuss the questions below:

- How do women's economic independence and financial participation in the domestic sphere impact economic violence against them?
- How do women identify and experience economic violence, if it exists, in the domestic sphere?
- What is the role of women's economic participation in their perceptions and experiences on economic violence?
- What are the differences in experiences of economic violence between women who have university degree and high school degree in relation to occupational status?
- What are the differences in women's reactions and coping strategies towards economic violence among women who have university degrees and high school degrees?

Furthermore, I have decided to apply qualitative research methods to examine these questions, and I have collected data through semi-structured and in-depth interviews. By using snowball technique to contact interviewees, I have collected data between the dates from April 15 to May 4, 2019, in Ankara.

In this study, I discuss women's financial participation and economic violence on the basis of their education levels. Thus, my interviewees are considered in two groups as

‘women who have university education’ and ‘women who have high school education’ by planning to analyse collected data by the content analysis. Also, women’s education level impacts their occupational status. University education leads to an occupation. In parallel with this, women with university education can find more qualified jobs than other women in terms of various aspects such as income level, having a social security and mobility of the labour. Compared to women with high school education, these variables strengthen the position of women with university education. Accordingly, I aim to discuss educational levels of women in relation to this difference between the qualifications of jobs that women find. What is more, in many violence studies which analyze woman’s education level as a variable, high education comprises of high school and university degrees together. On the other hand, compared to high school education, university education leads to various differences such as occupation status, the possibility to find job, qualifications and access to knowledge of violence and rights. In the light of these points, I aim to investigate the differences and similarities between these two educational levels in this study. Even though there is only one level between high school education and university education, women’s perceptions, experiences and reactions differ. Thus, an analysis which focuses on this point helps to make clearer the role of education in women’s lives and the reflections of economic violence. This is why I compare the experiences of these two groups of women.

Also, I have conducted interviews with married women to find out experiences of women in the domestic sphere. In parallel with all these points, I have conducted interviews with 30 married women, 15 of them have university education, and 15 of them have high school education. Furthermore, the reason why I choose to collect data by interview is that I can examine the attitudes and experiences of women in detail through interviews in addition to all demographic information about women. In this way, I was able to analyse what women think and experience on financial participation in the family by first hand while their experiences on economic violence become visible. In this thesis, moreover, as I emphasized above, I adopt a feminist standpoint theory to discuss my research questions and my assumptions.

1.4 Strengths and limitations of the study

The main limitation in this research is that the interviewees of the study only include women. On the basis of the differences and similarities among the responses of family members, especially wives and husbands for this thesis, the results of the study may change. Also, these discrepancies may have a substantial impact on finding out women's experiences in financial participation in the domestic sphere. Any other study made through interviewing with other family members would provide more data for analysing both women's experiences and experiences of other members. Furthermore, research questions and sub-questions of this thesis are related to women's attitudes and experiences on economic violence. The sensitivity of the subject generates another limitation for the study. Economic violence is an underworked subject compared to other forms of violence. Because of various reasons, it is invisible both for women themselves and for many researchers in this field. This invisibility of the subject makes economic violence more deniable than other forms of violence, and it becomes difficult to study it. What is more, factors such as intergenerational differences, age gap and gap in the number of children among women in this study may provide limitations for the analysis. Differences based on women's ages and their generations' internalizations may be missed in such kind of a small group of sample. Similarly, even though numbers of children are considered as variable in this analysis, I also entertain the possiblity of different findings in further studies which focus on children numbers in more detail. This is because, some of the women in this study have not any child, and they could not response my questions about financial decisions about child. Any study can find out this point in more detail by focusing on the differentiations between two groups of women about their perceptions and experiences of financial decisions on children. On the other hand, I have some strengths in this research. I have conducted interviews with women who are married. Even though it may be a limitation that I am not a married woman, it is a strength that I am a woman. Some of the respondents may be less comfortable with telling their experiences based on marriage to an unmarried woman. On the other hand, as a woman, I share some common experiences with the respondents who are women

too. Thus, even though I have not experienced how a married woman's life is, I have experienced how being a women in Turkey is. It makes possible to make connection with participants for me. This provides participants a ground for sharing their thoughts and experiences with another woman who may share their experiences, and in parallel with it, who can understand them.

1.5 The structure of the research

This thesis comprises six chapters. The first is the current chapter, which is an introduction of the thesis. It explains what the research questions are, and what the main assumptions and the arguments of the study are. Also, crucial points such as the significance of the research, the theoretical framework of the research topic, research design, and the limitations of the study are indicated in the current chapter, while the structure of the thesis is explained.

The second chapter is going to be about the methodology of the research. I am going to discuss the justification of my methodology that I choose for this research, while I discuss the limitations of this method in it. Also, I am going to explain research procedures during my data collection. Finally, I am going to write about ethical considerations in this thesis.

The research is mainly based on three subtopics which are theoretical framework on women's family decision-making processes in relation to financial topics and economic violence, women's financial participation within the family, and economic violence against women in the domestic sphere. Thus, the following chapters are going to be based on these subtopics. In the third chapter, theoretical framework on women's family decision-making processes in relation to financial topics is going to be discussed in general. What the previous studies said before about the participation of women in financial decision-making process in the domestic sphere is the focus of this chapter. Thus, firstly, the literature on theories on power dynamics within the family is going to be discussed. Then, not only financial decision-making but also decision-

making theories on women is going to be summarised in critical perspective. Also, the topic on distribution of financial resources within the household is going to be discussed. Lastly, literature on economic violence against women in the domestic sphere is going to be mentioned by also considering economic violence data in Turkey.

Women's financial participation within the family is going to be the fourth chapter in this research. It is going to be focused on the experiences of women. Firstly, I am going to discuss women's labour market participation and employment. Then, I am going to examine financial participation of women in the family by considering the decision-making process, power dynamics, consumption patterns and ownership. What women experience about financial decision-making within the household and the distribution of financial resources are going to be analysed. To what degree they participate in these decisions and to what degree they have financial resources are going to be examined. Also, these points are going to be discussed on the basis of women's educational level by considering their occupational status.

In the fifth chapter, I am going to discuss economic violence against women in the domestic sphere. Thus, I am going to consider the experiences of women on economic violence in relation to women's participation in financial decision-making and the distribution of financial resources within the household. Also, what economic violence means for women is going to be discussed. To find out their perceptions and attitudes on economic violence is the main purpose. I am planning to study how their experiences correlate with their explanations on economic violence by also considering women's reactions and their strategies to cope with economic violence. Moreover, this debate is narrowed to include the relationship between the husband and the wife. Yet, I assume that near relatives such as parents, parents-in-law and siblings of husbands are effective as much as husbands in women's lives in the house. This is why I aim to get a line on women's relationship with their parents and parents-in-law.

The sixth and the last chapter is going to be the conclusion chapter, and I am going to compose the main points of this thesis through brief discussion on the assumption and

the arguments in this study. Also, I am going to offer some further research about women's participation in the financial decision-making and the distribution of financial resources by also considering economic violence.

CHAPTER 2

METHODOLOGY

This chapter consists of the methodology in this thesis. I discuss justification of my methodology by examining points such as what my methodology is, why I choose qualitative methods and why I conduct interviews. I also discuss what my position is during the writing process of this thesis. Furthermore, research procedures is another focus of this chapter. This subtopic is based on research setting and data collection process of the study. Lastly, limitations of the methodology and ethical considerations are examined briefly.

2.1 Methodology of the study

The main research questions of the thesis are "what is the role of women's education level in their participation in financial decision-making processes and access to financial resources within the household for women who have university degrees and high school degrees?" and "what is the role of women's education level in their perceptions, experiences, reactions and coping strategies of economic violence in the family for women who have university degrees and high school degrees?". In regard to this question, I aim to discuss some sub-questions about economic violence against women in the domestic sphere. I aim to argue the questions below:

- How do women's economic independence and financial participation in the domestic sphere impact economic violence against them?
- How do women identify and experience economic violence, if it exists, in the domestic sphere?
- What is the role of women's economic participation in their perceptions and experiences on economic violence?

- What are the differences in experiences of economic violence between women who have university degree and high school degree in relation to occupational status?
- What are the differences in women's reactions and coping strategies towards economic violence among women who have university degrees and high school degrees?

To find out the answers of said questions, I choose qualitative research methods. Here, in this thesis, I aim to focus on three main points which are 'women's participation in financial decision-making process', 'women's access to financial resources' and 'economic violence against women in the family'. Thus, to collect data, I prepare semi-structured and in-depth interview questions, which consist of these points. I choose to collect data by interview because, besides all demographic information about women, the attitudes and experiences of women can be examined in detail through interviews. In this way, what women think and what women experience on financial participation within family can be scrutinised at first hand, while, if there is, their experiences on economic violence become visible.

I believe that qualitative data collection method is more proper in my thesis because of the subject that I choose to study. Firstly, as Henwood and Pidgeon (1995) say, qualitative research covers data gathering in more unstructured ways, and this provides a ground for closer degree of involvement between the researched and the researcher. This kind of an involvement makes greater sensitivity possible in relation to the rights of the participant as a person, but not as an object of the research. Moreover, qualitative method provides a basis for understanding women's lives from their own perspectives. I can learn what they think, what they experience, what they do and what they want more clearly. This kind of a research gives me the details of women's experiences and thoughts that I cannot learn with a structured data collection. By considering socially constructed meanings, qualitative research makes it possible to find out interpretations of reality in a particular context and time (Merriam, 2002). Furthermore, this kind of a point is consistent with feminist methodology. This is

exactly why I prefer to consider feminist standpoint theory to provide theoretical and methodological base for my thesis.

What women tell in this research cannot be conducted through quantitative methods. Through quantitative method, I may reach a broader group of women to learn who makes the decision about purchase items or whether women are subjected to economic violence. On the other hand, conducting in-depth interview provides detailed information about these purchasing items and final decisions. It also provides a ground for discussing decision processes that women experience. The differences between what 'joint' means for women is an example for this point. In a group of women who express that they have joint use of the family income, some of the women refer communality and mutuality while others mean one person's use of the whole income for the family. Thus, qualitative research method provides me a ground for realizing the differences among the perceptions of women.

Above all, I aim to learn whether women experience economic violence in the domestic sphere. More clearly, I aim to find out women's perceptions, experiences and strategies on economic violence. Like any other form of violence, economic violence is substantially sensitive topic to study. Hence, it may not be possible to get an answer through close-ended questions. This may stems from various reasons, and mistrustfulness and a feeling of insecurity are the two of these reasons. Also, confessing to be exposed to violence may be difficult for women. This is not only because of its hurtfulness but also because of its invisibleness, and economic violence is maybe the most invisible form of violence. At that, it makes easier to reject or to delay confessing that they are exposed to economic violence. Through qualitative research, women tell the points that they could not, and even would not, in the responses of close-ended questions. Although a group of women express that they do not experience any kind of violence including economic form, some of the women concede that they are exposed to, and also expose to, violence, at the end of the interviews.

Table 1: Demographic information about women with high school education

	Age	Education Level	Job	Social insurance	Number of children	Age (Husband)	Education Level (Husband)	Financial assistance
Zeynep	65	High school	Housewife	No	2	68	High school	No
Ece	38	High school	Security guard	Yes (not permanent)	4	45	High school	Father-in-law
Sanem	34	High school	Housewife	No	3	38	High school	Father-in-law (in small expenditures about grocery shopping)
Nermin	53	High school	Cook	Yes	2	59	High school	No
Dilan	46	High school	Assistant trainer	Yes	1	46	Associate degree	No
Sema	24	High school	Teacher in a nursery	Yes	1	31	High school	They live with their parents-in-law
Yeşim	32	High school	Cleaning worker	Yes	2	35	High school	Not regular (one time for buying house and car)
Meryem	37	High school	Worker in a canteen	No	2	42	Secondary school	No
Mine	35	High school	Worker in a canteen	No	2	42	Secondary school	Father-in-law
Ezgi	36	High school	Master trainer in nursery	Yes	2	44	Master’s degree	No
Büşra	51	High school	Assistant cook	Yes	2	56	Secondary school	Her mother
Aliye	35	High school	Security guard	Yes (not permanent)	2	40	Secondary school	No
Berrin	41	High school	Housewife	No	1	46	High school	Her brother
Hatice	61	High school	Officer (retired)	Yes	2	67	Bachelor's degree	No
Damla	36	High school	Housewife	No	2	41	Bachelor's degree	No

Notes: In the column of “Education Level (Husband)”, secondary school refers to the former education level of high school education in Turkey.

Table 2: Demographic information about women with university education

	Age	Education Level	Job	Social insurance	Number of children	Age (Husband)	Education Level (Husband)	Financial assistance
Cemile	28	Associate degree	Executive assistant	Yes	0	31	Associate degree	No
Demet	30	Bachelor's degree	Unemployed	No	0	29	Master's degree	No
Nur	62	Associate degree	Retired	Yes	2	64	Bachelor's degree	No
Deniz	25	Master's degree	Unemployed	Yes	0 (pregnant)	32	Master's degree	No
Eylül	61	Bachelor's degree	High school teacher	Yes	2	62	Bachelor's degree	No
Ceyda	45	Bachelor's degree & education from conservatoire	High school teacher	Yes	1	45	Master's degree & education from police academy	No
Şengül	47	Bachelor's degree	High school teacher	Yes	1	50	Bachelor's degree	No
Füsun	48	Bachelor's degree	High school teacher	Yes	1	48	Bachelor's degree	No
Gökçen	26	Bachelor's degree	Guidance counsellor	Yes	0	31	Bachelor's degree	No
Buket	51	Associate degree & Bachelor's degree	Special education teacher	Yes	1	65	High school	No
Duygu	26	Bachelor's degree	Lawyer	Yes	0	36	Bachelor's degree	No
Vildan	60	Bachelor's degree	Manager	Yes	3	63	Bachelor's degree	No
Nilüfer	29	Bachelor's degree	Teacher in a course (Sociologist)	Yes	1 (and also pregnant)	37	High school	No
Semra	51	Associate degree	Master trainer	Yes	1	59	High school	No
Hande	40	Master's degree	Research assistant	Yes	1	41	Bachelor's degree	No

I have conducted interviews with 30 women who are married. 15 of them have university education, while 15 of them have high school education. Respondents in this study comprise of two education levels which are university and high school educations. The data based on semi-structured in-depth interviews are collected through interviewing with women in Ankara, the capital city of Turkey. All women live in various districts in Ankara, so the region where they live in cannot be generalized. What is more, all women are married but the children number that they have differ. While women with high school education have more children compared to other group of women, some of the women with university education do not even have any child. Furthermore, education level of husbands is higher in families of women with university education. Most of the husbands in this group have different university degrees. Nevertheless, education level distribution is wider in the group of husbands of women with high school education.

Here, based on the main assumption and the arguments in this thesis, which are explained in the introduction chapter and which are going to be discussed in the following chapters, I believe that the link between women's participation in economic decisions and education level of women is significant. Also, university education is considered as average in this study between the two groups of women, because occupational titles are assumed through university education. In Turkey, both high school education and university education provide people to find jobs, in comparison to lower educations and being illiterate. On the other hand, based on occupational status of women, these two education degrees also have differences between each other in terms of qualification of achievable jobs. Women with university education have better opportunities in relation to income level, mobility of the labour and having a social security. All these points can be considered as the factors that strengthen women in the eyes of others, and also in the eyes of their husbands. In both public and domestic sphere, this strengthen occurs not only in economic bases but also in all bases. Hence, women as interviewees are grouped into two by considering education level of women in relation to occupational status. In this way, if there is, I aim to find out the differences and the similarities between these two groups of women on the

basis of their perceptions and experiences of economic participation in the domestic sphere.

As I indicate above, I have decided to interview with married women. This is because I intend to focus on women's economic participation in the domestic sphere. Not only the relationship between the husband and the wife but also between women and other relatives are significant to me in this research. This is because each family members are efficient in the family decision-making even though their influences differ from each other. Furthermore, I choose to interview married women because I aim to focus on what women experience as wives in marriage. Throughout the years, discrimination against women have been the focus of many researchers in academia. Women are exposed to discrimination just because of their gender. This misogyny is visible both in the public and domestic sphere. At this point, some feminists believe that women are exposed to discrimination double times. In parallel with this view, they develop dual systems approach which suggests women's exploitation by men and capital at the same time (Fulcher & Scott, 2006). According to this approach, capital exploits women through their cheap labour, while men exploit them through their unpaid labour. Delphy expresses this oppression through women's unpaid labour by using a concept of domestic mode of production, and she states the importance of housework which is a productive work in the home like other works in workplace (Fulcher & Scott, 2006). Also, like other forms of discrimination, economic discrimination as economic violence shows itself in the domestic sphere. More clearly, even though economic violence cannot be limited by domestic sphere, women intensively experience it in this relationship. Thus, I plan to focus on the relationship between women and their families, because understanding the relationship between women and their husbands is crucial to analyse economic violence narratives of women.

Feminist theory, which is chosen as the methodology of this thesis, is raised as a criticism of 'malestream theory'. It provides a ground for developing a new epistemological and methodological approach in social sciences by discussing mainstream theories. First of all, it develops the concept of malestream theory as a

criticism of mainstream theory. It defines knowledge as particular, and it says that relational forces construct subjects (Hekman, 1997). This point supports my position for the analysis chapters by its emphasis on relational forces and by its consideration of knowledge. Furthermore, in relation to the diversity of feminist approach, there is diversification of feminist standpoint theory (Ramazanoğlu & Holland, 2002). Yet, despite the diversification, it is possible to say that they all emphasize some common points such as the criticism of objectivity between the researcher and the researched, emphasizing subjectivity, opposing to objectivity and truth and considering women's experience as a source of knowledge (Thompson, 1992). This is another point that I base my position in this study. In relation to their standpoint, compared to men, women have some advantages in access to social life areas, compared to men (Fulcher & Scott, 2006). Thus, women can collect more information about other women than men. Women tell their thoughts and experiences based on their identities of gender to other women in relation to their shared womanhood. In parallel with it, I, as a woman researcher who lives in Turkey, have an advantage in access to women and communicate with them about their perceptions and experiences based on womanhood.

2.2 Research procedures

To collect data, I prepared a semi-structured and in-depth interview questionnaire. This questionnaire consists of questions based on some main themes as demographic information, the relationships with parents, thoughts on woman's education, work and income, woman's work and income, ownership, financial family decisions, perceptions and experiences of violence, perceptions and experiences of economic violence, reactions towards economic violence and coping strategies. In the light of these themes, 19 demographic and 60 open ended questions, which mainly focus on the assumption and the arguments of this thesis. After METU Human Subjects Ethics Committee gave the approval of ethical permission for this research, I have conducted 30 interviews. 15 of the interviewees have university education, while 15 of them have high school education. All of the interviewees, moreover, are married women who are

between the ages 24 and 65. Some of the interviews took approximately 30 minutes while some of them took more than 2 hours. Yet, even though each interview took different time, when all of them are considered, I can say that the interviews generally took approximately 1 hour on average.

I use snowball technique to contact the interviewees during data collection. Firstly, I contact with a married woman who accepted an interview with me without asking whether she become a network for other interviewees. Then, after the interviews, some of these women suggested that they can contact with other women to interview without having to ask. Thanks to these women who became a network for my research, I could reach my interviewees. Also, some of the women invited me over for an interview. Thus, I went to their houses as their guests. Some of the women, on the other hand, met me in coffee shop when they have a break. An interviewee who met me before picking up her child from school is an example for this. However, most of the interviewees are employed and the only possible time that they can allocate for my interview is the time at workplaces. As many of the women said, they invited me at their workplaces to interview, because they are busier at home after the work than the work time. Also, during some of the interviews, interviewee's children were with us, even though we met in her workplace. These women allocate time for me, while they work and care for their children at the same time.

I contact women not only through my researcher identity but also through my identity as a woman. I believe it helps me to establish more open communication with other women. Based on the questions that interviews consist of, women share their own thoughts and experiences about their lives. These thoughts and experiences that women tell are generally based on their woman identities. As a wife, as a mother, as a daughter, as a daughter-in-law or as any other identity with regard to 'women'… All responses of women consist of these versatile identities of womanhood because of the focus of this thesis. Thus, it is an advantage for me that I am a woman before a researcher. This is not only because they express themselves more comfortably but also because I can understand their experiences better than a male researcher based on

my own experiences as a woman. This point also takes me to feminist standpoint theory as a methodological position in this thesis.

Gaining the trust of the interviewees is maybe the most important thing that is required to conduct a qualitative research. Without trustworthy relationship, especially in such a sensitive topic that consists of economic violence questions, women would not tell their thoughts and experiences. Furthermore, I believe, what interviewees say can be considered to be supportive to the reason why qualitative method is more proper for this research. At first, when I asked for women whether they accept to be interviewee, they volunteered to help my research. Yet, after the interview, they confessed that interviews were more enjoyable than they expected, and that they lose track of time during our conversation. Even, another interviewee expressed that our conversation was like a therapy session. As she says, she abreacted when she was answering my interview questions, because my research was different than other research that she participated in before.

Also, all interviews are conducted in a private place in this thesis. This is because privacy and anonymity are the two of the most crucial points that provide a ground for trusting each other. With the promise of confidentiality, women tell their feelings, thoughts and experiences in a much more comfortable position. Before the interviews, I explain their responses stay anonymous and our conversation is based on the principle of confidentiality. On the other hand, when I explain this, at first, some of the women state that they have nothing to hide. In parallel with this, they say that they do not need to talk in a private place. Thus, I need to insist on conducting interviews in a private places in some cases. Yet, after they are deep in conversation with me with regards to interview questionnaire, they start to tell memories that they never tell anybody else.

After I collect data, I transcribed interviews by listening voice records. Then, I constituted keywords by rereading these transcriptions. In the next step, I determined themes by grouping these keywords and created table for each theme. In this way, I

can realize the similarities and differences between the two education groups by comparing each respondent. Furthermore, I grouped women on the basis of themes, and made another table that shows me respondents' statements. In the light of these tables based on themes and keywords, I analysed data by using content analysis.

This study has transformed me in some ways. Conducting a research based on violence led to some emotional difficulties for me during interviews and writing. As a woman who lives in Turkey, I have interviewed with other women who are exposed to various violence forms. In these conversations, they not only tell their thoughts and experiences of violence but also they share their emotions with me by answering my questions. I deeply feel their desperation in some cases, even though I do not lose my hope and effort to empower women against domestic violence by making an effort to make violence more visible in daily life and in our discourses to cope with it. Furthermore, during the research, my awareness of economic violence increased because of my focus on this topic in my mind. I start to be aware of economic violence more in my daily life by also realizing embedded discourses in my daily conversations with other people, which I did not realize before.

2.3 Methodological limitations

In this research, I have some methodological limitations as well as I have some strengths as a researcher. To begin with, the main limitation of this study is that I only interviewed women. On the basis of their experiences, women and men may interpret the access to financial resources and the decision-making process in the family in different ways. By only considering women's view, it is possible to miss the differences between women's and men's views. Whether responses of spouses are similar or different is a topic that is also discussed in decision-making literature. There are various researches that emphasize the similarities between the answers of the wife and the husband, while there are others that emphasize the differences between the two (Davis, 1970). Various scholars believe that there are substantial differences between the responses of the wife and the husband about decision-making processes,

even though they do not ignore the similarities between their answers (Heer, 1962; Wilkening & Morrison, 1963; Safilios-Rothschild, 1969; Davis, 1971). This disagreement between the spouses may cause changes in the results of the study. On the other hand, in this thesis, I aim to find out women's experiences and thoughts through their own eyes. This is why I choose to interview with wives as the only respondents. Yet, any other study that also consider both sides contribute this field to understand the disagreements and the differences among the responses of couples. Also, considering other family members including not only children but also other relatives provides a ground for finding out family decision processes and economic violence in the domestic sphere in a much more detailed manner.

Another limitation in my study is related to the invisibility and the sensitivity of the subject of economic violence. I aim to find out how women experience economic violence in relation to their financial participation in the family, if there is. Thus, some of the questions are based on their thoughts, experiences and strategies on economic violence. Compared to other questions, these questions lead to more sensitive conversations during the interviews. The sensitivity of the subject is one of the reasons why economic violence is invisible compared to other forms of violence. As Adaçay and Güney (2012) say, the problems in the measurement of economic violence cause that scientific studies on violence against women do not propose economic form of violence for their agenda. This is caused by the fact that economic violence is not visible as much as physical violence. Women may push economic violence into the background while they are competing with other more painful, visible and tangible forms of violence such as physical and sexual forms. Besides, they consider only physical form as violence while they naturalize other forms of violence in their daily lives. Also, the invisibility of it makes economic violence more deniable for women. Thus, all these points render it difficult to study this subject.

The age gap among respondents may be the other limitation of this study. The way and the degree of how women participate in financial family decision-making process and access to resources differ in parallel with their ages. Similarly, their perceptions,

experiences and reactions based on economic violence may differ based on their ages. This may be advantageous in one sense, because the existence of age gap among respondents in this study provides a ground for analysing the financial participations of women in different ages. Yet, it is also a limitation because some differences between two education groups of women may cause form intergenerational differences and age gap, but not education level. What is more, there is also gap among women's children numbers. Thus, this kind of gaps complicate the analysis of the similarities and differences between the two education groups.

On the other hand, despite these limitations, I also have some strengths. To begin with, I am a woman who lives in Turkey. Thus, the participants of the research tell their experiences on womanhood when they interview. They may feel uncomfortable when they express some of their experiences and comments on their marriages because I am not a married woman. Yet, in a conversation which we had women to women, they feel comfortable to share their feelings, thoughts and experiences. The qualitative method that is used in this study also helps this. Through in-depth interviews, participants tell their responses not in a fully structured form of conversation. This also helps women to feel that they are in a more comfortable environment. In parallel with women's feedbacks, I realize that I provide a ground for them to tell their stories without exposing to any judgements or any interrupting through interviews. In this regard, women believe that they find an opportunity to be listened and to be understood. This leads to the fact that they may talk about their innermost thoughts and experiences.

2.4 Ethical considerations

After I prepared a questionnaire, METU Human Subjects Ethics Committee gave the approval of ethical permission for this research.[1] I filled out a form to get ethical permission, which comprises the detailed information of this research. Also, I attached

[1] The approval of ethical permission of this research can be seen in Appendix A.

the questionnaire and the voluntary participation form to the application. Then, after the approval of ethical permission for the research was sent me as an e-mail, I started to conduct interviews. I have conducted 30 interviews between the dates from April 15 to May 4, 2019. During the data collection process, I paid special attention to confidentiality of interviewees. Thus, interviews were conducted in a place that the participant chose and that was proper for private conversations. Also, anonymity of the interviewees is one of the most crucial points in the study. Thus, I use nicknames instead of real names of the interviewees during the analysis.

CHAPTER 3

THEORETICAL FRAMEWORK

Literature on women is like a bottomless pit. The dimensions of discussions on women are endless, and over the years, the woman in society as a focus is discussed by many scholars through different aspects. My focus in this thesis on women's economic participation in the household embraces some of these dimensions, which helps us to position women in any society through understanding a part of their experiences. To understand what women think and what they experience in any society, what was previously written about this topic may help us. Accordingly, in this chapter, I discuss theoretical framework of the research question in this thesis. I firstly focus on the power dynamics within the family. Then, I discuss the power and decision-making processes by focusing on financial decision-making within the household. Lastly, through the link between violence and decision-making processes within the family, I discuss economic violence against women in the domestic sphere.

3.1 Power dynamics within the family

Various scholars consider power as a key concept to analyze the social. Likewise, power has maintained its importance in sociological debates for years, and various studies on decision-making focus on power dynamics to find out how these processes occur. It also provides a ground for understanding women's access to financial resources by picturing who has, or has not, power to access to family resources. Like many others, to discuss decision-making processes in families, I also believe that power dynamics between the family members should be firstly discussed. In parallel with this, to understand the power dynamics in relation to gender, I firstly aim to mention what sex, gender and sex roles are. Then, I discuss power within the family. In this subtopic, I aim to discuss power dynamics by considering power in general.

Over the years, gender has been the focus of the debates in social sciences. It was discussed, and it is still in the debate. Even though many articles and research have made, the distinction between experiences of woman and man protects its significance in the sociological debates. This provides us a comprehensive literature that comprises many different perspectives on what women experience, and even what woman is. To begin with, the distinction between gender and sex is crucial. It can be said that the difference between these two concepts is simply based on the difference between the biology and the social. Many scholars emphasize that sex emphasizes biology, while gender is socially constructed (e.g., Ramazanoğlu, 1989; Fulcher & Scott, 2006; Giddens, 2012). Accordingly, gender is more than biological features of women and men. It refers to the meanings that are attributed to womenhood and menhood. Thus, what we understand when someone says women, or men, is about gender, but not about sex. Here, this difference between the concepts provides a ground to discuss, and also challenge, the existing ideas on women in relation to patriarchy. Feminists provide a ground for challenging the scientific knowledge, which is based on the relations between the man and the woman, and, in parallel with it, the meanings and social constructions of them as well as nature's dominant conceptualization, through their assumption based on culturally constructed gender (Ramazanoğlu, 1989). On the basis of this view on sex and gender, it can be said that there is a link between two, and gender, in a way, stems from sex. The responsibilities, the roles that are expected from women and men, and briefly the social meaning of women and men are defined as gender, and socially constructed gender comes from biological sex. However, some oppose the way of explanation of this relationship between two. These scholars consider gender as a knowledge by challenging the acceptance of gender as something derived from sex, and that kind of knowledge forms meanings to explain bodily differences (Scott, 1988; as cited in Dozier, 2005). I think both views have some points. There is a mutual interaction between them. Thus, I agree with those who believe it cannot make a clear distinction between sex and gender through derivation one from other.

To analyze power structure in families, perhaps the first thing that should be thought on is the perceptions. This is because it can be said that the point that makes power power is the consent. In other words, to consider one as powerful, it is significant whether others think s/he is powerful. Here, I do not mean power exists voluntarily. Instead, I aim to emphasize power as something internalized and socially constructed. This internalization is not caused by persons' acceptance individually, but by people's acceptance as a society. Accordingly, culture and ideology have important roles in power construction in the society, and so in the family. This confronts us with a discussion based on patriarchy. Whether women or men are more powerful in the family relations is based on internalized roles in the society they live in. "Gender is a way in which social practice is ordered" (Connell, 2005, p.71). In parallel with this view, it is possible to say that socially constructed definitions on womanhood and manhood, or femininity and masculinity, lead some role specializations based on gender. Hence, sex role theories have become at the core of various debates, even though whether these debates support or criticize sex roles. The topic of family decision-making is only one of these debates that focus on sex roles. The points such as who the decision maker is and who has more influence in decision-making processes in families take form based on these defined sex roles in the society, and these roles change from culture to culture. Furthermore, domestic division of labour is shaped through these expectations, and women and men are expected to behave and act based on these divisions and the roles such as fatherhood and motherhood. Francis-Conolly (2003) underlines this by saying that portrayed discourses in the culture shape the meaning given by people to particular phenomenon such as motherhood and fatherhood. These portrayed discourses shape all of the experiences of women and men within the family, and so in the society. In parallel with these roles, even though some expected responsibilities change, some others remain as if unchangeable. Hence, urban living increases the economic pressure on people to have wage work, but this does not change that urban women are mostly regarded as housewives (Ozar, 1994; Ozbay, 1994; as cited in Bolak, 1997). Even though women start to work, it may not change the domestic division of labour. This is why most domestic responsibilities are defined as the woman's work, even though the wife is employed but the husband is

unemployed in relationships of heterosexual couples (Michelson, 1988; Hochschild with Machung, 1989; Bowlby, 1990; Blau & Ferber, 1992; as cited in England, 1996). In short, similar to sex and gender, sex roles are socially constructed as well. Hence, these learned sex roles and socially constructed family roles lead power differences among family members in relation to family decision-making processes and the access to family resources.

To analyze women's position in the society, one of the topics that can help is women's decision-making processes within the family. Not only family sociology, but also other disciplines such as marketing and psychology consider decision making processes of women. In parallel with the emphasis made by Johannis and Rollins, it can be said that studies about the link between decision-making and family can be based on 1920s. Johannis and Rollins (1959) underline some studies about the typology based on authority and decision maker in families. They underline a typology that is constructed in relation to who the decision maker is. It is made by Park and Burgess in 1920, and they identify five family areas as non family, emancipated, paternal, equalitarian and maternal. Furthermore, after some time, in 1947, Nimkoff rethinks this typology and change it as three categories as paternal, equalitarian and maternal. Also, he considers emancipated family as a type which does not comprise decision-making, control and authority. Through these identifications of families, it is clear that who the decision maker is in the family changes. Even though some considers family as a whole unit from a macro approach, it is composed of persons, and there are some differences between each family member's decisions in relation to influences on other members. Thus, these categorizations are crucial to discuss the distribution of power within family members. In this regard, a micro approach that considers members of the family arises.

These typologies about families, and similarly decision-making processes and access to economic resources within the family, are directly connected to woman's power in the family. To what degree she participates in decision-making processes and which resources she has in the household determine her power in the family, and vice versa.

Therefore, through different concepts such as influence, family structure, authority and decision-making, it has been the focus of the scholars who are interested in family and women. On the other hand, power is complicated concept that is defined in various ways. It means, the contexts that power is used in are various, and it may create interchangeability of the concepts in studies. Safilios-Rothschild (1970) emphasizes this situation in her article about family power structure. She explains the interchangeable use of these terms by exemplifying the terms which scholars use. Some scholars use the term of marital authority pattern to identify decision-making (Hill, 1965; Buric & Zecevic, 1967; as cited in Safilios-Rothschild, 1970). On the other hand, some other scholars interchangeably use some concepts to measure decision-making, and these are power structure, decision-making power, authority and decision-making authority (Michel, 1967; Safilios-Rothschild, 1967; Lamouse, 1969; Lupri, 1969; as cited in Safilios-Rothschild, 1970). Regardless of which term is used, each study contributes to find out women's role and power in the family, and so in the society. This is because each of these terms leads to focus on women's position in relationships among family members.

Power is perhaps one of the most problematic topics in social sciences. There are various definitions of power, and the definitions of it may refer to motley explanations such as actions, thoughts or relations. Among all these discussions, the feminist approach discusses power through the concept of gender. In comparison to other approaches, feminist approach focuses on concepts such as gender, male dominance, patriarchy, women's subordination and oppression. As it is in all other theories, there are different views within the feminist theory. Yet, if all these approaches are considered, it can be said that they have a common point, which challenges male dominance. As Hawkesworth (2011) says, according to feminists, there are imbalances of power in various places including families, religious places, workplaces, schools and official institutions, and they all are interrelated. What is more, gender asymmetry is a system of oppression, and through this point, they try to explain male power by also identifying some strategies for empowerment of women.

Patriarchy is one of the main concepts in feminism. It is related to gender differences and inequalities between women and men. Feminist approach uses this concept to explain male domination over women in societies. Furthermore, as Fulcher and Scott (2006) state, there are various feminist approaches on patriarchy. Radical feminists emphasize patriarchy as universal which exists in all societies, while Marxist feminists discuss patriarchy by linking it with capitalism. Radical feminists mention sex classes by considering men as a dominant sex class. Men's economical, sexual and political domination and exploitation of women occur everywhere. Marxist feminism, on the other hand, believe that capitalism and patriarchy have a consistent relationship among themselves. In parallel with it, as Tong (1989) says, they explain women's oppression as the product of structures, which are political, social and economic, in relation to capitalism. What is more, socialist feminism has similar explanations with Marxist feminism, but there are some differences between these two approaches on power. Eisenstein (1990) emphasizes unitary side of socialist feminism by describing it as a synthesis of two other feminist approaches. It covers Marxist analysis of exploitation on one side, and it also covers radical feminist analysis of oppression on the other side. While Marxist feminism discusses existing power relationships by focusing on the historical explanation based on economic class relations, radical feminism dicsusses power through its biological reality, and socialist feminism discusses power not only by focusing on its class origins but also considering its patriarchal roots (Eisenstein, 1990).

Another significant emphasis in feminist literature is on domestic mode of production. Fucher and Scott (2006) underline Delphy's discussion on patriarchy and family relationships. Delphy believes that patriarchy mainly locates itself in family relationships, and these relationships are effective in women's oppression because of men's exploitation of women's unpaid labour. In other words, family is the main institution where men exploit women. Men have a superior position in the family based on domestic mode of production. In families, they have control over the distribution of money and goods. This point is also crucial in this thesis, because it directly underlines men's control over economic resources in the family. In relation to

control over economic resources, to what degree women participate in decision-making is also linked with women's power in the family.

As it is in feminist scholars, power has become the focus of many scholars in the decision-making debate. Where family decision-making processes are analyzed through family power concept, I believe the explanations of Cromwell and Olson provide a helpful guide to understand theoretical debates in this field. Here, I find this explanation helpful to analyze theoretical debates in decision-making because it provides a base to discuss some of the main theoretical approaches on decision-making in one sense. As McDonald (1980) states, Cromwell and Olson explain power through three domains. These are *power bases*, *power processes* and *power outcomes*. The first domain refers to the sources of power. Hence, it can be linked with two of the main approaches, which are resource theory and social power theory. Power processes, on the other hand, includes interactional techniques such as assertiveness, control attempts, negotiation, influence and persuasion. In decision-making processes, individuals try to gain control through these techniques. Furthermore, the last domain, which is power outcomes, is related to person 'who makes the final decision'. Through this categorization, the main theoretical approaches on this field can be analyzed by understanding what their bases are.

To begin with, Blood and Wolfe (1960), who discuss decisions in the family through resource theory, underline the difference of power from authority by defining authority as legitimate power. According to them, the balance of power among spouses sensitively reflects the husband and the wife's roles in their marriage, which has a repercussive role in other aspects as well. Furthermore, this balance is related to the wife's and the husband's resources. Based on these resources, their power to decision change. As Blood and Wolfe (1960) state, who contributes the greater resources has a crucial role in the balance of power in marriage, and prescribed authority patterns impact power to make decisions. What is more, marriage is an intimate relationship, and the sources of power in it are not linked with brute force. Rather, they are linked with comparative resources of spouses that they bring to the marriage.

Social power theory, as one of the main theoretical approaches in decision-making debate, is another crucial theory that can be helpful to analyze women's power in the family. French and Raven (1959) focus on the use of social power, and they state that power has multiple sources as its bases. Accordingly, they mention five bases of power, which are reward power, coercive power, legitimate power, referent power and expert power. Reward power refers to 'the ability to reward', while coercive power is related to 'the ability to mediate punishment'. Moreover, legitimate power is about 'the legitimate right to prescribe behaviour'. This type of power may be based on various factors such as culture, acceptance of social structure and designation by a legitimizing agent. On the other hand, referent power refers to one's identification with another person. Here, in other words, they refer to 'feeling of oneness' or 'a desire for an identity'. What is more, expert power is linked with 'special knowledge or expertness'. In that viewpoint, based on these bases, people, and so women, can gain power over other members in the family. An increase in education and social class is a factor to attribute expert power, and it is also related to more syncratic decision-making which exists in more egalitarian households (Belch & Willis, 2002). Thus, any increase in expert power of both women and men can be positive for women's power in family decisions. Regardless of who gains power, this base of power may provide women a ground for accessing to family resources and participating in financial decisions.

3.2 Financial decision-making within the household

Decision-making process as a topic in social sciences has substantially broad framework. It has not only been studied in relation to family and gender, as well as it has not only been studied in economic relations, but also in other areas such as political issues. When the literature on women's decision-making process is regarded, it can be said that it is discussed both in public and private spheres. It means, for instance, many researches has been done not only on women's participation in the family decisions but also on political decisions. What is more, when the studies on women's participation in economic decisions are considered, some topics on financial literacy,

risk taking and investments can be seen. Even though they mention women's position in the family and gender differences in family decision-making processes, when the literature on these topics are considered, many of them focus on gender differences in business decision-making. Powell and Ansic (1997) underline these studies which are focused on business decision-making before 1980s, which define the woman as being less able managers. As they indicate, these studies support stereotypical views of which define the woman as easier to persuade and more cautious by also defining her as less aggressive and confident, which leads to have inferior problem solving and leadership abilities in case of being under risk. As Malone, Stewart, Wilson and Korsching (2010) say, in relation to take competent financial decisions, women have less confidence about their abilities, when they are compared with their husbands. What is more, not only gender but also marital status and having children have roles in taking financial risks. When women with children are compared with married couples and single men, the former are the fewest risk takers in terms of financial risks. Schubert, Brown, Gysler and Brachinger (1999) explain these gender specific differences in risk behaviours in relation to differences between males' and females' opportunities, but not in relation to stereotypical risk attitudes. All these studies mentioned above provide valuable contributions to understand women's experiences in financial participation. On the other hand, in parallel with the topic of this research, I discuss gender differences in family decision-making in relation to financial participation. In other words, the studies in relation to women and economic relations within family are going to be considered in this chapter. Thereinafter, I mainly discuss the literature on women's financial participation in the domestic sphere.

To understand women's experiences in the family based on their financial participation, I believe that women's access to financial resources, which is one of the main focuses of this thesis, should be considered. To begin with, financial resources can be determined by considering the overall income and assets of the household (Coleman, 1988; as cited in Kader, 2018). Some differences exist, when we compare the access of family members to these resources. As also Urry (2011) indicates, compared to male adults, female adults have less access to financial resources in many

families, and this may be because of males' expected bread winner role and responsibility of having paid employment. Consequently, there is an inequality in the distribution of financial resources among family members. Family members, that includes not only women and men but also children, share resources unequally in households (Findlay & Wright, 1996). In parallel with it, it is possible to talk about domination and control over these economic resources of a member, and this leads economic violence within family. In this inequality, based on the studies that have done, it can be said that generally men are the ones who dominate economic resources in families.

Even though this debate cannot be limited to the theoretical approaches mentioned in this part, it is possible to discuss some main theoretical approaches in decision-making debate to underline the main discussion. Social power theory and resource theory are the two of these theoretical approaches, which focus on power through power bases, and I discuss these approaches in former subtopics. Yet, in this part, I aim to explain these theories by focusing on financial decisions in families. First of all, in social power theory, French and Raven (1959) emphasize different power bases, which comprise reward power, coercive power, legitimate power, referent power and expert power. Through these power bases, which are explained in the former subtopic, one, and a woman in regard to this thesis, gains power in family decisions. In other words, in parallel with the topic of this thesis, it can be said that these bases help women to participate in financial processes by gaining power to access financial resources and to influence financial decisions.

Blood and Wolfe's resource theory can be considered as a basis for many discussions in decision-making literature. According to resource theory, Blood and Wolfe (1960) affirm that resources lead to the power to make decisions. This is because individuals provide two crucial things through resources, which are meeting the needs of marriage partner and upgrading decision-making skills. In parallel with this, comparing the resources of the spouses can give us the power to make decisions that they have in marriage. As Blood and Wolfe says, husbands, who represent the social status of

families, establish their family prestige through their own occupation, education and income. On the other hand, the wife's characteristics should also be regarded to find out who makes the decisions. This is because the balance of power can be thought of as an interpersonal affair. In parallel with these points, it is possible to say that not only men but also women shape family together in regard to their characteristics and resources.

Various studies focus on the link between woman's work and education and her participation in economic decisions (e.g., Blood & Hamblin, 1958; Heer, 1958; Blood & Wolfe, 1960; Green, Verhage & Cunningham, 1981; Rank, 1982; Bean, Clark, Swicegood & Williams, 1983). Although the emphasis on the role of work and education in decision-making expectedly is not limited to resource theory and social power theory, I believe these two approaches are important to underline the role of these factors. In regard to these approaches, the bases of them change. Yet, in both resource theory and social power theory, education and work show up as significant characteristics of individuals in decision-making. The former explains education and work as the resources while the latter refers to them as the bases of expert power. On the other hand, they both explain these two as power bases which provides greater power in decision-making. In this regard, as Blood and Wolfe say:

> The employment and education of women have given them resources which their grandmothers didn't have. The pay check of the working wife is a contribution to the family which would be expected to give her a greater interest in financial decisions – and greater respect from her husband. The participation of the wife in the outside world through her job gives her contacts with fellow workers which lessen her dependence on her husband for emotional support and increase the knowledge and skill she brings to decision-making. (Blood & Wolfe, 1960, p. 18)

Within this context, woman becomes more powerful to make decisions in the family through her education and employment. The more women's educational level increases, the more they participate in decision processes not only in the family but also in other spheres. What is more, the more women work, the more they gain power to decide and to access to resources within the household.

Moreover, on the basis of some decision-making areas, the role of these resources in individuals' influences may vary by gender. Thus, not to take decision-making as a homogeneous area is crucial to catch these differences between spouses. Rank (1982) underlines a difference between influences of wives and husbands by concerning wife's employment as a decision-making area. In his study on influence in the wife's employment as a decision-making area, he compares how the resources impact the wife's and husband's influences. He indicates that wives' economic dependencies on their husbands decrease through the increase in their education, income and occupational status. Resources such as employment status, education, income, age and occupational prestige are effective on influence of wife in a positive way. Yet, this is not valid for husbands. These resources negatively impact the influence of the husband on his wife's employment. According to Rank, this may be based on the egalitarian norms that husband gains through higher education, income and occupational prestige. Thus, it is possible to say that losing power on a decision-making area does not have to mean negative. Rather, it may lead to more equalitarian families. In parallel with this, Blood and Hamblin's study may be supportive for this view. In their research, Blood and Hamblin (1958) concentrate power of women in the family. They discuss the link between the wife's employment and power relationship between spouses. They assume that there will be a transition from the husband dominated family to more equalitarian based on the role of the wife's employment. On the other hand, they add that women do not bargain with their husbands by using their control over economic resources. Rather, this equalitarian attitude shows itself in the division of housework. In addition to that, some scholars do not interpret this impact in a positive reflection. They believe that when the wife works, she forces her husband about helping to do housework. Yet, Blood and Hamblin (1958) disagree with this view. They say that it should not be considered as the working wife forces her husband to do housework, but it is a result which may be caused from the situational pressure based on the woman's inability to get housework and needing her husband's help.

Throughout the years, scholars study on decision-making by focusing on products and final decisions. Yet, after many researches, some state that they should consider

decision-making processes as well. Theoretical approaches such as social exchange theory and conflict resolutions consider this view that emphasizes decision processes and power outcomes.

In addition to the discussions above, exchange theory can be considered as another theoretical approach in the family decision-making. Foxman (1986) refers to Homans and Blau as the developers of this perspective, and he explains exchange theory as an economic view of marital interactions. According to this perspective, family relations are linked with 'continuing series of interactions', and also, the way of using power is significant in these interactions. What is more, even though both resource theory and exchange theory focus on power, they have different approaches about power. The former considers marital power through resources that are possessed. The latter, on the other hand, focuses on marital interactions through the usage of power. In this regard, it can be said that the processes and the outcomes are in the foreground in the discussion. However, some early studies in exchange theory regard power as a static phenomenon by focusing on final decisions. Scanzoni criticizes the earlier exchange theory, and he discusses interaction processes by refusing the idea that considers power as a static phenomenon (McDonald, 1980; Foxman, 1986).

Family members may take decisions not only as wife/husband dominated or joint decisions, but also as conflict resolutions. Indeed, some decisions cause, or are resulted from, conflicts. What is more, conflict resolution process is significant to understand family role structure, and it potentially designates the outcome of decision processes (Granbois, 1971). Thus, in regard to Cromwell and Olson's categorization, it is possible to discuss this topic through the concept of power outcomes. In addition to that, family conflict management theories define various modes of conflict resolution. Granbois states these modes as "concession, sequential compromise, halfway compromise, creative compromise, and arbitrary criteria" (Foxman, Tansuhaj & Ekstrom, 1989, pp. 28-29), while Sheth consider "problem solving, bargaining, persuasion, and politics" as conflict modes in her study in 1974 (Lackman & Lanasa, 1993, p. 84). Davis (1976), on the other hand, defines different alternative decision-

making strategies. Similar to Sheth's discussion, these strategies comprise of bargaining, problem solving and persuasion. Yet, Davis also mentions role structure and budgets as strategies. What is more, he groups these strategies into two. Roles structure, budgets and problem solving are on the one side, while persuasion and bargaining are on the other side. In regard to whether family members agree or disagree about the goals, the first three strategies refer to consensus category, while the last two are considered as accommodation category.

Another crucial theoretical approach in decision-making debate is based on family role structure. As one of the most used perspectives in these debates, a remarkable amount of scholars analyze decision-making in families by focusing on family role. When the roles of wives and husbands are analyzed, it can be seen that various categorizations of family exist. In these studies, it is considered who has the control and who the authority in families is. One of these studies is written by Burgess and Locke. As Johannis and Rollins (1959) indicates, a study which is based on authority in the family is made by Burgess and Locke in 1945. In the study, a transition from autocratic control in the family to democratic control is analyzed. The distinction between autocratic families and democratic families is crucial. Kenkel (1959) underlines this distinction by referring to Levinson and Huffman. In the former, family roles exist in a hierarchical form, and the sex roles are identified through sharp differentiations. On the other hand, the latter refers to decentralization of authority in the family. Hence, relationships between family members are based on equality, and contrary to autocracy, it makes possible individual development. In parallel with these points, it can be clearly said that democratic form is linked to ideal equalitarian family, which involves family members' joint decision-making.

As all other roles in the society, roles within the family are socially constructed. Both women and men learn these family roles through complex relations. Accordingly, these learned roles that wives and husbands perform affect the power structure within families. Lovejoy (1961) underlines this point by referring Burgess and Cottrell. As Lovejoy confirms, they say that there are some pre-established ideas about the roles

in the family, which are based on childhood families. These ideas affect the expectations of the couples about their spouses' roles. What is more, wives and husbands not only expect but also behave in their marriages based on these learned roles. This is because traditional sex roles that are defined in societies are significant to analyze women's power in the family. Furthermore, I believe these sex roles cannot be considered as static definitions. Accordingly, decision-making processes among family members also change. This is why it is crucial to emphasize changing roles. Green and Cunningham (1975) underline the general direction based on the change in purchasing roles by emphasizing the explanation based on merging sex roles, and they say that autonomy of the husband exist less in purchasing decisions in the families where more contemporary role orientations exist, because of the view that the dominant decision maker in purchasing decisions in the family is the husband according to traditional view. Even though this change in sex roles is substantially significant because of its role in women's power, it should not be considered as a change in all decision-making areas in the family.

On the other hand, there may be some gender differences about these role expectations among wives and husbands. In parallel with her findings, Lovejoy (1961) indicates that there is a difference about the wife's expected role between the expectations of males and females. Males internalize pre-ideas about traditional roles of the wife more than females. As she says, some kind of future marital conflicts may exist because of sex differences based on the fact that the woman does not want to continue to the traditional role of being the wife which her husband expects from her. This is why it is important to find out how wives and husbands understand sex roles of couples and how much they internalize these roles are crucial. What women should do as a 'wife', as a 'mother' and as a 'mother-in-law' determine to what extent and how women participate in economic processes in families. It also determines whether these decisions cause conflict or consensus because of, or due to, its effects on the spouses' attitudes.

In parallel with this division of roles within the families, it is clear that it is not possible to mention only one person who decides all decisions in the family. Rather, there are various topics which family members interest in different degrees. These differences between the interests can be based on many things such as expected roles from the family members and personal interests. Therefore, it is probably better to discuss decisions by dividing it into topics.

In this view of dividing decision processes in families, different definitions have emerged. Scholars who study on this issue define different spending items and various topics related to economy (e.g., Sharp & Mott, 1956; Wolgast, 1958; Wilkening, 1958; Blood & Wolfe, 1960; Lovejoy, 1961; Davis & Rigaux, 1974). I believe Ganesh's categorization is proper to analyze what subjects are focuses of family decision-making studies. Ganesh (1997) groups these decision-making areas defined by scholars in literature into three subtopics, which are durable goods (automobiles, housing, furnishing and furnitures, and household appliances), services (life insurance, doctor, children's school program, vacations and outside entertainment) and other economic resources (decisions on family savings, money and bills). Furthermore, whether women work and in which job husbands and wives will work are considered as decision-making areas. What is more, it is crucial to indicate that previous studies do not cover all these decisions. Rather, each study focuses on some parts of this categorization. Each study analyzes family decision-making by choosing some of these spending items. Sharp and Mott (1956), for instance, discuss decision-making in families by focusing on decision areas such as family car, life insurance, food expenditures, selection of a house and vacations. They also consider decisions on whether women work or quit work, and handling of money and bills. On the other hand, Wolgast (1958) focuses on savings, automobile, money and bills, and household goods such as appliances, furniture and big items. Blood and Wolfe (1960) define 8 decisions – the husband's job, car, life insurance, vacation, house or apartment, whether the wife work or quit work, doctor and money that spend per week on food – while Davis and Rigaux (1974) focus on more comprehensive discussion through

analyzing marital roles in 25 decisions.[2] In parallel with these studies and more like them, there is a substantial diversification of identified decision areas in decision-making studies. Nevertheless, even though the decision areas which are emphasized by researchers substantially differ, each study more or less clarifies the relationship between the couples, and each shows us one part of power structure within the families.

Through this division, not only men's and women's influence but also influences of other members in the household can be seen clearer than taking decision process as a whole. This is because when decision areas are considered by focusing on each spending items, who the dominant decision maker is differs. Thus, it is possible to mention wife-dominated or husband-dominated areas rather than wife or husband dominated families. Moreover, through this kind of perspective, joint decision-makings and conflicts in these decisions can be seen clearer. To begin with, Sharp and Mott (1956) also underline this point in their studies by emphasizing relative influence of spouses on different economic choices. As they indicate, spouses' influences on different topics such as car, food expenditures, vacations and new home vary. While wives are more influential about food expenditures, and husbands are influential about cars, both sides affect decisions on vacation and new home. What is more, the study of Davis and Rigaux (1974) support this point, and they say that the wife is dominant in decisions in relation to kitchenware, nonalcoholic beverages and food. What is more, wives dominate decisions such as household cleaning products, their own clothes and children's clothes. On the other hand, life and other insurance decisions are considered as husband dominant. Furthermore, in addition to wife dominant and

[2] Davis and Rigaux (1974) list these 25 decisions as:
"1. Housing (location, purchase price or rent) 2. Housing upkeep (repairs, improvements) 3. Living-room furniture 4. Other furnishings (rugs, drapes) 5. Kitchenware 6. Household appliances excluding T.V. 7. Garden tools 8. T.V., Hi-Fi, tape recorder 9. Car 10. Food and nonalcoholic beverages 11. Alcoholic beverages 12. Husband's clothes 13. Wife's clothes 14. Child(ren)'s clothes 15. Household cleaning products 16. Cosmetics and toiletries 17. Child(ren)'s toys for birthdays and holidays 18. Life insurance 19. Other insurance 20. Nonprescription drugs and first-aid items 21. Child(ren)'s school and program of study 22. Concerts, movies, theater 23. Family vacation 24. Saving objectives 25. Forms of saving (stocks, saving accounts, bonds)" (p. 58).

husband dominant decisions, Hempel (1974) and Davis and Rigaux (1974) mention syncratic and autonomic decision areas. Syncratic decisions includes patterns such as the family vacation, housing and living room furniture, decisions about children, and entertainment activities such as concerts, movies and theatres, while autonomic areas consist of three decisions which are alcoholic beverages, garden tools and nonprescription drug (Davis & Rigaux, 1974). Similarly, Ganesh (1997) says that spouses jointly decide areas such as living room furniture. He also adds washing machines, carpeting and refrigerators to joint decisions in the family. Safilios-Rothschild (1969), on the other hand, defines five categories to scrutinize family decision areas by analyzing sub-areas between wife dominant and husband dominant decisions. She also discusses three other areas which are wife prevalent, husband prevalent and equalitarian. By defining these areas, she provides a ground for discussion on sub-areas rather than two distinct side of the dominance. In some of these areas, one member is prevalent even though s/he is not dominant.

All these studies mentioned above, and more like them, show us the grey areas that are not dominated by only one person. It can be said that not only two polars based on only the wife's or only the husband's decisions, but also sub-areas defined such as joint, equalitarian, syncratic, autonomic and wife / husband prevalent point some role specialisations within families.

In regard to all these examples of categorization of family decisions, it is possible to mention some role specialisations among family members. What is more, this role specialisation does not remain limited to final decision that is based on deciding to buy. Rather, it includes each stages including collecting information, deciding time and deciding features such as colors. Some scholars discuss this point by focusing on who has the instrumental role and the expressive role in the family. Here, the former refers to final buying decisions including determination of timing and amount of money, while the latter provides social and emotional support through its link with expression of family norms (Lackman & Lanasa, 1993). What is more, in the family, the traditional roles of the wife and the husband are defined as the wife's expected

expressive role and the husband's expected instrumental role. (Blood & Wolfe, 1960; as cited in Lackman & Lanasa, 1993). The attitudes and experiences of wives and husbands differ on the basis of these roles, and these roles are shaped in relation to norms.

What is more, another categorization based on the roles of family members is made by Engel, Blackwell, and Miniard. As Lackman and Lanasa (1993) state, Engel, Blackwell, and Miniard define five main roles for family members in relation to financial decision-making process. These are gatekeeper, influencer, decision maker, buyer and consumer. The gatekeeper initiates the process, and s/he distinguishes the possible need and searches primary informations. The influencer, on the other hand, influences decision criteria through their advices and opinions by evaluating it, while the decision maker makes the ultimate decision. The family member who is the buyer purchases the product, and the user consumes and uses this purchased product, as it can be understood from the namings.

With similarities and differences, in parallel with the decision-making studies including the ones that are mentioned above, it can be said that decision-making process is complicated. It changes from culture to culture, and it consists of various persons outside of the family as well as within the family.

Here, it is also crucial that other family members may influence family decisions as much as wives and husbands. As also Safilios-Rothschild (1970) states, cultural or social norms are indicative of who will be the decision maker in the family decisions. Accordingly, mother-in-law may have the authority to make decisions as well as the husband does. Moreover, children are the other members who influence family decisions. Over the years, in decision-making studies, studies focus on husbands and wives as decision makers. Scholars such as Spiro (1983) do not consider children in their research. This is because, for instance, Spiro considers children as not the influential ones in purchase of major durables, even though their influence is accepted in certain categories such as toys and foods. Yet, many other scholars emphasize the

importance to discuss children's role in family decision-making (e.g., Szybillo & Sosanie, 1977; Jenkins, 1979; Swinyard & Peng Sim, 1987; Howard & Madrigal, 1990; Mangleburg, 1990; Thomson, Laing & McKee, 2007). Hence, in one way or another, even if the impact of children may be considered as minor, I believe it is not possible to reject the role of children in family decisions. On the other hand, the degree of their influences and in which conditions they participate in decisions may differ. First of all, the child gets involved in family decisions such as eating out as much as her/his parents after being five years old, even though s/he does not decide on how much they spend (Nelson, 1979; as cited in Howard & Madrigal, 1990). Consequently, children influence various decisions in families such as "in the selection of television sets, cars, living room furniture, refrigerators, cleaning products, first-aid items, and even their house or apartment" (Swinyard & Peng Sim, 1987, p. 31). However, in these involvements, even though it is not limited to, product type is crucial whether children influence decisions or not. It means, when the decisions that children affect are considered, it can be said that the degree of their influence increases in the products which they concern and that they are primary consumers. As Mangleburg (1990) indicates, various research show that children are influential in decisions in relation to toys, their own clothes and school supplies. They also influence decisions on family leisure time activities as well as decisions on food such as breakfast cereals and snack foods that they consume. Besides, Swinyard and Peng Sim (1987) state similar points. According to them, children have influence on the decisions that are about their own interests, such as family activities, children's products and children's education. On the other hand, their influence is not limited to only child products, but also they influence other decisions that may be considered as non-child products. Their participation in decisions about non-child products rises in direct proportion to their ages. In other words, older children participate in family decisions more than younger children in families. Thus, age can be considered as one of the significant factors that impact children's participation in family decisions. This is not because they involve in family decision-making processes, but also what decisions they involve in vary based on their ages. Furthermore, in regard to decision stages, the involvement of children in family decisions differs. Even though children may be seen as decision makers in

some family decision areas, this involvement may be based on a limited authority. This limitation can be understood clearer through analyzing decision stages in these processes. Children may have more influence in problem recognition stage than choice stage (Mangleburg, 1990), or than actual purchase (Swinyard & Peng Sim, 1987).

Decision stages take an important place in decision-making processes. The husband and the wife have relative roles in the decision-making process, and their roles differ on the basis of products and stages (Jaffe & Senft, 1966; as cited in Ford, LaTour & Henthorne, 1995). Accordingly, dividing decision process into stages may be helpful to analyze the details in how family members participate in family decision-making. For instance, Davis and Rigaux (1974) define three phases, which are problem recognition, search for information and final decision. What is more, by considering these three phases, they explain the process of purchasing a car as both autonomic for the first phase, husband dominant for the second phase and syncratic for the last phase. Furthermore, as Howard and Madrigal (1990) indicate, the information search phase includes the husband's influence more than the wife, and the stage based on initial problem recognition is mostly dominated by the wife. In regard to these examples, it is crucial to realize that patterns can change among these stages. Thus, family decision-making cannot be entirely understood by only considering final decisions. The details in between the stages make more visible how family decision-making process works.

On the other hand, it is crucial whether the wife and the husband agree, or not. Davis (1970) states that not only focuses on similarities between the responses but also on disagreements exist in decision-making literature. Even though various similarities between the responses of wives and husbands exist, there may be some differences between their answers to the questions about decision-making processes (Heer, 1962; Wilkening & Morrison, 1963; Safilios-Rothschild, 1969; Davis, 1971). Thus, whether wives or husbands are interviewees may affect the results of the research. Wilkening and Morrison (1963) mention these disagreements in the answers of spouses, and these disagreements may be in such areas as farm area and the amount of money for food. On the other hand, in relation to all of these studies that emphasize similarities and

differences between the responses of the spouses, it can be said that financial participation of women in the family can be analyzed by realizing different parts of the process. In case there is not any measurement error or methodological inaccuracy, both similarities and differences between the responses are crucial. This is because they illustrate how women and men interpret the social as well as how they think and experience in the constructed social.

3.2.1 Family decision-making literature in Turkey

Turkey is a country where traditional infrastructure changes slowly (Arat, 1994, p. 47). The dominant ideology and gender roles in Turkish families provide a ground for an unequal power balance for women and men. This inequality and power differences between genders play a crucial role in women's participation in decision-making processes not only in the domestic sphere, but also in all spheres. Thus, these points are the main focuses of many scholars who discuss decision-making studies in Turkey. The woman's status in the family is related to the education level of her and her husband as well as economic status of the family (Çilingiroğlu 1991, Erci 1997; as cited in Erbil & Pasinoğlu, 2004). On the other hand, in families that status differences among spouses exist and that the man's status is regarded to be higher than the woman's, who makes suggestions and who follow these suggestions are determined through norms (Kağıtçıbaşı, 1999; as cited in Kabaklı Çimen, 2012). As also Ayyıldız Ünnü, Baybars and Kesken (2014) state, when the studies on gender roles and inequality in Turkey are scrutinized, it is seen that women get behind in decision-making mechanisms because of gender inequality. Accordingly, they indicate that the gender based discrimination starts in the family, and girls and boys who approve gender inequality are brought up through cultural values. This internalization of gender inequality leads to some differences in women's participation in decision mechanisms not only in the family but also in other spheres. Financial participation in family decisions and access to financial resources within the family are only one part of this.

One of the main reason behind, and also the main result of, gender inequality in financial participation within family is related to women's economic independence. Many women in Turkey still do not have economic independence, and they have to live as dependent to other people, including their fathers and husbands. Regarding to TurkStat (2018a), in 2017, the total labour force participation rate of women in Turkey is 33.6%, while the rate of men is 72.5%. Also, in 2017, the total employment rate of women in Turkey is 28.9% while the rate of men is 65.6%. According to Arat (1994), the first and the main reason why women cannot gain economic independency is lack of education. The second reason is also related to traditional ideology in Turkey, and it is based on the idea that men is the breadwinner. In parallel with this idea, men have priority in hiring decisions. Even though years have passed since Arat's study, these two points that she discusses are still valid in today's Turkey. Indeed, the statistical numbers have changed, and there are some differences between the education rates of women. Yet, this change does not provide a complete difference because of the second reason that Arat states. Based on the findings of Women in Statistics made by TurkStat (2018b), educational attainment of the population rate is 83.6% for women in 2017. This rate is 82.8% in 2016, and there is an increase in educational attainment rates. Yet, during the interpretation of the numbers, it should not be forgotten that this rate comprises education level as a whole category. What is more, the increase in women's education of level leads to have more participation in family decisions in some issues (Erbil & Pasinoğlu, 2004). The rates of Domestic Violence against Women Statistics, TurkStat (2008) reports that 21.7% of women who has high school and higher education degree are exposed to economic violence in the form of preventing from work and causing to quit her job. Yet, the rate becomes 29.6% for women who have second level of primary school education, while it is 24.5% for women who have first level of primary school education.

On the other hand, even though education has a significant role in women's economic independence, it should not be considered as a factor by itself. As İlkkaracan and İlkkaracan (1998) say, self-determining rates of women who have secondary school

and above [3] are 80% in some decisions, which are related to worships, talking to family and voting. Except these decisions, even educated women are under the guidance of their spouses, and they have limited power on making decisions such as choosing entertainment, traveling, working outside the home, establishing their own businesses, being a member of a political party or an association. Thus, education is not enough to have complete power on making decisions by itself. Even though it has incontrovertible impact on providing power to women, some other factors such as gender roles and women's employment in Turkey should also be considered to understand and gain power to decide.

In consideration of familial decision-making processes, women and men have different roles and influences in different decision areas. As Erci (2003) expresses, studies show that women have unimportant roles in relation to division of responsibilities. What is more, in serious decisions within family, women have some difficulties in making decisions. In addition to this, the influence of family members changes based on product types. While, housework and childcare is woman's concern, official tasks and family budget is managed by man (Demir et al., 1995; as cited in Erci, 2003, p. 67). Furthermore, based on their study, Kitabcı and Dörtyol (2009) express that father is the predominant member in decisions such as automobiles (94.8%), insurance (93%), banks (90.6%), male grooming (88.8%), men's clothes (80.4%), school (47.7%) and vacation (68.1%), while mother is the predominant member in decisions such as female grooming (90.5%), women's clothes (87.4%) and domestic expenditures including food (60.7%), furniture (56.4%), cleaning materials (55.6%) and white appliances (52.1%). What is more, compared to non-working women, working women have more efficient role in financial decision processes in all these titles.

[3] Here, secondary school refers to *orta okul* which is the former level of high school. It should not be confused with high school degree.

Another significant point is that not only the wife and the husband have role in family decision-making, but also other members impact these decisions. Various studies show that even though they are not the only ones, children are the most efficient ones in family decisions after wives and husbands. They have direct and indirect impacts not only on decisions in needs such as food, clothes and health, but also on decisions such as automobile, white appliances and home selection (Gülerarslan, 2011). Moreover, Turkey is a country which extended family is observed in many regions. Hence, relatives other than the wife, the husband and children have also substantial role in the family decisions. Especially parents and parents-in-law can be effective in decision-making processes in some families (Safilios-Rothschild, 1970). This is why other family members should be considered in the analysis of financial family decision-making process.

Power differences between family members lead unequal access to financial resources and dominance of some family members over financial decision-making. In parallel with this, I believe it is possible to mention economic violence, which is linked with one's economic control and economic dominance on others. Thus, I believe, in any discussion on women's financial participation in the domestic sphere, economic violence should also be considered. In this way, if there is, how women experience economic violence in their families can be understood and can be changed by being aware of it more and developing related policies. Thereinafter, I briefly discuss literature on economic violence against women to guide my thesis.

3.3 Economic violence against women in the domestic sphere

Violence is defined in various ways by many scholars. Even though each of them focuses on different sides of it by considering violence as a different concept, their common point is the violence's power on human life. It arises in various forms such as physical violence, psychological violence and sexual violence. In addition to other forms of it, violence disguises as behaviours in relation to economic relations. Although economic violence become more visible in the society in these days, it is

clear that many people do not consider it as important as other forms of violence. Even, the behaviours which can be described as economic violence may be considered as problems but not as violence. As it is indicated in the Domestic Violence against Women in Turkey Survey, which is conducted by Hacettepe University Institute of Population Studies (2015), economic violence is one of the least mentioned forms of violence in the legal documents, and even though various attitudes such as economic restriction are mentioned, these attitudes are not correlated with violence. On the other hand, the level of economic violence that women subjected to increases in the society. I think this uncertainty of the scope of economic violence in these documents may provide indirect support for economic violence against women. When the rates on economic violence are compared in the Domestic Violence against Women in Turkey Survey, Hacettepe University Institute of Population Studies (2015) shows that economic violence rates increased in 2014 in comparison with the survey in 2008. What is more, it is crucial to underline that physical and sexual violence rates decrease while economic violence increases in this comparison between the rates of 2008 and 2014. This form of violence is effective in women's lives as much as other forms of violence. It shapes women's behaviours. It forms the relationship between women and others, and similarly, the relationship between women and others forms the extent of economic violence in women's lives. This is why any study on this topic is crucial in sociological research. On the other hand, there are limited number of studies on this issue in literature, and so in Turkey. Therefore, I hope to contribute to this field through my findings, which are going to be discussed in the next chapters.

3.3.1 Definitions of economic violence

Economic violence can be described as violence in economic dimensions. As it is in discussions on violence, discussions on economic violence is defined in various ways. First of all, there are various studies which underline economic violence. However, few of them directly focus on economic violence. When the literature on economic violence is considered, compared to other forms of violence, economic violence is a relatively new topic. This may be caused because of its invisibility and deniability. To

begin with, studies on economic violence cannot be limited to the studies that directly use this concept. Even though studies on economic violence is less than studies on other forms of violence, scholars consider this topic as well in their studies. When studies on economic violence examined, it can be said that there are some research on domestic violence and violence against women that analyze economic violence as a subtopic. What is more, this form of violence can be discussed through different conceptualizations such as economic abuse or economic control for years. Bagshaw (2011), for instance, emphasizes economic abuse by stating its link with other forms of abuses including both nonphysical and physical forms, and nonphysical forms include economic, emotional, spiritual and psychological forms as well as neglect and social isolation. As she expresses, nonphysical abuse forms are more subtle, and so they are harder to realize, even though they are devastating as much as physical abuse. Furthermore, Postmus et al. (2012) refer to Scale of Economic Abuse which is developed by Adams and her colleagues. To find out different types of it, they describe financially abusive behaviors by discussing it through three subscales, which are economic exploitation, economic control and economic sabotage. The first subscale is related to spending money for other things while it is needed for bills and rent, or it covers paying bills late and building up debt under woman's name. The second subscale, on the other hand, is about points such as demanding to know how the woman spends money and to give him receipts for money spent. It also comprises keeping financial information from the woman and making the woman ask him for money, as well as making big financial decisions regardless of the woman. Furthermore, the third and the last subscale is related to restraining the woman's work by demanding or threatening to quit job, beating the woman up and doing things to keep the woman from working.

On the other hand, the conceptualization of economic violence as a type of abuse may lead to provide a ground for invisibility. To be more precise, even though the use of concepts such as economic abuse, economic control or exploitation are proper to explain what is experienced by women, economic violence may stay invisible or deniable without emphasizing it as a distinct topic. Besides, some studies consider

economic violence under other forms of violence or abuse. For instance, Watts and Zimmerman (2002) consider economic restrictions as a part of emotionally abusive behaviours by exemplifying these restrictions as confiscating earnings of wives and preventing women from working. As also Adaçay and Güney (2012) say, either economic violence is mostly considered as a reflection of psychological violence or it is limited by the concept of economic abuse. They indicate that the strong causality between economic violence and other forms of violence is one of the reasons why it is invisible. Another cause of invisibility of it is that women reduce violence to physical form and they naturalize other forms of violence in their lives. Also, the importance of economic violence remains in secondary position for women, because physical and sexual violence are more visible, tangible and painful. Regardless to whether considering it as a subcategory of another form of violence or underestimating it, I think, these points show us that economic violence become more deniable because of its invisibility. This is why economic violence cannot be visible without considering it as a distinct form of violence.

On the other hand, dividing violence into different categories does not mean forms of violence are performed through clear separations. On the contrary, forms of violence do not emerge one by one. Therefore, a sharp classification is not reasonable. Each of them bears mutual interaction and inclusion, and the concepts intertwine with each other. As Yaşar (2017) says, violence has multiple reflections, even though it is one. In each form, violence is about power. Forms of violence are not anything but different reflections of this oppression to attain power on others in different dimensions. Economic violence, from this aspect, is the reflection of the desired power which exists in the economic sphere. Defining forms of violence, and as such, economic violence, also leads us to understand what women experience more clearly by realizing the relations and interactions between the forms of violence. Hence, not only economic violence but also other forms of violence become more visible.

Studies on economic violence against women focus on different dimensions of it, and scholars underline different definitions. To begin with, economic violence emerges

not only in the domestic sphere but also in other spheres. Bilican Gökkaya (2014) focuses on economic violence in workplace and she links economic violence against women and glass ceiling. She discusses economic violence as an abuse of right and freedom against women. She says that, because of socio-cultural and economic reasons, even though qualities and successes are equal to male colleagues, woman, who cannot be in upper stages that she deserves, and she is exposed to economic violence and she cannot receive a recompense for her work. Hence, women are subjected to economic violence not only in the household by their family members but also in each layers in the society. On the other hand, in parallel with the topic of this thesis, I handle this discussion in relation to domestic sphere, and I discuss the attitudes on economic violence against women in it.

Through a brief look at economic violence literature, it is possible to mention similar emphases on what it means. First of all, in her article which directly focuses on this topic, Fawole (2008) explains economic violence as a complete control over economic resources or activities. She says that:

> Economic violence toward women occurs when a male abuser maintains control of the family finances, deciding without regard to women how the money is to be spent or saved, thereby reducing women to complete dependence for money to meet their personal needs. (Fawole, 2008, p. 2)

In my thesis, I mainly refer to this explanation as an economic violence definition. Also, Işık makes more detailed definition of what economic violence is. She describes economic violence as a concept which includes using the woman as unpaid family labour by seizing the products that she creates in and outside of home, not remunerating for the woman's care for children and sick or disabled people by obligating her to take care of them, seizing the woman's income, depriving the woman of her jewellery and money that she acquires before or after marriage, not giving permission to the woman to work in case she wants to or forcing her to work, selling the woman for the bride price, depriving the woman of inheritance, aggrieving the woman by not paying alimony after divorce (Işık, 2007; as cited in Bilican Gökkaya, 2011b).

3.3.2 Economic violence in the family

In parallel with the definitions of economic violence against women in the domestic sphere, it is possible to briefly explain it as a dominance on financial decisions and control over the financial resources in the family. Thus, if there is, the relationship based on economic decision-making processes among family members pictures the degree of violence that is experienced in economic base. To begin with, when decision areas and processes in families are considered, a substantial diversity exists. Thus, it is not possible to talk about one's total control over the financial resources and decisions within family, even though these resources and decisions are dominated by one's influence. It means, by considering the details in these financial resources and family decisions, to what degree economic violence occurs and who performs it can be pictured more clearly. In parallel with this, in literature on economic violence, various subtopics provide bases for research.

Table 3: Forms of economic violence in the domestic sphere

Forms in Literature	
Control over family finances (Köse & Beşer, 2007; Fawole, 2008)	Seizing woman's income (Köse & Beşer, 2007; Jansen, Yüksel & Çağatay, 2009; Işık, 2007; as cited in Bilican Gökkaya, 2011b; Yılmaz & Öz, 2017; Parsova & Eroğlu, 2018)
	Appropration of woman's cards (Taşdemir Afşar, 2015)
	Reducing woman's dependence on money to meet her personal needs (Fawole, 2008)
	Depriving woman of her jewellery and money (Işık, 2007; as cited in Bilican Gökkaya, 2011b; Taşdemir Afşar, 2015)
	Depriving woman of inheritance (Işık, 2007; as cited in Bilican Gökkaya, 2011b)
	Controlling or restraining women's spendings (Köse & Beşer, 2007; Yılmaz & Öz, 2017; Parsova, 2017; Parsova & Eroğlu, 2018)
	Preventing wife to spend money (Fawole, 2008; Can Gürkan & Coşar, 2009; Bilican Gökkaya, 2011a; Parsova, 2017)
	Demanding to know women's spending (Köse & Beşer, 2007; Postmus et al., 2012)

Table 3: Forms of economic violence in the domestic sphere (Continued)

Forms in Literature		
Taking decisions regardless to women	Taking decisions on spending regardless to women (Fawole, 2008; Postmus et al., 2012)	
	Hiding information on money from woman (Eşkinat, 2013)	
	Taking decisions on saving regardless to women (Fawole, 2008)	Spending these savings regardless to wife and taking saving decisions alone (Fawole, 2008; Can Gürkan & Coşar, 2009; Bilican Gökkaya, 2011a; Taşdemir Afşar, 2015; Parsova, 2017)
		Controling and having all family savings (Fawole, 2008; Can Gürkan & Coşar, 2009; Bilican Gökkaya, 2011a; Parsova, 2017)
Control over women's working	Not giving permission woman to work (Köse & Beşer, 2007; Jansen, Yüksel & Çağatay, 2009; Işık, 2007; as cited in Bilican Gökkaya, 2011b; Taşdemir Afşar, 2015; Parsova & Eroğlu, 2018)	
	Forcing to quit job (Jansen, Yüksel & Çağatay, 2009; Postmus et al., 2012; Taşdemir Afşar, 2015)	
	Forcing her to work (Işık, 2007; as cited in Bilican Gökkaya, 2011b; Yılmaz & Öz, 2017)	
	Sabotaging women's working (Postmus et al., 2012; Taşdemir Afşar, 2015)	Destroying women's work clothes (Can Gürkan & Coşar, 2009)
		Making trouble by going to women's work place (Can Gürkan & Coşar, 2009)
		Making women unable to go work by committing violence (Can Gürkan & Coşar, 2009) and beating in case of demanding to work (Postmus et al., 2012)
Devaluation of women's financial participation	Criticizing women's financial control (Köse & Beşer, 2007)	
	Not remunerating for woman's care (Işık, 2007; as cited in Bilican Gökkaya, 2011b)	
Deprivation from money	Not meeting / not giving money for household needs (Köse & Beşer, 2007; Jansen, Yüksel & Çağatay, 2009; Ataklı Yavuz, 2016; Parsova & Eroğlu, 2018)	
Other forms in domestic sphere	Selling woman for the bride price (Işık, 2007; as cited in Bilican Gökkaya, 2011b)	
	Aggrieving woman by not paying alimony after divorce (Işık, 2007; as cited in Bilican Gökkaya, 2011b) or not sharing properties after divorce (Parsova & Eroğlu, 2018)	
	Using woman as unpaid family labour (Işık, 2007; as cited in Bilican Gökkaya, 2011b)	
	Not paying or paying bills late, and spending money needed for bills (Postmus et al., 2012)	
	Using economic power as a threat (Parsova & Eroğlu, 2018)	

One of these subtopics covers decisions about wives such as wife's employment and her personal needs. The control over the wife's employment does not only exist as allowing or preventing, but also as controlling other decisions on her employment such as work time, job or workplace. Fawole emphasizes this point to explain some women's experiences of IPV[4] in Africa, and she says that some women are not allowed to work or their partners' allowance to their work are limited to a period of time or some days (WHO, 2002; Fawole, Aderonmu, & Fawole, 2005; as cited in Fawole, 2008). Furthermore, unequal distribution of division of labour in the domestic sphere is another reason why women cannot make careers (Parsova, 2017). Based on expected roles within the family, women and men expect and behave in different roles. The expected domestic responsibilities which are attributed to women may affect women's employment because of the workload and the time that is needed. By referring Engels, Smith (2012) supports this point, and she says that the contradictory demands of work and family are sources of stress for all women who are working mothers. It is valid especially for women who have not enough money to put others to work for housework, laundry, cooking and other works. In case women earn money independently by being a part of public production, they cannot fulfil their duties in the family. On the other hand, if they fulfil these duties, they stay outside of the public production. Also, it is not possible to limit husband's interference in women's employment by allowance and disallowance. Rather, the interference in women's employment can be observed in various forms including both direct and indirect interferences (Tolman & Wang, 2005). By referring to Tolman and Wang's study, Can Gürkan and Coşar (2009) summarize these interferences as destroying women's work clothes, making trouble by going to women's workplace, making women unable to go to work by committing physical violence or through physical and psychological problems that are caused from being exposed to violence.

Moreover, even though a woman works and earns her own money, she may not have control over her earning. In some families, husbands, and also other family members

[4] IPV refers to *Intimate Partner Violence*.

such as parents and parents-in-law, seize women's money and properties. Even, this seizing may comprise forcing to work. As Yılmaz and Öz (2017) indicates, even though women go out to work, economic violence against them may go on, because their husbands force them to work and seize their earnings. In other words, to spend the wife's earning, contrary to husband's disallowance to the wife's employment, men may force their wives to work. It is another form of interference in women's work. Additionally, husband's control over the wife's money may not be in the form of seizing. Rather, it might occur as informing, getting permission, restricting women's spendings and not giving money for needs such as food. Briefly, restraining women's spendings is another form of economic violence in the family (Köse & Beşer, 2007; Yılmaz & Öz, 2017; Parsova, 2017; Parsova & Eroğlu, 2018).

Another point is related to control over the family savings. Husbands are the ones who are the owners of family savings, in some families. What is more, they spend these savings that they consider as family savings without any permission or without giving any information to their wives. All these points which include controlling and having all family savings, preventing the wife from spend money, spending these savings by regarding the wife and taking saving decisions alone are different forms of economic violence (Fawole, 2008; Can Gürkan & Coşar, 2009; Bilican Gökkaya, 2011a; Parsova, 2017).

In addition to control over financial resources, dominance on financial decisions in the family can be considered as the other form of economic violence in the family. Regardless of whether these decisions concern wives, and also all other family members, husbands may be the only decision makers in these decisions. Even though they are not the only decision makers, and even though other family members including wives influence these decisions, husbands may be the final decision maker in some decision areas.

Similar to my thesis, some studies underline the role of women's education level on the rates about economic violence, although they may not only focus on economic

form of violence. Bilican Gökkaya (2011a) is one of these research that considers the link between education level of women and economic violence against women. She states that the increase in education level of women impact both family decision-making and economic violence. Furthermore, in their research, Tanrıverdi and Şıpkın (2008) focus on the impact of educational level of women on the rates about economic, physical, emotional and sexual violence against women. They collect data through survey in Çanakkale health camps, and they reach 366 women who are married and who live with their boyfriend. Based on their findings, educational level of women is effective on physical and economic violence. Women with primary school degree has the highest physical and economic violence prevalence rates. However, economic violence rates do not decrease in parallel with educational level of women. In general view, they indicate that their hypotheses are rejected. This is because illiterate women have the lowest violence rate, and the prevalence rates are similar between women with university, high school and middle school degrees.

3.3.3 Economic violence against women in Turkey

Economic violence is a topic which is not studied much in Turkey. Yet, even though the studies on economic violence are not many, there are various researches on this topic. To begin with, based on economic violence definitions which have been explained before, there are various ways to expose women to economic violence. In Turkey, we can see all of these ways in family relationships. In Domestic Violence against Women Statistics, TurkStat (2008) considers three main acts as economic violence/abuse against women from their intimate partners. According to the research, 23.4% of women are exposed to preventing to work or causing to quit job in any period of time in their lives by their intimate partners. What is more, partners do not give money for household expenses to 8.1% of women, while 3.9% of women are deprived of their own income by their partners in any period of time in their lives. Furthermore, according to the findings in the study of Bilican Gökkaya (2011a), 13.6% of women who reply the question express that they are exposed to economic violence. As it can

be seen from these rates, women exceedingly experience economic violence in their lives in Turkey.

Furthermore, in Domestic Violence against Women in Turkey Survey, which is conducted by Hacettepe University Institute of Population Studies (2015), domestic violence is studied across the country. This research is crucial for my study because it provides wide scale data on violence in general. More specifically, it provides data on economic violence and economic abuse in Turkey. Also, it defines economic violence based upon definitions of violence made by WHO[5]. Thus, the term economic violence against women includes three main points that are preventing to work or causing to quit job, not giving money for household expenditures, and appropriation of women's income. In parallel with this definition, whether women are subjected to any of these abusive attitudes are questioned through the research. As a result of this survey, the widest economic abuse is indicated as preventing to work or causing to quit job. Another research conducted by Hacettepe University Institute of Population Studies (2018) also supports these findings. According to the findings of Turkey Demographic and Health Survey, only 32.1% of married women have been employed for the last 12 months. The reasons why women do not work varies, and education level has a role in respondents' explanations of why they do not work. Some of these reasons are related to economic violence that they are exposed to in their families. According to Turkey Demographic and Health Survey, Hacettepe University Institute of Population Studies (2018) underlines that women with high school education and higher education express their main reason why they do not work currently as being a housewife (9.0%), caring for the elderly (1.4%), caring for children (19.6%) and their partner or family do not allow women to work (5.1%). Even though the difference between university education and high school education cannot be seen in this study, both of these reasons mentioned above are less in group of complete high school or higher level than other education level groups.

[5] World Health Organization

Women's employment is a crucial topic in Turkey over years. Before 1990s, women had to get her husband's permission to work. This kind of obligation leads a substantial ground for economic violence against women. As Altınay and Arat (2008) say, the obligation to get permission for women's work is one of the first dimensions of feminist movement in Turkey. In parallel with this, Article 159 of the old Civil Code, which binds the work of women outside the home to the husband's permission, was annulled by the Constitutional Court in November 29, 1990. On the other hand, even though this change in Civil Code is a positive development for women in Turkey, women unfortunately still have to get permission to work in some families. As the results of the Domestic Violence against Women in Turkey Survey conducted by Hacettepe University Institute of Population Studies (2015) support, it is still one of the most experienced form of violence against women in relation to economic violence in Turkey. In his study that are interviewed with 6th, 7th and 8th grade students, as Şanlı (2012) says, students indicate that 60.5% of the fathers do not give their mothers permission to work. On the other hand, 26% of the fathers give mothers of the students permission to work, while 9.1% of them force mothers to work.

Moreover, as it is discussed before, economic violence has a great variety of forms in women's experiences. When all these forms are considered, it can be clearly seen that women experience economic violence more than it is thought. Thus, other studies which divide economic violence into more subtopics show us economic violence rates more clearly. As an example of these studies, Yılmaz and Öz (2017) do research on this topic by considering more forms of economic violence. Based on their findings, they discuss economic violence through various subtopics, which also covers not giving permission to work (43.1%), forcing woman to work (6.4%) and demanding to work in hard works (7.3%). On the other hand, they also discuss other topics such as seizing pay data card of working women (21.1%) and not having control over the property that is her own family inheritance (40.7%). Also, they discuss not giving money for household expenses (7%). Among women who have jewellery, 96.6% of women's husbands control these jewellery. By considering these rates, I believe the importance of how economic violence is defined in studies can be clearly seen. The

results change through the differences of categorizations in these research. As it is seen, it is not enough to look at only the attitudes of husbands on women's employment or women's earnings.

Legal boundaries is another crucial topic in economic violence. Based on the information in Domestic Violence against Women in Turkey Survey, Hacettepe University Institute of Population Studies (2015) states that, when we talk about the legal boundaries of economic violence in brief, we can consider three main texts. To begin with, Convention on the Elimination of All Forms of Discrimination against Women (CEDAW - *Kadınlara Karşı Her Türlü Ayrımcılığın Önlenmesi Sözleşmesi*) is one of the significant agreements that are about the elimination of violence against women, and it was prepared in 1979. It aims to provide a legal base for states' responsibility on discrimination against women by considering violence against women as a human rights violation. In other words, contracting states are responsible for protecting women in case of violence and discrimination. Moreover, *İstanbul Sözleşmesi*, or *Kadınlara Yönelik Şiddet ve Aile İçi Şiddetin Önlenmesi ve Bunlarla Mücadeleye İlişkin Avrupa Konseyi Sözleşmesi*, explains domestic violence by including economic violence. It is signed in 2011 and it provides a legal base for defining domestic violence in Turkish laws. In accordance with the law no. 6284, which is *Ailenin Korunması ve Kadına Karşı Şiddetin Önlenmesine Dair Kanun*, violence against women in Turkey includes not only physical, sexual and psychological violence but also economic violence. In addition to these agreements and laws, it is crucial to indicate that ŞÖNİM [6] is a subsidiary unit of the law no. 6284, which is established to keep records of violence against women in Turkey.

In conclusion, various studies focus on financial decision-making in families both in international literature and in literature in Turkey. Even though I cannot strictly limit it with these studies, literature in the world can be based on studies about family typologies as well as gender and power dynamics in the family. In terms of world

[6] Şiddeti Önleme ve İzleme Merkezi (The Center for Violence Prevention and Monitoring)

literature, discussion on financial decision-making can be categorized into three, which are power bases, power processes and power outcomes. The first one refers to studies that consider power in relation to power bases. These power bases determine power balance among women and men in families. The second one, on the other hand, comprises of discussions that consider decision-making as a process, while the last one is related to conflict resolution process that focuses on the last stage of the decision process. Furthermore, family role structure is another focus of the literature in family decision-making related to financial decision processes. In all these studies, scholars discuss decision-making process as a whole at the beginning, but then, they have realized that there are various decision areas and decision stages in this process that different family members have different influences in. In addition to all these points, family decision-making is related to power balance among family members, and power balance is related to violence. Thus, I also discuss literature on women's experiences on economic violence in the domestic sphere. Even though economic violence is a relatively new concept, many scholars refer to it through various conceptualizations such as domination, control, abuse and exploitation. What is more, even though some scholars consider it as a violence form, they may not name it in a distinct form. Rather, they discuss it under the concept of emotional or psychological violence. Considering it as a violence form makes women's experiences of economic violence more visible not only in the domestic sphere but also in the public sphere. All of these studies mentioned in this chapter provide a valuable guide for my research. They all have respectful contributions to the literature, and these contributions help me to provide a good base for my thesis. Thus, in addition to my collected data, literature has crucial position as a supportive data in this study. On the other hand, I aim to contribute more specific focus on the link between education level of women and women's financial participation in the family. Thus, in the next chapters, I aim to discuss this link by using my collected data through qualitative research method.

CHAPTER 4

WOMEN'S FINANCIAL PARTICIPATION WITHIN THE FAMILY

Women's education level in relation to their occupational status directly impacts women's financial participation and their access to financial resources within the family. In this section, I discuss women's labour market and financial participation. Thus, I aim to give a short information about women and their families by considering their labour market participation and employment. Also, I discuss what the attitudes on women's education and work are in women's own parents and families to find out values in their families. Then, I aim to discuss women's financial participation in the family by considering the differences and similarities between two groups of women.

Before the analysis of my data, I believe a point should be underlined to comprehend the discussion in this chapter. In this thesis, comparison between low educated and high educated women comprises two education levels which are high school education and university education. Even though low education is not limited to this categorization and high school education may not be considered as low education, I aim to compare these two groups of women in my thesis. Thus, in this connection between two groups of women, high school education can be considered as low education on the basis of its relation with university education. This is why I express women with high school education as low educated women in some points in this part. The rest of the analysis should be read through this comparison.

4.1 Labour market participation and employment

Compared to non-working women, working women's participation in social life increases. Education level also provides a ground for this through providing a ground for work. On the basis of the literature on this topic, some of the studies on family

decision-making consider education as a factor that directly impacts women's financial participation. Yet, as also İlkkaracan and İlkkaracan (1998) indicate, even educated women are under the guidance of their spouses, and they have limited power on making decisions. This is why education is not enough to have complete power on making decisions by itself. Various factors should also be considered, and gender roles and women's employment also effective in gaining power to decide. Based on their findings and my respondents' statements in this study, I agree with their emphasis. Education does not determinative by itself, even though it is substantially significant factor in the family decisions. Rather, it plays an important role with opportunities that it provides to women. In this thesis, I believe it is crucial to reemphasize that I discuss education level of women in relation to occupational status. Thus, at the rest of the analysis, it should be thought by considering this link when education level is discussed.

In this part, I aim to discuss the similarities and differences in women's labour market participation between women with university education and women with high school education. First of all, qualifications of jobs that women have differ in relation to education level. This leads to differences in women's economic power in the family as well as in social network and social support. Thus, education level provides power for women not only in relation to work but also independently of work. When the two groups of women in this study are considered, I believe this difference between them can be clearly seen. To begin with, high educated women have professions such as lawyer, teacher, sociologist and research assistant. Few of the respondents have less qualified jobs than the rest of the group of women with university degrees. On the other hand, women with high school degrees have jobs that can be considered as less qualified in comparison to other group of women's jobs. This kind of main difference between the jobs of the two groups of women provides economic power for women not only in relation to income level but also on the basis of assurance of income. Having a profession leads to have a regular job for women, and having a regular job leads to earn regular income. Even though it does not guarantee to find such a job, it provides more possible ground for this to women compared to other people who do

not have professions. In Turkey, except technical high schools, high school degrees do not provide such titles for women. In this relation, even though women's income levels do not differ between two education groups, there is an undeniable difference between assurances of their income. Another difference based on qualifications of jobs is related to labour mobility. Compared to women with university degrees, women with high school education work in jobs that include more possibility of labour mobility. Statements of my respondents also underline this assurance of the continuity of their work lives.

This point is also related with the problem of having social insurance. Some of the women work without having social insurance, even though they state that they have jobs. The lack of social insurance provides unregistered workers, and non-registration provides a convenient ground for labour exchange. As Kümbetoğlu, User and Akpınar (2010) say, being an unregistered worker leads to deprivation of women's basic rights stated in labour's laws, and in parallel with it, women suffer from poor work conditions, job insecurity and poverty. The writers underline that they become invisible in economic system in this way. In this study, some of the women also suffer from this situation. Some of the women with high school education indicate that they had worked without having social insurance, and so without being registered. Being a registered worker not only provides a social insurance but it also guarantees job security and lessens the possibility of labour mobility. In other words, employers have to obey some rules granted by labour laws, and thus, they cannot arbitrarily hire or fire the employees. This provides security for women.

Furthermore, whether women work and in which case women quit their jobs may differ between these two groups of women. First of all, even though she does not work, the educated woman has the power to find a job, and also to find more qualified job, that she is able to continue her life without any economic support. Both high school education and university degrees provide this. Yet, in parallel with my findings, I believe I can say that women with university degrees represent this power more than women with high school education. I believe that two groups of women in my study

illustrate this point. In both groups of women, some respondents do not work. On the other hand, how they express themselves is not same. When I ask about their jobs, they define themselves as unemployed in the group of high educated women. This does not change, even though they are not looking for a job at the moment of interview. They identify themselves with their professions that they gain through university education. Yet, low educated women who do not work identify themselves as housewives, even though they were looking for jobs or they earn money from irregular jobs. Here, I do not claim that this is a difference between high educated and low educated women's self-identifications. Rather, I find this difference among my respondents in this thesis significant, because it points how having profession is crucial for women in their expressions of economic status and how they construct their identities in relation to their professions.

Women's participation in labour market is related to their education. This is because education provides some advantages for women about qualifications of jobs. Thus, whether their families support women's work is also related to whether they have family support on their education, and discussion on women's education may provide some information about women's participation in employment. Both groups of women in this study mostly have parents who support their education. Yet, compared to high educated women, low educated women have less family support. In parallel with the findings of this study, almost all of the families support women with university degrees to have education. On the other hand, even though some of them have supportive families, many women with high school education also emphasize different statements based on opposite attitudes. Their families may not support women for their education. Sema (high school education, 24 years old) is one of these women. She explains why her father did not want her to be educated by her following statement:

> I have studied in open high school. My father did not want to educate me, because I'm a girl. In fact, a daughter needs to get education because she has to stay on her feet. A man can survive under any circumstances. He can rise in every subject and every place. He can find a job, I mean, he can even be a porter. Yet, a woman, of course is not like him. So, we need to get education. It's necessary to have a good job. It's necessary to have something at your

> fingertips, but my dad didn't educate me because he was a little backward. I have graduated from high school on my own.

In addition to Sema's statement, Büşra's parents also do not support their daughter's education. Büşra (high school education, 51 years old) have lived in Germany for years, when she was a child. If they did not move back to Turkey before she completed her education in Germany, she would be graduated from high school by having a profession. Yet, as she explains, she could not complete her education. She completed high school education in Turkey after they moved back. Unfortunately, these examples can easily be diversified. Many women have obstacles for their education. Similar to parents, also other family members may restrain women's education. Ece (high school education, 38 years old) could not have university education because her brother did not let her. What is more, Aliye (high school education, 35 years old) is an example that she could not continue to have university education because of boy's priority in education. Because of her family's economic status, only one child could have university education, and this child was not her but her brother. Furthermore, not only may their own family members including parents, siblings and grandparents but also their husbands interfere their education. Hatice (high school education, 61 years old), for instance, had to leave university by her husband's force. For one reason or another, women with high school education could not have university education, even though they wanted to have it. All women themselves support women's education, but some of the women depend on other people such as parents, siblings and husbands who do not support their education.

Supporting women's work is quite different than supporting education, even though they are related. Supporting women's education is also supporting that women can have professions and find more qualified jobs. On the other hand, families may not support their daughters' education in some cases, while they totally support women's work. This is because work provides money for families. Thus, family members may maintain different stances. When women with university degrees and women with high school education are compared, families and husbands of the former support women's work more than families and husbands of the latter. This point is similar to

supporting women's education. Yet, the different part is that even though some families of the latter do not support their daughter's education, they support her employment. Also, some of the husbands start to support their wives because of the money that women earn and husbands use.

Women's participation in labour market and employment is directly related to their participation in financial family decision-making processes. They gain power to participate in financial decisions through their educational and occupational status. Thus, various differences occur in familial decision processes and their reactions between women with university education and women with high school education.

4.2 Financial participation within the household

4.2.1 Decision-making processes

Many studies consider decision-making in the family as a whole. Yet, many others (e.g., Granbois, 1971; Foxman, 1986) criticize this point by emphasizing how decision-making process occurs. This study is consistent with studies which consider decision-making as a process. In parallel with this point, I discuss different stages in this process to find out how family decisions take form. First of all, decision-making process includes complex relations among persons. Even though the level of influence differs, it is not possible to mention that only one family member decides in many families. In other words, instead of only one member's impact, different family members may have different roles in one decision, and different family members may influence different degrees in that decision. Also, it is not static. How and to what degree a person influences the decision may change from time to time. It is linked with various factors such as age, gender, income level, occupational status and educational level.

Decision-making process also differs from product to product, and from subject to subject. Thus, it is crucial to discuss it by focusing on different products that family

members decide about, and so various studies (e.g., Sharp & Mott, 1956; Wolgast, 1958; Wilkening, 1958; Blood & Wolfe, 1960; Lovejoy, 1961; Davis & Rigaux, 1974; Kitabcı & Dörtyol, 2009) discuss family decision-making process on the basis of spending items. In parallel with this, I discuss financial family decisions by dividing household expenditures including automobile, house, furniture, household goods, white goods, regular expenditures, vacation and decisions about children. In each of these household expenditures, decision-making process in families differs. This difference does not only occur in relation to gender but also on the basis of education level of women. Based on the data collected in this study, both differences among the wife and the husband, and differences between two groups of women can be realized in this research.

Domestic division of labour is one of the factors which impact the financial decision-making processes in families. As Safilios-Rothschild (1970) says, who will be the decision makers is related to cultural and social norms. Consistent with what she says, when all these spending items are considered in this study, it is not wrong to say that division of spheres and division of responsibilities undeniably influence who decides on these items. Spouses participate in financial decision-making processes in families though these gendered items and gendered decisions. To begin with, automobile is one of the main household expenditures that is considered as men's sphere. In both education groups, men decide the features of automobiles in case they buy one. This is because the respondents define automobiles as 'their husband's sphere'. This part of the study is appropriate to other studies in the literature. On the other hand, women's participation in the final decision of whether they buy a car differs between women with university education and women with high school education. The former participates in the decision of whether they buy a car, even though they do not join taking decisions on its features. This is because an expenditure such as an automobile is a high cost expenditure, which impacts their family budget. On the other hand, in the latter, considerable number of women also mentions their husbands' domination on technological expenditures. These women do not barge into any stages of decisions on technological expenditures including automobiles, and their husbands decide all

stages of it including buying and its features. Furthermore, some of the women, who defines decisions on automobiles as joint decisions, state that the final decision is on their husband. The reason why final decision belongs to men is the same reason why women with university degrees take decision together with their husbands. Contrary to other education group, husbands of these women dominate final decisions on high cost expenditures. At this point, whether women work and who controls family income may also have a role in their participation. If only their husbands work, husbands dominate the final stage of financial decision-making processes. Who earns the money has more right to say in how this money is spent. Even though their husbands do not completely exclude them from the financial decision-making processes, husbands have the last say. Women demand what they want from their husbands, and their husbands decide whether they buy or not. Sanem (high school education, 34 years old) exemplifies this kind of financial decision process by her following statement:

> I'm making a request. For example, "Ö ... well ..." My husband's name is Ö… "Ö ..., our kitchen table is in bad shape" Then, he says that… I am talking about something that is happening these days. He says, "Let's take it, but change another thing first. Let's change the bed. Our bed becomes is in bad shape. Let's change the bed, and then we'll buy it." I say "Okay then." We start to do a research about the bed, and we change the bed. God willing, we're going to buy the bed. Let's buy the bed, then buy the table, or we can buy both here if they are affordable. Of course, I should ask him, because Ö… is the only one who works in the household. He says that "let's wait a bit, let's buy it in the next month". We buy it in the next month.

As the breadwinner, Sanem's husband has more control over financial decisions than his wife who does not work. As she says, she is the one who demands the needs. On the other hand, her husband has the last say in decisions such as buying and timing. This kind of control does not eliminate the wife's needs, wants and thoughts. Yet, it limits them with the boundaries that is set by husband.

As is the case in decisions on automobile, some of the respondents consider expenditures such as house and furniture in relation to gender roles and division of spheres. In both groups, some of the women internalize this thought based on gendered spheres. On the other hand, various differences exist among women on the basis of

education levels. In the group of women with high school education, some of the women say that they are the ones who make decisions on their house and furniture, because these decisions are associated with them. Aliye (high school education, 35 years old) exemplifies this point by the following statement:

> I mean, I am so lucky that my husband does not do anything, because I use that furniture. I already say that. "You come home in the evening. You go out in the morning. It is me who uses these furniture and who entertains guests on them. Thus, my preferences are important. Do I interfere in your car? Do I interfere in your car's extras? No. Then don't interfere in my house. I ask for your idea, but my opinion is more important." (Aliye, high school education, 35 years old)

She believes that the house is her sphere more than her husband's, unlike the automobile. Thus, any decision on house such as furniture should be belonged to women who uses it more. In other words, women decide on expenditures related to domestic sphere in the manner that men dominates the decisions on automobiles and technological devices. On the other hand, the decision process is different in other group of women's families. Even though some of the women with university degrees also consider these expenditures as women's decision sphere, they are not the dominant one who decides what should be bought. Rather, they determine the needs and tell these needs to their husbands. Then, both spouses have equal influences on the rest of the decision stages. In a word, after the determination of the needs, the decision process is based on a shared decision-making. Even though they consider these spheres as women's, the rest of the decision process has undeniably different from other group of women. Nilüfer (bachelor's degree, 29 years old) explains this process by the statement below:

> I tell him what the house needs are, okay? He does not get his mind on it, if I do not say. I say we need this. After that, sometimes he searches, sometimes I do by saying "Look at, it is good". I usually show it when I like it by saying "I am planning to buy this. How is it?". If he doesn't like it much, he says "I don't like it". If neither he does not like nor he likes, he says "you know" (laughing). I mean, when he could not decide whether like or not, what I want is done.

Moreover, different from women with high school education, high educated women in some families also state that both spouses decide on household goods on their own.

It means each spouse can buy furniture on her/his own without asking her/his partner. Yet, any of the women who has high school education do not express this kind of relationship. Either women or men dominate decisions on household goods, although their domination may differ from stage to stage.

Another difference in decisions on household goods is based on the amount of money. Whether household goods are small or big may determine who influences the decision. In both groups, some of the women indicate that they decide on small household goods on their own, while they decide on big household goods together with other family members. In case family members buy big items such as seating group and furniture, they decide together because of its costs. On the other hand, it may not be a shared decision-making process. Rather, family members decide together on the purchase time and whether the item will be bought at all. The decisions such as features and whether it is a need are considered as belonged to women.

Like gendered spheres, gendered goods and commodities also have a crucial role in financial decision-making processes in families. Kitchenware is one of these gendered goods within the household. As it is in house and furniture, spouses believe that goods such as kitchenware, small home appliances and trinkets belong to the woman's sphere, and in parallel with this, the wife decides on these topics. Cemile (associate degree, 28 years old), for instance, explains this point by saying that:

> Very small household items, I mean, for example… as I said, it's either small ornaments or kitchenware. Men unfortunately don't quite understand kitchenware. That's why they don't choose to intervene.

This kind of division of goods is valid for both groups of women's families in this study regardless of the education level. As Cemile says, men mostly do not get involved in decisions based on goods such as kitchenware, small home appliances and trinkets, which are considered as their wives' sphere in respondents' families.

White goods, on the other hand, is quite different from other household expenditures in relation to some points. Even though it is another example of division of goods,

women express it in both male's and female's spheres in parallel with its different features. It is similar with automobiles in terms of its technological feature, while it is also similar with furniture and other household goods on the basis of its domestic role in the family life. It is also similar to household goods and house because it costs large sum of money. In relation to these points, both spouses have influence on decisions about white goods. Women decide the needs based on white goods and the features of these needs. Men also join the decisions based on white goods' features in relation to technological base. On the other hand, whether it is purchased is belonged to either both spouses or only husbands. The difference between education levels exists on the basis of this stage. As it is in other expense items which are mentioned above, women with university education emphasize shared decision-making more than women with high school education.

Domestic responsibilities remain as one of the major drawbacks in women's economic participation. It is valid for both groups of women in this study. Regardless of education level or economic status, women are the ones who have the main responsibility of domestic jobs such as housework and childcare. In other words, even though the degree of women's participation to domestic work changes on the basis of various factors, both groups of women in this study represent this kind of internalization of patriarchal society. For instance, Duygu (26 years old), who has a bachelor's degree in law, tells his husband's dilemma about working wife and housewife.

> He wants to live such kind of life by probably taking his uncle and their life as a model. Therefore, of course, he wants me to be a working woman, but at the same time, like her mother, to be a wife who takes the responsibilities of the house and who is altruistic... Of course, he desires such a woman at the same time. I mean, he doesn't know exactly what he wants. (Duygu, bachelor's degree, 26 years old)

As Duygu states, her husband says that he always wants to marry working women like her. What is more, as she observes, he idolizes his uncle who marries educated and working wife. On the other hand, not only his uncle but also his mother become role models for his marriage. In their marriage, this leads to a conflict both for her husband

and for Duygu herself. This is because she does not internalize this kind of a domestic role, and she rejects being the main responsible one from domestic sphere.

Both men and capital exploit women through work and responsibilities such as housework and childcare. As Fulcher and Scott (2006) state, dual systems approach explains it as women's exploitation by men and capital through women's cheap and unpaid labour. Working women fulfil their responsibilities at home at the end of a work day, and also at the beginning of the day. Respondents' following statements exemplify this situation:

> I mean, I was doing all kinds of housework as I wasn't working (laughing). We were working both at home and at work. Exactly! Ah, we were young, so it's all done when we were young. (Hatice, high school education, 61 years old)

> Sometimes it's bad for me. Sometimes I get tired. I am going home, I don't want to cook. I get sick, and I don't want to go to work. I mean, kids' lessons etc… sometimes, it's hard as well. (Meryem, high school education, 37 years old)

In some families, women's responsibilities may not be limited to their own houses. This multiple shift of women may comprise her parents' houses in some cases such as Ceyda tells. Ceyda should care for her parents because of her father's illness, and, as a working woman, she defines her responsibilities as 'three shifts' in a day.

> So will you be same when you get married. I say three shifts. I finish my shift at school, I finish my shift at my father's home, and I switch to my shift at home. (Ceyda, bachelor's degree, 45 years old)

Another reason why domestic responsibilities are one of the main drawbacks in women's lives is related to childcare. Women are obligated to quit job to care for their children in some families. Berrin (high school education, 41 years old) expresses that she had to quit job to care for her child, because she could not entrust her child to anyone. When I ask her whether her husband supports her to work or not, she says the statement below:

> And my husband… I mean, even if there's an opportunity to take care of the child right now, he wants to. Yet, it is compulsory for not taking care of the child. I'm going to work again if there's someone to take care of the child, but... I mean, it's compulsory now. So he has no unwillingness; but when there is no

> one to take care of the child, there is no choice. This must be obliged to be this way.

When Berrin's mother says that she cannot care for her grandson anymore, not her husband but Berrin was the one who had to quit job. Even though they both were working, the wife was the responsible spouse from childcare.

Financial decisions on children stay at the core of the household decisions for many women. It may be the most remarkable decision area for families. First of all, like other financial decisions, financial decisions on children are also related to division of spheres and division of responsibilities. In parallel with the internalized gender roles in Turkey, most of the women in this study consider childcare as their own responsibility more than their husbands. This does not differ in terms of education levels, and women mostly are the ones who decide on financial decisions on children in both groups of women. On the other hand, even though most of the women consider childcare as their responsibility, husbands' participation in decisions on children may differ. In women with university education, husbands get involved more than in women with high school education. Women in both groups state both shared and not-shared financial decision-making on children. Women with university degrees tell shared decision-making process as both she and her husband have equal influence. Yet, in women with high school degrees, women and men have different influences on different decision stages about the decisions on children. Husbands get involved in decisions based on big amounts of money and important financial decisions such as expenditures for child's education, while women have more influence in stages such as determining the needs, and so child's basic needs such as dress and school supplies. If it is not shared, three possibilities exist. The first one is that women are the main decision makers in this decision area. This form of decision exist in both groups of women, and it is one of the two most emphasized answers which include shared decision-making as the other one. Husbands get involved only if women spend an amount of money that she cannot meet by herself. The second one consists of women's demand and husbands' approve. The difference of that form from the first one is the stage of men's approval. Here, women do not only determine the needs of the child

but also demands these needs to be met. The last decision as to whether they spend is under the initiative of the husband. In the first form of not-shared decision-making, women have more influence than in the second form. This kind of a process is mainly told by women with high school education in the study. The last and the third one is based on the freedom of decision for both spouses. It is the least form in both groups of women. Yet, partners may decide on their own in relation to the importance of the decision, while they make shared decisions in big topics such as expenditures for child's education. In brief, in all forms of decisions on children, husbands get involved in financial decisions based on big amounts of money, even though they generally do not barge in these decisions.

Number of children is a crucial difference between two education groups. Women with university education has less children than women with high school education, when the avarage number of children is considered. Some of the women in the former group do not have any child, and these families consequently do not provide any information about spouses' positions in financial decisions about children. Thus, comparison among women in these two education groups can be limited because of this gap. When families who have children are considered as a whole, regardless to education levels, women in this study express that financial decisions about children are may be the most crucial decisions in their families. Women in both groups decide about their children's needs and financial decisions based on these needs more freely. The difference between education groups is about the comparison of women's power in other financial decision-making processes. While women with university education are freer and they have more equal control over decision-making process and resources in general, women with high school education have less control over them compared to financial decisions about children. Yet, even in families of women with high school education, which they have partial control and unequal position in decision-making process, they are freer and more independent about deciding on children's needs and expenditures. What is more, children are defined as the reason why women do not oppose to economic violence and why they do not attempt to divorce in some families. In other words, children are the reasons of providing continuance in these families.

This kind of statements are more common in women with high school education group. Yet, when women with university education are considered, some of them state that they oppose to economic violence that they were exposed to, and they attempted to divorce as a threat and warning to prevent its repetititon. This is valid for women married with children, and they do not emphasize bearing for children as a continuity of their marriage.

At this point, influence of other people is also significant in financial decision-making processes in families. Not only the wife and the husband but also other family members influence family decisions. In the light of various studies (e.g., Szybillo & Sosanie, 1977; Jenkins, 1979; Swinyard & Peng Sim, 1987; Howard & Madrigal, 1990; Mangleburg, 1990; Thomson et al., 2007; Gülerarslan, 2011) and the respondents' statements in this study, child is only one of them who influence financial decisions in the family. In all these decisions, child's age is a significant factor. The more children grow up, the more they participate in financial decision-making processes in their families. Both they become dominant persons in decisions about themselves and their influence in other financial decisions increase in the family. Child's influence is limited in some families, while s/he has equal influence with the wife and husband in other families. Even, in some cases, child may have more influence than her/his parents. Furthermore, in some families, parents-in-law have power to make decisions as much as the wife and husband. Even, they have more power than the wife, the husband and children. To what extent they participate in financial family decisions also differs based on the education level of women. Women with high school express more intervention of their parents-in-law than women with university education.

In parallel with all these decision processes in household expenditures, whether woman can decide on by own is crucial to find out women's position in financial decision-making process. In parallel with this, I aim to discuss women's financial participation within the family by focusing on what decisions are taken together and what the decisions that woman decides alone are. In that point, if she does, in which

case woman asks for permission helps to find out woman's power in the family relations. Here, as it is discussed, one of the factors that shapes this process is internalized domestic roles and division of labour. What is more, another factor features in financial decision-making processes. It is related to the amount of expenditures. When I consider all spending items in general, I can say that husbands get involved in decisions in terms of big amount of money in both education levels. In low educated women's families, this involvement generally occurs in the form of domination as discussed above, although these dominations do not exist in same levels. On the other hand, if it should be generalised, high educated women's families take more shared decisions in case husbands and wives get involved at the same time. What the following respondents say may be clear examples for shared decision-making process in families:

> Now, for example, we want to buy something. Refrigerator, washing machine... We both work very hard. Firstly, we are looking online while sitting and drinking a cup of coffee in the evening. After that, let's take this or take this, or take this. After that, when we go out for a weekend, we pick it up. (Ceyda, bachelor's degree, 45 years old)

> Of course we're checking our budget when it comes to spending or when we're going to get a home. Home loan or something else… We decide together, when we buy a house or a car. I mean, in big expenditures. For example, you said white goods. I'm looking at its features or we are looking at them together. We buy the most appropriate one together. (Vildan, bachelor's degree, 60 years old)

In such kind of families, shared decision-making processes do not exclude freedom of decision-making of persons. Each spouse can decide on her/his own. Thus, it may be more appropriate to say that financial decision-making process includes both shared decisions and freedom of decision-making alone. Two main reasons of shared decision-making process are adjusting family budget and shared use of household goods. If an expense does not negatively impact family budget and if it is not purchased for shared use, partners are free to decide alone on what they purchase. Duygu (bachelor's degree, 26 years old) expresses this point by her following statement:

> Well… If he makes financial decisions without postponing the expenses of the household and my needs, he can then decide for himself and his own happiness. I mean, if it doesn't affect the home economics, if he makes a statement of how he's saved the rest of the money... He's working in a good place with a high pay. Frankly, I don't think that I have a say in every expenditure he makes.

On the other hand, it is not possible to claim that each women in these two groups match the description above without any exception. Exceptions prognosticatively exist in both groups. Nur's (associate degree, 62 years old) statements set a good example in these exceptions. Contrary to other women with university degrees, Nur has less control over financial decisions in her family. She is a retired officer, who had worked for many years during her marriage. She also has control over her income, including her retirement pension. Yet, in the stage of decision process of what they purchase, her husband dominates these decisions. Even though she has a say in big decisions, this is limited to the decisions on whether they make the expense or not. In other words, her husband does not make big expenses such as buying a new house or automobile and renovation at home without asking her, while she does not get involved in other stages of these decisions. Nur talks about bathroom renovation as an example to explain this situation.

> Well, I determine it. For example, I said, that "B ... (her husband), we need to do modifications on the toilet design. It isn't working". This is the most obvious example. He said ok. He went and chose the tile, the toilet etc, for example. He liked a white tile and came. He doesn't ask for the rest. It is enough for him. He does the rest on his own. (Nur, associate degree, 62 years old)

She also exemplifies this point by telling how they build a vineyard house in their village:

> He wanted it so much. He took me there. I liked the view. I said it would be nice. The rest, including the construction of the house, from the bricks to the furniture inside, was his decision. I have no other right to speak. (Nur, associate degree, 62 years old)

In both examples, she has a say in the main decision part which includes the decision of doing. This may be as determining the need or as getting approval of her. However, she does not have any control over other decisions such as the time or the features. In comparison to other women with university degrees, Nur constitutes an exception

among this study's respondents. Her age may be an important factor at this point. In other words, the difference in her participation in financial familial decisions may be caused by her age, which is older compared to other respondents' ages.

Furthermore, among all these shared decisions, vacation may be the most shared decision in families in this study. In both education levels, women state that both family members get involved in the decisions about vacation, if they go. Not only wives and husbands but also children and other family members who will go on holiday together have influence in these decisions. The decision of whether they will go is made by the wives and husbands as the main decision makers. Yet, all members decide on other decisions such as the time and where they will go.

To sum up, the decisions that are taken by spouses together are mainly considered as important decisions in both groups of women's families. Regardless of the differences between shared decision-making processes among families, I can say that these decisions generally comprise of buying or selling house and automobile, children, vast sums expenditures that impact family budget, big household goods such as furniture and seating group that are used by both family members, moving and vacation. On the other hand, the decisions that are made by the woman herself comprise of personal expenditures such as shopping for clothes, cosmetics and hairdresser. What is more, small household items and regular household expenditures such as grocery expenses are considered as expenses that women can buy on their own. The fact remains that these decisions may contain some informing stages in some of the families.

Based on the statements of my respondents, it is not wrong to say that four main forms of informing exist in families' financial decision-making processes. These forms are reciprocal informing, one sided informing, asking for advice and asking for permission. To begin with, when I ask whether my respondent asks for permission from anybody for her own special needs, more women with high school education say yes than women with university education. The latter, on the other hand, mostly emphasize reciprocal informing in their families. They and their husbands mutually

inform each other. Yet, this information is not valid in all financial decisions. They inform each other when their expenses are as much as they impact the family budget. Hande (master's degree, 40 years old) states that she and her husband inform each other to plan their family budget. I believe her statement is a good example of reciprocal informing:

> As I said, who I owe to… for example, this is the rent of the house. These are the bills. That's my credit card debt, that's my wife's credit card debt. It is not an explanation, it is just itemizing the payments. For example, I write the payments that I made on the 15th day of the month, my husband writes too, and we show these papers. I mean, there's no such thing: When I'm with him, I say "I'll pay that", and he says "No". We don't experience such kind of situation. (...) As I said, we're really listing. Monthly listing. I suppose we need detail spending plans.

This kind of information does not comprise explanation. It is one of the main discriminative points in reciprocal informing. As it can be seen from the following statements, women explain this process as giving information as an amount of money, rather that the explanations of how they expense this money:

> I just inform him after I make the expenditure. I mean, I say that for your information, I made a purchase at that cost. This is because there's a credit card limit, so that it does not exceed the limit. If there is a purchase that can make a big difference in credit card or financial budget, I make a shared decision for it. For example, if I need a very large worktable, for example, it costs 1 and a half - 2 thousand liras. If I'm going to buy something like this, it is a shared decision. We discuss, for example, as "we can buy not in this month, but next month". Yet, you know, it's not for very small expenditures. (Füsun, bachelor's degree, 48 years old)

> I don't get permission, but while I'm planning, how can I say what kind of planning… If it is a large amount of money, we confer with each other. How can I say? It is when my cell phone breaks down or when I have a computer, a laptop. This is because you are making income and spending plans accordingly. I do not ask him to purchase, if I want to drink a bottle of beer or if I really like a pair of very beautiful earrings. I do not ask him, when I buy something for my child, or I saw something for home in the market, or I want something to buy. But I ask for large amounts of money that will affect our budget. (Hande, master's degree, 40 years old)

> So I make an explanation, because we said we should make a family budget. I mean it's… I got used to spending my salary on my own. We talked about giving information to each other. (Demet, bachelor's degree, 30 years old)

Another reason why women inform their husbands is common use. When I ask in which financial decisions they take themselves or together, some of the women in both education groups emphasize the common usage. As the following statements point, if they buy something that they use together, they ask their husbands. This is because not only women but also their husbands use this thing.

> So for example, it's already needless to say in the small grocery shopping. I don't consult. I don't get much advice from H ... (her husband), when I buy something from the internet. I only ask whether he liked it or not, but of course if an item is going to be bought for the house, I will. I mean, especially if it is something that H... (her husband) will use, I especially consult. (Deniz, master's degree, 25 years old)

> I don't ask much when I buy clothes or something like that. It concerns me, you know, but of course, I ask his ideas when something in common about the household is gonna be bought. This is because we live together. (Demet, bachelor's degree, 30 years old)

It is crucial to underline that this informing comprises mutuality in the group of women with university education. On the other hand, even though some of the women with high school education state similar decision-making processes in their families, asking for advice and one sided informing exist more than the other education group in their relationships. Here, asking for advice refers to a middle stage between informing and asking for permission. Asking for advice and informing can be seen as they have very close meanings in some cases. However, it can be totally different in some other cases. In the form of reciprocal informing as it is in the women with university degrees, spouses ask for advice to each other without giving a total control to other spouse. After asking for advice, decision ends up by being taken together. On the other hand, in the form that I define as asking for advice, women partially give the control of decision-making. Even though this control is not totally given, husbands have partially control over the decision. In case their husbands do not want to make that expenditure, differently from reciprocal informing, women may not make that expenditure. Yet, contrary to asking for permission, women have more control over that financial decision. Women may still make these expenditures, if they do not convinced. Thus, in this kind of relationship, if men do not approve the expenditure, they try to convince their wives in one sense or they postpone the expenditure. Furthermore, based on my

data, I can say that only women inform their husbands in one sided informing. Nermin (high school education, 53 years old) explains this by her following statement:

> He calls his own shots. He doesn't consult me. I do, but he doesn't. If he did, we wouldn't be like this.

This informing form is mostly expressed by women with high school education in this study. They inform their husbands, while this informing is one-sided. Thus, it is different from reciprocal informing that is mostly told by women with university degrees. In this form, the way of informing is from women to men, and women inform their husbands about their financial decisions. This is why it is not wrong to say that it relatively comprises of coming up with an explanation.

In a sentence, women with university education mostly explain financial decision-making processes in their families through reciprocal informing, while women with high school education mostly express one-sided informing and asking for permission. Even though both groups mention asking for advice as financial decision-making process, the latter refers to the husband's intervention more than the former. Thus, in parallel with all these discussions above, the former talks about less intervention in women's financial decisions and more joint decision-making processes than the latter.

Women's participation in financial decisions do not differ from item to item in their control over income and bank cards. Even though women have different participation levels in different spending items and different expenditures, either they have total control or they do not have any control over their own income and bank cards. In some families of women with high school education, women give their whole income or their bank cards to their husbands who control the family budget, and they receive a part of their income as an allowance. Women's participation in financial decision in these families are less than women who controls their own income and bank cards and women who control the family budget. Even though they participate in financial decision-making processes, their influence in decisions are less than their husbands. This difference in women's control over their income and bank cards also influence their participation in spending items. Yet, this influence does not occur differently

among spending items and subjects. Rather, the division of spheres and gendered items have more influential roles in who influences which decisions, and to what degree.

Financial decision-making processes, on the other hand, have a difference in using credit cards for women compared to bank cards. It is based on regular expenditures in the household. Women with university education have more control over expenditure that they make with credit cards than women with high school education, because they have more control over their own credit cards. On the other hand, regular expenditures can be an exception for families. Even though some of the women with high school education do not use their own or their husbands' credit cards without asking for permission, making an explanation to their husbands or informing them, they are more free to spend if they spend it to regular expenditures.

4.2.2 Power dynamics

Women's financial participation in the family decisions is directly related to power dynamics in the family. This is why a discussion based on power dynamics in the family is needed to find out their access to financial resources and participation in financial decision-making processes. Based on the respondents' statements, and in parallel with the main assumption of this study, education and occupational status are effective on women's power. Thus, in this part, I discuss what women gain power through in financial decision-making processes in their relationships.

Employment and education are two significant factors that women gain power through. Thus, as it is in this one, various studies focus on these two to discuss women's power within the family. As Blood and Wolfe (1960) discuss, I also aim to emphasize resources in the family. Work and education are two significant resources that provide power for women in the family. Women participate in financial decision-making processes more through these resources. Based on respondents in this study, it is possible to say that not only working and getting education lead to gain power for women but also risings in levels of these two factors increase women's power as well.

The more qualified jobs women employed in and the higher education level they have, the more they have a say in financial resources and decision-making processes within the family. In parallel with this, women with university degrees have more financial participation in their families compared to women with high school degrees. Also, differences in women's financial participation exist not only between two education groups but also among women in each group. In both groups, working women are more powerful in the family than non-working women on the basis of their financial decisions.

Furthermore, in all forms of informing mentioned in the former subtopic, who earns the money stays at the core of the discussion. Earning money provides the power to participate in financial decision-making in family decisions. It is valid not only for women but also for men. Thus, whoever earns the income has more say in how this income is spent. Some of the women inform their husbands, if their husbands earn the money that they spend.

> I don't feel the need to ask him, if there's no income coming to me from him and if the money comes to me from somewhere else. I mean, I spend it on my own. (Berrin, high school education, 41 years old)

> He doesn't interfere with me. He says that it's no trouble unless you ask me for money (laughing). For example, my washing machine is on its last legs. It makes noises now. I think whether could change the washing machine, so I announce this. He says that "What's the need for changing it? Never mind, it's working." He doesn't say anything when I buy it and bring it home, because he doesn't pay for it. I just announce it to him as his wife. You know, he's my husband. Just so he'd know. He doesn't buy or interfere. I mean, he says she can handle it somehow. Of course it doesn't interfere because of that. If I ask him for money, or if he doesn't give me money but I say that we're going to buy it, of course, he's going to get involved. If it is, doesn't he ever interfere with me? He either says he has no money or something else. I wouldn't purchase anything without his permission at first. (Büşra, high school education, 51 years old)

As the statements above emphasize, women feel the responsibility to inform their husbands if they spend money that is earned by their husbands. In that sense, whether women work is another factor that defines financial decision-making processes in families. First of all, compared to women with high school education, more women

work in the group of university education. Also, even though some of the women with university education do not work at the moment of this study, they all work in some period of time in their lives. On the other hand, women with high school degree in the study is a group which consists of more non-working women. Thus, some questions such as differences in financial participation of working and non-working women should be considered in relation to this point. Without any exception, all women agree with the fact that women should work. When I ask what they think about women's work, they all support working women by emphasizing the word 'absolutely'. They mostly emphasize the role of work in women's lives, even though they believe work might negatively impact their lives in relation to some points such as lack of time and workload. One of the positive impacts of work in women's lives is related to self-confidence and gaining respectability.

> It leads to a little more self-confidence. I mean, he says that "You make a contribution too". He's different to you because he sees this. (Nermin, high school education, 53 years old)

> And in time, you have a reputation in the family. You create your own reputation, because they learn to respect your home entry and exit times. They learn to respect your friend relationships, they learn to respect your point of view. They respect how you should spend your money that you earn. That's what they learn in this process. (Cemile, associate degree, 28 years old)

As seen in the statements above, work leads to gain respectability not only in the eyes of women but also men. When women work, not only women themselves gain self-confidence and feel more respectful, but also other people around them behave in a more respectful way as well. In her statement above, Cemile (associate degree, 28 years old) expresses this as "gaining her own respectability on her own". This gained respectability undeniably has a positive role in women's financial participation regardless of their education levels. Above all, women can gain their own income, and this provides more flexibility and free space for women. They do not need to ask for permission or feel themselves responsible to inform their husbands to spend money, because they earn the money that they spend. Even in families where women give their own income's control to their husbands, earning income leads to power for women in financial decision-making processes in their households. Compared to non-working

women, they have more power to have a say in financial decisions, even though this power is partial.

When I ask women whether there is any difference in their financial participation between when they work and when they do not work, both groups of women believe there is a difference based on the economic power of the household. They believe they can spend family income more freely, because their household budget involves one more income. Yet, when they think whether their own freedom of controlling family income, responses differ from family to family in relation to education level. At this point, I realized some crucial points in women's responses. Women with high school education, who do not work at the moment of our interview but have worked before, tell the difference between being a working and non-working woman. Berrin (high school education, 41 years old) is one of these women. She says that she had to quit job to care for her child. She had worked for years both before and after she has married. Yet, she does not work now, and she has become a housewife, as she now defines herself. Berrin uses the phrase 'trapped in a mangle' to express how she felt after she quit job.[7]

> It is a side income. Your life standards diminish. For example, you can't do what you used to do before. You can't buy what you want, you can't go when you want to. These restrict you. You feel like you're trapped in a mangle.

In her statements, Berrin does not only refer to the limitation of her economic power because of her family's economic status but also because of her own economic status in her family. She feels uncomfortable because she does not work and she has to spend her husband's money. She states that work has a significant role in her financial participation in her family. One of the most remarkable statements in her interview is that she does not meet her special needs if she does not have her own money:

> So obviously I don't make my private expenses, if I can't trust myself. I mean, I don't do it unless I have a support from somewhere else. (...) I mean, my brother gives me some financial support now. Other than that, because I know

[7] She describes her sentiments by saying *cendereye sıkışmak* in Turkish. Here, trapped in a mangle refers to this expression, which also refers to a Turkish saying of *cendereye sokmak*. It means being under moral pressure (Cendereye Sokmak, n.d).

> my husband's salary, I frankly can't go over his standard limit. If I have money, if I'm confident, if I'm able to make an extra expense, I make an expense. So, it is, or I don't make expense. (Berrin, high school education, 41 years old)

She also adds that she refers to her brother's secret financial support by 'economic support from another place'. Her husband does not know of this financial support. She meets her personal needs by using this resource. If that money does not suffice, she does not do her personal expenditures, like purchasing clothes. On the other hand, she talks about how she comfortably spends money when she works. She makes the following statement to answer whether she explains her credit card expenditures when she used to work:

> I was spending much of course, dear (laughing). I didn't need to ask anyone, but now there is a limit when I spend. That's it, nothing more. (Berrin, high school education, 41 years old)

Berrin is only one of the examples of how women are restricted in the case that they are not employed. All in all, based on the statements of my respondents, I can say that there is a limit in household expenditures in all families. Not only wives, but also husbands should abide by the limits of family budgets. Yet, while the limits are designated, who the responsible one is differs between two groups of women. In highly educated women's families, women also have the right to speak during the designation stage. Both spouses control the household budgets and its limits regardless of women's employment status. This is because most of the spouses in this group consider their income as family income but not personal income. Contrary to these groups, low educated women mostly have right to say in on the basis of their contribution to family income. Here, I make this analysis on the basis of general statements of the respondents. On the other hand, there also are some exceptions in both groups of women.

Regardless of their education levels, all women in the study are of the same mind on the importance of women's work. They emphasize its significance both in relation to their families' economic status and in terms of their own economic power in the family. When I ask them whether working or not-working impact their participations

in financial decisions, many of the women believe that it absolutely has a positive role in their lives.

> Yes, it is definitely. You can both decide more freely and you can see the future. I mean, I can determine how long I can enter a debt or what the upper and lower limits are. I mean, if I buy this, I'm going to pay for it for that much time. In other words, it is accommodating expenditures to income, roughly speaking, accommodating myself to circumstances. It certainly has an effect. It has a great impact, because I, as a married woman, can spend more freely and make a clearer decision as married, compared to my non-working friends. (Cemile, associate degree, 28 years old)

> Exactly. It certainly has a huge impact. I myself, for example, while I am buying something… I think about it, even if I buy something for 1 lira. I wonder if it will have such an effect or it will make a contribution. Is it better if I buy it or not? I think so much right now, but it was not so while I was working. I was buying. I knew that money would come again somehow for next month. I mean, I had something, I had an assurance. Yet, now, there is a limit to spend accordingly because I have not that assurance and the amount of money earned is certain. (Berrin, high school education, 41 years old)

> Of course, it has a direct effect. You spend because you work, and you pay for it yourself. (Buket, bachelor's degree & associate degree, 51 years old)

On the other hand, regardless of their emphasis on the importance of work, women's answers differ. Even though all women support working women, some of them believe that their financial participation may not change if they do not work, or if they work. At this point, current participation of women plays a crucial role in these statements. This is because most of the women, who believe their financial participation may not change, have already less control over financial decisions than their husbands. Some of them, for instance, give their bank cards to their husbands who control both incomes as family income, and likewise, some of them ask their husbands' approval in final decision stage even though they work. In that sense, it is a problematic point that whether the idea of no difference between women's employment statuses is positively linked with women's power in financial decision-making.

Even though all women believe that work is significant for women, not all husbands agree with their wives. Thus, caring about women's work stays at the core of the discussion on women's financial participation in the household. More women do not

work in low educated women's families than in high educated women's families. Compared to women with university degrees, many women with high school degrees in this study define themselves as housewives. Furthermore, even though they work, some of the women with high school education state that their husbands prevented her from working until they need to have more money or they find jobs that their husbands approve of. Family members, on the other hand, care about women's work more in families of women with university degrees. Hande (master's degree, 40 years old) points how her husband makes sacrifices for her work by her following statement:

> Whenever we moved far, it was for me. First I started teaching in Tunceli [8]. My husband… I said "we have to get married," you know. We got married, and my husband came to me. I started to work as an assistant in Denizli[9], my husband came to me. I came to Ankara from Denizli, my husband came to me. Our lives have been shaped around me, my work, or my student life. This is a bit troubling for him; because he usually had to postpone things.

Similarly, Deniz (master's degree, 25 years old) tells that her husband quit his job when they married to live in the same city. The exact opposite example also exists in this educated group of women as an exception. Even though this is not valid for all respondents in high education group, it is possible to say that husbands care about women's work more in this group of women in the study. Husbands of women with low education do not care as much as husbands of other group of women. Many of the husbands of the former do not let their wives work or they barge in the decisions about their wives's jobs such as workplace. Making the wife quit her job for childcare is another intervention in women's work. There are also women with university degrees who quit their jobs for childcare. Yet, their experiences are quite different than women with high school education. Above all, they do not quit their jobs for indefinite periods of time. Rather, they have a break for definite periods of time such as their child's age or school time.

[8] It is a city in Turkey.

[9] It is a city in Turkey.

Having control over one's own income is maybe one of the most crucial indicators of economic power. Thus, I believe, whether this control is complete or partial should be analysed. Based on the data in this study, I think it is one of the most crucial differences between low educated women and high educated women. In some families, both high educated women and low educated women indicate that they have joint use of the family income. On the other hand, in these families, there are some differences in what they mean by 'joint'. Based on my data, women with high education level express joint use of their own income as well as their husbands' income. They refer to communality and mutuality in relation to financial resources without one person's domination over these resources, and so over the income. Yet, women with low education mainly refer to one person's usage of whole income for the family. This person may be the wife or the husband. Also, s/he can be one of the other family members, such as the father-in-law. Regardless of who controls the income, they perceive this control as joint use because it is used for the family's needs. On the other hand, it is crucial that the latter form of joint use also involves restrictions in some cases, even though it is not pure control of one person. Furthermore, based on my interviews with low educated women, the woman controls that 'joint' income in some families. Yet, even in this type of families, the husband has the final say in great expenses. Other than expenditures as large amount of money, woman controls how income is used. Thus, it is not wrong to say that this kind of a control is organizing the expenditures rather than financial domination.

Füsun (bachelor's degree, 48 years old) is one of the women who underlines communality of income in her household. She explains how they organize household expenditures with the following statement:

> We draw the salary and ... We have a notebook. It's a black, leather-covered notebook. We already write our income and expenses there. We keep the salaries in that notebook. We also keep bank receipts in it, to see how much we draw.

Not only Füsun but also her husband put their incomes together to decide how they use it. Based on their needs, they decide how they spend this total income together.

She also emphasizes the negative impact of their compulsory expenditures on other expenditures.

> We put the money we earn, and at first, we take the expenses out of it. There is nothing left after that (laughing). Then, little by little, we draw money from the bank. (Füsun, bachelor's degree, 48 years old)

Hande (master's degree, 40 years old), who currently studies towards her doctorate, also expresses that she and her husband jointly control family income:

> We, I mean, me and my husband decide together, because we share common areas. We have common expenses. These are home rent, bills, sometimes my education expenses and sometimes my husband's. For example, he goes to a course, a language course, or the child's expenditures. We plan them. For the last 2-3 years, we have started to invest and save money for our child in case something happens to us in the future. But other than that, you know, we didn't do anything to have a house, a car or something like that. We have spent more on education.

Both Füsun and Hande's statements draw clear pictures of their perceptions on marriage. Like them, the majority of the women with university education in my study consider marriage as a partnership. On the other hand, even though some of the women with high school education think as same with the former group, some crucial differences occur in practice. In these families, they experience the latter form of joint use of family income. Dilan (high school education, 46 years old) is one of the respondents, who gives her own income to her husband to spend. She expresses that her husband is the one who is responsible for income and expenditure account in their family. In this relation, she receives an allowance from her husband, even though she earns that money.

> He is so consistent. I have not run out of money till today. He surely gives my allowance. I have not wanted money from him either. He always does… He brings and puts money on the dressing table, and I take it from there. He doesn't pressure, and for example, he doesn't give money once a week. He gives me extra money, for example, 200 liras. He doesn't call to account for it. He says do what you do. This money is for you. (Dilan, high school education, 46 years old)

I believe this example clearly pictures the dominance of husband on family income. Dilan believes that she has a realm of freedom in her own expenditures. Yet, this

freedom is formed on the basis of her husband's control in one sense. Whether the limits of the expenditures are much or less do not change this. It means, one spouse has the dominance in the financial decision-making processes in these families. He decides the amount of money, and he does not interfere with how she uses this money. Here, I think it is crucial to emphasize that this member of the family may not only be the husband but also the wife. Mine (high school education, 35 years old) has this kind of a relationship with her husband. Her husband gives his income to the fact that she organizes household expenditures. However, when I ask her how they decide about the expenditures such as household goods, she states that they decide it together.

> I don't decide alone. I mean, when something is going to be bought, I ask his decision and thought as well by, for example, saying "I buy this. Do we buy this?". (Mine, high school education, 35 years old)

Yet, in this point, whether decision is only taken by Mine or by both spouses depends on the amount of the price.

> All the stuff in the house, whatever we buy. If something with a high sum, the truth is that we decide together. I can't decide and buy for myself. (Mine, high school education, 35 years old)

This is exactly why having control over income is beyond having control over regular expenditures in the household. Various points such as who influences the decision on large sum of money to what extent, whether one member dominates the decision or whether family members take the decision together are crucial at this point to discover the decision-making process in families. Who controls, if s/he does, cannot be found out without analyzing decision processes in detail, even though it is realized as if only one person controls the family income.

Control over income and expenditures is also linked with having a bank card and credit card. In some cases, women do not have their own bank cards or credit cards, and they use their husbands' cards by explaining their spending. Working provides a substantial power for women to have control over family income. On the other hand, in some other cases, women make explanations about their spending even though they use their own credit cards. Even, many women spend their own incomes by receiving an

allowance from their husbands, or they cannot use their own credit cards and bank cards because other family members appropriate their cards. This situation does not only exist in families where the man is the only breadwinner. It also exists even though her husband does not work and even though the woman is the only one who works. Yet, the education level of women has a crucial role in having control over bank cards and credit cards.

Women with university degrees mostly express that they control their own bank cards. Even though some of them states that her husband also uses her cards, wives use their husbands' cards as well in these families. The relationship between spouses is based on partnership rather than domination. On the other hand, women with high school education mention various ways of controlling bank cards. Some of them use and control their own cards like other group of women, while some of them have not any bank cards. What is more, some of the women's husbands have their wives' cards, because they control whole income that both spouses earn.

Using credit cards also helps us to find out power distribution in families. Whether women use credit cards and whether they use their own cards differ in relation to education levels in relation to their occupational status. First of all, most of the women with university education have credit cards in their names. They use and control these cards. What is more, few of them do not use any credit cards. The reason why they do not have is that they prefer to use bank cards and cash, which they have control over. Furthermore, both groups of women mention the usage of supplementary credit cards. On the other hand, women with high school education give different answers to explain the usage of credit cards as well. Some of them have cards in their name, but their husbands use these cards. They give their credit cards to their husbands. In addition, some of the women use their husbands' credit cards. Either these women are housewives or they used to be housewives whose husbands interfere in women's work. Husbands prevent them from working until they need more money or women find jobs that their husbands approve. These women inform or ask permission if they use their husbands' cards. Both the wife and husband's control over the cards is another way of

using credit cards. In these families, each spouses can equally use the cards by informing each other. This way is the most equalitarian but the least one compared to other ways. On the other hand, equalitarian should not be attributed to these families as a whole. This is because women may not have equal control over all financial decisions, even though they both use credit cards regardless of who formally owns the card. This is because this kind of usage may contain one-sided informing in real, even though it seems like reciprocal informing. Thus, to understand whether the relationship between partners is equalitarian, not only usage of credit cards but also other factors based on financial participation should be considered. In this study, women who mention this kind of shared use have limited control over credit card expenditures.

Coming up with an explanation about credit card expenditures is a prevalent situation in families. However, the reasons differ among women. If they use their own credit cards, they do not come up with an explanation about their expenditures. They make expenses by making their own decisions. Spouses inform each other only for large amount of expenditures that impact the family budget. Yet, this informing does not include permission. Women with university education mostly express such kind of usage. Women with high school education come up with an explanation more than other group of women. They explain the amount of expenditure or whether it is a necessary expense, because either they use their husbands' credit cards as non-working women or they use their own money as allowance. In both situation, the husband is the one who mainly controls income, and in parallel with it, he controls expenditures. Unlike other education group, women with high school education also inform their husbands about expenditures including small amounts of money.

All in all, their husbands restrict women's financial participation in decision-making process in various ways such as preventing women from working, interfering with their jobs and workplace, conditional permission of husbands and confiscating women's income. These interferences are remarkably less in high educated women

than in low educated women, even though both groups of women are subjected to their husbands' interferences in financial decisions in different forms.

Decision-making processes comprise of complex relations. Thus, each process has different power outcomes in relation to existing power dynamics between spouses. As many other studies (e.g., Granbois, 1971; Davis, 1976; McDonald, 1980; Foxman, Tansuhaj & Ekstrom, 1989; Lackman & Lanasa, 1993) underline, decision-making processes in families also include power outcomes that are related to conflict resolutions and who the final decision maker is. First of all, based on the influences of woman and man, decisions can be considered as joint decisions or the wife/husband dominant decisions. Here, there surely are some other degrees of influences in the family decisions. Thus, it may be more realistic analysis to consider the manner in which decisions as a scale rather than categories. Even though the result of this process can be considered as joint decisions, there may be some conflicts between family members. Therefore, conflict resolution process in family decision-making is another crucial discussion. Women's education level has a significant role in various conflict resolutions such as problem solving, bargaining and persuasion. There are some significant differences between two groups of women at this point, when women's participation in financial decision-making processes are analysed.

Bargaining is one of the power outcomes that women experience in their marriage. Women with high school education in this study express this form as conflict resolution more than women with university education. Women in the former group bargain with their husbands to define purchasing time or to make expenditures such as cosmetics, clothing, kitchenware and household goods. If their husbands do not consider these expenditures necessary, they may employ a method of bargaining. At the end of it, women can purchase what they want by accepting some conditions that their husbands attach. Berrin (high school education, 41 years old), for instance, tells how she could purchase cookware by accepting not to buy any other thing for a while. Another spending item that women bargain for is related to their hobbies and personal expenditures such as sports equipment and photography equipment. Damla (high

school education, 36 years old) exemplifies how she bargains with her husband to make her personal expenditures by her following statement:

> There is a lot, isn't there? Ooo… (laughing). I don't smoke, but my husband smokes. He began to roll cigarettes, he buys tobacco. He says it's cheaper in this way and he has calculated it. He rolls it himself. He told me to help. I said I'd help, but then I'd like take rolling money. He rolls cigarettes and I help him. After that, he says "okay what do you want". I say, for example, I want that camera, then I'll help you if you buy it. I have such kind of bargains.

Regardless of any spending item, the main factor to employ this method is necessity. If husbands consider a spending as necessary, it is not a matter of bargaining. On the other hand, if it is not a necessary expenditure according to husbands, wives bargain with them to spend money. Whether women work is also influential in this process. Working women are more powerful in this process, compared to housewives. Furthermore, compared to working women with high school education, women with university education are also more powerful in relation to their occupational status.

What is more, gold is another bargaining item for women, while it is a way of persuasion for men. Women with high school bargain with their husbands to purchase gold as saving, while husbands use the promise of purchasing gold to persuade their wives to make expenditures that they decide. On the other hand, it is not an expressed point in the statements of women with university education. Gold as jewellery and saving material is a bargaining item for women with high school degree, while women with university degrees purchase and save it by their own decisions and income.

Like bargaining, women with high school education use persuasion in conflict resolution process. It is different from bargaining in relation to process. Women persuade men to make that expenditure without any reciprocity, contrary to bargaining process. They, for instance, provide a ground for purchasing their wants before they express that they want it. Thus, their husbands position themselves to buy that thing. Women also persuade their husbands about the necessity of the expenditure as another way of persuasion. Even if husbands do not believe it is a necessary expenditure, they

change their mind after the persuasion process. As a result of this process, women can make this expenditure that their husbands did not approve before.

In both bargaining and persuasion, men are the ones who are more powerful in financial decision-making process. They remain as the final decision maker in the family decisions, even though they are not the only decision maker. Various factors such as women's employment status and income level of each spouses have role in power dynamics in conflict resolution process. As a result of all these factors, women with high school education employ a method of bargaining and persuasion to make some of the expenses that they want, while women with university education do not need to employ these methods. High educated women mostly express that they do not need to bargain or persuade because they can buy anything they want if the expense does not negatively impact family budget. Even though women with high school education work, they employ these methods more than women with university education because of the differences of power dynamics within families between the two groups.

4.2.3 Consumption patterns and ownership

Woman's participation in financial decisions and access to resources is also related to her consumption patterns and ownership. To what degree family members have ownership of properties differs between the wife and the husband, as well as among women. According to Turkey Demographic and Health Survey, which is conducted by Hacettepe University Institute of Population Studies (2018), most of the women do not own a house (82%) or a land/estate/field (91%). Only 18% of these women age 15-49 own the former, while 9% of them own the latter. This ownership may be individually or jointly. On the other hand, ownership does not only differ among spouses but also among women themselves on the basis of education levels. When the two groups of women are considered, it can be said that there are some differences between them in terms of what they own. Yet, in parallel with my findings, it also is not wrong to say that income level plays more effective role than education level itself.

Both groups of women underline this point in their responses. In this point, education level has a crucial role in who owns and controls in the family in case family has an economic power to own. It is also effective on who is the dominant influencer in ownership in the family. Accordingly, in this part, I aim to discuss the role of women's education level in ownership by also linking it to women's access to financial resources in the family.

Not only durable goods but also savings are significant to discuss to what extent and how women participate in family ownership. Here, one of the crucial points is that savings in the family do not only comprise family savings but also include personal savings. Thus, who literally has the durable goods and saving is crucial to finding out family members' power in the family. Even though one person has these products and savings, the control over them may be shared by other family members in some families. In parallel with this, a discussion based on not only who owns but also how they are controlled is crucial to analyse women's financial participation in the family.

When the properties and savings of households are considered as a whole, it is not wrong to say that they are not much different within the two groups of women. Both groups of families have some properties and savings as much as they can on the basis of their economic status. I cannot state a distinct difference in their power to own between these women on the basis of education. On the other hand, who owns and who controls these properties and savings differ among women in relation to education. Women with university education define some durable goods as their own as well as some of the properties are their husbands. More clearly, if there is, both wives and husbands have properties in families of women with university degrees. On the other hand, compared to them, women with high school education have less durable goods as their own. Mostly their husbands have properties in their families. In case wives have, some of them explain some reasons such as patrimony or obligation of bureaucratic procedure. This is one of the main differences between the two groups of women. One of the respondents emphasizes this point by saying that:

> The house is on my name. I pay for it. Thus it's on my name. (…) We just bought a house, and its deed is on my name. I've nothing else. This is because we bought the credit on my name, otherwise he wouldn't let the house be on my name. (Nermin, high school education, 53 years old)

Nermin is an example of women who explain a reason of obligation based on bureaucratic procedure. The reason why she is the owner of their house on paper as the bureaucratic procedures in receiving a bank credit.

Ownership in families can also be in the form of collective ownership. Yet, this kind of ownership differs between two groups of women. Women with university education express collective ownership by emphasizing equal control over products or savings, even though it is belonged to one family member on paper. Both husbands and wives have equal rights to control over them in practice. However, in families of women who have high school education, more respondents define some products and savings as collective ownership, even though they are belonged to one family member on paper as well as in practice. In these kinds of families, mostly husbands dominantly control the decision on them. Furthermore, savings stay in a private place in this discussion. Regardless of whether it is family savings or personal savings, savings that women have can be controlled by other family members. Not only husbands but also parents and parents-in-law can get involved in financial decision-making processes in families. Statements of Sema (high school education, 24 years old) clearly emphasize this point:

> My child has his own jewelry, you know, gift jewelry that is pinned during his birth. I've no extra jewelry such as wedding jewelry. I gave it all, I gave it all to my husband's family. There is a house, for example. There are 2 houses and 1 car, but both are on my husband's father's name. There's nothing personal on our name.

I believe savings also should be considered through different discussion. This is because whether women have savings may occur in a different process than durable goods. In both groups, some of the respondents have savings regardless of their education levels, even though the amount of the savings differs from family to family. Yet, what the difference of savings from products is their secrecy in some cases. Some

of the women in both education levels conceal their personal savings from their husbands. This is because their savings provide an economic assurance for women. For instance, Büşra (high school education, 51 years old) explains why she keeps her personal savings as a secret by telling how her husband took her savings in the past.

> So I gave in the past, but the next thing I know, he repeatedly runs into debt. It is because he doesn't do his job regularly, or he spends money freely when he gets the money. I mean, he spends that money like water. He spends it outside. He's an unaccommodating person as well. After that, I figured it out after 15 years. I mean, even if I had money, I said I didn't. I did not give it, because he doesn't save money. Whatever I give it to him, he spends. He spends outside. He has not made an effort to buy a house or a car, to invest for his children and to educate his children. He has never made an effort to it. I don't know, I have maybe taken too much responsibility, or I had to. So what would I do if I didn't? Thus, now, I tell him I don't have money even if I have. He says to me that "You have it, you are a wealthy miser." I say "Where would I get it?" He says "Surely there is." Yet, because my husband can't prove it… You know, there is a saying that it's not a crime unless it's proven (laughing). He guesses, because he knows me more or less. He thinks that I guarantee myself and the needs of the house. Yet, I don't loan to him now, even if he wants it. I wouldn't lie to you. I loaned him money many times in the past. He doesn't pay back the loan I give. It doesn't return to our household. The car is also gone. So it's all gone. There's no car, no goods. There's nothing. Nothing.

Many women like Büşra consider their secret personal saving as economic assurance for themselves and their children, while their husbands give priority to their personal expenditures. Women initially prefer to spend money that they have for their families' needs and household expenditures, while their husbands prefer to spend it for their personal expenditures. Even though it is valid for all women in this study, it surely is not valid for all husbands. Yet, it is also surely valid for husbands of women who keep their personal savings as secret.

When whether women have regular or big financial assistance from any person is considered, none of the women with university education express that they have. Rather, they say that their parents and parents-in-law buy something as gift if they want. They do not finacially assistance their children in regular. On the other hand, more women with high school education have this kind of assitance in their lives. Some of them indicate their parents provide their daily needs such as bread, while

some of them have regular assitance from their family members about bills or secret income. The latter mostly use these assistance as their secret savings which are economic assurance for women. More precisely, these assistances are observed in families of women who are exposed to economic violence in their marriage. Women have this kind of financial assistance because of their experiences of economic violence, but not because of level of their family income.

On the whole, education level in relation to occupational status has an undeniable role in women's participation in financial familial decision-making processes. Education provides a more possible ground for qualified jobs to women in relation to their income level, possibility of labour mobility and social insurance. In relation to this, a crucial difference based on women's position in power dynamics exist in between families of women with university education and high school education. Women who have higher education level are more powerful in their relationships with their spouses. What is more, working women who have more qualified jobs are more powerful in the family than non-working women and women who have less qualified jobs. In relation to these differences, women with university education mostly participate in financial decision-making processes on the basis of equal power of each spouses, shared decisions and perception of partnership, while women with high school education mostly participate in these processes through their partial influences. This differentiation among women is directly related to power imbalances between wives and husbands in financial participation, which leads to economic violence in the domestic sphere. In the next chapter, I discuss how women perceive and experience economic violence in relation to their participation in financial decision-making processes and access to resources by also considering their reactions towards violence.

CHAPTER 5

ECONOMIC VIOLENCE AGAINST WOMEN IN THE DOMESTIC SPHERE

Economic violence is directly linked with women's financial participation in the family. Women's financial participation in family decision-making process shows us women's power within the family, and so women's experiences on economic violence in the domestic sphere. In this part, I explore women's perceptions and experiences of economic form of violence by also discussing their reactions and coping strategies in case they are subjected to it.

5.1 The perceptions of women on economic violence

Violence is a problematic topic not only in regard to its definition but also in terms of its impacts and reasons. Thus, in social sciences, scholars focus on various questions such as what violence is, which acts can be considered as violence, and what should be in case of violent acts. They concordantly define violence through various categories. In this part, I discuss violence by referring to economic form of it, and I focus on how women themselves perceive economic violence. I also focus on how education level impacts women's thoughts and perceptions. Thus, I aim to underline similarities and differences between perceptions of women with university degree and women with high school degree. Furthermore, I argue the invisibility of economic violence by briefly mentioning the consistency of women's perceptions of economic violence and whether they are exposed to it.

When I ask what violence is in general, they answer in different ways. Yet, all of these answers include non-physical violence as well as physical violence, even though the definition of non-physical varies. Some of the women only consider psychological violence by exemplifying what they mean, while others also regard economic violence

as a different form. Among these responses, women with university degrees define violence as a more extensive concept. Many of them explain violence without categorizing it, and they consider it as something damaging such as "it is everything which makes person anxious and unhappy" (Şengül, bachelor's degree, 47 years old) or "a situation that is a result of oppression applied on a person or a living being" (Eylül, bachelor's degree, 61 years old). In parallel with their explanations of what they mean by these statements, their responses not only comprise physical and psychological violence but also emphasize and exemplify sexual and economic violence. On the other hand, women with high school education mention sexual and economic violence less than other group of women.

Even though both groups of women include in some of their responses that they cannot prioritise violence forms, majority of the women attach priority to specific forms of violence's significance. Which form is more crucial according to them differ. The main two forms are physical and psychological violence, while few women emphasize sexual violence as the most important form of violence. Some of the women state physical violence as the most significant and the most difficult violence form. They express various reasons such as its double effect and its visibility.[10] What is more, some other group of women believe psychological form is the most lasting form because it is more invisible than physical violence and its damages cannot heal over as quickly as scars. Economic violence, on the other hand, is not mentioned first in the

[10] Among respondents, many women put physical violence to the top of their sorting on violence forms. They emphasize its double effects as the reason why it is the most important form of violence. As they say, physical violence hurts women not only through physical harm but also through psychological harm. Women have to struggle with this double harm at the same time in case of being beaten. Further, respondents express its visibility as another reason. Women cannot keep it as a secret if they are exposed to physical violence because of its visibility. Also, it may make women unable to work or to do housework in relation to the degree of physical violence. It means physical violence, and so men, incapacitate women through its physical harm. Because of these reasons, some of the respondents believe that it is at the top of the sorting. On the other hand, according to some other women, its visibility is not the reason why this form of violence stays at the top of the sorting, but at the bottom of it. Rather, invisibility of psychological violence strengthens its damages. Ceyda (bachelor's degree, 45 years old) expresses this point by saying that "Violence forms, which their scars cannot be realized, have more long lasting damages, and they are more important because they can be realized later." In parallel with this idea, she states that she finds other forms of violence more pitiless and more dangerous than physical violence.

classification order women make. It is mostly mentioned lastly in the order, if they consider economic violence as a separate form of violence and if they do not consider it as a form of psychological violence.

Based on the statements of the respondents, this study shares similarities with the literature on women's perceptions of economic violence. First of all, Eşkinat (2013) also explains how participants in her study tell the meaning of economic violence by summarizing main points in their answers. As she says, women define economic violence in various ways such as deprivation of the woman from financial opportunities, financial oppression against the woman, restriction of expenditures of family and household, appropriation of income and preventing from working. They also consider behaviours such as the threat of not giving money and using money as a means of establishing own thoughts or wants as economic violence. Here I believe it is crucial to emphasize participants' education level. Her study mainly comprises of divorced women with university education and more. Thus, in my research, it is mainly related to my high educated group of women's statements. Similar to her findings and statements of her participants, women with university degrees in my study also emphasize these points. Thus, as I realize, the findings of this research are consistent with the study of Eşkinat (2013) at this point. Furthermore, Parsova and Eroğlu (2018) mention women's perceptions of economic violence, but their respondents include various education levels. Similar to Eşkinat, they state that women in their study define economic violence through forms of economic control, which are related to forces or oppression against the woman in financial issues, preventing the woman from meeting her needs and asking the woman to account for money. Also, they emphasize women's perception of the man's hiding financial information as economic abuse in their study. All in all, as it is in these studies and my own study, women perceive economic violence through versatile dimensions. Although their perceptions do not comprise all dimensions of economic violence, women in this study define it in various ways which is consistent with the literature on women's perceptions as well as which involves parts of the theoretical definitions in literature.

In this study, I mainly refer to Fawole's explanation of economic violence, which is based on a complete control over economic resources or activities:

> Economic violence toward women occurs when a male abuser maintains control of the family finances, deciding without regard to women how the money is to be spent or saved, thereby reducing women to complete dependence for money to meet their personal needs. (Fawole, 2008, p. 2).

Based on the collected data in this study, I realize that some of the women explain economic violence in a very close meaning to Fawole's explanation, and also to the other definitions in the literature. Even though the invisibility of economic violence holds its place, I believe it is not wrong to say that it becomes more visible. Yet, there are undeniable differences in interpretations and explanations of economic violence among women. Women's education level is one of the factors that impact women's perceptions of economic violence. Thus, it is crucial to discuss what the role of education level in women's perceptions of economic violence is.

Instead of naming it as a distinct form of violence, economic violence is considered as a form of emotional violence or psychological violence in some discussions and by some women. For instance, Watts and Zimmerman (2002) explain economic restrictions as emotionally abusive behaviours, in their discussion on intimate partner violence. They exemplify these restrictions as preventing women from working and appropriation of woman's income. Furthermore, Adaçay and Güney (2012) state that it is mostly considered as a reflection of psychological form of violence in literature and by women. They also add that it is considered as an economic abuse, but not as a form of violence. These studies (e.g., Watts & Zimmerman, 2002; Bagshaw, 2011; Postmus et al., 2012) in the literature mention economic violence through the concepts such as economic control, economic abuse or exploitation, instead of naming it as a form of violence. Similar to them, some interviewees in this study consider economic violence as a form of psychological violence. This point reinforces the invisibility of it. In parallel with this study and many other studies in the literature, any form of violence does not take place by itself. Rather, various forms associatively occur in one's life. On the other hand, although the borders between forms of violence may not

be strict and clear, the categorization of violence makes its bases more visible. Thus, the domination and violence which occur in economic base cannot be noticed by considering these acts and behaviours in relation to psychological violence. This is why any study on economic violence is necessary to find out one's thoughts and experiences based on it.

In this study, women define economic violence in various ways. All in all, women with university education define economic violence in a very near meaning to control over woman's financial decisions and resources, compared to women with high school education. It is possible to say that all women in the former group explain what economic violence is in concordance with the literature. Yet, some of these explanations are partial.

Table 4: Women's perceptions and experiences of economic violence in the domestic sphere[11]

Forms of Economic Violence in the Domestic Sphere		Respondents' explanations		Respondents' experiences	
		HS	U	HS	U
Control over family finances	Seizing woman's income	+	+	+	-
	Appropriation of woman's cards	-	+	+	-
	Reducing woman's dependence on money to meet her personal needs	-	+	+	-
	Depriving woman of her jewellery and money	-	-	+	-
	Depriving woman of inheritance	-	-	-	-
	Controlling or restraining women's spendings	+	+	+	-
	Preventing wife to spend money	+	+	+	-
	Demanding to know women's spending	+	+	+	+

Notes: HS column refers to women with high school education, while U column refers to women with university education.
* The signs of '-' and '+' show whether women experience and perceive these forms as economic violence or not.
** If women mention the form of economic violence in the row, it is shown with the sign of '+' in respondents' explanations column. If they do not, it is shown with the sign of '-'.
*** If women experience the form of economic violence in the row, it is shown with the sign of '+' in respondents' experiences column. If they do not, it is shown with the sign of '-'.

[11] The literature references of the forms, which are shown in the 'Forms of Economic Violence in the Domestic Sphere' column, are shown in Table 3 in Chapter 3.

Table 4: Women's perceptions and experiences of economic violence in the domestic sphere (Continued)

Forms of Economic Violence in the Domestic Sphere			Respondents' explanations		Respondents' experiences	
			HS	U	HS	U
Taking decisions regardless of women	Taking decisions on spending regardless of women		-	+	+	-
	Hiding information on money from woman		-	+	+	-
	Taking decisions on saving regardless of women	Spending these savings regardless of wife and taking saving decisions alone	-	+	+	+
		Controlling and having all family savings	-	+	+	-
Control over women's working	Not giving permission woman to work		+	+	+	-
	Forcing to quit job		-	-	+	-
	Forcing her to work		-	-	-	-
	Sabotaging women's working	Destroying women's work clothes	-	-	-	-
		Making trouble by going to women's workplace	-	-	-	-
		Making women unable to go work by committing violence and beating in case of demanding to work	-	-	-	-
Devaluation of women's financial participation	Devaluating women's income		-	+	+	-
	Criticizing women's financial control		-	+	+	-
	Not remunerating for woman's care		+	+	+	+
Deprivation from money	Not meeting / not giving money for household needs		+	+	+	-
Other forms in the domestic sphere	Selling woman for the bride price		-	-	-	-
	Aggrieving woman by not paying alimony after divorce		-	-	-	-
	Using woman as unpaid family labour		-	+	+	+
	Not paying or paying bills late, and spending money needed for bills		+	+	+	-
	Using economic power as a threat		-	+	+	-

Notes: HS column refers to women with high school education, while U column refers to women with university education.

* The signs of '-' and '+' show whether women experience and perceive these forms as economic violence or not.

** If women mention the form of economic violence in the row, it is shown with the sign of '+' in respondents' explanations column. If they do not, it is shown with the sign of '-'.

*** If women experience the form of economic violence in the row, it is shown with the sign of '+' in respondents' experiences column. If they do not, it is shown with the sign of '-'.

Economic violence is not limited to domestic sphere, or husband-wife relationship. Many people are exposed to different forms of it at home and at work in their lives. Some of the respondents in this study also mention these forms by explaining their perceptions of economic violence, and they emphasize economic violence examples apart from domestic sphere. All women in this study have a perception of economic violence which links with the definition of being based on economic oppression, even though few of them have a clear response to what it means. More precisely, some of the respondents give partial definitions of economic violence by regarding economic power dynamics in their families or other definitions of it apart from domestic sphere. Yet, even though these women do not regard their husbands' or fathers' financial oppression towards them, they consider this form of violence as economic deprivation or oppression. In these interviews, women define oppression through other spheres. Economic violence at work is one of them. In both education groups, some of the women exemplify how one can be exposed to economic violence at work. Even though one part of these explanations are consistent with the definition of economic violence, few of the women does not coincide with what economic violence is. This is because some of these women with high school education think that economic violence should be related to work because working is related to economy. Another definition made by respondents is related to economic violence based on national economic system. When economic violence is considered as a violence based on economy, it is not wrong to say that their explanations are relevant to this topic. Yet, some of the women with high school education perceive economic violence by confining it to economic crisis and financial difficulties. This kind of perception makes women's experiences of economic violence invisible in their marriages. As the data in this study shows, these women believe that they are not exposed to economic violence even if they experience it in various forms. On the other hand, asking them to think on the link between economic violence and their family relations provides a ground for women to think about their experiences on it. Even though respondents explain it as violence based on work life and national economy, they more or less express what it means in families after I ask them whether economic violence can be linked by domestic sphere. Yet, these new explanations are expectedly partial.

Table 4 summarizes what are the main economic violence forms in the literature, which focuses on domestic sphere by also showing respondents' perceptions and experiences of this form of violence in the domestic sphere. As it is seen in the table, respondents mention almost all of the forms in the literature. These answers involve forms based on control over family finances and women's working, taking decisions regardless of women, devaluation of women's financial participation, deprivation from money and some other forms of economic violence such as not paying bills and spending money needed for household expenditures. Yet, few of them have a clear answer of what these forms are, and some of the women partially explain what it is even though their responses are not wrong.

Restraining the woman's spending may be the most common answer in this study. Women in both education groups believe that it is an economic violence against the wife, if the husband restrains his wife's spending. On the other hand, if all forms in Table 4 are considered, some differences exist in women's responses. Women with university education consider control over family finances and women's work, taking decisions regardless of women, devaluation of women's financial participation, and deprivation from money as violence. Even though all of them do not sort each forms in the table, they mention these categories in their statements. On the other hand, some of the women with high school education partially explain what economic violence is as well as some of them believe that some forms may not be violence. These forms comprise of preventing the woman from working, appropriation of her income and giving that income as allowance, appropriation of the woman's bank cards and credit cards, demanding information about the woman's spending, and taking decisions on spending and saving regardless of the woman. They justify these forms of economic violence in case the man does not restrict the woman's necessary needs. Yet, whether it is necessary or not is also determined in unequal power relationship between the wife and husband, where the man is the decision maker. Furthermore, even though these justifications exist more in women with high school education, education is not the only factor that is influential in this kind of justification. Even though few of them believe that, there are women with university education who consider the

appropriation of her income and giving that income as allowance as non-violence behaviours.

Women's perceptions of economic violence, which comprise partial definitions as well, is related to the invisibility of this form. Some of the women, for instance, explain economic violence as not giving money to woman for her needs and restricting women in economic base, while they do not consider preventing to work, or vice versa. Furthermore, even though women with high school degree explain what economic violence means as less consistent with its definition, some of the women who make the clearest explanation of economic violence are women with high school education in this study. This is linked to training sessions organized by women's organizations. Compared to other forms of violence, economic violence maintains its invisibility. On the other hand, day by day, it becomes more visible due to various sources. Training sessions organized by women's organizations is one of the most efficient sources for women in signifying and coping with economic violence.

Partial consistency between women's perceptions of economic violence and its definition leads to areas of acceptability of exposing violence, and in parallel with it, it leads to justification of economic violence. Women in both education groups state some explanations in relation to this point. Some of the women, for instance, do not consider control over economic resources and financial decisions if it is 'necessary', even though they believe that economic domination is economic violence in general. Gökçen (bachelor's degree, 26 years old) explains her point of view by her following statement:

> It should not be considered violent in all cases which the husband has his wife's pay data card. Some families have kids or something else… Maybe they barely make a living. If the man makes every expense in the house and goes shopping, and if he pays all the bills, all the needs of children, makes all expenses, and pays all instalments, and if he also give an additional card to his wife and she can use this credit card, it is not a violence. Of course then, he makes all of the payments, including that card's payments. You know, maybe that woman doesn't want to attend to it, and she attends to other things. The man could attend to money affairs. Yet, at this point, it is important whether he restricts the woman (…) I mean, I don't think there is a problem if he gives more cash

> than enough to woman for her needs, if he says okay without questioning too much when woman wants to buy something, and if he puts credit card to her pocket.

As she says, the line which renders an act as economic violence is based on restriction. According to Gökçen and other women who think like her, control over financial resources and decision-making processes cannot be considered as economic violence if the husband does not restrict his wife's wants and needs. Also, another point that makes an act economic violence in such cases is the husband's economic restriction of the wife without restricting himself. These women believe that it is not economic violence if the husband does not let his wife to spend because of obligation based on family budget. At this point, they do not consider not letting as violence, even though women have to ask permission to spend. The husband is decision maker, and he decides what necessary spending is and what spending is redundant. Yet, as respondents state, arbitrariness makes husband's decision violence. Without arbitrariness of husband's decisions and control, some kind of restrictions can be acceptable according to women.

Acceptability of economic violence is a crucial point that helps to find out how women perceive this form of violence. Regardless of their education levels, most of the women cannot accept violence in any situation. They believe that any form of violence is unacceptable under any circumstances. On the other hand, as some of the respondents emphasize, many women concede violence forms because of various reasons such as having children, not having family support and not having economic freedom. At this point, many women believe that having economic power prevents to be exposed to any form of violence. Working is not only needed to avoid economic violence but also it restrains men to subject other forms of violence against their partners. Buket (bachelor's degree & associate degree, 51 years old) also underlines another crucial reason why women accept violence against them in their families:

> We accept it. It is accepted. I mean, we have accepted it because of one reason or another. Rather, it is the comfort of getting used to the existing one, the difficulty of starting new things, or extension of the state of being upset and being miserable while maintaining the existing one. Thus, sometimes it's like

> being out of consciousness or suppression of the situation. So because of a lot of reasons, because you can't keep your integrity at that time. That's why you're either ignoring or sniffing every time you've been thinking about each of it. Sometimes so that other people do not get upset or because you just cover it up. So, it is, it was, it will be too.

She criticizes this situation that she also contributes to. Even though she does not approve of accepting violence and she is not comfortable with going on like that, she self-criticizes to explain why she continues her marriage by conceding the violence that she is exposed to. Regardless of economic power of women, they may accept violence in some cases as Duygu expresses. Yet, apart from obligations, some of the women in both education levels express some exceptions where they approve of physical and psychological violence. Duygu (bachelor's degree, 26 years old), for instance, states that violence can be acceptable if it is used to discipline a child by parents and teachers:

> This beating is not a beating that will cause disobedience, but the child's feeling caused by being battered in public can sometimes prevent many things.

Even though she does not approve violence against women, she accepts the necessity of violence to discipline a child. I believe the base of her explanation why parents and teachers can commit violence is similar to the reason why some men expose violence against women around them. Both are linked with punishing a person to teach and discipline based on one's own truths and acceptances. Similar to physical violence, non-physical violence is a way of punishing women for some husbands. In other words, men sometimes use various forms of economic violence such as not giving money in case of their wives' undesired attitudes and threat of it to punish and discipline women in their lives. This kind of thought which legitimizes physical and psychological violence against the child indirectly, or directly, legitimize economic violence against women because of the sameness of the idea that each is based on.

Most of the women, including Duygu, are opposed to violence against women in this study, when I directly ask them what they think about it. Both groups of women generally consider it as unacceptable. Also, some of them define it as men's weakness:

> What do I think when I say violence against women? I think… it seems to me it is caused from the helplessness of men. They just feel like men to their wives, just like that. How can I say? Sometimes I feel like they're taking things about other people out on their wives. (Mine, high school education, 35 years old)

On the other hand, it is crucial that some of these statements oppose violence against women by considering women as weaker and aggrandizing manhood. Women, who define violence against women as men's weakness, consider women as weaker than men. This is why it is a weakness. They commit violence against the woman, who is weaker than them. Even though this kind of thought is opposed to violence, it also shares the patriarchal idea of aggrandizing manhood, which provides a ground for violence against women.

Additionally, a small number of women with high school education approve of violence against women under certain circumstances. Meryem (high school education, 37 years old) states this thought by her following statement:

> I think that the husbands of women who are exposed to violence are either mentally disturbed or it is women's fault at the least. I mean, your husband tells you to not to do something. Does this guy beat that woman for nothing? Either his psychology will solely be corrupt or his mental state will not be in place, and she will be exposed to violence in that way. Am I lying? I mean, I think so. For example, if your husband tells you to not to go there, you won't, honey. Then you won't do things that he doesn't like. I mean, if the guy tells you one, and you say ten and all, what happens if you sound more dominant than a man? You will be beaten or suffer an affront, or something happens. Some women are faulty too. If he says don't, you won't do things he is nervous about, so you won't do things he doesn't like. That's life. I mean, otherwise ... He is eventually a man. So this is what I think.

Even though she justifies physical and psychological violence in her statement, she also provides a ground to justify economic violence. Here, she underlines men's domination over their wives by approving it. According to her, women should not oppose their husbands, when their husbands tell them how they should behave and where they should go. According to Meryem, there is no violence if there is no objection. This is not only an internalization of unequal power relations based on gender but also an avoidance of violence through this internalization of unequal power

between her and her husband. Because of this, economic violence, and also other forms, become more invisible in some families. The woman normalizes man's violent act based on man's wants and demands, and she behaves based on these wants and demands. In this way, she prevents being exposed to violence. This kind of domination and normalization also include economic grounds directly in respondents' statements. Nermin (high school education, 53 years old), for instance, can be a clear example for this. She is a woman who is exposed to economic violence by her husband. Even though she does not approve economic violence that she is exposed to, she also adds that some women deserve it:

> I mean, I can't say that some women don't deserve it, but some deserve it, although it is rare. Why is that? For example, the income of the man is not clear? If you want more, if you say that other people have that and I want it too, what can that man do? He tells you again and again, and if you don't understand, he hurts you either by word or by hand. He shouldn't, but some women are faulty. So, I agree with that. (Nermin, high school education, 53 years old)

I believe this statement is a clear example that shows the link between economic domination and other violence forms. She believes that demanding more money than their husbands' give may be a reason why husbands commit violence against their wives. It is also a clear example for normalization of violence which is linked with normalization of traditional gender roles. She expresses these roles of the wife and the husband, which are based on the idea of woman as a housewife and man as a breadwinner, and in parallel with it, she attributes more power to the husband about this financial and physical hierarchy in the family. The husband is the one who has the control over financial decision-making processes by retaining the financial information and deciding how much his wife can spend, and he is also the one who has a power to punish the wife. In such cases as demanding more of the money that the husband gives, according to Nermin, the husband has a right to commit violence. Even though she considers it as a violence, she approves and justifies it. On the other hand, she also does not consider husband's total control over financial resources as economic violence. Here, more precisely, she does not consider it as a violence form because of her internalization of traditional gender roles that support the husband as a

breadwinner and financial decision maker in families. In parallel with it, according to her, receiving an allowance is not a form of economic violence, but not giving money in case the woman needs is a form of violence. Yet, the husband decides what the needs are necessary at this point, which is another form of economic violence, even though she does not perceive it as a violence. The justification of economic violence is not limited to low educated women's statements. Addition to the examples above, some of the women in both education groups legitimize economic violence in one sense while they express why they are not exposed to it. They express demanding more money than husband's or father's give as a reason of exposing to economic violence. According to them, they never experience economic violence, because they never exceed their husband's and their father's limits.

Eylül (bachelor's degree, 61 years old) gives another example of legitimizing economic violence by telling her co-worker's statements. When I ask her whether there is any woman who is exposed to economic violence around her, she talks about her co-worker's marriage.

> There is in workplace that I work now, but she herself does not define it as appropriation. She says that "It serves my purpose. I give money to him, he gives me 100 liras. Then, I do not think about the electric bill, water bill etc. He organizes everything". That's not the case, but she says so because she thinks it's something that it serves her purpose and her husband does it to comfort her. Yet, I don't think so. Not at all. (Eylül, bachelor's degree, 61 years old)

As Eylül states, her co-worker gives her bank card to her husband. Her husband controls her income as the responsible one from household expenditures, and she legitimizes this domination by expressing it as something she wants. Eylül points to this situation as a justification and not being aware of it as well. She says that her co-worker does not think that she is exposed to economic violence, even though she is. Yet, Eylül emphatically defines it as a violence, and she criticizes her co-worker because of her justification.

In formation of all these perceptions on economic violence, values as an outcome of experiences are influential. What their own families think about violence against women has a determining role in what women think about it. This kind of socialization mechanisms in families that they are members of shape what women normalize and internalize. Women construct their own perceptions and acts through their family members' thoughts and behaviours which emerge in relation to these thoughts in their nuclear families. In parallel with it, women who experience economic violence in their own families internalize and normalize it, and they perceive normal in case their husbands or parents-in-law commit economic violence against them. Not only women with university education but also women with high school education mention both families against violence and families for violence. Yet, compared to women with university education, less women with high school degree express that their families are opposed to violence against women. Families of the former are mostly opposed to violence against women, and they support their daughters in case of domestic violence. This makes women more powerful in the presence of economic violence as well as other violence forms. On the other hand, the latter mostly tells how they experience domestic violence in their families before they marry. Their experiences may not be directly against them. Some of the women tell that their fathers expose to various forms of violence to their mothers. Economic violence is one of these forms that their mothers are exposed to. Furthermore, some of the women with high school education express their families as they are opposed to violence against women, but they also express that their families mediate between spouses in case of domestic violence. In these cases, women's parents do not approve domestic violence, but they also believe that it is not a reason to end up with divorce. At this point, the degree of violence has a significant role in providing continuity of marriage. Women mostly consider economic violence as the softest form compared to other forms of violence. Thus, both invisibility and acceptability of economic violence provide a ground for exposing and exposure of economic violence in the domestic sphere. Even though women do not perceive other forms of violence as acceptable, some of them perceive economic violence as more acceptable. Even, some of them do not consider it as a form of

violence. They believe that it is normal in their marriage as it is in their parents' marriage because of the common ideology based on domestic division of labour.

The sources of women's information on economic violence is another significant point in this study. The education level of women is effective on women's access to information on violence. It provides a beneficial ground for accessibility to information about violence and laws. Women, who have higher educational level, have more advantage over other women about signifying and coping with violence that they are subjected to. As the level of education increases, it becomes easier to receive further information about economic violence, information about the rights that they have, and what they can do to fend off violence. This also increases the possibility to contact people and organisations that support women. First of all, based on the statements of respondents in this study, it is not wrong to say that women with university degrees have more consistent information about what violence is with the literature and the laws. They also have more knowledge on what their rights are in case of exposing to violence. On the other hand, regardless of education levels, undeniable number of women do not know what their rights are in case of economic violence. At this point, considering the forms of violence is crucial. Even though more women know what their rights are in case of physical violence, less women know their legal rights based on other forms of violence. Furthermore, signifying economic violence may not lead to know legal rights based on it. While women with university education have more advantage over other group of women about signifying economic violence, there is not much difference between two groups of women about their knowledge of legal rights on this form of violence. Yet, even if women do not know what their rights are, women with university education are more prone to search for their rights in case they are exposed to violence. It is not only valid for them in case of physical violence but also in case of other forms including economic violence. On the other hand, it is valid for women with high school education in case of physical violence, if they do not decide to solve it among family members.

Various sources help women to signify and cope with economic violence. Not only occupational knowledge and personal experiences but also many other sources such as books, internet sources, television series, conversations among friends, trainings at works and women's organizations lead women to find out what violence and their forms are as well as legal rights based on these forms. Some of the women with university degrees in this study express that their occupations provide knowledge of legal rights based on violence against women. Moreover, many women in both education groups underline press as the source of their knowledge on rights. They also explain that television series based on violence against women and crime helps them to learn what they can do in case of violence. On the other hand, I believe it is crucial that they mention other forms of violence than economic form. In women's lives, books and internet sources have more role in signifying economic violence and legal rights on it. It is valid for both educational levels. Furthermore, both groups of women mention personal experiences as the source of their knowledge. Although they do not learn what violence is, they state that they find out what their rights are and what they can do to cope with violence by experiencing it. On the other hand, based on the respondents' statements in this study, women's associations provide the most effective sources for women to signify and cope with economic violence. They reach women regardless of their education level. Thus, these kinds of organisations may provide an information and support both for low educated women and for high educated women. Statement of Büşra (high school education, 51 years old) explains this point clearly. She is a woman who could not work because of her husband's preventions. When I ask her what violence is, she explains how she realized that she is exposed to economic violence. She states that:

> Violence is something bad. There are many kinds of violence. So, there's not only physical violence. There is verbal violence. There is economic violence. For instance, I haven't noticed it for years, and then I understand. When we went to trainings, we awake. We didn't know what economic violence is. For instance, I have been subjected to economic violence for 15 years. How have I been subjected to? He hadn't let me work, but he couldn't meet my needs either. Look, I even didn't purchase a plate. This is violence too. Let me work and buy it. Why are you preventing me? If you don't have the power to buy it, I will buy it. Let me work and buy it. That's also violence. Yet, I did not think like

> that at that time. I was unaware. I say that if he brings it, I eat it. If he doesn't, I'll wait.

As Büşra's statement exemplifies, trainings which are organized by women's organizations provide a beneficial ground for women to learn what economic violence is and whether they are exposed to it. It is valid not only for women with high school education but also for women with university education. Furthermore, conversations based on economic violence, and also based on violence in general, can be considered as another source of knowledge on economic violence. Such kind of trainings lead to make conversations not only among women who receive these trainings but also between these women and others in contact with them. Women share their knowledge and experiences based on economic violence and their legal rights through these conversations. On the other hand, in both education groups, the number of women who do not talk about their legal rights are almost equal to the number of women who make conversations on this topic. Yet, it is quite different for conversations on violence against women. Compared to women with high school education, more women with university degrees express that they make conversations on violence against women with other people around them. In parallel with it, they consider economic violence in their conversations more than other group of women. This increases women's awareness based on economic violence and their knowledge on others' experiences and thoughts, even though they do not share what they do in legal base.

All in all, women with university education perceive economic violence in a more near form with it is in literature, compared to women with high school education. Economic violence becomes less invisible for the former, and in parallel with it, they legitimize it less and designate it as violence more than the latter. Not only education level in relation to their occupational status but also values that they and their families have lead these differences among women. All these differences and similarities among women's perceptions on economic violence have roles in how they experience this form of violence in their families.

5.2 The experiences of women on economic violence

In parallel with their perception of economic violence, women interpret an act as an economic violence or not. This provides a ground for different reactions including objection, resistance or acceptance. Thus, the difference in education level of women also influences the experiences of women. Based on the collected data in this study, there is an obvious difference between two groups of women in terms of their experiences of economic violence in the domestic sphere. This difference exists not only in whether they are exposed to economic violence but also in the form of economic violence. In parallel with this, if they are, I discuss how women experience economic violence in this part. Accordingly, I examine the differences in degrees and the forms of economic violence between the two groups of women.

Compared to women with university education, much more women with high school degrees are exposed to economic violence in the domestic sphere. Even though the former experiences various forms of economic violence, the latter remarkably experiences it more than the former. Not only whether they are exposed to but also which forms they are subjected to differ between these groups of women. As also many studies (e.g, Tolman & Wang, 2005; Köse & Beşer, 2007; Fawole, 2008; Can Gürkan & Coşar, 2009; Bilican Gökkaya, 2014; Yılmaz & Öz, 2017; Parsova, 2017; Parsova & Eroğlu, 2018) explain, women experience economic violence in different forms. In consistence with the discussions in literature, respondents in this study tell various forms of economic violence which are preventing from working, causing to quit job, controlling decisions on women's employment, spending saving by regarding the wife, not giving money for women's needs, not sharing his income, restricting women's spending, informing and getting permission, appropriation of women's income and bank card, and appropriation of women's property. In this study, almost all women with high school education experience all these forms of economic violence. Preventing from working is one of the most experienced form. Many women with high school education state that their husbands do not let them to work. Thus, the number of women who express themselves as housewives are more in women with

high school education than women with university degrees. What Zeynep (high school education, 65 years old) states is an example for this situation:

> I strongly recommend women's working. She needs to work, especially to help society and family. I wanted to work very much. You know that. Yet, unfortunately in my time... I have got married just after I finished high school, and after I finished high school, I couldn't work because in my time husband's signature was needed to work. We couldn't work if he didn't let it. My husband didn't let me, because he would be annoyed. He would be discomforted. He was jealous.

As Zeynep says, she could not work, because her husband did not allow. This is because, in the Article 159 of the Civil Code No. 743[12], women have had to get permission for working from their husbands since 1990 (Doğan, 2003). After years, she has learned that she get an offer from bank. Yet, the person who offered job to her sent a message to her by making contact with her husband. She could not start to work at this bank, because she did not know this offer which her husband hid from. When she learned, it was too late to work. Zeynep (high school education, 65 years old) also adds following statement:

> I was very angry, very upset. Unfortunately. Maybe if I had known… if I had known that the offer had been received, I would have done what I would have done and work. Yet, I didn't know. Otherwise, if I had known, I would have persuaded him somehow. I really wanted to work so much. I would really settle for it, but unfortunately opportunities… After many years, I have learned about it after working possibility has disappeared.

She believes that she could work if she knew. Yet, even in this situation, she underlines persuasion. She could accept the offer by persuading her husband. At this point, it is possible to say that her husband did not hide this offer to prevent her from working. Even if he did not hide, he is the one who allows or disallows her to work in the last instance. The necessity to get permission from the husband is not valid in today's Turkey. Yet, many women still experience this form of economic violence regardless of their age.

[12] The Article of the Civil Code No. 743, which is entered into force on October 4, 1926, has annulled by the Constitutional Court on November 29, 1990 (Anayasa Mahkemesi Kararı, 1990).

Even though many women in this study do not work because of their husband's preventions, some of the working women also state that their husbands are against their working. For instance, Meryem (high school education, 37 years old) says that:

> He, my husband, wasn't a fan of my work. He had not let me work. He realized that life conditions were getting harder. There are two kids. It is not going on like that. So, he wanted me to work as well.

As she expresses, because they need more money than her husband earns, Meryem works. Some of the husbands decide to let their wives to work because of money. Thus, like Meryem, even though their husbands do not approve of their work, some of the women with high school education are working women. What is more, controlling decisions on women's employment is another form of economic violence that women with high school are exposed to. Their husbands not only control whether women work but also let women work if they find workplace and work time proper. As Sema (high school education, 24 years old) indicates, her husband let her work after she found a job that only women work in:

> My husband didn't want me to work that much. The reason why he did not want it… I have a very jealous husband. I mean, maybe I'm in a place where women work. If I work in a different sector, a different one, for example, if I work in a workplace where men work, it seems to me as I could not work. For instance, in the simplest terms, when we go out and ask the waiter for something, I will not ask, but he will. I'm going to tell him what I want, he's going to tell the waiter. He did not want me to work because he has such kind of personality.

Causing to quit job is the other form of economic violence in this study. Even though it may be caused by various reasons, childcare is the main one in this study. Some of the women in both groups have breaks for childcare. Yet, the process differs between the groups. Women with university degrees mainly have breaks for definite periods of time, and they continue to work after their child grows up, while women with high school education quit job for indefinite period of time. Furthermore, some of the women quit jobs to move on where their husbands live in. On the other hand, this quitting is not permanent in women with university education. Their husbands do not prevent them from working, even though it can be considered as another form of economic violence.

Many women with high school education also experience forms such as not giving money for women's needs and not sharing his income. When I ask whether she is exposed to economic violence, Nermin (high school education, 53 years old) states that she is:

> I have been exposed to. He got cross to me for 9 months, he didn't give me money for bread. I know the day I didn't find 100 kurus and buy bread. But thank God I've overcome right now.

Nermin's example includes more than one form of economic violence. She was not working when her husband did not give money to punish him, because he does not let her to work. On the other hand, she works at the moment of the interview, because she resists and objects to his preventions after she gets old. Nermin is a clear example of how one can have a power to dominate if s/he is the only income earner in families. What is more, not sharing income can occur in a different form from not giving money for needs. Some of the women with high school education express that their husbands do not share their income with their wives and their family members. On the other hand, their experiences may be different from each other. Some of them tell that their husbands do not share their income, and only wife meets her family's needs. Büşra (high school education, 51 years old), for instance, spends her own money for regular expenditures such as bills and kitchen expenses. She also meets her children's needs without her husband's financial support. Her relationship with her husband also includes disdaining her income. Her husband does not let her work if he does not approve some of the decisions on her employment such as her workplace. Yet, even he lets her to work in a job that he approves, he disdains her income. This is why he ignores her income's contribution to family income.

> He doesn't care about the money I earn. Supposedly, he despises. He knows I work part-time, so he didn't even ask me how much I earn. I mean he didn't even stoop to ask. He feels complex about it, which is a thought like "do I need chickenfeed that she earns". He doesn't consider, because he doesn't care, because he doesn't take it seriously. He doesn't earn a lot of money either. He squeaks by, you know the trade. He gives a shop rent in a place like Ulus[13], bla bla. (Büşra, high school education, 51 years old)

[13] It is a district that mainly involves various shops and wholesalers in Ankara, Turkey.

What Büşra experiences in her marriage is another form of economic violence which is also related to psychological form of violence. Her husband does not feel it beneath to accept his wife's work, because he considers it as something beneath his dignity of masculinity. This is because he thinks that people can criticize his manhood, which is linked with meeting his wife's economic needs, if his wife works. In other words, his wife's work can be linked with his inability to earning enough income to take care his family, which is based on manhood. As a result of this, he devalues his wife's income. This is an example of economic violence based on devaluation of women's economic achievements and resources. Yet, this ignorance does not include that he spends his income for household expenditures. Rather, he ignores her income and how his family's needs are met, and he spends his income for his personal expenditures. On the other hand, some of the women express that their husbands spend their incomes for their family's needs, even though they do not consider their incomes as parts of family income. In these families, wife does not know her husband's income level, and she does not have any say in her husband's income. However, her husband does not only spend his money for his own personal expenditures but also for his children's needs and regular household expenditures.

Appropriation of women's income and bank card is another crucial form of economic violence. Many women with high school education in this study express that their husbands control their incomes. In these families, wife gives her income or bank card to her husband, and even, some of these women do not know password of their own bank cards. While some of the women are not pleased to give their incomes to their husbands or other family members such as parents-in-law, some other women express their husbands' control over their income as management. The former gives her income because she believes that she has to. Sema (high school education, 24 years old) explains this point by saying that "everyone is good if I am good". She lives in her parents-in-law's house with her husband and her child. She believes that she does not have problems in her marriage if she is easy-going. Thus, she mostly accepts what they want from her, including her income. She gives half of her income to her father-in-law. She also gives her personal saving to her parents-in-law to buy properties that

becomes belonged to her father-in-law. On the other hand, some of these women give their income because they believe men can manage this money better. Thus, they explain that they voluntarily give it, and in parallel with it, this is not an economic violence. What is more, their husbands do not avoid meeting their needs and giving money when they need in case husbands have enough money to give them. This is another reason why it is not a violence according to them. Yeşim (high school education, 32 years old) explains this thought by her following statement:

> So, yes. I'm working right now. I may not have my income. Maybe I may have been exposed to economic violence according to someone else, because I don't spend my own earning. I hear from a lot of people that "Why do you give your earning? Put it away." Yet, it doesn't happen as I said. We spend it. If he is stuck in a difficult situation, it is eventually spend for our home anywise. I cannot put it away by taking it and saying that "It's mine. Eventually, I earn, I spend it, and I deserve it. ". If there was such a thing, my husband would have to do the same. Then, how do we cover the cost of living? Yeah, I think we experience it. I think every working women experience it.

In Yeşim's example and more in women with high school education, women consider economic power as being able to save. Even though saving is only one of the way of having control over money, the main point in economic power can be expressed as having control over information about it. Knowing what the family income is and how it is spent provide the control over financial resources and decision-making processes. Saving is only one part of this control in this process. Yeşim and some other respondents believe that whether they save, they have economic power. Yet, not being able to save but being able to have the information and to have a say in whether they can / should save, or not, is based on economic control over financial resources and decision-making processes. On the whole, participating in financial decision-making process and creating a spending plan in the family mean having economic power and control.

Receiving allowance is may be the clearest example of husband's control over financial resources and decision-making process in the family. Through allowance, the husband is the one who stays at the top of the hierarchy based on financial decisions in the domestic sphere, and he has total control over family budget and domination

over his wife's income, which excludes women from active participation in financial decision-making mechanisms. A woman, who is excluded decision process of spending plans, loses her economic power in the family even though she earns her own income. Some of the women in this study experience this in their marriage. They give their own incomes to their husbands to receive an allowance when they need money. Husbands control family budget which includes both wife's and husband's incomes and saving. This excludes women from financial decisions in the family in one sense, even though they partially participate in these decisions. They have a say in within the limits of the fact that their husbands decide. Ece (high school education, 38 years old) is one these women who give their income to their husbands who do not earn money at the moment of the interview. Her husband appropriates not only her income and bank card but also her credit card. In parallel with this, he decides what priorities are as the one who controls financial resources and decision-making processes. Ece is excluded from control over family budget and spending plan. In parallel with this, she may not meet her personal needs because of this prioritization made by her husband, even though she is the one who earns that money. She states that:

> I want him out of pocket money. If I had that money, I'd really have a plan. If he worked too, of course, if he brought home money, I would have a plan. I can't even think about the spending plan now, when he doesn't have a job and he has my salary. Because we have nothing left. We really have not. Now that all three children attend school, daily road money bla bla… There is no money left. I sometimes can't even buy my personal expenditures. So, it's not my turn to spend. (Ece, high school education, 38 years old)

In addition to appropriation of income, some of the women with high school education emphasize the appropriation of women's property as a form of economic violence in their families. Husbands appropriate their wives' personal properties and savings. Some of the husbands have control over these properties, while some others not only control these properties but also have them on paper as well. Furthermore, some of the husbands are the only ones who control family saving, and, in these families, this control also includes domination over both husband's own and their wives' personal savings. In some cases, they appropriate women's personal saving to make expenses

for their own. These expenditures may be for the sake of family's needs. They, for instance, buy automobile or house for family usage. Yet, they make these expenditures by using wife's personal saving, and at the end, these automobiles and houses become husband's property on paper.

Receiving allowance and appropriation of properties are parts of control over spending. Women who give their incomes to their husbands and receive allowances do not have information of what family budget is and how it is spent. They do not know the information such as the amount of money that their family earns in a month, whether they can save, how much they save or why they do not save in case they do not. It means, they do not have economic power because of the lack of control over financial resources and decision-making process. Most of these women do not know their husbands' income. Even, some of them do not know their own income because they do not have their pay data cards. Their husbands know and control all of the money that their family has. In the light of all these points, control over spending is another form of economic violence. Furthermore, it may occur in the form of informing and getting permission for these spending as well as restricting women's spending. Both groups of women mention this kind of violence, even if how they experience it differs among women in relation to education level. Women with high school education mostly underlines one-sided informing and asking for permission, while women with university education express double-sided informing process. The former contains restrictions of spending and restriction of woman's control over her own spending decisions. It prevents woman from being main decision maker, although the degree of her influence differs from family to family. On the other hand, the latter tells control and restrictions of both spouses over her/his partner. Even though the latter does not experience this form of economic violence as much as the former, women in this group experience it in a relatively different way.

Women also experience economic violence in relation to spending saving. Some of the husbands do not spend saving by regarding wife. Rather, they decide to spend not only family saving but also woman's personal saving regardless of inform or ask their

wives. Women in both education groups state this kind of economic violence. Yet, their experiences are different from each other. Women with high school education experience this form of violence in relation to other forms based on appropriation of income, properties and saving. It occurs as an extension of these other forms of economic violence. On the other hand, in the group of university education, women, who mention this form as their experiences based on economic violence, are not exposed to these other forms such as appropriation of income or properties. Also, women's reactions are stronger than the other group of women. They express the loss of trust that leads to attempting to divorce as a certain warning for their husbands. This kind of attempting prevents husbands from repeating to spend saving regardless of their wives. Thus, it is not wrong to say that power to decide to divorce provides power to object and participate in financial decisions for women.

Many respondents in this study also mention economic violence forms as using woman as unpaid family labour and devaluation of woman's care. In both education groups, some of the women express that they are exposed to these two forms. On the other hand, the awareness of violence differ among women. More women in university education group define it as a form of violence, while number of them are less in women with high school education, compared to higher education group. What is more, some of the women with high school education do not define it as a form of economic violence, even though they name it as a violence.

All these economic violence forms are based on relationship between spouses. Yet, other family members such as parents and parents-in-law also expose to economic violence to women in the domestic sphere. Not only husband-wife relationship but also many other relationships such as parent-child and bride-parent-in-law are influential in distribution of financial resources and financial decision-making processes within the household. This is why all these relationships should be considered to find out women's thoughts and experiences on economic violence.

All these forms of economic violence and more do not exist one by one. In parallel with respondents' experiences in this study, it is possible to say that women experience two forms or more at once. This is because they all are interrelated with each other. Sometimes women may be exposed to various economic violence forms at the same time. Preventing from working, for instance, leads to not giving money for needs, or informing and asking for permission, in many families. The reason behind this fact is that economic violence, like any other form of violence, is related to power and dominating an individual. Each form is a different way of exercising one's power on other family member, and it is mainly the husband's power over his wife in this case.

Consistency in women's experiences and perceptions is another significant discussion in this study. Whether women experience economic violence brings another question of whether they perceive it as a violence. Various factors have role in it. First of all, the lack of knowledge is a factor that makes economic violence invisible. The meaning of economic violence for women is relative as it is in violence in general. This makes acts nonviolent for some of the women, even though some others consider these acts as hard violence. Accessibility to information about violence and laws provides a ground for a common perception of economic violence. On the basis of its definition that this study refers to, women with high school education experience economic violence in their families more than women with university education. Yet, compared to the latter, less of the former expresses these experiences as violence. Many women with high school education believe that they are not exposed to violence, even though they experience one or more forms of economic violence. Some of them also believe that they are exposed to economic violence based on national economy, although they are not. Almost all women with university degrees, on the other hand, have consistency in their experiences and their economic violence perceptions. At this point, I believe I should not regard what economic violence is as a whole in discussion based on consistency. Respondents in this study mostly know what economic violence is, while their knowledge may be partial. In other words, some of the women partially explain what economic violence is, even though their explanations are consistent with literature. They evaluate whether they are exposed to economic violence in their

families based on these explanations, and this leads to some inconsistencies in their perceptions and their experiences based on violence. If they are not exposed to the form that they mention, they believe that they are not exposed to economic violence. What Dilan (high school education, 46 years old), who receives her own income as an allowance from her husband, says can be an example for this situation. Her explanation of the meaning of economic violence is not wrong, but partial. She considers leaving someone penniless as an economic violence, and she believes that her husband never exposes to economic violence against her because he never leaves her penniless. Furthermore, in many cases, violence may be difficult to concede both for person who commits and for person who is exposed to. Invisibility of economic violence provides a better ground for this than other forms of violence do. Some of the women believe that what they experience is not violence because of this point. This may lead to justification of violence as well as denial. Similar to the former point based on the lack of knowledge, justification and denial of economic violence is more in the group of women with high school education than the group of women with university education.

Like education level and occupational status, age gap among women has some roles in women's perceptions, experiences and reactions towards economic violence. First of all, when women with university education are thought, any difference among women based on age gap cannot be found. Even though some of the women in this group experience some forms of economic violence, distribution of these experiences are not based on specific age groups. Women in this education group mainly mention forms as taking spending decisions regardless to woman, saving without regarding wife, demanding information for woman's spending, using woman as unpaid family labour, and devaluation of woman's care. Compared to other group of women in this study, they feel more powerful in financial decision-making process in their families, and, thus, they do not experience forms such as appropriation of income and preventing from working. They oppose it even though there is an attempt from their husbands or fathers to commit these forms. Yet, it is also possible to say that Nur (associate degree, 62 years old) constitutes an exception about this situation. As it is

mentioned in the previous parts of the thesis, she states that she has less control over financial decisions than her husband, because she does not have a say in decisions on expenditures' timing or features and other details about it. In other words, she cannot decide on features and other details in these decisions. She only has a say in whether they buy in case they decide about important decisions such as buying or selling a house or decoration. In this exemple, respondent's age can be a factor to determination of each spouses' position, but, I believe, values that her own family has are more influential. When how and where they have married is considered, it is seen that they have born in families which have patriarchal values and traditional gender roles. This factor is seen as more influental in this case. On the other hand, it can also be said that age can be a factor in some families of women with high school education. One of the reasons is about the laws and preventing woman's working. Some of the women explain the reason why she could not work as laws. Zeynep (high school education, 65 years old), whose husband did not let her work in 80s, is an example of this situation. What is more, age gap can have a role in statements about women's internalization and normalization of traditional gender roles in their marriage. Women with high school education express more statements based on these traditinal gender roles, when they explain their perceptions and experiences of economic violence. Yet, this kind of differentiation based on age does not be observed in women with university education. Few women in this group, who normalize gender roles, are in different age groups. Thus, in parallel with findings in this study, it can be said that age is not influential factor by itself. Some other factors such as values that women gain through their families, education and working also effective in this process.

Husband's education and age can be discussed as two other factors which may have roles in women's perceptions, experiences and reactions of economic violence. First of all, husbands' education levels are mostly higher in the families of women with university education. It can be one of the reasons why husbands in this group stay more positive position to their wives' working and economic independence. As respondents in university education group state, their husbands' attitudes toward wife's working and economic independence are positive. On the other hand, when

how husband's age has a role in women's financial participation and their experiences based on economic violence is considered, on the grounds of data in this analysis, any consistent difference among men related to their ages can be found. Other factors such as values and women's economic power stay as more consistent variables in differences among women's families.

Husbands' education can be an indicator of income level in the families, as it is in women's education levels. Yet, contrary to wives, some of the husbands in both education groups have jobs which provide high incomes in this study. The main difference between these jobs is whether it is regular or not. Yet, this differentiation among men is not based on woman's education level, even though more women with university education express their husbands' jobs as regular, compared to other group of women. In other words, both groups of women have husbands both who have regular jobs such as police, teacher and officer, and who have irregular jobs such as taxi driver, shop keeper and marketing staff. In these irregular jobs, incomes of the husbands are consequanly irregular. They earn high level of incomes in some part of the years, while they even do not earn any money in other parts of the year, as respondents say. Yet, in this point, the main difference between two education groups of women is their participation in having information and deciding to spend or save that money. Women with university education have the information of the money and they have equal control and rights over that money, regardless what their husbands' jobs are. On the other hand, the other group of women do not have as equal participation as the former group. They mostly has less say in the decisions on these incomes regardless to level of these incomes. The level of income determines whether women's demands and needs are met, postphoned or rejected. If family budget is high in the month, their needs and demands are met more. Yet, in general, they have a less say in final decisions and the information of that money, contrary to women with university education who has also equal say in how much they spend or whether they spend.

In brief, although both groups of women experience various forms of economic violence, education leads to some differentiations between experiences of these two groups. Women with high school education experience all of these forms of economic violence, while women with university education experience less economic violence forms compared to them. More precisely, compared to the latter, the former experience economic violence through much more forms such as preventing from working, causing to quit job, controlling decisions on women's employment, spending saving without regarding wife, not giving money for women's needs, not sharing his income, restricting women's spending, informing and getting permission, appropriation of women's income and bank card, appropriation of women's property, using woman as unpaid family labour and devaluation of woman's care. On the other hand, the latter mentions taking spending decisions regardless of woman, saving without regarding wife, demanding information for woman's spending, using woman as unpaid family labour and devaluation of woman's care.

Economic violence cannot be regarded without its link with other forms of violence. Violence is a complex concept that comprises of various tangible and intangible factors. Even though it is discussed by dividing it into categories, all forms of violence are connected. This kind of a categorization helps us to make different forms of violence visible. Yet, this division should not be considered as if forms of violence occur in completely distinct ways. Rather, each forms of violence consists of any other forms of violence through mutual interaction among them. Like it is in each forms, economic violence is also linked with other forms of violence. In both groups of women, I can observe this mutual interaction in case women are subjected to economic violence. However, the degree and women's reactions differ on the basis of education level of women. In fact, economic violence occurs especially in company with psychological violence not only for women with university education but also for women with high school education. The former, on the other hand, mostly experience psychological and economic form of violence together, while the latter are exposed to these forms by also being subjected to other forms such as physical violence in their marriage. Regardless of education level, all women have to cope with various forms

of violence in the domestic sphere, as well as in all spheres in their lives. In both groups economic form is the most invisible one, while it is more invisible for women with high school education. On the other hand, both groups of women more clearly signify and express other forms of violence that they are exposed to or witness to in their families and friends. Even though they experience violence in different forms and degrees based on various factors, which are mainly based on education level, occupational status and values in this study, none of the women unfortunately live in a life without experiencing it. This is why the reasons and results of violence forms should be analysed by considering the link between each forms. Without considering the relation between these forms, any solution stays partial and deficient. Thus, dividing violence into categories should also comprise these relations that women experience in their lives.

Differences in women's perceptions and experiences of violence, which are discussed in the former parts, lead to differences in their reactions towards economic violence that they are exposed to. In relation to all these points, women signify economic violence and develop different reactions against it. While some of them oppose economic violence and aim to prevent it, some others develop survival strategies in their relationships that they live in. I discuss these reactions by considering differences and similarities between two groups of women in the following part.

5.3 Women's reactions and survival strategies

Education level and occupational status provide a ground for gaining power to fend off economic violence. Thus, through some strategies, women can resist or end economic violence that they are subjected to. Furthermore, in case they cannot end it, they also develop some strategies to cope with violence while they stay in a life where economic violence is present. In this part, I discuss what these strategies are. I also consider women's thoughts and assumptions as strategies, even though they do not perform in their lives. This also includes strategies that they hear from other people such as their mothers who are subjected to economic violence.

Values that women gain from their families, family support and women's knowledge on economic violence and rights have significant roles in women's reaction to exposing economic violence. Thus, education level is influential in women's reactions and their survival strategies about economic violence. Women's reactions are more preventive and annihilating if they feel the support of their own families, have economic freedom, know their rights and signify economic violence better. On the other hand, the other group of women generally set a course for living with economic violence, rather than annihilating it. Women's survival strategies in these cases vary.

First of all, women who are exposed to economic violence do not go to police or any other legal institution. Even in more visible and concrete forms of violence, such as physical and sexual violence, most of the women do not tell others or apply to institutions about this violence. According to Domestic Violence against Women in Turkey Survey, which is conducted by Hacettepe University Institute of Population Studies (2015), most of the women (89%) do not apply to any institution in case of physical and sexual violence by their husbands or their partners, while few of them go to police (7%), family court (5%), health institution (4%), prosecutor's office (3%), bar association (1%) or gendermate (1%). What is more, many women (44%) do not tell the physical or sexual violence that they are exposed to anyone. Under these circumstances, it is not surprising that women do not apply any institution in case they are exposed to economic violence, which is more invisible and less concrete form of violence. Furthermore, studies in the literature (e.g., Akadlı Ergöçmen, Üner, Abbasoğlu & Gökçen, 2009; Kardam & Yüksel, 2009; Sevim & Gezer Şen, 2012; Yıldız & Bilici, 2012; Yanık, Hanbaba, Soygür, Ayaltı & Doğan, 2014; Kılıç, 2017; Parsova, 2017; Yaşar, 2017) underline various reactions that women show against violence. These reactions vary through many behaviours such as keeping silent and accepting, talking about the problem to solve it, getting cross, crying, leaving the house, raising voice, taking legal actions, divorcing and committing violence. One of the most striking one in these behaviours may be keeping silent. As Parsova (2017) mentions, Karınca tells this point in the study made by 2008. Women believe that reacting against violence increases that violence. What is more, Yanık and her

colleagues (2014) emphasize this kind of reaction by saying that most of the women, which refers to 49.9% of the women in their study, do not do anything in case of violence and they keep silent. This kind of reaction leads to acceptance of violence, and women go on to live in a violent marriage. Furthermore, Kılıç (2017) adds the point of women's awareness to their acceptance. As she says, women espouse violence that they are exposed to by being aware of it. Thus, at this point, I believe women's awareness is a crucial point to underline that acceptance does not mean not being aware of. Rather, in parallel with all these studies above, women know that they are exposed to violence, but they think they should espouse it and keep silent to. As it is in the example of Meryem (high school education, 37 years old) in this study, women avoid being exposed to violence by avoiding acts which initiates the violence against them. If there is not an act that causes the people around them, in this case their husbands, get angry, there is no violence either. Thus, in this sense, keeping silent may be considered as one of the strategies against violence including economic form for some women.

In addition to keeping silent, women give reactions by acts such as getting cross (Sevim & Gezer Şen, 2012) and crying (Yaşar, 2017) in case of experiencing violence in their families. These reactions are different than keeping silent because of their link with opposing, even though these acts do not provide a complete prevention. Yet, they passivize women compared to other reactions such as talking about the problem to solve it, leaving the house, raising voice, taking legal actions and divorcing. Kardam and Yüksel (2009) also express that women aim to prevent violence by punishing men, and these punishments can be in various ways such as reacting through verbal violence, getting cross and leaving their house for a while. They also add that not rendering services that their husbands assume and splitting beds are other ways of women's reactions against domestic violence. On the other hand, in parallel with the studies in the literature, it is not wrong to say that taking legal actions may be observed less than other reactions. According to the findings of their study, Yanık and her colleagues (2014) state that women's most common reaction in case of violence is keeping silent (49.9%) while women's fewest reaction is going to the police (6.5%).

Based on my respondents' statements, education level has a significant role in women's reactions against economic violence, and also against violence in general. Women with university education mainly give reactions through talking about the problem to solve it, and taking legal actions such as divorcing, while women with high school education prefer to keep silent and accept, get cross, cry, leave the house for a period of time and raise her voice. More precisely, in this study, the former mostly react economic violence to end it by also taking precautions to prevent it. Attempting to divorce as a certain warning for their husbands is one of the most common reactions in this group of women. When they are exposed to economic violence including various forms such as husband's spending saving regardless of women and appropriation to women's bank cards, they oppose it either by preventing its occurrence or by preventing its repetition. They are more likely to react by making conversations to solve the problem based on exposing economic violence, opposing and taking legal actions such as attempting to divorce to their husbands. They express that they can go on their lives without having in need to anybody by working. Thus, their husbands attempt to expose to economic violence towards their wives less than husbands of women with high school education. This is why economic violence is less experienced in this group of women compared to other education group, even though women in both groups experience it. Men who is likely to get an opposition are less likely to commit economic violence. In concordance with my assumption at the beginning of the study, economic violence decreases when women become strong in the eyes of their husbands who commit economic violence.

Women with high school education, on the other hand, are more likely to react by getting cross with their husbands, excluding or keeping quiet and not objecting. They also are more likely to develop survival strategies that provide a ground for coping with economic violence by also living in that environment at the same time. It may be caused from various reasons such as obligations and patriarchal internalizations. Family support is may be one of the most effective reasons in this situation. Women who believe that they have a family support in case of domestic violence are more likely to oppose that violence. It is also valid for economic violence. Yet, contrary to

women with university education, women with high school education slightly express that they have family support. Furthermore, families of some of the women are not against it, even though they state that their families are oppose violence against women. It means, there are inconsistencies with women's experiences and their words on this point. They express their families as they are against it. Yet, when they give examples where they are exposed to various forms of domestic violence, their families' reactions are mediating rather than opposing. Even if they support their daughters to come back home, they demand leaving their grandchildren at home from their daughters. This demand may differ based on the child's sex. Some of these families say that women should leave their all children to their husbands if they turn back to their parents' home. On the other hand, some others say that women should only leave their boys because boys take after their fathers as the members of the same sex. In both situation, women in this study do not accept to leave their children, and they decide to stay even if they are exposed to domestic violence including economic form.

Women's knowledge on economic violence and rights is another common factor that provides a ground for opposing to economic violence. Women with university education oppose economic violence that they are exposed to more because they signify economic violence and know their legal rights based on it better than women with high school education. Thus, the former oppose it more than the latter. What is more, economic violence become less invisible day by day, and it becomes the focus of laws and press as well as women's organizations. In parallel with it, some of the women with high school education express that they realized that they are exposed to economic violence after years, even though they have thought it was normal for years.

Women who cannot prevent violence develop various coping strategies on economic violence in their families. Naming a lower price for what they purchase is one of them. Some of the women with high school education, who are exposed to economic violence, use this strategy to prevent their husbands' expostulations. They announce a lower expense, and in this way, their spending becomes less objectionable for their

husbands who care about the amount of money that they spend. Telling after some time is another strategy that women with high school education use. Some of the women make expenses by hiding it from their husbands because their husbands oppose these expenditures in case they know. Yet, these women show what they bought after some time as an expenditure as if it was made a long time ago. In this way, they prevent their husbands' objection in a sense. Men cannot oppose to spending money to an item that has already been spent for days, and sometimes for months or years. Additionally, some of the women hide money from their husbands as their personal saving which is an insurance for women themselves. Women's secret saving provides them economic insurance in case their husbands commit violence or leave them. Also, it is an insurance for their lives and meeting their needs without being in need. Furthermore, some of them save money by saving the remainder of money that their husbands give them to meet household needs. They increase the price of what they bought, and they save excess money as their secret personal saving. Secret income that comes from their own families is another source of secret saving for women. They can make their personal expenditures by using this money without getting permission of approval from their husbands. They also do not feel responsible to inform their husbands if they spend this money as it is when they earn their own income. The last strategy developed by women is related to the avoidance to ask for permission. Some of the women express that they have asked for their husbands' permission for years, and they prevented from many things that they want to do and purchase. Yet, now, they realize that they can do what they want more freely when they do not ask for permission. They inform as an explanation rather than asking for permission. In parallel with this, their husbands do not response their explanation in relation to getting permission or preventing it. This is because women do not provide a ground for their husband's approval. On the whole, all of these coping strategies are used by women with high school education in this study. Even though women with university education are exposed to various forms of economic violence, they choose to react in a legal base or to make a conversation to solve this problem.

Both groups of women believe that having economic freedom and family support are preventive for being subjected to economic violence. Thus, according to them, all women should gain their own economic power to be more powerful in the family. Additionally, in case they are exposed to economic violence, as it is in other forms of violence, support from psychiatrists is the main way to cope with this violence. Even though they do not get psychological support from psychologists or psychiatrists, they can get support from their friends or family members by sharing their feelings, thoughts and experiences. According to women, this kind of support is also helpful not only to cope with results of the violence but also to signify it and to decide their reactions. On the other hand, I believe it is striking that some of the women in both education groups do not believe in the existence of anything to cope with violence. Even though they believe that they can prevent economic violence or live with it, they think that they cannot psychologically and emotionally get rid of it in case they are exposed to violence.

All in all, education level in relation to occupational status is one of the most influential factors that has a role in women's perceptions and experiences of economic violence. The higher education level women have, the better women signify and cope with economic violence in their lives. In parallel with this, women with university education signify economic violence and legal rights on the basis of it better than women with high school education. As a result of this difference, the former can cope with economic violence that they are exposed to in their families by reacting to end or prevent it, while the latter develop coping strategies which help them to live with economic violence in the domestic sphere.

CHAPTER 6

CONCLUSION

The aim of this study is investigating the link between women's education level and their participation in financial decision-making process and access to resources by also discussing economic violence in families. To discuss this link, analysis focuses on two education groups which are university education and high school education, and the data is collected through in-depth interviews with these two groups of women. In Turkey, both education levels provide a ground for working. Yet, various differences related to qualification of jobs and social insurance exist between the two. The differences between these two levels, which are the highest ones compared to other education degrees, underline education's role in perceptions and experiences of financial decisions and economic violence. This is why this study focuses on the degrees of university and high school. In parallel with this aim, I define research questions as "what is the role of women's education level in their participation in financial decision-making processes and access to financial resources within the household for women who have university degrees and high school degrees?" and "what is the role of women's education level in their perceptions, experiences, reactions and coping strategies of economic violence in the family for women who have university degrees and high school degrees?". I also discuss questions below:

- How do women's economic independence and financial participation in the domestic sphere impact economic violence against them?
- How do women identify and experience economic violence, if it exists, in the domestic sphere?
- What is the role of women's economic participation in their perceptions and experiences on economic violence?

- What are the differences in experiences of economic violence between women who have university degree and high school degree in relation to occupational status?
- What are the differences in women's reactions and coping strategies towards economic violence among women who have university degrees and high school degrees?

Education and work are two crucial sources in gaining power for each spouses. Thus, woman's labour market participation and employment is determinative in power dynamics in families. Working women are more powerful in their relationships with family members than non-working women, and education is one of the most influential factors which provide a ground for working. The wife who earns an income has more say in financial decisions and resources in the domestic sphere. Even though she does not work, the possibility of work leads to opportunity to participate more in financial familial decision-making processes. This is because the more education level women have, the more possibility they have to work and find more qualified jobs. Also, in the case that they work, women with university education have more control over their own income, family budget and saving than women with high school education. This is because the former have relationships which are more based in partnership and collective ownerships in financial resources. Furthermore, apart from the amount of income earned, working leads to gain respect for women through its link with economic independence and economic power. Not only other people respect her but also woman herself gains self-respect and self-confidence through working life. On the other hand, although work and education cause to be higher position in power dynamics in the family, some other factors have roles in financial family decisions.

Decision-making should be considered as a process, but not as a whole. Similar to all other forms of decisions, financial decision-making in families occurs as a process as well. This is why it should not be discussed as a whole. If it is, details based on the roles of individuals in financial decisions cannot be discovered in detail. Rather, the

last stage, which only partially shows us the final decision maker can be discussed. In parallel with this idea, this study focuses on different decision stages and different spending items including automobile, house, furniture, household goods, white goods, vacation, regular expenditures and financial decisions about children. Family members have changing influences from item to item and from subject to subject, and even from time to time. Gendered spheres and gendered goods are the two of the factors that impact family members' participation in financial decision-making process. Women and men in the family participate in relation to internalized gender roles. Division of spheres and division of responsibilities that they normalize and internalize determine who is the final decision maker in a financial decision and who has more control over this decision-making process. Women in both education groups have bigger roles in financial decisions such as furniture, kitchenware, house and financial decisions on child, which spouses consider them as woman's sphere. Similarly, men has more power in financial decision-making processes such as technological devices and automobile, which are linked with man's sphere. Through these gendered division of spheres, responsibilities and goods, the degree of wife's and husband's influence are determined. Yet, some other factors such as the amount of money and whose need the expenditure is have roles in how decisions are made in households.

Women's power in financial decision-making processes and access to resources are also linked with which decisions are taken together or by one family member. In both spheres, the amount of money is one of the main factors to specify the power to decide. Yet, education level has a role in the degree of woman's participation. Women with university education participate in financial decisions on big amounts of money more than women with high school education. While the former express more equal participation in their families by emphasizing shared decisions on family budget, the latter emphasize husband's domination over big expenditures. Furthermore, who uses the item that they buy is another factor to become the participant of any financial decision. If her husband also uses the item that woman purchases, she asks his approval. On the other hand, this informing is more reciprocal in families of women

with university education than the other group of women. They have more freedom to decide in financial topics as much as their husbands. Women with high school education, on the other hand, have less freedom to decide alone even in the decision that only they concern. In parallel with the data in this study, women express mainly four informing forms in their relationships with their husbands, which are reciprocal informing, one sided informing, asking for advice and asking for permission. While high educated women mention reciprocal informing, other group of women tells one sided informing and asking for permission more. The former reciprocally informs each other in expenditures that impact family budget, while the latter informs their husbands or asks for permission to make expenses in almost all financial decisions. Both groups underline asking for advice, but the former experiences less intervention than the latter in financial decisions. This is because the former refers to shared decisions by explaining asking for advice more than the latter. More precisely, women with university degrees have more control over financial information and decision-making process in the family than lower educated women. It is not wrong to say that the former participate in financial decision-making process in more equal way, while the latter mostly mention partially participation. In parallel with these points, women with high school education develop some ways to solve conflicts between them and their husbands. Their conflict resolution process mainly involves bargaining and persuasion in this study as well as some other strategies such as keeping secret their personal saving as an assurance of their personal expenditures.

Not only wives and husbands but also other family members such as children and parents-in-law are influential in financial decision-making process in families. All mentioned points above include these family members' participations as well. The higher age child has and the higher degree the expenditure is related to the child, the more the child participates in financial decisions in families of both education groups. Parents-in-law, on the other hand, have more participation in financial decision-making process in women with high school education than women with university education.

Economic violence stays at the core of the analysis in this study as a result of power distribution mentioned above in these financial decision-making processes. As it can be seen in all these differences above between two groups of women, women with high school education experience unequal power relationship in their marriages more than women with university education. First of all, economic violence is generally at the bottom of women's classification of forms of violence. It is valid for both education groups of women in this study. On the other hand, women with university education signify what it means better than women with high school education. The former makes more consistent explanations with the literature, which is based on man's financial oppression over woman's resources and decisions, even though these explanations partially comprises of economic violence forms. Women with high school education, on the other hand, make more partial explanations than the former group. Although some of them explain what it means in parallel with control over financial resources, some others do not consider some forms of economic violence as a form of violence. Based on various factors such as internalized traditional gender roles and lack of feeling social support, these women justify some forms of it such as receiving allowance, appropriation of woman's income, demanding information about woman's spending and asking for permission. To be frank, it is not only valid for women with high school education, but they support these justifications more than women with university education. Furthermore, even though both groups of women experience different forms of economic violence, the degree and the forms of it differ in relation to women's education level and employment status. Less women with university education are exposed to economic violence compared to other education group, but almost all of the women with high school education experience one or more economic violence form. In this study, the former is mainly exposed to taking spending decisions regardless of woman, saving without regarding wife, demanding information for woman's spending, using woman as unpaid family labour and devaluation of woman's care, while the latter mention preventing from working, causing to quit job, controlling decisions on women's employment, spending saving without regarding wife, not giving money for women's needs, not sharing his income, restricting women's spending, informing and getting permission, appropriation of

women's income and bank card, appropriation of women's property, using woman as unpaid family labour and devaluation of woman's care. Women experience various economic violence forms, and also some other forms of violence such as psychological and physical violence, at the same time because of the interrelatedness of these forms. In case they experience economic violence, high educated women oppose it and give reactions to prevent its continuity, while women with high school education mostly give reactions such as keeping silent and develop coping strategies such as naming a lower price, telling the expenditure after some time, hiding money, avoiding to ask for permission and making secret personal saving by increasing the price of the expenditure or taking money from their own families.

On the grounds of the data in this study, women with high school education mostly use naming a lower price of what they purchase as a coping strategy in their families. They use this strategy to avoid their husbands' expostulations. By saying lower price than the expenditure has in real, their husbands negatively react to this expenditure to a lesser extent. What is more, they hide some of their expenditures, and they tell these expenditures after some time to their husbands. Women prevent their husbands' preventions and objections in this way. When their husbands learn that their wives bought the product, it is considered as something has already been bought. This can be in days as well as in weeks and in years. Another crucial strategy that women use is about their secret personal saving as their economic assurance. They hide money from their husbands and keep their saving as a secret to use in case of violence and men's leaving or divorce. Also, in families which men do not give money for his family's needs, this hidden money can provide a resource for meeting these needs on their own. Furthermore, increasing the price is another strategy that women use to save money secretly. Some of the women with high school education say higher amounts of money when they buy something such as grocery shopping and clothes. In this way, they save the rest of the money to use it in case of need. The other way to have their own money which they spend more freely is keeping secret income from their own families. Their family members such as siblings, parents or grown-up children can provide some amount of money for women. Women have more freedom and they have

all control over this kind of income, because the source of money is not their husband who can restrict their control over family income. Thus, women can meet their personal needs from that money without feeling responsible to inform their husbands. Lastly, women avoid to ask for permission for their expenditures as a strategy to prevent men's prevention and objection. They only inform after they make the expenditure. Thus, that expenditure becomes a decision that the husband does not have a possibility and right to give approval about. Some of the women with high school education develop this strategy after some time by realizing that they are freer by this way.

Based on all these points that have been revealed through this study, the data analysis can be summarized through four crucial themes, which are women's participation in labour market, social support, versatile identity construction and access to information. All these themes emphasize another side of why education level in relation to occupational status provides a beneficial ground for women against economic violence. First theme uncovered by the data is related to women's participation in labour market, and this theme comprises of three subthemes as having a profession, quality of job and economic independency. Women gain power through education by having a profession. Education provides occupational titles as well as opportunities to work and find better jobs. A woman who has a profession can work in case she wants, which leads to earning all or a part of the family income. Earning complete or partial income of the household leads to have more say in financial decision-making processes for women. The more possibility to work and find better jobs occurs, the higher education level women have and the more powerful women become in financial decisions. Thus, women with university education are more advantageous in the power distribution among family members than women with high school education, although university education does not guarantee full participation in financial familial decision-making processes. Furthermore, similar to having jobs, the quality of this job has a significant role in women's financial participation in familial decision-making process. Education provides an opportunity to reach more qualified jobs for people, and in relation with it, it has a crucial role in women's

economic power in the family. Women with university education gain occupational titles, and through these titles, they can work. The level of economic power that university education provides for women differ in relation to these differences such as provided social security, income level and mobility of the labour. In parallel with it, the level of women's participation in financial decision-making process and access to resources differ among women, and women with university education have more say in financial decisions, family income and their own incomes than women with high school education. In addition to these points, work, and also having a profession and quality of job, are related to women's economic independency. High education level provides women to work, which provides a ground for economic survival without being in need to other people such as husbands. Thus, work, and in parallel with it education level in relation to occupational status, are related to economic independency by also leading to work in more qualified jobs. Even though women do not work, they have more possibility to find jobs and have economic independency. Not only having economic independency but also existence of the possibility to have it are directly proportion to possibility of revolting at financial domination about financial decision-making process and the distribution of the resources between spouses. In parallel with this point, one of the possible reaction of women may be breaking up the marriage to oppose their husbands' economic violence against them. The advantage of making a new life for herself without needing an economic support provides a ground for this possibility. As a result of facing opposition, and even as a result of the existence of this possibility, women become more powerful against their husbands who may attempt to dominate the financial decision-making process and commit economic violence in the family. This is one of the crucial deterrent factors to prevent and cope with economic violence against women in the domestic sphere.

The second theme is social support. It covers two crucial subthemes, which are values as an outcome of experiences and social network. To begin with, values as an outcome of experiences, which they gain through their own families, lead to gain power in marriage as well. Women whose families support their education and work feel themselves as more powerful in their relationships. Women with university education

mostly have families who support their education, and their own families, who support education of women, support their work as a means of gaining economic independency as well. This kind of support and values that they gain in their families are influential deterrent factors to prevent economic violence in women's marriage. These women, in parallel with this, can take a stronger stance against economic violence than women who have not family support to their education and work. Moreover, women's experiences and perceptions based on their financial family participations and economic violence are related to social network. An increase in women's education level leads to have more social network because of its consequences of contacting with various people by being situated in places in relation to education and working life. Thus, women's participation in financial decision-making process and access to resources increase through mediated environments for socialization. Spending more time in other places than their houses and contacting more people other than their family members lead to gain self-confidence for women not only in their mind but also in the eyes of other people including their husbands. Similar to family support, social support that they gain through social network is directly proportionate to their power against exposing violence. Women who have higher education fend off economic violence easier than women who have no social support. This kind of social network is not only related to social support in case they are exposed to economic violence but also it is linked with the perceptions of women about economic violence. They reach more sources to signify and cope with economic violence through social network.

The third theme considers women's versatile identity construction. Various factors such as education and work diversify the areas to establish versatile identities that women establish. Work, for instance, establishes identities through having profession such as being teacher, lawyer and sociologist, and this becomes possible through university education. Even though women do not have university degrees, work leads to establishing identities such as a working woman and being a colleague. Women, who have versatile identities that they define themselves through, become stronger in case destruction of one of these identities. Thus, women who also establish identities

outside their homes are more powerful against exposing economic violence in the domestic sphere than women who establish their identities through 'home' such as a spouse, a housewife, a bride or a mother. They take stronger position to economic violence that destructs their identities based on domestic sphere. This increases the possibility to oppose not only economic form but also other forms of violence.

The fourth and the last theme is access to information about economic violence and laws. Education level is influential in women's access to information based on economic violence and legal rights about it. This is why women who have higher education signify and cope with economic violence easier by receiving further information about it, information about the rights that they have, and what they can do to fend off it. On the other hand, the difference between signifying violence and economic violence is crucial in this study. While physical violence is the most visible form for all women in this study, economic violence is the most invisible form for them. Women with university education signify economic violence by considering more forms of it. Even though economic violence is not as visible as other forms of violence, it is more visible for them than women with high school education. Furthermore, the difference between receiving further information about the rights and its meaning is another crucial point. Even though many women in both education group has partial or complete explanation of what economic violence is, few of them have knowledge of rights based on it. It is valid for both education group in this study. Yet, compared to women with high school education, women with university degrees have more information about the laws. Trainings arranged by workplaces and women's organizations have a significant role in both groups of women's access to these information.

All in all, the woman's education level in relation to occupational status is influential in her participation in financial decision-making process and access to resources. It has a significant role in gaining power in their wife-husband relationship. Thus, high educated woman become more powerful and get involved more in financial family decision-making processes in their families. Also, they signify economic violence that

they experience in their lives, and they cope with it by preventing the continuity of exposing it in their families. In both groups of women's families, they experience some forms of economic violence. Yet, these experiences are different in terms of its forms, degree, and continuity as well as women's perceptions and reactions. Women with high school education experience more economic violence forms in their families, and these forms can be explained as economic violence through much more forms such as preventing from working, causing to quit job, controlling decisions on women's employment, spending saving without regarding wife, not giving money for women's needs, not sharing his income, restricting women's spending, informing and getting permission, appropriation of women's income and bank card, appropriation of women's property, using woman as unpaid family labour and devaluation of woman's care. On the other hand, women with university education experience taking spending decisions regardless to woman, saving without regarding wife, demanding information for woman's spending, using woman as unpaid family labour, and devaluation of woman's care. One of the main reasons of this differentiation is about how women perceive economic violence. The former reflects the behaviours based on internalized traditional gender roles more. They perceive economic violence through this internalization, and they do not consider some forms of it as violence. Rather, they accept these forms such as appropriation of woman's income and bank card because of traditional gender roles in the family. On the other hand, the latter designates men's attitudes as violence in case they are exposed to one of these forms mentioned above. In other words, women in this education group have more awareness of economic violence and their rights. Even though none of the women directly know their rights based on economic violence, women with university education has more knowledge on their rights in case of violence. Women give different reactions as a result of difference in their awareness of violence and rights. While women with university education mostly react to annihilate economic violence, women with high school education give reactions by also developing some strategies to live with these economic violence forms. It means, the former oppose to violence that she is exposed to, and this becomes a disincentive factor for husband who commits violence. Woman with university education, who gains power through having economic freedom,

knowledge of violence and family support, has more uncompliantly attitude toward her husband's violent attitudes in this study. Thus, the husband, who is exposed to verbal opposition or threat of divorce, attempts less to commit economic violence to his wife. Because of these points, husbands' attitudes are different between these two groups of women's families. What is more, another reason of this differentiation is about how spouses perceive the concept of family. Women in university education mainly consider their relationship with their husbands as partnership based on equal power and equal control, and they also express that their husbands' attitudes are same with themselves. Yet, in families of women with high school education, this is quite different. They express more division of labour in family decisions, which includes power assymmetries based on gender roles.

This study contributes to sociology and gender studies literature on financial decision-making in the family and economic violence in the domestic sphere. Even though studies in social sciences focus on this topic, they are mainly based on data collected by surveys. This thesis provides a qualitative analysis through collected data of in-depth interviews, which focuses of women's participations in financial decision-making processes and access to resources as well as their experiences and perceptions of economic violence. In parallel with this, what women perceive and what they experience on this subject can be discussed by also finding out inconsistencies between their perceptions and experiences.

On the other hand, as is the case in all studies, this study has some limitations as well. This is why further research is needed to find out and signify women's experiences better by developing solutions for challenges that they are faced with in their lives. First of all, I mainly focus on wife-husband relationship, even though I consider other family members' financial participations and their role of economic violence against women. Yet, the discussions on their roles are limited. Thus, further research is necessary to find out participations of other family members such as husband, child, parents and parents-in-law in financial decision-making process and their roles in women's experiences of economic violence. In addition to this, factors such as

intergenerational differences, age gap and gap in the number of children among women can be focused on by further research based on economic violence and financial decision-making process. Also, in addition to the domestic sphere, I believe women's experiences and perceptions based on economic violence in other spheres should be researched. Moreover, economic violence is not limited to women's experiences. How men experience economic violence in their lives and, also, how children experience it in the family are crucial to analyze gender roles in society. Another recommendation for further research is related to focus on women's experiences of economic violence by focusing on women with university education in detail. Even though education decreases the possibility to be exposed to economic violence and increases the possibility to cope with it easier, it will be a wrong assumption to say that education completely prevents economic violence. Respondents' statements show that women in all education levels experience economic violence. The degrees and forms of economic violence differ among women in these cases. On the other hand, women with university education in this study experience less number of economic violence forms. Even though these women in this group do not personally experience other forms such as appropriation of income and receiving allowance, some of them tell that other people around them experience these forms despite their university education. Thus, further research based on interviews with these women provides a ground for finding out women's position in the society better. I believe that further research is needed to examine how women experience this form of violence by focusing on only women with university degrees who are exposed to economic violence. In this way, different forms of economic violence that they experience can be signified in a more detailed way.

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APPENDICES

A. APPROVAL LETTER FROM METU HUMAN SUBJECTS ETHICS COMMITTEE

UYGULAMALI ETİK ARAŞTIRMA MERKEZİ
APPLIED ETHICS RESEARCH CENTER

ORTA DOĞU TEKNİK ÜNİVERSİTESİ
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03 Nisan 2019

Konu: Değerlendirme Sonucu

Gönderen: ODTÜ İnsan Araştırmaları Etik Kurulu (İAEK)

İlgi: İnsan Araştırmaları Etik Kurulu Başvurusu

Sayın Doç.Dr. Fatma Umut BEŞPINAR

Danışmanlığını yaptığınız **Gözde AÇIKALIN'ın "Kadınların Eğitim Seviyesinin Ekonomik Şiddet Algılarına, Deneyimlerine ve Baş Etme Stratejilerine Etkisi"** başlıklı araştırması İnsan Araştırmaları Etik Kurulu tarafından uygun görülmüş ve **170-ODTÜ-2019** protokol numarası ile onaylanmıştır.

Saygılarımızla bilgilerinize sunarız

Prof. Dr. Tülin GENÇÖZ
Başkan

Prof. Dr. Ayhan SOL
Üye

Prof. Dr. Ayhan Gürbüz DEMİR (4.)
Üye

Prof. Dr. Yaşar KONDAKÇI
Üye

Doç. Dr. Emre SELÇUK
Üye

Doç. Dr. Pınar KAYGAN
Üye

Dr. Öğr. Üyesi Ali Emre TURGUT
Üye

B. INTERVIEW QUESTIONS

Demografik sorular:

1. Yaşınız:
2. Cinsiyetiniz:
3. Yaşadığınız şehir:
4. Eğitim durumunuz:
5. İşiniz:
6. Kendinize ait bir sosyal güvenceniz var mı?
7. Medeni durumunuz:
8. Kaç yıllık evlisiniz?
9. Şu anki evliliğiniz kaçıncı evliliğiniz?
    a. (Daha önce evlilik yapmışsa) Önceki evliliğiniz neden bitti?
10. Nasıl evlendiniz?
11. Kaç çocuğunuz var?
    a. Çocuklarınızın;
        i. Cinsiyeti:
        ii. Yaşı:
        iii. Eğitim durumu:
        iv. Çalışıyor mu?
12. Sizin ya da eşinizin daha önceki evliliklerinizden çocuklarınız var mı?
13. Eşinizin yaşı:
14. Eşinizin eğitim durumu:
15. Eşinizi şu an çalışıyor mu?
    a. (Evetse) Eşiniz hangi işte çalışıyor?
    b. (Emekliyse) Eşiniz hangi işten emekli oldu?
16. Eşinizin gelirini biliyor musunuz?

1. Şu an kimlerle yaşıyorsunuz?
2. Kendi aileniz (anne, baba, kardeşleriniz) ile ne sıklıkla görüşüyorsunuz?
3. Kendi aileniz ihtiyacınız olduğunda sizi desteklerler mi? Evetse, sizi nasıl destekliyorlar?
4. Eşinizin ailesi ile ne sıklıkla görüşüyorsunuz?
5. Eşinizin ailesi ihtiyacınız olduğunda sizi desteklerler mi? Evetse, sizi nasıl destekliyorlar?
6. Kendi ailenizin ve eşinizin ailesinin eğitim durumları nedir?
7. Kendi aileniz ile eşinizin ailesi görüşüyorlar mı?
8. Kendi aileniz ile eşinizin ailesi birbirleriyle anlaşabiliyorlar mı?
9. Kız çocuklarının eğitim görmesi konusundaki düşünceleriniz neler?
10. Kadınların çalışması hakkında ne düşünüyorsunuz?
11. Şu an gelir elde ettiğiniz herhangi bir uğraşınız var mı?

12 - 14 numaralı sorular, 11 numaralı sorunun cevabı evetse cevaplanacaktır:

12. Ne zamandan beri gelir elde ettiğiniz bir uğraşınız var?
13. Sizin elde ettiğiniz gelir hane gelirinin ne kadarını oluşturuyor?
14. Kazandığınız parayı nasıl harcayacağınızı kendiniz mi belirliyorsunuz?

15. Çalışmanızla ilgili kendi ailenizin düşüncesi nedir?
16. Çalışmanızla ilgili eşinizin ve çocuklarınızın düşünceleri nedir?
17. Bir işte çalışıyor olmanızın (ya da olmamanızın) ailenizle olan ilişkinizi etkilediğini düşünüyor musunuz?
18. Özel ihtiyaçlarınızı karşılarken veya özel harcamalarınızı yaparken birisinden izin alıyor musunuz?
19. Kendinize ait mal varlığınız var mı? (ev, araba, değerli takılar...)
20. Kendi adınıza banka hesabınız var mı? Varsa, hesap kartınız sizde mi duruyor?
21. Kendinize ait bir kredi kartınız var mı? Varsa, kart kimde duruyor?
22. Eşinize kredi kartı harcamalarınızla ilgili açıklama yapıyor musunuz?

23. Satın alacağınız ev eşyaları konusunda kim karar veriyor?
24. Eve alınan beyaz eşyalar konusundaki kararları kim veriyor?
25. Ev / yazlık satın alma ya da taşınma durumunuzda kim karar verir? Bu konudaki kararları nasıl alırsınız?
26. Araba alınıp alınmayacağı, alınacak arabanın özellikleri gibi konulardaki kararları kim veriyor? Bu konudaki kararları nasıl alırsınız?
27. Tatile gitmeniz konusundaki kararları kim verir?
28. Çocuklarla ilgili harcamalar konusunda kararları kim veriyor?
29. Kocanızdan gizli aldığınız eşyalar var mı?
30. Kocanızdan gizli yaptığınız harcamalar var mı?
31. Eşinize danışmadan kendi kararınızla yaptığınız harcamalar neler?
32. Harcamalarınızla ilgili eşinizle birlikte karar verdiğiniz konular neler?
33. Eşinizle pazarlık ederek yaptığınız harcamalar neler?
34. Evdeki harcamalarla ilgili karar verilirken çalışıyor olup olmamanızın bir etkisi olduğunu düşünüyor musunuz?
35. Hanenizin harcamaları ile ilgili dışarıdan aldığınız bir desteğiniz var mı?

36. Sizce şiddet nedir?
37. "Ekonomik şiddet" ifadesinin sizin için ne ifade ettiğini söyleyebilir misiniz?
38. Hayatınızın herhangi bir anında ekonomik şiddete maruz kaldığınızı düşünüyor musunuz?
39. Sizce şiddetin türleri arasında bir önem sıralaması var mıdır?
40. Şiddetin kabul edilebilir olduğu durumlar var mıdır?
41. Kadına uygulanan şiddet hakkında ne düşünüyorsunuz?
42. Kendi aileniz kadına şiddet uygulanması fikrine nasıl yaklaşıyor?
43. Etrafınızda şiddete maruz kalan herhangi bir tanıdığınız oldu mu? (aile üyelerinizden birisi, eşiniz, çocuklarınız, arkadaşlarınız...)

44 numaralı soru, 43 numaralı sorunun cevabı evetse cevaplanacaktır:

44. Tanık olduğunuz şiddet konusunda tepkiniz ne oldu?
45. Hayatınızın herhangi bir anında şiddete maruz kaldınız mı?

46 – 48 numaralı sorular görüşmeci hiç şiddete maruz kalmadıysa cevaplanacak:

46. Şiddete maruz kalma durumunuzda buna tepkiniz ne olurdu?
47. Şiddete maruz kalmanız durumunda kendi ailenizin ve çevrenizdeki diğer insanların tepkilerinin nasıl olacağını düşünüyorsunuz?
48. Yaşanılan şiddetle başa çıkma konusunda neler yapılabilir?

49 – 54 numaralı sorular görüşmeci şiddete maruz kaldıysa cevaplanacak:

49. Yaşadığınız şiddet karşısındaki tepkiniz ne oldu?
50. Çevrenizdeki diğer insanlar yaşadığınız olaydan haberdar oldular mı?
51. Yaşadığınız şiddet ile ilgili kendi ailenizin ve çevrenizdeki diğer insanların tepkileri ne oldu?
52. Size uygulanan şiddetle ilgili olarak polise ya da mahkemeye başvurduğunuz oldu mu?
    Evetse; bunun sonucu ne oldu?
53. Siz maruz kaldığınız şiddetle nasıl başa çıkıyorsunuz?
54. Maruz kaldığınız şiddetin devam etmesini ya da çoğalmasını engellemek için yaptığınız bir şey oldu mu?

55. Evliliğinizin herhangi bir anında aklınıza boşanma fikri geldiği oldu mu?
56. Boşanmanız durumunda hayatınızı ekonomik anlamda nasıl devam ettirirsiniz?
57. Şiddete maruz kalmanız halinde sahip olduğunuz yasal haklarınızın neler olduğunu ve konuyla ilgili nerelere başvurabileceğinizi biliyor musunuz?
58. Yasal haklarınızla ilgili bilgileri nereden edindiniz?
59. Etrafınızdaki insanlarla “kadına şiddet” hakkında konuştuğunuz oldu mu?
    Evetse; çevrenizdekilerin bu konuya yaklaşımı nedir?
60. Çevrenizdekilerle şiddet görülmesi halinde neler yapabileceğiniz ya da yasal haklarınız ile ilgili paylaşımlarda bulunuyor musunuz?

C. TURKISH SUMMARY / TÜRKÇE ÖZET

Kadınların Eğitim Seviyesinin Ailedeki Finansal Katılımları ve Ekonomik Şiddet Deneyimleri Üzerindeki Rolü

Aile içinde eşler arası ilişkiler çok yönlü boyutlar çerçevesinde şekillenmektedir. Yıllar içinde, bu ilişkileri farklı açılarla inceleyen bir çok araştırma yapılmıştır ve eşelerin aile içinde nasıl karar verdikleri de bu çalışma konularından birisini oluşturmaktadır. Kadının bu ilişki içindeki konumunu anlamak aynı zamanda onun toplumdaki konumunu da anlamamıza yardımcı olacaktır. Bu nedenle, kadının aile içindeki finansal katılımı onun tutum ve deneyimlerinin anlaşılması için önemlidir. Bu noktalar çerçevesinde, bu çalışmada kadının aile içindeki finansal karar verme süreçlerine katılımı ve kaynaklara ulaşımı üzerinde durularak ekonomik şiddet algıları, deneyimleri, tepkileri ve baş etme stratejileri tartışılacaktır. İki temel araştırma sorusu belirlenmiştir. Bunlardan ilki "kadının eğitim seviyesinin aile içindeki finansal karar verme süreçlerine katılımı ve kaynaklara ulaşımı üzerindeki rolü nedir?" sorusudur. Diğeri ise "kadının eğitim seviyesinin ekonomik şiddet algıları, deneyimleri, tepkileri ve baş etme stratejileri üzerindeki rolü nedir?" sorusudur. Bu sorular çerçevesinde kadının ailedeki finansal katıımını ve deneyimlediği ekonomik şiddeti daha iyi anlamak ve bu iki değişken arasındaki ilişkiyi görmek için bazı alt sorular oluşturulmuştur. Bunlar:

- Kadının ekonomik bağımsızlığı ve ailedeki finansal katılımı ekonomik şiddeti nasıl etkilemektedir?
- Eğer varsa, kadınlar maruz kaldıkları ekonomik şiddeti nasıl algılamakta ve deneyimlemektedirler?
- Kadının ekonomik katılımının ekonomik şiddet algıları ve deneyimleri üzerindeki rolü nedir?

- Mesleki statüleri ile bağlantılı olarak düşünüldüğünde, üniversite mezunu ve lise mezunu olan kadınların ekonomik şiddet deneyimleri arasındaki farklılıklar nelerdir?
- Üniversite mezunu ve lise mezunu olan kadınların ekonomik şiddet karşısında gösterdikleri tepkiler ve baş etme stratejileri arasındaki farklılıklar nelerdir?

Araştırmadaki temel varsayım kadının eğitim seviyesi yükseldikçe aile içindeki finansal karar verme süreçlerine daha fazla katılacağı ve ekonomik şiddete daha az maruz kalacağı yönündedir. Belirlenen araştırma sorularını tartışmak üzere 6 temel argüman belirlenmiştir. Bunlar meslek sahibi olmak, işin niteliği, ekonomik bağımsızlık, değerler, sosyal ağ ve çok yönlü kimlik inşasıdır. Bu varsayımları kısaca açmak gerekirse, üniversite ve üzeri eğitimi olan kadın bir meslek sahibi olur ve çalışır. Ayrıca eğitim seviyesi arttıkça işin güvencesi ve devamlılığı gibi faktörlerle bağlantılı olarak daha nitelikli işlerde çalışma ihtimali de artmaktadır. Çalışan kadının ekonomik bağımsızlığı da artmaktadır. Bunlara ek olarak eğitimi desteklenen kadın ekonomik bağımsızlığı için de ailesinden destek görecektir. Sosyal ağlara ulaşımı ve bu yolla şiddeti anlamlandırması ve bilgilere ulaşması bakımından daha avantajlı konumda olacaktır. Ayrıca kimliğini sadece ev üzerinden kurmayan kadın ev üzerinden gelecek olan bir şiddet karşısında daha güçlü duracaktır. Tüm bu özetlenen noktalarla bağlantılı olarak eğitim seviyesi arttıkça kadının daha çok güçleneceği ve finansal karar verme süreçlerine daha fazla katılmakla kalmayıp ekonomik şiddeti de daha iyi anlamlandırarak aile içinde daha az maruz kalacağı varsayımı ile yola çıkılmıştır.

Araştırma sorularını ve temel varsayımları analiz etmek için niteliksel araştırma metodları kullanılmıştır. İçerik analizi ile analiz edilen veriler yarı yapılandırılmış derinlemesine mülakat tekniği ile toplanmıştır. Bu bağlamda 15'i üniversite mezunu, 15'i lise mezunu olmak üzere 30 evli kadın ile görüşme yapılmıştır. Görüşmecilerin hepsi evlidir; çünkü araştırma sorularının temelde kadınların evlilik içinde eşleri ile olan ilişkileri çerçevesine yaşadıkları deneyimleri üzerine odaklanılarak tartışılması hedeflenmiştir. Diğer yandan diğer aile üyelerinin de finansal karar verme süreçlerine

ve ekonomik şiddete dair rolleri dikkate alınmıştır. Ayrıca iki eğitim grubu olarak üniversite ve lise eğitim seviyeleri seçilmiştir. Lise ve üniversite diğer eğitim seviyelerine oranla iki yüksek eğitim dereceleridir ve iş piyasasına katılma bakımından diğer eğitim seviyelerine oranla daha avantajlı görülmektedir. Ayrıca bu konudaki araştımalara bakıldığında bir çok araştırmada yüksek eğitim seviyesi olarak lise ve üniversite seviyelerini bir grup olarak ele alındığı görülmüştür. Diğer yandan iki eğitim seviyesi arasında yalnızca bir seviye fark var gibi görünse de aralarında sağladıkları meslek edinme ve güvencesi yüksek bir işe girme gibi imkanlar bakımından farklılıklar vardır. Bu çalışmada bu iki eğitim seviyesinin ve dolayısıyla sağladıkları bu imkanların kadınların ailedeki finansal katılımları ve ekonomik şiddet deneyimleri üzerindeki rolünün ortaya koyulması hedeflenmiştir.

Literatürdeki diğer birçok çalışmada olduğu gibi bu çalışmada da eğitim ve iş kadına güç kazandıran iki temel kaynak olarak ele alınmaktadır. Ailedeki finansal karar verme süreçleri ile ilgili yapılan birçok araştırmada güç temel odak noktası olarak ele alınmıştır. Aile içi güç dinamikleri hangi aile üyesinin bu kararlara ne ölçüde ve ne şekilde katıldığını anlamak için önemlidir. Öncelikle cinsiyet ve toplumsal cinsiyet arasındaki farkı tartışmak eşler arasındaki güç dinamiklerinin anlaşılmasına yardımcı olacaktır. Birçok düşünür cinsiyetin biyolojik anlamı ifade ettiğini, toplumsal cinsiyetin ise toplumsal olarak inşa edilmiş bir olgu olduğunu belirtmektedir (örn. Ramazanoğlu, 1989; Fulcher & Scott, 2006; Giddens, 2012). Toplum içinde oluşan bu anlamlar çerçevesinde belirli roller söz konusudur. Connell'in (2005) de dediği gibi toplumsal cinsiyet sosyal pratiğin düzenlenmesinin yoludur (s. 71). Bununla bağlantılı olarak toplumda ve dolayısıyla aile içinde kadın ve erkeğe biçilen belli roller oluşmaktadır. Diğer bir deyişle, toplumsal cinsiyet gibi öğrenilen bu cinsiyet rolleri de toplum tarafından inşa edilir ve aile üyeleri arasında finansal kararlara katılım ve kaynaklara ulaşım yönünden güç farklılıklarına neden olur. Feminist düşünce kadın erkek arasındaki güç dengesizliğinin toplum içinde birçok alanda gerçekleştiğine vurgu yapmıştır (Hawkesworth, 2011). Aile bu alanlardan sadece birisidir.

Bu çalışmadaki temel teorik görüş feminist bakış açısı teorisi olarak seçilmiştir. Öncelikle feminist bakış açısı teorisi bilgiyi evrensel olarak tanımlamamakla kalmaz öznelerin de ilişkisellik içinde oluştuğu vurgusunu yapar (Hekman, 1997). Evrenselliğe karşı yapılan bu eleştiri bilginin öznelliğini ve farklı bilgiler olduğunu farketmek açısından önemlidir. Thompson (1992) farklı feminist epistemoloji ve metodolojilerin ortak noktada buluştuğu konulardan birisi olarak nesnellik ve doğrunun var olmayabileceği eleştirisine vurgu yapmaktadır. Bir diğer ortak kabul de şudur ki kadınların deneyimleri bilginin hem kaynağı hem de gerekçelendirmesini oluşturur ve kadınlar tarafından paylaşılan bu deneyim ve bilgiler sosyale ulaşma yolunda önemli rol oynamaktadır. Fulcher ve Scott (2006) tarafından da vurgulandığı gibi feminist bakış açısı bilimsel metodolojiyi eleştirerek onun cinsiyetçi karakterine vurgu yapmaktadır. Geleneksel teorilerin kavramları erkeklerin gözünden tanımladığı ve bu analizlerin erkeklerin deneyimlerini yansıttığı eleştirileri bulunmaktadır.

Karar verme tartışmalarında da feminist düşünürlerin yaptığı gibi güç konusu ele alınmıştır. McDonald (1980) bu konudaki temel teorik tartışmaların Cromwell ve Olson tarafından üç kategoride özetlendiğini söylemektedir. Bu kategoriler güç esasları (*power bases*), güç süreçleri (*power processes*) ve güç çıktıları (*power outcomes*) olarak sıralabilir. İlk olarak, Blood ve Wolfe'un teorisi güç esasları kategorisinde değerlendirilebilir. Blood ve Wolfe (1960) aile içindeki kararları kaynak teorisi çerçevesinde ele alırlar. Onlara göre eşler arasındaki güç dengesi onların evlilikte oynadıkları rollerin ince bir yansımasıdır (s. 11). Bu çerçevede, yine Blood ve Wolfe (1960) tarafından denildiği gibi kadın ve erkeğin eğitim ve iş gibi sahip oldukları kaynaklar eşler arasındaki güç dengesini belirlemektedir. Diğer taraftan değişim kuramı gibi teorik çerçevelerdeki tartışmalar karar vermeyi bir süreç olarak ele almaktadır ve aile ilişkilerini devam eden etkileşim serileri olarak ifade etmektedirler (Foxman, 1986). Karar verme literatüründeki bir diğer temel teorik yaklaşım da ailedeki sosyal olarak inşa edilmiş rollere odaklanmaktadır ve aile içi rollerin yapılanması üzerinden karar verme süreçlerini incelemektedir. Tüm bu karar verme ile ilgili literatüre bakıldığında ailedeki finansal karar verme tartışmalarında karar vermenin bir bütün olarak ele alındığı tartışmalara da rastlanmaktadır; ancak

bunun bir süreç olarak ele alınmasıyla beraber karar vermenin kendisinin de aşamalara ve harcama kalemlerine bölündüğü görülmektedir. Birçok araştırma (örn. Sharp & Mott, 1956; Wolgast, 1958; Wilkening, 1958; Blood & Wolfe, 1960; Lovejoy, 1961; Davis & Rigaux, 1974; Kitabcı & Dörtyol, 2009) karar verme sürecini farklı alanlar, aşamalar ve harcamalar çerçevesinde tartışmaktadır.

Ekonomik şiddet tartışmalarına bakıldığında ekonomik şiddetin diğer türlere oranla daha az çalışıldığı ve daha görünmez kaldığı söylenebilir. Birçok çalışma bu konuya direk odaklanmak yerine aile içi şiddet gibi başka başlıklar altında ele almaktadır. Ayrıca literatürdeki çalışmaların bazıları bu şiddet türüne ait davranış ve tutumları şiddet olarak adlandırmak yerine ekonomik kontrol, istismar veya sömürü gibi başka kavramlar ile tartışmaktadırlar (örn. Bagshaw, 2011; Postmus, Plummer, McMahon, Murshid & Kim, 2012). Ekonomik şiddetin görünmez kalma nedenlerinden bir diğeri de ayrı bir şiddet türü olarak adlandırmak yerine başka şiddet türlerinin içinde kabul edilmesidir. Bu şiddet türü genellikle psikolojik şiddetin bir parçası olarak kabul edilebilmektedir (Adaçay & Güney, 2012). Diğer yandan bu konudaki araştırmalar günümüzde artmaktadır. Bu çalışma da bunlardan birisidir ve ekonomi şiddeti ayrı bir tür olarak tartışmanın kadınların düşünce ve deneyimlerini anlamak açısından önemli olduğu kabul edilmektedir. Bu bağlamda bu çalışmadaki ekonomik şiddetin kavramsallaştırması olarak Fawole tarafından yapılan tanım öne çıkmaktadır. Fawole (2008) tarafından yapılan tanıma göre, kadına yönelik ekonomik şiddet erkek istismarcının aile kaynakları üzerindeki kontrolü elinde tutması, paranın nasıl biriktirileceği ve nasıl harcanması ile ilgili kararları kadını katmadan vermesi ve böylece kadının kişisel ihtiyaçlarını karşılamak için gerekli paraya bağımlı kılınması durumunda ortaya çıkmaktadır (s. 2). Bu kavramsallaştırma çerçevesinde ve literatürde yer alan diğer çalışmalar ışığında ekonomik şiddete dair birçok türün olduğu söylenebilmektedir. Literatürde yer alan ekonomik şiddet türlerini temelde 6 altbaşlık ile özetlemek mümkündür. Bu altbaşlıklar aile kaynakları üzerinde kontrol sahibi olma, kadını dışlayarak kararlar alma, kadının işi üzerinde kontrol sahibi olma, kadının finansal katılımının değersizleştirilmesi, paradan mahrum bırakma ve diğer ekonomik şiddet türleridir. Yapılan birçok çalışma ile bu albaşlıklar altında

sıralanabilecek birçok ekonomik şiddet türü tanımlanmıştır (örn. Köse & Beşer, 2007; Fawole, 2008; Can Gürkan & Coşar, 2009; Jansen, Yüksel & Çağatay, 2009; Işık, 2007, as cited in Bilican Gökkaya, 2011b; Postmus vd., 2012; Eşkinat, 2013; Taşdemir Afşar, 2015; Ataklı Yavuz, 2016; Parsova, 2017; Yılmaz & Öz, 2017; Parsova & Eroğlu, 2018).

Tüm bu çalışmalar ve bilgiler dikkate alınarak bu çalışma için toplanan görüşme verileri çerçevesinde araştırma soruları ve temel varsayımları tartışılmıştır. Bu çalışmada, görüşmelerden toplanan veri analizleri çerçevesinde iki analiz bölümü oluşturulmuştur. İlk bölüm kadının ailedeki finansal karar verme süreçlerine katılımı ve kaynaklara ulaşımı üzerine yazılmıştır. Eğitim seviyesi ve mesleki konum bu iki konuyu önemli derecede etkilemektedir. Bu bölümde temel olarak iki konu ele alınmıştır. Bunlar kadının iş piyasasına katılımı ve istihdamı ile ailedeki finansal karar verme süreçleridir. İlk olarak, çalışan kadınların çalışmayan kadınlara oranla aile içinde daha güçlü oldukları gözlemlenmiştir. Lisans veya daha üstü eğitim seviyesine sahip olan kadınlar, çalışmadaki diğer kadınlara göre iş piyasasına daha çok katılım sağlamaktadırlar. Lise mezunu kadınlarda ise kendini 'ev hanımı' olarak tanımlayan kadın sayısı oldukça fazladır. İki grup arasındaki bir diğer fark da kadınların buldukları işlerin nitelik farklılıklarıdır. Üniversite mezunu kadınlar aldıkları eğitim sonucu edindikleri meslekleri ile bağlantılı olarak daha kalifiye sayılabilecek işlerde çalışmaktadırlar. Lise mezunu kadınlar ise iş güvencesi ve devamlılığı bakımından daha dezavantajlı işlerde çalışmaktadırlar. Ayrıca, genele bakıldığında yüksek eğitimli gruptaki kadınların kendi anne babalarından eğitimleri ve ekonomik özgürlük sahibi olmaları açısından daha fazla destek gördükleri anlaşılmıştır. Bu bağlamda bu gruptaki kadınların iş piyasasına katılımları daha kolay olmaktadır.

İkinci önemli konu aile içindeki finansal karar verme süreçleri ile ilgilidir. Bu çalışma karar verme olgusunu dinamik bir süreç olarak ele almaktadır. Nasıl ki aileyi bir bütün olarak ele almak içindeki farklı aile üyelerini ve onların değişen etkilerini görünmez kılıyorsa karar verme sürecinin detaylarını da görünür kılmak için kararları ve aşamalarını görünür kılmak gerekmektedir. Bu nedenle bu çalışmada finansal

konulardaki karar verme süreçleri farklı harcama kalemleri ve farklı karar aşamaları dikkate alınarak tartışılmıştır. Harcama kalemleri olarak ev / yazlık satın alma veya taşınma, araba satın alma, büyük ve küçük ev eşyaları, beyaz eşyalar, tatil harcamaları düzenli harcamalar ve çocukla ilgili harcamalar belirlenmiştir. Farklı aile üyelerinin bu harcama kalemleri üzerinde hangi aşamalarda ve ne ölçüde etkili olduğuna bakılmıştır.

Ev içindeki iş bölümü finansal karar süreçlerine katılımda önemli rol oynamaktadır. Safilios-Rothschild (1970) tarafından da denildiği gibi, kültürel ve sosyal normlar kimin karar verici olduğunu belirlemektedir. Evde kadının ve erkeğin kararlara ne şekilde katıldığı ve kimin karar veren olduğu gibi konular temelde ev içindeki iş bölümü çevresinde şekillenmektedir. Ev içindeki iş bölümü de toplumsal normlar çevresinde oluşur ve içşelleştirilen geleneksel toplumsal cinsiyet rolleri eşler arasındaki finansal karar verme süreçlerini etkiler. Çalışmanın sonuçlarına göre harcama kalemlerine tek tek bakıldığında, sorumlulukların ve alanların cinsiyete bağlı bölüşümü çerçevesinde cinsiyetlendirilmiş alanlar ve cinsiyetlendirilmiş eşyalar olduğu sonucuna ulaşılmıştır. Araba ve diğer teknolojik harcamalar genelde erkeğin alanı olarak kabul görmektedir. Araba alınıp alınmayacağı, ne zaman alınacağı ve alınacaksa arabanın özellikleri gibi konularda erkek daha etkili karar veren rolündedir. Diğer yandan evle ilgili konular kadının alanı olarak görülmektedir. Küçük ve büyük ev eşyaları, mutfak eşyaları, mobilyalar, ev dekorasyonu gibi ev ile ilgili konularda kadın temel karar verici rolündedir. Beyaz eşyalarla ilgili kararlar iki alana da girebilmektedir. Teknolojik özellikleri bakımından erkeğin alanı olarak görülen beyaz eşyalar, evle ilgili olması bakımından kadının kararları arasında da görülebilmektedir. Bu nedenle teknolojik özellikleriyle ilgili kararlarda erkek daha etkili iken ihtiyacın belirlenmesi aşamasında kadın daha etkili olmaktadır. Çocuklarla ilgili harcamalar konusunda ihtiyacın belirlenmesi yine kadının daha ağırlıklı etkisinin olduğu bir konudur. Çocuğun ihtiyaçlarının ne olduğu ve ne zaman alınması gerektiği gibi konular kadının alanı olarak görülürken harcamanın miktarı büyüdükçe erkek karara daha çok dahil olmaktadır.

Ev içinde eşlerin birlikte ve yalnız karar verdiği konulara bakıldığında iki eğitim seviyesindeki kadınlarda da belli benzerliklere ulaşılmıştır. Harcama miktarının boyutu tüm bu harcama kalemlerinde eşlerin karar sürecine katılımını etkileyen önemli konulardan birisidir. Eşler aile bütçesini etkileyen harcamalar konusunda ortak kararlar almaktadırlar. Diğer yandan bu konuyla ilgili olarak üniversite mezunu kadınlar daha eşit kontrol ve daha az müdahale olan karar süreçlerinden bahsetmektedirler. Parayı kazananın kim olduğu bir diğer belirleyici faktördür. İki eğitim grubundaki kadınlar da kendi kazandıkları para konusunda daha özgür karar verdiklerini ve bilgilendirme konusunda daha az sorumluluk hissettiklerini söylemişlerdir. Ayrıca yapılan harcamanın kimin için yapıldığı, o harcama ile kimin ihtiyacının karşılandığı ve alınacak eşyayı kimin kullanacağı gibi noktalar o harcama ile ilgili kimin ne kadar söz sahibi olduğunda önemli faktörlerdir. Dolayısıyla eşlerin ortak kullanacağı eşyalar konusunda daha ortak kararlar söz konusudur.

Araştırma sonucunda kadınların finansal karar verme süreçlerinde 4 temel bilgilendirmeden bahsettiği gözlemlenmiştir. Üniversite mezunu kadınlar daha çok karşılıklı bilgilendirmeden bahsetmektedirler. Aile bütçesini etkileceyecek meblağlar söz konusu olduğunda eşler yapılan harcamalar konusunda birbirlerini karşılıklı bilgilendirmektedirler. Lise mezunu kadınlar ise tek taraflı bilgilendirme ve izin isteme şekillerini daha çok anlatmışlardır. Kadınlar yaptıkları harcamalar konusunda aile bütçesini yöneten eşlerini tek taraflı olarak bilgilendimektedirler veya harcama yapmadan önce izin istemektedirler. Bu bilgi ve izin süreci bazı ailelerde sadece büyük meblağlar söz konusu olduğunda değil küçük meblağlarda da geçerlidir. İki eğitim grubundan da kadınlar danışma durumlarından bahsetmişlerdir; ancak üniversite mezunu kadınlar danışma sürecinde daha karşılıklı ve eşit söz sahibi olunan bir durumdan bahsetmişlerdir.

İki eğitim grubundaki kadınlar arasındaki temel fark ele alındığında üniversite mezunu kadınların ailedeki finansal karar verme süreçlerine katılımları ve kaynaklara ulaşımları açısından daha eşitlikçi ve daha katılımcı bir aile sistemine sahip oldukları görülmektedir. Genele bakıldığında bu gruptaki kadınlar eşleriyle daha ortak karar

süreçleri içinde karar aldıkları ve daha eşit bir güç dengesi kurdukları ifade edilebilir. İki eşin de gelirlerini ortaya koydukları ve eşit kontrollerinin olduğu bir havuz sistemi ile aile bütçesi yönettikleri çıkan sonuçlardan birisidir. Diğer yandan lise mezunu kadınlar arasında geliri kimin yönettiği sorusuna ortak cevabı verenlerin ortak kelimesini daha farklı bir anlamda kullandığı farkedilmektedir. Bu ailelerde eşlerin gelirlerini birleştirdiği; ancak bir kişinin tüm gelir üzerinde daha çok söz sahibi olduğu ve aile bütçesini yönettiği görülmektedir. Bu ailelerde erkek aileyi geçindiren kişidir. Kadının da çalıştığı durumlar da dahil olmak üzere finansal kaynaklardan ve haliyle aile bütçesinden sorumlu olan temel kişi olarak görülmektedir.

Eşler arası finansal karar verme süreçlerinin ve kaynakların kimin tarafından kontrol edildiği ve bu konulardaki güç dengesi aile içindeki ekonomik şiddetle ilişkilidir. Finansal karar süreçlerinin ve kaynakların aile bireylerinden birisi tarafından domine edilmesi o ailede ekonomik şiddeti doğurmaktadır. İki eğitim grubundaki kadınlar da bazı ekonomik şiddet türlerini ailelerinde deneyimlemektedirler. Diğer yandan bu iki gruptaki kadınların deneyimleri arasında bu türlerin hangileri olduğu, şiddetin derecesi ve devamlılığı gibi bazı farklılıklar vardır. Ayrıca üniversite ve lise mezunu kadınlar arasında kadınların şiddet algıları ve şiddet karşısında gösterdikleri tepkiler de değişmektedir. Öncelikle bu çalışmada yer alan katılımcılar arasında lise mezunu kadınların aile içinde daha çok ekonomik şiddet türüne maruz kaldığı görülmüştür. Bunlar kadının çalışmasına engel olma, işten çıkmaya sebep olma, kadının işi ile ilgili kararları kontrol etme, birikimi kadından habersiz harcama, kadının ihtiyaçları için para vermeme, gelirini paylaşmama, harcamaları kısıtlama, bilgilendirme ve izin isteme, kadının maaşına ve kartlarına el koyma, mal varlığına el koyma, kadının ücretsiz emeğini kullanma ve aileye olan katkısını değersiz kılma şeklinde sıralanabilir. Diğer yandan bu çalışmadaki üniversite mezunu kadınlar eşleriyle olan ilişkilerinde daha çok harcama kararlarını kadından habersiz verme, kadından habersiz birikim yapma, kadının harcamaları ile ilgili bilgi talep etme, kadının emeğini kullanma ve aileye olan katkısını değersiz kılma konularında ekonomik şiddete maruz kalmaktadırlar.

İki eğitim grubu arasındaki görünen farkın nedenlerinden birisi kadınların şiddeti nasıl algıladığıyla ilgilidir. Lise mezunu kadınlar üniversite mezunu kadınlara oranla içselleştirilmiş geleneksel toplumsal cinsiyet rollerini daha çok yansıtmaktadırlar. Ekonomik şiddet algıları da bununla bağlantılı olarak gelişmektedir. Dolayısıyla kadının maaşına ve kartlarına el koyma gibi bazı ekonomik şiddet türlerini bu içselleştirmeye bağlı olarak ekonomik şiddetin bir parçası olarak algılamamaktadırlar ve kendi ailelerinde bu tür davranışların varlığını geleneksel rollerle bağlantılı olarak kabul etmektedirler. Üniversite mezunu kadınlar ise bu davranışlara maruz kalmaları halinde onları şiddet olarak adlandırmaktadırlar.

Üniversite mezunu kadınlar ekonomik şiddeti ve yasal haklarını bilme konusunda daha çok farkındalığa sahiptirler. İki eğitim grubundaki kadınlar da ekonomik şiddet özelinde haklarının ne olduğu bilgisine sahip değillerdir; ancak üniversite mezunu kadınların lise mezunu olan kadınlara oranla genel anlamda şiddete maruz kalma durumunda sahip oldukları yasal hakların bilgisine daha çok sahip oldukları bilgisine ulaşılmıştır. Şiddeti anlamlandırma ve sahip olunan hakların farkındalığı konularındaki bu farklılıklar iki grup kadının şiddet karşısında takındıkları tutumların da farklılılaşmasına sebep olmaktadır. Üniversite mezunu kadınlar ekonomik şiddet karşışında daha çok o davranış ya da tutumu sonlandırma veya devamlılığını engelleme yönünde adımlar atmaktadırlar. Şiddete karşı çıkmaktadırlar. Bu da şiddete maruz kalmalarını veya kalsalar bile devam etmesi ihtimallerini azaltmaktadır. Lise mezunu kadınlar ise daha çok susmak, küsmek ve kabullenmek gibi tepkiler vermekte veya maruz kaldıkları ekonomik şiddetle baş etmelerini sağlayacak birtakım stratejiler geliştirmektedirler. Bu baş etme stratejilerinden ilki fiyat düşürmedir. Kadınlar yaptıkları veya yapacakları harcamanın fiyatını olduğundan daha düşük söyleyerek eşlerinden gelecek olan itirazı engellemektedirler. Ayrıca harcamayı bir süre geçtikten sonra söylemek de kadınların kullandığı bir diğer stratejidir. Bazı ailelerde kadınlar aldıkları eşyaları bir süre geçtikten sonra çıkartarak daha önceden yapılmış harcamalar olarak göstermektedirler ve böylece yeni yapılmamış olan bu harcamalara gelecek engellemelerin de önüne geçmiş olurlar. Bir başka strateji ise para saklama olarak ifade edilebilir. Bazı kadınlar eşlerinden gizledikleri paralarla kendilerine gizli birikim

yaparlar. Kadınların bazıları bu tarz gizli birikimleri aldıkları eşyanın fiyatını yükselterek artan para üstlerini saklamak yolu ile veya kendi ailelerinden gizli para yardımı alarak yapmaktadırlar. Bu yöntemlerle biriktirdikleri gizli kişisel birikimler ile kendilerine ihtiyaçları olması halinde kimseye ihtiyaç duymadan kullanabilecekleri ekonomik bir güvence oluşturmaktadırlar. Kadınların kullandıkları son strateji de izin istememektir. Yapacakları harcamayla ilgili izin istemek yerine o harcamayı yaptıktan sonra bilgilendirme şeklinde söylemek eşten gelecek itiraz ve engellemelerin önüne geçmektedir.

Üniversite mezunu kadınlar sahip oldukları ekonomik güç, aile desteği ve şiddet farkındalığı gibi etmenler sayesinde güç kazanmaktadırlar. Böylece şiddet karşısında da daha güçlü durabilmektedirler. Kadının maruz kaldığı ekonomik şiddeti kabullenmeyen ve karşı gelen tutumu şiddet uygulayan eş için de caydırıcı bir etmek oluşturmaktadır. Bu karşı geliş sözel tepki veya boşanma talebi gibi şekillerde olabilmektedir. Her ne şekilde olursa olsun tepki, tepki gören kişi üzerinde caydırıcı bir unsur oluşturmaktadır ve bu ekonomik şiddet için de geçerlidir. Tüm bu nedenler çerçevesinde iki eğitim grubundaki kadınların eşleri farklı tutumlara sahiptirler.

İki eğitim grubu arasındaki bir diğer fark da eşlerin aile kavramını nasıl algıladıkları konusundadır. Üniversite mezunu kadınlar eşleri ile olan ilişkilerini ortaklığa dayalı, eşit güç ve eşit kontrol sahibi olmak üzerinden tanımlamaktadırlar. Görüşmecilerin ifadeleri çerçevesinde sadece kadınların değil eşlerinin de bu yönde düşündüğü bilgisine ulaşılmaktadır. Lise mezunu kadınların ailelerinde ise finansal karar verme süreçlerinde toplumsal cinsiyete dayalı iş bölümü ve güç farklılıklarına daha çok rastlanmaktadır.

Bu anlatılanlar çerçevesinde bu çalışmada temel olarak 4 ana temaya ulaşılmıştır. Bunlar kadının iş piyasasına katılımı, sosyal destek, çok yönlü kimlik oluşumu ve bilgiye ulaşım olarak sıralabilmektedirler. İlk tema kadının meslek sahibi olma, işin niteliği ve ekonomik bağımsızlık alt temalarını içermektedir. Üniversite ve üzeri eğitimi olan kadın bir meslek sahibi olmakta ve çalışmaktadır. Bu sayede kendi geliri

olan kadın evdeki gelirin bir payını veya tamamını sağladığından hanedeki gelir hakkında çalışmayan kadına göre daha çok söz sahibi olmaktadır. Bununla beraber eğitim seviyesinin artması bulunan işin niteliğinde de artış ihtimalini doğurmaktadır. Eğitim düzeyi yüksek kadınların düzenli, iş güvencesi daha yüksek ve daha kalifiye işler bulma ihtimali artmaktadır. Ayrıca, eğitim seviyesi arttıkça ekonomik bağımlılık da azalmaktadır. Kadının evli olduğu süre içinde çalışıp çalışmamasına bakılmaksızın eğitim seviyesini arttıkça çalışacak bir iş bulma şansı da arttığı için maruz kaldığı şiddete karşı gelme ihtimali de artmaktadır. Bu bağlamda, ilişkiyi sonlandırma ihtimali de artmaktadır. Kendi gelirini sağlayabilecek kadının boşanma veya evi terketme durumunda kendisine maddi destek sağlayacak birine ihtiyaç duymadan hayatını idame ettirmesi daha kolay olacağından dolayı şiddete vereceği tepkilerden birisi de kendi başına hayat kurmak üzerine olabilmektedir. Bu durum da ekonomik şiddet uygulayan kişi için caydırıcı bir etken oluşturmaktadır. Bir diğer nokta sosyal destek ile ilgilidir. Bu tema kadınların ailelerinden edindiği değerlerle ve sosyal çevrelerle bağlantılı olarak kazandıkları sosyal ağlarla ilgilidir. Kız çocuklarının üniversite veya üstü eğitim almasını destekleyen ebeveynlerin kadınların ekonomik özgürlüğü konusunda destekleyici tutumları olacaktır. Bu nedenle, ekonomik şiddete maruz kalan kadın kendi ailesi tarafından da destek göreceğinden dolayı şiddet uygulayan kişi karşısında daha güçlü durur. Bu da şiddet uygulayacak kişi için bir başka caydırıcı etmendir. Çalışmak sadece gelir kazanabilmek açısından değil sosyalleşme ortamları da sağladığından dolayı kadının ekonomik şiddete maruz kalma ihtimalini azaltmaktadır. Üniversite veya üstü eğitimi olan kadın eğitim alırken veya çalışırken diğer kadınlara göre ev dışında daha çok zaman geçirmektedir. Bu sayede gelir kazanan ve/veya daha çok sosyalleşen kadının hem özgüveni artar hem de ona destek olacak çevresi oluşmaktadır. Böylece kendini şiddete maruz kalmış hissettiğinde daha çok kendini savunmaktadır. Bununla beraber eğitim seviyesi arttıkça kadının kendi kimliğini kurduğu alanlar da artmaktadır. Bir mesleği olan kadın kendini çalışan bir kadın olma, iş arkadaşı olma veya doktor, mühendis, öğretmen olma gibi edindiği mesleği üzerinden de tanımlamaktadır. Bu da şiddet görme durumunda karşı çıkma ihtimalini arttırır; çünkü ‘ev’ üzerinden gelen bir şiddete karşı kendini sadece ev kadınlığı, eş olması, anne olması veya gelin olması gibi kimlikler üzerinden

tanımlayan kadınla karşılaştırıldığında daha güçlü bir pozisondadır. Ev üzerinden tanımladığı kimliğinin yıkılması ihtimalinde tamamen 'kendini' kaybetmiş olmaz ve böylece devam etmesi kolaylaşır. Son olarak eğitim seviyesi yüksek olan kadın eğitim seviyesi düşük olan kadına oranla maruz kaldığı şiddeti anlamlandırma ve bu şiddetle nasıl başedeceğini bulma konusunda daha avantajlıdır. Eğitim seviyesi arttıkça ekonomik şiddet hakkındaki bilgilere, sahip olduğu hakların ne olduğuna ve şiddete maruz kalınması durumunda destek almak için neler yapılabileceğine dair bilgilere ulaşım da kolaylaştığından yardım edecek kişilere ve kurumlara ulaşma şansı da artmaktadır.

Kısacası kadının sadece ekonomik güç kazanması değil aile desteği veya sahip olduğu haklar ile ilgili bilgi sahibi oluşu gibi etmenlere de dayanarak kazandığı güç ekonomik şiddete maruz kalması ihtimalini azaltmaktadır. Bunda da eğitim seviyesinin artışı önemli rol oynamaktadır. Yani, ekonomik şiddet, diğer tüm şiddet türlerinde olduğu gibi, kadın şiddet uygulayan kişinin gözünde güçlü oldukça azalmaktadır; çünkü şiddet iktidar kurmaya dayalı gerçekleşen bir tutumdur. Yukarıdaki temaların tamamı temelinde kadına şiddet uygulayan kişinin önünde güç kazandıran durumlar olduğundan dolayı tepki alma ihtimali olan kişinin şiddet uygulama ihtimali de azalmaktadır.

Mesleki durumla bağlantılı olarak eğitim seviyesi kadınların ailedeki finansal karar verme süreçlerine katılımları ve kaynaklara ulaşımları üzerinde etkilidir. Eşler arası ilişkilerde kadınların güç kazanması yönünden önemli rol oynamaktadır.Bu bağlamda yüksek eğitim seviyesine sahip kadınlar daha güçlü ve ailedeki finansal karar süreçlerine daha çok katılan durumundadırlar. Deneyimledikleri ekonomik şiddeti anlamlandırma ve maruz kalmaları halinde ne şekilde baş edecekleriyle ilgili bilgiye ulaşma bakımından daha avantajlıdırlar. Böylece ekonomik şiddeti engelleme veya onun devamlılığını engelleme konusunda daha kolay baş ettikleri görülmektedir.

Bu çalışma ailedeki finansal karar verme ve ekonomik şiddet hakkındaki literatüre katkı sağlayarak özellikle sosyoloji ve toplumsal cinsiyet alanlarına katkıda

bulunmaktadır. Ekonomik şiddet, sadece toplumda değil sosyal bilimler literatüründe de diğer şiddet türlerine oranla daha görünmez kalan bir alandır. Gün geçtikçe yapılan çalışmaların sayısı artmakla beraber özellikle Türkiye'de bu konudaki araştırmaların az sayıda bulunduğu söylenebilir. Bu konularda bazı araştırmalar olmasına rağmen özellikle ekonomik şiddet literatürünün genellikle anket yolu ile toplanan niceliksel araştırmalar oldukları görülmektedir. Diğer yandan bu araştırma yarı yapılandırılmış sorulardan oluşan derinlemesine mülakat tekniği ile toplanmış ve içerik analizi ile yapılmış bir çalışmadır. Böylece kadınların düşünce ve deneyimleri ilk ağızdan ve daha detaylı bir şekilde incelenebilmiştir. Ayrıca anket ile öğrenilemeyecek bazı deneyimler hakkında bilgilere ve düşünce ile deneyimleri arasındaki tutarsızlıklar gibi bazı noktalara da ulaşılabilmiştir.

Bu çalışmanın sınırlılıkları düşünüldüğünde gelecekte yapılabilecek çalışmalar için bazı önerilerde bulunulmuştur. Bunlardan ilki kadınla birlikte kocanın, ebeveynlerin ve çocuklar gibi diğer aile üyelerinin de ekonomik şiddeti nasıl deneyimlediklerini ve hakkında ne düşündüklerini öğrenmeye yönelik araştırmalar yapılabileceğidir. Bir diğer öneri de ekonomik şiddetin aile dışındaki alanlarda incelenmesi yönündedir. Ayrıca kuşaklararası farklılıklara, yaş farklılığına ve ailelerin sahip oldukları çocuk sayılarına odaklanılarak yapılacak çalışmalar da bu alana önemli katkılar sağlayacaktır. Son olarak da bu çalışmada odak noktası olarak ele alınan iki eğitim seviyesi dikkate alındığında üniversite mezunu kadınların daha az ekonomik şiddete maruz kaldığı görülmüştür; ancak sadece ekonomik şiddete maruz kalan üniversite seviyesindeki kadınların deneyimlerine daha detaylı bakılan başka çalışmalar da eğitimin ekonomik şiddet deneyimleri üzerindeki rolünün daha detaylı anlaşılmasına yardımcı olaraktır.

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