Hacettepe University Graduate School Of Social Sciences

Department of Economics

THE SUBJECTIVE POVERTY ANALYSIS FROM A GENDER PERSPECTIVE

Işın KORTAN SARAÇOĞLU

Ph. D. Dissertation

Ankara, 2019

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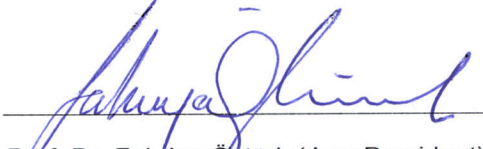Hacettepe University Graduate School Of Social Sciences
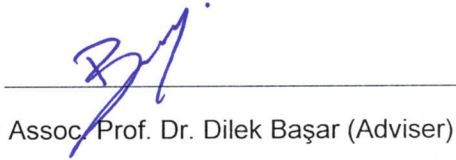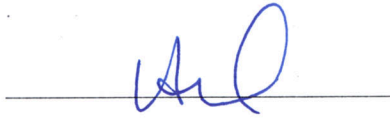
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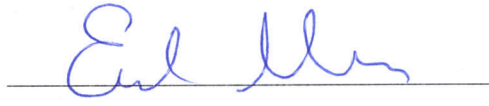
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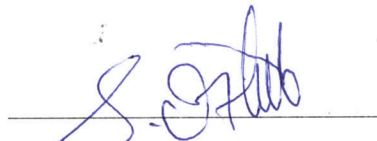
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Işın KORTAN SARAÇOĞLU

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ETİK BEYAN

Bu çalışmadaki bütün bilgi ve belgeleri akademik kurallar çerçevesinde elde ettiğimi, görsel, işitsel ve yazılı tüm bilgi ve sonuçları bilimsel ahlak kurallarına uygun olarak sunduğumu, kullandığım verilerde herhangi bir tahrifat yapmadığımı, yararlandığım kaynaklara bilimsel normlara uygun olarak atıfta bulunduğumu, tezimin kaynak gösterilen durumlar dışında özgün olduğunu, **Doç. Dr. Dilek BAŞAR** danışmanlığında tarafımdan üretildiğini ve Hacettepe Üniversitesi Sosyal Bilimler Enstitüsü Tez Yazım Yönergesine göre yazıldığını beyan ederim.

Arş. Gör. Işın KORTAN SARAÇOĞLU

To my beloved mother Sevim and father Bülent…

ACKNOWLEDGEMENTS

ABSTRACT

KORTAN SARAÇOĞLU, Işın. *THE SUBJECTIVE POVERTY ANALYSIS FROM A GENDER PERSPECTIVE*, Ph. D. Dissertation, Ankara, 2019.

The main purpose of this study is to analyse women's perceptions of poverty by using subjective poverty method and to investigate what affects their perceptions of poverty. In this context, women's perceptions of poverty are evaluated and measures women's poverty by taking their own perspectives into account. The multidimensional nature of poverty and the characteristics and constraints of traditional poverty measurement methods ignore some aspects that define women's difficulties and women's perceptions of poverty. Subjective poverty measurement methods are based on the perceptions of individuals to measure poverty. It is aimed to evaluate the determinants of women's perception of poverty and perceptions of poverty by subjective welfare analysis. The data set required for the study was obtained as a result of the field study conducted among the women applying for assistance to the Altındağ Social Assistance and Solidarity Foundation. The ordered logit and the ordered probit models are used in the study. According to the results of subjective welfare analysis, the determinants of women's perceptions of poverty are obtained that education level, level of income, health satisfaction, feeling safe, exposure to violence and living in a rented house.

Keywords

Woman, Poverty, Subjective Poverty, Subjective Welfare, Ordered Logit Model, Ordered Probit Model

ÖZET

KORTAN SARAÇOĞLU, Işın. *Toplumsal Cinsiyet Perspektifi Altında Subjektif Yoksulluk Analizi*, Doktora Tezi, Ankara, 2019.

Bu çalışmanın temel amacı, kadınların yoksulluk algılarını subjektif yoksulluk yöntemiyle analiz etmek ve onların yoksulluk algılarını neyin etkilediğini araştırmaktır. Bu bağlamda, çalışmada kadınların yoksulluk algıları değerlendirilmekte ve kadınların yoksullukları, kendi bakış açılarını dikkate alınarak ölçülmektedir. Yoksulluğun çok boyutlu doğası ve geleneksel yoksulluk ölçme yöntemlerinin özellikleri ve kısıtlamaları, kadınların yaşadığı zorlukları tanımlayan bazı görüşler kadınların yoksulluk algılarını gözardı etmektedir. Subjektif yoksulluk ölçüm yöntemleri ise bireylerin algılarından yola çıkarak yoksulluk ölçümü yapmaktadır. Kadınların kendilerini yoksul hissetmelerinin ve yoksulluk algılarının belirleyicilerinin subjektif refah analizi yöntemi ile değerlendirilmesi amaçlanmaktadır. Çalışma için gerekli olan veri seti Altındağ Sosyal Yadımlaşma ve Dayanışma Vakfı'na yardım başvurusunda bulunan kadınlar arasında gerçekleştirilen alan çalışması sonucunda elde edilmiştir. Çalışmada sıralı logit modeli ve sıralı probit modeli kullanılmaktadır. Subjektif refah analizi sonuçlarına göre kadınların yoksulluk algılarının belirleyenleri, kadınların eğitim seviyesi, gelir seviyesi, sağlık hizmetlerinden memnun olması, kendilerini güvende hissetmeleri, şiddete maruz kalmaları ve kira ödeyerek bir evde yaşamaları olarak elde edilmiştir.

Anahtar Sözcükler

Kadın, Yoksulluk, Subjektif Yoksulluk, Subjektif Refah, Sıralı Logit Modeli, Sıralı Probit Modeli

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ABBREVIATIONS

ADNKS : Address Based Population Registration System
CEE : Central and Eastern Europe
CPR : Chronic Poverty Report
CPRC : Chronic Poverty Research Centre.
ELQ : Economic Ladder Question
GAD : Gender and Development
EWQ : Economic Welfare Question
GDI : Gender-Related Development Index
GEM : Gender Empowerment Measure
GII : Gender Inequality Index
GSOEP : German Socio-Economic Panel
HBS : Household Budget Survey
HDI : Human Development Index
HDR : Human Development Report
HPI : Human Poverty Index
IDM : Individual Poverty Measurement
IEQ : Income Evaluation Question
IHDI : Inequality-adjusted Human Development Index
ISSP : International Social Survey Program
LCS : South African Living Conditions Survey
LSMS : Living Standards Measurement Study survey
MIQ : Minimum Income Question
MPI : Multidimensional Poverty Index
MHS : Madagascar Household Survey
OECD : Organisation for Economic Co-operation and Development
PPHS : Pakistan Panel Household Survey
RLMS : Russian Longitudinal Monitoring Survey
SALDRU : South African Labour and Development Research Unit
SSI : Social Security Institution
TURKSTAT : Turkish Statistical Institute
UN : United Nations
UNDP : United Nations Development Program
WFI : Welfare Function of Income
WID : Women in Development
WVS : World Value Survey

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INTRODUCTION

The World Bank data for 2015 reflects that 9.9% of the world's population lives on less than 1.90 dollars per day indicating poverty line of World Bank. The data of the World Bank for 2017 indicate that Turkey has 13.5% a national poverty headcount ratio which is the percentage of the population living below the national poverty lines. For a very long time, societies have tried to define and measure "poverty" in different ways. Although there is no consensus about which are the best definitions and measurement methods for poverty, setting an objective poverty line is regarded as most prevalent method for measurement of poverty.

Objective poverty approach, however, has significant weaknesses. According to objective poverty, the measurement of objective poverty is difficult and also it may miss significant determinants of poverty. It also ignores the poverty perceptions of individuals. The poverty is not an objective circumstance based just on the level of income needed to satisfy household requirements but relies on individuals' feelings and perceptions, on the resources that are essential for full participation in society and on environmental perspectives of individuals' lives. On the other hand, the most distinctive feature of subjective poverty is that individuals are a method of measurement based on their own perceptions and thoughts. The subjective poverty is based on the feeling of individuals. Thereby, individuals who are objectively poor, feel they are not poor subjectively, and vice-versa.

To overcome the weaknesses of objective poverty, many approaches have been developed, including subjective poverty which relies on subjective perceptions of individuals. Researchers, have propounded various concepts for measurement of subjective poverty such as "the Income Evaluation Question (IEQ)", "the Minimum Income Question (MIQ)" and "the Economic Welfare Question (EWQ)". Income Evaluation Question (IEQ), measures the subjective poverty with using some degrees which are "good," "satisfactory," "unsatisfactory". Also, it referred that the welfare position of the individuals can be evaluated with these degrees

by the individuals. Minimum Income Question (MIQ) which is a special case of IEQ, is asked for only one income quantity, which shows a wellbeing level of individuals, from the individuals. These methods create "money-metric" of subjective welfare (Ravallion, 2012). On the other hand, The Economic Ladder Question (ELQ) method and EWQ uses the individual's own well-being as an indicator of welfare, not uses the income or other money metric indicators. These methods ask each respondent to rate their economic welfare on an ordinal scale and it is also known as the "Cantril ladder". Besides the economic welfare, in broad terms, these methods contain the rating life satisfaction and happiness. The aims of the study, measure the women's subjective poverty with using the the EWQ methods.

To the best of my knowledge, there are a limited number of studies focusing on subjective poverty of women in Turkey. This study mentions the description of poverty and the measurement approaches to poverty. Then it evaluates the women's perception of poverty and measures the women poverty under their perspectives. With the motivation of filling this gap, this study aims to investigate determinants of subjective poverty of women in Altındağ which is one of the poorest regions of Ankara. In accordance with this purpose the questionnaire applied among women who apply for the social assistance to The Altındağ Social Assistance and Solidarity Foundation in Altındağ region. The Altındağ Social Assistance and Solidarity Foundation was chosen because it is the Assistance and Solidarity Foundation which received at the most social assistance application in the Ankara region.

The study is outlined as follows. Firstly, chapter 1 explains the definition and measurement of poverty in different approaches. In this context, firstly the concept of poverty is mentioned in the first part of the study and then the definitions of poverty are evaluated in terms of different approaches in chapter 1. Then, poverty measurement methods are explained within the framework of different approaches. Chapter 2 presents the relationship between women and poverty under the frame of gender perspective. The description of women's

poverty and the process of the feminization of poverty evaluated in this chapter. Also, in this frame, the female-headed households and labour participation of women are considered in this chapter. In Chapter 3 include the empirical analysis of subjective poverty. Firstly, the literature review of the measurement of subjective poverty is included. In the literature, the subjective poverty and subjective well-being studies that analyzed by Economic Welfare Question (EWQ) method. Also the data design, estimation methods and the descriptive statistics of the study are explained. Then the results of the empirical analyses are interpreted and discussed. Finally, in the conclusion part, while the findings of the study are interpreted and discussed, it gives some policy recommendations.

CHAPTER 1

THE CONCEPTUAL FRAMEWORK OF POVERTY

1.1.   THE CONCEPTIONS OF POVERTY

Poverty is a process that affects societies in every period of history, and it has been continued to exist among the most basic socio-economic problems of many countries. Poverty which has many dimensions, is a complex fact (Demery, Şen & Vishwanath, 1995: 2). It has several aspects such as lack of consumption/income, hunger, malnutrition, efficient resources, homelessness and insufficient housing, illiteracy, insecure environment, exclusion, social discrimination and it exists in all countries and in all societies. The debate of definition of poverty has a long historical process, and the economists and sociologist have been trying to define it for many years. It is described in different ways.

Moreover, the definition of poverty is difficult because there are many meanings and definitions of poverty in the development field. Although poverty has traditionally been measured in one dimension such as using the monetary terms, it also includes numerous different dimensions. In other words, it cannot be defined only as a lack of consumption/income; it is also defined by health, nutrition, literacy, insecurity, weak social relations, low self-esteem/honour and weakness (Coudouel, Hentschel & Wodon, 2002). Fields (2000) emphasised that while if consumption (or income) of individual or family is below the cut-off amount and it is classified non-poor, while if it is above that amount, it is named as poor. Poverty is a disability to achieve socially acceptable standards in the definition of the World Bank (2001). There are many concepts and definitions related to poverty, generally, it is defined as "a lack of basic needs" of the people to survive. Also, this concept includes both the material and moral human needs such as shelter, nutrition, education, health, clothing, resting, culture (Aktan & Vural, 2002: 40, Fields, 2000: 10). Poverty shows itself in multiple channels such as

poor health, poor access to sanitation and safe water, malnutrition, lack of education, skills, shelter, (Okidegbe, 2001: 1). Besides, poverty is measured at the micro and macro level. Poverty is measured and examined at a micro level if it is a situation of individuals and families. On the other hand, if poverty is about a situation of populations like regions, countries and communities, it is measured at a macro level (Drewnowski, 1977: 185).

The debate on poverty conceptualisation has a long history in the literature. In the context of the determinism of modern capitalist society and market relations, the conceptualisation of poverty was predominantly economic-based from the 18th century to the 1960s. However, from the 1960s onwards, the debate on poverty that whether poverty is an individual or a product of capitalist market relations, or whether it is a cultural or structural problem, has accelerated (Gül & Sallan Gül, 2008: 57). Firstly, when we look at the literature on poverty, there are various definitions of poverty which is mentioned to "indispensably necessary" by Smith, "minimum necessities" of Rowntree and "basic capabilities" of Sen, while the latter is reflected in Townsend's reference to "widely approved activities, conditions and amenities" in the literature (Yakut Çakar, 2010: 6). Rowntree (1908) emphasized the income and consumption patterns of poor households, and how they could be used to determine poverty thresholds. His work was a powerful input to the design of income support and social insurance policies, and greatly influenced awareness of poverty. In the 19th century, poverty stemmed from the thought about "subsistence needs", and it answers what a person needs to survive. The poverty term changed to the mid-20th century. It involved the conceptualisation of "lacking basic needs" and "the subsistence idea" extended by including basic services and facilities such as education, healthcare, sanitation. Towards the end of the 20th century, understanding of poverty comprised of income and other resources, the named the "relative deprivation" (Ludi & Bird, 2007). Especially, after the World Bank Development Report 1990, poverty has started to be emphasized. Recently, researchers have criticised the traditional monetary approach of poverty and they have generated an effective number of studies involving alternative descriptions and methods of measuring

poverty. So, the description of poverty has been complemented by other approaches which are human development approach, the basic needs approach, capabilities approach and multidimensional poverty approach, to conceptualise poverty (Handley, Higgins, Sharma, Bird & Cammack, 2009).

Poverty measurements have observed an economistic approach based on the monetary approach which is the most usually used for evaluating and measuring poverty, all the time since the early 1900s. According to this approach, poverty is defined as one's income or consumption under a specific level. The poverty level represents all the total necessary goods and services to be able to get basic needs. The level of income and poverty line can be used in a monetary approach in order to comparison for poverty levels among countries and over time (Ravallion, 2010). In other words, at first, we can say that poverty conceptualised and measured by using only one dimension, but it has been analysed by different approaches which define poverty in a more multidimensional method in recent years.

The multidimensional identification of poverty began with the studies of Sen (1976, 1985 & 1987). According to Sen, to understand poverty, one should look at what people can and cannot do and what they are. Instead of the level of income used as a traditional poverty measure, the focus should be on lack of the basic feasibility for reaching an acceptable level of life. Although this approach is not considered as a focal point, the impact of income on poverty is not excluded (Yüncü, 2011). Sen's capabilities (capacity) approach has been an inspiration for many researchers and social scientists in the analysis of measurement of poverty, in the analysis of gender inequality or in the effectiveness of social policies. The most important impacts of the capabilities (capacities) approach in the poverty context are observed in the creation of "the Human Development Index (HDI)", which was evaluated by "the United Nations" in the early 1990s. Also "the Human Poverty Index (HPI)" which is prepared by "the United Nations Development Program (UNDP)" uses the capability approach and defines poverty as the lack of life expectancy, quality of life and knowledge level which

are necessary for human life. However, "the Gender-Related Development Index (GDI)" and "the Gender Empowerment Measure (GEM)" use same basic variables and dimensions with the HDI. However, although these indices are attempts to develop a gender-based perspective, they do not include gender-specific dimensions of poverty, such as time use, exposure to violence (Bessell, 2010). "The Gender Development Index" takes into consideration the inequalities between women and men while "the Gender Empowerment Measure" measures the independence of women (Jahan, 2002). The other gender-sensitive method is Individual Poverty Measurement (IDM) which is a less well-known approach. The IDM measures poverty at the individual level and focuses on the differences in the women's experience of poverty and men's experience of poverty.

In addition to these analyses which have been examined by the UN especially in the 2000s, the most important studies in the literature on poverty have found the inspiration of Sen's approach. In this context, the "Oxford Poverty and Human Development Initiative" improved a new technique for measuring the multidimensional poverty which has the capability approach on the base. This method, which was developed for multi-dimensional measurement and evaluation of poverty, is the approach of poverty loss dimensions. Also, this method has the capability approach on the base, and the purpose of this method analyse the "development of human" instead of the "development for human", and this development cannot be measured by monetary values. The development should be considered as the recognition of the necessary opportunities for individuals to reach their "good life" values and to be active the determinants of their own destiny. The viewpoint of this approach to the phenomenon of poverty can be expressed in a parallel way the viewpoint of this approach to the phenomenon of development. So, according to this approach, poverty means that the shortage of a certain level of development.

In this context, the five main losses of poverty have been defined by benefiting from the life experiences of individuals suffering from poverty problems: quality of work; strengthening; physical security; taking place without embarrassment in

the community and psychological prosperity/happiness. Thus, this method can make poverty measurement comparable between different countries. The standard surveys should be expanded and developed to include these five loss dimensions (Alkire, 2002, Alkire & Foster, 2011).

The need for a multidimensional approach to the concept of poverty is debated by Atkinson & Bourguignon (1982), Kolm (1977), Maasoumi (1986), Ravallion (1996), Sen (1979) and Tsui (1995). Ravallion (1996) suggests four groups of indicators for a multi-dimensional approach. These; real expenditure on goods and services in the adult market, non-income indicators showing access to goods and services which are not traded in the market, indicators related to household distribution (children's nutrition status, etc.) and characteristics related to persons' abilities (physical disability, etc.) (Bourguignon & Chakravarty, 2003).

Today, poverty is understood as a multidimensional fact which contains a lack of material and nonmaterial dimensions of wellbeing, poor health and lack of education. The multidimensional perspective of poverty also contains social exclusion, the lack of employment, the lack of shelter, insecurity, gender gap and powerlessness. Briefly, rising attention in confronting poverty cause the diverse definitions of poverty which include the inability to possess material wealth (Animashaun, 2010). Jayaraman and Lanjouw (1999) expanded the scope of material well-being to cover items such as radio, television, bicycle, wrist-watch, decent clothing, shoe, and other related needs. The World Bank notes that poverty has many faces and so, its definition changes from place to place and across time (Animashaun, 2010). When we look at the literature on poverty, the phenomenon of poverty has dealt with concepts which are the individual welfare and responsibility, the social and cultural non-integration, the social exclusion, class-subclass-below class, poverty culture, discrimination, social pathology, gender, race, ethnicity, spatial segregation, work well-being. This shows that cultural factors are important factors (in defining poverty as well as economic factors (Gül & Sallan Gül, 2008: 57). Besides, according to Lipton and Ravallion (1995), poverty profiles characterised by seven categories which are women,

larger household size, elderly, low caloric intakes, reliance on labour incomes, income variability and rural, in developing countries.

In recent years, various efforts have been tried to develop better measures of poverty and the best-known is "the Multidimensional Poverty Index (MPI)" which is improved mainly by Sabina Alkire in cooperation with UNDP. Although "Individual Poverty Measurement (IDM)" is a less well-known approach, it is conceptually well defined and has some advantages with respect to MPI.

1.1.1. Absolute Poverty and Relative Poverty

The researches of poverty have increased especially after the World Bank's "1990 Development Report". According to the classification of the World Bank, there are two varieties of poverty and these are absolute poverty and relative poverty (World Bank, 1990).

The oldest and the most basic definition of poverty is absolute poverty and it mentions to the hunger limit, which is the minimum level of food that people can live (Erdugan, 2010: 9). Absolute poverty is the minimum expenditure and income level which individuals or households require to generate themselves biologically (Aktan & Vural, 2002: 5). According to absolute poverty measurement, falling below of household income an under a determined level, that makes it improbable for the individuals or families to satisfy the fundamental requirements of life like healthcare, shelter, safe water, food, education.

In other words, absolute poverty approach which is the most generally applied method for measuring poverty in developing countries, known as a monetary approach or income approach. The poor are defined according to the estimated poverty lines in the absolute poverty approach and the absolute poor cannot meet their basic needs (Kabaş, 2009). Briefly, the definitions of absolute poverty are based on consumption or income in relation to specific living standards or basic

needs. This condition makes it possible to compare different countries. According to absolute poverty, economically developing countries has no effect on people that live under the line of poverty. It compares the households depending on their income level and this changes from country to country according to their whole economic circumstances. Unlike absolute poverty, relative poverty goes beyond the basic physiological needs by defining poverty for a generally agreed living standard in a given community at a certain time (Aktan & Vural, 2002: 5).

Unlike absolute poverty, relative poverty occurs when the individual or household or a group is compared to others. In this context, it is possible to define relative poverty in the form of the difference in the power of owning sources of income between individual, household or group and the reference individual, household or group in that society (Öztürk & Çetin, 2009: 2666 as cited in Dumanlı, 1996). According to the concept of relative poverty, individuals who fall below a specific level of income according to the average level of society are defined as poor. (TURKSTAT, 2008). The concept of relative poverty includes individuals who can meet their basic needs but are restricted to social participation in society because they are below the average level of welfare. (TURKSTAT, 2008). The relative poverty stated that the individuals falling behind most of the other individuals in the society, while the absolute poverty states that specific standard of the minimum requirement. According to income, if individuals belong to a low-income group she/he is relatively poor, while if an individual's income is fewer than the described income poverty line she/he is absolutely poor (UNDP, 1997).

According to the relative poverty concept used in industrialised countries, poverty is defined as the ratio of those who fall below a certain point when households are ranked according to their income or consumption. In other words, the relatively poor are those who can meet their basic needs absolutely but their welfare level are less than the society's general welfare level. For example, according to the concept of absolute poverty, no one in a society may be poor. However, according to the relative poverty concept which is directly related to the

distribution of income, there will always be poor in society. The only way to reduce relative poverty is to reduce inequality (Kabaş, 2010 :194).

On the other hand, the most important difference between relative and absolute poverty definitions is that the absolute poverty line is fixed. Relative poverty limits vary according to average income or expenditure levels within the country. If the average expenditure level is high, the relative poverty rate is also high. If a relative poverty line is taken and there is generally an increase in living standards, the share of the poor layer does not necessarily decrease (Coşkun & Tireli, 2008: 25). While the relative poverty calculations are focused on comparisons of social groups, the absolute poverty calculations are made on the basis of per capita expenditure.

1.1.2. Objective Poverty and Subjective Poverty

Another point that needs to be determined is the question of whether poverty is determined by an objective approach or subjective approach which enables the poor should identify themselves and evaluate their position (Şenses, 2009). In this sense, the most basic distinction in defining poverty is between subjective poverty and objective poverty.

The conception of objective poverty, which is also accepted as a welfare approach and another form of poverty, includes predetermined assessments of the factors that are essential for the removal of poverty and the necessity to free persons from poverty (Aktan & Vural, 2002: 6). The objective approach is based on pre-determined normative assessments, such as income, consumption, daily calorie consumption, access to education and health care that are required for the survival of individuals (Zanbak, 2014: 11). This knowledge can be handled to estimate poverty and to do a comparison of this (Alem, Köhlin, & Stage, 2014: 53). The objective approach deals with poverty on the basis of one-dimensional approaches, which often measure income/consumption expenditure levels, and also deals with the multidimensional approaches which use multiple indicators

(Zanbak, 2014: 11). Economists tend to adopt an objective approach because of the difficulties encountered in calculating the total benefit of individuals. According to the advocates of this approach, individuals are not always capable of evaluating what is best for them (Aktan & Vural, 2002). However, evaluated that the measurement of objective poverty is difficult and also it can be miss significant determinants of poverty. But the more dependable information can possibly be acquired by only asking people directly about if they feel as poor or not (Deaton, 2010).

Policy-makers and researchers have displayed a growing interest in the multidimensional and the subjective aspects of poverty for many years (Case & Deaton, 2002, Goedhart, Halberstadt, Kapteyn & Van Praag, 1977, Deutsch & Silber, 2005, Massoumi, 1986, Van Praag, Goedhart & Kapteyn,1980). According to them, poverty depends on perceptions and feelings of people and it is not only the level of income needed to meet household necessities. The subjective approach gives importance to people's preferences (benefit approach) in defining poverty (Aktan & Vural, 2002: 6). According to Drewnowski (1977), individuals can explain the decision on whether he thinks his needs to be satisfied to a sufficient or insufficient degree. He may be thought poor or not poor, depending on that decision. The concept of subjective poverty manifests itself as a person or household thinking that they are poor. In contrast to the objective approach, the subjective approach gives priority to the preferences of the people rather than the predetermined elements (Benli & Yenihan, 2018: 7).

The "subjectively poor" identify themselves as "poor" and the basic criteria are neither income level nor the level of utilisation of social opportunities. The criteria are about being at the limit of embarrassment to himself or his environment because of they cannot do or cannot reach something, it is purely subjective and personal (DPT, 2001: 103). On the other hand, Hagenaars and De Vos (1988) stated that poverty should be addressed both objectively and subjectively.

1.1.3. Human Poverty and Income Poverty

Income poverty can be defined as the situation where a sufficient amount of income cannot be obtained in order to meet the basic requirements that people or households need to maintain life or meet the minimum standard of living. Into the calculation of income poverty, usually, the income required to provide a minimum level of subsistence is described as the poverty line. Individuals or households with the level of consumption/income under the poverty boundary are called poor (Aktan & Vural, 2002: 6). The poor are not only deprived of income and resources; they are also deprived of opportunities. It is difficult to find jobs and access to the markets due to their low availability and social exclusion. Similarly, the insufficient level of education adversely affects the poor's ability to access information to increase employment and quality of life. The inability to benefit from malnutrition and health services prevents job opportunities and eliminates the possibility of protecting their physical and mental health. The situation of the poor can worsen by the disappearance of security.

While generally in income poverty calculations used the income that needed to achieve a minimum level of living, recently, a trend which is widely accepted in poverty measures, is that poverty cannot be measured by a single criterion. For this reason, besides the data on income and consumption expenditures, health, education and other socioeconomic indicators are used as combined-compound indicators. In fact, efforts to find more comprehensive indicators of poverty have a long history as the indicators of consumption and income are not sufficient to describe poverty and to develop strategies against poverty. Indicators such as mortality, infant mortality, life expectancy, malnutrition, per capita land area and literacy rate have been used as indicators of welfare/poverty (Şenses, 2009).

"The United Nations Development Programme (UNDP)" developed Human poverty and it means that individuals should have the opportunity of life humanely. According to human poverty, poverty does not only include the income necessary for the survival of the human but also includes the deprivation of the

economic, social and cultural basic facilities (UNDP, 1997). In 1990, UNDP suggested measuring development progress by countries with "the Human Development Index (HDI)" in the first "Human Development Report (HDR)" (UNDP, 2005: 21, Fukuda-Parr, 2006: 7). It includes three dimensions of human well-being which are income, health, education and its aim is not only to supply a whole aspect of human development but to supply a measure that passes behind income. The HDI is a concept used for examining and measurement changes in the welfare of human (UNDP, 2005:21).

Income poverty is measured by the minimum level of income necessary to maintain life and in this sense, it means a lack of buying power. In calculations of income poverty, the income required to purchase a specific quantity of food is usually described as a poverty line and it focuses on absolute income. On the other hand, UNDP (1997) stated that poverty means not only deprivation of material but also it means deprivation of wealth.

> "It can also mean the denial of opportunities and choices basic to human development-to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-esteem and the respect of others (UNDP, 1997)"

At this point, the human poverty index is developed as a humanitarian measure of poverty, and it measures the poverty in terms of shortness of lifespan, shortage of access to private and public resources, the lack of services of primary education (Aktan & Vural, 2002: 7). Although human poverty is associated with income poverty, it is substantially different from it. While income/consumption poverty measures concentrate on absolute income, measurement of human poverty focuses on issues such as education level, access to health and clean water resources (Gündoğan, 2008: 44).

1.1.4. Rural Poverty and Urban Poverty

Poverty can be classified as rural poverty and urban poverty. According to the places where individuals inhabit (urban-rural), there is no major distinction between the basic characteristics of the poor and the dimensions of poverty. In general, rural poor care about the more qualitative dimension of poverty, such as security, independence, self-esteem, identity, sincerity and closeness to social relations, freedom of decision and legal and political rights, while urban poor care for quantitative dimension, such as insufficient income and insufficient consumption (Masika, de Haan & Baden, 1997). The reasons for rural poverty which are complex and multidimensional, involve gender, culture, markets, climate, and public policy. On the other hand, the poverty measurement ways which focuses on consumption level or income do not catch numerous the dimensions of poverty. To give an example, the urban poor depend on the cash economy, so they are more defenceless to changes in income in the urban context. Also, because of crowded living conditions in urban slums, this urban poor face with severe environmental and health jeopardies. Other multidimensional aspects of poverty in urban and rural are primary services including sewage, education, health, water and a safety net to reduce hard times (Baker & Schuler, 2004: 4)

A great majority of the poor population in a world live in rural areas and they mainly work in agriculture and animal husbandry, small-scale services and industries, fishery and forestry. The rural poor in the developing countries are not a homogenous group but can be divided into two main groups: the agricultural poor (the landowners, the landowners who rent their land, the landowners who rent the land) and the poor workers (workers-windmills, village craftsmen and shepherds). The main source of rural poverty is landless and unqualified workers. As the population increases and the urbanization process accelerates, the number of these sectors are increasing rapidly (Aktan & Vural, 2002: 10, Khan, 2001).

In most countries, poverty is more of a problem in rural areas, and deficiencies in areas such as personal consumption and access to adequate safe water, health, housing, education, transport and communication services characterize rural poverty. However, urban poverty is often the result of rural poverty reduction strategies. Khan (2000) stated the causing of the emergence of both rural and urban poverty is public policies which lead to deviations in the market and the disregard of the agricultural sector and physical infrastructure in the rural areas.

1.1.5. Chronic and Transient Poverty

Another description of poverty is about whether poverty is transient or permanent. The fundamental point for classifying transient and chronic poverty relates to the duration of time. There occur various methods to separate short run and long run poverty (McKay & Lawson, 2002). Development policies and welfare are significant indicators to help discrete transient and chronic poverty (Baulch & Hoddinott, 2000).

While transient poverty is described as poverty in the short term, chronic poverty is described as poverty for the long term (Hulme, Moore & Shepherd, 2001). Especially, if an individual is described as chronically poor this is probably reflected long term or permanent deprivation, instead of transient poverty which is more temporary or short term. Transient poverty is the short term poverty and it is not permanent. The situation in transient poverty is a sudden and a one-time decline in living standards. This situation is transient and the falling standards will be returned to their previous level soon. Briefly, the transient poverty is defined as an increase in consumption instability due to intertemporal variability in consumption, whereas the non-transient poverty which also known as "chronic poverty" exists when this intertemporal effect has been eliminated (Jalan & Ravallion, 2000). Chronic poverty is to become permanent over a long period of poverty. Individuals in chronic poverty live as poor people for a long period of their lives or all lives. Moreover, the poverty of individuals passes from individuals to their children (CPRC, 2004-2005: 3). In this context, chronic poverty influences

the well-being of the households and health status and education level of children in the long run. Moreover, it includes a high risk of intergenerational transfer poverty without suitable policy intervention from the government (Isfahani & Majbouri, 2013). Chronic poverty occurs in every region and affects individuals living in various circumstances. During their working time, they work in insecure jobs, get daily and extremely low wages. Chronic poverty affects the elderly, children and people with disabilities. They live mostly in rural areas and in poor districts of cities. They often suffer from chronic health problems (CPRC, 2004-2005: 3).

Poverty is not a static concept and the dynamic poverty studies emphasize the changes in the poverty level of individuals. The Chronic Poverty Report (CPR) (2004-2005: 5) describes the poverty in five main segments and under three main topics which are the non poor, the transitory poor and chronically poor. The non poor live above the poverty line in every period. Then the transitory poor cover the occasionally poor and the fluctuating poor. The occasionally poor, who live above the poverty line, have lived in poverty for at least one period. On the other hand, the fluctuating poor who live nearby the poverty line, are poor in just some periods. The chronically poor consist of the usually poor and always poor. Whereas the poverty level for the always poor is underneath a determined poverty line in all period, the poverty level for the usually poor in nearly all periods is underneath a determined poverty line, but they do not live in poverty in every period (Figure 1).

Figure 1: Chronic and Transient Poverty
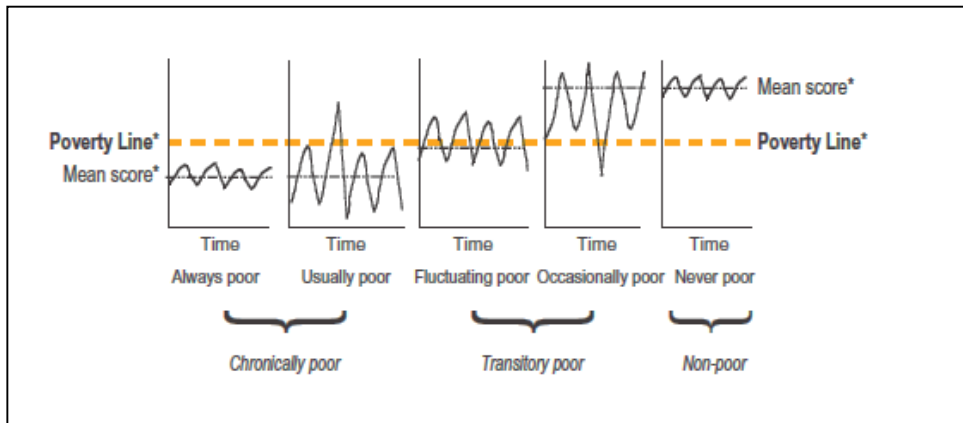
Resource: The Chronic Poverty Report 2004-2005: 5

Hulme et al. (2001) and Hulme & McKay (2005) discussed clearly that the measures of chronic poverty should concentrate on multidimensional circumstances. According to Hulme and McKay (2005), perception for chronic poverty has to include both multidimensional and multidisciplinary perspective. According to McKay and Lawson (2002: 3), chronic poverty might be deepness or the deprivation inherently might be multidimensional. Additionally, CPRC (2004) stated that chronically poor are mostly multidimensionally deprived**.** Moreover, exciting analyses can be implemented when chronic and transient poverty measures are collapsed by dimension. For instance, an analysis can be performed to examine whether chronic poverty has notable components that may include "poverty traps" (Alkire, Apablaza, Chakravarty & Yalonetzky, 2014).

1.2. APPROACHES FOR POVERTY MEASUREMENT

Poverty measurement is a very important subject on behalf of the struggle on poverty. Poverty measurements should be done to determine the extent of poverty and in line with this measurement struggled on poverty can be tackled (Şenses, 2009: 105).

1.2.1. Monetary Approach

Since the first measurement of poverty developed by Booth (1892) and Rowntree (1901), the traditional approach has only addressed the poverty measures in monetary terms. Monetary approaches of poverty create monetary value for poverty. It is the most commonly used measurement of poverty and generally stated with poverty lines and can be calculated either based on consumption or income level (Titumir & Rahman, 2013: 4). The method, which is built upon money-metric measures such as income level or consumption level to describe whether a household can afford to purchase an essential basket of goods and services at a specific point in time, is the most known method for calculating poverty. Because of the money-metric approaches are objective, they are broadly used. They can be utilised as the ground for a range of socio-economic variables, and it is feasible to regulate for differences between households, and intrahousehold inequalities (Baker & Shuler, 2004: 4).

Primarily the poverty line should be determined for the measurement of poverty. Besides, the poverty line is described as the minimum level of money which an individual can afford a minimum level of quality of life or basic requirements such as clothing, shelter, transportation and communication (TURKSTAT, 2008, 7). At the same time, the poverty line is found in two different ways in the monetary approach. The first method is called the "minimum food basket" and is obtained by determining the minimum number of calories to be taken by the individual. The border which found is a food-based poverty line. This border is used to measure the food poverty and the diagnosis of the poor. Minimum food requirements are usually determined on the basis of recommended calorie intake, to which is added a special allowance for non-food needs, consistent with the spending pattern of the poor or with perceptions of their needs. Another method is called "the basic needs approach" and is obtained by calculating the food, clothing, housing, education and health expenditures that people need to take at a minimum level in order to sustain their lives (Ravallion, 1998: 15, Laderchi, Saith & Stewart, 2003; Thorbecke, 2005: 7).

The cause of the lack of using absolute poverty as the rate of poverty which is this ratio only takes into account food. The lack of relative poverty is based on average income per capita so that people do not provide enough information about their standard of living. The benefit of using absolute poverty reveals the lowest standard of living according to food expenditures in society. The benefit of using relative poverty gives the most clearly the distribution of income distribution (Dansuk, 1997, 37).

There are two principal methods of creating a poverty line such as the absolute approach and the relative approach. An absolute approach describes poverty in accordance with a minimum standard of living relied on an individual's physiological requirements for clothing, shelter and water. However, the relative approach describes poverty according to a commonly believed standard of living in a particular community in a specific time and exceeds primary physiological requirements (Falkingham & Namazie, 2002: 8).

The monetary approach includes one of the dimensions of poverty. For many years, researchers have considered only one dimension which is frequently income and rarely expenditure, to calculate poverty (Mussard & Pi Alperin, 2005: 2). Although monetary poverty surely does not capture all forms of deprivation, it does capture a household's ability to afford critical primary requirements in shelter, food, clothing etc. that are commonly obtained through market purchase (or self-provision). Because of this, monetary measures of poverty often don't capture the full benefit to households associated with access to these services. Parallel to the diversity in the definitions of poverty, various methods of measurement have been discussed for years. Although there is no consensus on an internationally accepted method, nowadays it is commonly believed that poverty is a multidimensional concept. However, the controversial point is which indicators of poverty should be taken into consideration and how these indicators should be aggregated into one measure of poverty (Balisacan, 2011).

1.2.2. Subjective Approach

The subjective poverty is built upon the determination of the standards required for life to be based on individuals' own perceptions/thoughts. Goedhart et al. (1977) are the pioneers of subjective approach and they suggested a new way of describing the poverty line. According to Goedhart et al. (1977), the economic definition of poverty does not include any type of conventional behaviour on individuals because different individuals will prefer different commodity baskets from a specific consumption set.

The basic description of poverty is based on current income. In this context, a threshold value is the poverty line and if an income level of an individual is under this poverty line, he/she is described as poor. One of the drawbacks of this method is that it can not define the status of individuals who do not feel well-off at all in spite of their sufficient income. Individuals' lack of good health, lack of democratic freedom, or access to this income through very long weeks of work can lead to such a situation (Flik and Van Praag, 1991: 311).

Individuals can explain a decision on whether they consider their needs to be satisfied with a satisfactory or unsatisfactory level and they may be described as poor or not poor, depending on that decision (Drewnowski, 1977: 183) Subjective measures of poverty will involve the perception of a household or individual regarding relative deprivation, isolation from institutions and services, marginalisation (ethnicity or marital status) (Devereux, Baulch, Phiri, & Sabates-Wheeler, 2006: 34). It is believed that individuals are the best decision maker for their self-condition. Because the perception of poverty is created by individuals, the resultant poverty thresholds are described as "subjective poverty lines" (Flik & Van Praag, 1991 :313). According to Hagenaars and Van Praag (1985), subjective poverty lines in some sense are a mixture of relative and absolute approaches.

There exist various methods for finding the subjective poverty line. The measuring of subjective welfare involves three subjective questions. The first one, the perceived wealth that asking individuals to identify whether or not they are poor. The second is the minimum income level which known as the Leyden Approach. The third one is the economic ladder that individuals are asked to rank income and other thresholds usually from 1 to 6, or 1 to 9 and then to identify where their own household falls amongst the ranking (Frye, 2015: 13).

Two principal methods of estimation which are "the Income Evaluation Question (IEQ)" and "the Minimum Income Question (MIQ)", are identified. In the early 1970s, it becomes familiar as the Leyden approach in the literature and emerged from Leyden University (Van Praag & Frijters, 1999: 10). A theoretical framework of the Leyden approach has been developed by Van Praag (1971). Van Praag (1971) stated a welfare position can be evaluated such degrees "good," "satisfactory," "unsatisfactory" and so on by individuals. In their seminal paper, Goedhart et al. (1977) introduced the definition of the subjective poverty line. "The Leyden Poverty Line (LPL)" is exactly defined via results of the IEQ, integrated with extra information on personal features. The IEQ is defined as (Flik & Van Praag, 1991: 314):

> "Please try to indicate what you consider to be an appropriate amount for your household for each of the following cases. Under my/our conditions I would call an after-tax household income per week/month/year of:
>
>   about ..... very bad,
>   about ..... bad,
>   about ..... insufficient,
>   about ..... sufficient,
>   about ..... good,
>   about ..... very good.
>
> Please enter an answer on each line and underline the period you refer to."

The Leyden approach is built upon "the Welfare Function of Income (WFI)" (Flik & Van Praag, 1991: 314; Mussa, 2014: 204). WFI is derived from "the Income

Evaluation Question (IEQ)". On the other hand, it is feasible to ask for just one income quantity, which matches to a certain well-being tag, that is pretended to define border between "poor" and "non-poor", instead of asking income quantities. This special survey question which is a simple type of the IEQ is the described "the Minimum Income Question (MIQ)". The MIQ is (Flik & Van Praag, 1991: 313-320):

> "What do you consider as an absolute minimum net income for a household such as yours? In other words, we would like to know an income amount below which you won't be able to make both ends meet. about ..... per week / per month / per year Please underline the period you refer to."

On the other hand, both the IEQ and MIQ are not broad because they based on income as a measure of well-being. These methods create "money-metric" of subjective welfare (Ravallion, 2012). On the other hand, "The Economic Ladder Question (ELQ)" method which is very wide and open-minded, is a measure of subjective poverty (Mussa, 2014: 204). The ELQ method uses the individual's own well-being as an indicator of welfare. This method is known as the Cantril ladder (Cantril, 1965) and asking people to place themselves on a step of the ladder according to their "happiness" or "satisfaction with life" as a whole. However, this is too wide a concept for evaluating poverty or "economic welfare"; when someone is defined as "poor" this directly does not signify that they are not happy (Ravallion & Lokshin, 2002: 1455). The core data comprise of the self-assessment of the have long been respondents in sample surveys. In this surveys, is asked each respondent to rate her "economic well-being," or a broader concept such as "satisfaction with life" or "happiness," on a scale (Ravallion, 2012: 3). The ELQ question is (Beegle, Himelein & Ravallion, 2012: 559, Ravallion, 2012: 7) :

> "Imagine a 6-step ladder where on the bottom, the first step, stand the poorest people, and the highest step, the sixth, stand the rich. On which step are you today?"

The ELQ question is also known as "The Economic Welfare Question (EWQ)" and the EWQ concentrates on a restricted conception of economic well-being than the "ladder of life" questions by using the words "poor" and "non-poor" (Ravallion & Lokshin, 2002: 1455).

1.2.3. Multidimensional Approach

The concept of multidimensional poverty began with the capability approach of Sen (1979a, 1983, 1985 and 1987). According to Amartya Sen (1976), poverty measurement includes two problems:

> "(i) Identifying the poor among the total population, and
> (ii) Constructing an index of poverty using the available information on the   poor."

The measurement of poverty can be defined as a two stage process. The first stage is "the identification" which identifies "who are the poor" and the second stage is "the aggregation" that explains how are the common poverty features of different people to be combined into a single measure (Sen, 1979a). The conceptualisation of poverty measurement has been comprised of two main steps which are identification and aggregation since Sen (1976) (Santos & Ura, 2008: 2).

Sen (1979b) discussed the capability approach in his article and he achieves this theory which is the capability approach based on the Rawls theories about equality, justice and distribution. According to Sen (1979b), even if income or basic rights and freedoms are evenly distributed in a society, some individuals will be in a more unequal position than others because of their disadvantages such as disability or illness. For this reason, Sen (1979b) discussed the capabilities of individuals rather than an equal distribution of income or fundamental rights and freedoms by the approach he called basic capacity equality. Sen (1983) stated the basic capabilities as meeting the food requirements, protection from diseases, sheltering, education, travelling and

dressing requirements. Sen (1985, 1987) described the standard of living in terms of functioning and capability. In this context, the functioning shows the capability is the ability to gain and achievements of different attributes. While the capability approach does not highlight what person can obtain as the final metric of welfare, it highlights what a person can do (Chakravarty & Majumder, 2005: 276).

In other words, poverty is defined by Sen as the inability to reach basic capacities. To be healthy, to be knowledgeable, to be well-fed, to take part in the community can be given as an example of important capacities. Sen claims that development is the expansion of human capacity, not maximising benefit or income. Human Poverty/Development Indexes prepared by "the United Nations Development Program (UNDP)" are based on Sen's Capacity Approach (Laderchi et al.,2003: 253; Sen, 1995,39-41, Kabaş, 2009 as cited in Fukuda-Parr, 2003; 302-305). After the capability approach in the 1990s, HDI suggested by UNDP is different from the GNP per capita method. The GNP method has included only one dimension of life, while HDI includes the multidimensions of life. (UNDP, 1990). HDI is a combined index and it measures a country's average successes in three human development aspects such as access to knowledge, a good standard of living and healthy and a long life. HDI assesses the standard of living of individuals and populations in a clearly multidimensional way (UNDP, 2001). The UNDP suggested "the Human Poverty Index (HPI)" in the human development report in 1997. The UNDP (1997) presented HPI which used the same dimensions of life and the HPI shows that whether the people have a long and healthy life, whether the access to a good standard of living and knowledge (UNDP, 1995: 5). The traditional headcount measure concentrated on low incomes, while HPI denotes to poverty measurement as an unsuccess in capabilities in various dimensions (Chakravarty & Majumder, 2005: 277). The HPI is that emphasises "the presence of poverty" rather than "the average national achievement" in the country, by concentrating on the people who are the most deprived. Also, HPI indicates that there is human poverty even among the richest industrialized countries (UNDP, 2001). And this shows that poverty is not concerning only to developing countries (UNDP, 1999).

The using of multidimensional poverty measurement has been increasing regularly and the necessity of a multidimensional approach for poverty refers to Alkire and Foster (2007, 2009, 2011), Atkinson and Bourguignon (1982), Duclos, Sahn and Younger (2006), Deutsch and Silber (2005), Bourguignon and Chakravarty (2003), Ferreira and Lugo (2012), Kolm (1977), Maasoumi (1986), Maasoumi and Lugo (2008), Ravallion (1996) and Tsui (2002) etc. According to Ravallion (1996), attempts to truly catch poverty should involve not only economic indicators (money-metric) but also involves the non-economic indicators. Poverty should be measured with a multidimensional way because income poverty does not show health or education or social deprivations.

Multi-Dimensional Poverty Index (MPI) which is the other well-known poverty measures, developed by OPHI (UNDP, 2010: 94). In 2010, HDR proposed the Multidimensional Poverty Index (MPI), which supplement money-based measures according to multiple deprivations and their exceed. MPI which indicates that who are poor and what are the deprivations which poor households struggle uses the same three dimensions as the HDI (UNDP, 2010: 7). These dimensions which are standard of living, health and education, are measured by using different indicators. Every dimension and every indicator are equally weighted (Alkire & Santos, 2010: 7). While the dimensions of health and education include two indicators, the standard of living consists of six indicators (Alkire & Foster 2007, 2009) The standard conceptual framework for poverty measurement comprises of Sen's two step method of aggregation and identification and Alkire and Foster (2007, 2009) use Sen's methods in their analysis of multidimensional methods. Alkire and Foster (2007) used "The Foster-Greer-Thorbecke (FGT)" which is the class of one-dimension poverty measures of Foster, Greer & Thorbecke (1984) and suggested a new multidimensional poverty measure. The MPI is a multidimensional index of poverty and it displays deprivations of core human functioning for people and very primitive services. Although strongly restrained by data restrictions, the MPI explains a different set of deprivations and it is different from the type of income poverty (Alkire & Santos, 2010: 7). While poor households are diagnosed and an aggregate measurement

method created applying the methodology suggested by Alkire and Foster (2009).

1.2.4.   Gender Sensitive Approach

The measurements of poverty from a gender perspective started with the capability approach of Sen and also the ideas of Sen have been used in feminist literature since the 1990s (Kaymak, 2011: 69-72). The main methodology that uses poverty lines and the per capita household income is inadequate to sustain an investigation of poverty from a gender frame. Because the main methodology does not include gender-specific dimensions of poverty, it is generally criticized (Godoy, 2004:18).

By putting together all the indicators that indicate the position and the role of women in social life, the indexes which enable to make a more general analysis are constructed. In such indexes, the position of women is determined by comparison with men and it is possible to make a comparison between countries within the framework of the values that countries take (Hacıoğlu Deniz & Haykır Hobikoğlu, 2012: 123). The well-known indexes of gender-sensitive approach are "the Gender-Related Development Index (GDI)", "the Gender Empowerment Measure (GEM)", "the Gender Inequality Index (GII)" and "the Inequality-adjusted Human Development Index (IHDI)". HDR emphasized gender equality in 1995 and composed new indexes named "The Gender-Related Development Index (GDI)" and "The Gender Empowerment Measure (GEM)". The GDI indicates the gender inequalities in fundamental human capasities, with other words, and it focuses on inequality between men and women. Also, GDI and HDI focus on the same dimensions. Besides this, GEM discusses in women's share of positions that classified as administrative and professional, representation of women in parliaments, women's portion of national income and their attendance in the employment (UNDP, 1995: 5). While the GEM is related to the use of those capacities to take benefit of the occasions of life, GDI examines the enlargement of capabilities (UNDP, 1995: 73). In other words, the GDI and the GEM show the

degree of differences between men and women in their decisions and occasions. (Fukuda-Parr, 1999: 102).

UNDP (2010) introduced a new index for the measure of gender inequality named "The Gender Inequality Index (GII)" which is a combined evaluate that reflects inequality between female and male with three dimensions and with five indicators. While these dimensions are reproductive labour market, health and empowerment, the indicators are adolescent fertility, maternal mortality, labour force participation, parliamentary representation and educational attainment. The educational attainment includes the secondary level and above (UNDP, 2010: 91). According to UNDP (2010), GII is important progress on being global measures of gender equity because that GII is original in including educational attainment, specific health issues of female, in accounting for overlapping disparities and economic and political participation. Then UNDP (2010) presented "the Inequality-adjusted Human Development Index (IHDI)" which takes into estimation both a country's medium human development, as measured by income indicators, health and education (UNDP, 2010: 87). On the other hand, these indexes (GII and IHDI) cannot give a gender-sensitive measurement only by themselves, and cannot be interpreted independently of HDI.

Also, The Multidimensional Poverty Index (MPI) can be used for the gender and poverty analysis but it is not enough for gender-sensitive analysis because it measures the multidimensional poverty at the household level. Firstly, the MPI is insufficient of measuring poverty at the individual level, and according to this, whole members of a household are supposed to suffer from the same form of deprivations. Secondly, the MPI is irresponsive to deprivations that both above and below the first cut-off which is the boundary between counting as deprived or not, within each indicant. For instance, if one of the members of households has had five years of schooling, it means that the household is not deprived of education indicator (Wisor, et. al., 2014: 5). In other words, while the households suffer from deprivation, poverty and unequal access to services, it does not mean

that all the members of a household suffer in the same way or to the same degree. (Bessell, 2015: 228).

In line with these criticisms, Wisor et. al. (2014) proposes a new way of poverty measurement. That is Individual Poverty Measurement (IDM) shows how poverty effects separately on different individuals who are marginalised or disadvantaged not only in the community but within their own households (Bessell, 2015: 224). The IDM is different from the other poverty measures in a three-way. Firstly, the IDM includes research with poor people in eighteen sites in six countries. Secondly, while other ways of poverty measurement identify the household as the unit of the analysis, the IDM identify the individual as the unit of analysis. The IDM can be used to measure deprivation both according to gender and according to geographic location, religion, ethnicity, language etc. Thirdly, the IDM is not limited by available data resources which are usually insensitive to gender-based inequality, and do not indicate the dimensions of poverty (Bessell, 2015: 230-235).

The IDM uses the 15 dimensions for measures deprivation and these dimensions are food, shelter, water, sanitation, education, health care, energy/cooking fuel, family relationships, sanitation, clothing/personal care, respect and freedom from risk at work, of human life, family planning, violence, voice in the community, time-use, the environment. The survey for IDM includes categorical knowledge for one or more indicators for each of 15 dimensions. Firstly, this categorical information about a person's deprivation in a given dimension is recorded. Then, this categorical information is placed in an ordinal ranking and an interval scale from 1 to 5 and weighted both within and across dimensions. At last the individual's composite quantitative deprivation score is calculated and organised by levels of individual deprivation (Wisor et al. 2014: 34-36).

CHAPTER 2

WOMEN AND POVERTY

2.1. POVERTY FROM A GENDER PERSPECTIVE

Initial work on poverty under the gender perspective came with the United Nations Decade for Women (1975-1985). The second flow of gender study with assumptions for poverty investigation began with the "Lost Decade[1]" of the 1980s. Then, the requirement the mainstream gender poverty analysis was strengthened by the study on increasing numbers of women-headed households both throughout and after the "Lost Decade". (Chant, 2003: 9-12). "The Women in Development (WID)" and later "Gender and Development (GAD)" research has highlighted the diversity among women as well as the impact of gender on all perspectives of human life. The WID approach which improves during the 1970s usually states to integrate the women in growth by making more sources accessible to women, to increase women's performance in their current roles' (Williams 1999: 7). This approach has two risks which look women as a homogenous group and not identify the differences among women and focus on only women activities. The GAD approach which developed during the late 1980s and 1990s states that gender relations frame the women's situation. Gender relations which are socially constructed, define the separation of labour, responsibilities, opportunities, and rights. Thus the case for women and men, and how they relate to each other, changes according to ethnicity, culture, age, socio-economic status, class, and different kinds of social differentiation. Therefore, gender relations are context- and situation-specific (Wennerholm, 2002: 15).

Three questions which are "What is poverty, how to measure it and how to tackle it" based on the theoretical framework of gender studies (Godoy, 2004: 5). In

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[1] "Lost Decade" used essentially in Latin America, also to sub-Saharan Africa to described to the fact that the 1980s a reversal in many of the advances in wealth and social well-being which countries had obtained in the years previous to the debt crisis (Chant, 2003).

other words, the gender and poverty analyses are explored in the frame of three issues that are the effects of gender perspective on definition and conceptualization of poverty, the impact on the measurement of poverty and the contributions of gender research to understanding the unbalanced sharing of poverty producing processes between men and women (Chant, 2003: 9-14). The issue of poverty under the gender perspective is built upon the international females' movement and the necessity to emphasise that poverty strikes women and men differently. It is possible to state the distinct characteristics between the poor women and a poor man in poverty and what is the gender factors which increment and decrement the probability of feeling poverty. The conceptualization of poverty is enhanced by the gender perspective because it exceeds a detailed investigation to look at the reasons for poverty. It handled poverty as a process, therefore providing it with a more dynamic aspect. Although the most general description of poverty is the lack of income, the different approaches have emerged about the conceptualisation and measurement of poverty (Godoy, 2004: 9). Usually, monetary poverty is stressed, but the various authors have drawn attention to the feminisation of poverty. Kabeer (1996) emphasised that income or consumption based definitions of poverty are the male-biased. Also, the household is an essential point of poverty issues and gender topics. Nevertheless, the general poverty measurements built upon the household surveys accept that resources of household are equally distributed between women and men. There is little data about gender-disaggregated income and other well-being measures (Sida, 2001).

The feminisation of poverty is not only regarding the shortage of income and but also it includes the livelihoods frameworks, capability and human development frameworks, social exclusion perspectives and structures which emphasise the significance of subjective dimensions of poverty (Chant, 2006: 8). Rakodi (2002) underlined the livelihood strategies framework for understanding poverty and deprivation which are asset poverty, contain not only material assets such as land and property but also less material assets such as social capital. The livelihood strategies are related to people's potentialities, strengths and how they are

converted into positive livelihood outcomes (Moser & Norton, 2001). In other words, it can be described as the capabilities, tangible and intangible assets, and activities required in order to make a living (Chambers & Conway, 1991). Fukuda-Parr (1999) highlighted hat poverty includes human development frameworks and capability such as education, health, infrastructure. In addition to Fakuda-Parr (1999), Kabeer (2003) and Klasen (2004) also emphasised the capability and human development frameworks of poverty. Besides that, perspectives of social exclusion include the marginalisation of the poor from mainstream society through lack of political attendance, voice and social conversation (Chen, Vanek & Carret 2004: 5–6). Especially the subjective dimensions of poverty have an important position for poverty under a gender perspective. Dignity, choice, self-esteem and power is one of the most significant indicators of subjective poverty (Chant, 2006 cites as Johnsson-Latham, 2004; Kabeer, 2003; Painter, 2004; Rojas, 2003). The regular income or expenditure data cannot explain the complication of gender differentiation in poverty and a gender-differentiated evaluation of well-being. Therefore, different indicators and dimensions needed to explain this. For instance, the health indicators, education indicators, maternal mortality, life-expectancy, to access the safe water, access to resources etc. can be used for the indicators of subjective poverty and welfare (Sida, 2001).

In additionally, according to Sida (Swedish International Development Cooperation Agency) poverty include the lack or decreasing of security, capability and opportunity, which affect the potentials for both women and men to effect, join and utility from development processes. Poverty is referred to join along different class, race, geographic and ethnic society identity lines as well as throughout gender ideas (Mikkelsen et al., 2002: ix). Another of the gender perspective's benefactions to the analysis of poverty has been to display discrimination both in the public field and in the household, showing in both cases the power relationships and unequal sharing of sources. In that sense, it is feasible to connect general and particular perspectives and to correlate social and economic development to people's daily lives, through explaining the links

between both levels and helping to recognise the complexity of the processes caused by the event of poverty (Godoy, 2004: 9).

Also, gender inequalities are directly related to poverty, and it increases in parallel with the increase in poverty. It also puts women at risk of poverty or causes poverty and gender relations, and inequalities cause different results in faced poverty in the household for women and men. Women suffer from poverty more than men. It is difficult for women to can turn their capacities into income and well-being state (Ecevit, 2003:85). When there are no equal relations between women and men, the women feel poorer and more deeply effects of poverty at both the social level and intra-household level (Şener, 2009).

2.2. WOMEN AND POVERTY

In the 1970s, the phrase "feminisation of poverty" was first come forward, while it was observed that the quickest growing kind of family structure was female-headed households (Moghadem, 2005 cited as Pearce 1978, Chant, 2006:5, Chant, 2008: 166). The subject of "Gender" or "Women and poverty" have been drawn interest and discussed in development literature. Firstly, Pearce (1978) uses the term "feminisation of poverty" (Wennerholm, 2012, 13 cites as Pearce, 1978). Pearce (1978) handled two concepts for the feminisation of poverty which are ''an increase of female-headed households among the poor households" and ''an increase of women among the poor" (Medeiros & Costa, 2008 cited as Pearce 1978). Also Meideros and Costa (2006) used the same concepts with Pearce (1978) and according to them, the feminisation of poverty may be described as the focus on men and women and male and female-headed households. According to Meideros and Costa (2006), the feminisation of poverty may be described as the focus on men and women and male and female-headed households. They claim that an increase in the absolute levels of poverty also for two concepts.

Because of the increasing researches of the gender-specific and social effects of structural policies and the increasing studies of female-headed households, "the feminisation of poverty" take attention since the 1980s (Moghadam, 2005: 2). Also, this term used in "the Fourth World Conference on Women" which organised by "The United Nations" in 1995. This conference rearticulates that women are "70% of the world's poor" claimed by the UNDP (1995) and called for the disposal of the "permanent and boost burden" of poverty on women (Chant, 2008: 166). Since 1990, the feminisation of poverty has been discussed between researchers, and there have been many and reproduced offers and decisions to decrease poverty in common and to concentrate on the gender dimensions of this event. Also, the feminisation of poverty come up with the new concepts which are "the female-headed households" and "poorest of the poor". Women live in poverty with multidimensions and also they experience poverty with different forms, at different times and in diverse places because of the structural inequalities between women and men (Bradshaw & Linnekar, 2003: 5). Researchers discuss that most of the world's poor are women, that the ratio of poverty between women compared with men is increasing over time. Also, this is dependent on the growing number of female-headed households that thought to be poorer than male-headed ones (Tacoli, 2012a:3). On the other hand, the feminisation of poverty can be explained as both an absolute or a relative rise in poverty between females or between females and males who are the members of female-headed households (Medeiros and Costa, 2006; 4).

Feminist aspects regarding women's poverty began with the assumption that extensive gender inequalities within households, legal codes, political systems and labour markets worldwide expose females more vulnerable than males to poverty (Moghadam, 2005 cited as Meer, 1990). The "feminisation of poverty" includes the three most prevalent beliefs are that women indicate an unproportional percentage of the poor population of the world, this trend is increasing and this trend is associated with an increasing prevalence of household headship of women (Chant, 2006: 3). The most significant reasons for gender-related study are the increment of female-headed households and the

mind that particularly these households suffer from vulnerability and poverty (Budowski, Tillman & Bergman, 2002; Buvinic & Gupta, 1997; Moghadam, 1997, Klasen, Lechtenfeld & Povel, 2011). Also, according to Gangopadhyay and Wadhwa (2003) females- headed households compared with male-headed households are significantly poorer and suffer from vulnerabilities. The gender analysis of poverty generally states the higher poverty rates for women than for men (Agbodji, 2013: 2). In this context, these reasons have been studied by many authors in various ways. According to Moghadam (2005), the feminisation of poverty contains three factors which are the increase of intra-household inequalities, female-headed households and prejudice against females in the literature and neoliberal economic policies in the literature. Besides, Peterson (1987) claim that studies related to the feminisation of poverty focus on three fields which are the changes in family structure, the labour market and welfare programs. As well Sida (2001) stressed the feminisation of poverty is related to increment the female participation in low return informal sector activities and increment in female-headed households. Also, the feminisation of poverty comprises of the factors which are that poverty of women is higher and more severe than poverty of men, and the increasing rates of female-headed households. The familiar qualifications of "the Feminisation of Poverty" are summarised by Chant (2008) in Table 1:

Table 1. The Familiar Specifications of the Feminisation of Poverty

- Women experience a higher incidence of poverty than men
- Women experience greater depth/severity of poverty than men (that is, more women likely to suffer 'extreme' poverty than men).
- Women are prone to suffer more persistent/longer-term poverty than men.
- Women's disproportionate burden of poverty is rising relative to men.
- Women face more barriers to lifting themselves out of poverty.
- The 'feminisation of poverty' is linked with the 'feminisation of household headship'.
- Women-headed households are the 'poorest of the poor'.
- Female household headship transmits poverty to children ('inter-generational transmission of disadvantage')

Sources: Chant (2008) cites as Chant (1997, 2007), Cagatay (1998); Moghadam (1997); Baden (1999); Wennerholm (2002); Medeiros & Costa (2006).

"The feminisation of poverty" also includes the influence of macro-economic policies on females and recognition of females in the development process (Wennerholm, 2002).

On the other hand, due to the coherent employ of unfit and gender-blind statistics, it is hard to prove the assertion that the amount of poor female is increasing. Even though there is proof to support the tendency of increasing ratios of female-headed households, generally it is critical not to use female-households as an indicator of "gender discrimination". Moreover, because of the challenges of measuring operations in the informal sector, attention to also should be taken in employing this as an indicator of the feminisation of poverty (Sida, 2001).

2.3. REASONS OF WOMEN'S POVERTY

Poverty must be conceptualised in a multidimensional understanding. Individuals not only suffer from income poverty but also they suffer from human poverty and deprivation in basic capabilities. Poor people can be faced with different dimensions of poverty, such as lack of health, violence, exclusion, lack of education, inequality, quality of life. Besides, women's experience of poverty is more complicated and different from men's experience of poverty. Women are usually responsible for domestic and care work, unsafe environmental conditions and the limited access to basic services, so they are worse off than men (Tacoli, 2012a: 4). The main reasons for women's poverty are labour force participation of women and increasing female-headed household. Also, dimensions of women's disadvantage which are discrimination, social exclusion, lack of education and violence, play an essential role in poverty. In her study Uçar (2011), expresses that feminisation of poverty is able to occur as a consequence of inequalities of labor market, inequalities in households and inadequacy to benefit from education opportunities sufficiently.

According to Buvinic (1997), women's poverty stems from two significative points which are the availability of educational opportunities and the position of the

women in the labour market. Various data indicate that women participation in the informal sector, have low paid employment, unpaid family worker, outsourced work and the second position in the labour market.

The main reasons why women and men to experience poverty differently within households are gender relations and inequalities. The experience poverty is both shared within families. All individuals suffer from poverty, but some of them suffer more than others. Also, the type of suffering is different among women and men (Çağatay, 1998; 9) The inequality, the gender-based division of labour and other social and demographic deprivations lead to the impoverishment of women. Women's poverty makes deeper inequalities and other reasons for poverty. Hence, women catch the poverty vicious circle. The employment policies applied throughout the world increase the income levels of the poor individuals directly or indirectly and they are very effective in removing the people from the poverty circle (Kayataş, 2014: 75). Also, poverty reduction strategies are important for the eradication of poverty. These strategies should be covered the different dimensions of poverty because poverty has a multidimensional. The poverty reduction strategies such as the public provision of health services, closing gender gaps in education, water, eradicating illiteracy etc. provide to poverty eradication and these strategies are especially significant because of the improved the women's capabilities (Çağatay, 1998).

2.3.1. Female-Headed Households

The studies about the "feminisation of poverty" have increased in throughout the 1980s and early 1990s. According to them, that number of female-headed households has an increasing trend in many developing countries and female headed households is "the poorest of the poor" (Klasen, Lechtenfeld & Povel, 2015: 37). It is generally accepted that among the poor, that female-headed household is "the poorest of the poor" and females are relatively poorer than male (Breadshaw and Linneker, 2003: 9). That concept is based on an analysis of female-headed household's total incomes which lower than male-headed

households. Also, studies claimed that income is distributed more equally in woman-headed households (Chant, 1999, 2003; Bradshaw & Linneker, 2003).

Moreover, according to female-headed households, the poverty situation diversifies across countries. In developing countries, the literature about the disadvantages of women has two groups which concentrate on the comparison of female and male-headed households and concentrates on gender-related difference (Klasen et al., 2015). Because of the existence of household specific public goods using the income-based measures of welfare, unfeasible to evaluate inequalities between females and males within the same households (Marcoux, 1998; Klasen, 2004).

Buvinic and Gupta (1997) emphasise that female-headed household the definition and measurement problems. Firstly, in their census instruments countries use different terms for "household" and "head of household". Secondly, when the assignment of headship is determined to by the decision of household members, occurs the uncertainty natural in the term "head of household". The last one is that the term "head of household" is biased and includes the additional meanings that reflect a traditional emphasis on households in the patriarchal system of governance. Besides that, Buvinic and Gupta (1997) explain by three ways that why female-headed households are more deprived and more miserable than male-headed. Firstly, the female-headed households have higher unemployment and more dependent than other households. Secondly, female-headed households have less access to assets, productive resources and work for lower wages. Thirdly, generally, women take responsibility for household chores. Also that Rajaram (2009) states that on the standard of living ratio measure of poverty, the female-headed households are marginally poorer than the male-headed households.

On the other hand, Chant (2008) underlined that uncertain evidence between poverty and headship of households, even though the plenty of causes why female-headed households may suffer more from deprivation. Medeiros and

Costa (2008) examine the relationship between feminisation and poverty for eight Latin American countries. They can not find the evidence for feminisation of poverty for these countries. Moreover, Gangopadhyay and Wadhwa, (2004) emphasise that marital status is an essential subject for women's poverty. Not only sex but also marital status affects the women's poverty situation. They emphasised that poverty more affects single female-headed households from others. According to Medeiros and Costa (2010), the poverty of female-headed is a different idea from poverty among women. While the female-headed poverty is about with the sex of the household head, poverty among women is about the sex of the individuals in the households. Dreze and Srinivasan (1997) claim that there is no proof that households of female-headed or widows are significantly extra impoverished compared to families of male-headed in rural India.

2.3.2. Labour Force Participation

Labour market approaches suggest another framework for analysing questions of poverty and gender. On the other hand, there is an unclear relationship between poverty trends and the questions of why and whether the participation of women labour force has risen in the informal sector (Sida, 2001: 3). These are one of the evidence of the feminisation of poverty. According to UN statistics, the informal sector is a more significant resource work for female than for a male (United Nations, 2000). The possible reasons why women work intensively in the informal sector can be listed as follows: the position of women in the family, being a weak individual in the labour market, lacks in the organisational capacity, long working hours and their lack of professional skills due to their inability to benefit sufficiently from education facilities (Şener, 2009). Due to gender discrimination in labour markets, women have lower earning capacity and they meet more obstacles for entrance to employment. Also, the female headship usually correlated with high female labour force participation, and it has different impacts on the well-being of their child (Baden & Millward, 1995). Labour force participation of women is significant for the growth and development process. While the women's labour force participation is social and economic factors'

results, and also it is the way of the copes with poverty for women. On the other hand, even though there is low gender inequality in participation rates, women are disposed to earn fewer than men and are more probable to be participating in unpaid works (Verick, 2014). Furthermore, unpaid labour is an essential notion in the analysis of poverty from a gender perspective. Also, the close relationship between unpaid labour and how women become poor is important (Godoy, 2004: 24). In the labour force participation of women indicates that changes in economic growth and demographic factors, such as educational attainment, social norms, fertility rates, etc. (Çağatay & Özler, 1995: 1884). When the countries develop and grow, the capabilities of women may develop and social restrictions may be reduced, so females get possible opportunities to work outside the home (Verick, 2014).

Women frequently receive a low-wage job due to permanent gender distinction in terms of wages and employment. Particularly in poor countries, female labour is fundamentally demanded low-paid positions in, small-scale, agriculture, services, trade, manufacturing and agribusiness industries. Moreover, employers pay their workers per individual rather than per household, offer seasonal or part-time work (Buvinic, 1997: 47) Also, female-headed households may face more significant difficulties than men in earning entrance to labour markets, housing, credit and essential services. Due to traditional labour market classes have a tendency to gender blind and usually concentrates on the formal sector, they have restricted evaluation of the description of the poor (Sida, 2001).

Studies about poor families' and households' economic situation have revealed that increment family responsibilities lead to change children's and women's allocation of time between leisure and work, but it does not affect men's. These women sacrifice more of their leisure time to raise the families' external demands. Also, when the women trapped in a poverty trap, they cannot get rid of easily and this trap can continue intergenerational. For instance, the poor women inadequate to overcome too much work, so give the child-care responsibilities to their older daughters. Because of these responsibilities, daughters must drop out

of school. In this way, poverty and deprivation carry from women's generation to the next generation. So it is causing to the feminisation of poverty (Buvinic, 1998: 8).

It is discussed that labour force participation of women is low and this increases women's poverty. However, participation in the labour market or working itself may be useless in fighting poverty. The studies show that the income that received as a result of the working is not sufficient to get rid of the poverty by itself in some cases. This situation, which is conceptualised as the working poor, shows that the employees are in permanent poverty because of the irregularity of jobs and the low wages even if they are regular. In the case of women, the additional costs incurred by the working such as the provision of care for the child, patient care and similar homecare obligations may also make the working impossible (Şener, 2009: 5).

CHAPTER 3

EMPIRICAL ANALYSIS OF SUBJECTIVE POVERTY

3.1. LITERATURE REVIEW OF THE MEASUREMENT OF SUBJECTIVE POVERTY

There are many studies trying to find determinants of subjective poverty in almost all over the world. Generally, the logit and the probit models uses for estimations for the subjective poverty. For instance, Garcia et al. (2015) employ data of the Poverty Environment Network (PEN) from 2005-2010 for 23 countries and examine subjective wellbeing patterns. Following question was asked to investigate subjective poverty:

"All things considered together, how satisfied are you with your life over the past 12 months?"

Since answers to this question ranked on a 5-step ladder from 1 (very unsatisfied) to 5 (very satisfied), an ordered logit model is used for estimation. Results indicate that absolute income, owning a business, being married, household size, trust and the ability to get help positively affect subjective wellbeing, while income inequality, major economic losses and the presence of illness negatively affect subjective wellbeing. The perceived situation relative to past income and self-perceived position of household relative to other households significantly affect subjective wellbeing. According to findings, there is no relationship between gender, age, education level and subjective well-being.

In the Africa context, focusing on Ethiopia, Alem et al. (2014) use panel data spanning from 1994-2009 and examine determinants of subjective poverty. Following question is asked to household heads:

"Do you consider yourself as rich, middle-income, or poor?"

Then, according to answers, households are categorized as either poor or non-poor. Results of dynamic probit model show that being headed by educated individuals, being headed by males, having more out of the labor force and children members, receiving international remittances and having higher number of self-employed, private sector members and public/civil sector workers lower the probability of being subjectively poor. However, having less per capita consumption expenditure relative to other households increases probability of being subjectively poor.

Similiarly, utilizing data from "the 2001 Madagascar Household Survey (MHS)", Lokshin et al. (2006) investigates the determinants of subjective poverty. Results indicate that household income positively affects subjective welfare. Poor households who are living in higher-income areas have higher subjective poverty. Living in rural areas, having a high proportion of well educated members and having prime age women in household positively affect subjective welfare. On the other hand, households with unemployed or sick members, older and smaller households have lower subjective welfare.

Bookwalter and Dalenberg (2004) employ data from "the South African Labour and Development Research Unit (SALDRU)" for the period 1993 to 1994 in order to examine the determinants of subjective poverty in South Africa. These questions were asked to respondents:

> "Taking everything into account, how satisfied is this household with the way it lives these days?"

Responses to this question range from very dissatisfied (0) to very satisfied (4) reflecting the ordinal characteristic of the dependent variable, thus they use ordered probit model. According to results, household wealth, education and housing have significant effects on subjective well-being. Improving housing conditions reduces the probability of being subjectively poor. On the other hand, travelling by bus, train or taxi negatively influence subjective well-being. This

clearly arises from the violence and overcrowding surrounding taxis, high accident rates for taxis and very crowded conditions on buses and trains. There occur differences in perceptions of well-being between the rich and the poor. For instance, in the case of poorest quartiles housing and transportation play the most significant roles for subjective wellbeing, while water, energy, sanitation, health and education are more important determinants for subjective well-being with regard to the richest quartiles.

In their more recent study regarding South Africa, Posel and Rogan (2014) use data from "South African Living Conditions Survey (LCS)" in 2008/09 and employ probit model for estimation. In order to evaluate the subjective poverty, they use answers to the following question:

> "Would you say you and your household are at present: wealthy; very comfortable; reasonably comfortable; just getting along; poor; or very poor?"

According to findings, the probability of being subjectively poor rises when age raises before a turning point is reached. Being male and having lower levels of education also increase the probability of being subjectively poor. Per capita household expenditure negatively affects subjective poverty. The probability that of being subjectively poor decreases when the number of children and household size increase. One possible explanation may be that when households include higher number of members and relatively more children, average costs of living falls reflecting economies of scale. Having a high proportion of pensioners in the household lowers the probability of being subjectively poor due to the protective effect of social pension which is a regular source of income. An increase in self-reported health status negatively affects subjective poverty since sick members rises the demands on resources of households. Similarly, access to assets, farming land, piped water and electricity, having housing design with block or brick walls, ownership of home and dwelling place and many household members who employed have disadvantageous on subjective poverty.

In the case of Asia, there exist so many studies related to subjective poverty. For example, focusing on rural Bangladesh Asadullah and Chaudhury (2012), use data from a multi-purpose household survey fielded in 2008 in order to investigate the determinants of subjective poverty. In their survey, they asked the following question to respondents (which respondents answered on a scale of 1–10):

"On the whole, how satisfied are you with your life?"

Responses to this subjective well-being question, which has 10 point likert scale, as used an ordered categorical dependent variable for estimation process. Using an ordered probit model, they find no significant effects of religion and gender in subjective poverty. There exists a general U-shaped pattern between age and subjective welfare. Having higher household per capita income, having higher educational attainment and being married, increases probability of having subjective welfare. Moreover, institutional trust and inter-personal or social trust also positively effect subjective welfare, however, educational inequality amongst villagers negatively effects subjective welfare.

Likewise, Dartanto and Otsubo (2013) use data from the 2005 National Socio-Economic Survey to assess determinants of poverty in Indonesia. In the first stage, to examine determinants of subjective poverty, following question was asked to respondents in which responses are ranked on a 10-step ladder:

"How satisfied are you today with the following areas of your life?"

According to findings of logit model and ordered logit model, human capital, physical capital and income level negatively affect subjective poverty. Having higher education reduces the probability of being subjectively poor. Married households assess themselves subjectively as non-poor because they could share the joys and troubles of life. Similarly, households having more family members evaluate themselves subjectively as non-poor. At a given level of income, if household size enlarges, households are obliged to decrease their per

capita consumption for supporting new members. However, if new members of household have work or income contributions, households may not become subjectively poorer. Ownership of house and having family members working outside Indonesia have negative effects on subjective poverty. On the other hand, having one more child, a high share of self-food production, layoffs, experiencing health problems, negative shocks, the receipt of subsidized health insurance payments increases the probability of being subjectively poor. On the contrary, development of public facilities in living area reduces the probability of being subjectively poor. Having less relative to other households and access to public facilities increases subjective poverty. Households with less educational attainment relative to other households do not necessarily evaluate themselves as subjectively poor due to positive externalities of education. Relative access of households to telecommunication services reduces subjective poverty due to the fact that households with no access to these devices can easily borrow them from their neighbours in an emergency.

Using data from a survey of households conducted in 2008, Shams (2014) construct a subjective poverty profile in rural Pakistan. Utilizing responses to following question;

> "How happy are you with your current socio-economic status?: (1) Not at all happy, (2) Less than happy, (3) Rather happy, (4) Fully happy"

She employs an ordered probit model for estimations. Results of the study indicate that there is an inverted U-shaped correlation between subjective welfare and age. Married couples, females, healthy and educated individuals have higher subjective welfare. Moreover, income, being employed and share of children positively affect subjective welfare. One possible explanation for the positive effect of share of children may be that parents may demand children since they may be additional labor for production in agriculture and they are seen as insurance mechanism.

In their more recent study regarding Pakistan, Mahmood et al. (2019) use data from "Pakistan Panel Household Survey (PPHS) 2010" and apply the ordered probit model and probit model (as robustness check) to evaluate the determinants of poverty. Following question was asked to the head of household:

> "In our society some people have higher economic position (the rich), and other have lower economic position (the poor). Below is a scale from one to ten. The numbers 1 through 10 represent different levels of economic position, from the lowest to the highest. On the scale, please indicate the position you occupy"

Findings of study imply that higher per capita consumption, a rise in share of male children, each additional year of education, an increment in the size of household, ownership of agriculture land, the household borrowing, improved sanitation facility, having better physical house type, ownership of consumer durables, living in the rural areas increase the subjective welfare. Similarly, employment lowers subjective poverty, however, it is insignificant. On the other hand, if the head of household getting older, subjective poverty rises, but insignificantly. Because high proportion of the households head are married, findings indicate that there occur insignificant differences for the head of households being single or divorced. Finally, physically insecure and food vulnerable households have higher probability of being subjectively poor.

Wang et al. (2011) use data from "the China Health and Nutrition Survey 2006", in order to examine subjective well-being of senior citizens. The well-being status is personally rated into three categories: *poor or very poor (1), average (2) and good or very good (3)*. According to results of ordered logit model income, being male, having a spouse, living in an urban area, being active in social activities, being covered by medical insurance, having a more positive attitude and having a higher level of education positively influence the subjective welfare. On the contrary, getting older and having poor health reduce the subjective well-being.

In the context of transition countries, concentrating on "Central and Eastern Europe (CEE)", Schnepf (2010) use data from the 1995-1997 wave of "The World Value Survey (WVS)" and 1999 wave from "the International Social Survey Program (ISSP)" to investigate gender disparities in subjective well-being. In WVS respondents are asked:

> "How satisfied are you with the financial situation of your household? If '1' means you are completely dissatisfied on this scale, and '10' means you are completely satisfied, where would you put your satisfaction with your household's financial situation?"

In (ISSP) respondents are asked:

> "In our society, there are groups which tend to be towards the top and groups which tend to be towards the bottom. Below is a scale that runs from top to bottom. Where would you put yourself on this scale?"

According to results of the logistic regression models, while the gender difference does not occur for OECD countries, unemployment has more negative effects for men than for women in post-communist countries. One explanation may be that due to belief regarding men as main breadwinner in CEE, if men cannot fulfil this responsibility because of unemployment, they may perceive themselves more unsatisfied than women. In comparison with being single men (women), being married men (women) have equal or higher probability of perceiving low well-being in CEE. Otherwise, marriage reduces the likelihood of low subjective well-being of both men and women for OECD countries. Compared with women, higher education has higher effects on subjective well-being of men for CEE. One possible explanation may be that returns to education of men could be higher than for women owing to other relevant factors of education for instance profession. For OECD countries, there exists no effect on subjective well-being by means of neither being a professional nor higher education while these features increase subjective well-being for men.

Focusing on Russia, Ravallion and Lokshin (2002) employ data from "the Russian Longitudinal Monitoring Survey (RLMS)" the period between 1994 and 1996 in order to investigate determinants of subjective poverty. Following question was asked to respondents:

> "Please imagine a 9-step ladder where on the bottom, the first step, stand the poorest people, and on the highest step, the ninth, stand the rich. On which step are you today?"

Because of the small number of observations on rungs 7–10, a ten-step welfare ladder question is transformed into a 7-step ladder question. Because, they use a seven-step EWQ question as the independent variable, they apply an ordered probit model for estimations. Findings indicate that ownership of a consumer durable, total household expenditure and last year's income have positive effects on subjective welfare. Subjective welfare decreases with age up to 51 years, then increases. Higher self-rated health status and higher education increase subjective welfare. On the other hand, divorced or widowed respondents have negative effects on subjective welfare since they may perceive themselves more economically insecure. Similarly, unemployment lowers subjective welfare. Respondents who feel that the government does not care about people like them and expect things to get worse are more likely to assess themselves as poor. In the case of relative welfare in the area of residence, respondents living in richer areas perceive themselves as subjectively poor.

Dudek (2008), employs data from from "the Household Budget Survey (HBS)" for 2005 and 2006 for examining determinants of subjective poverty in Poland. Using responses to following question;

> "Considering your monthly disposable income, is your household able to make ends meet: (1) with great difficulty, (2) with difficulty, (3) with some difficulty, (4) without difficulty, (5) with ease, (6) with great ease?"

She applies an ordered logit model. Results imply that the U-shaped pattern occurs between age of household head and subjective poverty. Income positively affects subjective welfare while household size reduces it. Women as heads of households have higher probability of being subjectively poor than men. Because women are generally household head when they are divorced or widowed, this means usually lower subjective welfare. On the other hand, the households in small cities perceived themselves as subjectively poor less likely than households living in large cities but more likely than rural households due to lower costs of living in rural areas.

Focusing on Slovenia, Verbic and Stanovnik (2006) employ data from 1988, 1993, and 1997–1999 Household Expenditure Surveys and investigate determinants of subjective economic well-being. From 1988 to 1993 surveys, following question was asked to the head of household to investigate subjective poverty:

> "In relation to your costs of living, your family income is: (1) very insufficient, (2) insufficient, (3) sufficient, (4) amply sufficient?"

From 1997 to 1999 surveys, the question was rephrased as:

> "Considering your monthly disposable income, is your household able to make ends meet: (1) with great difficulty, (2) with difficulty, (3) with some difficulty, (4) without difficulty, (5) with ease, (6) with great ease?"

Because of very few observations on rungs 5-6, a 6-step ladder question is transformed into a 5-step ladder question. According to results of ordered probit model, household composition, household size, household assets and household income significantly affect subjective economic well-being. Having higher disposable income, living in own house and having at least one member older than sixty increases the probability of perceiving households' subjective economic well-being. The positive effect of these variables on subjective economic well-being has two important explanations. First, older members have

both lower desires and needs, since they accumulate wealth over their lifespan. Second, households renting their houses feel higher needs of income, since they have to gather adequate savings for initial investment of housing. On the contrary, household size and having unemployed members or children negatively affect subjective economic well-being.

Employing data from "Living Standards Measurement Study survey (LSMS)" 2002, Carletto and Zezza (2006) evaluate the determinants of poverty in Albania. Following question was asked to respondents:

> "Imagine a 10 step ladder where on the bottom, the first step, stand the poorest people, and on the highest step, the tenth, stand the rich. On which step are you today?"

Because of a small number observations on the rungs 7–10, a 10-step welfare ladder question is transformed into a 7-step economic ladder question which is a dependent variable reflecting subjective poverty. Findings imply that per capita consumption significantly affects subjective welfare. Household size positively affects subjective welfare; this may be because household size larger than five achieve economies of scale. Similarly, being female and being more educated, having an occupation such as a worker, a professional or a manager etc., levels of government expenditures, having enhanced access to assets and having a migrant to Italy positively influences subjective welfare. On the contrary, respondents with self-assessed poor health and suffering from chronic illnesses, older people living alone, respondents with high share of pension in household income, unemployed and divorced respondents tend to feel subjectively poor. Unemployed respondents which are discouraged about their current and future situation may assess themselves as subjectively poor. Because divorced respondents may feel more economically insecure, they assess themselves as subjectively poor. The index based on asset ownership indicates that respondents feel subjectively poor if they are relatively more deprived than other households in living area. Having relatively higher unemployment rates and having no access for primary school decrease subjective welfare in living area.

Finally, if a respondent is pessimistic he/she may assess himself/herself subjectively poor.

Concentrating on Georgia, Armenia and Azerbaijan, Habibov and Afandi (2009) use data from a household survey carried on in 2006 by "the Caucasus Research Resource Centre" and analyze subjective wellbeing. These question was asked to respondents:

"How would you describe the current economic condition of your household?"
"very poor", "poor", "fair", "good", and "very good"

According to findings for ordered probit model, total income and size of household positively affect subjective wellbeing in all countries. The positive impact of household size has two important explanations. Firstly, if household size enlarges, households may get more opportunities for transfers namely, lending money free of interest, giving money and etc. which positively affect their wellbeing. Secondly, new members of household may substitute services such as caring for elderly, children and etc. which are formerly provided by the state. Having positive perceptions about previous or future conditions of economy, having university-educated household head, having salary as primary source of income, having some interest in politics and ownership of a car have positive effects on subjective wellbeing. Otherwise, being unemployed, having social benefits as a main source of income and being migrant negatively affect subjective wellbeing. A negative impact of unemployment is associated not only shortfall of income but also losing benefits provided by employer and the strong feelings of unhappiness. Similarly, having a high share of children, being widowed, separated or divorced, being unemployed, an increase in respondent age, working in agriculture and living in rural areas reduce subjective wellbeing. A negative effect of age might be explained by differences in survival approaches of older and younger households. A negative effect of being widowed, divorced or separated has two crucial explanations. First, separate respondents could perceive less economically secure, specifically in unstable economies such as

transition countries. Second, favorable psychosocial impact of marriage may be taken into consideration.

Apart from other studies, focusing on a highly developed country namely Germany, Van Praag et al. (2003) employ data from "German Socio-Economic Panel (GSOEP)" to the period between 1992 and 1997 to investigate determinants of subjective well-being. Following question was asked to the respondents:

> "Please answer by using the following scale in which 0 means totally unhappy, and 10 means totally happy. How happy are you at present with your life as a whole?"

Furthermore, the respondents are asked for their subjective well-being related to different domains for instance job, financial situation, housing, health, leisure and environment. With regard to subjective well-being regarding different domains, finance, health, and job satisfaction are ranked as the most important determinants. Leisure, environment and housing seem to be less important. In the case of job satisfaction, results imply that the U-shaped pattern occurs between job satisfaction and age. Females are more satisfied than males and for West Germans, share of adults negatively affects job satisfaction. Changes in working income (which expresses evaluation of employer on worker), have stronger effect in East than in West. Findings of financial satisfaction indicate that, the U-shaped pattern occurs between financial satisfaction and age. Household income, being female, existence of a partner and having savings positively influence financial satisfaction of household. Share of adults and children reduce financial satisfaction, with the exception of share of children which is insignificant for Eastern workers. Otherwise, education positively affects Westerners, however, effect is negative or zero for Easterners in case of financial satisfaction. This situation perhaps shows dissimilar cultures and conditions of labor markets between East and West. According to housing satisfaction, the U-shaped pattern occurs between housing satisfaction and age. Household income, monthly housing costs and renovation of the house in the last year positively

influence housing satisfaction. On the other hand, share of children and adults in the household reduces housing satisfaction. Similarly, education level negatively affects housing satisfaction in both East and West, but insignificantly for the West. One possible explanation may be that higher educated people deeply criticise their housing structure or they possess unaffordable wishes. In the case of health satisfaction, health satisfaction decreases monotonously with age. Income positively affects health satisfaction and temporal changes in income may have less effect than permanent ones. Likewise, higher educated individuals have higher health satisfaction due to their healthier life style. Working males have higher health satisfaction than females whereas there occurs no difference for non-working individuals. Findings of leisure satisfaction imply that U-shaped pattern occurs between leisure satisfaction and age. Household income is not an important factor whereas hours spent on leisure and being males have positive effects for leisure satisfaction. Having higher education, the number of working hours and share of children and adult lower leisure satisfaction. Similarly, living together negatively affects leisure satisfaction, however, only significant in case of Eastern non-workers. Results of environment satisfaction show that U-shaped pattern occurs between environment satisfaction and age. Western non-workers and workers with higher income have higher subjective well-being related to environment; but effect of income is insignificant in case of East non-workers. On the contrary, having higher education reduces environment satisfaction, although only significant for Easterners.

Focusing on Muğla, in Turkey Danışman Işık (2015) conducts surveys and investigates determinants of subjective poverty with using Economic Welfare Approach. She asks the following question to respondents:

> "Please imagine a 9-step ladder where on the bottom, the first step, stand the poorest people, and on the highest step, the ninth, stand the rich. On which step are you today?"

According to her results, having wealth, increase in the health satisfaction and education years of individual, the increase in the household total expenditure

amount, having a professional job and taking the life standard of individual's family better are positively affect the individual's economic welfare situation.

3.2. DATA

The basic aim of this thesis is to determine women's poverty in terms of subjective well-being assessments rather than objective criteria. It is aimed to determine the factors affecting the perception of subjective poverty and women's perception of poverty. Also, it aims to determine the differences in women's experiences of poverty. For this purpose, the questions of the questionnaire have been prepared for subjectively measuring female poverty. Then the questionnaire applied among women who apply for the social assistance in Altındağ region.

When choosing the appropriate research area, the requirements of poverty and women poverty are taken into account. The women who applied to the Social Assistance Foundation in Altındağ district of Ankara for the benefit, constitute the sample of the study. "The Altındağ Social Assistance and Solidarity Foundation" is the institution with the highest number of applications for benefits in Ankara. Therefore, "Altındağ Social Assistance and Solidarity Foundation" is selected for the research area. Moreover, Altındağ is chosen as it has distinctive features in terms of poverty. The necessary permits were obtained from "the Altındağ Social Assistance and Solidarity Foundation" in order to reach the women with the qualifications sought and to have them in the legal framework. The study was formed at the end of the interviews with the women to face to face who came to benefit from the services provided here from July 2018 to September 2018.

The questionnaire form, which is prepared to determine the poverty and welfare perceptions of women, consists of personal information about the participant, general household information, questions about the poverty perceptions of the individual and the household. It was created by using the different studies in the literature by us. The questionnaire form consisted of two main sections. The first section is general descriptions of individuals, such as marital status, age,

household size, the residential house's type. The second section includes the six modules which consist of information about individual indicators. The first module includes the economic structures of individuals. The second part and the third part consist of information about education and health. The fourth one is about life quality such as the feature of houses, feature of the environment of living district, violence and safety. The fifth part includes the questions about the self-esteem and autonomy that include the decision-making process of women. The last part consists of the questions of perceptions of poverty of women. This study, with the help of these questions, try to capture the factors that cause the women to feel poor.

The rate of women answering the questionnaire is quite high. After the necessary information about the questionnaire was given, women mostly accepted to participate in the questionnaire. A total of 385 women were interviewed in the research, and the sample of the study is poor women over the age of 15 through simple random sampling. The sample size was calculated from the female population (142063) in the Altındağ district, and 383 women were found to be sufficient for the survey.

The sample size of the survey will be applied to the following equation (Özer, 2004: 141):

$$n = \frac{NPQZ^2}{(N-1)d^2+PQZ^2}$$ (1)

N: Population (TURKSTAT 2018 Address Based Population Registration System (ADNKS))
n: Sample size
P: The possibility of requesting assistance
Q: Possibility does not request help, (1-P)
Z: Z test value at % (1-α)

α: Importance level

d: The margin of error.

The probability of requesting the help of women over the 15 years in Altındağ is 0.5, and the probability of not requesting for help is also 0.5. The sample size to represent the population with a 5% margin of error at the 5% significance level is calculated as 383 as follows:

$$n = \frac{142063 x 0.5 x 0.5 x (1.96)^2}{(142063-1)0.05^2 + 0.5 x 0.5.(1.96)^2} \cong 383 \tag{2}$$

3.3 ESTIMATION METHODS

When the dependent variable takes more than two categorical values which are ordered in nature, the estimations can be made through ordered probability models. Since the multinomial models do not account for the ordering of the dependent variable, it would not be feasible to use these models for estimation. Moreover, using ordinary least squares (OLS) approach would also be inappropriate as the linear model assumes that the distance between the categories is all equal. Hence, I use ordered probability models in order to examine the determinants of subjective poverty for women range from poor to rich. The most commonly used ordered probability models are ordered probit model and ordered logit model (Abdel-Aty, 2001: 271).

Defining sp be a categorical dependent variable such that $y \in \{0,1,2, \dots \dots, J\}$ where J is a known integer. Suppose that a latent dependent variable denoted by sp_i^* is as follows:

$$sp_i^* = x_i'\beta + \varepsilon_i \tag{3}$$

where i is individual observation and ε_i is error term. Ordered probit model assumes that ε has normal distribution with variance 1 and mean 0 while ordered

logit model assumes that ε has logistic distribution with variance $\pi^2/3$ and mean 0 (Long, 2014: 181).

The continuous sp_i^* is divided into ordinal categories using the thresholds $\tau_0, \dots, \tau_j$:

$$sp_i = j \ if \ \tau_{j-1} \leq sp_i^* < \tau_j \ for \ j = 1, \dots, J \tag{4}$$

where $\tau_0 = -\infty \ and \ \tau_j = +\infty$

I use a 6-step ladder dependent variable ranked from the lowest "poor" to the highest "rich". The sp_i is related to latent sp_i^* by the threshold model defined as follows (Mahmood et. al, 2019):

$$sp_i = \begin{cases} 1 \ if -\infty < sp_i^* \leq \tau_1 \\ 2 \ if \ \tau_1 < sp_i^* \leq \tau_2 \\ \quad . \\ \quad . \\ \quad . \\ 6 \ if \ \tau_5 < sp_i^* \leq +\infty \end{cases} \tag{5}$$

where, τ_1 to τ_5 are the threshold points.

As ε has standard normal distribution, we can be easily calculate the conditional distributions of sp given x for the each response probability as follows (Mahmood et. al, 2019):

$$Pr(sp = 1|x) = \ Pr(sp_i^* \leq \tau_1) = Pr(x_i'\beta + \varepsilon_i \leq \tau_1) = \Phi(\tau_1 - x_i'\beta) = \Pi_1 \tag{6}$$

$$Pr(sp = 2|x) = \ Pr(\tau_1 < sp_i^* \leq \tau_2) = \Phi(\tau_2 - x_i'\beta) - \Phi(\tau_1 - x_i'\beta) = \Pi_2 - \Pi_1$$

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$$Pr(sp = 6|x) = \ Pr(\tau_5 < sp_i^*) = 1 - \Phi(\tau_5 - x_i'\beta) = 1 - \Pi_5$$

After that, the parameters will be estimated by using "maximum likelihood estimation (MLE)". Defining a set of ordinal variables, if sp_i falls in the jth category $Z_{ij} = 1$ otherwise $Z_{ij} = 0$. The probability of Z_{ij} will be as follows:

$$Prob(Z_{ij} = 1) = \Phi(\tau_j - x_i'\beta) - \Phi(\tau_{j-1} - x_i'\beta) \tag{7}$$

where Φ has normal distribution. The likelihood function for the model is:

$$L = \prod_{i=1}^{n} \prod_{j=1}^{m} [\Phi(\tau_j - x_i'\beta) - \Phi(\tau_{j-1} - x_i'\beta)]^{Z_{ij}} \tag{8}$$

and the log-likelihood function is

$$\log L = \sum_{i=1}^{n} \sum_{j=1}^{k} Z_{ij} \log[\Phi(\tau_j - x_i'\beta) - \Phi(\tau_{j-1} - x_i'\beta)] \tag{9}$$

To derive of the log-likelihood function for the ordered logit model, Φ (normal distribution function) should be replaced with Λ (logistic distribution function). The other processes will remain the same (Maddala, 1983: 47-48).

In the ordered logit model, impacts of independent variables on dependent variable are directly interpreted using odds-ratios. In the case of the ordered logit model, the odds of being less than or equal to j compared to greater than j are as follows:

$$\Omega_{\leq j|>j}(x) = \frac{Pr(sp \leq j|x)}{1 - Pr(sp \leq j|x)} = \frac{\Lambda(\tau_j - x_i'\beta)}{1 - \Lambda(\tau_j - x_i'\beta)} \tag{10}$$

Since $\Lambda(\tau_j - x_i'\beta) = \frac{exp(\tau_j - x_i'\beta)}{[1 + exp(\tau_j - x_i'\beta)]}$ this clarifies to $\Omega_{\leq j|>j}(x) = exp(\tau_j - x_i'\beta)$. In accordance with that, the odds-ratio for x_k will be as follows:

$$OR_{x_k \leq j|>j} = \frac{\Omega_{\leq j|>j}(x, x_k + 1)}{\Omega_{\leq j|>j}(x, x_k)} = exp(-\beta_k) \tag{11}$$

The odds-ratio indicate that a unit increase in x_k, the odds of being in a category less than or equal to j change by a factor of $exp(-\beta_k)$, holding all other variables constant (Long, 2014: 182).

On the contrary to the ordered logit model, in the ordered probit model there is no direct odds-ratio interpretation for the influences of independent variables on the dependent variable. Therefore, marginal effects representing changes in $Pr(sp_i = j| x)$ provide a suitable way to interpret results for both the ordered logit model and the ordered probit model (Powers and Xie, 2000: 220-221). Recall that:

$$Pr(sp = j|x) = \Phi(\tau_j - x_i'\beta) - \Phi(\tau_{j-1} - x_i'\beta) \qquad (12)$$

Taking the partial derivative with respect to x_k,

$$\frac{\partial Pr(sp=j|x)}{\partial x_k} = \frac{\partial \Phi(\tau_j - x_i'\beta)}{\partial x_k} - \frac{\partial \Phi(\tau_{j-1} - x_i'\beta)}{\partial x_k} = \beta_k f(\tau_{j-1} - x_i'\beta) - \beta_k f(\tau_j - x_i'\beta) \qquad (13)$$

$$= \beta_k [f(\tau_{j-1} - x_i'\beta) - f(\tau_j - x_i'\beta)] \quad (14)$$

The marginal effect, which allows for observing the magnitude of impacts of a unit change in independent variable on probability of dependent variable, is the slope of the curve relating x_k to $Pr(sp = j|x)$, holding all other variables constant. Because $f(\tau_{j-1} - x_i'\beta) - f(\tau_j - x_i'\beta)$ can be negative, the sign of the marginal effect will not be automatically the same as the sign of β (Long, 1997: 133-134).

The generalization of the marginal effects of x_k are shown by (Powers and Xie, 2000: 221):

$$\frac{\partial Pr(sp=j|x)}{\partial x_k} = \begin{cases} -f(\tau_{j-1} - x_i'\beta)\beta_k & j = 1 \\ f(\tau_{j-1} - x_i'\beta) - f(\tau_j - x_i'\beta)\beta_k & 1 < j \leq J - 1 \\ f(\tau_{j-1} - x_i'\beta)\beta_k & j = J \end{cases} \qquad (15)$$

Generally, the marginal effect is calculated at the sample means of the independent variables as it follows (Long, 1997: 135):

$$\frac{\partial Pr(sp=j|\bar{x})}{\partial x_k} = \beta_k \left[f\left(\tau_{j-1} - \bar{x}_i'\beta\right) - f\left(\tau_j - \bar{x}_i'\beta\right) \right] \tag{16}$$

3.4. VARIABLE CONSTRUCTION AND DEFINITIONS

The questionnaire includes detailed demographic, socioeconomic information on the women. The choice of independent variables used is based on the previous empirical literature (see, for example, Ravallion ve Lokshin, 2002, Van Praag et al., 2003, Carletto and Zezza, 2006, Schnepf ,2010, Mahmood et al., 2019). The variables used in the analysis are defined as follows:

The EWQ (the dependent variable): In the survey, each individual was asked; "Imagine a ladder with steps numbered from one at the bottom to six at the top. Suppose we say that the top of the ladder represents the individuals who do not feel poor and who are satisfied with their life, and the bottom of the ladder represents the individuals who feel poor and who do not satisfied with their life. *If the top step is 6 and the bottom step is 1, and consider economic condition-income, health, education, quality of life and freedom of decision making and self-determination, which at the step of the ladder do you feel you stand at present?".* Cantril's technique efficiently requires respondents to rate life satisfaction on a scale anchored by their own identified maximum and minimum values (Bjørnskov, 2008: 44). The dependent variable is an ordered variable which gets the increased value from 1 - 6. In this context, women are demanded to place themselves on steps of ladder 1 to 6.

Age: It represents the age of women. The sample of the study is poor women over the age of 15. The minimum age is 15, and the maximum age of women is 72 in the sample.

Income: It represents the family's total monthly net income.

Marital status: The questionnaire involves six categories for the marital status of women such as are the married, single, divorced, living together without marriage, widow and married but living separately. I aggregated these categories of marital status into three categories which are married, single and divorced in the analysis. The married category is used as the referenced category.

Education status: There are ten categories of the education status of women such as Illiterate, leaving primary school, primary school, secondary school, elementary education, high school, associate degree, undergraduate, graduate and be literate in the sample. I aggregated these in three categories such as the illiterate, higher than primary education level and primary education. The illiterate category is used as the referenced category.

Violence: These variable include being exposed to violence to women and their family. It consists of six categories such as being exposed to psychological/physical/economic violence from my partner, being exposed to psychological/physical/economic violence from my family and my partner's family, being exposed to psychological/physical/economic violence from my child, being exposed to psychological/physical/economic violence from other individuals who are living from my environment and being exposed to psychological/physical/economic violence from other things. I aggregated these categories in two part such as being exposed to violence and not being exposed to violence. A dummy variable equals 1 if the women suffer from violence and equal 0 if the women do not suffer from the violence.

Rent house: This variable includes five categories about the house where women live. These categories contain information about whether the house they live in belongs to one of the people living in the house, whether it is rent, whether it is public housing, whether it is free, and other options. These categories are accumulated in two parts, which are rent house or free house. The free house is used for the reference category.

Health Satisfaction: This variable includes five categories which include the answer of these question; "If you consider your health insurance, health care, transportation facilities and other health-related situations in general, do you think these things is enough for solving your health problem when you meet any health problems?" These categories are insufficient, partially sufficient, undecided, sufficient and absolutely sufficient. The "insufficient" category is reference category.

Feeling Safe: There may be a variety of situations in which people feel secure, pressure and threatened. I asked women whether they are feeling safe in general especially these situations. This variable comprised of five categories which are never feeling safe, not feeling safe, undecided, feeling safe and feeling very safe. The "never feeling safe" is used to the reference category.

3.5. DESCRIPTIVE STATISTICS

The description of the independent and dependent variables which are used in the analysis are summarised in Table 2. The analysis includes the continuous variables and the categorical variable. This table presents information about the percentage distributions for the categorical variables, while presents the descriptive statistics for the continuous variables for the data set for women.

A total of 385 women were interviewed in the research, and the sample of the study is poor women over the age of 15. According to this sample minimum age is 15 and the maximum age is 75. The mean of the age is 37.3039. The family's total monthly net income is minimum 0 and maximum 8000 TL, while the mean of the family's total monthly net income is 1367.481 TL. The sample consist of the 74.55 % married women, 6.23 % single women and 19.22 % divorced women. 15.84% of the sample is illiterate, 52.99% is the primary school leaving and completed primary school and 31.17 % in women having an education that higher than primary education. The sample consisted of very poor women, and their educational level rates are very low. 75.06 % of the women in the sample pay

rent for the house while 24.94 % of them live without paying a fee. 34.55 % of the women remark that suffered from violence while 65.45 % of them do not suffer from the violence. 26.75 % of the sample, remark that the health services are insufficient and 21.30 % of the sample remark that partially sufficient. 0.26% of women do not decide whether health services are sufficient or not.16.62 % of them remark that the health services are sufficient and 35.06 % of them remark that the health services are absolutely sufficient. 30.39 % of women never feel safe themselves and 11.69 % of them do not feel safe themselves. 1.82 % of them are undecided. 21.04 % of them feel safe themselves and 35.06 % of them feel very safe themselves.

The EWQ is the independent variable of analysis. According to the result of the survey, 27.71% of the women feel that stand at the first step, and 15.58 % of the women feel that stand at the second step of the welfare ladder. Then 16.68% of the women feel that stand at the third step, and 26.23% of the women feel that stand at the fourth ladder. Only 8.31% of the women feel that stand at the fifth step, and 7.27 % of them feel that stand at the sixth step of the ladder.

Table 2: Descriptive Statistics for Independent and Dependent Variables

Continuous Variables				
	Mean	St. Dev.	Min	Max
Age	37.3039	10.59302	15	72
Income	1367.481	854.5114	0	8000
Categorical Variables (%)				
Marital status of the individual (reference: married)				
Married	74.55			
Single	6.23			
Divorce	19.22			
Education status of the individual (reference: illiterate)				
Illiterate	15.84			
Primary education	52.99			
Higher than primary education	31.17			
Home situation (reference: free house)				
Rent house	75.06			
Unpaid house	24.94			
Health satisfaction (reference: insufficient)				
Insufficient	26.75			
Partially sufficient	21.30			
Undecided	0.26			
Sufficient	16.62			
Absolutely sufficient	35.06			

Table 2: continued. Descriptive Statistics for Independent and Dependent Variables

Categorical Variables (%)	
Safe (reference: never feeling safe)	
Never feeling safe	30.39
Not feeling safe	11.69
Undecided	1.82
Feeling safe	21.04
Feeling very safe	35.06
Violence	
Yes	34.55
No	65.45
The EWQ (the dependent variable)	
First step	27.71
Second step	15.58
Third step	16.88
Fourth step	26.23
Fifth step	8.31
Sixth step	7.27

On the other hand, other descriptive statistics give information about the situation of women and women's subjective poverty. Other descriptive statistics for the continuous variable, frequency and percentage distributions shown in Table 3. The number of all individuals living in the same household gives the household size. The minimum household size is 1, and the maximum household size is 12 while the average of the household size is 4.39 for the women in the sample.

According to the result of the survey, only 16.36 % of women work in any job, while 83.64% of the women unemployment. The results of the data obtained, it is seen that women have mostly green card and SSI. 58.44 of women has a green card, and 28.83% of them has "Social Security Institution (SSI)". 11.69% of women are uninsured, and none of them has private insurance. Moreover, 0.78% of women have other health insurance. The education satisfaction includes the satisfaction of the women's education level. 66.23 % of the sample remarks that not satisfied with their education level and 21.30 % of the sample remarks that partially satisfied. 0.26 % of the women cannot decide about their satisfaction of education level. 16.62 % of them remark that satisfied with their education level and 35.06 % of them remark that very satisfied with their education level. Women were asked whether they have spare time for themselves for meeting with friends

or joining in social and cultural activities during the day. While 32.47% of women can spare time for themselves, 67.53% of them can not spare time for themselves. Asked women were the question which is this: "*Some people feel completely free to control their lives and make important changes, while others think that their actions do not affect their lives. Now imagine that there is a ladder that has 6 steps. Think that at the first step of the ladder, there are people who cannot decide freely about their own lives and who have little control throughout their lives. Assume that the sixth and last step, there are people who are the freest and the most controlling on their lives. So which stage do you stand today?"* According to the result of the survey, 19.48% of the women feel that stand at the first step, and 11.69% of the women feel that stand at the second step of the ladder. Then 16.36% of the women feel that stand at the third step, and 18.18% of the women feel that stand at the fourth ladder. Only 13.77% of the women feel that stand at the fifth step, and 20.52% of them feel that stand at the sixth step of the ladder.

Table 3. Descriptive Statistics for the Other Continuous Variables and for the Other Categorical Variables

Continuous Variables				
	Mean	Std. Dev.	Minimum	Maximum
Household size	4.394805	1.748504	1	12
Categorical Variables (%)				
	Frequencies	Percent		
Employment				
Yes	63	16.36		
No	322	83.64		
Health Insurance				
Uninsured	45	11.69		
SSI	111	28.83		
Private insurance	0	0		
General health insurance	1	0.36		
Green card	225	58.44		
Other	3	0.78		
Education satisfaction				
Dissatisfied	255	66.23		
Partially satisfied	39	10.13		
Undecided	2	0.52		
Satisfied	44	11.43		
Very satisfied	45	11.69		

Table 3. continued. Descriptive Statistics for the Other Continuous Variables and for the Other Categorical Variables

	Categorical Variables (%)	
	Frequencies	Percent
Spare time		
Yes	125	32.47
No	260	67.53
Freedom		
First step	75	19.48
Second step	45	11.69
Third step	63	16.36
Fourth step	70	18.18
Fifth step	53	13.77
Sixth step	79	20.52

In order to determine the factors that have a decisive effect on the poverty perception of women, the following question was asked to women;

"What is the most effective factor which are economic condition and income, health, education, quality of life and freedom of decision making and autonomy in determining your perception of poverty?"

The results of the question of the most effective factor of women's perception of poverty are stated in Table 4. According to the result of the study, the most effective factors of women's perceptions of poverty are respectively economic conditions and income, health, education, life quality, freedom of decision making and autonomy.

81.56% of women remark that economic condition and income are a very effective factor of their feeling poor themselves, while 8.57% of women indicate that economic condition and income are not an effective factor of their feeling poor themselves. 8.57% of women stated that other factors are more effective in making them feel poor according to income. Also, also 3.9% of women remark that economic condition and income are an effective factor of their feeling poor themselves. 70.91% of women remark that health is a very effective factor of their feeling poor themselves, while 7.79% of women indicate that health is not an effective factor of their feeling poor themselves. Moreover, 14.03% of women

remarked that health is an effective factor of their feeling poor themselves. 52.47% of women remark that education is a very effective factor of their feeling poor themselves, while 11.17% of women indicate that education is not an effective factor of their feeling poor themselves. 22.86 of women notice that education is an effective factor of their feeling poor themselves. 30.13% of women remark that life quality is a very effective factor of their feeling poor themselves, while 11.95% of women indicate that life quality is not an effective factor of their feeling poor themselves. 38.44% of them notice life quality is an effective factor of their feeling poor themselves. 29.87% of women remark that freedom of decision making and autonomy is a very effective factor of their feeling poor themselves, while 16.10 % of women indicate that health is not an effective factor of their feeling poor themselves. 30.13% of women notice that freedom of decision making and autonomy is an effective factor of their feeling poor themselves. According to the data obtained, at women's feeling poor themselves, not only the deprivations of the economic situation and income, deprivations of health and deprivation of education are very effective but also the deprivation of quality of life and deprivations of freedom of decision making and autonomy are effective factors.

Table 4: The Most Effective Factors of Women's Perceptions of Poverty

Factors	Economic conditions and Income		Health		Education		Life Quality		Freedom of decision making and autonomy	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Not Effective	33	8.57	30	7.79	43	11.17	46	11.95	62	16.10
Very Low Effective	5	1.30	8	2.08	20	5.19	21	5.45	31	8.05
Partially Effective	18	4.68	20	5.19	32	8.31	54	14.03	61	15.84
Effective	15	3.90	54	14.03	88	22.86	148	38.44	116	30.13
Very Effective	314	81.56	273	70.91	202	52.47	116	30.13	115	29.87

3.6. RESULTS

The results of the estimation both the ordered probit model and the ordered logit model for women are discussed in this section. In general, the statistical significance levels and the signs of the variables support each other each other for both models.

According to the estimation results, age and marital status of women are not significant for both models. Therefore, age and marital status do not affect women's subjective welfare evaluation. Garcia et al. (2015) supports these results about the age. According to findings of Garcia et al. (2015) there is no relationship between subjective wellbeing and age. On the other hand, Shams (2014) states that an inverted U-shaped relationship between subjective welfare and age. Similarly, Dudek (2008) claims that the U-shaped pattern occurs between the subjective poverty and the age of household head.

The education levels of women are statistically significant in both models. The level of education at the primary schooling level is significant at a 5% level for models. It shows that the primary schooling level has a positive impact on the evaluation of women's subjective welfare. The level of higher than primary education is also significant at a 5% significant level for women in the ordered logit model while it is significant at a 10% significant level for women in the ordered probit model. As women's level of education increases, they are more likely to see themselves at higher levels of the economic welfare ladder. These situation is an indication that women's literacy and education has a very important in the evaluation of women's subjective welfare. According to Bookwalter and Dalenberg (2004), Posel and Rogan (2014), Asadullah and Chaudhury (2012), Dartanto and Otsubo (2013) and Wang et al. (2011) the education has a significant effect on subjective welfare and having higher education level reduces the probability of being subjectively poor.

Living in the rent house is atatistically significant at a 10% level for both models. It has a negative effect on the evaluation of status of subjective welfare ladder of women. Living in the rent house reduces the women's possibility of feeling at the upper steps of the welfare ladder. In other words, ownership of the house is positive effects on the subjective welfare of women and women who own a house are less likely to feel poor. The findings of Ravallion and Lokshin (2002), Verbic and Stanovnik (2006), Dartanto and Otsubo (2013), Marks (2005), Posel and Rogan (2014) and Koczan (2016) from their studies support the findings in this study.

The logarithm of income has a positive impact and it is found statistically significant at the level of 5% for both models. Accordingly, increasing the income level of women increases the likelihood of seeing women that themselves on higher levels of subjective welfare ladder. In other words, when the women's income increases, they see themselves on the higher steps of the ladder and hence they do not feel poor. According to Asadullah and Chaudhury (2012), having higher household per capita income increases probability of having subjective welfare. Moreover, Dartanto and Otsubo (2013), Shams (2014), Wang et al. (2011), Dudek 2008, Verbic and Stanovnik (2006), van Praag et al. (2003), Habibov and Afandi (2009), Posel and Rogan (2014) and Lokshin et al. (2006) indicate that income positively affects subjective welfare.

The violence is statistically significant at 10% for the ordered logit model. Also it has a negative effect on the subjective welfare of women. It is also statistically significant at a 5% for the ordered probit model. Likewise, violence against women has a negative effect on the women's subjective welfare ladder in the ordered probit model as expected. According to this, the fact that the woman is exposed to violence reduces the possibility of feeling the higher step in the welfare ladder. Thereby when the women are exposed to violence they feel subjectively poor. This situation is increased the poverty perception of women. It is known that in the literature, poor women are more probability of exposure to violence than other women (Kishor and Johnson, 2005).

The health satisfaction is significant for only one category, and other categories are not significant in both models in the study. According to estimation results, "the absolutely sufficient" category is significant at a 5% level for the ordered logit model, while for the ordered probit model, it is significant at a 10% statistically significant level. There is a positive directional relationship between this categorical variable and the welfare ladder of women. Women who think that health services are absolutely sufficient are more probability to be feeling higher levels in the subjective well-being ladder than those who think that health services are insufficient.

Women's feeling safe is also significant in only one category like the health satisfaction. According to results of estimation, the "feeling very safe" category is significant at a 1% statistically significant level in the ordered logit model, and it is significant at a 5% statistically significant in the ordered probit model. There is a positive relationship between women's feeling very safe and the possibility of feeling themselves on the higher levels of subjective wellbeing ladder. Compared to women who think never feeling safe, women who felt very safe themselves are more probable to be at higher levels in the subjective welfare ladder.

Table 5: Estimation Results for The Ordered Logit Model and The Ordered Probit Model
(Dependent Variable: The EWQ)

		Ordered Logit Model		Ordered Probit Model	
	Variables	**Coef.**	**St.Err**	**Coef.**	**St.Err**
Age	Age	0.0028556	0.0098194	0.0006786	0.0058942
Marital Status	Divorce	-0.007432	0.264356	0.0332198	0.1518956
	Single	-0.145497	0.391206	-0.0462843	0.2374682
Education	Primary education	0.6126138**	0.2826826	0.3388591**	0.1653291
	Higher than primary education	0.6646139**	0.3207789	0.3642127*	0.1901104
Income and Wealth	Rent house	-0.4123611*	0.2299687	-0.2227388*	0.1336615
	Inincome	0.4172873**	0.1758901	0.2549184**	0.1038462
Violence	Violence	-0.4181603*	0.214714	-0.2492979**	0.1261922
Health Satisfaction	Partially sufficient	-0.2683233	0.2780586	-0.1765961	0.1626452
	Undecided	-15.06391	792.0457	-5.378721	86.97163
	Sufficient	-0.1698123	0.3019318	-0.1355317	0.1767471
	Absolutely sufficient	0.5043162**	0.245365	0.262545*	0.1424606

Table 5: continued. Estimation Results for The Ordered Logit Model and The Ordered Probit Model
(Dependent Variable: The EWQ)

	Variables	Ordered Logit Model		Ordered Probit Model	
		Coef.	St.Err	Coef.	St.Err
Feeling Safe	Not feeling safe	-0.2430056	0.3219017	-0.1146895	0.1923505
	Undecided	0.1669519	0.6192638	0.1002068	0.4054301
	Feeling safe	0.3396084	0.2718186	0.2266144	0.1602257
	Feeling very safe	0.6240098***	0.2429707	0.3391572**	0.1417868
	Log likelihood	-614.47977		-616.4361	
	Pseudo R2	0.0427		0.0397	
	LR chi2(16)	54.87		50.96	
	N	380		380	

Notes: Respectively ***, ** and * represent significance levels of 1%, 5%, and 10%.

Table 6 indicates that the marginal effects for both models for the first step of subjective welfare ladder for women. According to table 6, age and the marital status of women are not significant for the both models. On the other hand, the primary education level is significant at a 5% significant level for both models. There is a positive relationship between the subjective well-being of women who feel themselves at the first step of the welfare ladder and their primary education level. Marginal effects indicate that according to illiterate women, when the primary education level of women increases, the probability of the feeling themselves at the poorer step of the ladder decreases. Moreover, women education which is higher than the primary education level is significant at a 5% significant level for both models. It has a positive directional effect on the subjective welfare of women who feel themselves at the first step of the welfare ladder. According to illiterate women, when women education which is higher than the primary education level of women increases, the probability of the feeling themselves at the poorer step of the ladder decreases.

Living in the rent house is statistically significant at a 10% level for ordered logit model, while not significant for the ordered probit model. It has a negative effect on the evaluation of women's status of economic welfare ladder. Living in the rent

house reduces the women's possibility of feeling at the upper steps of the welfare ladder. Compared to living in the free house, living in the rent house increases the women's possibility of feeling at the poorer steps of the welfare ladder.

Likewise, the violence has the same effect on the women who feel themselves at the first step of the welfare ladder. The violence is significant at a 10% level for both models. According to women who do not suffer from violence, the increase of women who suffer from violence and increase of women violence increase the women's possibility of feeling at the bottom step of the welfare ladder.

The logarithm of income is statistically significant at a 5% for both ordered logit and ordered probit model and it has a positive impact. The increase of women's income compared to women who have not income decreases the likelihood of seeing themselves at the poorest step of the welfare ladder.

The health satisfaction is significant for two categories, and other categories are not significant in both models. The "undecided" category is the significant at a 5% significant level for ordered logit model while it is the significant at a 1% significant level for ordered probit model. According to those who think that the health services are insufficient, the indecision on the sufficiency of the health services increases the possibility of women to feel themselves at the bottom steps of the economic welfare ladder. Moreover, the "absolutely sufficient" category is significant at a 5% significant level in the ordered logit model and the ordered probit model. When women who think that health services are absolutely sufficient decreases the probability to be at bottom levels in the subjective well-being ladder than those who think that health services are insufficient.

Women's feeling safe is also significant in only one category. The "feeling very safe" category is significant at a 1% significant level in the both models. There is a positive effect between women's feeling very safe and the possibility of feeling themselves on the lower levels of subjective wellbeing ladder. According to

women who think not feel safe anytime, women who feel very safe themselves is less probability to be at lower levels in the subjective well-being ladder.

Table 6: Marginal Effects for The Ordered Logit Model and The Ordered Probit Model for First Step of The EWQ

	Variables	Ordered Logit Model		Ordered Probit Model	
	1.	Coef.	St.Err	Coef.	St.Err
Age	Age	-0.0004932	0.0016741	-0.0001999	0.0017137
Marital Status	Divorce	0.001285	0.0451864	-0.009718	0.0433893
	Single	0.0258029	0.0704353	0.0138056	0.0708813
Education	Primary education	-0.1058594**	0.042124	-0.0997152**	0.0430176
	Higher than primary education	-0.1085822**	0.043967	-0.1023942**	0.0461784
Income and Wealth	Rent house	0.0681016*	0.0410778	0.0634287	0.0404547
	Inincome	-0.0720762**	0.0297808	-0.0750937**	0.0299367
Violence	Violence	0.0745402*	0.0410577	0.0756297*	0.0406001
Health Satisfaction	Partially sufficient	0.0479723	0.0516251	0.0538332	0.0514131
	Undecided	0.7488317**	0.265856	0.7509197***	0.0551495
	Sufficient	0.0300358	0.0544911	0.0410534	0.0549268
	Absolutely sufficient	-0.0847842**	0.0360271	-0.0759772**	0.0370229
Feeling Safe	Not feeling safe	0.043703	0.0597922	0.0347601	0.059449
	Undecided	-0.0278432	0.098104	-0.0286065	0.1103581
	Feeling safe	-0.0561586	0.0410504	-0.063832	0.0411468
	Feeling very safe	-0.103823***	0.0340171	-0.0971589***	0.0353877

Notes: Respectively ***, ** and * represent significance levels of 1%, 5%, and 10%.

Table 7 illustrates the marginal effects for both models for the second step of subjective welfare ladder for women. According to table 7, age and the marital status of women are not significant for the both models. On the other hand, while the primary education level and the higher than the primary education level are significant at a 10% significant level for ordered logit model, but they are not significant for the ordered probit model. According to estimation results of the ordered logit model, there is a positive correlation between the subjective well-being of women who feel themselves at the second step of the welfare ladder and their primary and higher than primary education level. Marginal effects indicate that according to illiterate women when the primary and higher than the primary education level of women increases, the probability of the feeling themselves at the second step of the ladder decreases.

Living in the rent house is found to be statistically significant at 5% in the ordered logit model, while it is statistically significant at 10% for the ordered probit model. It has a negative effect on the evaluation of women's status of economic welfare ladder and living in the rent house reduces the women's possibility of feeling at the upper steps of the welfare ladder. According to living in the free house, living in the rent house increases the women's possibility of feeling at the second steps of the welfare ladder.

Furthermore, the violence has the same effect on the women who feel themselves at the second step of the welfare ladder. The violence is significant at a 5% level for both models. According to women who do not suffer from violence, the increase of women who suffer from violence and increase of women violence increases the women's possibility of feeling at the bottom steps of the welfare ladder.

The logarithm of income is statistically significant at 5% in both models and has a positive effect. The increase of women's income compared to women who have not income decreases the likelihood of seeing themselves at the poorest step of the welfare ladder.

The health satisfaction is significant for two categories in the different models. The "undecided" category is the significant at a 1% significant level for ordered probit model while it is not significant for ordered logit model. According to those who think that the health services are insufficient, the indecision on the sufficiency of the health services decreases the possibility of women to feel themselves at the second step of the economic welfare ladder. Furthermore, the "absolutely sufficient" category is significant at a 10% significant level in the ordered logit model, and it is not significant for the ordered probit model. When women who think that health services are absolutely sufficient decreases the probability to be at second step in the subjective well-being ladder than those who think that health services are insufficient.

The feeling very safe category is significant at a 5% significant level in the both models. There is a positive effect between women's feeling very safe and the possibility of feeling themselves on the lower levels of subjective wellbeing ladder. According to women who think never feeling safe, women who feeling very safe themselves is less probability to be at lower levels in the subjective well-being ladder.

Table 7: Marginal Effects for The Ordered Logit Model and The Ordered Probit Model for Second Step of The EWQ

	Variables	Ordered Logit Model		Ordered Probit Model	
	2	Coef.	St.Err	Coef.	St.Err
Age	Age	-0.0001263	0.0004294	-0.000044	0.000377
Marital Status	Divorce	0.0003284	0.0114893	-0.0021795	0.010094
	Single	0.0060386	0.0148635	0.0028964	0.0141021
Education	Primary education	-0.025243*	0.0151026	-0.0208328	0.0131121
	Higher than primary education	-0.0312003*	0.0185434	-0.0253977	0.016457
Income and Wealth	Rent house	0.0204886**	0.0100466	0.0160003*	0.0083641
	Inincome	-0.0184632**	0.0080225	-0.0165123**	0.007003
Violence	Violence	0.0182106**	0.0078564	0.0155624**	0.006568
Health Satisfaction	Partially sufficient	0.0112739	0.0101417	0.0106328	0.0082722
	Undecided	-0.1534866	0.1513957	-0.1536755***	0.0315422
	Sufficient	0.0071553	0.011567	0.0081575	0.0092838
	Absolutely sufficient	-0.0253299*	0.0146829	-0.0187431	0.0121817
Feeling Safe	Not feeling safe	0.0099311	0.0113794	0.0069343	0.0103322
	Undecided	-0.0078731	0.0305833	-0.0069615	0.0296993
	Feeling safe	-0.0158873	0.0142681	-0.0158795	0.0128833
	Feeling very safe	-0.0312898**	0.0151287	-0.024285**	0.0127437

Notes: Respectively ***, ** and * represent significance levels of 1%, 5%, and 10%.

Table 8 shows the marginal effects for the both models for the third step of subjective welfare ladder for women. According to table 8, all of the explanatory variables except undecided of the health satisfaction, are not significant for the both models for women who feel themselves at the third step of the welfare ladder. Only the health satisfaction is significant for one categories in the ordered probit model. The "undecided" category is the significant at a 10% significant level for ordered logit model while it is significant at a 1% significant for ordered probit model. According to those who think that the health services are insufficient, the

indecision on the sufficiency of the health services increases the possibility of women to feel themselves at the third step of the economic welfare ladder.

The third step is observed as a threshold for the subjective welfare evaluation of women. After the third step, the signs of significant variables change the direction and it supports the estimation results of the models. The women who stated that they were in the third step of the welfare ladder, generally declared that they felt neither very poor nor very rich. They declared that they feel themselves at the middle level. Therefore, the marginal effects for the third step results support the women's perception of poverty.

Table 8: Marginal Effects for The Ordered Logit Model and The Ordered Probit Model for Third Step of The EWQ

	Variables	Ordered Logit Model		Ordered Probit Model	
	3.	Coef.	St.Err	Coef.	St.Err
Age	Age	-6.84e-06	0.0000289	-2.83e-06	0.000025
Marital Status	Divorce	0.0000168	0.0005268	-0.0001877	0.001258
	Single	-0.0002422	0.0025307	0.0000534	0.0006675
Education	Primary education	-0.0007196	0.0064017	-0.0008765	0.0052063
	Higher than primary education	-0.0060557	0.0096475	-0.0048778	0.007904
Income and Wealth	Rent house	0.0039728	0.0027974	0.0028809	0.0021051
	Inincome	-0.000999	0.0026347	-0.0010649	0.0023273
Violence	Violence	-0.0007096	0.0043219	-0.0003966	0.0034615
Health Satisfaction	Partially sufficient	-0.0006537	0.0034438	-0.0006054	0.0031031
	Undecided	-0.1737235*	0.0974431	-0.1741385***	0.0232643
	Sufficient	-0.0001837	0.0021662	-0.0003286	0.0024877
	Absolutely sufficient	-0.0038149	0.0067205	-0.0026875	0.0048964
Feeling Safe	Not feeling safe	-0.000879	0.0038356	-0.0002767	0.0022993
	Undecided	-0.0012237	0.0076676	-0.0011247	0.0074624
	Feeling safe	-0.0027412	0.0052232	-0.0030423	0.005058
	Feeling very safe	-0.0053924	0.0082	-0.0039963	0.0061314

Notes: Respectively ***, ** and * represent significance levels of 1%, 5%, and 10%.

Table 9 descriptives the marginal effects for both models for the fourth step of subjective welfare ladder for women. According to table 9, age and the marital status of women and living in the rent house are not significant for the both models. Then while the primary education level is statistically significant at a 5% significant level for models. Marginal effects indicate that compared to illiterate

women, when the primary education level of women increases, be more likely to of the feeling themselves at the high steps of the welfare ladder. Furthermore, women education which is higher than the primary education level is significant at a 1% significant level for ordered logit model, and it is significant at a 5% significant level for ordered probit model. It has a positive directional effect on the subjective well-being of women who feel themselves at the fourth step of the welfare ladder. It is found that be more likely to the feeling themselves at the high step of the welfare ladder when women education which is higher than the primary education level of women increases compared to illiterate women.

The logarithm of income is statistically significant at 5% in both ordered logit and ordered probit model and it has a positive effect. The increase of women's income compared to women who have not income increases the likelihood of seeing themselves at the higher steps of the welfare ladder.

The violence is significant at a 10 % level for both models. According to women who do not suffer from violence, the increase of women who suffer from violence decreases the women's possibility of feeling at the fourth steps of the welfare ladder.

The health satisfaction is significant for two categories. The "undecided" category is the significant at a 1% significant level for the ordered probit model while it is not significant for the ordered logit model. According to those who think that the health services are insufficient, the indecision on the sufficiency of the health services decreases the possibility of women to feel themselves at the fourth steps of the economic welfare ladder. Moreover, the "absolutely sufficient" category is significant at a 5% significant level in the ordered logit model, and it is not significant for the ordered probit model. When women who think that health services are absolutely sufficient the probability to be at higher levels in the subjective well-being ladder increases than those who think that health services are insufficient.

The feeling safe is significant for one category. The "feeling very safe" category is significant at a 1% significant level in the both models. There is a positive effect between women's feeling very safe and the possibility of feeling themselves on the lower levels of subjective wellbeing ladder. According to women who think never feeling safe, women who feel very safe themselves is a high probability to be at high levels in the subjective well-being ladder.

Table 9: Marginal Effects for The Ordered Logit Model and The Ordered Probit Model for Fourth Step of The EWQ

	Variables	Ordered Logit Model		Ordered Probit Model	
	4.	Coef.	St.Err	Coef.	St.Err
Age	Age	0.0002755	0.0009359	0.0000954	0.0008176
Marital Status	Divorce	-0.0007183	0.0252613	0.0046059	0.0204309
	Single	-0.0144126	0.0393882	-0.0066307	0.0343193
Education	Primary education	0.0569403**	0.022315	0.0465388**	0.018977
	Higher than primary education	0.0578631***	0.021991	0.0464894**	0.0188459
Income and Wealth	Rent house	-0.038739	0.0243272	-0.029969	0.0204553
	Inincome	0.0402639**	0.0168516	0.035823**	0.0145274
Violence	Violence	-0.0430127*	0.023832	-0.0373003*	0.0209556
Health Satisfaction	Partially sufficient	-0.0272952	0.0293822	-0.0264031	0.025905
	Undecided	-0.2667184	0.1744176	-0.266555***	0.0324113
	Sufficient	-0.0168702	0.030653	-0.0199334	0.0272122
	Absolutely sufficient	0.0496034**	0.0211559	0.0367562**	0.0171728
Feeling Safe	Not feeling safe	-0.0246564	0.0336964	-0.0169124	0.0294369
	Undecided	0.0154048	0.0535417	0.0133392	0.0500121
	Feeling safe	0.0304501	0.0217333	0.0291561	0.0177237
	Feeling very safe	0.0599114***	0.0197766	0.046293***	0.0161383

Notes: Respectively ***, ** and * represent significance levels of 1%, 5%, and 10%.

Table 10 illustrates the marginal effects for both models for the fifth step of subjective welfare ladder for women. According to table 10, age and the marital status of women are not statistically significant for the both models. The primary education level and the higher than the primary education level are significant at a 10% significant level for ordered logit model and the ordered probit model. It has a positive directional effect on the subjective well-being of women who feel themselves at the fifth step of the welfare ladder. It is found that be more likely to the feeling themselves at the high step of the welfare ladder when women

education which is the primary education level and higher than the primary education level of women increases compared to illiterate women.

Living in the rent house are found to be significant at a 10% significance level in both models. Compared to living in the free house, living in the rent house decreases the women's possibility of feeling at the higher steps of the welfare ladder.

The logarithm of income is found statistically significant at a 5% in both ordered logit and ordered probit model and has a positive effect. The increase of women's income compared to women who have not income decreases be more likely to see themselves at the fifth step of the welfare ladder.

Furthermore, the violence is significant at a 5% level for both models. It is found that be less likely to the feeling themselves at the high step of the welfare ladder when women who suffer from violence compared to women who do not suffer from violence.

The health satisfaction is significant for two categories. The "undecided" category is the significant at a 1% significant level for ordered probit model while it is not significant for ordered logit model. The indecision about the sufficiency of the health services of women is less likely to feel themselves at the high steps of the economic welfare ladder compared to those who think that the health services are insufficient. Furthermore, for the ordered logit model, the "absolutely sufficient" category is significant at a 10% significant level, and it is not significant for the ordered probit model. Women who think the health services are absolutely sufficient, more likely to feel themselves at high levels in the subjective well-being ladder compared to women who think that health services are insufficient.

The feeling safe is significant for one category. The "feeling very safe" category is significant at a 5% significant level in the ordered logit models, and it is also

significant at a 10% s significant level in the ordered probit model. There is a positive effect between women's feeling very safe and the possibility of feeling themselves on the higher levels of subjective wellbeing ladder. According to women who think never feeling safe, women who feel very safe themselves is more probability to be at high levels in the subjective well-being ladder.

Table 10: Marginal Effects for The Ordered Logit Model and The Ordered Probit Model for Fifth Step of The EWQ

	Variables	Ordered Logit Model		Ordered Probit Model	
	5.	Coef.	St.Err	Coef.	St.Err
Age	Age	0.0001651	0.0005605	0.0000622	0.0005327
Marital Status	Divorce	-0.0004294	0.0150534	0.0030488	0.0138507
	Single	-0.0081837	0.021079	-0.0042052	0.0211096
Education	Primary education	0.0346551*	0.0182393	0.0303152*	0.0160097
	Higher than primary education	0.0395396*	0.0213048	0.0335192*	0.0184431
Income and Wealth	Rent house	-0.0251419*	0.0132402	-0.0210688*	0.0124839
	Inincome	0.0241315**	0.0105392	0.0233528**	0.0098573
Violence	Violence	-0.0236895**	0.0113773	-0.022813**	0.0113049
Health Satisfaction	Partially sufficient	-0.015068	0.0146653	-0.0159743	0.014178
	Undecided	-0.0821817	0.1581809	-0.0818377***	0.0283563
	Sufficient	-0.0096042	0.0163138	-0.0122238	0.0154084
	Absolutely sufficient	0.0304742*	0.0165699	0.0249136*	0.0142535
Feeling Safe	Not feeling safe	-0.0135156	0.0168137	-0.0103565	0.0167834
	Undecided	0.0099507	0.0375352	0.0093152	0.0377026
	Feeling safe	0.0202509	0.0171311	0.0209776	0.0153491
	Feeling very safe	0.0377722**	0.017097	0.0320338*	0.0146233

Notes: Respectively ***, ** and * represent significance levels of 1%, 5%, and 10%.

Table 11 explains the marginal effects for both models for the sixth step of subjective welfare ladder for women. According to table 11, age and the marital status of women are not statistically significant for the both models. The primary education level is significant at a 10% significance level for both models. It has a positive directional effect on the subjective well-being of women who feel themselves at the fourth step of the welfare ladder. It is found that be more likely to the feeling themselves at the high step of the welfare ladder when women education which is the primary education level increases compared to illiterate women. The higher than primary education level is not significant for the models.

Living in the rent house are found to be statistically significant at a 5% for the ordered logit model, while it is statistically significant at a 10% for the ordered probit model. Compared to living in the free house, living in the rent house decreases the women's possibility of feeling at the higher steps of the welfare ladder.

The logarithm of income is found statistically significant at a 5% significance level in both ordered logit and ordered probit models and has a positive effect. The increase of women's income compared to women who have not income decreases be more likely to see themselves at the high step of the welfare ladder.

The violence is significant at a 5% level for both models. It is found that be less likely to the feeling themselves at the high step of the welfare ladder when women who suffer from violence compared to women who do not suffer from violence.

The health satisfaction is significant for two categories. The "undecided" category is the significant at a 10% significant level for the ordered probit model while it is not significant for the ordered logit model. The indecision about the sufficiency of the health services of women is less likely to feel themselves at the high steps of the economic welfare ladder compared to those who think that the health services are insufficient. Furthermore, the "absolutely sufficient" category is statistically significant at a 10% in the ordered logit model, but for the ordered probit model, it is not significant. Women who think the health services are absolutely sufficient, more likely to feel themselves at high levels in the subjective well-being ladder compared to women who think that health services are insufficient.

The feeling safe is significant for one category. The feeling very safe category is statistically significant at a 5% in the ordered logit model, and also statistically significant at a 10% for the ordered probit model. There is a positive effect between women's feeling very safe and the possibility of feeling themselves on the lower levels of subjective wellbeing ladder. According to women who think

never feeling safe, women who feel very safe themselves is more probability to be at high levels in the subjective well-being ladder.

Table 11: Marginal Effects for The Ordered Logit Model and The Ordered Probit Model for Sixth Step of The EWQ

	Variables	Ordered Logit Model		Ordered Probit Model	
	6.	Coef.	St.Err	Coef.	St.Err
Age	Age	0.0001857	0.0006309	0.0000892	0.0007647
Marital Status	Divorce	-0.0004824	0.0168861	0.0044305	0.0204388
	Single	-0.0090031	0.0225282	-0.0059195	0.029048
Education	Primary education	0.0402265*	0.0235618	0.0445705*	0.0268246
	Higher than primary education	0.0484355	0.0299068	0.0526611	0.0340935
Income and Wealth	Rent house	-0.0286821**	0.0138071	-0.0312721*	0.0161643
	Inincome	0.0271431**	0.0120845	0.0334951**	0.0142208
Violence	Violence	-0.025339**	0.0113003	-0.0306822**	0.0132448
Health Satisfaction	Partially sufficient	-0.0162294	0.0150204	-0.0214832	0.0173003
	Undecided	-0.0727215	0.1807033	-0.074713*	0.0432283
	Sufficient	-0.010533	0.017312	-0.016725	0.0196133
	Absolutely sufficient	0.0338514*	0.0200835	0.0357379	0.0230259
Feeling Safe	Not feeling safe	-0.0145831	0.0173423	-0.0141488	0.0216339
	Undecided	0.0115846	0.0452674	0.0140383	0.0598024
	Feeling safe	0.0240861	0.0218262	0.0326201	0.0262847
	Feeling very safe	0.0428216**	0.0213797	0.0471134*	0.0243593

Notes: Respectively ***, ** and * represent significance levels of 1%, 5%, and 10%.

If the estimation results of the study are evaluated, the results of the ordered logit model and the ordered probit model support each other. Table 12 represents that the determinants of the perception of subjective women poverty. According to estimation results, the statistical significant determinants of the perception of subjective women poverty are the education levels of women, income level, living in a rented house, exposed to violence, health satisfaction and feeling safe.

Table 12: The Statistically Significant Determinants of the Subjective Poverty of Women

	Variables in Ordered Logit Model and Ordered Probit Model
Education	Primary education
	Higher than primary education
Income and Wealth	Rent house
	Inincome
Violence	Violence
Health Satisfaction	Absolutely sufficient
Feeling Safe	Feeling very safe

CONCLUSION

The main aim of this study is to analyse the poverty perception of women and investigate what affects their perceptions of poverty. In other words, the purpose of the study is to analyse the determinants of subjective poverty of women. In this context, it evaluates the women's perception of poverty and measures women poverty considering their perspectives. Poverty has different effects on men and women. The multidimensional nature of poverty and the features and limitations of traditional methods of measuring poverty, drawing attention to certain views that define the difficulties suffered by women. Besides these difficulties, there are many factors that cause women's poverty, cause women to feel poor. The most known difficulties are the invisibility of domestic labour, wage and labour discrimination against women, the existence of female-headed households. Also, lots of other situations affect the poverty perception of women such as economic conditions, health status, education status, life quality and autonomy and self-esteem.

Firstly, the data obtained from the applied questionnaires for measuring the subjective poverty of women, evaluated. These questionnaires applied among women who apply for the social assistance to The Altındağ Social Assistance and Solidarity Foundation in Altındağ region. These questionnaire form to include two parts. The first part includes questions about the general description of women's such as age, marital status, household size, the type of residential house etc. Then the second part consists of individual indicators and it has the six modules which are the economic conditions and income, health, education, life quality, autonomy and poverty perception. These modules include questions for determining the determinant of subjective poverty of women. The questionnaire forms are applied to the 385 women and the obtained results evaluated to find the determinants of the poverty perception of women and also determinants of the subjective poverty of women.

The EWQ method which is one method of subjective poverty, have used for the analysis. The data are analysed using the econometric estimation methods, such as the ordered logit model and the ordered probit model in this study. According to the estimation results, age and marital status of the women do not affect the women's subjective welfare evaluation. On the other hand, education levels, income levels, exposure to the violence, living in a rent house, absolutely satisfy from the health and feeling very safe have a significant effect on the women's subjective poverty evaluation. The satisfaction of health significant for only one category and other categories are not significant in both models in the study. According to estimations, "the absolutely sufficient" category is significant, so there is a positive directional relationship between this categorical variable and the poverty perceptions of women. Women who think that health services are absolutely sufficient are more probability to be feeling higher levels in the subjective well-being ladder than those who think that health services are insufficient.

These results are consistent with the literature. Education levels affect the subjective poverty of women. Women who have primary level education and higher the primary level education, do not feel subjectively poor compared with the illiterate women. The fact that living in rent house has an increasing effect on women's perception of poverty. Women who pay rent for their living house feeling subjectively poor. In other words, ownership of the house is positive effects on the subjective welfare of women and women who own a house are less likely to feel poor. Another variable that is effective in determining the subjective poverty of women is income as expected. Income also has a positive effect on the determining of the subjective poverty of women as expected. Accordingly, the increase in the income level increases the likelihood of seeing women that themselves on higher levels of subjective welfare ladder and hence they do not feel poor. The satisfaction of health significant for only one category and other categories are not significant in both models in the study. According to estimations, "the absolutely sufficient" category is significant, so there is a positive directional relationship between this categorical variable and the poverty

perceptions of women. Women who think that health services are absolutely sufficient are more probability to be feeling higher levels in the subjective well-being ladder than those who think that health services are insufficient.

Exposed to violence is a significant determination on the women's subjective poverty. Likewise, violence against women has a negative effect on the women's subjective welfare ladder in the ordered logit model and the ordered probit model as expected. According to this, the fact that the woman is exposed to violence reduces the possibility of feeling the higher step in the welfare ladder. Thereby when the women's exposure to violence women feel subjectively poor themselves. This situation is increased the poverty perception of women.

Women's feeling safe is also significant in only one category like the satisfaction of health. The "feeling very safe" category has a reducing effect on the poverty perception of women. In other words, compared to women who think not feeling safe never, women who felt very safe themselves are more likely to be at higher levels in the subjective welfare ladder.

Moreover, according to the result of the study, the most effective factors of women's perceptions of poverty are respectively economic conditions and income, health, education, life quality, freedom of decision making and autonomy. With respect to the statistical results of the study, while the 81.56% of women remark that economic condition and income are a very effective factor of their feeling poor themselves, 70.91% of women remark that health is a very effective factor of their feeling poor themselves. Also, 52.47% of women remark that education is a very effective factor in their feeling poor themselves. On the hand, while only 30.13% of women remark that life quality is a very effective factor of their feeling poor themselves, 29.87% of women remark that freedom of decision making and autonomy is a very effective factor of their feeling poor themselves. According to the data obtained, at women's feeling poor themselves, not only the deprivations of the economic situation and income, deprivations of health and deprivation of education are very effective but also the deprivation of quality of

life and deprivations of freedom of decision making and autonomy are effective factors.

Education is a very important factor for women to express themselves in the mean of socio-economically. Also, it is clear that having an education has a positive effect on the welfare of women. Moreover, having an education makes women economically strong. when they have an education, they can easily part in employment and this improving their changes to move out of poverty. However, poor people may be faced with difficulties in getting an education because of their situation and mostly they cannot reach the higher education level. Having an education is more difficult for especially poor women. In this situation, the lack of education of the poor women causes greater problems for them and reinforces the poverty in which they live. In the circumstances, education policies have an education policy have a very important place. The pursued education policies should be inclusive of the poor and especially encouraging and supporting the women's education. Besides that, in addition to education, health services also have an important role for individuals. Health policies should be expanded so that the poor can easily benefit from health services. As can be seen in the results of the study, when women benefit sufficiently from health services and their satisfaction of health services is increasing, women's perceptions of poverty positively changed and they do not feel subjectively poor. In addition, the policies should be provided to women's security. They should be arranged to provide that women feeling safe and should be protected to violence.

This study has limitations about the sample size. Although the sample size of the study is enough for the represented the population for this study, the larger the sample, the more well-defined results will be achieved. This study will reach more definite and meaningful results if larger samples are studied. Therefore, more comprehensive studies can be conducted by using larger samples in future studies.

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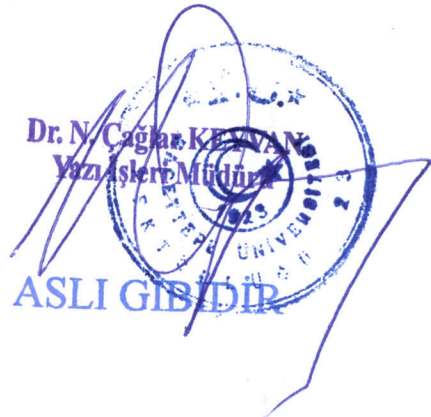16 Nisan 2018

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Fakülteniz İktisat Bölümü Öğretim Üyesi **Prof. Dr. Hatice KARAÇAY** danışmanlığında **Arş. Gör. Işın KORTAN SARAÇOĞLU** tarafından yürütülen **"Toplumsal Cinsiyet Perspektifi Altında Subjektif Yoksulluk Analizi"** başlıklı tez çalışması, Üniversitemiz Senatosu Etik Komisyonunun **03 Nisan 2018** tarihinde yapmış olduğu toplantıda incelenmiş olup, etik açıdan uygun bulunmuştur.

Bilgilerinizi ve gereğini rica ederim.

Prof. Dr. Rahime M. NOHUTCU
Rektör a.
Rektör Yardımcısı

Dr. N. Çağlar KEYNAN
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