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SCHOOL OF SOCIAL POLICY SOCIOLOGY AND SOCIAL RESEARCH

Urban and Regional Studies Unit

Doctor of Philosophy in Urban Studies

What Difference Do Resources Make?  
A Longitudinal Study of Household Responses to Poverty  
in a *Gecekondu* Settlement in Ankara, Turkey

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October, 2004



*To the poor ...*

...  
*For he had neither house nor land,  
nor alphabet nor sheets,  
nor roast meat,  
and so from one place to another, on the roads  
he went, dying from lack of life,  
dying little by little –  
...*

Pablo Neruda  
extracted from **To the Dead Poor Man** (Reid, A. trans.)

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## Acknowledgements

In the course of producing this thesis, I received support and assistance from several sources for which I am very grateful. Most of all, I would like to thank my supervisor Professor Christopher Pickvance for his guidance, encouragement, constructive criticism and meticulous editing. Without his generous support, I would not have been able to bring this work to its completion. I am glad to acknowledge the financial support I was provided by the School of Social Policy, Sociology and Social Research, the FURS Foundation and the Universities UK. I am also appreciative of the generous support I have received from all my family members. I would like to thank my mother and father, Deniz and İsmail Erođlu for supplying me with Turkish data and material whenever required, and to my sister, ıđdem Erođlu, for taking some of the photos presented in the thesis. I am grateful to Jeremy Hawksworth for the lengthy discussions we had in order to work out the appropriate statistical techniques, and for his proof-reading. I am also appreciative of his moral support and belief in me, which saw this thesis safely through to its completion. I am also thankful to Professor Peter Taylor-Gooby for his comments on my upgrading paper and to Professor Jan Pahl for her input regarding the content of the financial management section of my interview guides. I also received generous moral and technical support from numerous friends. Special thanks to Keith Roberts, Glistan Bal, Tezcan Abay, Zafer řahin, Burcu zpak and Nicholas Hawksworth. Last but certainly not least, I am grateful for the generous hospitality of the many *gecekondu* families I met during the fieldwork, and for the time that the 17 respondent households dedicated to my research. Without their contributions, this research would have never been possible.

## Abstract

The aim of the thesis is to explore the socio-economic behaviour patterns households develop in response to poverty and to understand why some household responses are more successful in reducing deprivation than others. The literature on poverty (absolute and relative) and household responses to it in the third world and in the developed world is reviewed. Deprivation is defined to cover the monetary, consumption and work dimensions and also takes into account household members' perceptions of poverty. The idea of household survival strategy is rejected in favour of the concept of household responses which are grouped into four main patterns: income generation, income allocation, consumption and investment-insurance. A resource-based model in which the elements of the household resource portfolio are built mainly upon Bourdieu's three forms of capital and the idea of entitlements is developed to understand these patterns and their effects on deprivation.

The research involves a longitudinal study in April and October 2002. It is based on separate interviews with both partners of 17 households chosen by random selection from a *gecekondu* (squatter) settlement in Ankara. An income threshold was used and households were selected controlling for household size, structure and life cycle stage, and included both *Alevi* and *Sunni* religious groups. Analyses are presented of the whole sample and of two individual households. It is shown that what is crucial for household success is not so much the range but the benefit delivery capacity of the resources (e.g. social capital) available to households to devise their responses. The key differences between households are found to be related to their access to welfare services, which depends on employment status, and to their entitlements to *gecekondu* redevelopment. Intra-household income-pooling is generally shown to be collective in nature which means that this feature does not explain differences in household deprivation.



## 1. Introduction

This thesis focuses on household level processes and examines individual actions devised against poverty. It is based on field research I conducted in a *gecekondu*<sup>1</sup> settlement of Ankara, the capital city of Turkey, in April and October 2002. The aim of my research is two fold: a) to understand how households differ in their responses to poverty, and b) to uncover why some households are more successful than others with a specific emphasis on the resources contained in their portfolio.

How people cope with the conditions of poverty is an urgent question for Turkey because the deepening of income inequalities has been almost an uninterrupted process, since 1977-78, except during the populist policies of the government in the early 1990s (Boratav, 1988; Boratav, 1994; Boratav *et al.*, 2000; Yeldan, 2001). There is a consensus among economists that the macro-economic policies are one of the significant determinants of the widening gap between the richer and poorer segments of the population. By their analysis of the effects of globalisation on Turkish economy, Boratav *et al.* (2000), for instance, demonstrate that the trade and financial liberalisation policies implemented respectively in the 1980s and 1990s had an impact upon the dramatic changes in income distribution patterns. There is no systematic evidence to show how these changes are reflected on the poverty trends in Turkey. Nonetheless, according to the estimates in the World Bank Report (2000), in 1994, 36% of the Turkish population, or 31% of the Turkish households were living below the economic vulnerability line<sup>2</sup>. A bleaker picture was portrayed for urban areas where 55% of the population suffer from economic vulnerability. With regards to the incidence of poverty in Ankara, Bulutay (1998), using the same data set but a more conservative poverty threshold<sup>3</sup>, estimates that in 1994, 10.5% of the Ankara population were subject to severe conditions of poverty.

These poverty figures may not reflect the current situation. Nevertheless, the years following 1994 are a period where crisis conditions have been a persistent feature of the Turkish economy. The latest shocks, which hit the economy in November 2000 and February 2001, proved to be the most severe economic

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<sup>1</sup> The term *gecekondu* is equivalent of squatter housing. In Turkish, it means 'built overnight' and mainly accommodates rural migrant households who have flocked to Turkish cities starting in the late 1940s. These areas were initially composed of illegal housing due to either being "a) built on public land; b) constructed on private property not belonging to the homeowner; c) built on shared title; and/or d) constructed without occupancy or construction permits" (Leithman & Baharoğlu, 1998:99).

<sup>2</sup> In the report, an economic vulnerability line was constructed by adding the allowance for the non-food items to the cost of country-specific minimum food basket. The vulnerability line was based on Household Income and Consumption Expenditure Survey [HICES] data (State Statistics Institute, 1994) and set at \$190 for an average Turkish household (i.e. approx four people).

<sup>3</sup> Taking urban areas consumer price differences into account, Bulutay (1998) determines a poverty line for Ankara based on a calorific intake criterion.

and political crises in Turkish economic history. The conditions created by these crises have continued to affect the economic climate to date (Yeldan, 2002). Hence, it is very likely that since 1994, the incidence of poverty in Turkey has changed for the worse, and that a larger segment of the urban population is now faced with conditions of poverty. Addressing a problem which has been experienced by a considerable portion of the Turkish population gives my work strength and significance. My research is also significant in capturing a crucial period of time when conditions of economic crisis, such as decline in wages, informalisation of labour force and increase in unemployment, continued to set specific challenges for the poor, making finding ways of coping with poverty an imperative for them.

Despite the persistent incidence of poverty in Turkey, the subject has only recently started attracting attention in Turkish academic and governmental circles. There is in fact an extensive body of *gecekondu* literature which is of some relevance to my research by virtue of its focus on the socio-economic characteristics, labour and housing market behaviour of the rural migrant population living in *gecekondu* areas of Turkish cities and/or on their interaction with bureaucratic organisations (see Eke, 1982; Erder, 1996; Gökçe *et al.*, 1993; Güneş-Ayata, 1990/1991; Kartal, 1982; Kongar, 1972; Öğretmen, 1957, Şenyapılı, 1978; 1981; Tatlıdil, 1989; Türkdoğan, 1974; Yasa, 1966; 1973; Yörükhan, 1968). However, most of these studies, in particular the earlier ones, centre their research on the question of urban integration rather than focus on the poverty struggle *per se* (Erman, 2001a)<sup>4</sup>. In 1999 and 2000, little research was dedicated to this subject (Boratav, 1994; Demir, 1991; UPL, 2000). Since 2001 poverty has become an increasingly popular subject in Turkey. Within the years 2001 and 2002, three important national conferences were organised on poverty<sup>5</sup>. The expert commission appointed by the State Planning Organisation (2001) prepared a report within the framework of Eighth Five Year Development Plan. The results of some new poverty research were also published (Erdoğan ed., 2002; Işık & Pınarcıoğlu, 2001; Kalaycıoğlu & Rittersberg-Tılıç, 2002; Şenol-Cantek, 2001; UPL, 2001). Despite the growing interest, the research carried out in this field not only remains limited in volume but is also inadequate in terms of the theoretical tools they provided for analysing behavioural responses against poverty. In some of these studies, the question of 'survival' is narrowly addressed in relation to housing market processes (Erder, 1994; 1996; Işık & Pınarcıoğlu, 2001). Other studies offer a broader perspective by incorporating labour market behaviour, social network relations and/or subsistence activities into their frameworks (Demir, 1987; Kalaycıoğlu & Rittersberg-Tılıç, 2002; UPL, 2000). However, these studies still remain limited in their coverage of the behaviour patterns likely to be

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<sup>4</sup> This publication is originally based upon an unpublished master thesis written by a Bilkent University student whose identity is unknown to me.

<sup>5</sup>

- (1) Ankara, 6-7 December 2001, *Poverty, Violence and Human Rights Conference* held by Turkey and Middle East Public Administration Institute.
- (2) Ankara, 6-8 November 2002, *8 November World Urban Day 26<sup>th</sup> Colloquium: Poverty, Urban Poverty and Planning* held by Chamber of City Planners & Gazi University, Urban and Regional Planning Department.
- (3) Ankara, 21-23 November 2001, *7<sup>th</sup> Social Science Congress: Urbanisation, Migration and Poverty* held by Turkish Social Science Association.

devised in response to poverty. None of these studies, for instance, include household income allocation behaviour in their model. As will be shown later in the thesis, the framework I am using to analyse household responses overcomes these problems to a great extent. Thus, the contribution that my study makes to the Turkish literature is not simply empirical. In my view, it contributes more significantly by offering a theoretical apparatus applicable to the Turkish context, and perhaps to the urban or rural household processes operating in other developing countries.

In contrast to the limited amount of research on poverty in Turkey, an extensive body of research is dedicated to the question of survival in other parts of the world. In these studies, the terminology used for depicting household behavioural responses is diverse. Most studies, however, adopt a strategy based perspective. 'Survival strategies', 'family strategies', 'household strategies', 'household work strategies', 'livelihood strategies', 'coping strategies', 'getting by' and 'making ends meet' appear as the most frequent conceptions. The use of terminology is nevertheless not the only point of diversity. The number of disciplines which took an interest in the subject also varies. The relevant research comes from various academic disciplines ranging from anthropology, economics, sociology and social history, and dates back at least to the first anthropological studies on ghetto poverty (Liebow, 1967; Peattie, 1968; Stack, 1974). Since then, a vast amount of research has been conducted in countries from developing (see e.g. Bartolome, 1984; Beall *et al.*, 2000; Beneria & Feldman eds., 1992; Chant, 1991; Eames & Goodwin; 1973; Gonzales de la Rocha, 1994; Hoodfar, 1988a; 1996; Logan, 1981; Lopez-Gonzaga, 1996; Meer ed., 1994; Moser 1996a; 1996b; 1996c; Norris, 1988; Pryer, 2003; Sharma, 1986; Wolf, 1990), developed (see e.g. Meert *et al.*, 1997; Mingione, 1985; Morris, 1990; Kempson *et al.*, 1995; Kempson, 1996; Pahl, 1984) and former socialist parts of the world (see e.g. Clarke, 1999; Lokshin & Harris, 2000; Rose, 1994; 1998; Tchernina & Tchernin, 2002)<sup>6</sup>. Most of these studies have an urban focus. Further research mostly on developing countries, explores the behaviour patterns devised by the households living in rural areas or at the urban-rural interface. (see e.g. Agarwal, 1992; Baker, 1995; Beck, 1998; Hart, 1986; Heyer, 1989; Meert, 2000; Muica, *et al.*, 2000; Pack, 1996; Swift, 1989; Taal, 1989). Part of this literature concentrates upon the survival problems of particular sections of the population e.g. women, lone parents and older people. For instance, much research places women's survival struggle at the centre of analysis, and examines the distribution of tasks and resources as well as the cost of survival at the intra-household level (see e.g. Beneria & Roldan eds., 1992; Meer ed., 1994; Chant, 1985; 1991; Pack, 1996).

As this brief review demonstrates, there is nothing original about the topic chosen. My research is however distinct in many ways. By critically evaluating previous attempts to theorise household behaviour, and incorporating new elements from wider sociological literature, it builds up a theoretical

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<sup>6</sup> The question of how households manage to live on a tight budget has also attracted attention in the field of journalism (see Abrams, 28-29/01/02; Toynbee, 2003).

apparatus which establishes the link between households' resource capacity and their choice of action. Earlier studies also apply resource/capital/asset based frameworks for analysing household responses. My research is theoretically distinct from these studies in that it a) conceptualises some of the components of household resource portfolio based on Bourdieu's three forms of capital and the idea of institutional entitlements, and b) clearly establishes how the resources are used in devising different behavioural responses.

The resource and agency-centred perspectives used here may give the impression that household behavioural responses are understood as a simple resource management problem, and poor households are assumed to have some capacity to overcome economic hardship. My emphasis on the resource constraints on the choice of action will hopefully help correct this false impression. Throughout the thesis, I shall seek to demonstrate how mostly structural conditions restrain the benefit delivery capacity of household resources and the options available to households for action. In pursuit of this, I will place the emphasis on the bearers of these structural conditions rather than the causal processes between macro-economic dynamics and deprivation. Nonetheless, by exploring how structural conditions affect households' behavioural choices, my work not only contributes to bridging the gap left open by macro-economic analyses but also forms a bridge between micro and macro level studies.

The existing literature most often provides a descriptive account of livelihood/coping/survival behaviour. My study takes a step further from these narratives in two respects: a) it problematises the contribution of so-called survival strategies to the overall well-being of the household, and b) evaluates the implications of household responses for deprivation. In assessing the extent to which household responses and resources mobilised to this end help alleviate deprivation my research makes use of deprivation and change indices. I designed these indices specifically for the purposes of this study by incorporating three dimensions of deprivation -monetary, consumption and work-related- and households' perceptions of the importance of different aspects of deprivation. By broadening deprivation to include employment conditions and work-based entitlements to social security, this study moves into an area unexplored by most previous research. In my research, I also evaluate changes in household success<sup>7</sup> in terms of changes in household behaviour over a six months period. The choice of a longitudinal research design makes my study distinct also in methodological terms. A further methodological significance of my work stems from the combination of qualitative and quantitative methods of data analysis.

This thesis is structured along the following lines. Chapter 2 starts by considering the well-worn absolute vs. poverty debate, and critically reviews the different approaches taken to measure poverty in order to

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<sup>7</sup> By household success, I mean the achievement of lower levels of deprivation.

lead towards the measurement technique employed here<sup>8</sup>. The chapter then turns to the theoretical issues surrounding the conceptualisation of behavioural patterns devised in response to poverty. It discusses whether a strategy-based approach constitutes a workable framework for understanding household responses. It first tackles the controversy as to whether the household comprises a proper unit of analysis, given that internal conflicts are likely to obstruct the making of collective decisions. Further debates addressed here concern the applicability of the terms ‘strategy’ and ‘survival’ to the actions of poor households. The rest of the chapter critically evaluates previous attempts to theorise household ‘survival’ behaviour so as to lay the basis for my own household response model. Chapter 3 introduces my own model of household behaviour, and presents a review of previous research findings in order to set out the main hypotheses of this study. The chapter concludes with a brief summary of the methodological foundations of the field research<sup>9</sup>.

The following five chapters present the findings of my own research. The findings presented in Chapter 4 to 6 are based upon the analysis of the entire sample. The objective here is to uncover the causal processes behind household success. The focus is on identifying the link between deprivation and the availability and capacity of the resources mobilised for devising various behaviour patterns. To establish this relationship, Chapter 4 focuses on income generation, while Chapter 5 concentrates on households’ income allocation, investment and consumption behaviour. Chapter 6 re-examines these behaviour patterns in relation to changes in deprivation levels between April and October 2002. Throughout the sample analyses, my main argument is that possession of a greater range of resources does not necessarily make households more successful, because the benefit delivery capacity of the resources possessed may be constrained by certain factors most of which are structural. Chapters 7 and 8 are dedicated to case analyses. The aim here is to provide further insight into the lives of poor Turkish households, and understand the differences in their responses to poverty. The case studies involve narratives of households with varying deprivation levels. The concluding chapter summarises the findings of my research and addresses its policy implications. It also discusses the limitations of the research and raises questions that this work leaves for further research.

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<sup>8</sup> Further information on the design of the deprivation and change indices can be found in Appendix B.

<sup>9</sup> Further information on the elements of research design, the criteria used in choosing the households, sampling procedures followed in selecting the setting and the households, the characteristics of the research setting, methods used for collecting and analysing data have been assigned to Appendix A.

## **2. Poverty, Poverty Measures and Behavioural Responses to Poverty**

### **1. Introduction**

This chapter presents a review of the literature and introduces the conceptual tools used in analysing poor households' behavioural responses and assessing their poverty status. It thus consists of two main parts. The first part focuses on the definition and measurement of poverty, and the second on the conceptualisation of household responses.

### **2. Conceptualising and Measuring Poverty**

The aim in this part of the chapter is to identify a set of poverty indicators in order to measure the household poverty levels and changes over time. I here search for a set of poverty indicators applicable to the study of a small sample conducted within a single urban context. For this reason, I will not tackle the technical problems one might encounter in measuring poverty across nations nor will I search for a poverty line (or threshold) to define the urban poor as a proportion of the population. The issue of measurement is closely related to how poverty is defined, and I therefore firstly focus on the definition of poverty which has given rise to extensive academic debate.

#### **2.1 Definition of poverty: is poverty a relative or an absolute concept?**

For more than a hundred years, there has been an intense academic debate on the definition of poverty which centres on the question of whether poverty is an absolute or a relative concept. In this section, we will explain what the terms absolute and relative poverty mean and argue that the absolute-relative distinction is not as central as is claimed in the literature.

The concept of absolute poverty, as Alcock (1993) points out, dates back to the late nineteenth century and is most notably associated with the work of Charles Booth (1891) and Joseph Rowntree (1910). Absolute conceptions of poverty mainly start from the notion of subsistence which denotes the minimum income needed for the individual survival (Alcock, 1993). Rowntree (1910:x), for instance, describes families in primary poverty as those whose 'total earnings are insufficient to obtain the minimum necessities for the maintenance of physical efficiency' In general terms, absolutist approaches appear to view poverty as meaning 'having less than an objectively defined absolute minimum' (Hagenaars & De Vos, 1987:212).

The absolutist approach has attracted serious criticism for two main reasons. First, critics find this approach limited in terms of its definition of the scope of human needs. In the absolute conceptions based upon the notion of subsistence, human needs are treated as being predominantly physical needs (i.e. food, shelter and clothing) – rather than as psychological, moral and social needs (Mack & Lansley, 1987). Against this, it has been argued that human beings are not organisms simply in need of physical energy, but social beings who actively participate in complex social associations and who assume socially demanding roles as workers, citizens, parents, partners, neighbours and friends. They are therefore dependent on collectively produced utilities and facilities. It is this dependence that should be taken into consideration in the definition and measurement of poverty (Townsend, 1993)<sup>1</sup>. Secondly, the absolute conception of poverty has also been criticised as neglecting the fact that the requirements of life differ depending upon time and place (Townsend, 1979).

Sensitivity to the culturally and socially determined character of needs in fact dates back to the nineteenth century when Adam Smith first alluded to the role of custom in determining what necessities are (Alcock, 1993; Mack & Lansley, 1987). From a radically different ideological standpoint, Karl Marx also recognised and supported the relative nature of our needs (George, 1985). These views constitute the basis of the relative conception of poverty but, as Townsend (1993) argues, they have not been pursued into a theory of human needs, but were adopted in the surveys of poverty carried out at the turn of twentieth century. For the first time Booth (1891) used the term in its relative sense in his pioneering work where he defined poverty as having insufficient means according to the normal standard of life in the United Kingdom (Mack & Lansley, 1985).

Two distinct approaches can be identified based on the relative notion of poverty. The first views poverty as being deprived of a minimum standard of living generally approved or generally shared by a given society. The work of Townsend appears as the main representative of this approach. In his studies of poverty in the United Kingdom, Townsend (1993:36) considers people to be 'relatively deprived if they cannot obtain at all, or sufficiently, the conditions of life –that is the diets, amenities, standards and services- which allow them to play the roles, participate in the relationships, and follow the customary behaviour which is expected of them by virtue of their membership of society'. In short, people are seen as poor if they lack, or are denied, the resources needed to gain access to these conditions of life, and

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<sup>1</sup> Recognising the drawbacks resulting from the notion of subsistence in defining poverty, the basic needs approach was formulated to include two elements: "Firstly, they include certain minimum requirements of a family for private consumption: adequate food, shelter and clothing, as well as certain household furniture and equipment. Second they include essential services provided by and for the community at large, such as safe drinking water, sanitation, public transport and health and education and cultural facilities" (ILO, 1976:24-25 cited in Townsend, 1993:31-32). Townsend (1993:36) argues that just as the subsistence concept of absolute poverty restricts the scope and depth of human needs, the basic needs concept confines them primarily to physical facilities of the communities in the Third World.



hence to meet the requirements of being a member of their society. For Townsend, the conception of relative deprivation involves a shift in the poverty paradigm, not simply towards a broader set of indicators of objective material and social deprivation and their links to income, but to an understanding of poverty, which takes into account the changing nature of deprivation through place and time.

The second, known as 'inequality approach', (Sen, 1982) views poverty as a condition of having less than others in the society. As George (1985) points out, relative approaches question the ideology underpinning the income and wealth distribution prevalent in the society, which is an issue that absolute approaches ideologically choose to avoid. However, the relative approaches fail to acknowledge the theoretical distinction between the concepts of poverty and inequality. In his attack on the consensus around the relative view of poverty, Sen (1983) argues that the idea of 'absolute need' should not be abandoned because otherwise the distinction between poverty and inequality would be blurred<sup>2</sup>. Sen argues persuasively against the view that in a very affluent society people would still be considered as poor if they could not afford to buy a new car every year. Consequently, this line of reasoning leads Sen to conclude that there must be an absolute core in the definition of poverty in order to distinguish it from broader inequalities. In Sen's (1983:159) own words, 'there is ... an irreducible absolutist core in the idea of poverty.... If there is starvation and hunger, then -no matter what the relative picture looked like - there is clearly poverty'.

These considerations motivate Sen to seek an alternative approach to poverty in which neither commodities, nor characteristics or utilities, but a person's 'capabilities' to function are seen as the right focus. By capabilities, Sen (1993:31) refers to the 'alternative combinations of functionings the person can achieve, and from which he or she can choose one collection'. The basic notion of functioning in this definition means various things that a person can manage to do or be in pursuing his or her life. Sen's capability approach has however been criticised as being too vague to be of any theoretical and practical use (Townsend, 1985). The main problem with his approach concerns the measurement of these 'capabilities'. As Alcock (1993:62) points out, Sen attempts to define poverty in terms of the Rawlsian notion of social justice in which 'just' means 'the minimum state that we ourselves would accept as tolerable within the existing social order'. Those incapable of meeting this standard are considered to be experiencing social injustice and hence as poor. This definition represents a rather abstract and philosophical approach to social values, which is difficult to operationalise. This forces Sen to define poverty as meaning below the minimally acceptable levels of basic capabilities along similar lines to the basic needs approach. Townsend (1985) however regards such an approach to poverty as minimalist due to its narrow definition of human needs. In addition, Townsend questions to what extent these capabilities are of an absolute nature and argues that it is not meaningful to retain the absolutist core

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<sup>2</sup> In Berthoud's (1976:18) words, 'inequality is concerned with some people having less than others, the others being either the average or the comparatively rich' whereas poverty is with 'not having *enough* to live on' (emphasis in original).



within the meaning of poverty since these capabilities cannot be defined regardless of the social context in which they are met. As a matter of interest, Sen's capability approach underlies the UN Human Development and Poverty Indices (HDI and HPI), which indeed suffer from the problems identified by Townsend. In these indices, basic human capabilities are narrowly operationalised in terms of longevity, knowledge, decent standard of living and exclusion, and the use of separate indicators to measure poverty in developing and developed countries could not be avoided (Human Development Report; 1990, 1996, 1997).

In recent years however scholars have increasingly questioned the distinction between absolute and relative conceptions of poverty (Veit-Wilson, 1986; George, 1988; Walker & Walker, 1994). Spicker (1990 cited in Alcock, 1993) and Veit-Wilson (1986) for instance argue that those scholars, such as Rowntree, whose names are often cited in association with the absolute conception of poverty, in fact used relative measures in their studies. Scholars have therefore recently begun to claim that ultimately, all conceptions of poverty are of a relative nature as it is impossible to detach the definition of even physical needs from the customs and conventions of the society in which these needs have to be met. Walker and Walker (1994) make this point as follows:

“On closer inspection of the arguments... we discover that the real difference between contemporary approaches to poverty is not actually between relative versus absolute concepts. Virtually everyone agrees that poverty is a relative phenomenon but the differences lie in the degree of generosity and parsimony built into the definition.” [Walker & Walker, 1994:45]

I agree with those scholars who argue that the debate about absolute versus relative poverty is not as central as is often claimed. Poverty is obviously a relative phenomenon because of the socially and geographically determined nature of the necessities of life. However, although I support the political view of poverty as part of wider issue of income and wealth distribution, I also believe that, in conceptual terms, poverty differs from broader inequalities and hence there is a need to know where poverty ends. This leaves us with the difficult problem of measuring the minimum level required in order not to be deprived.

## **2.2 Measurement of poverty: three approaches**

In most attempts to measure poverty, there has in fact been an increasing tendency towards incorporating both absolute and relative aspects to varying degrees (O'Boyle, 1999). Following Alcock (1993), we will classify these attempts to measure poverty into three distinct approaches, namely 'budget standards', 'deprivation' and 'consensual approaches'. As Piachaud (1987) points out, whereas these categories are formed for the purpose of theoretical clarity, in practice, poverty studies incorporate elements of several approaches.

Firstly, the budget standards method defines the poverty line as the income needed to pay for a list of necessities at their prevailing costs (Alcock, 1993; Bradshaw *et al.*, 1987; Piachaud, 1987). This approach originated from the pioneering studies of Rowntree in York, where only spending on food, clothing and shelter was included, and is advocated mainly by Bradshaw and his colleagues (1987). This approach was originally absolutist in structure due to its neglect of the 'mental, moral and social sides of human nature' (Mack & Lansley, 1985:17). Bradshaw *et al.* (1987) however argues that the budget standards method could well cater for socially determined needs. Piachaud (1987) pinpoints a number of problems with this approach. One problem relates to the definition of 'necessities', as what is considered adequate varies for instance according to age groups. The second problem is the neglect of assumptions about the level of home production (e.g. cooking, cleaning and shopping) and inputs of time in defining the costing of a budget standard. For instance, Piachaud questions whether a basic diet should include the cost of raw potatoes or ready made chips. Finally, there is a problem with non-necessities, such as alcohol and tobacco, on which families spend some money in real life. To rectify this problem, Veit-Wilson (1987:201) suggests accepting the fact that non-necessitous expenditure is a part of ordinary people's lives. This however, as Alcock (1993) points out, does not resolve the problem of defining necessities nor that of determining how much of the non-necessities will be considered 'ordinary'. Additionally, in my view, this method of calculation does not account for the non-commodified items of consumption. Consequently, the budget standards approach does not appear as an adequate method to measure poverty in a definitive manner.

The second perspective is the deprivation approach. The main idea here is, as indicated by Piachaud (1987), to determine a poverty threshold on the basis of the link between income and levels of deprivation. Townsend's study of relative deprivation is one of the most compelling examples of this approach. His study is also distinctive in its search for an entirely objective definition of poverty. Townsend (1979) seeks to ensure objectivity by distinguishing between 'actual' and 'perceived needs', and focusing on the former. In pursuit of measuring poverty, Townsend first draws up a list of key indicators of 'actual' standards of living in the sense of prevailing patterns, whose absence indicates deprivation<sup>3</sup>. He then examines their relationship to income and discerns 'a threshold of deprivation' which signifies 'a point in descending the income scale at which deprivation increased disproportionately to the fall in income' (Townsend, 1979:271). This approach, however, has attracted several criticisms (Desai, 1986; Mack & Lansley, 1985; Piachaud, 1981; 1987). Piachaud (1981; 1987), one of the most famous critics, questions Townsend's work on three grounds. The first is that the list of indicators employed does not separate choice from constraints. Piachaud illustrates the use of cooked

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<sup>3</sup> In 1985-86 Greater London Survey Townsend revises his original indicators of deprivation which are classified into material and social deprivation. The former is divided into dietary deprivation, clothing deprivation, housing deprivation, and deprivation of home facilities, deprivation of environment, deprivation of location and deprivation at work. The latter is divided into lack of rights in employment, deprivation of family activity, lack of integration into community and lack of formal participation in social institutions, recreational deprivation and educational deprivation (Townsend, 1993:70-74).

breakfast as an indicator of dietary deprivation and criticises Townsend for ignoring the element of taste as an explanation for a particular response. A more technical criticism questions the existence of a threshold. Piachaud argues that there is a continuum rather than a marked change in deprivation, as the statistical technique Townsend used did not take into consideration variations around averages. He further claims that this is not surprising because 'the combination of two factors- that there is a diversity in styles of living and that poverty is relative – mean that you would not expect to find any threshold between the poor and the rest of the society' (Piachaud, 1981:421). However, in his reanalysis of Townsend's data, Desai (1986:18) confirms the presence of a threshold level of poverty, 'allowing for objections about tastes, about variations within income classes, linear or non-linear relations'. Gordon (2000) also points out that although Piachaud's criticism cannot be entirely refuted, British studies using different data sets and statistical methods identified poverty thresholds for Britain (see e.g. Halleröd *et al.*, 1997). Thirdly, Piachaud (1981, 1987) questions the attainability of the aim of an objective and scientific measure of poverty since, as Townsend (1979) himself acknowledges, determination of acceptable indicators of deprivation is not free from the value judgements of experts. Despite these deficiencies, Townsend's behavioural approach serves a valuable function by identifying a wide range of areas in which people in poverty are deprived (Piachaud, 1987).

A final approach is the consensual approach to poverty which is, generally speaking, based upon the idea of arriving at a poverty line by reference to public opinion. There exist a number of ways to measure poverty from a consensual perspective. Walker (1987) identifies three variants: those which ask for public opinion about an adequate income level (see van Praag, *et al.*, 1982); those which ask people to list the necessities of life, and those which ask about the minimum level that people are prepared to pay in taxes (see Gordon *et al.*, 2000; Mack & Lansley, 1985). Piachaud (1987) considers the first and the last as a specification of the consensual approach; but Veit-Wilson (1987) takes into account only the first and treats Mack and Lansley's study as majoritarian rather than consensual (Alcock, 1993). Among these variants, the methods used in the studies of 'Breadline Britain' (Mack & Lansley, 1985) and Bristol Poverty Group (Gordon *et al.*, 2000) are quite powerful firstly because, as Piachaud (1987) argues with reference to the first study, they give a central role to social perception in defining essential needs, and secondly they distinguish the choice (or taste) element from constraints. The consensual approach is, however, not without its problems. Without elucidating the problems of each variant<sup>4</sup>, Piachaud summarises the three main problems as follows: firstly, that consensual methods are not totally free from expert judgement since such judgements are still needed in defining questions and interpreting answers; secondly, that these methods fail to provide a solution in cases where the practices of the poor do not match the priorities of the majority, and last but not least, they presuppose a social consensus which may be lacking in reality.

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<sup>4</sup> See e.g. Halleröd *et al.* (1997) for a critique of Mack and Lansley's work.

In measuring poverty, my study will incorporate elements from both deprivation and consensual approaches. The relative deprivation approach, which views poverty as being deprived of the resources necessary to reach the minimum standards of living 'which are customary, or at least widely encouraged and approved in the societies to which they belong' (Townsend, 1979:31) is attractive for several reasons. It is sensitive to the time and space bound nature of necessities. It acknowledges the physical, moral and social aspects of human needs and hence better captures the multi-dimensional nature of poverty. It places poverty within a broader perspective of social exclusion. This study will thus be used as a reference point in identifying our poverty indicators. Despite following similar lines with Townsend, we will not search for a totally objective measure of poverty because, as emphasised earlier, neither the determination nor the interpretation of poverty indicators are free from value judgements (see also Gordon, 2000). This is, however, not to suggest that poverty is a totally subjective issue as is evident in some definitions of poverty. Orshansky (1969:37 cited in Mack & Lansley, 1985:30) for instance suggests that 'poverty lies only in the eyes of the beholder' as a perception or feeling of having less than others. I believe that there is indeed actual poverty whether or not the subjects are aware of it. In this respect, the best option would be to take a middle position where poverty is conceptualised to comprise both an objective and a subjective dimension. The case for taking a middle position is well put by Sen (1982):

"The choice of 'conditions of deprivation' cannot be independent of 'feelings of deprivation'. Material objects cannot be evaluated in this context without reference to how people view them, and even if the 'feelings' are not brought in explicitly, they must have an implicit role in the selection of 'attributes'. Townsend has rightly emphasized the importance of the 'endeavour to define the style of living which is generally shared or approved in society' ... one must, however, look also at the feelings of deprivation in deciding on the style and the level of living the failure to share which is regarded as important." [Sen, 1982:16]

In my view, consensual approaches adequately address this issue and hence I will also employ their methods in my research to check whether the set of deprivation indicators 'objectively' defined prior to my research reflects the perceived needs and tastes of the household members.

In short, the method to be used in my research for measuring poverty is located somewhere between the two poles of the objectivity-subjectivity continuum. Although problems with expert judgement remain unresolved, we will approach poverty as an objective condition as far as the identification of potential deprivation indicators is concerned. The set of potential indicators selected for my research and the selection criteria will be discussed later in this chapter. My study will also have a subjective dimension since it will refer to the respondents' perceptions of necessities to determine which potential indicators will be included in the aggregate deprivation index, and to weigh how significant each deprivation indicator is for their lives. We have so far established our position in the debates about the definition and measurement of poverty. We will now look at the methods used in Turkey for measuring poverty in

order to show why we needed to build our own tool to determine deprivation levels of the Turkish households.

### **2.2.1 The measurement of poverty in Turkey**

In Turkey, there exists no official institution responsible for setting an official poverty line, except for the committee which gathers twice a year to determine the minimum wage levels, reflecting the income level necessary to meet the basic food and non-food needs of the worker (Bağdadıoğlu, 1999). There are nevertheless academic and governmental studies which attempt to assess the extent of poverty in Turkey. We will now briefly review these studies.

The majority of poverty studies on Turkey base their estimations either on absolute or relative definitions of poverty (or both), and often use income or expenditure as a proxy. There exists only one study which applies Sen's capability approach to the Turkish case: using the HDI and HPI indices introduced by the United Nations (Akder, 1999; 2001). Those studies which take an absolutist approach to poverty often adopt the budget standards method and derive the required data from the Household Income and Consumption Expenditures Survey (HICES) conducted by State Statistics Institute, SIS (DİE) in 1987 and 1994. These studies calculate the poverty levels in Turkey, utilising one of the following poverty thresholds: a) minimum calorie intake or food expenditure (Bağdadıoğlu, 1987-2002; Bulutay, 1998; Dağdemir, 1999; Dumanlı, 1996; Erdoğan 1997; 1998; World Bank, 2000), b) basic food and non-food needs (Bağdadıoğlu 1987-2002; Dağdemir, 1999; Erdoğan, 1997; 1998; World Bank, 2000), and c) one-dollar-a-day (World Bank, 2000).

On the other hand, most Turkish studies which approach poverty from a relative perspective can be associated with the inequality approach described earlier. In measuring poverty, these studies rely on either HICES data, or 1973 dated State Planning Organisation, SPO (DPT) income distribution data and employ one of the following thresholds a) 50% of the median income (Bulutay 1998; Celasun, 1989; Derviş & Robinson, 1973; Gürsel *et al.*, 2000; Uygur & Kasnakoğlu, 1998; World Bank, 2000), b) lowest income level for the 40% of the population (Dansuk, 1997), c) 50% of the median disposable income (Pamuk, 2000), d) regional average consumption expenditure (Dansuk, 1997), and e) 50% of the median consumption expenditure (Bulutay, 1998). Among the Turkish studies based on the relative conception of poverty, only the work of Gitmez and Morçöl (1995) is close to the deprivation approach introduced earlier. This study has a broader understanding of poverty and combines elements of both objective and subjective deprivation (e.g. income, assets, house problems, happiness, life satisfaction) to sketch the typology of urban poor in Turkey. Gitmez and Morçöl (1995) adapt a set of indicators from Gutkind's (1988) study of economic behaviour patterns and European quality of life literature.

As is evident from the above review, excluding the work of Gitmez and Morçöl (1995), none of the Turkish poverty studies cited is helpful for my research mainly because of the ways in which they conceptualised and measured poverty. My decision to take a middle ground between relative deprivation and consensual approaches is very much influenced by the limitations of the poverty conceptions and measurement methods which seem to be so favoured in Turkish research. Their limitations were discussed earlier so they will not be rehearsed here, but one point needs to be underlined. The majority of the above studies use income or consumption as a proxy measure; however, as widely acknowledged, such proxies provide a partial picture of poverty (Alcock, 1993; Callan *et al.*, 1993; Rakodi, 2002; Şenses, 2001; Wratten, 1995). To illustrate, they fail to capture non-commodified consumption elements provided by the social welfare system or exploitative conditions imposed within the work place (e.g. long work hours in return for little pay). Such drawbacks of Turkish poverty studies led me to build my own index to measure household success. The next section explains how the preliminary deprivation measures were chosen.

### **2.3 The choice of deprivation measures**

In establishing the deprivation and change indices, I did not use a set of indicators that belonged to a specific poverty study. I was instead inspired by several studies aimed at devising poverty measures applicable to urban contexts in either the developed or developing world. (Baharoğlu & Kessides, 2001; Callan *et al.*, 1993; Gitmez & Morçöl, 1995; Gutkind, 1986; Gordon *et al.*, 2000; Mack & Lansley, 1985; Moser, 1996a; 1996b; 1996c; Townsend, 1979; 1993). In making a preliminary list of deprivation measures I sought: a) to incorporate income and consumption measures in the same index in order to capture at least some of the variation likely to arise from the method chosen by the household to pool, manage and control household income, b) to include employment related measures to reflect the degree of exploitation occurred in the work place and the risks taken by the household members to generate income, c) to integrate non-commodified consumption measures into the index in particular to demonstrate the extent to which the Turkish welfare system helps alleviate poverty, d) to choose measures congruent with the cultural needs and tastes of the population under investigation, and finally and more pragmatically, e) to ensure feasibility of collecting data on the selected measures. The broadening of deprivation to include measures related to employment and non-commodified consumption were a step forward from most previous work. My preliminary list of measures, which embrace three crucial areas of deprivation, is outlined below:

**Table 2.1 Preliminary list of deprivation areas**

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**Monetary deprivation**

- Income
- Financial assets (debts, savings)
- Non-financial assets

**Deprivation in the consumption sphere**

- Food (no. of meals, monthly meat consumption)
- Education
- Health
- Housing (space, heating-insulation, environmental hygiene)
- Household items (furniture, electrical appliances)
- Urban services (water, electricity, telephone)
- Clothing
- Recreation

**Deprivation in the work sphere**

- Health & safety
  - Social security
  - Work hours
- 

Given my concern for feasibility, my preliminary list of deprivation measures had to be kept rather short. One can also criticise this list as being incongruent with the poverty perspective adopted by this study. It is true that the deprivation measures selected here resemble those used by basic needs approach. However, since, in this research, measuring deprivation is not an end in itself, we will have to make do with what is feasible within the limited time and finances.

The 'objectively' defined deprivation measures emerged during and after the first visit to the field. These measures were subject to further revision in the light of data collected on the respondents' views of necessity in the second round. Further information on the finalisation process is presented in Appendix B Section 2. The appendix contains the final list of deprivation measures and explains the procedures followed in constructing the deprivation and change indices.

### **3. Conceptualising Behavioural Responses to Poverty**

In this part of the chapter, I review the literature on behavioural responses to poverty. Firstly, I criticise the term 'household survival strategy' by examining in turn its elements: household, strategy and survival. I then conclude that 'household response' is a more appropriate conception for describing socio-economic behaviour patterns developed in response to poverty. Secondly, I briefly review previous theories provided to explain such patterns of behaviour. This will lay the basis for my own classification of household responses.



### 3.1 Do households act in a collective manner?

The notion of household as an undifferentiated entity has undergone serious criticisms for more than two decades. It is mainly feminist writers who have questioned the treatment of the household as a 'black box' (Whitehead, 1981) or as 'an individual by another name' (Folbre, 1986a) as though it had a logic and interests of its own. Instead, feminist scholars have directed our attention to what Folbre (1986b; 1988) calls 'spades', i.e., the conflict of interests and inequalities in the share of responsibilities and benefits along the lines of gender and generation within the household. In Wolf's words,

"Feminists have cut through romantic assumptions about family and household unity, arguing that there exist instead multiple voices, gendered interests and an unequal distribution of resources within families and households." [Wolf, 1990:43]

There has been a growing body of research mainly informed by feminist concerns, which substantiates the presence of divergences in interests along age and gender lines in many life course decisions made, and also imbalances in the distribution of tasks and in access to resources within the household (see e.g. Beneria, 1992; Beneria & Roldan, 1987; Chant, 1991; Fapohunda, 1988; Gonzales de la Rocha, 1994; Harris, 1981; Hoodfar, 1988b; Kanji, 1994; Mencher, 1988; Moser, 1996a; 1996c; Perez-Aleman, 1992; Rodriguez, 1994; Roldan, 1988; Safilios-Rothschild, 1984; Sharma, 1986; Wolf, 1990).

This increasing recognition has led some scholars to criticise the 'household (survival) strategy' perspective since, this conception can imply unity within the household (Bruce, 1989; Folbre, 1988; Morris, 1990; Rakodi, 1991; Schmink, 1984; Wolf, 1990). It has been argued that what appears to be a household strategy can in fact be typically a decision of the male head of the household or of individual members (Bruce, 1989; Wolf, 1990). It therefore becomes difficult to treat the decisions made within the households as collective decisions and hence to claim that the final outcome can be described as a household strategy in the full sense of the term (Crow, 1989). This has led some authors to conclude that the household strategy concept is inadequate and should be abandoned. Wolf (1990:44) for instance claims that '[t]he concept of household strategies misinterprets intra-household behaviour, obscures intra-household stratification by gender and generation and stifles the voices of the unempowered and – usually females and the young'.

The above considerations challenge the idea of the household as an entity with real joint interests. Nevertheless, it is also true that the household cannot be reduced to an agglomeration of individuals (Crow, 1989; Pahl & Wallace, 1985; Rakodi, 1991; Roberts, 1991; Sharma, 1986), since the very basic objective and mutual obligations of survival make the household something more than the sum of the trajectories of its members. We should therefore expect to see some co-operative outcomes in relation to who decides what, who does what and who obtains what goods and services. Along similar lines, Roberts (1991) suggests that household members can in fact derive some advantage from the



enhancement of their collective welfare. Indeed, there exists some evidence that household members do work out solutions which favour the collective interest (Fernandez-Kelly, 1982; Gonzales de la Rocha, 1988).

It thus seems to me that the household remains an entity that can be conceptualised as a mix of cooperation and conflict between household members (Sen, 1990). The co-operative and conflictual nature of the household, as Folbre (1988) points out, reveals an important agenda for our research: Does poverty make it more likely that households will act collectively? This question will be pursued when examining the patterns of financial arrangements within the household. I will now review the household definitions provided in the literature and conclude with the definition used in this study.

The household is defined in a variety of ways. Some studies depict it as a unit of reproduction (Chant 1991; Gonzales de la Rocha, 1994; Lomnitz, 1977; Roberts, 1994; Schmink, 1984); others as a unit of resource (e.g. income, labour) pooling and sharing (Friedman, 1984; Sharma, 1986; Stauth, 1984) or an organisational unit sharing mutual obligations of 'survival' (Fontaine & Schlumbohm, 2000; Mingione, 1991). The household definition used here is based on three criteria. One criterion is co-residence, which is often omitted from anthropological definitions (Roberts, 1991a see e.g. Friedman, 1984; Lomnitz, 1977; Martin & Beittel, 1987; Mingione, 1991; Wong, 1984). This however blurs the analytical distinction between the household and wider social relationships and hence leaves questions like 'what integrates a household, what makes the household a separate unit and to what extent we can stop dealing with the household in order to start dealing with social networks' unresolved (Gonzales de la Rocha, 1994:20). Introduction of the co-residence criterion should not mean that the household is reduced to a residential group. For instance, a bunch of unrelated students living in shared accommodation with entirely independent budgets differ from those sharing resources to meet the basic objective of making a living. Thus, I will use a second criterion; members living under the same roof must feel some obligation to other residents in terms of making ends meet. The second criterion is significant because it emphasises the fact that there is more to the household than its economic functions. As Schmink (1984) points out, definitions using this criterion take into account the economic as well as social, ideological and subjective determinants of household behaviour. The above mentioned two criteria are also attributable to the family. In order to distinguish household from family, I will employ a third criterion; household members do not have to be linked to each other through kinship or biological ties. However, such a distinction may prove rather unnecessary in the Turkish context where co-habitation is a rare occurrence. In the light of the three criteria, the household will, in my study, be conceived as a unit where members who are not necessarily tied to each other through kinship permanently or intermittently co-reside, and explicitly or implicitly negotiate about how to mobilise and allocate resources available to the members in order to fulfil the mutual obligation of making a living, albeit not on an egalitarian basis.

### **3.2 Do poor households engage in strategic behaviour?**

There is a growing tendency to explain socio-economic behaviour patterns of households in terms of strategic action. The concept of strategy has been favoured in describing their behaviour patterns mainly for two reasons. Firstly, it challenges the notion of poor people as 'passive victims' whose actions are determined by structural forces. Secondly, it runs counter to the notion of the poor as living in a 'culture of poverty'; a set of self-perpetuating deprivations and learned behaviour patterns continuing across generations (Gonzales de la Rocha, 1994; Pahl & Wallace, 1985; Roberts, 1991; Schmink, 1984). These considerations render the term strategy significant for my research, but I shall argue that it is problematic to use the term in describing household behaviour for both theoretical and empirical reasons. Surprisingly, most research applying the term fails to pay attention to its theoretical boundaries and or to supply empirical evidence for it (Schmink, 1984; Wolf, 1990). These studies thus label whatever behaviour is found in the field as 'strategic' action. To avoid this problem, this section will first focus on some of the main meanings given to the term strategy in the sociological literature and then move on to discuss whether we can ascribe strategic value to the socio-economic behaviour of the poor.

The concept of strategy was, as Fontaine and Schlumbohm (2000) point out, first used in military terms and then transferred to economics through game theory. The term strategy in this tradition is basically used to model sequences of decisions by taking into account the goals of the actor, the set of constraints under which an actor makes his or her decisions, the predictions about the future consequences of specific steps taken and the actions and reactions of other players. Such an approach to strategic action is also advocated within the sociological literature. Crow (1989), one of the outstanding figures who introduce the perspective of game theory into sociological analysis, defines the term strategy as actions which are rational, long-term and conscious, and which involve the element of choice between alternatives.

The strength of Crow's definition comes from his clear identification of the scope of the actions that can be called 'strategy', which prevents erosion of the analytical value of the term by indiscriminate application. The very restricted character of his definition nevertheless limits the possibility of applying it to household behaviour. This difficulty mainly stems from its propensity to assume strict rational calculation (Morgan, 1989). To illustrate, for Crow, an action falls short of being strategic when agents do not have substantial alternatives, are not totally aware of the rationale behind their actions and of the range of choices available and fail to make long-term decisions in the face of dynamic situations which makes consequences of possible options less predictable.

In Crow's definition, unconscious elements are excluded from the sphere of strategic action. Yet, is strategy meaningful only when actors are conscious about their choices and about the rationale behind

their actions? Some scholars extend the term to include unconscious strategies which mainly involve culturally transmitted practices (Anderson, 1971; Morgan, 1989; Pickvance & Pickvance, 1994). In the sociological literature, Bourdieu approaches strategy from a theory of practice where the limits of awareness in lived experience (including mis-recognition and non-recognition) is taken into consideration. To emphasise these limitations, Bourdieu introduces the concept of *habitus*, conceived as 'a system of lasting, transposable dispositions, which integrating past experiences, functions as a matrix of perceptions and actions and makes possible achievement of infinitely diversified tasks' (Bourdieu, 1977). *Habitus* appears as the 'inter-subjective environment' within which agents also devise their strategies (Calhoun, 1993). In Bourdieu's words,

"The *habitus* is the only source of these series of moves which are objectively organised as strategies without being the product of genuine strategic intention-which would presuppose at least that they are perceived as one strategy among other possible strategies." [Bourdieu, 1977b:73]

Bourdieu uses the analogy of a card game to explicate his conception of strategy. As de Certeau (1984) explains, Bourdieu's strategy is an equivalent of 'taking a trick' in a card game, depending on the deal (i.e. having a good hand) as well as on the way one plays the cards (i.e. being a good card player). Similarly, Fontaine and Schlumbohm (2000) interpret Bourdieu's strategy as complex combinations of the aims of actors and the principles guiding their choices of means. For Bourdieu, strategic action requires neither complete awareness of all possible options nor an unrestricted choice of action (Fontaine & Schlumbohm, 2000).

The strength of Bourdieu's concept of strategy, in my opinion, mainly stems from his emphasis on habit rather than strict rational calculation. By introducing *habitus*, Bourdieu draws our attention to the fact that agents' decisions/actions are deeply influenced by tradition (culture) and past experiences, and hence are prone to involve unconscious elements either in the form of misrecognition or nonrecognition. In this perspective, strategies are thus no longer a matter of choosing among several objective possibilities, introducing correctives due to better information or making predictions (Calhoun, 1993; de Certeau, 1984; Fontaine & Schlumbohm, 2000). Bourdieu's concept in my view reflects a better understanding of the human condition but suffers from having no boundaries. This is the opposite problem to that in Crow's definition. Bourdieu provides a definition of strategy whose scope is potentially too wide: it involves unconscious and pragmatic actions. It therefore risks losing the cutting edge of the term strategy.

The above considerations led me to follow scholars who introduce unconscious elements into the definition of strategy. From this point of view, can we say that households act strategically in their responses to poverty? Some scholars express their doubts about the possibility of strategic conduct for the poor simply because the degree of choice the alternatives offer may be non-existent; given the

fundamental role of constraints (Crow, 1989). As Roberts (1991:138-9) quotes from Haguette (1982), the idea of the poor as pursuing strategic action may be a 'myth' which is 'little but an euphemism for crushing poverty in which survival depends on selling one's own and one's family labour cheaply and whatever conditions offered'. This point is empirically confirmed by some research (Clarke, 1999).

Establishing empirically whether poor households devise strategies is, however, rather difficult given the implicit and sometimes unconscious nature of strategies. This aspect of strategies in fact constitutes a handicap for researchers since, as Bourdieu reminds us, what the natives tell about their strategies (aims, choices etc.) can be quite misleading or they might not even have an idea at all. As a matter of fact, some researchers address this problem. Sorensen (1988:20 cited in Wolf, 1990:46) for instance notes that 'informants are seldom capable of fully specifying their cultural knowledge, their goals or strategies, as such'.

In conclusion, the idea of strategy is significant as an alternative to 'blaming the victim' and to structuralist approaches to poverty. However, it has serious theoretical and empirical defects, which render its application to our analysis difficult. I will therefore avoid using the term.

### **3.3 Do poor households simply engage in survival?**

Surprisingly, despite its widespread use in terms like 'survival behaviour', the literature has not given much space to the question of survival *per se*. This contributes to the term being given such a broad definition that it ceases to have a distinctive meaning. The term survival has in fact been given some different meanings. In this section by outlining these meanings, I will consider whether survival is a useful way of understanding household socio-economic behaviour.

A first definition of the term survival basically refers to short or medium term actions which enable households to maintain their socio-economic positions in contrast to social advancement. This usage is evident in studies of family or life strategies which distinguish between survival and social mobility strategies (see Cornell, 1987; Folbre, 1987; Hareven, 1982; Roberts, 1994; Tilly, 1987). Roberts (1994:6), for example, defines family strategies as 'implicit principles that guide family members while seeking family good whether of survival or social mobility.' Recognition of such a division gives us some clues about which activities should be conceived as survival practices in these studies. Short or medium term planning is often associated with strategies of survival. In this context, survival is used almost interchangeably with 'coping strategies'<sup>5</sup> or 'defensive plans' in contrast to social mobility strategies which mainly refer to long term planning. To illustrate, in Roberts's (1991:139) definition,

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<sup>5</sup> For some scholars coping refers to getting by on a daily or weekly basis and solving the problems as they arrive (Anderson *et al.* 1994; McCrone, 1994) whereas others define coping as strategies devised to combat crisis conditions (Davies, 1993) but both definitions imply a lack of planning.

survival strategies denote 'a set of decisions-actions performed to organise the household to get by in the short or medium term' whereas social mobility strategies refer to 'allocative decisions such as over children's education, the purchase of a house, or improvement in job qualifications that will bear fruit in the longer term.' Hareven (1982:360) also differentiates between two types of life plan. One is defensive plans 'designed to cope with the recurring crises and insecurities' and the other is long range-plan, 'often spanning two or three generations designed to assure basic security and achieve advancement.'

This use of the term survival is significant in that it attempts to define the scope of the concept and contrasts it with social mobility. This contrast is however in my view problematic, both in practical and conceptual terms. One is that, as Hareven (1982) herself acknowledges, long range-plans such as migration and deliberate steps towards home ownership can be associated with all aspects of life and it might therefore become very difficult to separate these plans from defensive practices. A second problem is defining the time dimension of these practices: how short-term should an action be to be defined as survival? A further problem is that these definitions assume what the effects of behaviour are without further evidence. How can we possibly know that an action leads to survival or advancement at the point when it occurs? It therefore seems to me unfruitful to base our study upon such a definition.

Without offering a different definitional framework, some studies conceive survival as including collective actions carried out by the wider community (e.g. protests) as well as individual practices of households. Roberts (1991) for instance uses coping (survival) practices to include household economic practices directed towards subsistence, as well as activities carried out collectively by the wider community to further its economic interest and secure shelter and other aspects of urban welfare. Here, justification for the inclusion of collective actions among survival practices can either be their direct or indirect contribution to human survival, or the active struggle of the households or individuals involved in survival strategies. As a matter of fact, some social movements are organised directly for the purpose of acquiring land for settlement and certain public services. Neighbourhood-based movements in Latin America are one of the most prominent examples of collective responses aimed at ensuring survival. Daines and Seddon (1991:9) justify this point of view by arguing that 'all struggle involves an active engagement with the immediate environment and always has the potential for the development of more effective, more sustained and more collaborative forms of struggle, even when taking place at the most 'basic' individual level, with the most 'limited' and 'immediate' of objectives'. Conversely, some scholars draw a line between survival practices and collective action aimed at inducing change at the individual or society level (Elson, 1992; Harari & Garcia-Bouza, 1982). By distinguishing between survival and transformation strategies, Elson (1992), for instance, emphasises the difference between survival strategies and activities that can enable a sustained growth and development both on a personal and a national level. In my view, survival behaviour is distinct from collective actions aimed at social

change since survival implies adaptive behaviour and therefore rules out the radical element in these struggles which claim certain social rights or seek to change the present political and socio-economic framework.

According to some other approaches, the term survival is defined regardless of its consequences for social advancement. Mingione (1991), for example, employs the concept to refer to a set of human activities performed to assure reproduction<sup>6</sup>. Here, survival is used beyond its strict sense of 'getting by' to embrace practices which might bring about the promotion of welfare and possibly social mobility both within the same generation and from one to the next. This conception of survival is significant in the sense that it separates 'basic' from 'inessential' behaviour, and also acknowledges the idea that economic activity takes place beyond formal employment. However, this use of the term is problematic in two respects. One of the problems stems from its attribution of effects to behaviour (e.g. reproduction) without evidence. Moreover, in this definition of survival, there also exists the problem of the temporal dimension, since it neglects the fact that what is reproductive in the short term can be a disaster in the long-term.

A related concept, which has also been applied to explore coping responses of the poor segments of the population in rural as well as urban areas, is that of livelihood. For instance, in Chambers and Conway's (1991:6) definition, 'a livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living' (see also Chambers, 1995). This definition is well acknowledged by numerous academics (Beall & Kanji, 1999; Hussein & Nelson, 1998; Orr, 2001; Prayer, 2003; Rakodi, 1999; 2002; Scoones, 1998) and development agencies such as CARE, DFID, Oxfam and UNDP (Carney *et al.*, 1999). Along similar lines, Grown and Sebstad (1989:941) define the 'livelihood system' as 'a mix of individual and household survival strategies, developed over a given period of time that seeks to mobilise available resources and opportunities'. The concept of livelihood is an abstract term which implies that there are different ways of making a living, only one of which is employment. In Grown and Sebstad's own words,

"The livelihood systems concept does not connote the sense of a fixed time and place of work and of employer-employee relationship. It conveys more readily the dimensions of seasonality and of multiple overlapping or sequential tasks, and captures more completely the ways that individual members of a household are deployed." [Grown & Sebstad, 1989:942]

In this respect, the term appears to have close links to the concept of 'work'; used in its broader sense to include spheres of economic activity beyond formal employment (see also Pahl 1984; Pahl & Wallace, 1985; Papanek, 1979; Sharma, 1986). Evidently, the term livelihood also has different meanings.

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<sup>6</sup> By reproduction, Mingione (1991:4) refers to 'the diverse conditions and organisational relations which allow human beings to survive in various social contexts and groups'. In my view, this use of the term reproduction renders Mingione's definition of survival tautological as survival becomes an equivalent of activities which ensure human beings to survive.

However I find neither use of the term useful because the former lacks definite boundaries so runs the risk of being used as a catch-all phrase, and the latter fails to embrace the set of activities, e.g. intra-household income allocation, considered to have repercussions for deprivation.

In brief, I would conclude that the notion of survival should be avoided as it appears to be a catch-all phrase lacking definite boundaries (see also Davies, 1993). The livelihood concept also suffers from the same problem. Thus, in contrast to the general tendency to label socio-economic behaviour patterns of the poor as 'household survival (or livelihood) strategies', this study follows Moser (1996a; 1996b; 1996c) in describing such behaviour as simply 'household responses to poverty'.

### **3.4 What is meant by household responses?**

We have shown that the concepts of survival, livelihood and work are more or less used interchangeably to explain a similar set of household practices, but that they suggest different ways of theorising such behaviour. This section will provide a critical review of these theorisations and lead towards my own classification of household responses to poverty. In this review, previous attempts to theorise household behaviour will be classified into three main groups. The first is the labour allocation model, the second is the economic integration model, and the third is the resource/asset/capital based model.

The first perspective theorises household behaviour patterns in terms of labour allocation between different spheres of economic activity. The work of Mingione (1985, 1991) and Pahl (1984; see also Pahl & Wallace, 1985) are prominent examples of this approach. These studies start from Gershuny's three tiered model that classifies economic activity into formal, informal and domestic spheres. Mingione (1985, 1991:79) builds his model of 'survival strategies' or 'reproduction mixes' by breaking this classification down further so as to bring out the variable significance of those activities 'either in terms of the monetary economy and the accumulation process or of family organisation and the reproduction process. In this model, 'survival strategies' or 'reproduction mixes' are two main types. The first is made up of paid activities, including purely formal, mixed, criminal activities as well as those that escape fiscal, social security or labour legislation and those 'unprovided by law'. The second refers to unpaid activities and includes reciprocal, voluntary activities as well as self-provisioning and conventional housework.

As it keeps the formal-informal divide, Mingione's 'reproduction mix' model stays fairly close to Gershuny's tripartite economic model. Conversely, Pahl's 'household work strategies' depart from this model by placing more emphasis on the distinctive spheres in which householders get work done regardless of whether the work is recorded or unrecorded in the national accounts. Pahl and his



colleagues classify household work strategies into three main groups<sup>7</sup>. The first sphere relates to the social relations of work, determined by the way the formal demand for labour is determined and constructed. The second sphere, domestic work, embraces all activities involving production and consumption of goods and services undertaken by the members of the households within the households for themselves. This is essentially defined as the sphere of self-provisioning activities. The third sphere refers to all activities performed by members of other households. This type of work is conceived as not being strictly based on market principles but rather as representing the exchange of goods and services according to the norm of reciprocity.

These models are significant for two reasons. Firstly, they acknowledge the role of economic activity taking place beyond formal employment. In particular, they agree with feminist concerns that emphasise the significance of unpaid domestic work in reproduction. Secondly, they represent a detailed understanding of labour allocation between different spheres of economic activity. However, both models are problematic in that they are too preoccupied with the allocation of labour. This preoccupation leads to their failure to account for survival practices which do not include labour allocation (see below). These models thus fail to consider decisions about how to allocate resources obtained from different sources. Budgeting and financial management issues are in fact reduced to shopping practices, and receipt of aid from State or charitable organisations is unaccounted for. In addition, although networks are certainly a sphere where households allocate their labour to 'get work done' (Pahl, 1984; Wellman *et al.*, 1988); apart from the services (e.g. child care, health care etc.) households provide for each other by using their members' labour power, networks also enable flows of information, in particular, those useful for finding a job, accommodation etc., monetary resources (e.g. loans, remittances, inheritances etc.) and finally certain goods via exchange transactions (Lin, 1982). It would thus, in my view, be one-sided to consider networks simply as a sphere of labour allocation. Social networks can also be viewed as a means of gaining access to various material and immaterial resources. A further problem stems from their consideration of social relationships as being confined to reciprocal exchanges that take place between households. These models thus fail to include patron-client relationships, which, as we shall explain later in detail, may emerge where reciprocity breaks down.

The second theoretical perspective can be called the economic integration model. In this model, household 'survival' behaviour is categorised with reference to Polanyi's three modes of economic integration i.e. market exchange, redistribution and reciprocity (Meert *et al.*, 1997; Meert, 2000). This model is applicable to both urban and rural behaviour patterns and useful particularly for explaining

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<sup>7</sup> This analytical distinction enables us to understand that different forms of work take place in distinct territories. However, as Pahl and Wallace (1985) emphasise, this does not mean that those three spheres are either to be seen as necessarily mutually exclusive categories or as distinct physical contexts because, petty commodity production is for instance likely to take place in the household, and reciprocal exchanges within the formal work place.



redistributive behaviour of the households (e.g. claims for social welfare or charitable aid). However, it fails to account for self-provisioning or financial arrangements made within the household.

The third theoretical perspective includes resource/asset/capital based approaches. These studies conceptualise resources as an essential component of an urban or rural livelihood (or survival) system (Bebbington, 1999; Carney *et al.*, 1999; Chambers & Conway, 1991; Chambers, 1995; Grown & Sebstad, 1989; Jiggings, 1989; Massiah, 1989; McGregor, 2000; McGregor & Kebede, 2002; Moser, 1996a; 1996b; 1996c; 1998; Meikle, 2002; Piachaud, 2002; Pryer, 2003; Rakodi, 1999; 2002; Scoones, 1998; Swift, 1989). The studies from this perspective use different classification of the resources potentially available to the households. For reasons of space, we illustrate only a few of these classifications. Swift (1989:11) uses the term 'livelihood assets' to refer to 'a wide range of tangible and intangible stores of value or claims to assistance which can be mobilised in times of crises.' These 'livelihood assets' are categorised into investments (human investments, individual productive assets, collective assets), stores (food stores, stores of real value such as jewellery, bank accounts) and claims (on the community, patrons, the government and international community). Similarly, Moser (1996a) distinguishes between tangible and intangible 'vulnerability assets' which are further classified into labour, productive assets (e.g. land, housing) human capital, household relations and social capital. Finally, Carney *et al.* (1999) classifies livelihood assets into human capital (time, number of household members, health and skills), social capital, physical capital, financial capital and natural capital.

The resource/asset/capital based framework is very fruitful in the sense that it clearly shows us how resources can act as a constraint on human behaviour. This framework however suffers from certain drawbacks. First of all, as McGregor and Kebede (2002) points out, in principle these studies are based on the agency/structure ontology. However, due to too much emphasis on the resources of the agency, this perspective runs the risk of underemphasising structural forces (Beall & Kanji, 1999; Gonzales de la Rocha, 2001a; 2001b). Secondly, there exist some problems with the ways in which household resource categories are formed. Some of these studies use unrealistic/ambiguous and theoretically unfounded resource categories. The use of the term claims by Swift (1989), and the joint use of human and cultural capital concepts by Bebbington (1999) illustrate these problems respectively. Moreover, the resource/asset/capital framework fails to establish jointly exhaustive resource categories. There is therefore a need to synthesise their resource contents. Last but not least, it seems to me that these frameworks do not offer a useful tool to categorise household responses to poverty. I will elaborate on the reasons for this in the next chapter. In brief, I will follow the resource/asset/capital based approach but will seek ways of improving this framework to better inform my analysis of household responses.

#### **4. Conclusion**

The chapter was organised into two main parts. The first part involved a review of how poverty is conceptualised and measured in the extensive academic literature. As a result of this review, I concluded that the distinction between absolute and relative poverty is not as significant as is often presented, and a middle position between relative deprivation and consensual approaches can be fruitful in measuring poverty. The second part reviewed the theoretical literature on behavioural responses to poverty. In these reviews I critically assessed both the components of the term 'household survival strategy' and the previous theories of household behaviour patterns. These assessments led me to conclude that 'household response' is a more appropriate conception and that the resource/asset/capital framework lays a firm foundation for exploring the effects of household responses on success.

### 3. Modelling Household Responses to Poverty

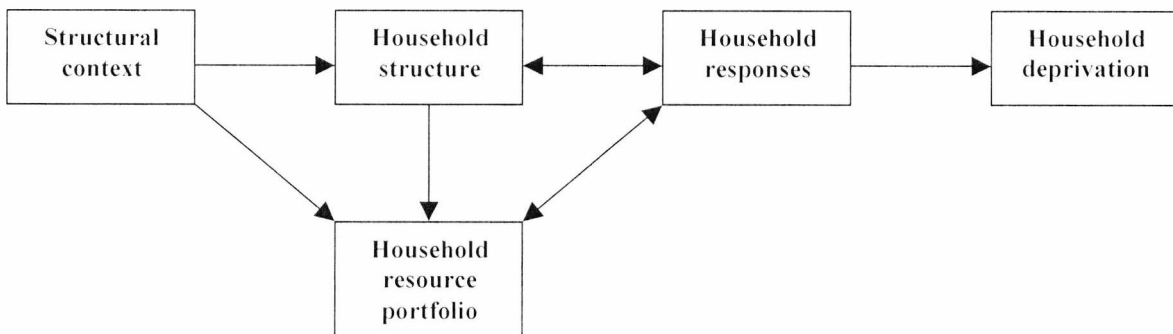
#### 1. Introduction

The aim of this chapter is to introduce the framework which guided both the field research and analysis of the data generated. The chapter is organised into three main parts. It starts by introducing the elements of my own household response model. It then presents a review of the previous research literature in order to set out the main hypotheses for my own work. It concludes with a brief summary of the research design and the methods of data collection and analysis applied to my study.

#### 2. The Household Response Model

In this section, I will introduce the household response model; a heuristic framework which I constructed to answer two main research questions: a) how do households respond to poverty, and b) why are some household responses more successful than others. The major components of my model are presented in Figure 3.1:

Figure 3.1 Household Response Model



This model demonstrates the dynamic interplay between three sets of factors which explains household responses and deprivation. The first is the structural context, which affects the household structure, content of the household resource portfolio and hence household behaviour patterns. These structural factors are beyond the household's immediate control and include macro and meso-level political, social, economic, cultural and environmental influences (e.g. international economic forces, private and public organisations, laws, policies, and institutions)<sup>1</sup>.

<sup>1</sup> In developing the structural aspects of this model, I was inspired by the livelihood framework devised by Carney *et al* (1999: 7.9.11) and adopted by Lloyd-Jones (cited in Rakodi, 2002:9)

The second set of factors relates to the household structure including size, composition and stage in the domestic cycle. In some studies, household structure is treated as a factor affecting household success in general, and female labour participation in particular (Chant, 1991; Gonzales de la Rocha, 1994; Grootaert *et al.*, 1995; Lokshin & Yemtsov, 2001). As Gonzales de la Rocha (2001b) correctly points out, household size, composition and life-cycle stage equip households differently in their struggle against poverty. Household structure is also regarded as an object of 'strategic action' whereby households adjust their dependency ratio (see e.g. Cornia *et al.*, 1987; Hackenberg *et al.*, 1984; Selby *et al.*, 1990). In my view, household structure can be treated differently depending on the research time span. In a cross-sectional analysis household structure can be viewed as an influence shaping the household resource portfolio, their responses and the outcomes. However, if we are to think in dynamic terms, household becomes a resource its members might have to consider restructuring or relocating in order to alleviate poverty.

The final set of factors refers to the resource portfolio of the household. By this, I refer to the whole array of resources available to the household. Potential resource types will be introduced later in detail. This portfolio determines the household capacity to engage in certain patterns of behaviour. It should at this point be noted that, although not shown as a separate component of the model, the presence of certain attitudes, values and beliefs influence household responses and therefore become a topic to be considered in the analysis. Additionally, the relationship between the resource portfolio and household behaviour is neither static nor uni-directional; the ways in which households choose or are compelled to respond to a particular situation might in turn reshape their portfolios. For example, the exchange transactions households engage in to obtain support might have an effect on the volume and strength of their social contacts.

All these factors have a bearing upon the fourth element in the model, household deprivation. Measures of deprivation are built into the model to assess household success at a particular moment in time. As mentioned earlier, three dimensions of deprivation, namely monetary, consumption and work, are chosen in order to capture the outcomes of particular patterns of household behaviour. These behavioural patterns will be introduced in later. However, I am aware of the problem of such deprivation measures being neither sensitive nor dynamic enough to manifest the consequences of each and every household action. This, in my view, is a good illustration of the dilemma that researchers aiming to combine qualitative and quantitative approaches experience.

Having briefly explained the general working of my model, and influences likely to affect household success, I will now elaborate on two of its components. I will first identify the main elements of household resource portfolio, and then outline main patterns of household behaviour.

## 2.1 Constructing the household resource portfolio

The aim here is to introduce the main components of the household resource portfolio, but first, I will clarify some of the concepts used to depict these components. Scholars and practitioners use different terminology to define the tangible and intangible elements potentially available to the households for deployment in their responses to poverty. Some scholars use the term resource (see e.g. McGregor, 2000; McGregor & Kebede, 2002) whereas other scholars and practitioners refer to capital (see e.g. Bebbington, 1999; Carney *et al.*, 1999; Piachaud, 2002; Rakodi, 2002). In this study, both terms will be used to define different components of the household portfolio. The term resource will refer to the infinite range of material and non-material objects that imply a capacity (Morgan, 1989; Pickvance & Pickvance, 1994). In contrast to the term resource, there exists much controversy over the status of the term capital (McGregor & Kebede, 2002; see also Schuller *et al.*, 2000 for a review). McGregor and Kebede (2002) for instance believe that discussing household resources in terms of capital leads to reification of the concept and hence the term capital should be avoided altogether. I will take these arguments as a warning, but I believe it is quite safe to use the term with reference to Bourdieu's three forms of capital (i.e. social, cultural, economic capital), because, as also acknowledged by Schuller *et al.* (2000), his formulations are not entirely metaphorical. They indeed have some real foundations since these forms involve tangible and intangible objects such as language, qualifications, assets etc. which can possibly be deployed for an expected return. Where these realist features fail, I will use the term in its metaphorical sense which, as indicated by Lin (2001), stems from its emphasis on the potential for investment and appropriation of surplus value by the individuals or masses.

Having clarified my position in the resource versus capital debate, I will now elaborate on the content of the household resource portfolio. The resources contained within my model are viewed as capacities that can be possessed by the households, and mobilised for, invested in, or assigned to, certain tasks in order to generate flows of money, goods and services from different sources including market, state institutions, formal associations, informal social connections and finally the household. Furthermore, some of these resources can be deployed in combination with others to devise a single response. Although I treated resources in the portfolio as possessions of the household (members) in a broader sense, they can be internal or external to the household. Internal and external household resources are outlined in Table 3.1.

**Table 3.1 Components of household resource portfolio**

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**Internal resources**

1. Time
2. Body
3. Labour
4. Cultural capital (i.e. formal and informal skills)
5. Economic capital (i.e. income, financial and non-financial assets)

**External resources**

6. Social capital (i.e. reciprocal and power based non-transient contacts)
  7. Public resources
  8. Institutional entitlements
- 

I will now explain the characteristics of these resources.

**Time, the body and labour**

Time is a significant resource used in combination with other resources but on its own it implies little capacity (Pickvance & Pickvance, 1994). With regard to the body and labour, none of the resource/asset/capital frameworks refers to the body as a distinct resource category unless they implicitly consider it as part of human capital. In my opinion, the body should be regarded as a category separate from labour resources since there are indeed certain ways in which the body can be used by the households to obtain certain benefits without deploying any labour power. For instance, the sale of organs in return for a British Passport, constituting the story line of the film *Dirty Pretty Things* directed by Stephen Friars (2001), can help us distinguish between the body and labour.

**Cultural capital**

The following three forms of capital are adopted from Bourdieu. To begin with cultural capital, which can under certain conditions be converted into economic capital, Bourdieu (1986) identifies three forms in which it can exist: First is the embodied state where cultural capital is inherent to the dispositions of the mind and body. This process of embodiment implies a labour of inculcation and assimilation and costs time which must be a personal investment of the investor. I will refer to this form of cultural capital as informal. In my view, hustling comprises one particular type of informal cultural capital, although Wacquant (1999) regards it as a 'mastery of a particular type of symbolic capital'. In his study of coping in the American ghetto, Wacquant (1999:142) defines hustling as 'the ability to manipulate others, to inveigle and deceive them, if need be by joining violence to chicanery and charm in the pursuit of immediate pecuniary gain'. The second is the objectified state where cultural capital is materialised in cultural goods such as pictures, books, dictionaries, instruments, machines. The last is the

institutionalised state where cultural capital is objectified in the form of educational qualifications. I will call this formal cultural capital. Briefly, in this study, cultural capital will be used in the sense of skills and qualifications individuals acquire through formal education as well as their personal life experience.

### **Economic capital**

Bourdieu (1986) uses the term to represent resources which are immediately and directly convertible into monetary terms and may be institutionalised in the form of property rights. Economic capital then includes monetary income, financial (e.g. jewellery, foreign exchange and bank accounts) and non-financial assets (e.g. land, car, house). The last two components of economic capital are self-evident. However, how the term income will be used in this study needs further elaboration. Some scholars support the idea that, as far as 'survival' is concerned, income should be taken in its broader sense of the term to include different forms of income, i.e. cash or in kind (Gonzales de la Rocha, 1994; Hoodfar, 1996). For instance, Gonzales de la Rocha (1994), based on Wallerstein's definition, refers to income as 'everything that comes into the household'. Wallerstein uses income to include a) wages, b) income from the market sale of commodities, or petty production or commerce, c) consumable goods produced at home or subsistence activities, d) rent and e) transfer payments (Friedman, 1984). In my view, Wallerstein's classification is helpful in that it provides us with quite a comprehensive view of income sources. However, I find it problematic in three respects. Firstly, his classification treats goods produced in the domestic sphere as an income category which is incompatible with his definition of income. Secondly, it is inconsistent due to the neglect of goods produced by the wider community beyond the household. Finally, goods produced at home can be seen more as a compensation for income than income *per se*. In the light of this critique, I will use the term income in monetary terms to include a) wages from employment in a formal or informal enterprise or state organisations, b) earnings from formal or informal petty commodity production or petty commerce, c) monetary resources (e.g. gifts, inheritances, remittances) obtained from social contacts, d) rent from housing, land, equipment, money, animals (including interest from financial institutions) and e) monetary payments from state or various institutions and associations (e.g. pension, subsidies, donations, insurance, tax repayments).

### **Social capital**

Among the three forms of capital, social capital is the most fashionable and controversial one. Thus, the ways in which the term is defined and used require very careful consideration. In the last two decades, the term social capital has increasingly been invoked in studies from diverse disciplines such as sociology, economics and political science. Woolcock (1998) organises the literature on social capital into families and youth behaviour problems, schooling and education, community life, democracy and governance, economic development, collective action, and work and organisational behaviour. In these studies social capital has been used to explain both micro, meso and macro level phenomena, assuming a

wide variety of meanings. However, the concept is in fact applied indiscriminately with limited attention to its theoretical and ontological status (Woolcock, 1998). The aim here is not to construct a conceptual framework applicable across various disciplines or different levels of empirical research. It is rather to establish a clear and workable definition guiding research at the micro-level in which social capital is understood as a feature of individual actors rather than that of nations. In fact, there exists a debate as to whether social capital is a collective or an individual good (Portes, 1998). I agree with scholars who argue that social capital is a feature of both as it can benefit both the collective as a whole and individuals in particular (see Lin, 2001). However, for our research purposes, we will seek a definition where social capital is construed as a characteristic of individual agents. In pursuit of this, I will leave aside many of the meanings attributed to social capital in empirical research and concentrate on the seminal work concerned with its theoretical foundations. Before reviewing some of the main social capital conceptions, I will briefly address the debate about the ontological status of the concept.

The controversy regarding the applicability of the term capital in understanding social and political phenomena extends to the debate about the status of social capital. Some scholars find the concept decontextualised and hence unworkable (Fine, 2001; Fine & Green, 2000; see also review by Schuller *et al.*, 2000). Nonetheless, as Blau (1968) points out, there are many areas of social life which reflect an interest in receiving rewards from social interaction. Therefore, it seems perfectly valid to me to use the term as a metaphor for individuals' 'investment in social relations with expected returns' (Lin, 2001:6) but not necessarily as a 'metaphor for advantage' (Burt, 2001) since, as Woolcock (1998) highlights, social capital cannot be seen as an inherently positive or negative social phenomena. In brief, the concept of social capital will be used in its metaphorical sense, which is, I believe, not problematic as long as the concept is a) based on existing theoretical frameworks; b) 'analytically productive'; and c) empirically operationalisable (Schuller *et al.*, 2000). I will thus now discuss how social capital is defined in the main theoretical literature.

In the literature, Jacobs (1961) appears to be the earliest user of the term in a sense close to that current today (Woolcock, 1998). For Jacobs (1961:138), social capital refers to the network connections of urban dwellers: 'networks are a city's irreplaceable social capital. Whenever the capital is lost, from whatever cause, the income from it disappears, never to return until and unless new capital is slowly and chancily accumulated'. The French sociologist Bourdieu, recognised as one of the founders of social capital, slightly diverges from Jacob in his definition of the concept. For him, social capital denotes an 'aggregate of the actual and potential resources which are linked to the possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition – or in other words, to membership in a group – which provides each of its members with the backing of the collectivity-owned capital, a 'credential' which entitles them to credit, in various senses of the word'



(Bourdieu, 1986:248-49). This quotation clearly shows that Bourdieu's social capital can be decomposed into two constituent elements (Portes, 1998). First is the social relationship itself that allows agents to claim access to resources embedded in these networks, and second is the amount and the quality of the network resources. As far as its operational value is concerned, the two-fold nature of Bourdieu's social capital conception is rather unfruitful because it prevents us from distinguishing between social capital and its outcomes.

Independently from Bourdieu's instrumental line of thinking, a similar conception of social capital has been established and used in other contemporary sources. In the work of the economist Glen Loury, the term social capital is used to capture the differential access to opportunities through social connections for minority and non-minority youth (Woolcock, 1998). Portes (1998) criticises Loury's use of the concept as being devoid of any detailed or systematic analysis to reveal its relation to other forms of capital. Loury's work nevertheless leads Coleman (1988; 1990) to develop a more refined analysis of the role of social capital in the formation of human capital. In Coleman's analysis, the term social capital is defined with a specific emphasis on its function as 'varieties of entities with two elements in common: They all consist of some aspects of social structures, and they facilitate certain action of actors –whether persons or corporate actors – within the structure' (Coleman, 1990:302). Portes and Sensenbrenner (1993), in my view, correctly criticise Coleman's approach on two grounds. Firstly, it fails to answer the question of what those entities enabling individuals to attain their goals are, and secondly it sees social capital only as a positive socio-structural force. Alternatively, Portes and Sensenbrenner (1993:1323) redefine the concept as 'expectations for action within a collectivity that affect the economic goals and goal-seeking behaviour of its members, even if these expectations are not oriented towards the economic sphere'. Although the writers acknowledge the idea that economic motives are not the sole determinant of social action, their definition becomes less useful since how these expectations can be empirically operationalised remains a problem. A few years later Portes (1995:12) defined social capital rather differently as a 'capacity of individuals to command scarce resources by virtue of their membership in networks and or broader social structures'. This definition would conceptually suit my research purposes well, as it clearly conveys the instrumental role of social relationships in provision of scarce resources. Nevertheless, how to operationalise individuals' capacity to command scarce resources remains an empirical problem. In a more recent theoretical framework suggested by Lin (2001:12), social capital is defined as 'resources embedded in a social structure which are accessed and/or mobilized in purposive actions', and operationalised with reference to the amount and variety of wealth, power and status characteristics of contacts and network members whom individuals are directly or indirectly linked. Lin's approach seems to provide a valid way of describing and measuring social capital. However, as will be elucidated later in the chapter, restriction of social capital to network relationships does not suit my research purposes.

In some other studies, social capital is conceptualised with regard to 'social psychological or cultural beliefs and norms' (Fukuyama, 1995; Inglehart, 1997; Putnam, 1993). For Inglehart (1997:118) social capital signifies 'a culture of trust and tolerance in which extensive networks of voluntary associations emerge', and Putnam (1993:167) defines it as 'features of social life –networks, norms and trust – that facilitate cooperation and coordination for mutual benefit'. A perspective which views social capital as a generalised disposition to trust would however not serve my own research purposes. As Rose (1998) points out, the trust-based definitions shift the focus of research from our 'bottom line' interest in the provision of certain goods and services through networks, towards research asking for example why some people or some cultures are more trusting than others. However, my study aims to uncover the relationship between resource ownership and poverty. It therefore requires a definition with a marked instrumental orientation.

My study will thus view social capital from an instrumentalist perspective without imposing the rationality of economic man or presuming it as an 'unqualified good' (Woolcock, 1998:158). As Portes and Landolt (1996) acknowledge, social capital is not something without any significant 'downside' as it may be exclusive, impose restrictions on individual freedom or put 'downward levelling pressures' on the parties involved. Despite sharing the instrumental element with most definitions mentioned above, social capital will not be defined here as a capacity, as the expectations of individuals, as resources embedded in or benefits accruing from social connections, but as a resource in its 'medium sense', in other words, as a stock of individuals' social connections which imply varying capacities for providing access to information, money, goods and services. This definition, in my view, offers a solid basis for its operationalisation.

There however remains one question to be resolved. In what way is social capital distinguishable from social relationships in general? Surprisingly, most studies fail to address this boundary problem. Social network scholars, by equating the concept with the stock of individual's networks (see e.g. Wellman & Frank, 2001) or with the resources embedded in social networks (see e.g. Lin, 2001) seem to tackle the boundary problem since the term social network is confined to a group of social actors who actually know each other (Willmott, 1986)<sup>2</sup>. However, their way of dealing with the problem does not suit my research purposes. Firstly, the use of social capital to denote a stock of networks suggests nothing more than calling social networks by another name. Furthermore network conceptions which exclude dyads fail to offer a basis for analysing patron-client ties. In pursuit of an answer to this boundary problem, Pizzorno (2001:5) excludes market based exchange relationships and defines social capital as 'the

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<sup>2</sup> As Fischer (1977) points out, there is no agreement upon the precise definition of the social network concept. For theoretical work in which the term is used in its specialised sense see for example Barnes (1954), Boissevain, (1974), Bott, (1957), Mitchell (1969), Whitten and Wolfe (1977). By referring to a specified set of links among social actors as social network, Mitchell (1969), in my view, provides a useful and generally acceptable definition for the concept.

relations in which more or less durable identity of participants are recognised'. In keeping with Pizzorno's line of thinking, I will confine social capital to non-transient contacts that recognise each other's rather durable identity. However, this does not mean that I will completely omit the market from my analysis, since, particularly in Turkish context, informal social transactions are very likely to take place in this sphere<sup>3</sup>.

Given that the flow of resources in social interaction is mediated through exchange (Bourdieu, 1986), exchange theory can be used to identify broad categories for social capital. In fact, Polanyi's (1977) model of economic integration, in which he identifies modes of exchanging resources, labour, goods and services, can also be used for this purpose. Polanyi identifies three forms of economic integration, i.e. reciprocity, redistribution and market exchange, of which the first two can be particularly helpful in explaining different types of social capital. In defining these modes, Polanyi places emphasis on the direction of resource flow between parties. In this sense, reciprocity implies bi-directional flow of resources whereas redistribution refers to concentration of resources in one hand and their distribution by virtue of custom, law or *ad hoc* central decision. Lomnitz (1971; 1974; 1977; 1988) for instance conceptualises mutual supportive networks and patron-client relationships with respective reference to modes of reciprocity and redistribution. This could well be applied also to classifying social capital. I will however not employ Polanyi's model since it places less emphasis on the motivational and valuational aspects of exchange transactions than on their descriptive elements and also suggests rigid divisions between market exchange and other forms of economic integration, thereby disallowing the idea that social exchange can be embedded in e.g. labour market relationships.

I will base my classification of social capital on market-based approaches to social exchange as they are more sympathetic to economic motives in social interaction<sup>4</sup>. This nevertheless does not mean that I am favouring the idea that the mentality of *homo economicus* governs these social interactions. I am using this perspective simply to underline the salience of self-interest in exchange transactions. My understanding of social exchange will consequently represent a hybrid of exchange theories by Blau (1964) and Sahlins (1974). By social exchange, Blau (1964:91) refers to 'voluntary actions of individuals which are motivated by returns they are expected to bring and typically do in fact bring from others'. Blau's definition limits social exchange to actions which are rational, voluntary and rewarding. Diverging from Blau's boundary definition, I will incorporate social interactions which can be unrewarding for one of the parties involved so that I could build Sahlins' reciprocity scheme into my

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<sup>3</sup> For instance, in her research on small scale enterprises in Turkey, White (1999) points to the significant role reciprocal relationships, which she refers to as fictive kinship relationships, play for the working of these enterprises with special emphasis on the implicitly exploitative character of such interactions.

<sup>4</sup> Non-market approaches suggest a sharp distinction between market and social exchanges, denying the utilitarian concerns in social interaction and the economic value of the items transacted (see e.g. Malinowski, 1922; Levi-Strauss, 1966). For a detailed review of market versus non-market approaches see Ekeh (1974) and Eroglu (2000).

study and make it compatible with the understanding of social capital as having a downside. However, in contrast to Sahlins, I will avoid considering involuntary actions of a coercive kind within the confines of social exchange. Blau (1964) identifies two types of exchange transactions, namely reciprocal and unilateral exchanges; which more or less share the two basic characteristics of social exchange; i.e. trust and pretence of disinterested generosity. The point of distinction between the two lies in the reciprocity element as, for Blau, a social interaction takes the form of unilateral exchange when the participants fail to meet the obligation to reciprocate, which in turn creates power differentials between the parties.

To further explain the characteristics of an individual's reciprocal relationships, I will rely on Sahlins' (1974) reciprocity scheme suggesting three types of exchanges conditioned by a 'span of social distance' among the participants (Heath, 1976:57). The span of social distance ranges from the unsociable to the solidarity extreme. Accordingly, 'negative reciprocity', where each party is seeking to obtain an advantage at the expense of others, is located at the 'unsociable extreme'. In between, there remains 'balanced reciprocity' based on the simultaneous exchange of exactly the same types and quantities of goods within a finite and narrow period. Finally, at the solidarity end of the spectrum, exchange transactions take the form of 'generalised reciprocity', by which Sahlins (1974:193-194) refers to 'putatively altruistic transactions' where assistance is provided and returned if possible and when necessary. In the light of the above considerations, I will define reciprocal contacts as social contacts with which an individual enters into a kind of relationship where scarce resources are reciprocated on a balanced or generalised basis, sometimes with the intention to accumulate advantage at the expense of others. On the other hand, by power-based contacts, I shall refer to social contacts an individual complies with in exchange for the benefits such compliance produces or *vice versa*. As Blau (1964) points out, this type of relationships implies a direct cost of subordination for the subjects of power. Power-based contacts are well illustrated in clientelist relationships, which are of particular importance to my research<sup>5</sup>.

Patron-client relationships are a complex phenomenon which has been given two broad clusters of meanings in the anthropological and political science literature. In anthropological literature, the term is used to designate a specific type of dyadic relationship which ties people with unequal status or power and which depends on exchange of favours between these actors (Boissevain, 1974; Foster, 1963; Lande, 1977; Scott, 1977; Wolf, 1966). In the political science literature, clientelism is conceived as a 'political machine' by which mass-based parties mobilise political support (Chubb, 1982; Banck, 1986; Weingrod, 1977). As indicated by Banck (1986), this machine operates on the principle of distributing public resources as favours (or the promise to do so) by political power holders/seekers and their respective parties in exchange for votes and other forms of political support. Nelson (1979), in my view, accurately

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<sup>5</sup> For a detailed discussion which shows the strong parallelism between the characteristics of patron-client relationships and Blau's formulation of unilateral exchange refer to Eroğlu (2000).

views the political machine as an 'outgrowth' of interpersonal patron-client ties as the two forms have many aspects in common. The main difference between the two forms of clientelism seems to lie in the actors involved. In political clientelism, as indicated by Chubb (1982), the role of the patron is undertaken by the party organisation, which derives its power from the state resources of all kinds ranging from political, bureaucratic and strictly economic and uses this power to elicit electoral support.

Following Eisenstadt and Roniger (1984), common characteristics of the two forms of clientelism can be outlined as follows: Firstly, they are based on the direct exchange of favours. The benefits exchanged in these transactions include 'instrumental and economic as well as political ones on the one hand, and promises of reciprocity<sup>6</sup>, solidarity and loyalty on the other' (Eisenstadt & Roniger, 1984: 48). Secondly, in spite of their seemingly enduring and binding nature, they can be regarded as voluntary associations. Thirdly, these relationships are neither legal nor contractual in character. This is why the patron-client bond requires a strong basis of trust and loyalty. Last but not least, the exchange transactions involve a strong element of inequality and power differential between patrons and their clients (Eisenstadt & Roniger, 1984). Scott (1977) indicates that patrons, occupying positions critical for clients, such as factory owners, are in an ideal position to demand compliance from clients who are desperate for these scarce resources. In short, whether it takes an interpersonal or political character<sup>7</sup>, clientelist relationships can be construed as a form of unilateral exchange where parties with differential power transact favours of various kinds.

In brief, my study will refer to social capital as individuals' stock of non-transient contacts with varying capacities for ensuring flow of information, money, goods and services. Depending on the type of exchange relationship parties enter into, non-transient contacts can assume either reciprocal or power-based character. The definition of social capital chosen for this study is, in my view, useful in three respects. Firstly, it emphasises the instrumental nature of social relationships as channels to material and immaterial benefits crucial for making a living. Secondly, it offers a sound basis for its operationalisation. Lastly, it enables us to explore social relationships beyond the scope of the social network concept, such as the dyadic links between the patron and clients.

### **Public resources**

This category encapsulates all man-made and natural resources owned collectively by public bodies. Urban land that belongs to the treasury or the municipality, forests, rivers, water, and electricity

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<sup>6</sup> Some scholars within this literature (see also Scott, 1977) regard reciprocity as an attribute of clientelist relationships without making explicit in what sense they use the term. As far as my interpretation of Blau's social exchange theory is concerned, reciprocity cannot be considered as a feature of clientelist transactions as it implies a lack of clear power differentials.

<sup>7</sup> In my study, the interpersonal relationships of patronage and brokerage will both be considered as part of clientelist practices. As Burgwal (1995) points out, unlike brokerage relationships, patronage involves direct control of resources by the patron.

exemplify public resources. One peculiar example of public resource is the waste recovered by individuals or households by scavenging.

### **Institutional entitlements**

This resource category is significant for my study due to its emphasis on the fact that ‘human actions are critically constrained by the rules of social behaviour codified as customary and judicial law’ (Kirkby and Moyo, 2001:156). The idea of entitlements comes from Sen’s (1982) work on famines, and is used in the form of claims and access for analysing sustainable livelihoods (see e.g. Chambers & Conway, 1991; Swift, 1989). Sen (1982) speaks of broad entitlement categories mainly including endowments and exchange (Pryer, 2003). I will however use the term in a more restricted and precise way to refer to the entitlements created by government or other institutional bodies. The main examples I refer to are *gecekondul* legislation, entitlements to social security and food aid.

## **2.2 Classifying household responses**

I now explain how I modelled household behavioural responses to poverty. In arriving at this model, I have also considered the decisions and activities related to household structure, such as nesting (i.e. integrating members of other households), fission (i.e. disintegration of the family members) and fertility control, as well as those related to the household relocation, such as migration. However, the model presented below excludes such aspects of household behaviour firstly because I controlled for the household size, structure and life-cycle, and secondly because such characteristics of households together with their location remained unchanged between my two visits to the field.

In my view, the resource/asset/capital based frameworks were rather limited in their ability to convey the ways in which poor households conducted their lives. This was so, simply because it shifted attention from the main concerns or motives that lead these households to behave in certain ways to the mobilisation of household resources. This would not have created a problem if the focus of my research had only been on why some households cope better than the others since the answer mainly lies in the capacity of their resources. However, my research is also concerned with the type of responses devised. My research objectives thus require understanding why households engage in certain activities prior to any analysis concerning the complex combinations of resources households mobilise to meet a particular end.

This question led me to direct my attention back to income, which seems to be the main target as well as the object of most household responses. I thus began by asking some basic questions to reveal the nature of the relationship between poor households and income. These being: a) how poor households generate income; b) how this income is distributed within the household; c) what poor households do to counter

their insufficient income; and finally, d) what poor households do with their surplus income, if any. These questions enabled me to classify household responses into four main categories: a) income generation and diversification, b) income allocation, c) consumption and finally, d) insurance and investment. Households may also borrow from formal and informal sources and sell their assets either to bridge the gap between their income and consumption needs or to create a surplus for investment. Due to the two-fold nature of the purposes borrowing and asset sale can serve, I will not treat them as separate behaviour categories but will consider them under the categories of consumption and investment.

I will now briefly explain what kind of activities each household response category refers to. The types of activities outlined below do not represent any sequential order<sup>8</sup>. *Income generation* embraces a diverse set of activities that enable households to acquire income. This set of activities involves mobilising various resources. To illustrate, households can deploy their time and labour resources in the formal or informal sector<sup>9</sup> of the economy together with their formal or informal skills to earn income, or may resort to their social capital to obtain some financial help. Borrowing is excluded as the amount borrowed has to be repaid sometime in the future.

*Income allocation* refers to decisions regarding pooling and managing income within the household. In the financial management literature, the distinction between management and control is well acknowledged to emphasise the existence of ‘a hierarchy of financial responsibility’ (Morris, 1990: 106). According to Pahl (1983), ‘control’ refers to ways of allocating money within the household and includes decisions concerning how income will be distributed and how responsibilities for different areas of expenditure will be shared. ‘Management’, on the other hand, refers to the process by which these decisions are implemented in practice. My research will be based on financial management model developed by Pahl (1980; 1983; 1989) and later refined by Vogler (1994). In Pahl’s model of financial management, four main types can be identified: the ‘whole wage system’ in which one partner is responsible for managing all household income and for all expenditures; ‘shared management’ where all household income is accessible to both partners who are responsible for management of and expenditure from this common pot; the ‘allowance system’ where the main earner gives only part of his or her income and keeps the rest for his or her own personal expenditures, and the ‘independent system’ where neither partner has access to the total income. Vogler (1994) breaks down Pahl’s category of shared management (pooling system) into three categories; i.e. female-managed pool, male-managed pool and joint pool, based upon the evidence that in some of the households using joint management systems, at

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<sup>8</sup> For studies researching ‘household response sequencing’ during famine see Agarwal (1992), Corbet (1988) and Devereux (1993).

<sup>9</sup> The concept of informal is very controversial as it lacks clarity in terms of the situations and activities that it refers to. One of its uses is to imply a distinct sphere of the economy, which lies outside state regulation (Ferman & Brendt, 1981; Portes & Castells, 1989). My study will however follow Pahl (1985; 1989) and Mingione’s (1987) line of thinking according to which the formal-informal divide neither implies a separate economy nor confines informal practice strictly to market activities.



least one or both partners ultimately held one or the other responsible for financial management. This raises the number of financial management types to six.

Now turning to *consumption*, once income is generated and perhaps allocated for a particular period of time, poor households presumably suffer from an income deficit, i.e. an imbalance between their income and perceived consumption needs so household members will have to arrive at some sort of balance between the two. I intend to use the metaphor of scales to explain the kind of activities that households are likely to carry out in order to balance their income-consumption equation. In these scales, income is located on one of the pans and expenditure on the other. I assume that for poor households, the balance is initially tipped against income. In this situation, two main sets of activities are possible. One is to supply some money into the equation, e.g. by borrowing or realising financial or non-financial assets. It should here be noted that the money obtained in these ways is distinct from the money generated. The second set of activities relates to consumption practices aiming to minimise expenditure costs. Such activities are situated on the continuum of commodified to non-commodified spheres of consumption. The commodified sphere comprises activities households engage in to reduce the cost of goods and services sold in the market. It includes substituting some of the consumption items by their cheaper market equivalents, reducing their quantity, or going without some of these items. The semi-commodified sphere involves activities which allow access to subsidised goods and services, and those which combine the purchase of goods and services sold in the market and the use of the goods and services obtained without having to pay for it in monetary terms. Self-provisioning activities are a good illustration of this<sup>10</sup>. However, self-provisioning can also be entirely carried out in the non-commodified sphere. Finally, this sphere of consumption embraces a variety of activities to obtain certain goods and services without having to make monetary payments. Stealing electricity or getting food help from social links or charitable organisations illustrate this. Households may combine a mixture of activities from different spheres of consumption to counterbalance the effects of insufficient income. As a result of these activities, equilibrium can be achieved at such levels that it might even be possible for households to obtain some 'surplus income' to invest in other areas.

Finally, *insurance and investment* activities refer to those practices whereby households form their asset portfolio. These activities are open to households who are able to create an income surplus. Those unable to create the necessary income surplus, either by generating income or reducing their consumption expenses, can also make investments and/or insure themselves against future risks. However, this entails borrowing from formal or informal sources, or liquidating previously accumulated assets.

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<sup>10</sup> As Leonard (1998:94) points out, self-provisioning activities generally refer to 'the production of specific goods and services from within the household for consumption of household members and includes activities that are seen as useful indicators of the degree to which households substitute for formally produced goods and services' (e.g. home baking, knitting, dress-making, hairdressing, general DIY, household maintenance and car repairs).



### 3. A Review of Previous Research: why are some households more successful?

In the previous sections, I have focused on the conceptual apparatuses used in different studies so as to establish the theoretical framework upon which my research will be based. In this section, I will read the literature from a different angle and focus on the conclusions reached in order to set out the main hypotheses for my own work. I will now discuss some of the influences likely to affect household success with reference to four behavioural responses outlined above. I will start with income generation.

#### 3.1 Income generation and diversification

A central idea in the literature is that livelihood diversification is the key to understanding poor households' socio-economic situation. Debates in the livelihood diversification literature, though they mostly concern the rural sectors of the developing world, are relevant to what determines the success of poor urban households in income generating activities. In its broader sense, Ellis (2000:290) defines livelihood diversification as 'the maintenance and continuous adaptation of a highly diverse portfolio of activities in order to secure survival'. Although the concept of livelihood diversification is claimed not to be the equivalent of income diversification, mainly economic and quantitative studies use the term in its rather narrow sense to denote cash earning activities from various sources (cf. Ellis, 1998; Hussein & Nelson, 1998). I will employ the term in the same sense as these economic studies, not only because it makes the concept analytically easier to work with but also because it captures the distinct characteristic of livelihood diversification; which is, as Ellis (1998:15) points out, its emphasis on 'variety of dissimilar income sources'<sup>11</sup>. As for implications of diversification for poverty, Ellis (1998, 2000) argues that having diverse alternatives for income generation makes people's livelihood systems less vulnerable. A broad range of research performed in urban and rural areas is supportive of this argument (e.g. Bird & Shepherd, 2003; Grooataert *et al.*, 1995; Moser, 1996a; Readon *et al.*, 1992)<sup>12</sup>. The idea that households with a diverse income portfolio are likely to be more successful makes sense particularly in the context of risk and uncertainty, since diversification may enable low co-variation of risk between the components of income portfolio. Nonetheless, as indicated by Dercon (2000), the observed patterns of diversification might not necessarily help reduce risk or manage it effectively. There is in fact research evidence congruent with this idea (e.g. Dercon & Krishnan, 1996). Dercon (2000) argues that livelihood diversification may prove ineffective due to 'entry constraints' which force poor households to participate in low return activities. These constraints range from the need for skills and assets to more structural factors such functioning of product, labour, and asset markets. I believe that such constraints are likely to restrict the benefit delivery capacity of household resources. Hence *I do not expect to see households with more diverse income options to be necessarily associated with lower levels of*

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<sup>11</sup> These sources are mainly discussed with reference to farm and non-farm activities. A few studies, which attempt to apply the term to urban context, conceive of income diversity in terms of formal and informal sector activities (Gonzales de la Rocha, 2001a). The reference point of my study will however be the resources directly used in generating income.

<sup>12</sup> See Ellis (1998) and Hussein & Nelson (1998) for a broader review of livelihood diversification literature.

*deprivation* (Hypothesis A). Let us now discuss some of these constraints with reference to certain resources that may be of potential use in generating income. I will begin with labour.

In many studies, labour is reported to be one of the greatest resources of the poor households (Gonzales de la Rocha, 2001b; Moser, 1996a; 1996b; 1996c). This is not surprising, considering that the likelihood of poor households deriving income from 'profitable' resources such as economic capital is rather low. I will come back to this later. In my research, *I also expect labour to be the most significant resource households often resort to for generating income* (Hypothesis B). Research evidence suggest that in developing countries, mobilising additional labour –principally women's labour but in the poorest households even children's labour- constitutes a frequent household response to a declining income (Chant, 1991; Cornia *et al.*, 1987; Latapi & Gonzales de la Rocha: 1995; Logan, 1981; Moser 1996a; 1996b; 1996c; Norris, 1988). A few Turkish studies also point to the fact that especially after the 1980s urban women of rural background, whom I shall refer to as migrant women, have increasingly become part of labour force due to economic hardship (Ecevit, 1998). According to the SIS figures, women's participation rates in the Turkish urban labour force rose by 39% between October 1988 and 2001<sup>13</sup>. These figures may prove even higher if their informal sector employment and home-based income earning activities, which often go unreported due to women's perception of these tasks as non-work, are also taken into account (Özbay, 1995). A 2000 dated SIS survey reveals that women constitute 11% of the informal sector participants in Turkey<sup>14</sup>. Other Turkish studies also demonstrate the significance of informal sector employment and home-working in women's income generating practices in urban Turkey (Çınar, 1994; Kalaycıoğlu & Rittersberg-Tılıç, 2001; White, 1994). Nevertheless, the size of urban female labour force in Turkey remains rather small. It comprises only 20% of the total urban labour force in 2001. A full account of the factors restricting female labour participation is beyond the scope of this study, but I concur with the idea that in the face of the decline in the potential of the urban labour market to provide employment particularly since the 1980s, low female labour participation rates cannot be explained simply in terms of religious and patriarchal influences. The structural problems of the urban economy must also be considered (Ecevit, 1995). Increasing unemployment or unfavourable working conditions are likely to be responsible for low level of female labour participation. As a matter of fact, a World Bank study (1999) shows that the low status, low paid, low security job options available to the Turkish migrant women, as well as potential sexual harassment in the work place, make staying at home a more desirable and prestigious alternative.

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<sup>13</sup> State Institute of Statistics. *Household Labour Force Database*. [internet site]. Available: <[www.die.gov.tr](http://www.die.gov.tr)> Accessed April 2003.

<sup>14</sup> State Institute of Statistics. *2000 Urban Areas Small-Scale and Non-Corporatist Work Places Survey Results*. [internet site]. Available: <[www.die.gov.tr/arsiv.htm](http://www.die.gov.tr/arsiv.htm)> Accessed April 2003.

Acknowledgement of the structural pressures imposed by the labour market however does not mean that traditional elements no longer have any relevance. *Alevi*s and *Sunnis* (orthodox Muslim) constitute the two distinct Islamic sects in Turkey. Scholars argue that in comparison to *Sunni* families, women in *Alevi* families enjoy more power and autonomy, and take a more active role in the public sphere as gender segregation is not part of their religious practices (Ayata, 1997; Erman, 2001b, Shakland, 1996). Studies in *gecekondu* areas of Turkey confirm that employment participation rates of *Alevi* women tend to be higher than their *Sunni* counterparts (Gökçe *et al.*, 1993; Erman, 1998; Erman *et al.*, 2002).

However, before reaching a firm conclusion on this, one needs to consider the impact of a patriarchal ideology in which female employment is strongly opposed due to the threats to male authority and family honour (Erman *et al.*, 2002). Within the urban context, there are indeed forces which work against traditional forms of patriarchy. For instance urban migration, by enabling a rupture from the migrant family's circle of kin and villagers, may present women with an opportunity to challenge 'classic patriarchy' (Kandiyoti, 1988). However, as Erman (2001b) points out, cultural institutions and values as well as the capitalist system which integrates women into the urban economy as a cheap and flexible labour force help patriarchal ideology to reproduce itself in the urban context. A study by Başaran (1982) in an Aegean city of Turkey for example indicates that 42% of villagers and 52% of workers find it inappropriate for women to have paid employment. Negative attitudes against female employment are also reported to be prevalent in migrant families (Çınar, 1994; Kalaycıoğlu & Rittersberg-Tılıç, 2000). This leads me to argue that the fact that both Islamic sects are embedded in an overarching patriarchal society could well override the differences between the labour market behaviour of *Alevi* and *Sunni* women. Moreover, in my view, the possibility for doing home-based work, which is compatible with the dominant patriarchal ideology and is increasingly becoming popular among urban female labour force in Turkey<sup>15</sup>, may also blur the differences between the two groups. Nevertheless, *as far as their employment outside home is concerned, I expect Alevi women to be more active than their Sunni counterparts. However, given the prominence of patriarchal influences, female employment is likely to be seen as 'a last resort'* (Kalaycıoğlu & Rittersberg-Tılıç, 2002) (Hypothesis C).

Even if the 'non-primary' labour resources are increasingly mobilised for income generation purposes, does this mean that those households with more labour market participants are better off? In some studies, the number of dependants in the household is claimed to be crucial for economic and social success (Hackenberg *et al.*, 1984; Kalaycıoğlu & Rittersberg-Tılıç, 2002; Selby *et al.*, 1990). Research in Mexico and Philippines indicates a strong tendency for better off households to have lower dependency ratios (Hackenberg *et al.*, 1984; Selby *et al.*, 1990). The dependency ratio refers to the ratio of dependants to the workers in a given household (Hackenberg *et al.*, 1984). The rationale here is rather

<sup>15</sup> As a matter of interest, the number of home-based female workers rose by 52% between October 1995 and 2001. State Institute of Statistics. *Household Labour Force Database*. [internet site]. Available: <[www.die.gov.tr](http://www.die.gov.tr)> Accessed April 2003.

straightforward: a greater number of household members participating in the labour market means higher household income. Longitudinally speaking, increasing the number of labour market participants may prove to be a successful response to a decline in real income (Latapi & Gonzales de la Rocha, 1995). However, the relationship between dependency ratio and success is, in my view, not as simple as this. First of all, as suggested earlier, certain 'entry constraints' may restrict poor household members to participation in low income activities; so no matter how many members contribute to household income, their overall income may turn out lower than that generated by a household less affected by such constraints. Secondly, the proponents of the dependency argument tend to associate success with the number of income contributions. However, the issue, in my view, is not simply how many members of the household are contributing to income, but also how many of them are deploying their labour in favourable market conditions. As is reported in many studies from developing world, economic restructuring programs have led to increasing deterioration of labour markets (Beneria & Feldman eds., 1992; de la Rocha, 2001b; Kanji, 1994; Roberts, 1995)<sup>16</sup>. The Turkish economy is no exception to this rule. Macro-economic studies on Turkey draw attention to the link between structural adjustment programs and declining real urban wages -especially from 1994 onwards-, and increasing marginal sector participation in return for low wages and no social security (Boratav *et al.*, 2000; Yeldan, 2001). *These considerations lead me to expect that differences in household dependency ratios will have no significant effect on deprivation, as households are likely to face certain constraints which may adversely affect the benefit delivery capacity of their labour resources (i.e. the level of income and other employment conditions such as health insurance and pension) (Hypothesis D).*

The factors that determine the benefit delivery capacity of labour may stem from the demand and/or the supply side of the labour market. The sector of employment may be regarded as one of those demand side influences. In some studies, the informal sector is seen as an important source of livelihood for the poor households (Cornia *et al.*, 1987; Jiggins, 1989; Massiah, 1989; Moser, 1996a; 1996c; UPL, 2000). In others, it is also regarded as an opportunity to earn a reasonable income, and the lack of access to welfare services is acknowledged as a drawback of the informal sector (Eke, 1982; Roberts, 1989; 1991; 1994). Some scholars, however, more radically challenge the idea of informal sector offering the poor or unemployed people a life line (Amis, 1995; Pahl, 1988). This makes great sense given the evidence that the informal sector provides casual and legally unprotected forms of employment and lower hourly income rates (Beall *et al.*, 2000; Beneria, 1992; Mingione, 1983; Perez-Aleman, 1992; Safa & Antrobus, 1992). The argument of this study will be in line with the latter. Mainly because in Turkish welfare regime, access to welfare services such as health insurance and pension mostly depends on whether the person has a formal employment status (see also Eke, 1982). Therefore, *I anticipate that the greater the household members' participation in the 'formal sector', the less likely they are to suffer from higher*

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<sup>16</sup> See also eds. by Beneria & Feldman (1992) and Meer (1994).

*levels of deprivation* (Hypothesis E). However, I have a reservation concerning my hypothesis since the fact that elements of irregularity (e.g. illegal employment arrangements), which can even be observed in private sector companies which pay tax, may well blur the differences in the deprivation levels of formal and informal sector participants.

Supply-side influences may also directly or indirectly affect the benefit delivery capacity of labour resources. Some of the influences we have already discussed, such as religion and patriarchal attitudes against female employment can be considered as examples of this. Supply-side influences also encompass the components of the household resource portfolio, among which economic, cultural and social capital may have significant relevance. Starting with economic capital, this resource may be influential in cases where financial or non-financial assets are deployed for entrepreneurial purposes alongside labour. However, as Dercon (2000) correctly points out, the portfolio of assets available to poor households are, in general, limited and highly susceptible to economic shocks. Hence in times of economic crisis, the returns to their assets are likely to be low or even negative. The same can be true for their work-related assets, which implies restricted benefit delivery capacity for the labour resources put in the enterprise. The engagement of poor and/or *gecekondu* households in small scale entrepreneurship is frequently reported in Turkish research (Şenyapılı, 1981; UPL, 2000; 2001). This type of employment may also be evident in my research. However, *I expect the level of economic capital deployed by the poor households in small scale 'enterprises' to be almost invariably low –or even non-existent-, and to fail to offer protection against conditions of economic crisis* (Hypothesis F).

In addition to economic capital, cultural capital (i.e. formal or informal skills), often deployed in combination with labour, constitutes another potential resource which is likely to affect the benefit delivery capacity of labour resources and household deprivation levels. The impact of formal education on deprivation is often discussed within the context of human capital (see e.g. Rakodi, 2002). Previous research on poor communities reveal that higher levels of human capital are significantly associated with higher levels of household welfare in general (Grootaert *et al.*, 1995; Grootaert, 1998; Grootaert *et al.*, 2002; Grootaert & Narayan, 2001; Lokshin & Yemtsov, 2001; Maluccio *et al.*, 2000; Narayan & Pritchett, 1999). A Turkish study of low income households shows that higher levels of education can improve the likelihood of finding a better job and ensure 'higher levels of absorption' (Eke, 1982). However, Eke is careful to note that education does not necessarily guarantee a better job since low income migrants, usually having no schooling beyond primary education, are unable to pass the level which is crucial for enhancing household income. Bearing this in mind, *I anticipate that the greater level of formal cultural capital possessed by the households, the less likely they are to experience higher levels of deprivation* (Hypothesis G).

Social capital may also impact upon the benefit delivery capacity of labour by virtue of its role in the job search process. Based on theories of social resource (Lin, 1982), social network and social capital, an extensive body of research examines the relationship between social capital and status attainment (see Lin, 1999 for an extensive review). These studies formulated and tested a number of propositions either by focusing on 'accessed social capital' (i.e. resources accessed in ego's general social networks) or 'mobilised social capital' (i.e. the use of social contact and the resources provided by the contact in job finding). Two of these propositions are of particular relevance here. The first is 'the social resource proposition': the higher the accessed or mobilised resources embedded in social networks (i.e. social capital) the better the outcome of an instrumental action (e.g. attained status). The second is 'the strength of ties proposition': the higher the use of weaker ties the better the access to social resources. Previous research consistently provides confirmatory evidence for the social resource proposition, using various social capital measures (Lin, 1999). Those testing the effects of 'mobilised social capital' often focus on status of the contact person (see e.g. Marsden & Hurlbert, 1988), whereas those dealing with 'accessed social capital' measure social capital by reference to network diversity (i.e. contacts' occupational and educational status, see e.g. Erickson 2001), structural positions salient in a society (e.g. occupations, class, see e.g. Lin *et al.*, 2001), or extent of contacts (see e.g. Boxman *et al.*, 1991).

These studies tell us little about the role of social capital in the status achievements of disadvantaged groups, which, as Lin (1999) points out, tend to use informal channels<sup>17</sup>. Previous Turkish studies show that informal channels are used by low income groups (*gecekondu* dwellers, migrants, factory or piece workers, house cleaners etc.) in job search and recruitment processes. Kin and *hemşehri*<sup>18</sup> groups are reported to play a particular role (Dubetsky, 1976; Karpat, 1976; Erder, 1994; 1996; Gökçe *et al.*, 1993; Güneş-Ayata: 1991; 1996; Şenyapılı, 1978; Tatlıdil, 1989; UPL, 2000; 2001; White 1994; Yasa, 1966). In some of these studies, these informal channels, regarded as residues of rural life-style, are claimed to gradually lose their significance in the urban environment and give way to formal channels (Kartal, 1982; Kongar, 1972; Şenyapılı, 1978; Tatlıdil, 1989; Yasa 1966). However, proving Duben's (1982) point, recent research evidence confirms that in urban Turkey, informal channels retain their significance for finding jobs or seeking other forms of support. In my view, however, these studies fail to convincingly establish the impact of these informal channels on the overall well-being of disadvantaged groups. A few studies on the developed world explore this relationship empirically. A Dutch study for instance indicates that those using informal job processes do not necessarily attain better jobs (Flap & Boxman, 2001). How far this evidence is valid for the Turkish case remains to be seen. *In the Turkish labour market, where recruitment procedures are not entirely rationalised and informal employment is quite a common occurrence, it is likely that poor households will use their informal channels (i.e. social*

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<sup>17</sup> Morris (1994; 1995) demonstrates the widespread use of informal channels by the unemployed in Britain to seek other forms of support (e.g. financial aid, aid in kind).

<sup>18</sup> *Hemşehri* refers to people from same town or village.



*capital*) extensively (Hypothesis H). However, unlike some studies which use number of contacts as a measure of social capital, *I am not expecting households with larger volumes of social capital to attain better positions in the labour market and thereby experience less deprivation* (Hypothesis I). In my view, this is because ‘volume’ implies little about the benefit delivery capacity of social contacts mobilised in the job process. One likely measure to assess benefit delivery capacity of social contacts may be the contact status. My research will consider the impact of contact status on success in relation to the clientelist ties where poor households come into contact with people of higher status.

Turning to patron client relationships, there is an extensive literature suggesting that they are an important source or strategy of survival and social mobility for the urban poor (Lomnitz, 1977; Nelson, 1979; Norris, 1984; 1988; Roberts, 1970; 1973; 1991; Waterbury, 1977). In the Turkish context, clientelist relationships are also reported to be of use in job finding or gaining access to money, goods and services including *gecekondu* housing and public services (Dubetsky, 1976; Erder, 1996; Heper, 1982; Işık & Pınarcıoğlu, 2001; Kıray, 1982; Magnarella, 1970; Kalaycıoğlu & Rittersberg-Tılıç, 2001). Some scholars, nevertheless, question the capacity of urban patrons to provide for their clients. Nelson (1979) for instance argues that patron-client relationships operating at the interpersonal and political level can provide few tangible benefits for many of the urban poor. However, these ties, particularly those of political nature, are likely to bring economic and social advancement only for the aggressive and favoured minority. Additionally, many scholars suggest that forces such as increasing specialisation, variety of government activities, growing market contacts and widened needs and desires on the part of ordinary people, which operate more strongly in the urban context are likely to cause limited, partial, contingent and sporadic patterns of clientele ties to emerge. This is, in turn, claimed to worsen the quality of benefits delivered (Nelson, 1979; Norris, 1984; Roberts, 1973).

In the Turkish literature, even in the studies where a decline in the capacity of clientelist relationships is claimed or implied (Işık & Pınarcıoğlu, 2001; Kalaycıoğlu & Rittersberg-Tılıç, 2002), I have found no convincing explanation as to why, and in what ways, their capacity is declining and how the urban poor will be affected<sup>19</sup>. These scholars seem to base their argument on the fact that since 1985 no law has been passed to authorise *gecekondu*s built after 1985; allowing some *gecekondu* owners to enjoy speculative profits in the urban land market. This presumption is, in my view, hardly justified as no one can guarantee that this potential will not be realised in the future. Exploration of the influences affecting the capacity of clientelist relationships in Turkey is beyond the scope of this thesis. Nevertheless, one tendency is worth mentioning. It seems that in Turkey, some governmental positions are gradually losing their potential as a source of patronage power. Güneş-Ayata (1996) claims that access to governmental positions via *hemşehri* relationships is becoming difficult due to the rationalisation of recruitment

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<sup>19</sup> The Turkish studies on clientelism mainly focus on the characteristics and historical development of clientelist party politics (see e.g. Güneş-Ayata, 1994; Özbudun, 1981; Sayarı, 1977)

process through exams etc. I suspect any rationalisation is only superficial. I also believe that difficulties involved in the attainment of such posts may have to do with the decline in the number of governmental positions e.g. due to the privatisation policies of the Turkish Government. Whatever the reason; this tendency would restrict the use of clientelist channels for poor households to obtain relatively secure jobs in the public sector. In addition, the exploitative nature of clientelist relationships can also have adverse implications for the benefits delivered by urban patrons. Obviously, patrons do not deliver favours for altruistic reasons; they engage in these transactions with the intention of maximising their profits or political advancement (Chubb, 1982; Kiray, 1982; Spicer, 1970). The patrons provide benefits mainly in return for loyalty and I believe that, in circumstances of economic crisis, they must be aware of how little they need to provide in order to maintain their clients' loyalty. Such awareness may for example impose labour costs on those clients employed by their patrons. *These considerations lead me to hypothesise that those engaging in clientelist transactions for finding work may not necessarily be more successful* (Hypothesis J). It may well follow from that that higher status contacts do not always provide better job opportunities. We will now examine whether the tie characteristics are effective in job attainment.

Despite the consistent confirmation of the social resource proposition in the status attainment literature, there remains much debate regarding the strength of weak ties argument originally formulated by Granovetter (1973, 1982). Granovetter contends that weaker ties are more likely to ensure better job information, as they tend to form bridges between dissimilar information sources. By this contention, Granovetter establishes a positive association between weak ties and information transfer rather than occupational achievement. The strength of weak ties proposition upon which the status attainment research is based constitutes a version of Granovetter's original contention modified to test whether weak ties provide better access to resources. However, there exists no consistent empirical evidence to support even this modified proposition (see Lin, 1999). The wider social network literature also provides conflicting evidence. In his study of poor households in urban Chile, Espinoza (1999) finds that weak ties constitute specialised labour market contacts of the urban poor and lead to better employment conditions. On the other hand, Grieco (1987) shows that strong ties can be of significant use in recruitment. Yakubovich (1999) generalises this finding to all forms of support. Two points can be made as to why weak ties may not work in the labour market. First of all, weak ties offer little incentive for exchange (Lin, 1999). Secondly, the type of ties favoured in the job search process depends on the condition of the labour market; in situations of recession, for instance, strong ties are claimed to be of more importance (Grieco, 1987). Thus, *given the conditions of economic crisis in Turkey, I anticipate that poor households may predominantly use strong ties (i.e. non-transient contacts) to find jobs with better pay and working conditions and hence experience deprivation to a lesser extent where such contacts are formed* (Hypothesis K).



Apart from labour, other forms of resources can be used directly to generate income. Economic capital comprises one such form. Households may deploy some of the financial and non-financial assets included in their portfolio to derive income in the form of rent or interest. However, *I do not expect the asset portfolios of the poor households to act as a significant source of income for the poor, as the capacity of the assets in their possession to promote income is likely to be very limited* (Hypothesis L). The reasons for this will be elaborated while discussing patterns of investment and insurance behaviour. Within the Turkish context, the *gecekondu* is considered to be one source for rent generation. Regardless of whether a given *gecekondu* has been authorised by the Redevelopment Law (no. 2981) or not, those who 'possess' a *gecekondu* with an extension(s) or additional storey(s), or more than one *gecekondu*, can generate some income from rental. Those who own authorised *gecekondu* land and, depending on their land share, managed to obtain a number of flats as a result of the transformation process whereby *gecekondus* are replaced with four storey apartment blocks, can enjoy even more rent, though this varies with location. Some of the poor households are indeed party to the process of *gecekondu* formation. Yet, due to their very obvious shortage of economic capital, poor households are less likely to take part in the *gecekondu* speculation process beyond the immediate concern to meet their shelter needs. Thus, *I anticipate that most of the poor households in my sample will be excluded from enjoying a significant return from their gecekondu in the form of rent* (Hypothesis M).

Institutional entitlements comprise another form of resource which can be directly mobilised to generate income. It has been suggested that those with access to more entitlements are less likely to suffer from poverty (Kirkby & Moyo, 2001). This proposition is to be approached with some care as the capacity of these entitlements to provide, for instance, adequate income could well be limited. This seems to be true for the Turkish case. In Turkey, income benefit entitlements are granted for poor households by differing governmental and semi/non-governmental institutions. The income support granted by the central government includes pensions and a recently introduced unemployment benefit. Further income support is provided sporadically by institutions such as the (Greater) Municipality, District Level Provincial Administration, Red-Moon, Social Services and Child Protection Institute in the form of scholarships, medical help etc. However, the capacity of these entitlements to solve poor households' income problems is hampered due to certain constraints. One set of constraints are access related. Access to these entitlements is conditional either upon meeting a strict means-test criteria or social security premium requirements. To illustrate, in order to become entitled to the unemployment benefit, the redundant person has to have paid at least 600 days worth premiums in the job he had three years prior to his redundancy, or have worked uninterruptedly 120 days in a job with an active social security account. This condition seems to preclude some of the casual and informal workers, who tend to comprise the poorer segments of the population. Given that in 2000, 11% of the urban labour force comprised casual

workers and 12% informal workers<sup>20</sup>, it can be seen that unemployment benefit is rather inaccessible to poorer segments of the urban population.

Moreover, meeting the access conditions may not be the only way to benefit from income entitlements. Except for pensions and unemployment benefit, access to institutional benefits is likely to be controlled by various gatekeepers and those who lack contact with the right gatekeeper can also be excluded from enjoying their right to obtain income support. Even if income support is granted either through meeting the conditions required, or with the help of the gatekeeper, the entitlement granted is unlikely to provide the claimants with an adequate and consistent source of income. The size and regularity of benefits granted may be affected e.g. by budgetary constraints or the use of resources for clientelist purposes. In addition to income, some of these organisations also provide help in the form of goods and services where similar problems apply. In light of these considerations, *I expect institutional entitlements to make a rather limited and often inconsistent contribution to household income, and hence to play an insignificant role in improving the well-being of the poor households* (Hypothesis N).

In addition to economic capital, social capital can also directly facilitate income generation. In the literature, the link between social capital and household welfare is well established. Most often in World Bank sponsored studies, a greater accumulation of social capital is found to be associated with increased levels of household welfare although its degree of significance in relation to other resources (e.g. human capital) varies from one case to the other (Grootaert, 1998; Grootaert & Narayan, 2001; Grootaert *et al.*, 2002; Maluccio *et al.*, 2000, Narayan & Pritchett, 1999; Narayan, 1997; Rose, 1999). In measuring household welfare, these studies often use proxy measures of income or expenditure. As for social capital, they either consider number of group memberships, group characteristics (i.e. degree of heterogeneity) and group values and norms as separate measures of social capital, or combine these dimensions to an index. In discussing the relationship between social capital and position attained in the labour market, we have already established that volume of social capital is less likely to be effective because it has few implications for the benefit delivery capacity of the household members' social contacts. In my view, this is also true as far as their role in direct income generation is concerned, since under conditions of economic hardship, the capacity of social relationships to provide support for each other may become eroded and the spirit of solidarity may begin to be replaced with more individualistic concerns. As a matter of fact, the findings of some research on Turkey and other countries in the developing world point to the declining capacity of solidarity networks in the face of economic recession (Bora, 2002; Gonzales de la Rocha, 2001b; Moser, 1996a; Şen, 2002).

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<sup>20</sup> There may be some overlap between casual and informal employment. Casual employment figures are taken from State Institute of Statistics, *Household Labour Force Database*. [internet site]. Available: <[www.die.gov.tr](http://www.die.gov.tr)> Accessed April 2003. Informal employment figures are from State Institute of Statistics, *2000 Urban Areas Small-Scale and Non-Corporatist Work Places Survey Results*. [internet site]. Available: <[www.die.gov.tr/arsiv.htm](http://www.die.gov.tr/arsiv.htm)> Accessed April 2003.

Contrary to my argument, it could be suggested that the probability of coming into contact with people of higher benefit delivery capacity is higher for those possessing larger volumes of social capital. This sounds plausible but, as is the case with most World Bank research, what is not considered here is the fact that at least two parties are involved in a social exchange transaction, and that the flow of resources in such transactions is maintained on the basis of the rather complex principle of reciprocity. It is well acknowledged that failure to reciprocate poses threats to the independence of the receiver (Blau, 1964; Finch & Mason, 1992). Often through having a limited reciprocal capacity, the poor households may avoid asking for help to keep their independence, or reciprocate at a balanced level as long as their own resource capacity allows them to. Thus, what the poor households can get out of a social exchange transaction is likely to be bound by what they can offer. Of equal importance, the social contacts of poor households, even if they had significant benefit delivery capacity, may refuse to provide help as their impoverishment is likely to degrade their creditworthiness. The generalised reciprocity which may be observed with close relatives may constitute an exception to the above concerns; nevertheless, as we discussed earlier, the benefit delivery capacity of these close links could be fragile as well. Given these considerations, *I expect social capital to make a rather limited contribution to household income, and hence to play an insignificant role in reducing deprivation* (Hypothesis O).

### **3.2 Income allocation: pooling, management and control**

Having outlined my hypotheses as to which households are more likely to succeed in their income generation practices, I will now discuss the relationship between intra-household income allocation and deprivation as it constitutes a crucial factor in determining the relative well-being of families (Chant, 1985). In the wider literature, mainly combining studies of survival and intra-household financial arrangements, the terms 'hidden' (Pahl, 1980) or 'secondary poverty' (Rowntree, 1910) are used to describe the effects of intra-household resource/income allocation on the well-being of household members. Secondary poverty refers to 'a situation that obtains when wage earners within households impose greater poverty on their dependants than that would be the case if they were to make most or all of their income available for general household use' (Chant, 1994:107). Studies in developed countries often distinguish between control over household finances and financial management as 'an executive function', acknowledging that the person exercising control may differ from the one responsible from actual management of the money on a daily basis. Within the developed context, earlier research show that although wives are more likely to be responsible for managing household income, control of household finances remains within the male domain (Goode *et al.*, 1998; Pahl, 1989; Wilson, 1987; Vogler, 1994). There is however more recent research indicating prevalence of joint control over the financial decisions made within the household (Rake & Jayatilaka, 2002). It should be noted here that some of these studies are performed across different income groups or classes but the tendency towards women being responsible for money management is evident also in studies carried out with low income

or working class households or emphasising income or class differences in their research (Goode *et al.*, 1998; Graham, 1985; Kempson *et al.*, 1995; Land, 1969; Rake & Jayatilaka, 2002; Wilson, 1987)<sup>21</sup>. Some scholars and practitioners agree on the fact that managing a low income is more of a chore than a source of empowerment (Pahl, 1980; Vogler, 1994; Rake & Jayatilaka, 2002). Yet, it is also reported that being in charge of household finances can give women in low income households peace of mind and a sense of pride (Goode *et al.*, 1998).

Studies on the developing world also provide confirmatory evidence suggesting that women are more likely to manage the household income (Moser 1996a; 1996c). However, some research on poor and middle class women in the developing world shows that women are likely retain their control over household finances (Mencher, 1988; Papanek & Schewede, 1988). This divergence may stem from the failure of the latter studies to acknowledge the distinction between management and control. This is also true of the few pieces of Turkish research on this subject. The findings of the survey conducted by the Ministry of Health with married and working women (cited in UNDP, 1999) and the qualitative study on money-earning activities of migrant women (Erman *et al.*, 2002) reveal that male partners are the main managers of the family budget without distinguishing between management and control. Given the persistence of patriarchal structures in the Turkish society, in my view, divergences are likely between those who manage and control household finances. Male partners are likely to retain their control across religious groups even when women are handling the household income as an extension to their domestic duties. As a result, *I expect female managed allocation systems (e.g. female managed pool, female whole wage) to be the most common methods chosen by poor households for managing income, and male control to be predominant also in the field of financial decision making* (Hypothesis P).

In the literature, scholars have examined the relationship between types of management systems adopted and the experience of deprivation or inequality within the household. There exists no consistent research evidence to confirm any particular management model as more conducive to deprivation. In developed countries Vogler (1994) shows that wives generally experience greater levels of financial deprivation than their husbands, but that the largest differences occur within households using female managed and housekeeping allowance systems. On the other hand, Wilson (1987) indicates that in households where the husband manages or controls household finances, inequality between the partners, and the experience of deprivation by the wife and children, are likely to reach extreme levels. The research carried out in developing countries, without referring to the effects of any particular allocation system, also provides evidence in support of male induced secondary poverty (see e.g. Chant, 1985 for a broad review).

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<sup>21</sup> See also a review by Pahl (1989).

However, the crux of the issue for deprivation, in my view, lies in the very act of income pooling, i.e. in the portion of generated income dedicated to meeting collective needs of the households and to personal spending. Numerous studies on women and households in the developed and developing world reveal that women spend a greater portion of their income on the collective needs of the household and/or withhold less for personal use (Gonzales de la Rocha, 1994; Hoodfar, 1988b; Jiggins, 1989; Mencher, 1988; Rake & Jayatilaka, 2002)<sup>22</sup>. Though disproportionately few, some research provides controversial evidence, suggesting that particularly in times of hardship, household members can sacrifice their individual welfare and spending in favour of collective welfare (Fernandez-Kelly, 1982; Gonzales de la Rocha, 1988). *I also expect the collective style of income pooling to be a common occurrence, and as long as income is pooled in a collective manner, I hypothesise that who manages or controls household finances does not make a significant difference to deprivation as whoever manages the income can reasonably spend the money on collective consumption and security needs of the household and allocate fair shares for the members' personal spending*<sup>23</sup> (Hypothesis Q).

A final issue to be considered within the context of intra-household financial arrangements relates to the kitties often kept by women concealed from their husbands. I will call them 'secret kitty'. In recent Turkish research, women are reported to keep kitties of this nature (Şenol-Cantek, 2001; Erman *et al.*, 2002). They may refer to them as *vallah billah kesesi* (i.e. oath pouch) (Şenol-Cantek, 2001:127). This phenomenon has also been shown to exist in developed countries such as the United Kingdom (Rake & Jayatilaka, 2002). It seems to me that the secret kitty epitomises a particular way of 'bargaining with patriarchy' to use Kandiyoti's (1988) phrase, which fits in well with her description of 'female conservatism' as a response to the breakdown of classic patriarchy, or equally with Bolak's (1997) conception of 'traditional defiance'. The defining characteristic of traditional defiance is 'neither accommodation of power nor overt contestation for power, but a curious combination of ritualistic adherence to traditional norms in public on the one hand and private mockery and manipulation of husbands on the other' (Bolak, 1997:227). In this respect, keeping a secret kitty can, in my view, be regarded as a covert way of challenging patriarchy or more specifically, a covert way of counteracting male domination over household finances. In my subsequent readings, I came across scholars who share the same view (Erman *et al.*, 2002). Various Turkish studies report that in situations of conflict women tend to avoid direct confrontation with their husbands (Bolak, 1997; Erman, 1997; 2001; Erman *et al.*, 2002; İsvan, 1991; Kandiyoti, 1982) and also that having a paid job may neither alter women's low power status within the family nor help them gain significant control over household decision making processes (Bolak, 1997; Erman, 1998; Erman *et al.*, 2002; Kuyaş, 1982). *This leads me to anticipate that women in households where finances are predominantly controlled by the male partner are more likely*

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<sup>22</sup> For a broader review see Ashley (1983), Bruce (1989), Chant (1991: 1996) and Land (1983).

<sup>23</sup> As Pahl (1980) points out, the notion of 'fair share' is itself problematic in that there is no single rule to make shares 'fair' for any member of the household.

*to keep secret kitties regardless of whether they have a paid job or not* (Hypothesis R). In the face of patriarchal pressures, keeping a secret kitty is likely to be a common occurrence in the Turkish context, but what does it imply for deprivation? The research evidence suggests that women in Turkey and other parts of developing world such as Egypt are strongly inclined to identify their personal needs with those of their households (Bolak, 1997; Hoodfar, 1988). Given this evidence, *it is likely that women's secret kitties will have no adverse implications for deprivation* (Hypothesis S).

### **3.3 Consumption and borrowing**

Having introduced my expectations as to which households are more likely to avoid 'secondary poverty', I will now discuss those influences which may have a bearing upon the success of households in their efforts to compensate for inadequate income. In the relevant literature, self-provisioning appears as one controversial way in which householders attempt to counterbalance the effects of their income deficit. However, as also indicated by Leonard (1998), households differ in their ability to engage in self-provisioning activities. Due to the costs involved, self-provisioning is claimed to be a viable response mainly for relatively well-off households (Clarke, 1999; Pahl, 1984; Pahl & Wallace, 1985). In fact, some studies carried out in Turkey and developed countries demonstrate the efforts of poor households to meet their needs by self-provisioning (e.g. growing and preserving food) (Demir, 1991; 2002; Mingione, 1985; UPL, 2000). Most of these studies however also acknowledge that self-provisioning is far from meeting the entire survival needs of the poor households, or successfully compensating for inadequacies of their income in a monetised economy (Demir, 2002; Mingione, 1987).

I will follow the same line of argument, adapting it to a broader range of practices carried out in semi and non-commodified spheres of consumption. One could argue that those participating more towards the non-commodified end of the consumption spectrum may be able to compensate more successfully because, quite correctly, as opposed to commodified practices of the poor households (e.g. cutting down or going without certain goods and services or purchasing them for cheap)<sup>24</sup>, their semi-commodified and in particular non-commodified practices are more likely to help them gain access to certain goods and services, and at the same time, remove pressure on household income. But this is not necessarily the case. To illustrate, poor households may be well equipped with time, labour and cultural capital to grow their own food, and if theirs fail, they may have access to those possessed by their social contacts but they may lack sufficient income/economic capital to absorb the strain on the water bill. Or, their entitlements to medical aid may cover the medical needs of only one member up to a certain –often very low– limit. There are, however, some resources which can be beneficial in terms of taking pressure off household income. For instance, those households who enjoy entitlements to social security, or who

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<sup>24</sup> For ethnographic studies of poor households' expenditure minimising behaviour see e.g. Eames & Goode (1973) and Gonzales de la Rocha (1994).



possess a *gecekondu* either based on their legal entitlements or through the illegal occupation of public land can avoid significant housing and medical costs. Therefore, more importantly than mobilising a greater range of resources, the success in non-commodified consumption lies in having access to greater number of resources with higher benefit delivery capacity which enable households to enjoy the cumulative advantage of reduced pressure on household income. Nonetheless, it seems quite unlikely that poor households will accumulate sufficient advantages to bridge their income deficit successfully, since, as we have argued, the benefit delivery capacity of most resources used for consumption purposes is also likely to be limited. *This leads me to hypothesise that neither greater level of participation towards the non-commodified end of the consumption spectrum nor deployment of a greater range of resources for such purposes is likely to reduce deprivation* (Hypothesis T).

### **3.4 Investment, insurance and credit use**

So far, I have discussed the extent to which semi-and-non-commodified consumption practices help households counterbalance the effects of insufficient income. I shall now consider the influences which are likely to affect household success in investment and insurance practices. If households are to rely on their internal resources for investment and insurance, they need to create an income surplus. Given the fact that there is a gap between the income generated and the consumption needs of the poor households, it seems unlikely that they can bridge the income gap and on top of this, create an income surplus sufficient to accumulate assets with a high capacity to a) generate further income, b) promote capital formation, and or c) provide some sort of future financial security. Even if they do create an income surplus, this is most likely to be at a certain cost, e.g. households may be compelled to minimise their consumption of certain commodified goods and services to accumulate such surplus. Thus, *poor households are unlikely to have, for instance, sizeable savings to benefit from the financial environment in Turkey which currently offers favourable options for investors* (Hypothesis U).

Potentially, some external resources can be used in the formation of the asset portfolio. One of these external resources is social capital, which can be put to various uses. First of all, social capital may be used as a source of direct financial aid. Remittances from family members working abroad are one particular form in which such aid can be delivered. For poor households, remittances are claimed to comprise a fundamental source of income (Hoodfar, 1996; Safa & Antrobus, 1992; Kalaycıoğlu & Rittersberg-Tılıç, 2002). As well as being useful for income generation, remittances may for instance play a particular role in the making of asset portfolio. However, as Itzigson (1995) shows by his research in four different countries in the Caribbean basin, remittances are least accessible to low income families. For the reasons we discussed earlier, it seems to me that the likelihood of poor households' social contacts providing direct monetary support without an expectation of repayment is rather limited. Nonetheless, some research on Turkey and other parts of the world points to extensive use of social

contacts by poor households for borrowing purposes (UPL, 2000; Colin *et al.*, 2000). This takes us to the second use of social capital. In a volatile economic environment, poor households may choose to borrow from informal sources as they lack trust in formal financial institutions or are rejected by them. Lack of creditworthiness seems to become a concern even when poorer households intend to borrow from their social contacts (Moser, 1996a)<sup>25</sup>. For those who retain their creditworthiness in the eyes of their contacts, or those who are linked to relatively well off people with whom they interact on the basis of generalised reciprocity, borrowing may remain an option. Dercon (2000) argues that informal credit and insurance opportunities enable households to cope with unpredictable incomes. Social capital may be of use in the face of risk as it helps delay the pressure on households to create an income surplus or to spread it over time. However, it does not remove the pressure. Moreover, in an economic environment where returns on financial investments such as deposit accounts, gold, or foreign exchange exceed the annual rate of inflation, borrowing may be a disadvantage, inducing further deprivation.

Finally, social capital may also form a base for organising a rotating savings and credit association (ROSCA). ROSCA refers to 'an association formed upon a core of participants who make regular contributions to a fund which is given in whole or in part to each contributor in turn' (Ardener, 1995:1). In fact, the findings of some research, including those on Turkish ROSCAs<sup>26</sup>, reveal that women in poor households are less likely to participate in organisations of this nature (Beller-Hann, 1996; Burman & Lembete, 1995). Kimuyu (1999), for instance, shows that lack of regular income significantly undermines participation in ROSCAs. Some other studies, however, demonstrate the use of ROSCAs by poor households (Almedon, 1995; Bortei-Doku & Aryeetey, 1995; Kurtz, 1973; Nelson, 1995; Mayoux & Anand, 1995). Kurtz (1973:49) for instance regards ROSCAs as 'an adaptive response to a condition of poverty or relative deprivation among both peasant and urban populations'. Earlier studies reveal that ROSCAs have some significance for meeting basic survival needs of poor households and women; such as food and medical assistance (Almedon, 1995; Kimuyu, 1999; Kurtz, 1973; Mayoux & Anand, 1995). However, a few studies suggest that ROSCAs can act as an engine for capital accumulation also for the most impoverished segments of the population (Hospes, 1995; Nelson, 1995). These findings make sense, as being a ROSCA member does not change the need for creating an income surplus to pay ROSCA contributions, and for people on low incomes, the surplus created is likely to be rather small. Thus, *I expect that the ROSCAs in which poor households participate are less likely to hold any potential for promoting further capital formation* (Hypothesis V). In brief, *my expectation is that poor households relying on social capital in the making of their asset portfolio are unlikely to accumulate highly beneficial assets and hence suffer from less deprivation* (Hypothesis W).

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<sup>25</sup> See also a review by Gonzales de la Rocha (2001b).

<sup>26</sup> Turkish ROSCAs are known as *gün* (i.e. day) and can take various forms, e.g. gold day, towel day. For a detailed description of Turkish ROSCAs see Beller-Hann (1999) and Khatib-Chadidi (1995).



Another external resource which may be of use in asset formation is institutional entitlements, e.g. state measures benefiting specific groups. As Buğra (1998) points out, the uncertainties surrounding urban land tenure patterns provided the Turkish State with an opportunity to create entitlements to public land in exchange for votes by legalising part of the *gecekondu* stock. For the State, this also meant avoidance of social upheaval and legitimisation of the existing social order (Buğra, 1998; Öncü, 1988). For the urban poor, these clientelist practices allowed some *gecekondu* occupiers to enjoy significant returns to their *gecekondu* land. In particular by the enactment of Redevelopment Law (no. 2981), those *gecekondu*s built prior to 1985 were authorised to become part of the urban stock and the owners of these *gecekondu*s were given the right to build apartment blocks of up to four storeys (Leitmann & Baharoğlu, 1998; Şenyapılı, 1998; Yönder, 1998). As a consequence, those who joined the *gecekondu* formation process prior to 1985 -or at least appear to have done so- or bought a *gecekondu* built before 1985 can make use of this opportunity. However, the returns to their *gecekondu* depend on several factors, e.g. the size of their land share and location. In Turkish studies, which mainly focus on the land market behaviour of the *gecekondu* dwellers to understand poverty, it is concluded that early urban migrants are less likely to suffer from poverty (Işık & Pınarcıoğlu, 2001; Pınarcıoğlu & Işık, 2001). Early urban migration might well enhance the likelihood of migrants joining the *gecekondu* process before 1985. However, this association is, in my view, rather simplistic. First of all, there may be more important forces such as lack of economic capital, which constrain the migrants' ability to take part in the *gecekondu* formation process. Secondly, and above all, land market behaviour is by no means the sole determinant of poverty, a view supported by Şengül and Ersoy (UPL, 2001). Thus, *I do not anticipate that year of migration will make a significant difference to household deprivation levels but I rather expect those with access to resources of high benefit delivery capacity, such as gecekondu entitlements, to suffer from lower levels of deprivation than those without* (Hypothesis X).

Finally, poor households may possess resources, but this does not necessarily enhance their capacity to adapt to worsening conditions of economic decline and maintain a decent life. In this respect, I agree with Gonzales de la Rocha (2001b:127) that the 'much-heralded resilience of the poor has its limits'. As we have sought to demonstrate throughout this review, structural factors such as the condition of the labour market are likely to impose overwhelming constraints on the benefit delivery capacity of the resources available to poor households. Thus, unlike scholars such as Piachaud (2002) who follow the logical idea that access to a larger number of resources reduces deprivation, I do not expect *those households to be necessarily better off* (Hypothesis Y). Finally, with regard to my expectations about change in deprivation levels over time, *as it seems rather unlikely that structural conditions restricting poor households' resource capacity will change during the six months period between my first and second visits to the field, I anticipate that the majority of households will be unable to make significant improvements to their lives and hence move out of poverty* (Hypothesis Z).

The hypothesised influences on household deprivation are summarised in Table 3.2:

**Table 3.2 Independent variables and their hypothesised effects on deprivation**

<b>Variables expected to reduce deprivation</b>	
Greater participation in the formal labour market	(Hypothesis E)
Greater accumulation of formal cultural capital	(Hypothesis G)
Collective style of income-pooling	(Hypothesis Q)
Access to <i>gecekondu</i> entitlements in asset formation	(Hypothesis X)
Access to strong ties in job search	(Hypothesis K)
<b>Variables expected to have no effect</b>	
Range of resources mobilised for income generation	(Hypotheses A and Y)
Dependency ratio	(Hypothesis D)
Volume of social contacts	(Hypothesis I)
Access to clientelist ties in job search	(Hypothesis J)
The use of economic capital in income generation	(Hypotheses F, L and M)
The use of institutional entitlements in income generation	(Hypothesis N)
The direct use of social capital in income generation	(Hypothesis O)
Financial management system (conditional upon style of income-pooling)	(Hypothesis Q)
Style of financial control (conditional upon style of income-pooling)	(Hypothesis Q)
Secret kitty possession	(Hypothesis S)
Range of non-commodified expenditure areas participated	(Hypothesis T)
Range of resources mobilised for non-commodified consumption	(Hypotheses T and Y)
Year of migration to the city	(Hypothesis X)
Range of resources mobilised for asset formation	(Hypotheses X and Y)
The use of social capital in asset formation	(Hypothesis W)

#### **4. How were household responses and their success studied?**

My research used a longitudinal design including two visits to the field, in April and October 2002. The unit of analysis of this study is the household, and eligible households met the following criteria:

- with average income levels below \$370 per month as an approximation to deprivation
- four member nuclear households with at least one of their children having completed their compulsory education (i.e. around the age of 15)
- from both *Alevi* and *Sunni* backgrounds
- where both partners agree to be interviewed in April as well as in October

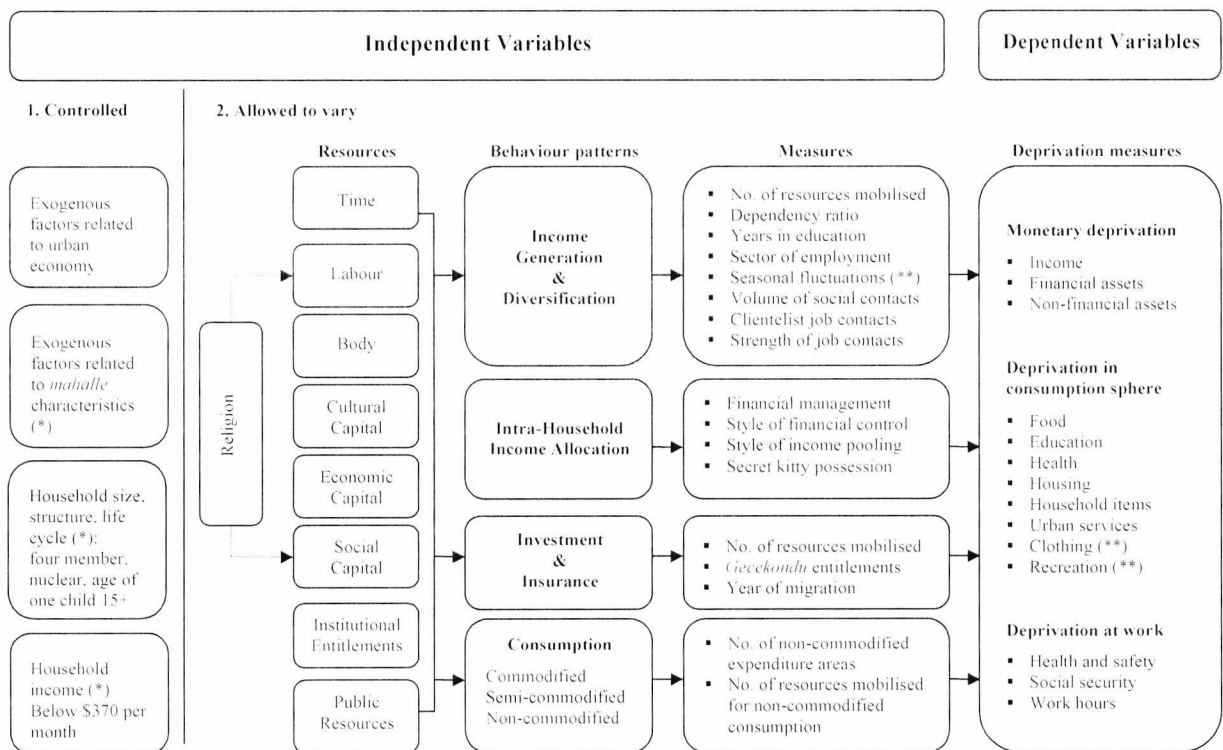
Households were selected using a random sampling technique, as a result of which a sample of 17 households was reached. Data was generated through various methods ranging from structured and semi-structured interviewing, private and public document collection, participant observation and

photography. In both rounds, interviews were carried out separately with both partners. The two-fold nature of my research question entailed combining both quantitative and qualitative data analysis techniques. A quantitative analysis of the entire sample was performed to understand why some households are more successful than others in their responses to poverty. A qualitative analysis of the three households, representative of different deprivation groups, was conducted to shed further light on the question of how households respond to their conditions of poverty. Further details on a) the criteria applied to household selection, b) the processes by which the sample was obtained, and c) the methods used for generating and analysing data can be found in Appendix A.

## 5. Conclusion

In this chapter, I have set out my model of household responses where resource capacity is viewed to be of influence on deprivation, and my hypotheses about the precise influences upon deprivation. Figure 3.2 brings together a) the basic concepts and measures we referred to (resources, behaviour patterns), b) the dependent variables we selected to measure deprivation and success and c) the controlled variables.

**Figure 3.2 Household response model: concepts, measures and relationships between variables**



(\*) Although these variables were controlled some variation was present too.

(\*\*) The seasonality factor was added, and clothing and recreation measures were omitted from the model during fieldwork.

The next six chapters will present the findings of my research, starting with three chapters which look at the whole sample.

## 4. Income Generation and Diversification

### 1. Introduction

The aim here is to explore why income generation activities devised by some households proved more 'successful' than those of others. It is widely held that the more diversified the range of resources deployed or the greater the number of activities being undertaken to generate income the more likely the households are to be better off (Ellis, 1998; 2000; Piachaud, 2002). Followers of this view emphasise the range of resources used in generating income, but ignore the dimension which I believe to be more central to the discussion: the benefit delivery capacity of the resources mobilised in income generation activities. Based on April data, I will here demonstrate that diversification does not necessarily bring success; as the benefit delivery capacity of the household resources can be limited. But before exploring household income generation behaviour, it is useful to have a descriptive picture of the 17 households in order to understand the analyses in Chapter 4 to 6.

### 2. Demographic & Socio-Economic Background of Informant Households

As explained earlier, the households were chosen controlling for their size, structure and position in the domestic cycle: all were married couples with two children. The majority of households were in the consolidation phase of domestic cycle. Some however were in transition between stages. 29% (5 out of 17) were between expansion and consolidation, and 18% (3 out of 17) were between consolidation and dispersion. Within the six month period it took to complete my research, no changes occurred either in the size or the structure of the informant households. The age and gender distribution of household members was as follows: the age of the female partners varied between 33 and 52 [mean = 40] whereas that of male partners lay between 36 and 57 [mean = 43]. Among a total of 34 children, there were only 12 females. The ages of younger children ranged from 9 to 20 [mean = 16] whereas those of the elder from 15 to 21 [mean = 19].

Out of 17 households in the sample, 65% (11 households) were *Alevi* and the rest were *Sunni*. There was no case of inter-marriage between these religious groups. All the male partners were first-generation migrants who moved to Ankara between 1972 and 1989<sup>1</sup> through chain migration and 88% (15 out of 17) were from different parts of Central Anatolia. All female partners were also rural migrants by background but three of them were second-generation migrants. Among them, 82% (11 out of 14) were first generation migrants who moved to the city between 1972 and 1989, following the same type of

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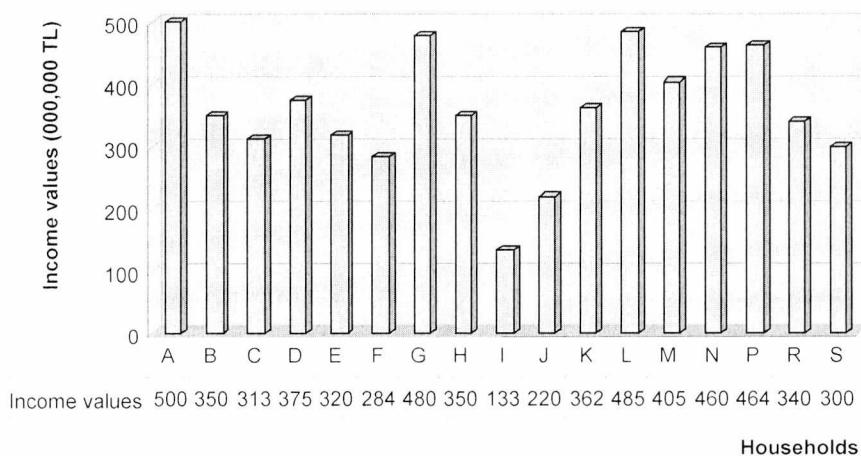
<sup>1</sup> The migration years of two households were based on their work history in the city.

chain migration as their husbands. Marriage appeared to be one of the main causes of female migration to the city. Post-marriage migration was evident within 71% of the first generation female migrants (10 out of 14). As for their hometown, 94% (16 out of 17) were from Central Anatolia.

Overall, my sample reflects the typical features of the population living in the *gecekondu* areas of Ankara not only in terms of household size and structure but also in terms of hometown, type and year of migration. According to Alpar and Yener (1991), male migrants from Central Anatolia -including Ankara and its surroundings- accounted for 73% of the *gecekondu* population in Ankara. Moreover, the findings of this research show that 72% of this migrant population had been in the city for 1 to 20 years. Equivalent figures for the year 2002 would be 12 to 31 years; which exactly represented the duration of stay experienced by the male and female partners in my sample. However, in reading these figures, one has to keep in mind that the dynamic process of *gecekondu* land development might have also led to changes in the demographic character of the residents within the past 11 years.

So far we have sketched the socio-demographic characteristics of the informant households. We will now briefly describe their economic status with reference to income and deprivation measures. The households were selected to have monthly earnings below \$370. In April, the average monthly household income varied approximately between \$75 and \$365. Based on Sönmez's estimates (2001:60), this income range represented more or less the lowest 15% of the population in Ankara<sup>2</sup>. The household income distribution is given below<sup>3</sup>:

**Figure 4.1 April distribution of monthly household income**

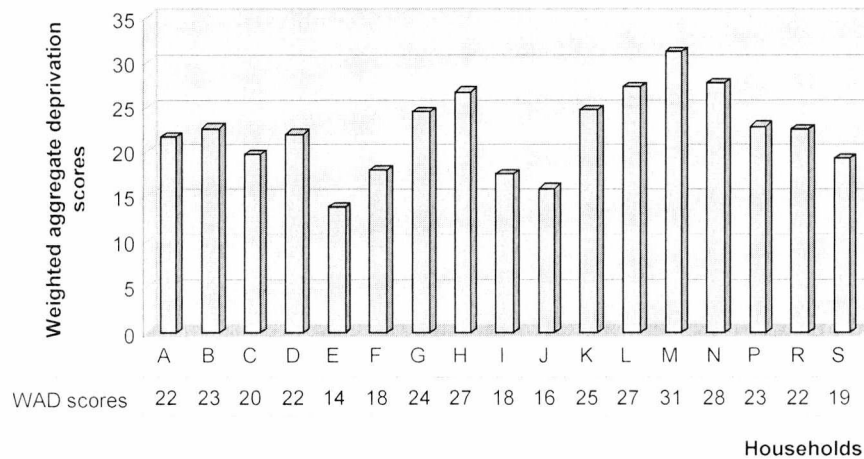


<sup>2</sup> His estimations were probably carried out prior to the economic crises of November 2000 and February 2001, which resulted in devaluations in Turkish Lira. Whether they are still valid is unclear.

<sup>3</sup> For some of the households, the average monthly income and April income values differ due to the seasonal nature of their employment.

Figure 4.2<sup>4</sup> shows the households' positions on the April deprivation scale where higher scores imply less deprivation:

**Figure 4.2 April distribution of household deprivation levels**



In categorising the households into deprivation groups, I used the cut off points for the three equal groups obtained by SPSS frequency analysis. These points were 19.68 and 24.38. Using these scores, I divided the sample into worse-off, moderately deprived and better-off household categories. Thus, in April, households C, E, F, I, J and S were classified as worse off, households A, B, D, P and R as moderately deprived, and finally, households G, H, K, L, M, N as better off. In order to determine whether deprivation groups differed significantly, a one-way analysis of variance (ANOVA) was performed comparing mean weighted aggregate deprivation scores between deprivation groups [worse off = 17.35 (2.19); moderate = 22.27 (0.52), better off = 26.98 (2.46)]. The results indicated a significant difference [ $F(2, 14) = 35.25; p < 0.01$ ], which may well be due to significant variation in the behaviour patterns adopted to combat deprivation.

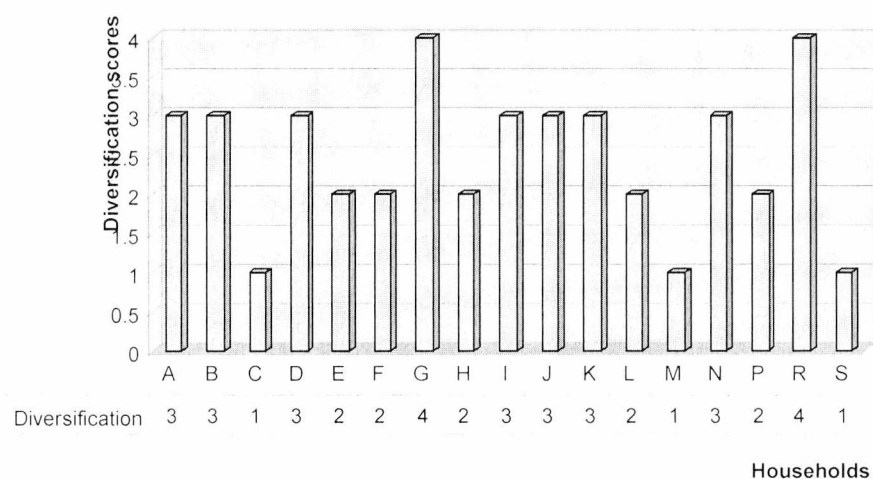
As the average monthly household income was used as a substitute for the deprivation index to initially identify the poor households to be included in the study, it is interesting to examine the correlation between these two measures. These can visually be seen in Figures 4.1 and 4.2. The results of Pearson correlation test suggested that income was strongly indicative of deprivation [ $r = 0.64; p < 0.01$ ] but also implied that there is more to poverty than simply earning below a certain level of income. In other words, the results justified both the initial use of income as a substitute for deprivation and the need for the multi-dimensional deprivation index constructed to measure household success.

<sup>4</sup> In calculating these scores, the interval data was grouped on the basis of the cut off points SPSS required only for April data. For more information regarding the design of April deprivation index see Appendix B.

### 3. Does More Diversified Income Mean More Success?

The aim here is to explore whether households with a more diversified income were more successful than others. In this study, the range of resources used in generating income is referred as income diversification. The income diversification levels<sup>5</sup> are presented in Figure 4.3.

**Figure 4.3** April distribution of household income diversification levels



The mean diversification was 2.47 [std. deviation = 0.94]. As can be seen from Figure 4.3, 12% of households (2 out of 17) generated income by using four resources; 42% (7 out of 17) by mobilising three resources and 29% (5 out of 17) by depending on two different resources. The remaining three households generated income based on a single resource. The types of resources households used for this purpose are given in Table 4.1.

**Table 4.1** Distribution of resources used in income generation

Type of resources	Number of households	% of households
<b>Labour</b>	17	100
<b>Non-labour</b>	6	35
Social capital	1	6
Economic capital	1	6
Entitlements	5	29

According to this table, 65% of households (11 out of 17) derived income only from their labour resources, incorporating their cultural capital and time while the rest made use of both labour as well as

<sup>5</sup> Income diversification levels were calculated by summing up the resources actively devoted to income generation activities within the April round of my research. The time of interview therefore had an effect on the variation. In scoring the diversification levels, the labour of each member participating in the market and the additional deployment of labour by the same person in a second job were counted separately. To avoid overcomplicating the scoring, the resources deployed simultaneously with labour resources (e.g. cultural capital and time) were excluded from the calculations.

non-labour resources, including different forms of entitlements, economic and social capital. This picture supports previous research findings, indicating an extensive (or intensive) use of labour resources by poor households in generating or diversifying income. The causal relationship between income diversification behaviour and deprivation seems bi-directional: degree of diversification is likely to determine the success rates of households, but households may chose to further diversify income, depending on their deprivation levels. I will here examine whether income diversification levels varied significantly according to the deprivation levels in order to find out whether any evidence exists to support these causal relations. To this end, I subjected the variable of income diversification to two separate Pearson tests. Firstly with average monthly household income, and secondly with weighted aggregate deprivation scores. Neither of the test results indicated a significant relationship between any of the above sets of variables [ $r = 0.09$  and  $- 0.03$  respectively].

**Table 4.2 Household income diversification levels categorised by deprivation groups**

Income diversification	Deprivation groups			Total
	Worse off	Moderate	Better off	
1(Lowest)	2	-	1	3
2	2	1	2	5
3	2	3	2	7
4(Highest)	-	1	1	2
Total	6	5	6	17

The same result can be seen in Table 4.2 which demonstrates that the deprivation groups did not significantly differ in their income diversification behaviour. Consequently, the results seem to confirm my hypothesis that the use of a diverse set of resources does not automatically make households more successful in their income generation activities. I will now explore why this is the case with reference to the labour and non-labour resources informant households used.

#### **4. The Use of Labour Resources: does having fewer dependants mean more success?**

As shown above, the income generation behaviour of the informant households was mostly centred on use of labour resources. We now examine how these labour resources were made up. The mean number of labour resources was 2.06. In the sample, 24% (4 out of 17) had one labour resource; 53% (9 out of 17) had two labour resources; 18% (3 out of 17) had three labour resources, and the rest had four labour resources. In 88% of households (15 out of 17), labour resources were deployed in one labour market activity, whereas the remaining two households made use of their male partners' labour in two different labour market activities. Table 4.3 summarises the employment status of household members in the main labour market activity in which they were involved in April.



**Table 4.3 Employment situation of household members by status in the main job**

Household members	Employment status <sup>6</sup>				Total
	Regular employee	Casual employee	Self-employed	Unpaid family labour	
Female partner	2	2	4	-	8
Male partner	5	8	3	-	16
Female children	2	-	-	-	2
Male children	5	3	-	1	9
Total	14	13	7	1	35

According to this table, 23% of the main market activities (8 out of 35) were carried out mobilising adult female labour, whereas those performed through the use of adult male labour were twice the contributions made by adult female labour. Except one retired person, all male partners took part in income generation activities. At 31% (11 out of 35), the contribution of children's labour to income generation activities was also higher than that of adult female labour. In the sample, 11 children were at and below the age of 15. With one exception, none of them participated in any labour market activities. In other words, households tended not to use child labour to generate income. However, in three households, at least one of the children below that age had casually participated in market activities during the summer vacation prior to the April interviews. Only two girls as opposed to seven boys contributed to income generation. This may be indicative of the tendency toward not sending girls outside home to work unless the family had trust in the work environment concerned. Yet, this claim remains inconclusive due to the fact this may have simply stemmed from the number and age distribution of female and male children in the sample. The number of daughters was only 12. Furthermore, among the ten females who were economically inactive in April, only two were unemployed and the rest were attending compulsory education.

As for the employment status of the household members in their main jobs, at 40% (14 out of 35) the percentage of regular employees was the highest; the casual employees followed this at 37% (12 out of 35); the self-employed were represented at 20% (7 out of 35) and finally, the unpaid family labour at 3% (1 out of 35). To give an idea of the jobs the household members were engaged in, among the eight economically active female partners; two of them were regular employees and one was working as a housekeeper of a family and the other as a cleaner in the refectory of a textile factory. Two female partners were on the other hand working on a casual basis, one was doing home-based lacework on demand from people who also supply the material for the desired design, and the other was cleaning the houses of two ladies. The remaining four were self-employed. Two of them were engaged in the actual

<sup>6</sup> The criteria of regular employment are two fold; a) to have a fixed employer and b) to earn a salary. The employment status of some of the casual employees was of dual nature: some could assume the status of self-employed depending upon the type of job to be contracted. Here these members are counted as casual employees since their general work pattern suggested so.

production of the items they sold. Both were producing different sorts of handicrafts such as bootees, embroidered trimmings etc. at home generally without waiting for the demand to arise. The other two were involved in commerce; one was selling shoes and the other was selling socks from home.

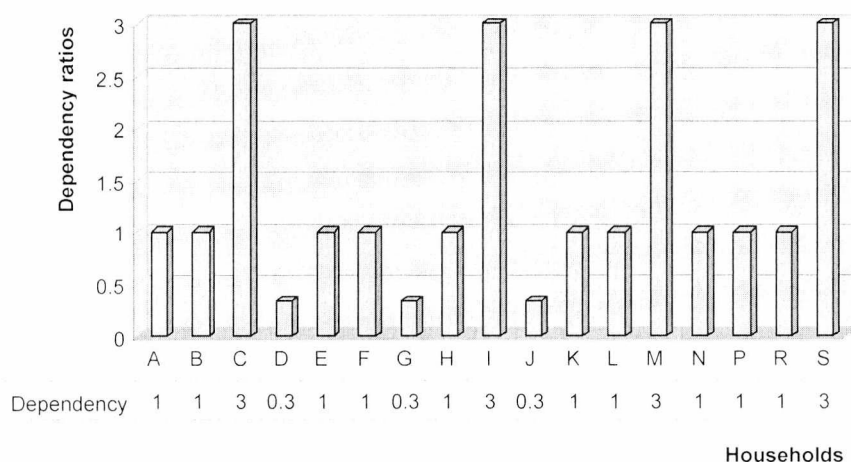
Among the economically active male partners, 31% (5 out of 16) were regular employees: a cleaner at a university; a driver for a construction company, a welder at a medium scale factory, a security guard in a university hospital and a salesman in a bidding shop. 50% (8 out of 16) were casual employees: five were construction workers (two were master plasterers, two were master tile installers and one had no specialisation), and the others were a porter, a cleaner at a construction site and a taxi driver. Regarding the employment status of 11 economically active children, both female children were regular employees: one was a cashier in a café and the other one was making eye-glass cases at a small scale workshop. Among the male children, 50% (5 out of 9) were employed on a regular basis: a worker in a medium scale factory producing and fixing suspended ceilings, a caretaker in a privately owned school canteen, a worker doing errands and small deeds in a auto garage, and two sales assistants (one in a pharmacy and the other in a supermarket). 20% (3 out of 9) were employed on a casual basis: a bellboy in the local of a sport club, earning tips, a construction worker, and a technician repairing computers and installing electrical networks for friends and neighbours. The final male child was an unpaid family worker in his father's *simit* (sesame roll) bakery.

With regard to the employment status of the household members in their second jobs, in April, only two male partners were actively deriving income from additional market activities, which can be regarded as an extension of their main jobs. One of them was a regular employee, doing cleaning for a private company over the period when private language courses were held at the university. The other one was self-employed, selling pens to horse race punters. The time of the interview had an effect on the variation in the number of people who generated income from additional market activities. Other households raised income from activities of this nature, but these activities could not be represented in the diversification scores, mainly because the members reported that such secondary sources of income were unavailable to them in the first round of interviews. For instance, over the previous season, the driver of the company sold different kinds of fruit he was allowed to collect freely from the farm of his employer to the bazaar vendors. This person also used to sell the petrol he stole from the tank of the company car (Maybe he was still doing so in April but we do not have reliable information on this). The welder also did odd welding jobs on request from his social contacts and the security guard worked as a porter and wall-painter over his last annual leave. The list could be extended.

The intra-household use of labour resources can be observed from the way in which the dependency ratios were distributed across the households. The dependency ratio refers to the total number of

dependants divided by the total number of workers within the household [mean household dependency ratio = 1.35; std. deviation = 0.98]. In the sample, 18% of households (3 out of 17) had only one dependant (i.e. three working members); 59% (10 out of 17) had two dependants (i.e. two working members); and the rest had three dependants (i.e. only one working member). The distribution of household dependency ratios is presented in Figure 4.4.

**Figure 4.4 April distribution of household dependency ratios**



Like those who see income diversification as a route to success, some scholars simply focus on the range of labour resources deployed in the market when claiming that the lower the dependency ratio the more likely the households are to be better off (Hackenberg *et al.*, 1984; Kalaycıoğlu & Rittersberg-Tılıç, 2002; Selby *et al.*, 1990). Those who make such assertions seem to have made a straightforward logical association between household income and the number of labour market participants within the household. A Pearson correlation test was performed to see whether income differed significantly according to household dependency ratios. The results suggested that there was a moderate inverse relationship [ $r = -0.38$ ]. The analysis indicated a much weaker relationship when the test was repeated between household dependency ratios and weighted aggregate deprivation scores [ $r = 0.09$ ]. Table 4.4 also shows that deprivation groups did not significantly vary according to household dependency ratios:

**Table 4.4 Household dependency ratios categorised by deprivation groups**

Dependency ratios	Deprivation groups			Total
	Worse off	Moderate	Better off	
0.33 (low)	1	1	1	3
1.00	2	4	4	10
3.00 (high)	3	-	1	4
Total	6	5	6	17

In brief, using more labour resources in the market seems to make some difference to the income levels of the households; nevertheless, as shown earlier, poverty does not simply mean earning below a certain income level. As far as multi dimensional deprivation is concerned, such responses to poverty do not guarantee success. Thus, the findings are in line with my hypothesis that the attempts of the households to reduce their dependency ratio by adding more of their labour resources into the market do not necessarily make them more successful in their income generation activities. I will explore the reasons behind this with reference to the demand and supply side influences restricting the benefit delivery capacity of the labour resources. The focus will first be on the demand side factors.

#### 4.1 Demand side labour market forces

Demand side factors refer to those labour market influences which arise from the demand for labour from employers and self-employment. I will here concentrate on two of these influences and show that the variation in deprivation was highly contingent upon a) the nature of the market sector and b) seasonal fluctuations in the labour market.

##### 4.1.1 Does informality matter?

I shall here explore the impact of sectoral division on the degree of 'success' informant households achieved in their income generation activities. The distribution of working population according to the sector of employment is summarised in Table 4.5.

**Table 4.5 Sectoral distribution of working household members**

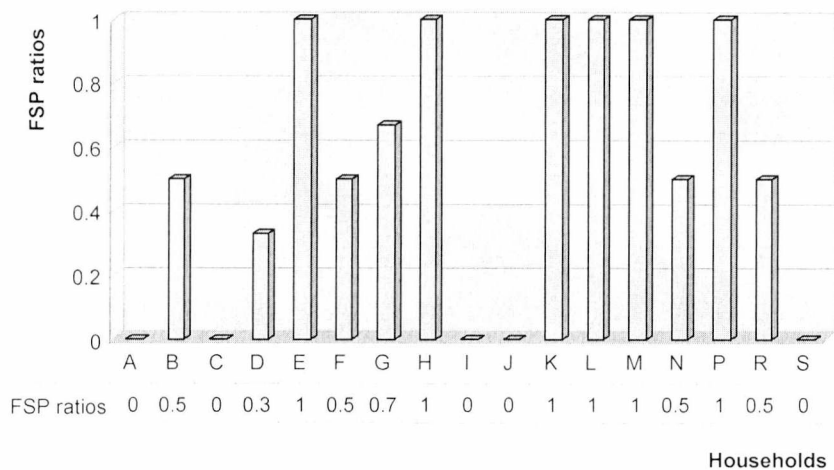
Household members	Sector of employment		Total
	Formal sector	Informal sector	
Female partner	1	7	8
Male partner	9	7	16
Female children	2	-	2
Male children	6	3	9
Total	18	17	35

The above table shows that almost half of the labour market participants deploy their labour in the informal sector<sup>7</sup>. The overall percentage of formal sector participants was 51% (18 out of 35). Male

<sup>7</sup> I only employed lack of tax registration as a criterion to identify the informal sector participants. It should be noted that the line drawn between formal and sectors becomes blurred if are to take into account the illegal arrangements the private company owners get involved in to reduce their costs resulting from the contributions the employers have to make towards their employees' social security premiums. Such arrangements were ignored in counting the number of workers in the informal sector so as to account for the violation of labour rights in the private sector regulated through taxation. Also note that some of the casual workers are likely to participate in either sector but here they are counted as informal unless at the time of interview they were employed by a tax regulated company.

partners constituted the highest percentage of formal sector participants at 26% (9 out of 35), and the children followed this at 23% (8 out of 35). The participation of female partners in the formal sector was particularly low at only 3% (1 out of 35). In order to find out how formal sector participants were distributed across the households, household formal sector participant (FSP) ratios were calculated by dividing the total number of members working in the formal sector by the total number of workers in the household. Figure 4.5 demonstrates the household FSP ratios.

**Figure 4.5 April distribution of household formal sector participation**



The mean household FSP ratio was 0.53 [std. deviation = 0.42]. In the sample, 29% of households (5 out of 17) had no formal sector participants; 12% (2 out of 17) had one out of three working members; 23% (6 out of 17) had one out of two members and 12% (2 out of 17) had two out of three working members. Only in the remaining 12% did all economically active members participate in the formal sector of the labour market. A Pearson correlation test was performed between household FSP ratios and weighted aggregate deprivation scores to see whether the deprivation levels of households varied significantly according to sector of employment. The results indicated quite a strong positive correlation between the two variables [ $r = 0.51$ ;  $p < 0.05$ ]. Table 4.6 demonstrates that the working members of worse-off households were less inclined than those in better-off households to participate in the formal sector.

**Table 4.6 Household FSP ratios categorised by deprivation groups**

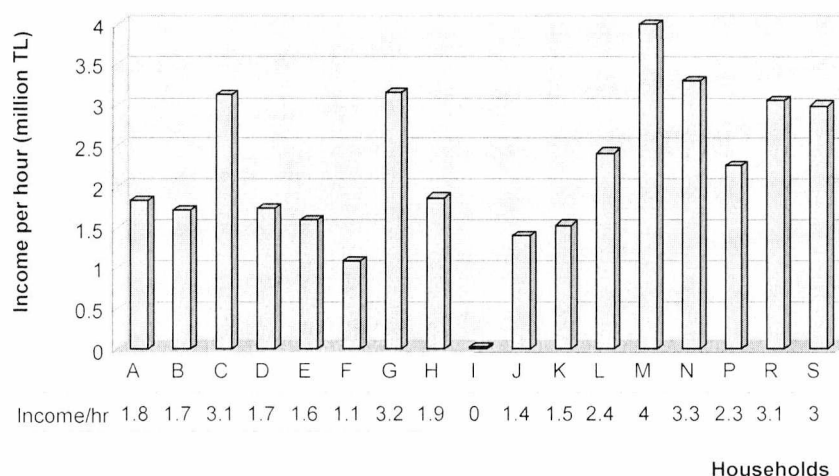
FSP ratios	Deprivation groups			Total
	Worse off	Moderate	Better off	
0.00-0.50	5	4	1	10
0.51-1.00	1	1	5	7
Total	6	5	6	17

The result of this analysis thus supports my hypothesis that the more households participate at the informal end of the labour market the less likely they are to succeed in their income generation activities. We will now seek to understand in what ways the informal sector makes its participants more deprived? We will focus on five specific areas of deprivation upon which the sector of employment is likely to have had an effect. These areas of deprivation are a) household income/work hours ratio, b) household social security ratio which is interrelated with the following two areas, c) pension prospects, and d) access to medical services, and finally, e) occupational health and safety risks.

### Payment conditions

The weighted average hourly pay rates for the working members of each informant household are presented in the Figure 4.6:

**Figure 4.6 April distribution of weighted average household income per hour**



The mean household real income per hour was 2.18 [std. deviation = 0.99] and the median was 1.87 million TL. To judge the purchasing power of the median value, the cost of a return bus ticket for an adult was 1.20 million TL in April. In order to find out to what extent payment conditions differed according to the sector of employment, a Pearson test was performed between FSP ratios and weighted average household real income/work hour ratios. The test results suggested a weak association [ $r = 0.20$ ], implying that pay conditions offered in the formal sector were only slightly better than those in the informal sector. It can therefore be concluded that the payment conditions were unfavourable whichever sector of the market the households deployed their labour resources.

### **Access to social security**

In contrast to its weak links with hourly income rates, the sector of employment was strongly related to access to social security entitlements. The Pearson test performed between the FSP ratios and household social security ratios confirms the presence of a strong relationship between the two variables [ $r = 0.59$ ;  $p < 0.05$ ]. This supports my hypothesis that households with a greater number of formal sector participants tend to be better off because most of their members could benefit from the two welfare services their social security membership entitles them to. However, the test results also indicate that there were a significant number of households with formal sector participants who had no access to such entitlements. Let us now focus on the April social security profile of the working population before discussing why and how this happens.

Among formal sector participants, only 50% (9 out of 18) were active members of a social security scheme, which means both the employer and the employee currently contributed towards premium payments. Within this group, 11% (2 out of 18) were public sector employees all of whom were members of Retirement Fund, RF (ES), a State insurance scheme set up specifically for civil servants. 82% (15 out of 18) was private sector employees among whom only 47% (7 out of 15) had an active account with their security scheme, i.e. the Social Security Institute, SSI (SSK). The remaining 6% (1 out of 18) were self-employed, none of whom were currently able to contribute to their social security scheme called Independent Workers Institute (BAĀ-KUR). On the other hand, none of the informal sector participants had an active social security membership. Among 17 informal sector participants, 35% (6 out of 17) were self-employed; 59% (10 out of 17) held the status of employee; and finally 6% (1 out of 17) were unpaid family labour.

Evidently, informal sector participants constituted the most deprived group in terms of their access to social security; nevertheless, a significant number of formal sector participants were also deprived of their rights to social security. I will discuss below some of the reasons behind this with reference to the employment status of the working population in the sample. Firstly, I will focus on the self employed. The self-employed in the sample owned small-scale 'businesses' based on very limited or no economic capital at all, and were hence highly vulnerable to economic shocks. The profits obtained from such enterprises were thus bound to be very small. This, in my view, lies at the core of the problem of their lack of entitlement to social security. None of the self-employed who participated in the informal sector were able to accumulate sufficient surplus to set up a sizeable or a licensed business let alone pay their premiums. A similar problem applies to those self-employed in the formal sector. Forty one year-old BY, a fruit and vegetable salesman, had been unable to pay his BAĀ-KUR premiums for the last one and a half years since he even lacked the economic capital to buy the items he sold in the bazaar. He had therefore become indebted to the wholesalers.



Secondly, employees can lack social security for other reasons. Those employed in the informal sector participated in the unrecorded end of the labour market where no proper state inspection can be conducted to enforce any regulation aimed at protecting labour rights. Such inspection mechanisms in fact operate in the formal sector and work rather successfully in the public sector. Public sector employees therefore enjoy well protected rights. Consequently, the labour rights of some private sector employees still go unprotected mainly due to the corruption and inefficiency of the State control and judicial mechanisms. Given the failure of the State in regulating the labour market, two influences can cause employees to lose their bargaining power to a significant extent. One of these influences is the high rates of unemployment in Turkey, which, according to official SIS (DİE) figures had risen from 8.5% in 2001 to 10.6% in 2002<sup>8</sup>. Another factor is the fragmentation of the labour market which does not allow for trade-union organisations. This is also true for small to medium scale enterprises located at the formal end of the market<sup>9</sup>. In the sample, none of the labour market participants belonged to a trade union type organisation. Thus, their ability to claim their rights to social security becomes highly restricted. Forty seven years old DY<sup>10</sup>, a casual plasterer, tells us why he lacked social security:

- Interviewer:** *Have you discussed your entitlements to social security with your employer?*  
**DY:** *If you discussed it with him, he wouldn't give you the job from there; it is impossible. He says 'I will tell you what will happen to your social security' he says 'fuck off' as clearly as that. [...] He says 'fuck off, what you are talking about; you found the job and now are making a fuss about the insurance'. Nobody, I mean there are 500 workers there; not even one can mention insurance. Do you know what he [the employer] also does? He gets his mum registered; gets his father registered; gets his sibling registered; gets his uncle's son registered. It is compulsory. Let's say in the workplace, it [the law] obliges you to have 10 people [registered with social security]. He does not get registered those who work there but does his brother or father; whoever he has in his mind.*
- Interviewer:** *Can the workers not say anything at all?*  
**DY:** *Who to?*  
**Interviewer:** *I do not know, perhaps to the inspectors.*  
**DY:** *They are in a sham fight. Otherwise aren't they [the inspectors] able to sneak in and ask whether you [the workers] have insurance?*

The two influences mentioned above can have an impact on the terms of the 'agreement' between the employer and the employee concerning social security entitlements. I in fact found three distinct types of 'agreements'. First was work with no entitlement to social security. In my sample, 63% of the employees (17 out of 27) lacked such entitlements mainly due to being exposed to the above influences whereas one employee was ineligible for social security because he was under minimum age limit to become a member of a social security scheme.

<sup>8</sup> State Institute of Statistics. *SIS Population and Development Indicators*. [internet site]. Available: <www.nkg.die.gov.tr> Accessed September 2003. It should be noted that the above rates are rather conservative figures based on a narrow definition.

<sup>9</sup> The trade-unionisation rates had fallen from 67% to 58% between January 1996 and 2002 (Ministry of Labour and Social Security. *Number of Workers and Unionisation Statistics*. [internet site]. Available:< www.calisma.gov.tr> Accessed September 2003).

<sup>10</sup> Households are labelled A to S (Household O omitted). The letter X refers to female interviewees and Y to males.



Secondly, some 'lucky' employees had their premiums paid. In the sample, 33% (9 out of 27) remained in this group of employees, of whom 22% (2 out of 9) were employees in the public sector and hence their labour rights were well secured. The rest were private sector employees, but having got their premiums paid did not necessarily mean their rights were fully protected. Private sector companies are inclined to make some illegal arrangements to reduce costs resulting from the contributions the employer had to make towards employee premiums. This, in turn, causes employees to settle for less than what they are actually entitled by the law. Among private sector employees in the sample, 29% (2 out of 7) suffered from the consequences of such arrangements. Thirty three years old HX, a cleaner in the refectory of a medium scale textile factory, had no choice but to sign the wage slips where she appeared to earn the net minimum wage; yet in reality, she earned 18% less than the minimum wage. The company illegally used the amount cut from her wage to pay towards the employer's contribution to her premiums. Thirty eight year old MY, a welder at a medium scale company had to give consent to a more common arrangement. He agreed to sign the wage slip where he also appeared to earn a minimum wage; yet in reality, MY's April earnings were above 331 million TL which was the threshold for April 2002 set by the law to calculate the lowest premium contribution to be made by the employer. This way, the employer saved 20.5% of the difference between MY's real earnings and the threshold every month, but his savings restricted the size of pension MY would obtain in the future.

Another form of agreement was based on bypassing the SSI (SSK) and paying the premiums that the employer had become liable for directly to the employee. None of the April employees was part of such a deal except for forty years old SY, a self-employed but sometimes a casual worker, who 'agreed' to such arrangement with his employer after April. Liquidating a future source of financial security may appeal to those who are desperately in need of more instant cash. However, such an arrangement, in the final analysis, also works against the employee because it may mean relinquishment of rights to compensation in case of redundancy.

Consequently, it is ultimately the employees who lost out in any 'agreements' made. It is through such arrangements that the labour market induced deprivation on both formal and informal sector participants. However, as we have seen, those with more informal sector participants were more likely to become deprived of their entitlements to social security because labour rights are more severely violated in this sector. We will now explore to what extent sector of employment had an effect on pension prospects.

## Pension prospects

The focus here will be only on the pension prospects of the male partners because they comprise the most appropriate group to make sound predictions<sup>11</sup>. In predicting their likelihood of drawing a pension, I took into account the conditions set by each social security scheme for retirement with a full pension, as well as the current social security status of the male partners. Table 4.7 presents the social security details of the male partners and the requirements that they had to fulfil to become eligible for a full pension:

**Table 4.7 Full pension requirements, male partners' social security details and pension prospects**

Code	Social security details				Requirements for full pension		Pension Prospects
	Social security scheme	Registration year	Age	Premium contributions to date (days)	Min. age	Min. premium contributions	
AY	SSK (optional) <sup>12</sup>	1977	39	2200	44	5000	Low
BY	BAĀ-KUR	1999	41	550	60	N/A	Low
CY	SSK	1984	36	2088- <sup>13</sup>	48	5225	Low
DY	SSK	1968	42	1500+	44	5000	Low
EY	SSK	1974	57	1500+	44	5000	Low
FY	SSK	1982	37	2000+	46	5075	Low
GY	ES (active)	1979	47	N/A	44/45	N/A	High
HY	SSK (active)	1981	39	6000+	46	5075	High
IY	SSK	1976	44	3910	44	5000	Medium
JY	SSK	1987	43	1578	50	5375	Low
KY <sup>14</sup>	SSK (active)	1972	53	4689	44	5000	High
LY	SSK	1972	53	3651	44	5000	Medium
MY	SSK (active)	1981	38	6000+	46	5075	High
NY	ES (active)	1987	39	N/A	56/57	N/A	High
PY	SSK	1978	43	3500	46	5000	Medium
RY	SSK (active)	1978	43	3908-	44	5000	High
SY	SSK	1987	40	2200	50	5375	Low

The method used to determine male partners' pension prospects is explained in Appendix B. Using this method, the male partners were classified into three groups: 47% (8 out of 17) had low likelihood of drawing a full pension; 18% (3 out of 17) had medium prospects and the remaining 35% (6 out of 17) were highly likely to obtain a full pension in the future. In order to see whether pension prospects of the

<sup>11</sup> Female partners were excluded from the analysis as there was no significant variation in the number of premiums contributions they made to date.

<sup>12</sup> The optional SSI (SSK) scheme was set up to enable those private sector employees without an active social security membership to receive a State pension in the future. Members of the optional scheme have to pay a specific monthly premium rate towards their pension without any contribution by the employer. Out of 10 employees who had no active membership in April, 90% were unable to afford to contribute to such scheme.

<sup>13</sup> The plus and minuses indicate that the male partners reported an approximate value of their premium contributions to date. Pluses indicate that the exact value is likely to be slightly higher and minuses indicate vice versa.

<sup>14</sup> KY had already been receiving disability pension.

male partners varied significantly according to the sector of employment. I performed a non-parametric (Spearman) correlation test. The results indicated a fairly strong relationship [ $r = - 0.53$ ;  $p < 0.05$ ]. This meant that the informal sector participants were more likely to be deprived of such future financial security. The results confirm my hypothesis, but also indicate that there were a considerable number of formal sector participants with little prospect of drawing a pension.

How then does the labour market sector restrict their pension prospects? It is likely that the cumulative premium contributions of male partners became limited due to past unemployment and/or past or present involvement in jobs casual and/or seasonal in nature. In fact, the non-parametric (Spearman) correlation test performed to see whether pension prospects of male partners differed significantly according to the seasonal nature of their employment indicated a very strong relationship [ $r = - 0.90$ ;  $p < 0.01$ ]. This means that those who were exposed to seasonal fluctuations were unlikely to secure a pension (The effect of seasonality on deprivation will be elaborated on later in this section). Evidently, seasonality was a significant factor, yet the above influences which prevented the male partners' access to social security in current employment also seem to have affected their pension prospects. Perhaps conditions for the self-employed were pretty much the same in the past, meaning that they were still unable to make enough profits to set aside towards their premiums. As a matter of fact, the retrospective nature of the pension prospects variable may render it possible to infer from the above results that past sector of employment, and/or unfavourable employment conditions offered in the market, had remained pretty well unchanged since the late 1970s and early 1980s when most of the male partners began to join the labour market. This also applies to the employees whose pension prospects are likely to have been affected by the violation of labour rights in the market. As a matter of fact, my calculations as to the pension prospects of seasonal employees suggest that approximately seven years of their mean work life went unrecorded in the books.

So how could have this happened? The employees could either be informal sector participants or be one of these formal sector participants subjected to one of the various techniques that employers use to minimise or avoid contributing to premiums. Most commonly, employers either tend to doctor the records to make it look as if the employee left the job, or record the employee's wage as lower than it actually was so as to reduce their contributions, which in turn means a lower pension for the employee. Some employees were simply uninformed about the significance of social security especially in the early years of their work life. FY, for instance, stated that in the past he came across people who were reluctant to provide identity cards for their employees who were willing to get them registered with SSI (SSK). Lack of education has a role to play in this. Being less educated, these people might have underestimated the significance of being a member of a social security scheme or become over suspicious about the consequences of membership; therefore, they may have failed to pursue their social

security records. In addition, being less educated also makes these people particularly vulnerable to manipulation in the labour market. The less educated character of the labour force should nevertheless not outweigh the role that the labour market plays in determining pension prospects. I will now move on to discuss the impact of sectoral divisions within the labour market on access to medical services

### **Access to medical services**

Owing to the way in which the Turkish welfare system is structured, demand side influences, which have an impact on the social security entitlements and pension prospects of the working population, are automatically reflected in their access to medical services. Those with active social security membership are thus entitled to free hospital treatment and highly subsidised prescribed medicine. Access to such medical services by those without an active account is denied unless formal means-tested options (e.g. green card<sup>15</sup>), or informal arrangements (e.g. social support) are available. We will focus on two measures of deprivation a) the number of household members with access to subsidised prescribed medicine, and b) the number of members with access to hospital treatment to see whether the gap labour market created could be bridged<sup>16</sup>.

To explore this, I subjected the variable of 'prescribed medicine' firstly to a Pearson correlation test with the household FSP ratios and secondly, to a non-parametric (Spearman) test with a variable indicating male partners' sector of employment. The results suggest a strong relationship between the above variables [ $r(a) = 0.55, p < 0.05$ ;  $r(b) = -0.62, p < 0.01$ ]. The first results imply that the more members participated in the formal sector the more likely the household members were to have access to subsidised prescribed medicine, whereas the second results suggest that the more male partners were enrolled in the formal sector, the more likely the household members become eligible for such service. The relationship seems to be weakened mainly due to the fact that some formal sector employees were also denied their right to social security.

In addition, there is a slight discrepancy between the results of Pearson and Spearman correlation tests, which makes sense because the household only needs their male partners to have an active social security membership unless they have male children above the age of 18. The rest of the household members could then become his dependants and hence become entitled to free hospital treatment after a certain period of time was spent in a given employment. This difference, however, also indicates that

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<sup>15</sup> Green card is a means-tested entitlement granted to allow low income households' access to national health services free of charge. For further information about green card, refer to Ministry of Health. *Circular on Implementation of Green Card (no.1519)*. [internet site]. Available: <[www.saglik.gov.tr/sb/codes/mevzuat](http://www.saglik.gov.tr/sb/codes/mevzuat)> Accessed December 2002.

<sup>16</sup> The quality of medical service being offered differs from one entitlement to the other, e.g. until July 2004, green card holders and active RF (ES) members were entitled to use State and University Hospitals whereas SSI (SSK) members benefited from the hospitals administered by the Social Security Institute. For the sake of simplicity and saving space, quality dimensions will not be included in the analysis below.

being a formal sector participant with an active account did not automatically entitle all household members to discount medicine. This occurred when the children in the household were the only active members of a social security scheme. In the sample, there were three households of this nature. Although the law allows children to get their parents registered as their dependants, none of the households had parents of dependant status. This was so firstly because the working male children could find no time to deal with the bureaucratic procedure to get their parents registered as dependants and secondly, for the male partner, becoming a dependant means having to relinquish his premium contributions to date. If the size of contributions was significant, this could well mean renouncement of his claims to pension.

The informant households' access to prescribed medicine varied significantly according to their sector of employment. However, the results of non-parametric (Spearman) correlation test indicate a fairly weak relationship as far as their access to hospital treatment is concerned [ $r = - 0.32$ ]. This result implies that some households where the male partners' social security accounts were inactive managed to find alternative ways to get some or all of their members treated in the national health services for free. However, among those male partners without an active account, only 27% (3 out of 11) gained free access to hospital treatment by claiming green card for all members<sup>17</sup> and 9% (1 out of 11) had a child who held a university student status which made him eligible for the service. The remaining 64% were denied access. In fact, the recent Unemployment Insurance Law (no. 4447) entitles those made redundant through no fault of their own to income benefit and health services on the condition that, within the last three years before their redundancy, the employee has to accumulate 600 days worth premium; 120 days of which is to be uninterrupted. Yet, in my sample, 60% of the working population (21 out of 35) were ineligible for such provisions mainly because of the irregular nature of their work conditions.

Evidently, these alternatives proved inadequate in enabling many households to gain access to medical services free of charge. The dilemma here is that the poor households tend to live in conditions which make them more susceptible to certain illnesses. For instance they tend to have an unhealthy diet, live in an ill-insulated house, or become exposed to health and safety risks at work, and yet are more likely to be deprived of protection against such influences. Let us now focus on the issue of occupational health and safety.

### **Occupational health and safety risks**

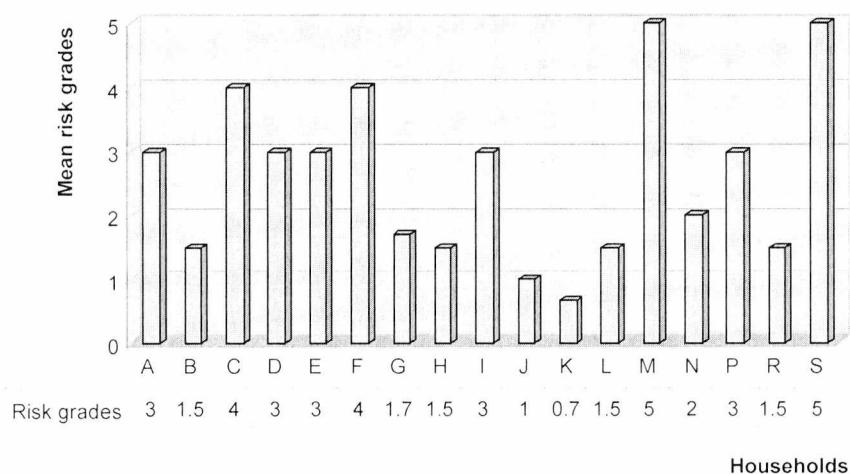
In order to explore to what extent sector of employment affected the risks working members were exposed to at work, I conducted a Pearson test between household FSP ratios and household average job

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<sup>17</sup> The access of green card claimants to prescribed medicine is however denied, which can be discerned from the difference between the first and second non-parametric correlation analyses.

safety ratios. Based on risk grades presented in the accident and occupational illness premium tariff (Social Security Institute, 1981), I calculated mean household risk grades by dividing the sum of the risk grades on a scale of 1 (low risk) to 12 (high risk) that corresponded to the occupations of each working member in the household by the total number of working members<sup>18</sup>. Figure 4.7 shows the mean risk grades across households:

**Figure 4.7 April distribution of mean household occupational risk grades**



The results indicate a weak relationship, meaning that those households with more informal sector participants were only slightly more subject to higher risks at work [ $r = -0.25$ ]. However, if we concentrate on the risk grades of working members individually, we come across quite a different picture. In the sample, the occupational risk grades of the working members ranged between one and five [mean = 2.46; std. deviation = 1.69]. The reason for their scoring towards the low end of the risk scale is the lack of participation in occupations such as ammunition production, mining and shipping. The male partners were more inclined to take on employment which imposed higher risks: 53% (9 out of 17) had risk grades above four whereas none of the female partners exceeded the risk grade two. The high risk group mainly involved those working in construction, manufacturing and transportation sectors. Enrolment in a high risk informal job meant becoming deprived of a) the protection against the health and safety risks inherent within the job, b) the right to seek free medical service, c) the right to obtain sick pay, and finally, d) the right to seek compensation in case of a debilitating accident. Some formal sector participants also suffered from similar conditions.

In conclusion, it can be argued that household deprivation is likely to occur more intensively in a labour market environment where the access of working population to social security is denied in one way or another, since in the Turkish welfare system, employment status determines whether one will benefit

<sup>18</sup> Further information on the occupational risk grades can be found in Appendix B.

from the national health service and State pension. By introducing means-tested benefits (e.g. green card), optional security schemes or encouraging private life insurance, the State attempts to bridge the gap created within the labour market. As we have seen however, a large number of households were left to their own means to deal with their medical needs, or had little chance to have a pension. Those households who failed in their access to such welfare provisions did so either because of the violation of their labour rights in the market, or simply because of the prevalent conditions of economic crisis. Participants in either sector of the labour market experienced such failures but it was the informal sector participants who suffered most from such influences. So far we have explored how far and in what ways sectoral divisions within the labour market affected the benefit delivery capacity of labour resources mobilised to generate income. We will now turn to analyse the effects of another demand side influence, i.e. seasonality.

#### **4.1.2 Does seasonality matter?**

Prior to my field research, I had not advanced a hypothesis regarding the impact of seasonal labour market fluctuations on the household deprivation levels. Nevertheless, we will here explore this relationship as my fieldwork revealed that this was of particular relevance to the lives of most informant households.

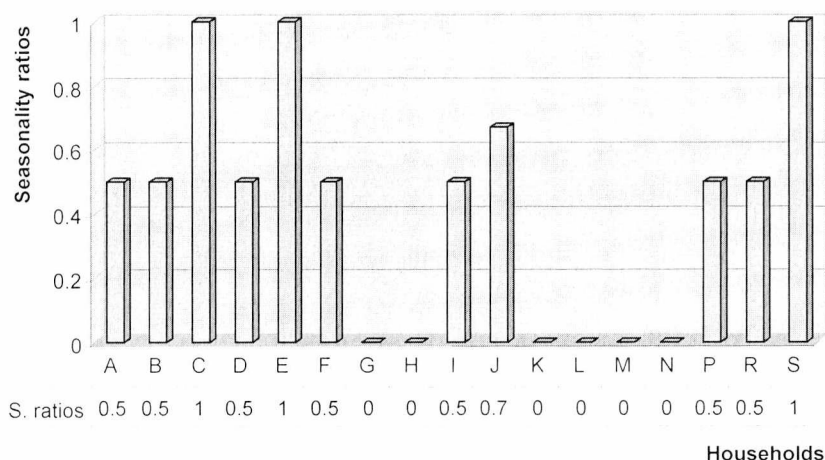
In the sample, 37% of the working population (13 out of 35) was subject to seasonal market fluctuations in various ways. The construction sector constituted the branch of activity for 61% of the seasonal workers (8 out of 13), of whom, except one self-employed, all participants were employees. The length of the construction season mainly depends on weather conditions. At times of frost and rain, construction activities cannot be carried out unless the construction company (subcontractor etc.) uses the relevant new technology. The majority of construction sector participants in the sample worked casually for small scale enterprises which lacked such technology. This in turn, shortened the period within which they could generate an income. At best, the construction season lasted around eight months; starting mid-March and ending mid-November. There were other seasonal workers who took part in other branches of economic activity (e.g. commerce, manufacturing and transportation). Among the seasonal workers, 15% (2 out of 13) were employees in commerce and transportation. A single informant working within the commercial sector was a caretaker at a school canteen open during term times. The other was a porter carrying household items door-to-door. His work was contingent upon the house-move decisions of the customers; which are more likely to take place between spring and autumn. The remaining 24% (3 out of 13) comprised people who were self-employed in branches of activity outside construction. One of them was running a *simit* bakery from where the product was mainly distributed to street vendors. His sales fluctuated according to changes in the level of outdoor activity and hence tended to be higher between spring and autumn. The other was a fruit and vegetable seller in four different bazaars in



Ankara. His sales were dependent on the changes in food prices over the year. Given that the three of the bazaars where he had a stand to sell the product served rather poor neighbourhoods of Ankara, his sales tended to be higher between spring and autumn when the fruit and vegetable prices are relatively cheaper. Evidently, for most seasonal workers the period between spring and autumn constituted the high season during which they generated most of their annual income.

The intra-household distribution of working members affected by seasonality can be seen from the household seasonality ratios presented in Figure 4.8. I calculated these ratios by dividing the total number of seasonal workers by the total number of working members in the household.

**Figure 4.8 April distribution of household seasonality ratios**



The majority of households had at least one working member affected by seasonal market fluctuations in one way or another [mean household seasonality ratio = 0.42; median = 0.50; std. deviation = 0.37]. As can partly be observed within Figure 4.8, in 35% of households (6 out of 17), no working members were affected by seasonal changes in the market; in 41% (7 out of 17), one out of two working members and in 6% (1 out of 17), two out of three working members were subject to such influences. In the remaining 18% (3 out of 17), seasonality affected all working members in the household. Within the last group, the number of working members exposed to seasonal fluctuations varied from one household to another; in one of the households one working member whereas in two households two working members were affected.

In order to investigate whether the deprivation levels differed significantly according to seasonal market fluctuations, I performed a Pearson correlation test between the household seasonality ratios and weighted aggregate deprivation scores. The test results suggest a very strong inverse relationship between the two variables [ $r = -0.83$ ;  $p < 0.01$ ]. This implies that those households in which the working

members were predominantly exposed to seasonal fluctuations suffered from higher levels of deprivation. This relationship is apparent in Table 4.8 where household seasonality ratios are cross-tabulated with deprivation groups.

**Table 4.8 Household seasonality ratios categorised by deprivation groups**

Seasonality ratios	Deprivation groups			Total
	Worse off	Moderate	Better off	
0.00-0.50	2	5	6	13
0.51-1.00	4	-	-	4
<b>Total</b>	6	5	6	17

In contrast to better off households where none of the working members were subject to seasonal market fluctuations, worse off households had at least one working member who suffered from seasonality. The question then is: in what way did being exposed to seasonal influences make households less successful. I will here argue that these households failed because seasonal market fluctuations restricted the benefit delivery capacity of their labour resources, by limiting the income and premiums that they could obtain. The focus here will mainly be on income and a few other areas of monetary deprivation, i.e. savings and debts.

To be able to cope with income decline during the low season, these households needed to accumulate savings by the end of the high season. For them, winter food stock preparation is part of successful coping with seasonal fluctuations, although such preparations cannot be regarded as a particular response to seasonality but rather as a traditional way of securing cheap food for winter. The households predominantly containing seasonal workers tended to enter the month of April with less income but not necessarily with greater debts or less savings. The results of the Pearson correlation analyses, where I correlated the household seasonality ratios with the variables of household monthly income, savings and debts, were supportive of this [ $r = -0.42, 0.14$  and  $0.27$  respectively].

This brief picture implies that the majority of seasonal workers entered the month of April rather deprived. An explanation might be that the seasonal nature of their work provided them with such limited time to participate in the labour market that the income obtained from the use of their labour resources was bound to be limited. The income of some seasonal workers might have turned out to be low e.g. due to the heavy April showers, which caused delays to the start of the construction season. It may be true that the limited time available to seasonal workers to mobilise their labour resources played a crucial role in their becoming more deprived than others. However, I believe that time availability became more of an issue in the face of severe economic crisis.

A few economic indicators suffice to indicate the severity of the conditions economic crisis created. In the last quarter of 2001, the GNP relative to previous year was -12.3% but varied from one branch of activity to another. For example, it was -3.6% in the construction sector; -14.4% in the commercial sector; -10.7% in the manufacturing industry; and finally, -3.7% in the transportation & communications sector<sup>19</sup>. The dramatic decline in growth rates also led to an increase in unemployment rates. Between 2001 and 2002 the annual unemployment rate rose from 8.5% to 10.6%<sup>20</sup>. Finally, the annual rate of inflation in April was 65.1%<sup>21</sup>. These conditions were highly likely to have caused a decline in the real earnings and purchasing power of all households to varying extents and seasonal workers are particularly likely to have become affected. We will come back to this when evaluating change in deprivation. This way, we will be able to observe the seasonal workers' behaviour both at the start and towards end of the high season, and explore the reasons behind their failure to cope with labour market fluctuations.

In brief, our findings indicated that adding labour into the market to reduce the number of dependants was not a straightforward recipe for success in income generation activities. We have so far explored the reasons behind this with reference to market forces such as formality and seasonality and found that these factors restricted the benefit delivery capacity of labour resources in one way or another; e.g. restricted the household income, access to social security and hence national health services as well as pension prospects. We arrived at this conclusion with the reservation that the working conditions offered at the formal end of the market were not necessarily any better. We will now seek to uncover the role of supply-side influences in household success.

#### **4.2 Supply side labour market forces**

Supply side forces are those influences that come from the side supplying labour to the market (i.e. households). One set of influences affects the number and nature of labour resources to be mobilised (e.g. household size, life cycle stage, attitudes to work, domestic tasks and child care), while another determines how these labour resources will be positioned in the market (e.g. cultural and social capital). As we have already discovered, having more labour resources mobilised in the market does not necessarily make households succeed in their efforts to generate income. This makes the first set of forces less relevant to our central question: why does low dependency not always lead to success? The second set is of more relevance to our argument, since how labour resources are positioned in the labour market has an indirect effect on their benefit capacity and hence on deprivation levels. However, a few points need to be made regarding the role of religion in female labour participation, since whilst

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<sup>19</sup>State Institute of Statistics (31/03/2002). *SIS Quarterly Gross National Product Bulletin*. [internet site]. Available: <[www.die.gov.tr/TURKISH/SONIST/GSMH](http://www.die.gov.tr/TURKISH/SONIST/GSMH)> Accessed September 2003.

<sup>20</sup> State Institute of Statistics. *SIS Population and Development Indicators*. [internet site]. Available: <[www.nkg.die.gov.tr](http://www.nkg.die.gov.tr)> Accessed September 2003.

<sup>21</sup>State Institute of Statistics. *SIS Price Statistics and Indices Database*. [internet site]. Available: <[www.die.gov.tr](http://www.die.gov.tr)> Accessed December 2002.

designing my research I assumed that female participation rates are likely to be affected by the religious affiliation.

#### 4.2.1 The role of religion in female labour market participation

The purpose here is not to provide a full account of why participation rates of female partners turned out rather low, but to test whether my initial assumption that *Alevi* women are more likely to take part in market activities proved to be correct. As discussed earlier, I made this assumption based on the idea that *Alevi*s tend to hold more progressive ideas about their wives' involvement in the public sphere than *Sunnis*.

In the sample, 23% of the main income generating activities (8 out of 35) involved female labour. This means that 47% of the female partners (8 out of 17) were involved in market activities of some sort. Nevertheless, 63% of these activities (5 out of 8) were home-based, requiring limited interaction with urban life beyond the *mahalle* boundaries. The current employment status thus turned out to be a poor indicator of women's public sphere involvement. To avoid this problem, the variable of post-marriage work experience outside home was compared with religion and subjected to a chi-square test to determine whether the religious groups were significantly different in terms of their approaches to female employment. The results are indicative of a strong relationship, confirming our initial assumption [ $\chi^2 = 34.49$ ;  $p < 0.01$ ]. As a matter of fact, 64% of the *Alevi* female partners (7 out of 11) worked outside home either in the past or present; compared with only 16% of *Sunnis* (1 out of 6). This can be seen from Table 4.9.

**Table 4.9 Female work history outside home by religious affiliation**

Religious affiliation	Female work history outside home		Total
	Work outside	No work outside	
<i>Alevi</i>	7	4	11
<i>Sunni</i>	1	5	6
<b>Total</b>	8	9	17

The labour market participation of married *Alevi* women proved to be higher than that of *Sunni* women; and yet, my overall impression was that, irrespective of religious affiliations, most male partners, if not all, held patriarchal values in their attitudes to female work outside home. More concrete evidence on male domination will be provided when discussing financial control. Male partners appeared to have a vested interest in keeping their wives at home, not simply to shoulder the responsibility of domestic work, but for reasons of pride. Female labour participation seemed to pose a threat to their masculine sensibilities in two respects. Firstly, men tend to take pride in being the sole provider; therefore,

women's work can make them make them feel a failure or appear so in the eyes of others. Secondly, protecting a woman's virtue is also a matter of masculine pride; therefore, by keeping their wives at home men aim to protect them against any accusations of sexual misconduct and possible sexual harassment at the workplace. In fact, simply working outside the home may suffice to bring such accusations. In some households, such patriarchal values were rationalised through unfavourable work conditions. A 32 year old *Alevi* woman IX's experience illustrates this well:

**Interviewer:** *Are you currently looking for work?*

**IX:** *My partner does not give permission. He said the wages of [cleaning] companies were very little. They select men for work via acquaintances; they wait for money [bribery]...That's why we could not enter anywhere like that. My partner says companies are disgraceful, though; he says lots of dirty things happen there... As he is suspicious of things like assaults against women, he does not want to send [me to work]. As we hear also a lot of this happening in house cleaning, he does not want it.*

**Interviewer:** *What do you say to this?*

**IX:** *I tell (him) but my partner does not trust the companies. I want to enter into cleaning kind of job; for instance to do cooking or clean the bureaus of companies and so on. [...] He says 'no'. He says 'it is not worth your kids becoming wrecked unless it is a trustworthy place'. He says 'the minimum wage you will receive would come to nothing; it would be spent away on the roads'.*

Patriarchal pressures certainly militated against female labour participation. However, I agree with Ecevit (1995) that too much emphasis on patriarchy might disguise other pressures preventing women from participating in the labour market. As shown in the above extract, market pressures can also put women off work. It seems that by making women's labour market involvement a rather worthless exercise, unfavourable work conditions let patriarchal values prevail.

However imposed or maintained, patriarchal values dominated the attitudes of most male partners to female work outside home. Nevertheless, *Alevi* men tended to be rather less strict on this matter, and might agree to their wives working outside home, especially when the household is desperate for money. Among *Alevi* men and women who internalised these values, female work outside seemed to be perceived as a last resort. In the worse off household category, five households had an *Alevi* background. In three families, female partners were actively searching for jobs in April, whereas the remaining two were willing to take a job but their partners did not allow them to do so.

On the other hand, in the six *Sunni* households, no women were currently searching for jobs. Among them, one was highly deprived, another was moderately deprived, and the other four were less deprived. One can turn this argument round and claim that the *Sunni* women did not feel the need to go out to work because most were relatively well-off. Nevertheless, it seems that even in times of desperation it was highly unlikely for traditional *Sunni* men to give consent to their wives' working outside home. Of moderate to better off *Sunni* households, four were highly religious and traditional households where the male authority was rather strong. As a matter of fact, in two households within this group, both partners

clearly stated that under no circumstances should married women be allowed to work outside the home. This rule seemed less strict for their unmarried daughters.

Consequently, *Alevi* and *Sunni* households may differ in terms of their female partners' labour market involvement outside home. Nevertheless, both religious groups were quite similar in that the attitudes of male partners to their wives' work were very much based on the traditional values of patriarchy. Therefore, both male groups were ultimately in favour of keeping their wives at home. The attitudes (and behaviour) of these groups however differed at times of destitution: when desperate for money, *Alevi* men were more inclined to accept their wives working outside home, whereas for *Sunni* men the subject was hardly negotiable, though they might choose to mobilise the labour of their male members in a second labour market activity. Having briefly examined the role of religious affiliation on the female partners' labour market behaviour, we will now turn to explore the supply-side influences likely to affect how labour resources are positioned in the market. We will continue our analysis by exploring the impact of cultural capital.

#### **4.2.2 The role of cultural capital in labour market participation**

The analysis below explores whether cultural capital had an effect on the benefit delivery capacity of the labour resources used and hence deprivation levels. Although cultural capital can take various forms; it embraces skills which can be either of a formal or informal nature, here we will only focus on formal cultural capital (FCC) due to its quantifiable character.

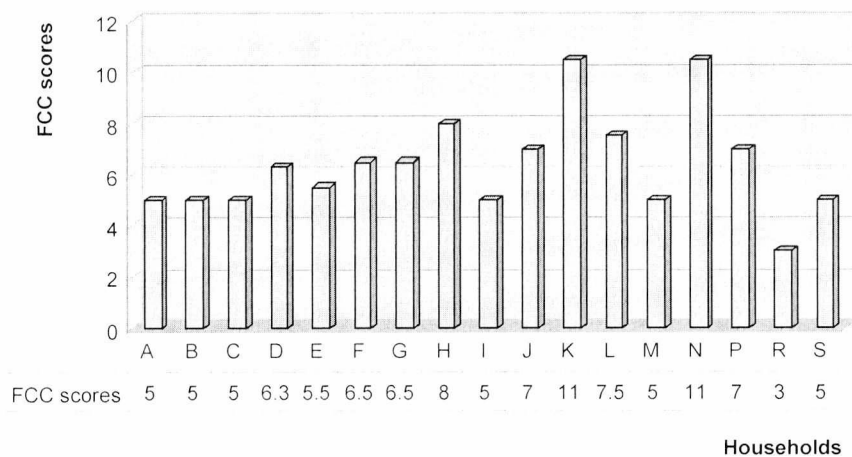
The formal educational status of household members is presented in Table 4.10. To sum up the table, 40% of female partners (7 out of 17) were not even primary-school graduates. This figure was made up of 17% illiterate and 23% literate, and included those who had no formal school education or dropped out of primary school or only held a literacy certificate. Among the rest of the females, none of them had an education beyond junior high school. Primary school graduates constituted the biggest group with 54% (9 out of 17), and finally, junior school graduates constituted the smallest group with 6% (1 out of 17). As for male partners, the illiterate comprised only 6% (1 out of 17) of the population. Primary school graduates constituted the majority with 82% (14 out of 17), and junior high school graduates were 6% (2 out of 17) higher than their female equivalents. None of the male partners were high school graduates and one was a high school drop out. Regarding the educational status of children, 62% (21 out of 34) were in education: 67% of girls and 59% of boys.

**Table 4.10 Formal educational status of household members**

Educational status <sup>22</sup>	Household members				Total	
	Female partner	Male partner	Female children	Male children		
Illiterate	3	1	-	-	4	
Literate	4	-	-	-	4	
Primary school	Student	-	-	1	2	3
	Graduate	9	14	2	1	26
Junior high school	Student	-	-	3	4	7
	Graduate	1	2	-	6	9
High school (i.e. <i>lise</i> )	Student	-	-	4	4	8
	Graduate	-	-	1	-	1
Vocational school	Student	-	-	-	2	2
	Graduate	-	-	1	2	3
Higher education	Student	-	-	-	1	1
	Graduate	-	-	-	-	-
<b>Total</b>	17	17	12	22	68	

In order to explore how far FCC accumulation affected the positioning of labour resources in the market, I narrowed my focus down to the FCC ownership of the working population and took the average of the number of years that working members of each household had spent in formal education to establish the household FCC scores presented in Figure 4.9:

**Figure 4.9 April distribution of mean formal cultural capital accumulated by household work force**



<sup>22</sup> During the time of partners' school age, the pre-higher education used to be divided into primary school (5 years), junior high school (3 years) and high school, i.e. *lise* or its equivalent vocational schools (3 years) and primary school used to form the compulsory part of national education. However, primary and junior high schools has lately been merged to comprise the compulsory education, which jointly lasts eight years in total. Furthermore, the table does not represent the time between the last school graduated from and year of drop-out.



The mean household FCC score was 6.37 years [std. deviation = 1.97]. I subjected these scores to a Pearson correlation test with weighted aggregate deprivation scores to determine whether the household deprivation levels varied with the FCC accumulation of their working members. The test results suggest a moderate relationship between the two variables [ $r = 0.35$ ]. The results can be interpreted in different ways. First of all, if we focus on the FCC accumulation of the working members individually, we can see that their FCC scores ranged from 0 to 11 years of education [mean = 6.40; std. deviation = 3.10]. In other words, they ranged between no formal education and high school education. The results thus seem to imply that having a primary or a high school qualification did not make much difference to household success. This could well be because of the worsening labour market conditions created by the successive economic crisis. Equally it is also probable that the range of FCC accumulated was quite irrelevant to the type of labour market activities undertaken. In fact, most participants worked in areas which either required no specific skills or skills which were not acquired through formal education. Women, for instance, deployed their traditional -and mostly rural- housekeeping skills (e.g. bread-making, cleaning, lacework), whereas some men made use of the skills they acquired through personal work experience. It seems that their informal skills help them manoeuvre within the low end of the market and hence are likely to have been of some influence on deprivation. However, we are unable to represent their diversity in quantitative terms and test their significance.

In brief, the range of FCC possessed seems to have remained limited in its capacity to shift labour resources towards the upper echelons of the market. Therefore, contrary to our expectations, those households with greater FCC accumulations did not display lower levels of deprivation. These findings are nevertheless congruent with our general working hypothesis that deployment of greater range of resources does not necessarily reduce deprivation. It seems quite late for the parents to achieve some success through formal education but how likely it is for their children to become educated beyond high school and hence to increase their chances of attaining a better job. Given the increasing rate of unemployment among Turkish university graduates<sup>23</sup>, one might argue that a university degree might not necessarily ensure better options in the labour market but, in my view, it may still play a crucial role in terms of increasing individual's job chances.

The group of children with a student status comprised 62% (21 out of 34) of the sample; of whom 48% (10 out of 21) were in compulsory years of their education. On the other hand, the group of graduates (inc. the drop-outs) constituted 38% (13 out of 34) of whom 23% (3 out of 13) were graduates of primary school, 46% (6 out of 13) were of secondary school and the rest were of *lise* or its equivalent vocational schools. The reasons behind the failure to continue education were rather diverse. For

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<sup>23</sup> As a matter of interest, between 2001 and 2002, 38% increase had been experienced in the unemployment rates among university graduates (from 157.000 to 255.000 people). (State Institute of Statistics. *Household Labour Force Database*. [internet site]. Available: <[www.dic.gov.tr](http://www.dic.gov.tr)> Accessed September 2003).

instance, some were directly related to their impoverishment as a result of which some of the households simply failed to support their children's education. This is usually followed by their becoming part of the family labour force. Some other reasons pertain to children's negative attitude towards education; some children –mostly male- did not seem to have appreciated the value of education in their early ages and made the decision individually to leave school. However, it seems that discriminatory attitudes against the education of female children have played no significant role in their early school leaving.

Having briefly described the educational status of children in the sample, I shall now focus on the group of children who were in April at the age of higher education (i.e. around 17 years old and above) to explore their prospects of acquiring a university degree. Within the Turkish education system, the graduates of *lise* or its equivalent vocational schools become eligible for the exam centrally held to select the students for one of the State universities. In the sample, those who were in the given age group stood at 44% (15 out of 34). Among them, 53% (8 out of 15) were ineligible for the exam as they dropped out of the education system for reasons briefly outlined above. Within the remaining 47% (7 out of 15), one was already in his second year of university education so we will be concerned with the degree prospects of the remaining six children. All of these children took an interest in university education. Nevertheless, currently with the exception of one, all worked either on a regular or casual basis and were unable to afford the pre-exam coaching. Within the group, only one was able to attend such a course as a teacher acquaintance of her family who taught in the same place helped her get registered at half price. Pre-exam coaching is of particular importance to poor students since they attend schools which tend to offer poor quality education, unless their parents succeed in their informal arrangements to get their children registered with 'better' schools beyond the catchment area of their settlements.

Consequently, it is evident that the children tended to be better educated than their parents. In fact, the general attitude of the parents towards their children's education is to 'let them become educated so that they shall not suffer like we do'. Such an attitude seemed to be shared by both *Alevi* and *Sumi* parents in relation to the education of either gender. However, the realities of their financial situation create a conflict between what parents think and what they can actually do.

#### **4.2.3 The role of social capital in labour market participation**

We have so far seen that the amount of formal cultural capital working members possessed made little difference to their achievements in the labour market. I will now discuss the role of social capital. Before moving into this discussion, it should be noted that the following analysis is based on April data, and due to effects of seasonality, some of the social contacts might not have been actively used at that time. Nevertheless, some of the findings presented below will be reconsidered when we discuss change.

In the sample, 97% of working members (34 out of 35) mobilised their social capital to attain or maintain a position in the labour market. The way in which the social capital was used was very much dependent on the employment status of the working members and the requirements of the work they sought. Some members used these contacts to seek jobs or clients, whereas others used them to obtain credit. Evidently, every household had social contacts which provided work related support in one way or another. Despite this, it is clear that not all households occupied equally successful positions in the labour market. Which characteristics of their social capital actually brought about success in the labour market? We cannot possibly provide a full account of this within a few pages; nevertheless, we will focus on a few controversial points which have attracted great research interest in the social capital and social network literature. The analysis below will begin by exploring whether households' labour market achievements had anything to do with the volume of social capital they possessed<sup>24</sup>.

To this end, I categorised the households into three groups in terms of the volume of their social capital. According to this grouping, 29% (5 out of 17) had a low level of social capital; 41% (7 out of 17) had medium, and the rest had high level of social capital. I then conducted two non-parametric (Spearman) correlation tests to see whether the volume of social capital is associated with a) weighted aggregate deprivation scores and b) income earned from labour market activities. The first analysis revealed that the volume of social capital had no significant effect on deprivation [ $r(a) = 0.14$ ]. The lack of a strong association can also be observed from Table 4.11.

**Table 4.11 Volume of household social capital accumulation categorised by deprivation groups**

Social capital (volume)	Deprivation groups			Total
	Worse off	Moderate	Better off	
Low	3	-	2	5
Medium	2	2	3	7
High	1	3	1	5
Total	6	5	6	17

The result of the second analysis however indicated a moderate relationship [ $r(b) = 0.36$ ]. It implies that those households which possessed a greater social capital tended to earn more income but this evidence is not strong enough to conclude that the volume of social capital makes a significant difference to

<sup>24</sup> In this study, the volume of social capital refers to the total number of non-transient social contacts reported by either partners to my enquiries as to whether the household have recently (within last six months up to a year) received help within a wide range of possible situations. The volume is however not simply confined to their helpful networks as the respondents also provided information about their close relatives active but unhelpful either (or both) in April or October. The volume also includes the non-transient links which were reported in October but which existed in or before April in order to provide a more precise picture of the size of their social capital. Despite these efforts, I am aware that the total number of social contacts counted was bound to remain partial. Therefore, I chose to employ a variable where the volume of social capital each household possessed was rank ordered into groups of low, medium and high instead of using the actual scores.

success. Consequently, the findings proved in keeping with the general line of my argument. This is by no means to suggest that social capital was of no use in the allocation of labour resources. Other characteristics of social capital might rather have a bearing on their achievements. To find some evidence in support of this argument, I will now narrow down the focus of analysis to the non-transient social contacts, used particularly to obtain work-related support, and explore the nature of exchange transactions households engaged in to receive help of this nature.

Clientelist transactions are of particular relevance to this analysis since such exchanges connote unequal control of resources by the parties involved. In 41% of households (7 out of 17), at least one working member made use of clientelist contacts to find a job(s). I performed a Pearson correlation test to explore whether households with or without clientelist engagements differed significantly in terms of their success levels in employment. The test results suggest that those households where at least one working member was involved in a patron-client relationship were scarcely more successful in their labour market activities [ $r = 0.14$ ].

The results can be interpreted in various ways. It could be claimed that those households with clientelist ties proved unsuccessful due to the fact that their patrons lacked the capacity to secure better positions for them. As a matter of fact, some of the urban patrons in the sample owned small scale enterprises, e.g. a commercial taxi or a transportation company running on a single vehicle which reduced their capacity to offer their clients better pay and working conditions. Thus, the findings seem to support the argument that urban patrons are diverse and that those whom poor people are linked to are in control of less valuable resources. However, I believe that their clientelist ties might have proved unhelpful for another reason too. There was indeed a group of patrons with a higher capacity but put their classic profit maximisation interest first. Given the conditions of economic crisis, urban patrons must be well aware of how little they need to provide for their clients in order to ensure their loyalty. The patron-client relationship may thus prove more helpful when the patron is not the employer of his own enterprise but mediates access to a favourable position in the labour market, particularly in the public sector. This successful route was open to one household only where the male partner had links to professionals in the university hospital where he worked as a security guard.

We can therefore infer that non-clientelist (or in this case reciprocal) contacts can be equally useful. However, we are unable to discover which aspect of these contacts brings success to their users. Even the occupational status of 'support providers' tells us little about the role these contacts can play in the successful allocation of labour resources; because in some cases, the occupational status fails to reflect the positions the person can occupy in the wider urban opportunity structure. To illustrate, the couple who helped 40 year old BX to find her job as a house cleaner were the caretakers in one of the apartment

blocks that belonged to the army. Due to being based in the affluent part of the city, they were able to provide BX with a rather favourable place in the labour market. Consequently, it seems to me that there is no clear cut pattern explaining what characteristics of social capital have what benefit delivery capacity.

So far we have explored the effects of non-transient contacts, i.e. contacts that are rather stable in nature. However, 29% (5 out of 17) also made use of transient contacts to obtain work-related support. This is interesting because of its implications for the weak ties argument (Granovetter, 1973; 1982). As mentioned earlier, households differed in the ways in which they made use of social capital in their labour market activities. They used it for finding jobs or clients and obtaining economic capital. What should be added to this is that the households also varied in terms of the degree to which they relied on such resources to obtain work-related support. In some of the households, the working members were on constant search for jobs or customers, and hence intensely used a rather specific network of social contacts whereas others needed to mobilise their social contacts on a less frequent basis as they occupied a relatively stable work position. If we are to focus on those seeking jobs or customers on a constant basis, we can see that they comprise the group which made use of their transient as well as non-transient contacts. In fact, 71% of those constantly searching for work (5 out of 7) appeared to be dependent also upon their transient contacts to a considerable extent. In other words, there is a significant relationship between having an occupation which entails constant job seeking and the use of transient contacts in job search [ $r = 0.77$ ;  $p < 0.01$ ]. Proponents of the weak ties argument might suggest that the probability of coming into contact with people of different status and hence their chances to occupy better positions in the labour market is likely to be higher for those who rely on such weak ties. However, the results of the Pearson correlation test performed between the variables of tie strength and employment success indicate quite a different picture [ $r = 0.50$ ;  $p < 0.05$ ]. It rather suggests that those who also rely on their transient links proved less successful.

How can we make sense of these results? The job search experience of those reliant also on transient contacts seems contingent more on chance; some days the person may be lucky enough to meet the right person who will provide a rather profitable job opportunity but some other days might not. This is why participants quite rightly name the labour market where those who work on a daily wage basis gather to search for jobs as '*düşeş*'. The term *düşeş* is Arabic in origin and means double six. It denotes the best possible dice combination in backgammon; allowing the player to move his or her stones four times six. For the labour market participants, throwing *düşeş* means meeting the right contact who can provide them with a job or customers. In the daily struggle of job or customer seeking this is however not as random as it appears in backgammon. The prevalence of informal rules in the provision of jobs or

customers seems to militate against the random operation of *düşüş* factor, i.e. chance. We will briefly mention two of these influences.

First of all, market transactions tend to operate by verbal contract. In the absence of a formal contract, trust becomes crucial for finding work. Thus, the weaker basis for trust within a web of transient contacts is likely to have reduced the chances of throwing *düşüş* in the labour market. Secondly, the provision of jobs or customers depends mainly on the principles of exchange. Based on this principle, people tend to provide work first for those whom they feel close to or whom provided for them in the past and work their way towards their transient contacts. In my opinion, such principles become more of a constraint in an economic crisis environment where job availability and purchasing power are already restricted. For these reasons, it can be argued that using a weak or transient contact in the job search is less likely to have brought success to its dependants.

This makes me think that people feel the need to experiment with transient contacts when their non-transient contacts fail to provide adequate support. If we focus on seven households where the working members were constantly seeking jobs or customers, we can see that the working members of the two households mainly relied on their clientelist contacts. These households were in the worse off category, which might mean that their clientelist contacts failed to help them secure better positions in the market (this seem to have occurred also due to seasonality). Nevertheless, these contacts probably saved them some standstills between jobs, making them less susceptible to the *düşüş* factor. On the other hand, the rest were linked to people of similar status sharing same job seeking conditions, which is likely to have pushed them into mobilising transient contacts. However, the dilemma for them was that the use of transient contacts did not necessarily increase their job chances.

In the last two sections, we have explored how far two supply side forces, i.e. cultural and social capital, affected the allocation of labour resources and hence deprivation levels. Our findings revealed that the amount of formal cultural capital remained rather limited in its capacity to help households attain favourable positions in the labour market. This also turned out to be the case as far as three characteristics of social capital were concerned: the volume and strength of social contacts and the type of exchange transaction that took place between the parties in provision of work related support (e.g. finding jobs or customers and providing economic capital). Although I was unable to identify a clear cut set of characteristics that shape the benefit delivery capacity of social capital, I argued that non-transient social contacts which are well positioned in the urban opportunity structure in terms of access to favourable jobs or customers have some capacity to offer its benefactors. This implies that the successful allocation of labour resources can depend on being linked to the right person in the right place and time.

Particularly in an economic crisis environment, such contingent factors seem to become increasingly decisive in determining how labour resources are to be allocated in the market.

## 5. The Use of Non-Labour Resources

In the previous sections, we examined the extent to which demand and supply side forces determined the success of households in labour market activities. We will now explore the significance of the contributions non-labour resources made to the household income, with a view to concluding our quest as to why households with more diversified incomes did not necessarily prove successful in their income generation activities.

In the sample, only 35% of the households (6 out of 17) appeared to have made use of at least one non-labour resource in their income generation activities. The type of resources mobilised and the amount of income accruing from these resources are presented in Table 4.12:

**Table 4.12 Household income generated from non-labour resources (000,000 TL)**

Household	Income from non-labour resources				Total household income
	Economic capital	Social capital	Entitlements	Total	
A	100	-	-	100	500
B	-	-	40	40	350
I	-	110	20	130	133
K	-	-	52	52	362
N	-	-	10	10	460
R	-	-	10	10	340

Table 4.12 indicates two significant tendencies. Firstly, it demonstrates that reliance on non-labour resources is limited. In fact, only 6% of households (1 out of 17) derived income directly from economic capital (i.e. rent from their flat in the adjacent neighbourhood), 6% (1 out of 17) from social capital (i.e. household allowance and pocket money for children's schooling needs), and finally, 29% (5 out of 17) generated income using institutional entitlements available to them (e.g. disability pension, bursaries from the Greater Municipality and various charitable foundations). Secondly, it shows us that the contributions each resource made to household income remained rather insignificant. The mean income obtained from non-labour resources comprised around one sixth of their mean monthly household income. We will now briefly discuss some of the influences which created the above tendencies with reference to each resource mobilised.



Starting with economic capital, one can infer from Table 4.12 that perhaps the great majority did not possess any financial or non-financial assets. This is however untrue. The detailed portfolio of assets possessed will be presented when discussing the household investment behaviour. Although households had an asset portfolio of some sort, the majority were unable to derive income from such sources for two reasons. First of all, some of the assets owned were put to other uses. For instance, those who occupied or owned a *gecekondu* used it to meet their shelter needs, or those who owned work-related assets mobilised them in the labour market together with other resources. Secondly and perhaps more importantly, the majority of households possessed assets having little or no potential for generating income. In fact, only 24% (4 out of 17) had assets with such potential e.g. in the form of savings. As we have already seen, two of them already made use of this potential whereas the rest chose to add the interest accrued on their savings to date so as to ensure some future security rather than using up their savings for their immediate needs. In brief, economic capital proved to be an unfruitful resource for generating income. Some of the factors which constrained its benefit delivery capacity will be elaborated in the next chapter.

Similarly, social capital also proved to be of little help in raising income. The reasons for this are far more complex than construed by those who emphasise the volume of social capital. The internal dynamics of social capital seem to determine its capacity to deliver adequate and direct income support more than its volume does. The same forces are also applicable to other areas of support. We will see some examples of this in case analyses. Thus, I will here briefly discuss some of the main internal dynamics which tend to restrict the flow of resources within exchange transactions. My observations suggest that these forces are not only associated with the parties involved in the exchange transaction, but also with those who remain outside the transaction. The following will outline some of the concerns to all three parties.

On the side of the provider, two influences seem to have adversely affected the delivery of income support; i.e. self-interest and lack of economic capacity. Some of the people that informant households were linked to were rather self-interested and hence less willing to support someone who is less likely to make a significant return. Evidently, not all social contacts were however insensitive to the needs of people in their 'circle'. In fact, as we have seen, 47% (8 out of 17) had received income support within the last six months to one year mainly from their close relatives. Nevertheless, among these providers, only those working abroad had sufficient capacity to provide remittances without putting a strain on their own budget. The rest lacked such capacity so the monetary support either remained limited or meant sacrifices for the provider's budget. Obviously, some households had contacts with adequate capacity to help but these contacts proved unfruitful in the provision of income support perhaps due to self-interest, lack of social proximity or some other reasons on the part of receiver.

On the side of the receiver, maintaining a sense of pride seems to lie at the core of the problem. The majority of households tend to perceive the very act of asking for or receiving help, particularly in monetary form, as a threat to masculine as well as family pride in two respects. Firstly, asking for help indicates failure of the male partner as the provider of the family as well as the failure of the family as a self-sufficient unit. Secondly, parties involved in social exchange need to transact resources deemed equivalent in each other's eyes, so as to keep their independence and to balance out the power basis of their relationship (Blau, 1964). However, the households tend to live on such a limited income that their capacity to fulfil the obligation to make an 'equal' return remained rather restricted. Although the return need not be made immediately, the fear of not being able to reciprocate in the future remains an issue. The failure to meet the principle of reciprocity has adverse consequences for the independence of family members. The male, and to a similar extent female partners, tend to take pride in these matters, which in turn prevents some from asking for help. Such concerns seem abandoned in cases of sheer need. However, it takes quite a lot of suffering before the households come to terms with abandoning their pride. In brief, obligations to reciprocate as well as the pride household members take in fulfilling such obligation are likely to limit the benefit delivery capacity of their social capital.

Other influences concern both the provider and the receiver. One of them relates to the competitive attitudes of people against their perceived equals and/or people of better status. The parties may not only refuse to support each other, but may also deliberately undermine the well-being of their competitors. Another influence related to the first is the conflict between parties likely to arise from idiosyncratic causes or from a rather systematic form of familial conflict between in-laws. In such a competitive and conflictual environment, the benefit delivery capacity of social capital is likely to remain limited.

Finally, parties external to the exchange transaction can also determine the resource flow between the provider and the receiver. Particularly for households with extensive kinship connections, as is the case with almost all households in the sample, the capacity of the provider to meet the needs of those who are located at an equal social distance from each other (e.g. siblings), and who are equally in need remains rather limited. Helping some but not others can be interpreted as discrimination and hence evoke feelings of resentment. In these circumstances, the provider might make the decision to withdraw his or her support altogether for the sake of fairness. This is by no means the major force which undermines the benefit delivery capacity of social capital. Given the evidence that social capital was of great help in job or customer finding, lack of economic capacity to reciprocate appears to be one of the most crucial forces. In fact, 'everybody is just about to be able look after themselves' was the most common response to my enquiries about provision of support. It seems highly probable that in the face of economic crisis, their contacts begin to lose, or have already lost, their rather fragile capacity to help especially in areas

which incurs financial costs to the provider. This seems to be true for both *Alevi* and *Sunni* groups. It is thus unlikely that these religious groups differ in their receipt of support.

Unlike economic and social capital, institutional entitlements were used on a relatively widespread basis in generating income. In most cases, the high demand they face leads institutions to introduce tight means-test criteria and/or spread their budget across a larger group by reducing the benefit delivered to each claimant. The transfer of a portion of the budget to non-targeted population, due to clientelist or personal reasons, can further restrict the size and availability of benefits delivered. In these circumstances, not only is the size of income some households are entitled to restricted, but also a considerable number of needy people are denied access to such entitlements.

To conclude, our findings reveal that both the number of households who generated income from non-labour resources and the amount of income derived from such resources remained limited. The forces restricting the benefit delivery capacity of these resources are extensive. We were able to discuss a few of them, e.g. the internal dynamics of social capital and the means-tested nature of institutional income support. These influences seem to have an adverse effect on the size, scale and consistency of the benefits obtained from non-labour resources. Given such limitations, the failure of some households with more diversified incomes comes as no surprise.

## **6. Conclusion**

In this chapter, I have sought to uncover what lies behind household success in income generation activities. Is it engagement in a diversified set of activities, or similarly having a lower dependency ratio, or deployment of a greater range of resources? My findings seem to confirm the general line of argument I advanced against these three proposals. In the above analysis, I explored some of the influences which affected the benefit delivery capacity of labour as well as non-labour resources informant households used to generate income. I argued that successful income generation has little to do with the range of activities or resources, but with the benefit delivery capacity of the resources deployed in these activities. In other words, no matter how diversified the income, or how many members of the household participate in the market, or how different the type of resources mobilised, households can suffer from higher levels of deprivation unless the resources mobilised are free from forces which constrain their benefit delivery capacity.

## 5. Income Allocation, Investment and Consumption

### 1. Introduction

In the previous chapter, I focussed on the income generation behaviour of households and examined how far demand and supply side labour market forces help explain household deprivation levels. In this chapter, I will continue to discuss the forces behind success with reference to the remaining three behaviour patterns we have introduced earlier. Using the April data, I will respectively explore the implications of income allocation, investment and consumption behaviour for deprivation.

### 2. Income Allocation: Pooling, Management and Control

I first explore whether the ways in which income is pooled, managed or controlled have a significant effect on household success. To achieve this aim, I will focus on both open and rather concealed ways in which financial arrangements were made within the household. I will begin by analysing the extent to which such arrangements affect deprivation, and then focus on women's secret kitties. My general argument is that, as long as households adopt collective methods of income-pooling, how household finances are managed or controlled makes little difference to deprivation.

The systems informant households employed to manage their finances resembled three of the types developed by Pahl (1980; 1983; 1989) and refined by Vogler (1994). Table 5.1 demonstrates the distribution of these systems across the sample<sup>1</sup>.

**Table 5.1 Financial management systems adopted by informant households**

Financial management systems <sup>2</sup>	Number of households	% of households
Housekeeping allowance	4	24
Female-whole wage	8	47
Female-managed pool	5	29
Total	17	100

As is evident from the table, 47% of households (8 out of 17) employed the 'female-whole wage' system where female partners took responsibility for managing the whole household income after the income

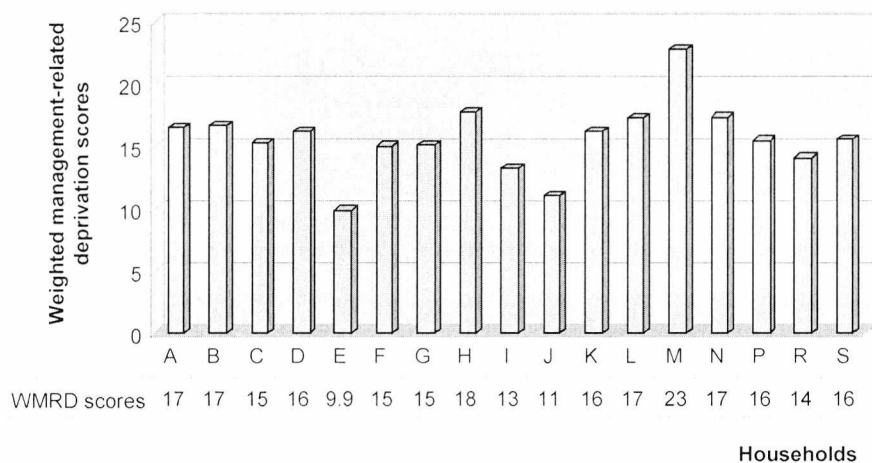
<sup>1</sup> The household finance data is generated from separate interviews. Only in 6% (1 out of 17) the partners' accounts were of conflicting nature. I made use of other verbal and visual clues to decide on which account was closer to reality.

<sup>2</sup> Nil households were found in the categories of male whole-wage, male managed pool and joint pool used by Vogler (1994).

earners had reserved their ‘personal spending’ money. The second most frequent system was the ‘female-managed pool’ with 29% (5 out of 17), in which householders pooled their income in a common pot to which both partners had access. The partners shared responsibility for managing income but the female’s responsibility was greater. Finally, 24% (4 out of 17) adopted a system similar to the ‘housekeeping allowance system’ where the male partner had the only access to the main source of income and allowed his partners’ access to a small part of the income to be allocated to a few areas of household spending e.g. food<sup>3</sup>. In brief, my findings are congruent with those of previous research where women’s being responsible for money management is claimed as typical for low income families.

Are these financial management systems significantly different in terms of their effects on deprivation? To explore this, a one-way ANOVA was performed between the management systems variable and weighted management-related deprivation scores. The latter variable refers to a sub-index of the weighted aggregate deprivation where average monthly household income and all work related deprivation measures are excluded in order to increase the relevance of the measurement to income allocation<sup>4</sup>. Figure 5.1 demonstrates the scores that households achieved on the management-related deprivation scale.

**Figure 5.1 April distribution of management-related deprivation levels**



The mean management-related deprivation level was 15.66 [std. deviation = 2.81]. The results of the one-way ANOVA test seem to suggest no significant difference between management system adopted and deprivation levels [ $F(2, 14) = 1.86$ ; mean (housekeeping allowance) = 16.76; mean (female-whole

<sup>3</sup> Owing to the difficulties that arose in the field regarding the operationalisation of the personal spending element present in Pahl’s model (see also Wilson, 1987), the way the housekeeping allowance system is defined here had to diverge from the original model description in that a) the amount received as housekeeping allowance was not necessarily fixed, and b) the partner with access to the main income did not necessarily keep it all for personal spending, but played a significant part in the actual management of household finances.

<sup>4</sup> Refer to Table B.3 for further information on the nature of the omitted measures.

wage) = 14.34; mean (female-managed pool) = 16.90]. In interpreting these results, we need to bear in mind that a) the selection of households ensured that all households were experiencing deprivation, b) any relationship could run from deprivation to management system or *vice versa*, c) the sample size is small and the distribution of households into financial management groups is uneven, and d) deprivation index is rather insensitive to intra-household inequalities. Further research is therefore required to confirm the validity of our findings. Nonetheless, a few points can be made about the effects of financial management on household success by comparing the mean management-related deprivation scores for each system adopted.

The mean scores show no significant difference in the deprivation levels of households using the housekeeping allowance system and the other two systems. In addition, those households who used models of 'housekeeping allowance' and the 'female-managed pool' were rather similar in that their means were very close and rather high. This suggests that these households were slightly better off than the users of the 'female whole-wage' system. These results therefore seem to imply that predominantly male managed systems can be equally or even more successful than those managed by females. Yet, the mean differences are far from being significant. The results may be interpreted in two different ways. Based on Vogler's (1994) findings that low income households using female managed and housekeeping allowance systems are doubly disadvantaged, it may be argued that all households in my sample are experiencing similar levels of disadvantage. Or, as I hypothesised earlier, one may claim that the management system adopted has no particular effect on the deprivation experience of the households as long as the households adopt a collective style of income pooling.

One may question the validity of these findings on the grounds that the management-related sub-index is rather insensitive to intra-household inequalities in deprivation and that the children's income allocation behaviour is not included in the model, despite their relatively significant contributions to income generation. I nevertheless believe that these findings still have some validity. Firstly because the index is sensitive enough to capture some effects of income allocation behaviour, particularly on debt level, asset possession and consumption, and secondly because the majority of the children's income allocation behaviour was similar to that of their parents. Nevertheless, the likely association between income-pooling and deprivation has yet to be established, since Pahl and Vogler's financial management model was not designed to provide a consistent measure of income-pooling. For instance, in the system of independent management, the partners have no access to each other's income. However, this does not mean that the partners retained all of their income as 'personal spending'. Here, income-pooling might not occur in the strict sense of the term. Nevertheless, part of their incomes is very likely to be allocated to meet the non-controversial needs of the household in general, and those of individual members in particular.

The way forward in our analysis was thus to re-define income-pooling in order to figure out how collective informant households were in their distribution of income within the household, and analyse the effects on deprivation levels. In my view, the decisions regarding the extent of income-pooling depend upon how far the household members are determined to pool or allocate their limited income to meeting rather basic/urgent/indispensable needs of their households as a whole, and their members in particular. For this reason, in determining the degree of income-pooling, subtracting 'personal spending' from total income might not suffice since all or part of the pocket money may be used for indispensable needs (e.g. bus fare to work or school).

These considerations led me to reformulate the equation as follows: Pooled income equals the total income minus money allocated to controversial areas of 'personal spending' likely to be deemed unnecessary (e.g. alcohol, coffee house visits, tobacco). Based on this equation, households were categorised into two groups, namely households with 'less collective' and 'more collective' income pooling style. In forming these groups, children's income allocation behaviour was also taken into account since, as shown earlier, though relatively small in number, the earnings of some children constituted a significant portion of the income generated by the household. According to this categorisation, only 24% of households (4 out of 17) pooled income in a highly collective manner. Within this group, neither the partners nor income earning children had any money allocated to their personal spending or had amounts which only catered for their essential needs. These households were quite 'egalitarian', as Goode *et al.* (1998) says, in that the members compromised their personal needs to pool money for areas they deemed more necessary. On the other hand, 76% (13 out of 17) pooled their income in a less collective manner. Despite this, not all households within this group were 'traditional' in character; where the male partner had access to rather controversial areas of personal spending but the female partner made the necessary sacrifices (Goode *et al.*, 1998). Within the less collective group, only 39% (5 out of 13) were strictly traditional in their income-pooling behaviour.

In order to investigate whether deprivation levels differed significantly according to the degree of income-pooling, I conducted a non-parametric (Spearman) correlation test between the rank ordered income-pooling variable and weighted management-related deprivation scores. The results indicate a fairly weak inverse correlation between variables [ $r = -0.34$ ]. Contrary to my expectations, the findings appear to imply that the better off households within the sample tend to be less collective in their income pooling. How can we explain these results? First of all, the inverse direction of the association indicates that the relationship between income pooling and deprivation may be bi-directional. Being relatively secure in terms of meeting urgent household needs, better off households may be more able to 'afford' to pull out some money for controversial personal spending. However, assuming that, for poor households, controversial spending on personal needs almost automatically means sacrificing the needs of the



household as a whole and/or its members in particular, the allocation of money for such purposes might in turn have reinforced inequalities between members. We may be unable to discern the effects of such behaviour as a whole since our deprivation index is rather insensitive to intra-household inequalities. However, the inverse relationship is supportive of this argument to some extent. Another interpretation is that the controversial personal spending of the members was rather modest in size and hence had only a limited bearing on deprivation levels. As a matter of interest, total personal spending of this kind amounted to less than 10% of the mean household income. The amount could be higher for one household only as there were rumours that the male partner of the household diverted money for his adulterous affairs. Nevertheless, there exists no evidence to substantiate this suggestion. As a result, I am inclined to conclude that households' income-pooling behaviour may not have been strictly collective in nature but it seems collective enough to prevent them from suffering serious levels of 'secondary poverty'.

Turning to financial control, 65% of households (11 out of 17) appeared to be predominantly controlled by the male partner, whereas the remaining 35% were controlled either by both partners or predominantly by female partners<sup>5</sup>. These figures imply that not all female 'managers' were in control of household finances. The cross tabulation presented in Table 5.2 clearly shows that in 54% of households (7 out of 13) using either of the female managed systems the male partner controlled household finances:

**Table 5.2 Financial management systems by gender in control of household finances**

Financial management systems	Financial control		Total
	Male-dominant	Both or female dominant	
Housekeeping allowance (male)	4	-	4
Female whole wage	4	4	8
Female managed pool	3	2	5
<b>Total</b>	11	6	17

In order to explore whether financial control varied significantly with deprivation levels, I performed a Pearson correlation test between the dichotomous financial control variable and weighted management-related deprivation scores. The results indicated a moderate inverse relationship [ $r = - 0.37$ ], which seems to suggest that some of the households controlled by male partners tend to be more deprived. These findings are nevertheless far from being conclusive. How can we make sense of the degree of association between financial control, management and levels of deprivation? The above results in fact seem to make sense because the ways in which the final decisions about income allocation are made, and

<sup>5</sup> There was no significant difference between *Alevi* and *Sunni* households in terms their method of controlling household income. In 64% of *Alevi* households and 67% of *Sunni* households, the male partner was in control of household finances. Contrary to my initial assumption, these groups appear rather similar in that patriarchal values are still prominent in their attitudes against women.



the actual process of allocation is supervised are likely to outweigh the impact financial management could have on deprivation. For this reason, the gender of the partner who controls the finances can be considered more crucial for household success. The results seem to imply that households where finances are predominantly controlled by male partner tend to suffer from higher levels of deprivation. This tendency is however too weak to be of statistical significance. Consequently, the findings presented here seem to be supportive of our hypothesis. We may thus be able to suggest that as long as income is pooled in a collective manner, who managed or controlled the finances can make little difference to deprivation.

## **2.1 Secret kitties**

The analysis above sought to explore the effects of income pooling, financial management and control on deprivation. It was concerned with the operation of these overt mechanisms. Before concluding the section on income allocation, I shall consider one covert mechanism, which counteracts the apparent way in which income is pooled, managed and controlled. This mechanism is secret kitties kept by women. In this sub-section, I will investigate the implications of secret kitties for deprivation and discuss how and for what purpose women created such kitties.

In the sample, 41% of women (7 out of 17) had a secret kitty. If those who had possessed a kitty in the past but currently did not, either due to severe conditions of impoverishment or to their purse being brought to light are included, the ratio increases to 59% (10 out 17). It appears from the accounts of female respondents about their past experiences, and from kitties of other females, that women keep concealed kitties of different types. One was a kind of small personal budget used on a day to day basis. The other was a kind of micro-saving of considerable size set aside for emergencies. In the sample, none of the female partners currently kept a kitty of the latter kind. Their secret kitties were rather small in size, containing 5 to 20 million TL. As a matter of interest, this was around 5.6% of the mean household income in April [mean = 360 million TL; std. deviation = 99 million TL]. Why did their kitties remain rather small in size? Obviously, this has to do with income size, especially income earned by the female partners themselves. However, not all women created their kitties by keeping a certain portion of their earnings to themselves without letting their husbands know. This means that secret kitties are not kept only by women who participated in the labour market. The chi-square test conducted between the variables of secret kitty ownership and current female labour market participation seems to confirm this [ $\chi^2 = 0.14$ ]. The cross-tabulation presented in Table 5.3 is also indicative of no significant relationship between being a labour market participant and keeping a secret kitty:

**Table 5.3 Secret kitty possession by female labour participation**

Female employment	Secret kitty		Total
	Yes	No	
Participant	3	5	8
Non-participant	4	5	9
<b>Total</b>	7	10	17

According to the above table, 38% of working women (3 out of 8) had a secret kitty, and 44% (4 out of 9) had no earnings of their own but kept kitties of this nature. How did they then manage to create a budget concealed from their partners? To create the kitty, women sometimes resorted to manipulative acts of various kinds: a) misinforming the husband or especially male children either about their need for money, b) keeping the left over money allocated to a certain area of shopping (e.g. bazaar shopping), c) cutting back on certain areas of household spending (e.g. substituting home-made bread to minimise the spending from bread money), and d) cutting back on their own needs (e.g. walking quite a long distance so as to be able to keep the money given as bus fare). Since earnings were small, and such manipulative acts allowed their access to a very small part of income, their secret kitties were inevitably small in size.

Perhaps a more important question is why women feel the need to create such kitties? There seem various reasons for this. However, we should underline the fact that they did not make such savings to accumulate money for their rather controversial personal needs. As a matter of fact, almost none of these kitties were used for personal spending *per se*. There were two reasons for this. Firstly, female partners' perceptions of personal spending seemed closely associated with their household needs. Secondly, most of them were typical self-sacrificing mother figures; putting the collective interest of the household, especially their children's well-being before their own needs. If the secret kitties were not aimed at personal spending, why did women keep them? Secret kitties proved more evident in male-managed financial systems than female-managed ones. This can be seen from Table 5.4.

**Table 5.4 Secret kitty possession by financial management system**

Financial management systems	Secret kitty		Total
	yes	no	
Predominantly male-managed	3	1	4
Predominantly female-managed	4	9	13
<b>Total</b>	7	10	17

According to the above table, in 75% of households (3 out of 4) using male managed systems, female partners kept a secret kitty whereas the proportion fell to 31% (4 out of 13) in households where the finances were predominantly managed by female partners. The chi-square test results suggest a very

strong association between the gender of the manager and secret kitty possession [ $\chi^2 = 6.54$ ;  $p < 0.025$ ]. Given these results, one might claim that, in households using female managed systems, women do not feel the need to create secret kitties because they feel more empowered by virtue of the fact that they are given the responsibility of managing household finances. However, I do not entirely agree with this since most women seemed to have perceived this responsibility more as a burden than as a source of empowerment. One reason for this is the stresses involved in managing a tight budget. This is well illustrated by 42 year-old RX, who managed the entire family wage but rarely kept a secret kitty:

**Interviewer:** *Do you come across any problems due to the fact that you manage the household income or not?*

**RX:** *I am not happy with it at all. I am telling him 'spend the money yourself, use it yourself'. I am experiencing an incredible amount of difficulties with it. You believe it or not, I sometimes ask myself whether I dropped the money or lost it. I look at the thing I purchased and then the money withered away in my hand. I get shocked. I tell my partner to do the thing [calculate the bills?]. He says 'come my dear, let's put it on paper what you've purchased'. It turns out nothing; it turns out all was spent; all money was used up.*

However, managing a tight budget is not the only concern for women. Women seemed additionally burdened by their partners' supervision of the actual management process. Forty one year-old DX, who manages the entire income as well as her secret kitty, clearly expressed this problem:

**Interviewer:** *So you mean the entire task of managing money is left to you?*

**DX:** *Our folk do not have a clue about shopping-bazaar business. My husband would not know a thing, but my brother-in-law would know. When the bills arrive, he puts them in his pocket and when he goes downtown, he pays them off; he goes and buys food for breakfast for instance; therefore his wife is much relaxed. She did not shoulder the responsibility but I did... It is like a big thing on me. If you buy it is a problem; if you do not, it is another problem. I am thinking what if he gets angry; what if he asks 'I have given you that much money. What have you done with it? Where did you spend it?'*

These considerations lead me to argue that the determinants of women's secretive saving behaviour are more likely to be associated with the person controlling the finances than the management system adopted. The results of chi-square test proved slightly short of the 0.05 level of significance [ $\chi^2 = 3.57$ ], but they still suggest a significant tendency among the female partners lacking control over household finances to keep a secret kitty. The cross-tabulation presented in Table 5.5 is indicative of such tendency:

**Table 5.5 Secret kitty possession by the gender in control of household finances**

Financial control	Secret kitty		Total
	yes	No	
Male partner	6	5	11
Both or female partner	1	5	6
Total	7	10	17

The above table suggests that in 55% of households (6 out of 11) where the male partner predominantly controlled the household finances women had secret kitties; but that this the ratio declined to 17% (1 out of 6) in households where the female partner (also) controlled finances. There was a significant portion of households (44% = 5 out of 11) which were strictly controlled by male partner but where women had no secret kitties. Five reasons can be postulated for this. Firstly, some women regarded concealing money from their husbands as a matter of personal integrity. They might therefore simply choose to avoid any form of manipulative act. Secondly, the very reason which can lead women to create concealed budgets can also be an obstacle to their possessing such kitties. In some households the strict male supervision over the actual management process seems to have provided the women with no room for manoeuvre. Thirdly, even if women can skilfully circumvent male control, the limited income size may also restrict their moves. Fourthly, they may have internalised patriarchal authority to such an extent that strict male control over finances is not perceived to be a problem which needs challenging. Finally, the style of income pooling may be highly collective in nature, in which case some women tend to avoid creating kitties concealed from their husbands.

The extracts below taken from the female interviews are highly illustrative of how, and more centrally, why, women created secret kitties. The first one is an extract from the interview with 52 year-old LX who was given an unfixed household allowance:

**Interviewer:** *Do you have a secret kitty?*

**LX:** *I do it from time to time. What can I do otherwise? You do not need to show the guy [her husband] everything that comes to your hand. I put it in a corner and when somebody comes, or when the need arise, I take it out and buy what is needed. For instance, a minute ago, the potato-onion man arrived; when there is money, I can buy it there and then.*

**Interviewer:** *Why do you feel the need to keep it a secret?*

**LX:** *If [he knew that] I have money in my hand; he would take it from me. He would take it from my hand saying 'let it [her need] wait a while, we can buy it another time'. Yes, another time but when? The time of beans, potato and onion arrives. Tomato paste, pickles need to be made. If you do not buy them now when can you buy them? [...] He would not know such subtle issues. We [women] shall decide on it instead. In the morning I had ten million in my hand; it remained from the day [ROSCA]. I did not give it back in case something happens so I could use it. [...]*

**Interviewer:** *What happens if you asked him money for these needs?*

**LX:** *He would of course give. He has to fill up his gas bottle; at the end of the day he also needs to have food at home. He would give but we do not ask him much. He is also upset about things... There is no money, I mean. He will say 'how I can give you that money'; he will say 'try to get by'. How will you manage it then? You will manage it this way [using a secret kitty]. Also it would cause a fight while we're having our peace and quiet.*

**Interviewer:** *Why?*

**LX:** *What will happen when he says no? Everything stems from that 'no'. He will say 'no'; you [I] will say you find money for going out but cannot find for this and this will carry on back and forth. He does not smoke; drink or gamble, though but when he goes to the coffee house he needs to have enough to drink a glass of tea with his mates.*

The second extract is from the interview with 35 years old FX who was mainly responsible for managing the common pot:

- Interviewer:** *Do you have a separate kitty of your own?*
- FX:** *I do not have anything in my kitty.*
- Interviewer:** *Do you sometimes keep one?*
- FX:** *Well, I did before [N.B. she still does]*
- Interviewer:** *How did you save for this kitty?*
- FX:** *I used to go to bazaar for instance, buy things for 5 million [TL] or so; and chop off one million, two million and set it aside or [put it] under the pillow.*
- Interviewer:** *Why did you feel the need to create such a kitty?*
- FX:** *So that we shall take it out in our rainy days, when he [her husband] has no work to do.*
- Interviewer:** *What happens if you let him hear about the kitty?*
- FX:** *I would not let him know.*
- Interviewer:** *Why?*
- FX:** *I might buy things concealed from him.*
- Interviewer:** *What sort of things?*
- FX:** *What would women buy? Underwear, tea spoon, glass, plate kind of things...*
- Interviewer:** *Doesn't he spot things you purchased?*
- FX:** *He does [laughs]. I'd say 'I went in and bought' or 'you bought them, have you forgotten about it?' [laughs]. Well, I'd say I saved up for it and bought.*
- Interviewer:** *What happens if you discuss these needs with him?*
- FX:** *Men do not attach importance to subtle things. Let's say our curtain got torn apart. You shall need to save up to buy this. He says 'leave it for god sake; we are already poor, let sun shine in'. If I asked for net curtains he would buy a thick one. As he does not know we are compelled to do it. Kids' underwear and shoes, for instance...*
- Interviewer:** *So this is why you do not ask him to buy these needs?*
- FX:** *He might not say anything against it if I did. He would buy but I would also buy, I mean.*

As can be seen from these extracts, the secret kitty seems to enable women to gain some control over household finances in different ways. Firstly, secret kitties seem to allow for some control over income-pooling. Since women tend not to allocate this extra money for their own personal spending, by having secret kitties they can enhance the degree of income-pooling or maintain it at a desired level. Secondly, secret kitties seem to help women achieve some control over household spending as well as savings. Women tend to spend the money in their kitties mainly on food staples, household items (cutlery, plates, glass, curtain etc), personal and children's underwear, pocket money for kids, presents for relatives or a trousseau for the unmarried children. The items women purchase using their secret kitties appear to have two significant characteristics. First of all, they constitute a domain of expenditure where either the partners' priorities or their perception of necessities is very likely to diverge and hence give rise to a conflict. Some of the conflict seemed to arise from the male partner's lack of knowledge about domestic needs. Secret kitties therefore enable women to impose their own priorities, which mainly concern needs of the household. Secondly, these items tend to be rather small in size. Obviously, this is to do with the amount of money women have in their secret purse; nevertheless, there seem other reasons behind this. Women chose to spend this money on petty items also because their spending needs to escape the male eye or to be tolerated by the male partner. As long as the item is small, the male partner tends not to regard women's secretive ways as a deceitful act or a threat to their authority but as frugality. The secret kitty was, however, not always expended but kept for future emergencies. Women tend to consider all members of the family in their emergency scenario; however, this scenario might reflect an element of uncertainty about their marital partnership.

If these women did not keep secret kitties, would they be able to negotiate with their partners the things that they get done secretly with the help their kitties? This seems possible in the case of 'non-controversial' items. But even in this case secret kitties can be preferable because in the end the 'negotiations' between partners are not aimed at challenging the male control over finances but discussing whether women should be given permission and money to purchase certain things. Some women appeared to have a problem with this. In a way, the secret kitty helps women bypass such procedures and thereby feel more empowered. However, most of the time, negotiations did not lead to a resolution. In situations of conflict, most women were aware of the fact that they would not be granted the permission, and that conflict could result in a severe argument or even domestic violence. Such awareness seems to have led women to keep a budget concealed from their partners. In this way, women managed to avoid overt confrontation with the patriarchal figure of the household, and yet challenged the male authority in a rather covert manner.

To conclude, as far as households' overall well-being is concerned, our findings reveal that the mechanisms used for income-pooling, financial management and control had limited impact on deprivation. However, due to limitations of the deprivation index used in this study, we are unable to establish the true extent of the intra-household inequalities created by such arrangements. Nonetheless, the fact that most women created secret kitties may imply the presence of such inequalities. Acting as a covert mechanism whereby women confront the patriarchal authority exerting itself in the area of household finances, secret kitties seem to counteract male control and less collective style of income-pooling. Women's concerns for the collective good permeated in the ways in which women made use of their secret kitties. Therefore, these kitties are likely to have positive implications for deprivation. However, since the size of their kitties was rather small, their counterbalancing effects on deprivation must have been limited. It might follow from that that the adverse effects of the income pooling, financial management and control mechanisms chosen are likely to be negligible in the first place. Either way, households seem to have managed to avoid the most severe implications of these methods for deprivation.

### **3. Investment, Insurance and Credit Use**

In this section, I explore why the asset formation behaviour of some households proved more successful. I begin by describe the asset portfolio of the households to assess their benefit delivery capacity. I then explain how these assets were accumulated to help examine whether some household resources used in the process of asset formation were more effective than others.

The asset portfolio of informant households included both financial and non-financial assets. The type of non-financial assets possessed were a) *gecekondu* (only as a house) and *gecekondu* land being occupied



in April, b) other urban, semi-urban or rural types of housing, land or plot, c) work place, supplies and equipment and finally, d) vehicle (mainly cars). Cars, although a consumption item, are considered as non-financial assets because most households who possessed a car were unable to afford to use it on a daily basis. For them, it was a rather symbolic investment in status. In contrast, household items are excluded since none of the households purchased these items for investment reasons. For my respondents such items had instead a symbolic meaning for status as well as the unity and self-sufficiency of the household. This contradicts Hoodfar's (1996) findings for Egyptian households who purchase such items for their exchange value. On the other hand, financial assets included savings of various forms; a) bank savings b) home savings kept individually at home, c) savings kept as credit in a rotating saving and credit association (ROSCA) and finally, d) public or private insurance. Table 5.6 briefly summarises the total number of financial and non-financial assets possessed by the households.

**Table 5.6 Household asset portfolios categorised by deprivation groups<sup>6</sup>**

Non-financial assets	Deprivation groups			Total
	Worse off	Moderate	Better off	
<i>Gecekondu</i> occupied <sup>7</sup>	5	5	5	15
<i>Gecekondu</i> land occupied	-	-	3	3
Other urban/semi-urban house/plot	3	1	-	4
Rural land	3	2	3	8
Rural house/plot	1	-	2	3
Work plot or equipment	2	2	1	5
Car	1	2	3	6
<b>Financial assets</b>				
Bank-savings	1	-	2	3
Home-savings	-	2	1	3
ROSCA savings	1	3	5	9
Public or private insurance	-	3	5	8
<b>Mean asset ownership</b>	2.83	3.80	4.00	3.53
<b>Number of households</b>	6	5	6	17

The results will be discussed in the following sections where I will aim to evaluate the benefit delivery capacity of the each asset remained in the household portfolio, based on three interrelated criteria: a)

<sup>6</sup> The scores were calculated by giving households a point for each asset they possessed and can for instance be read as three worse off households had rural land.

<sup>7</sup> It should be noted that 64% (11 out of 15) of the *gecekondu*s occupied were *de facto* assets since the occupiers had no legal or legitimate rights to keep the property. Despite this, since these assets seem to have kept some of their exchange value, I decided to incorporate them into the households' asset portfolio and hence the analysis below. However, I excluded such assets from the deprivation index due to their being insecure assets unprotected by the law.

contribution to further asset formation, b) contribution to income generation, and c) provision of future security. The focus will first be on non-financial assets.

### 3.1 Non-financial assets

Five different types of non-financial assets were observed in the sample: Beginning with *gecekondu* ownership, all informant households were *gecekondu* residents both from Northern and Southern Ege<sup>8</sup>. In the sample, 64% of households (11 out of 17) were illegal occupiers from Northern Ege. The rest were residents of the Southern part who were rather heterogeneous in terms of housing tenure: 18% (3 out of 17) were legal occupiers; 12% (2 out of 17) tenants; and 6% (1 out of 17) illegal occupiers. The illegal occupiers of Northern Ege were in the worst situation in terms of housing security since they had no legal right to possess either the *gecekondu* or the land upon which their *gecekondu* was built. These households lost their legitimate claims to their *gecekondu* after the value of their house was paid to their accounts as part of the nationalisation decision. This decision is claimed to have been taken to protect the inhabitants against the environmental risks from the former rubbish dump on which they built their houses. Moreover, the *Gecekondu* Redevelopment Law (no.2981) which authorises the illegal *gecekondu* stock, and gives *gecekondu* occupiers the right to develop their land does not embrace the Northern Ege residents in the sample as their *gecekondu*s were built after 1985. The residents of Northern Ege had already confronted the municipality which had attempted to demolish their *gecekondu*s but faced with strong opposition, it had retreated, leaving the residents in limbo. Despite these problems, the Northern Ege *gecekondu*s still had some potential for being rented out or even being sold. In fact, during the time of my research, I observed the sale of one *gecekondu* in this rather problematic area. The rent to be charged from such property seemed similar to that of other rental *gecekondu*s in the area (around 75-100 million TL per month). However, the chances of selling the property were rather low; even if a sale took place, the price would be much less than that of its legal equivalent. Moreover, the majority of the Northern Ege occupiers in the sample were not in a position either to rent out or sell their property since they had nowhere else to go. None of them were current members of the housing cooperative established to alleviate their vulnerability against demolition. In case of demolition, only 36% of Northern Ege inhabitants (4 out of 11) had any sort of assets to fall back on.

The tenants of Southern Ege shared similar circumstances to the illegal occupiers of Northern Ege. They neither possessed a *gecekondu* nor *gecekondu* land. Nevertheless, the tenant households were at slight risk of being evacuated due to their close social connections with their landlords and the long time needed before the redevelopment of the area. This seems to place the tenants in a slightly better off position in terms of housing security. The illegal occupiers of Southern Ege were also in a relatively

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<sup>8</sup> Refer to Appendix A Section 4.2.1 for further information regarding the differences between Northern and Southern Ege dwellers in their entitlements to *gecekondu* land, and the processes that rendered the Northern Ege settlement liable to evacuation.

favourable position. Like the Northern Ege residents, they were deprived of legal entitlements either to the *gecekondu* housing or the land occupied but they had legitimate ownership of the house itself. It seemed that the Ege Urban Transformation Project would consider them in the plan and perhaps give them an opportunity to become homeowners at a reasonable price. Such prospects not only enhance people's housing security but also offer them higher returns for the sale of their property. The benefit delivery capacity of the *gecekondu* and land occupied by the legal residents of Southern Ege was however the highest: Since these *gecekondus* were built pre-1985 (or at least appeared so in the official records), the *Gecekondu* Redevelopment Law (no. 2981) not only secured their housing, but also gave them right to build four storey apartments in its place. This increases the returns to their *gecekondu* land but the scale of such returns depends on several other factors e.g. the land size left to the *gecekondu* owner after municipal share is deducted, rent potential of the location, and the agreement between the land developer and owner. The legal occupiers in the sample had 250-270 m<sup>2</sup> land left at their disposal. After completion of the redevelopment plan, quite optimistically, if the parties can agree on 50% of the four-storey apartment block, these households may be able to obtain 2 to 2.5 flats in return for their land.

Secondly, 24% (4 out of 17) owned an urban/semi-urban house or plot other than the *gecekondu* being occupied. These assets belonged to four illegal occupiers of Northern Ege. One was a flat located in the adjacent neighbourhood. The rent obtained from this flat was not significantly different from the rental *gecekondus* in the area. The flat proved far less beneficial in terms of provision of housing security since the household was unable to cope with the rather extended debts created to purchase the flat. The returns from the sale of the flat would nevertheless be considerably higher than the sale of those located in the urban-rural interface. Another was a self-help type of housing being built in the periphery, still unfinished due to difficulties in coping with costs. The last two assets were plots situated in such peripheral locations. Due to a lack of economic capital, these households were unable to undertake any house-building. The last three assets would certainly provide some returns after sale, but were limited in provision of housing security and rental opportunities. The limited number of households with such assets seems to indicate that not all *gecekondu* dwellers can be treated as land speculators. Perhaps, if it was not for the demolition threat, these households would not attempt to make such investments, which they could barely afford.

Thirdly, 47% (8 out of 17) possessed rural land of different sizes and 18% (3 out of 17) had a small plot sufficient to build a house on. The land size varied between 15-50 *dönüm* (around 3.75-12.5 acres). The rural land had little value either for income generation or investment. The reasons for this are beyond the realm of my research. Nevertheless, they include a) scarcity of labour due to the migration of younger generation to the urban areas, b) the increasing costs of production in agriculture, c) the fragmentation of land through inheritance, and d) the abolition of certain subsidies (e.g. direct purchase). For these

reasons, land size seems to have made little difference to benefit delivery capacity of the asset. However, this could change following the enactment of the new agricultural subsidy policy which entitles rural land owners to direct income support (i.e. 10 million TL for one *dönüm* land). Some of the urban households who owned rural land and were no longer involved in any form of agricultural activity had begun to try to benefit from these subsidies. Given the inadequacies of title deed registrations, their chances of succeeding could be real<sup>9</sup>. In addition, some perceived their rural assets as a safety net to fall back on in case things went wrong in the city. However, given the decline in agricultural revenues, these assets seem unlikely to provide a safety net for those without a pension or other forms of regular income. This option appears to exist only for 36% (4 out of 11) of the rural land and/or plot owners in the sample.

Fourthly, only 29% (5 out of 17) owned assets in the form of a work place, supplies or equipment. In two households, the work-related assets were mobilised together with other forms of economic capital to run a business i.e. bazaar stands in four different districts of Ankara, and bakery equipment. Consequently, charging rent on these assets was an unlikely option. Even if it was possible, the rent would be limited. However, the revenues obtainable from the sale of bazaar stands were five times as much as those for bakery equipment. Despite this, neither asset provided security for their owners, since these households lacked the economic capital needed to stabilise their businesses in an economic crisis environment. In two other households, this type of asset was used to assist wage based work, a welding machine and saw to cut tiles and wood. Finally, one household owned work supplies, an oxygen bottle, purchased to set up a business, which could never be used due to a lack of sufficient economic capital. The last three assets held little value for sale or as rental, and provided no financial security for their owners.

Finally, 35% (6 out of 17) possessed vehicles. One household used their truck for work purposes. A second household bought it for similar purposes but as the work did not develop as planned the car was not used and the debts created to buy the car remained. The majority of households kept their cars in their drives for special occasions so as to avoid maintenance, petrol and other costs. However, this did not prevent the car depreciating in value. In addition, the cars in the possession of informant households were old models already of limited value. The newest car in the sample was a 1994 registration Lada. In brief, cars proved to be a particularly unfruitful asset since they imposed costs on the household budget and brought no significant returns or future security for their owners. In most cases, cars were neither used as part of an income generation activity nor for daily needs. The ways in which these households used their cars, as well as the shortcomings of car as an item of investment seem to suggest that by buying a car, informant households made a symbolic investment in their status rather than enhancing

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<sup>9</sup> For a detailed discussion of the shortcomings of this policy see Yükseler, Z. (1999).

their well-being. So far we have evaluated the benefit delivery capacity of the non-financial assets included in the household asset portfolios. I shall provide an overall assessment of this area following description of household financial asset profile.

### 3.2 Financial assets

In the sample, two main types of financial assets were in evidence: savings and insurance. Starting with savings, 71% (12 out of 17) had savings of one or more forms. Nevertheless, only 18% (3 out of 17) deposited their savings in a bank. The mean size of their deposit savings was 2.92 billion TL, i.e. eight times the mean household income in April. In April, the deposit account was quite a favourable form of financial investment. Turkish banks were offering fixed term deposit accounts, ranging from a day to 365 days. The interest rates differ across banks and also within each bank, depending on the term time chosen by the customer as well as the amount involved. The interest rate offered by the Bank of Agriculture, one of the most popular banks in Turkey, in April was around 48%. According to SIS figures, the monthly real returns from a deposit account in April were around 1.8%<sup>10</sup>. Thus, after inflation<sup>11</sup> was allowed for, the mean monthly interest accrued on the deposit savings of the three households stood at 53 million TL, which was equal to 15% of the mean household income in April. Consequently, the deposit account proved rather unfruitful as far as the savings behaviour of the poor households was concerned. This seems so firstly because few households were able to create some 'income surplus'. Secondly, even those who had savings deposited in a bank failed to obtain significant benefits as their main capital was of limited size.

Besides bank savings, 18% (3 out of 17) had savings which they kept under the pillow. These savings in general took the form of a foreign currency or golden coins, whereby households aimed at protecting the value of savings against inflation. The mean size of their home savings was 91 million TL, which equals 25% of the mean household income in April. The SIS figures indicate that investing in the US Dollar, Euro and gold proved rather unfruitful in protecting the value of savings against April inflation. According to SIS calculations, the monthly real returns from dollar were - 4.7%; - 3.6% for Euro, and - 1.6% for gold. Nevertheless, as the size of home-savings was very small, the loss of value on these savings was also negligible.

In contrast to bank and home-savings, 53% (9 out of 17) had savings in various forms of ROSCAs<sup>12</sup>. The *güms* that the households in my sample belonged to differed in terms of the number of members, forms of contribution and rotation frequency. One common aspect of the *güms* was that the calendar which

<sup>10</sup>State Institute of Statistics (9/05/2002). *The Materialised Monthly Real Revenues from Selected Means of Financial Investment*. [internet site]. Available: <www.die.gov.tr/TURKISH/SONIST/YATIRIM>. Accessed March 2003.

<sup>11</sup> As a reminder, the monthly rate of inflation in April 2002 was 2.1% (State Institute of Statistics. *SIS Price Statistics and Indices Database*. [internet site]. Available: <www.die.gov.tr> Accessed December 2002.

<sup>12</sup> For definition of ROSCA see Chapter 3 Section 3.4.

denotes the months when each member is to receive a lump-sum was decided at the time of entry. The *güns* lasted until the turn of each member was served at least once. Their main characteristics are presented in Table 5.7.

**Table 5.7 Characteristics of the *güns* the households participated in**

Household	Type of ROSCA	No. of members	Monthly rotation	Lump-sum per member
A	Dollar	3	Once	150\$
B	Sugar	8	Twice	50 kg sugar
G	Sugar	8	Twice	50 kg sugar
H	Gold	10	Once	10 golden coins
J	Gold	8	Once	8 golden coins
K	Sugar	11	Once	100 kg sugar
L	Sugar & gold	11	Once	100 kg sugar, 11 golden coins
N	Gold	10	Once	10 golden coins
P	Sugar	12	Twice	50 kg sugar

**Note:** 50 kg sugar was around \$44 in April. 10 golden coins was around \$153.

Among ROSCA members, 56% (5 out of 9) participated in *şeker günü* where the lump-sum was fixed to the price of sugar. Once or twice a month members found out the price of 100 kg sugar (two sacks) from wholesaler and divided this figure between members to determine their contributions. Therefore, the higher the number of members, the lower the contribution each member had to make. The number of *şeker günü* members varied between eight and twelve. Moreover, by fixing the lump-sum to a wholesale item, the members managed to protect its value throughout the entire period of rotation. The money equivalent of 100 kg sugar was around 110 million TL in April. In some *şeker günüs*, 100 kg worth money was given to the member whose turn came up in the draw that month, whereas in others 100 kg was shared between two members either on the same or different days of the given month. Members were allowed to spend this lump-sum as they wished but the majority used the lump-sum to purchase food staples.

The *altın günü* was also a popular type of ROSCA among informant households. 44% (4 out of 9) belonged to such ROSCAs where the contributors' share was fixed to the price of a golden coin in the free market. Once a month, members either contributed a coin or the money equivalent of a coin to the common pot which was then given to the member whose turn came up that month. Thus, the higher the number of participants the greater the size of lump-sum. The number of members ranged from eight to ten and hence the lump-sums varied between eight and ten golden coins, which were respectively worth around 162-202 million TL. Furthermore, by fixing the contributions to gold, the members aimed to

avoid the depreciation in the value of the lump-sum (see also Hospes, 1995; Khatib Chadidi, 1995). However, as we have seen, the real return on gold in April was negative; meaning that the households were not very successful in their attempts to protect the value of the lump-sum for that particular month.

Finally, 11% (1 out of 9) participated in a rather unpopular ROSCA called *dolar günü* where, as in *altın günü*, the contributions of each member were adjusted to the price of dollar in the free market. Members contributed \$50 per month to a common pot which was then granted to the person who was to receive the pot that month. In this particular *gün*, there were only three members, which proved unusually small. This might be because there were not many people who could afford to make \$50 worth savings every month. In fact, within the sample of *gün* members, \$50 turned out to be the highest level of contribution any members made. Despite this, the lump-sum was of similar size to others due to the limited number of members that participated. The Turkish Lira equivalent of the lump-sum, i.e. \$150 was around 220 million TL in April. Similarly, the choice of dollar was also based on the idea of protection against inflation. However, as we have seen, as for gold and foreign exchange in April, the dollar was unable to provide returns in excess of the monthly rate of inflation.

Despite their popularity, none of these *güns* enabled accumulation of a considerable amount of savings. As a result, in keeping with my expectations, the type of ROSCAs informant households belonged to proved far from being the engine for asset formation or guarantor of financial security. They rather served the purpose of helping them to purchase sizeable items which they could not otherwise afford. So far we have focused on financial assets in the form of savings. We found that the number of households that deposited their savings in a bank account, or kept savings at home, was rather limited. In contrast, most households made some savings by joining ROSCAs of various types. Although we discovered that the majority had savings in different forms, their savings remained restricted in size. This applied to all forms of savings mentioned above, including deposit accounts. Therefore, the savings of the poor households turned out rather limited in their benefit delivery capacity. We will now turn to see whether their insurance arrangements promised anything different.

In the sample, no insurance arrangements, other than the State-run social security schemes, were in evidence. As explained earlier in detail, 35% (6 out of 17) of male partners<sup>13</sup> were active members of various State-run social security schemes. Among them only 6% (1 out of 17) were contributing to a State-run optional scheme which enables the employee to pay premiums without any support from the employer. In fact, the rest were eligible for the optional scheme but none of them were able to afford the monthly premiums. As discussed before, being an active member does not automatically imply the right to withdraw a pension. This is also contingent upon age, year of registration, and premium contributions

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<sup>13</sup> We are here focusing only on the male partners' insurance behaviour for the reasons explained in Chapter 4 Section 3.1.1.



to date. Based on these requirements, only 35% (6 out of 17) proved to have high pension prospects; 18% had moderate and 47% had low chances of such financial security in the future. The premiums accumulated had little potential for further asset formation since their size was restricted. Moreover, the conditions applied made the option to cash in these premiums unrealistic. In fact, the majority of male partners did not seem to have considered this short-term option perhaps hoping that they would be able to make further contributions towards their premiums through employment. However, given the current violation of rights in the labour market, their long-term expectations may not come true either. In addition, this kind of asset offers no opportunity for income generation. It is thus clear that insurance type of financial assets promised a high benefit delivery capacity only to a small portion of households in the sample.

In the last two sections, we have described the asset portfolio of the households based on the financial and non-financial asset categories. Through these descriptions, we have shown that the majority of assets possessed were rather limited in their capacity to promote asset formation, income generation and/or provide a safety net for the future. Nonetheless, a legally owned *gecekondu* house or land and premiums kept in a State-run social security scheme offered significant benefits to their owners. However, only a small number of households were able to incorporate assets of such high capacity into their portfolios.

### **3.3 The use of resources in asset formation**

In this section, I will seek to examine whether the resources mobilised in pursuit of asset formation played a significant role in household success. The analysis will once again revolve around the argument of whether it is the range of resources or the benefit delivery capacity of the resources used, which is crucial for success. I will here demonstrate that the latter is of more significance.

Three types of resources used by the households in forming their asset portfolio were: a) economic capital (e.g. income, financial and non-financial assets), b) social capital, and finally, c) entitlements. Here the focus will be on the last two resources so as to understand the degree to which they helped households succeed in removing the pressure on their economic capital accumulations. Table 5.8 summarises the types of external resources households used in accumulating their current assets:

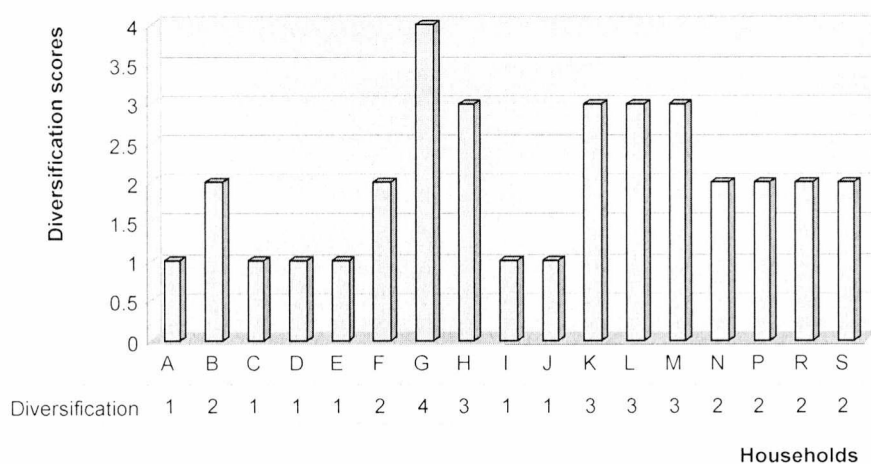
**Table 5.8 Distribution of resources used for asset formation**

Type of resources	Number of households	% of households
<b>Social capital</b>	17	100
<b>Entitlements</b>	11	65
<i>Land entitlements</i>	7	42
<i>Labour-based entitlements</i>	7	42
<i>Financial credit entitlements</i>	1	6

As is evident from the table, all informant households made use of their social capital in one way or another. However, as far as entitlements were concerned, the proportion of households fell to 65%, of whom 42% benefited from *gecekondu* (land) entitlements; 42% from labour entitlements; and 6% from financial credit entitlements in the making of their asset portfolio.

Did the range of resources used in asset formation affect household success? To answer this, I firstly calculated household resource diversification levels by summing up the number of resources households mobilised to establish their asset portfolio. In calculating these scores, I treated different types of entitlement as separate resource categories. Figure 5.2 shows the distribution of resource diversification levels within the sample.

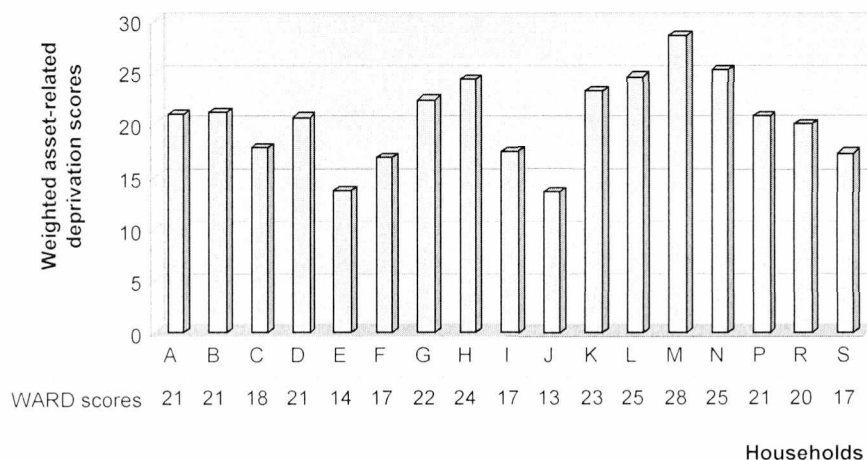
**Figure 5.2 April distribution of household resource diversification levels in asset formation**



The mean resource diversification in asset formation was 2 [std. deviation = 0.94]. As can be observed from the above figure, 35% (6 out of 17) relied on a single resource, another 35% (6 out of 17) on two resources; 24% (4 out of 17) on three, and finally, 6% (1 out of 17) depended on four different types of resources to form their April asset portfolio. In order to measure success, I calculated a new weighted asset-related deprivation index by removing some measures from the previous deprivation index i.e.

income/work hours, household social security ratio and mean household occupational risk grades, which are irrelevant to asset formation<sup>14</sup>. The new weighted asset-related deprivation scores are presented in Figure 5.3:

**Figure 5.3 April distribution of asset-related deprivation levels**



Using the above variables, I performed a Pearson correlation test to see whether deprivation levels varied significantly according to the range of resources used for asset formation. The test results are indicative of a very strong positive relationship [ $r = 0.68$ ;  $p < 0.01$ ]. This implies that those who deployed a broader range of resources proved more successful, a result which seems to negate my hypothesis. However, before concluding the argument, I shall draw attention to the results of the second Pearson correlation test I performed, this time using a dichotomous variable where households were grouped according to whether they employed any form of entitlements in the making of their asset portfolio. According to this grouping, 65% (11 out of 17) appeared to have made use of different entitlements to this end. The results proved very interesting, not only because the association remained significant but also because it stayed very close to the previous results produced by the household resource diversity scores [ $r = 0.59$ ;  $p < 0.05$ ]. We can therefore infer that the higher levels of success depend upon the use of a particular type of resource, which, in this case, proved to be institutional entitlements. The results can therefore be claimed to confirm my hypothesis that it is the benefit delivery capacity of the resources which matters to success more than the range. In asset formation, institutional entitlements appeared to have a higher benefit delivery capacity. In the following sections, I will discuss the various ways in which institutional entitlements proved more powerful than social capital. To be able to draw a comparison, I shall first elaborate on the benefit delivery capacity of social capital.

<sup>14</sup> Refer to Table B.3 for further information on the nature of the omitted measures.

### 3.3.1 The role of social capital in asset formation

In the formation of asset portfolios, households not only made widespread use of social capital but also benefited from this resource in various different ways: For 65% (11 out of 17) social capital proved helpful in direct supply of the asset, for 47% (8 out of 17) in access to information on asset availability and conditions of purchase, for 24% (4 out of 17) in provision of labour and material support during the actual making of the asset (e.g. self-help housing), for 41% (7 out of 17) in supply of loans<sup>15</sup>, for 12% (2 out of 17) in supply of money towards the purchase of the asset, and finally, for 53% (9 out of 17) in organisation of ROSCA. Evidently, social capital made certain contributions to households becoming asset owners. Despite the widespread and multi-dimensional contributions made by their social capital, the capacity of this resource to promote asset formation remained rather limited in the following respects.

First of all, the social capital of the majority seems to have failed to take pressure off the economic capital households accumulated. This is clearly evident in the limited use of social capital as a direct source of cash. The impact of other types of help provided in the form of information, labour, material, loan or credit on reducing the costs incurred in asset formation was in fact negligible. To illustrate, social capital certainly made borrowing possible for the majority of the households, who lacked the ability to borrow from formal credit institutions due to their low earnings which raised doubts about their creditworthiness. Additionally, the problem does not simply pertain to the financial institutions turning down their application. It also seems to be related to the fact that the majority of informant households avoided using such institutions due to the fear of failure of meeting the repayment schedule. For these reasons, household use of formal credit institutions was limited. In fact, borrowing from a formal institution was found only within two households where both male partners held the status of civil servants.

The majority preferred becoming indebted to their relatives mostly, neighbours and friends, who allowed more flexible repayments. In April, 41% (7 out of 17) had asset-related debts waiting to be paid back. Among them 86% borrowed money from their social contacts either to purchase an asset or to maintain the (work-related) assets they already possessed. Most of these debts were of considerable size, ranging between 268 million and 5.6 billion TL [mean = 2.2 billion TL]. As a matter of interest, the mean debt was around six times as much as the mean household income. All of these sizeable debts were created either in the form of gold or foreign currencies, so as to protect them against inflation. The previously shown SIS figures seem to suggest that borrowers did not lose out by creating such debts in the month of April. Yet, we are unable to evaluate the overall gain (or loss) since the date such debts were created. We

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<sup>15</sup> Please note that this figure represents the supply of loan at the time of purchase: therefore, some of the debts created for this purpose had already been cleared of prior to April 2002.

will have the chance to assess this whilst analysing change. I believe that in a volatile economic environment one should not expect such conditions to be persistent. Consequently, whatever the gains against inflation, the money borrowed from social contacts was significant in size. The fact that social capital provided the households with the opportunity to borrow money did not relieve them of the pressure of repaying these relatively sizeable debts. Similar concerns apply to other forms of help provided by social capital in asset formation. There were indeed some areas of support where social capital appeared to have brought relief to households' economic capital accumulations either by directly supplying the asset or making monetary contributions towards its purchase, without an expectation of return. However, the majority of households considered the type of assets supplied in this way to be unnecessary. This is not a coincidence since such assets tend to be limited in their benefit delivery capacity. This leads us to the second limitation of social capital.

Secondly, the social capital of the majority rarely provided access to assets with a high benefit delivery capacity. As a matter of fact, 55% (9 out of 17) were directly supplied assets in the form of rural land passed on through inheritance. Only 12% (2 out of 17) were directly supplied assets of some significant benefit delivery capacity. These assets included four work stands and a truck that BX's father gave him after he left the bazaar business and a semi-urban rural land that CX's uncle sold to the family at a price much below the market price. The assets obtained through direct monetary help were also of considerable value. These assets were *gecekondus* located in the two parts of Ege and belonged to two different households. Thus, in only 24% of households (4 out of 17) did social capital enable formation of assets with a relatively high benefit capacity. As a result, it seems that for the majority, social capital proved fruitful neither in removing the pressure on their economic capital accumulations nor in providing access to assets of high benefit delivery capacity.

### **3.3.2 The role of entitlements in asset formation**

By contrast, institutional entitlements realised in the formation of asset portfolio proved highly beneficial in both respects. Firstly, they seem to have allowed their claimants' access to assets of higher benefit delivery capacity. With regard to *gecekondu* entitlements, the Redevelopment Law (no. 2981) provided some of the Southern Ege occupants with the opportunity to transform their *gecekondu* land into four storey apartment blocks, and to obtain at least two flats. Secondly, at the time of my research, the Ege Urban Transformation Project was considering allowing the illegal occupants of Southern Ege to purchase a flat in the new development. Finally, in accordance with the *Gecekondu* Law (no. 775), the Northern Ege occupants were allocated cheap land to develop social housing. Yet, due to lack of sufficient income to afford the ever increasing instalments of the housing co-operative, none of the Northern Ege residents in the sample who were initially registered with the co-operative managed to turn this opportunity into a housing asset. The majority sold their membership to third parties early in the

development. The main reason for drop-out was the failure to afford the monthly instalments. Two households were an exception to this rule; one of them left after his son committed suicide and the other lacked faith in the ability of the members to make payments on a regular basis and hence the future of the co-operative. As a result, none of the households managed to become flat owners; the majority failed to gain significantly through the sale of their rights as they used the money to pay off their debts; only 30% (3 out of 10) were able to sustain their membership longer than others and hence obtained higher returns from the transaction. In addition to *gecekondu* entitlements, the labour-based entitlements were of significant capacity in the sense that they not only guaranteed national health insurance for today but also enhanced the chances of their claimants to draw a pension in the future. As a matter of fact, all male partners who were active members of a social security scheme in their April employment had high pension prospects.

Secondly, institutional entitlements also seem to have helped remove the pressure on the economic capital accumulated by the households. To illustrate, the *gecekondu* occupiers of Southern Ege had to make a small payment to obtain their legal title deeds. The total payments were around two or three billion TL to be made in four monthly instalments, a figure which households were struggling to pay. However, considering the high benefit delivery capacity of the assets they became entitled to, the payments remained rather negligible. This was however not the case for Northern Ege occupants who were compelled to pay higher amounts towards the purchase of a flat developed by the housing co-operative. This is why all members in the sample dropped out of the process. It seems likely that when the redevelopment process starts, illegal occupants of Southern Ege will be faced with a similar problem.

Labour-based entitlements were also of considerable value. For instance, active members of a social security scheme were entitled to claim compensation if they were made redundant. In the sample, 24% (4 out of 17) made use of redundancy compensation in the formation of their asset portfolios. Such payments certainly took some pressure off the households' economic capital accumulations. Besides compensation, the active scheme members were allowed access to welfare benefits by contributing 14.5% of their gross wage towards their premiums. The remaining 20.5% is to be contributed by the employer. The pressure that the premiums created was barely felt by the employee since a) the responsibility is shared, and b) the employer's share is greater. As these conditions do not apply to optional scheme members, they are unable to avoid such pressures. Therefore, only 10% of male partners (1 out of 10) eligible for the optional scheme were able to afford the premiums. In addition to land and labour-based entitlements, some households used financial credit entitlements in making their asset portfolio. This resource proved rather unfruitful in removing pressure. However, for the reason explained earlier, the use of such entitlements was confined to very few households.

Consequently, especially land and labour-based entitlements especially seem to have played the most significant role in household success. In forming an asset portfolio, such resources not only enabled access to resources of higher benefit delivery capacity but also made it possible to remove some pressure on households' economic capital accumulations. Ultimately, the land entitlements were a product of the policy decision to authorise the *gecekondu* stock built in the pre-1985 period. As discussed in the previous chapter, access to labour-based entitlements is highly contingent on employer behaviour. It can therefore be concluded that structural forces determine what sort of entitlements would be accessible to the households, and thereby which households would succeed in asset formation.

### **3.4 *Gecekondu* formation and clientelism**

We have so far examined the role of social capital and entitlements in the formation of the asset portfolio as a whole. In this section, I shall focus on *gecekondu* formation, and critically evaluate the arguments and findings of a recent Turkish poverty study on this matter. By this critical analysis, I will also seek to discuss the role of clientelist relationships in access to *gecekondu* entitlements.

The poverty research concerned is conducted by Işık and Pınarcıoğlu (2001) in Sultanbeyli, an atypical *gecekondu* settlement in İstanbul, predominantly occupied by fundamentalist Islamic groups (see also Pınarcıoğlu & Işık, 2001). I shall begin by criticising the theoretical underpinnings of this work. First of all, this study reduces so-called survival strategies to housing market processes. Secondly, it construes *gecekondu* formation as a strategic act poor households devised to move out of poverty. Such a conception is, in my view, rather simplistic since dwellers who built their *gecekondus* prior to the enactment of the law authorising the *gecekondu* stock built prior to 1985, would not have considered the possibility of future redevelopment rights. These people were more likely to have an immediate need for shelter. The rationale for those who built more than one *gecekondu* might nevertheless be different. For instance, they might have planned to rent them out. The rationale might also be different for those who built *gecekondus* after 1985. The expectation here could well be that another amnesty law would be passed in the future. The actions of those who bought pre-1985 built *gecekondus* may also be considered strategic since necessary information regarding *gecekondu* entitlements was then accessible. Işık and Pınarcıoğlu (2001) however fail to acknowledge such differences in the housing behaviour of *gecekondu* owners. Finally, the authors describe the process whereby early migrants became richer by selling or renting out the (additional) *gecekondu* houses or land they obtained to new comers as *nöbetleşe yoksulluk*, i.e. 'taking poverty turns'. I believe this concept to be devoid of any substantial theoretical content.

Turning to their research findings, two factors are found to be of influence on poverty. The first concerns the migration behaviour of the urban poor. Their findings reveal that early migrants were better off than



the late comers as they took more opportunities in the *gecekondu* housing and land market. This conclusion is inferred from the bi-variate correlation between migration year and a poverty index containing the measures of a) housing, b) urban land, and c) a set of household items. The correlation indicates a significant decline in house and land ownership among those who migrated in and after the period of 1983-1988<sup>16</sup>.

To examine this hypothesis against my own data, I categorised male partners according to whether their year of migration was prior to 1985 or not. This grouping revealed that 71% of male partners (12 out of 17) moved to Ankara before 1985. I then subjected this dichotomous variable to a Pearson correlation test with a) the weighted aggregate deprivation scores and b) a composite weighted variable including the measures of *gecekondu*, urban plot and second urban/semi-urban house ownership. The second variable is employed to replicate the main poverty measures of Işık and Pınarcıoğlu's study. The test results show very little difference in deprivation between the earliest and later migrants [ $r$  (a) = 0.17,  $r$  (b) = 0.36]. This can also be seen from Table 5.9, which demonstrates the distribution of the male partner's migration year according to deprivation groups. As is evident from the table, 41% (4 out of 12) of those who migrated in or before 1985, and similarly 40% (2 out of 5) of those who migrated after that year, remained within the worse off category:

**Table 5.9 Male partners' year of migration categorised by deprivation groups**

Year of migration	Deprivation groups			Total
	Worse off	Moderate	Better off	
Pre-1985	4	3	5	12
Post-1986	2	2	1	5
Total	6	5	6	17

As a result, my findings are incompatible with the idea that early migrants are more successful due the abundance of opportunities present in the *gecekondu* market at the time of their arrival. In my view, my results have some significance because, unlike Işık and Pınarcıoğlu (2001), I endeavoured to reflect the typical characteristics of the *gecekondu* population. Nevertheless, I am reluctant to dismiss their findings for a number of reasons. Firstly, their research is based on a much larger sample. Secondly, the tenure types as well as the way in which occupiers obtained their *gecekondu*s, indicate that some previous or current *gecekondu* occupiers had made money from the late comers e.g. by renting out their (additional) *gecekondu*s, parcelling out the land illegally for sale, or selling their (additional) ready-built *gecekondu*s.

<sup>16</sup> I find this chronology unworkable. The year 1985 should have been taken as a reference point so as to manifest the distribution of legal and illegal *gecekondu* stock. This leads us to another problem with this research. It fails to take into account the implications of the legal and illegal stock for poverty. As we have already seen, legal *gecekondu* ownership can be more beneficial except where the land share of the owner is too small. This is why I took 1985 as a cut off point to group male partners according to their migration year.

Thus, it seems that some benefited from *gecekondu* formation more than others; yet we can not exactly identify who benefited most. My findings may have failed to capture this due to my sampling decision to select households below a certain level of income.

Some have therefore become more successful by collecting the fruits of urban land speculation. Their success is likely to stem from early migration to the city. However, this explanation in my view throws only partial light on household success. I believe that migration year can be significant as long as migrants were able to occupy *gecekondu* land before 1985, since the benefit delivery capacity of the legal *gecekondu* land is incomparably higher, especially where the land is of a significant size and located in a rentable part of the city. In my sample, it turned out that the majority of households failed to build a *gecekondu* before 1985 or to buy a pre-1985 built *gecekondu* although they migrated to the city earlier. I was unable to identify all of the reasons behind this. Nevertheless, they include a) lack of economic capital to purchase land or ready-made *gecekondu* from the legal stock, b) lack of information regarding the legal status of the land occupied, and c) urgent needs for sheltering a newly formed or moved family etc.

However, their current lack of access to land entitlements does not mean this channel is forever closed to the illegal *gecekondu* occupiers. This leads us to another shortcoming of Işık and Pınarcıoğlu's study. The researchers anticipate that latecomers are not presented with the same opportunities as the new comers to move out of poverty since there is no further land to be occupied. This situation would in turn lead to the emergence of a Turkish underclass. Firstly, I very much doubt that there exists a real land scarcity and secondly their quick conclusion is completely blind to the future opportunities clientelist party politics can provide for current and perhaps future illegal *gecekondu* occupiers. As a matter of fact, the fourth article of the new draft proposal which recommends amendments to certain laws suggests the sale of the treasury land within the boundaries of the municipality primarily to their occupiers. This proposal seems to signal that a new amnesty law for illegal land occupiers might be on the way<sup>17</sup>.

The second influence emphasised by Işık and Pınarcıoğlu (2001) relates to the clientelist relationships existing within the *Sunni cemaat* (community). The researchers claim that power-based relationships play a significant role in *gecekondu* formation and are in turn reflected in the distribution of poverty. In their study, poverty distribution is represented by a three layer pyramid, denoting differences in terms of access to urban housing, land and a set of household items. However, the study provides no substantial evidence to prove the connection between the pyramid and the political activism of *Sunni cemaat* in Sultanbeyli. It uses the hometown of *gecekondu* dwellers as an indication of clientelist activity, which, in my view, lacks validity. Moreover, the claims as to the role of clientelist relationships remain speculative

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<sup>17</sup> For detailed information on this see Chamber of City Planners of Turkey (2003).

since the study fails to explain in what respect clientelism affected *gecekondu* formation in the area. My findings suggest that the transaction which took place in the actual acquisition of *gecekondu* was based on a rather informal market exchange. Thus, the pyramid concerned is likely to have emerged out of a simple market transaction between the parties involved. For these reasons, their second claim, in my view, remains unsubstantiated.

However, I am not implying by this criticism that clientelism plays no part in *gecekondu* formation. Clientelist relationships seem to come into the picture at a particular stage of the process. I identified two stages which in reality could well overlap, i.e. actual acquisition of a *gecekondu* (housing or land) and legalisation of the land. I found that power-based clientelist transactions were more likely to occur in the second stage. In my sample, there is no evidence to confirm that legal *gecekondu* owners of Southern Ege were actively engaged in clientelist relationships when the authorisation of *gecekondu* stock was first mentioned publicly. Regardless of whether they were actively involved or not, these households certainly benefited from the clientelist party politics aimed at winning over *gecekondu* votes in the 1980s (Buğra, 1998). Furthermore, my research revealed that Northern Ege occupants actively participated in clientelist relationships. The inhabitants were predominantly *Alevi* by background, as was the mayor of Mamak District who was in power at the time. Faced with pressure from the occupants affected by the evacuation decision, the mayor took steps to obtain an allocation of cheap land. After land allocation, the elected board of the Ege-Mutlu Housing Co-operative undertook the administrative responsibility for land development.

The housing co-operative, however, proved to be a failure. During the time of my research, the housing project had not yet been completed despite the seven years since the start of the construction. Moreover, the promise to produce low-cost housing remained unmet. Some of my informants provided interesting accounts regarding the fraudulent activity on the part of the administrative board. One of them pointed to the sudden change in the wealth of board members and their close relatives. Evidently, board members made their monthly payments by using the interest accrued on the payments of other co-operative members, as well as by asking commission for the projects they subcontracted to construction companies. The same issue is also raised by another respondent who claimed to have found out about their fraudulent activities in a one-to-one conversation. While the board members found secure ways of making monthly payments, which had increased 80 times in nominal value since the construction launched in 1995, the low-income groups found it very difficult to maintain their membership. All cooperative members in the sample dropped out at different stages of the construction, selling their rights to third parties. This was indeed a common occurrence. By the end of seven years, the portion of co-operative members liable to evacuation declined from 344 to 161. The failure of the housing project seems to have led the clientelist relationship between the mayor and the *Alevi* occupants to unravel.

Some of the informant households reported that nobody in the area voted for the mayor in the next elections. Mamak is a district where local politics is sensitive to slight changes in the voting behaviour of *Alevi* and *Sunni* groups since the district population is rather equally distributed between them. The resentment of 344 *gecekondu*s, or roughly 750 votes, might well have tipped the power balances against the mayor, contributing to his losing the next elections.

Before moving on to discuss the effects of consumption behaviour on deprivation, I will briefly conclude our analysis regarding household investment behaviour. It is shown here that households may possess some assets but this does not necessarily guarantee success as it all depends on their benefit delivery capacity. The majority is found to own assets with limited capacity to ensure a) further asset formation, b) income generation and/or c) future financial security. Those reliant on institutional entitlements, particularly in the form of land and labour-based entitlements proved more successful in the making of their asset portfolio since these entitlements a) provided access to assets of high benefit delivery capacity, and b) took off some pressure on household economic capital accumulation. On the other hand, despite its widespread use in forming assets, social capital remained rather limited in its benefit delivery capacity. I have finally examined the main proposals of a recent Turkish study and found that what matters to success more than the migration year is whether the *gecekondu* occupier has access to land entitlements, which authorise their *gecekondu*, and at the same time, permit redevelopment. I have also argued that it is the policies devised in the 1980s with clientelist intentions, which paved the way for the owners of *gecekondu*s built before 1985 to enjoy speculative profits depending upon the size and location of their land. Such clientelist channels are still available to *gecekondu* occupants. However, as we have seen, these channels reach a much smaller population than they did in the 1980s, and deliver benefits restricted in capacity. Despite these differences, one characteristic of such channels remains unchanged: they continue to create their own winners and losers.

#### **4. Consumption and Borrowing**

The aim here is to explore the effects of household consumption behaviour patterns on deprivation levels. As mentioned earlier, in my model these behaviour patterns are grouped into three broad categories, i.e. commodified, semi-commodified and non-commodified activities. In this section, the non-commodified elements of consumption will constitute the focus of my analysis. In others words, did households have significant non-market forms of access to consumption goods and services? Although the focus here is on the non-commodified sphere of activity, the analysis below does not entirely adhere to the distinction I drew between non- and semi-commodified consumption behaviour, since it proved unhelpful in quantifying some of the resources used to obtain free and subsidised consumption goods and services. Thus, the following analysis also examines household access to free goods and services in

self-provisioning activities and their access to subsidised items (e.g. medicine, transportation), which are, as portrayed in my model, considered semi-commodified consumption behaviour.

My reasons for deciding to restrict the analysis in this way are as follows. Firstly, there are severe difficulties in quantifying complex commodified behaviour in any meaningful way. I could not find a way of examining such behavioural responses without falling into the problem of circularity. Listing the quantity and type of goods and services households could afford was not an option since these elements were already contained in my deprivation index. Secondly, my data is rather limited in terms of reflecting the complex nature of the commodified practices the households were involved in. For these reasons, my analysis will exclude commodified consumption practices. Hence any positive impact they have on deprivation will remain unexplored.

#### 4.1 Non-commodified consumption

I now turn to explore the extent to which non-commodified consumption practices had an effect on household deprivation levels. First, I shall briefly describe the types of non-commodified practices observed. Households participated in a series of non-commodified activities in various areas of expenditure. In the area of food, all households had different ways of obtaining food for free, which included borrowing, collecting certain plants and receiving support from formal and informal sources. The scope of food support was however rather restricted. For example, 29% (5 out of 17) obtained municipal aid delivering 52 kg worth food staples on more or less a six month basis, with no guarantee for the next round. 59% (10 out of 17) had food sent over from their villages. However, the quantity of such support was significant only for four households. The figures may be indicative of a drastic decline in a source of support which previously brought significant relief to household income. This is evident in the account of 51 years old KX:

**Interviewer:** *Has anyone provided you with food support lately?*

**KX:** *We borrow and lend; other than this no... Of course, we give it back when we borrow. But in the past we used to say 'just take it' but not anymore... I cannot resent anyone; everybody is like how I am. Also the gecekondu environment is a poor environment. [...] We are all the same; people frying by their own oil [i.e. just about getting by], what can you expect from others? You can borrow and lend only. There's no one who'd say 'I'll give a plate from the food my husband brought from village'.*

**Interviewer:** *How was it in the past then?*

**KX:** *We used to be so different towards each other; I used to go to the village to bring some; the other also goes and brings some; we would give it to each other; we wouldn't know what borrowing did mean. [...]*

**Interviewer:** *So you mean there used to be a lot more [food] coming from the village?*

**KX:** *It used to be a lot. Now, the villages stopped it. Had we ever used to pay for the bulgur wheat in the past? We used to go to the village to make and bring some. Not any longer though. There are some who still do; those who are deeply rooted in their village; those with mothers and very close relatives in the village. Since we do not have any, who could do for us?*

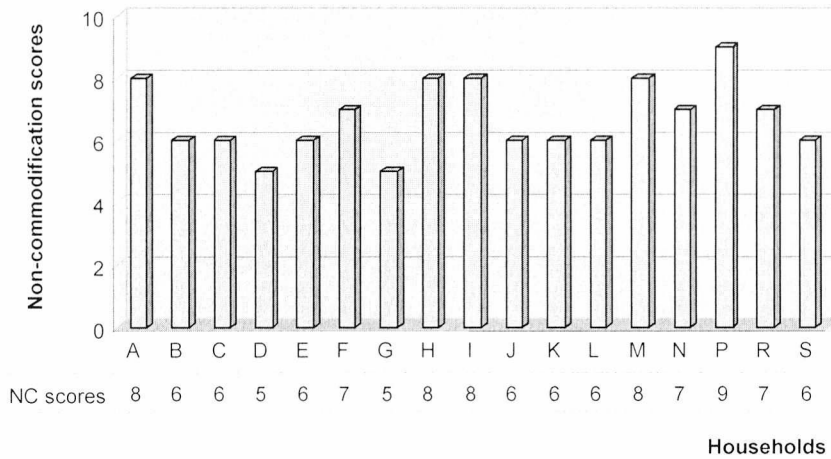
Concerning free access to medical services subsidised by the State, inter- and intra-household differences were discernible with respect to access to hospital treatment, type of hospital and hence the quality of service being received. This was also true for prescribed medicine, 80 to 90% of which was subsidised by the State. In 76% of households (13 out of 17), at least one member benefited from free hospital treatment, whereas in 47% (8 out of 17), all members were entitled to such service. As far as access to prescribed medicine is concerned, the percentages fell to 53% (9 out of 17) and 24% (4 out of 17), respectively. Among those who had partial or no free access to both services, 54% (6 out of 11) received free medicine either from social contacts or charitable organisations. However, except for one household where the salesman son devised a clever way of using the medical entitlements of the clients visiting the pharmacy where he worked, their access to free medicine was of limited and irregular nature.

In the area of education, 65% (11 out of 17) were involved in non-commodified practices of various kinds. 59% (10 out of 17) were exempt from the term based contributory fees for one of their kids in education; yet some managed to avoid also paying for the second child. At the start of the new school year, five households obtained 30 million TL and some stationery as part of World Bank aid distributed via school administrations. Only 23% (4 out of 17) had at least one member attending courses free of charge to play sports, to learn how to read the Koran or Turkish, and finally, to prepare for university exams. In the area of housing, 88% (15 out of 17) had rent-free access to their *gecekondu*. The rest were tenants in *gecekondu* type housing. With regard to utilities including electricity, telephone, water and fuel, 88% (15 out of 17) had free access to at least one of these utilities; 23% (4 out of 17) illegally used electricity; 82% (14 out of 17) had access to wood and 29% (5 out of 17) to coal free of charge. Regarding house repairs, 12% (2 out of 17) had free access to some construction material through their work. In terms of acquisition of household items, 94% (16 out of 17) had some free access; yet the households varied in the number of items obtained in this way. With regards to transportation, 82% (12 out of 17) were able to use public and/or private transport facilities either for free or at a reduced rate; yet there were intra-household differences in their access. Among them, at least one member was entitled to travel at a 33% discount price due to being disabled or a student. In 23% (4 out of 17), at least one working member was entitled to bus service provided by their workplace. Only in 12% (2 out of 17) did at least one member benefit from private free arrangements (e.g. being given a lift for free). As for clothing, 76% (13 out of 17) had free access to first or second hand clothes and occasionally to knitting material.

Having briefly described the type of non-commodified practices carried out by informant households, I will now move on to analyse the implications for deprivation. To this end, I first measured household non-commodification levels simply by counting the number of selected expenditure areas each

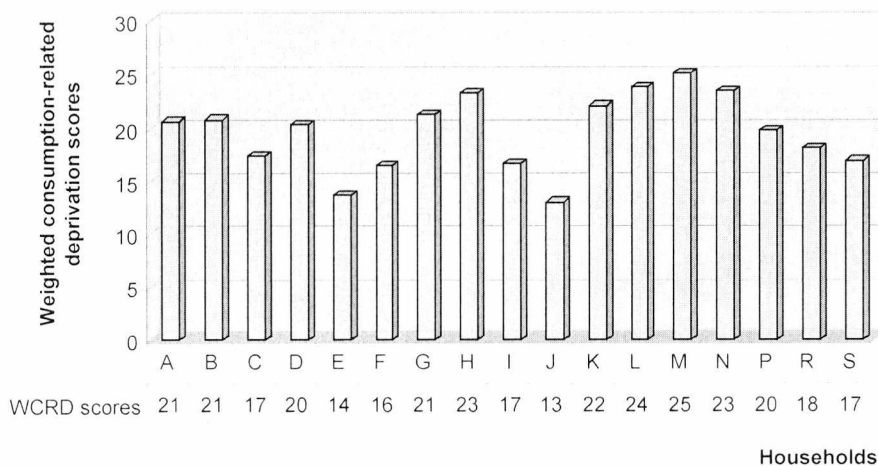
household, in one way or another, engaged in practices of non-commodified nature. The household non-commodification levels are presented in the Figure 5.4.

**Figure 5.4 April distribution of household non-commodification levels**



The mean non-commodification score was 6.71 [std. deviation = 1.16]. I then calculated weighted consumption-related deprivation scores by removing the measures of mean household income/work ratio, mean household social security ratio, pension prospects and mean occupational risk grades from the original deprivation index in order to increase the relevance of the index to consumption behaviour<sup>18</sup>. The distribution of households in the consumption-related deprivation scale is presented in Figure 5.5.

**Figure 5.5 April distribution of household consumption-related deprivation levels**



I subjected the two variables mentioned above to a Pearson correlation test in order to find out whether household deprivation levels varied significantly according to their degree of involvement in non-

<sup>18</sup> Refer to Table B.3 for further information on the nature of the omitted measures.



commodified activities. The results indicate that non-commodification levels are weakly associated with deprivation [ $r = 0.19$ ]. So how can we make sense of these results? We may infer that greater involvement in non-commodified practices does not necessarily bring success. I am however careful to draw a conclusion from these results for two reasons. First of all, the detail I have presented here fails to reflect differences in households' involvement within each area of expenditure. Secondly, I have only looked at the number of expenditure areas where non-commodified practices took place, which is different from their value. The next explores whether the type of resources used had an effect on the failure of the households highly involved in non-commodified activities.

#### 4.2 The use of resources in non-commodified consumption

This section describes the kind of resources used in non-commodified practices, and discusses their implications for deprivation. I here analyse these practices further by asking what type of resources are involved. The resource type is crucial for our analysis since the benefit delivery capacity of the resources mobilised for this purpose are likely to vary between households. Households mobilised a series of resources to conduct non-commodified practices in various areas of expenditure. The resources that directly or indirectly enabled access to free or subsidised goods and services in nine selected areas of expenditure are summarised in Table 5.10.

**Table 5.10 Distribution of resources used in selected areas of expenditure**

Expenditure areas	Resource Types <sup>19</sup>				
	Institutional entitlements	Social capital	Transient contacts	Public resources <sup>20</sup>	Cultural capital
Food	7	14	2	6	-
Clothing	-	13	1	-	-
Health	12	5	2	-	3
Education	10	7	1	-	-
Housing	3	1	-	12	-
Utilities	2	9	3	10	-
Household items	4	13	3	-	-
House repairs	-	2	-	-	-
Transportation	13	2	-	-	-

Due to a shortage of space, I will not provide a detailed account of the ways in which households made use of these resources. Instead, I will seek to explore whether the range of resources used in non-

<sup>19</sup> It should be noted that labour and skills kind of resources used to carry out self-provisioning activities carried are excluded from the analysis as these resources were accessible by all households in one way or another.

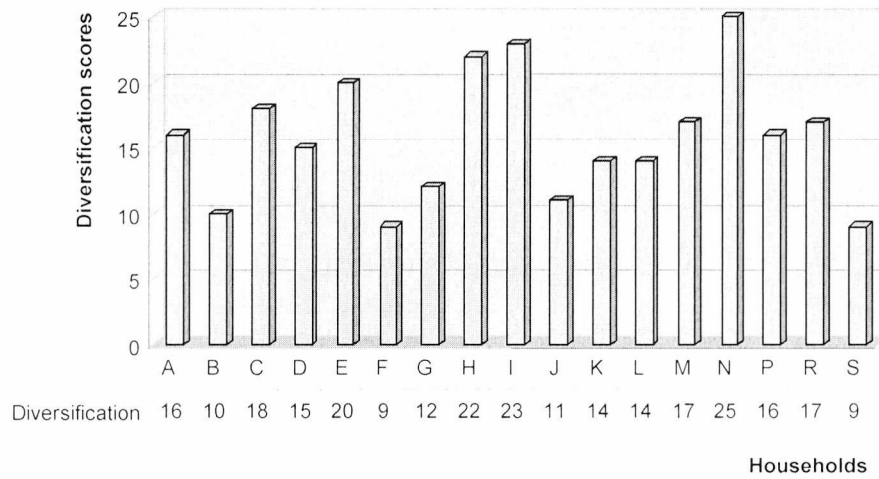
<sup>20</sup> It should be noted that there is some ambiguity arising from the lack of data with regard to the ownership of the poplar trees used by the households to produce logs for winter: nevertheless, I coded them as part of publicly owned natural resources.

commodified practices had a significant effect on deprivation levels. The method that I devised to measure degree of resource diversification in non-commodified consumption is explained below.

In calculating household resource diversification levels, I allocated a point to each resource used for non-commodified consumption. The decisions regarding which resources are to be considered within the realm of non-commodified consumption were made based on two criteria: those resources which directly or indirectly a) enable households to possess free and subsidised goods, and b) give households the right to use them are included within the calculations. Obviously, in some cases, more than one resource was mobilised to obtain a single item or service. In order to avoid complication, only the resources I considered equally significant are included in the coding, e.g. if a household gained access to prescribed medicine using other people's medical entitlements, one point was given for the use of social capital and another for cultural capital (e.g. hustling skills).

Consumption behaviour is very difficult to represent in quantitative terms as households are involved in a variety of activities in each area of expenditure. We are unfortunately unable to represent a full level of detail. Nonetheless, I subjected some of the resources and areas of expenditure to further elaboration to capture as much detail as possible in scoring resource diversification levels. As a result of this, I allocated a point for each of the following resources. Firstly, each entitlement enabling access to non-commodified goods and services is given a point. For instance, instead of forming a broad category of 'educational entitlements' and giving it a score of one, I divided such entitlements into sub-categories of educational aid, contributory fee reductions etc. and scored each sub-category separately. Secondly, I scored each household member eligible for a given entitlement individually. For instance, if four members were able to benefit from green card entitlements, their hospital treatment score stood at four. Finally, I allocated a point to each resource enabling free access to certain areas of expenditure. Some expenditure areas are either itemised or divided into sub-categories, which are: a) food (urban and rural food support), b) health (hospital treatment and medicine), c) selected household items, and finally, d) utilities (e.g. electricity and fuel). To illustrate, if a household obtained four household items for free, resources used in the acquisition of all four items are scored separately. The scores produced by applying the above method are presented in Figure 5.6.

**Figure 5.6 April distribution of household resource diversification levels in non-commodified sphere of consumption**

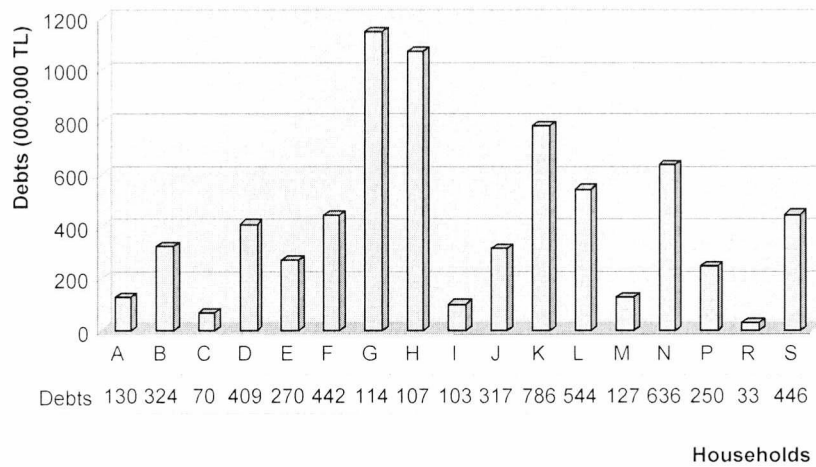


The mean diversification score is 15.77 [std. deviation = 4.82]. I performed a Pearson correlation test to see whether deprivation levels varied significantly according to resource diversification levels. For this purpose, I made use of the same sub-index of deprivation as the previous analysis. The results suggest that the higher levels of resource use in non-commodified consumption practices is weakly correlated with low deprivation levels [ $r = 0.21$ ]. Before presenting my interpretation of the results, let us have a look at the mean diversification scores for each deprivation group. The mean score was 15 for the worse off, 14.8 for moderately deprived, and 17.3 for better off households. Evidently, there was no significant difference between the first two deprivation groups, but the mean resource diversity scores for better off households proved slightly higher. The fact that better off households used a relatively broader range of resources could explain their marginally greater achievements in the sphere of non-commodified consumption. I can in fact see how this might have happened. Each additional resource employed might have had a larger cumulative effect on deprivation not only in providing access to given goods and services but also taking further pressure off household income. However, the differences between deprivation groups in terms of resource use are so small that we can hardly conclude that the range of resources made a significant difference to success.

This is also apparent from the outstanding debts households incurred to meet their consumption needs by April. Figure 5.7<sup>21</sup> demonstrates the amount of consumption-related debts households owed mostly to their social contacts. There were only two households which used credit cards to borrow money for consumption purposes.

<sup>21</sup> The outstanding consumption-related debts of Household E in fact stood at 2.843 million TL. However, approximately 90% of these debts were created by their son's 'friends' who used his credit card and disappeared without paying him back. Therefore, I excluded the difference from the analysis.

**Figure 5.7 April distribution of household consumption-related debts**



The mean debt score was 418.12 million TL [std. deviation = 332.36]. I subjected the debt scores to two subsequent Pearson tests with a) non-commodification scores and b) resource diversification scores. The results of the first analysis indicate a fairly weak inverse correlation between the two variables [ $r = -0.30$ ]. This seems to suggest that households which were involved in non-commodified practices in more areas of expenditure were slightly more able to take pressure off their income and hence had less need to borrow to bring their income and consumption equation into balance. However, the relation is rather weak and many reasons can be postulated for it. As discussed earlier, the limitations in the level of detail I was able to present here may have had an effect on the results. Nonetheless, we may still be able to argue that households' non-commodified activities had little impact on their involvement in the commodified sphere, and hence their need for borrowing. I am inclined to interpret the results in this way. However, I am also aware that household income levels as well as the type of commodified practices carried out may have also affected their debt levels. For instance, using cheap purchasing methods, cutting down on or going without certain goods and services may have helped them keep their debts at a low level.

The second analysis suggest that the range of resources used in non-commodified practices has no significant effect on the size of outstanding debts [ $r = -0.06$ ]. This reinforces our earlier finding that the range of resources deployed hardly leads to success in non-commodified practices. The range of resources used makes little difference unless the type of resources involved in non-commodified practices were of high benefit delivery capacity particularly in terms of lifting pressure on household income. We are unable here to provide a detailed account of these resources. There will be some space allocated for this in the case analyses. Nevertheless, we can briefly note that those resources which enabled access to housing and medical services, e.g. institutional entitlements and public resources, seem

most effective not only in providing access to goods and services but also in taking consistent and sizeable pressure off household income.

In this section, we have directed our attention mainly to non-commodified consumption behaviour to assess its implications for success. My analysis seems to reveal that higher levels of non-commodified consumption do not necessarily bring success. It appears that this is not because the range of resources deployed in non-commodified practices was narrow, but because the benefit delivery capacity of the resources used was low. Their capacity proved rather limited in providing access to certain goods and services and/or lifting pressure on household income. However, I am aware that the detail I have presented here fails to capture the extent and significance of the non-commodified activities conducted within selected areas of expenditure. Further research is therefore needed in order to provide a higher level of detail.

## **5. Conclusion**

In this chapter, we have explored those influences likely to affect household success with respect to three main behaviour patterns, i.e. income management, investment and consumption. The analysis produced evidence in support of our hypotheses. Starting with income management behaviour, our findings revealed that the ways in which income is managed or controlled in the household have little bearing on deprivation. This may be due to the fact that all households in the sample adopted a rather collective style of income-pooling, which reinforces the idea that the impoverishment can lead households to devise collective responses. Furthermore, to a smaller extent, the secret kitties women tend to keep in order to gain some control over household finances are also likely to have helped counterbalance the adverse effects certain income management, control and pooling mechanisms could well have on deprivation, as these kitties are generally used to serve the collective good. Secondly, the investment behaviour analysis revealed that the majority of assets possessed were of low benefit capacity, and unable to a) promote further asset formation, b) help generate income, or c) provide future financial security. The most beneficial assets were achieved through the use of institutional entitlements such as *gecekondu* and labour-based entitlements. In contrast to social capital, institutional entitlements also allowed households to remove sizeable pressure on their economic capital accumulations. Access to these entitlements is ultimately determined by the clientelist politics of the mid-1980s geared towards winning the votes of *gecekondu* dwellers, and the current state of the labour market. Therefore, it can be claimed that structural forces, by influencing the resource capacity of the agencies, can affect which households would fail and which would succeed in the making of asset portfolio. Finally, our consumption analysis suggested that greater involvement in non-commodified consumption does not necessarily reduce deprivation. The limitations of household resources in providing access to free or subsidised goods and services and/or lifting income pressure appear responsible for this.

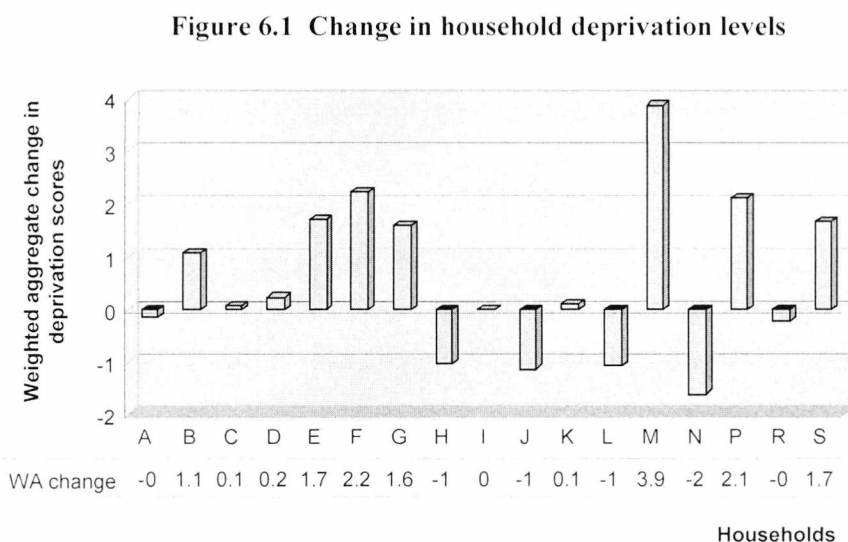
## 6. Understanding Change in Deprivation

### 1. Introduction

The aim here is to understand why some households did better than others within the April-October period. To this end, I will first depict the nature of change in deprivation levels, and then explore the causes behind their success and failure with reference to the behaviour patterns introduced earlier.

### 2. Patterns of Change in Deprivation

The change in deprivation experience of informant households seems to have varied both in degree and direction. Figure 6.1 shows the overall change in deprivation levels between April and October<sup>1</sup>:



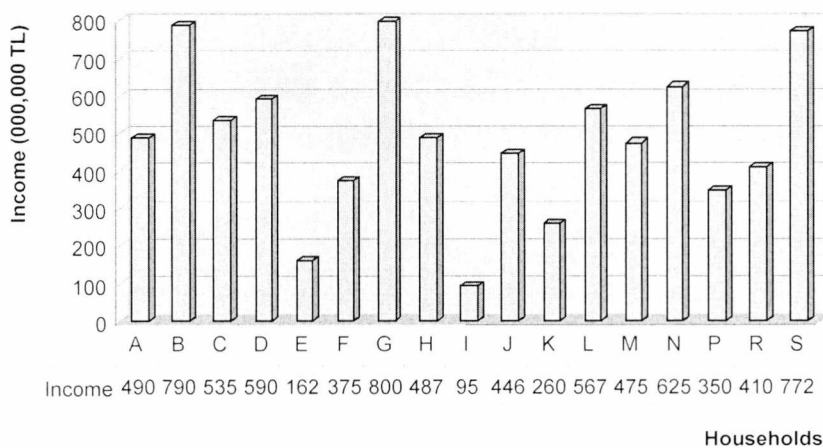
In light of the above scores, I categorised households into three groups of change. According to this classification, 24% experienced negative change (Households H, J, L and N); 35% no change (Households A, C, D, I, K and R), and finally, 41% positive change (Households B, E, F, G, M, P and S). In order to determine whether change groups were significantly different from each other, I performed a one-way ANOVA test, comparing mean weighted aggregate change scores between change

<sup>1</sup> Refer to Appendix B for further information on the process involved in the calculation of change index. Also note that the protocol that was signed between the Ministry of Health and Social Security Institution in 04/07/2002 to authorise the access of active SSK members to medical centres as well as the State and University Hospitals in stages so as to spread out the pressure on SSK hospitals was not taken into account in coding October deprivation measure of medical service quality. Although the decision was not to turn down those who directly applied to latter services, the effects of this change is not taken into account because of the condition of staged access.

groups [mean (negative change) = - 1.22 (0.27); mean (no change) = 0.00 (0.17); mean (positive change) = 2.04 (0.90)]. The results suggested a significant difference [F (2, 14) = 40.45; p < 0.01].

However, we cannot assume from Figure 6.1 that those who had undergone positive change succeeded in moving out of poverty. This leaves us with the question of whether the above figures of change were also significant in absolute terms. It is possible to answer this question by determining a poverty threshold based on weighted aggregate deprivation scores. For instance, a certain percentage of the maximum deprivation score that households would achieve if they scored the max point (i.e. three) on each deprivation measure can be chosen as the threshold. However, this would only increase the arbitrariness of my analysis. To minimise this problem, I will ask whether any households managed to earn a total income above the auxiliary income threshold I used to select my respondents since this threshold was defined with reference to other people’s work<sup>2</sup>. I am fairly confident in resorting to this alternative, since as shown earlier there was a strong correlation between my deprivation index and income as measures of poverty. However, certain adjustments were required since between April and October, the TÜRK-İŞ poverty line had risen from 987 to 1,072 million TL<sup>3</sup>. I used 50% of this as the income threshold of this study. Taking the increase into account, I readjusted the threshold to 536 million TL in order to see whether any of the informant households had moved out of poverty. The nominal values of household October income are presented in Figure 6.2.

**Figure 6.2 October distribution of household nominal income**



The above figure demonstrates that only 36% of households (6 out of 17) had an income above 536 million TL while 6% (1 out of 17) appeared on the borderline and the rest 58% (10 out of 17) remained below the income threshold. However, due to the effects of seasonality, it cannot be assumed that all

<sup>2</sup> Refer to Appendix A Section 2.1 for further information on the criterion used to define poor households.

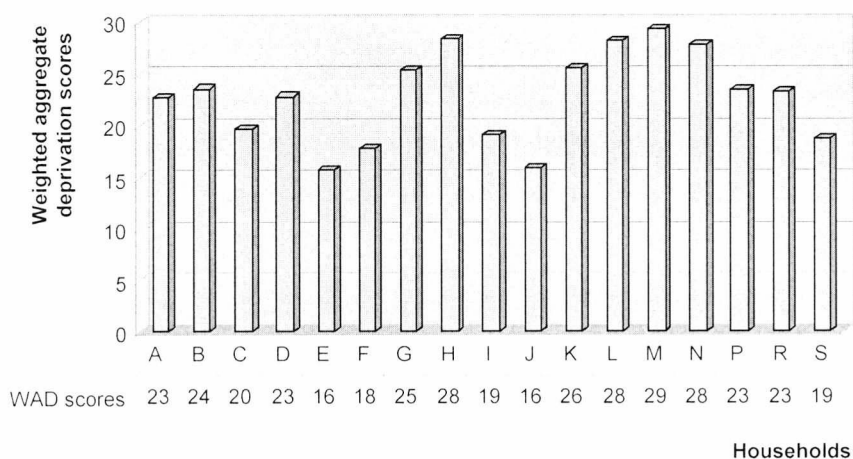
<sup>3</sup> See Bağdadıoğlu (27/04/2002) and (26/11/2002).



households above the threshold moved out of poverty. Among those who were on or above the threshold, 57% (4 out of 7) contained at least one seasonal worker, which could well mean that their movement out of poverty would be short-lived given the dramatic seasonal decline in the jobs available in the four or five months after October. There were only three households which managed to raise their income above the poverty threshold without being severely exposed to seasonal effects. Yet we cannot presume that their achievements were of a permanent nature. This was particularly true for Household L where the male partner's loss of job as a taxi driver was temporarily compensated by the additional job their son had taken until starting military service. As a result, it appears that for the majority of households, changes that occurred in deprivation levels within the six months period had no significance beyond being fluctuations below a poverty threshold.

In order to explore whether households which were better off in April improved their situation further, and those who were worse off became even worse, I conducted two bi-variate tests. Firstly, I subjected the weighted aggregate change scores to a Pearson correlation test with the weighted aggregate deprivation scores for April. To improve the consistency of measurement, I employed the second version of the April deprivation index, in which interval data is grouped according to the cut off points SPSS devised statistically for merged April and October data. The new scores are presented below:

**Figure 6.3 April distribution of household deprivation levels, version 2**



The test results indicated no relationship between the two variables [ $r = -0.10$ ]. I repeated the analysis by performing a non-parametric correlation (Spearman) test between the change groups and the same deprivation index. The results were indicative of a fairly weak relationship between the two variables [ $r = -0.26$ ]. It therefore seems that households which did well in April were not necessarily able to maintain their favourable position in October. Although the results proved too weak to be of any significance, evidence of an inverse correlation seems to suggest a tendency of change against better off

households. Consequently, the results imply that the informant households operated on such slippery ground that any success was only temporary in nature.

Having depicted the nature of aggregate change in deprivation, I will now describe the change trends within three main components of deprivation included in the index (i.e. monetary deprivation, consumption and work related deprivation). In doing this, I will mainly refer to grouped data instead of actual interval data so as to keep this part of the analysis compatible with the rest. However, this means some sizeable changes might remain undiscovered. Table 6.1 sums up the course of change in these three areas of deprivation across the sample:

**Table 6.1 Change trends in three main areas of deprivation**

Areas of deprivation	Direction of change		
	Negative change	No change	Positive change
<b>Monetary</b>			
Disposable real household income	2	7	8
Housing tenure security	-	17	-
Urban plot ownership	-	17	-
Second urban house ownership	-	17	-
Real household savings	1	13	3
Real household debts	2	13	2
<b>Consumption</b>			
Furniture	-	17	-
Electrical appliances	1	16	-
Age of furniture	-	17	-
Age of electrical appliances	-	17	-
Optimum house size	-	17	-
Private bedroom	-	17	-
Utilities	-	16	1
Heating	16	1	-
Prescribed medicine	2	13	2
Quality of medical service	-	16	1
Children's school attendance	-	16	1
Monthly average meat consumption	6	10	1
Winter food stock	6	7	4
<b>Work</b>			
Household income/work hours	2	10	5
Household mean social security ratio	1	11	5
Pension prospects	-	16	1
Mean occupational risk grades	5	10	2
<b>Weighted aggregate change</b>	<b>4</b>	<b>6</b>	<b>7</b>

In the field of monetary deprivation, 59% (10 out of 17) had experienced changes in their disposable real incomes to varying extents. 80% of these changes (8 out of 10) were increases in real income, which seems not to result from an increase in real wages but from the seasonality factor. In contrast, no change was discernible in the non-financial asset portfolio of the households. None of the households bought or sold a house or plot between April and October. However, there were some changes in non-financial asset ownership of the households, which the deprivation index failed to capture. One of the households bought a car by borrowing money from a bank, and two households sold some or all of their work related assets, either to pay back their debts or meet some of their consumption needs such as education. As opposed to stagnation in ownership of non-financial assets, certain changes took place in the financial asset portfolio of the households. Table 6.1 demonstrates that 18% (3 out of 17) managed to increase their savings, whereas 6% (1 out of 17) experienced a decline in their savings. However, the use of grouped data partially disguised the true extent of change in household savings, since the deprivation index failed to reflect the sizeable increases in the savings of those households who were also in the highest savings category in April. The actual values of April and October real savings were as follows:

**Figure 6.4 A comparison of the distribution of household savings in April & October**

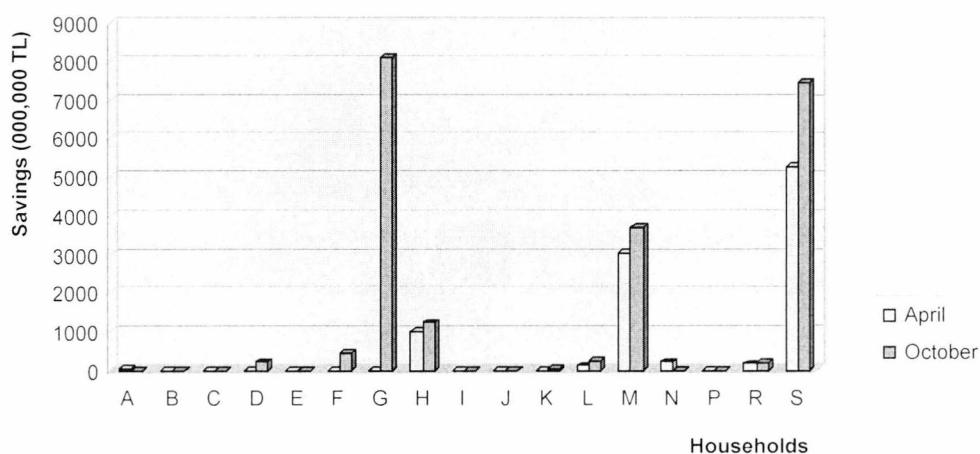
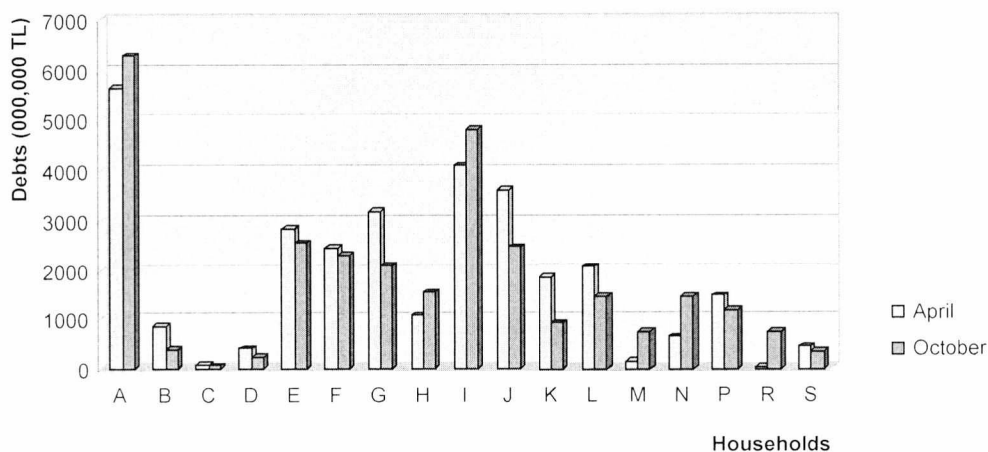


Figure 6.4 demonstrates that for 53% (9 out of 17), the level of real savings was higher in October. This amount of increase was significant only for 12% (2 out of 17). These households had more than two billion TL increase in their real savings within six months. As a matter of interest, this is 4.6 times as much the mean October household real income, i.e. 439 million TL [std. deviation = 191 million TL]. Household G attained such an increase after the male partner received his retirement gratuity and deposited it in a bank. Household S, on the other hand, achieved this by depositing a considerable portion of their seasonal earnings in a bank to top up their pre-existing savings. There were two more households, i.e. Households H and M, with a bank deposit account. However, the amounts of increase in their real savings remained relatively small. The remaining five households had a small amount of home-

savings made by reserving some 'surplus income' either in the form of gold, foreign exchange or Turkish lira. Within the sample, the 35% (6 out of 17) who experienced no change in the level of their real savings were composed of those who had no savings in the first place. Evidently, the majority of households either had no or very limited savings at both times of my research mainly due to limitations of their earnings, although financial markets provided investors with highly favourable opportunities. As a matter of fact, the SIS figures based on the consumer price index reveal that within the six month period between April and October, deposit accounts produced a 10.6% real rate of return; it was 11.8% for US dollar; 23.9% for Euro and finally 16.9% for gold (ingot)<sup>4</sup>.

Such means of investment did indeed deliver favours to some who were able to find considerable amounts of money to invest; yet most of my respondents were not among them. Poor households are not only excluded from enjoying the benefits of investment, but also are adversely affected by the conditions of the financial market due to their inclination to accumulate debts mainly in foreign exchange or gold. In April, all households had debts of varying sizes [mean April debts = 1,810 million TL (std. deviation = 1,626 million TL); median April debts = 1,460 million TL] and 76% were in the form of bank loan, foreign exchange or gold [mean April debts in given forms = 1,510 million TL (std. deviation = 1,678 million TL); median April debts in given forms = 597 million TL]. Evidently, the money borrowed in any of the above forms was of significant size. Table 6.1 shows that 76% (13 out of 17) had no change in the amount of debts they accumulated between April and October, while 12% (2 out of 17) cleared some of their debts and the rest accumulated more debts by October. The actual figures provide a more detailed picture of change in household debt levels over the six months period.

**Figure 6.5 A comparison of the distribution of household debts in April & October**



<sup>4</sup>State Institute of Statistics (11/11/2002). *The Materialised Monthly Real Revenues from Selected Means of Financial Investment*. [internet site]. Available: <[www.die.gov.tr/TURKISH/SONIST/YATIRIM](http://www.die.gov.tr/TURKISH/SONIST/YATIRIM)> Accessed March 2003.

As is evident from Figure 6.5, by October 59% (10 out of 17) managed to reduce the level of their debts whereas the rest accumulated further debts. Although some were successful in managing their debts, 59% (10 out of 17) still had a significant amount of debts to repay, i.e. above one billion TL; that is, 2.3 times the mean October household real income. Among them, 80% (8 out of 10) had money borrowed in the form of bank loan, foreign exchange or gold and 72% (7 out of 10) avoided creating sizeable new debts after April. Therefore, it can be argued that as well as the limitations of their income, the condition of the financial market can also be held responsible for the households' inability to clear their debts within the six months period.

In the field of consumption, very little change occurred in the stock of household goods. Except two households<sup>5</sup>, none of the households bought or sold any of the selected household items<sup>6</sup>. Likewise, their house size and private bedroom availability remained unchanged mainly because households in general avoided undertaking big-scale renovation tasks or moving house. Apart from one household, which obtained a private electricity account, household access to utilities also remained the same. However, certain changes occurred in the area of heating. According to Table 6.1, 94% (16 out of 17) experienced a decline. This is mainly due to their failure to build up a coal stock for winter. The results may have been affected by the timing of the interview; however, given the fact that coal prices increase towards winter, their inability to buy coal in advance, which they would often prefer to do, meant paying more or doing without and hence increased their deprivation. The area of health was also subject to few changes, which particularly affected access to prescribed medicine. Table 6.1 demonstrates that in 12% of the households (2 out of 17), some members lost access to free prescribed medicine whereas another 12% (2 out of 17) improved access. These changes mainly result from household members' movement in and out of social security entitlement. For instance, while households with male children over 18 lost their son's free access to medicine, dependants of the households where the male partner uninterruptedly paid a premium for 120 days in a new job became entitled to such benefits. In the area of education, no change was discernible except in one household which managed to send their elder son to high school after a year's drop out. Finally, food was one of the areas where significant changes took place. The monthly average meat consumption of 59% (10 out of 17) remained unchanged, whereas 35% (6 out of 17) cut down their meat consumption to a considerable extent. As for winter food stock, 41% (7 out of 17) made preparations of similar size and content in comparison to last year, while 35% (6 out of 17) had to reduce their winter stock in size and/or content.

In the field of work, households appear to have experienced certain changes in their working conditions, most of which were positive in character. Table 6.1 shows that while the mean hourly income increased for 29% (5 out of 17), it remained the same for 59% (10 out of 17), 29% (5 out of 17) had an increase in

<sup>5</sup> Please note that one of the households' behaviour is not captured by the deprivation index due to the use of grouped data.

<sup>6</sup> Refer to Table B.3 for the full list of the selected household items.

their mean social security ratio and the rest experienced no change in their social security conditions. This was also true for pension prospects. Apart from one household, none of them was able to enhance their likelihood of drawing a pension in the future. Finally, the mean occupational risks increased for 29% (5 out of 17), whereas it remained unchanged for 59% (10 out of 17). One should, however, be careful in interpreting these results since the majority of measures used to assess working conditions were average household ratios. For this reason, not all positive change can, for instance, be regarded as actual improvements in working conditions. Some of these changes are pseudo-improvements simply because some household members who had unfavourable working conditions left their jobs after April.

### **3. Explaining Change in Deprivation**

The above trends seem to suggest that the main changes in deprivation levels are likely to have resulted from the behaviour patterns of income generation, management and consumption. I will therefore concentrate on these behaviour patterns, and attempt to identify the correlates of these changes by examining the households' April situation. This will hopefully reveal some of the influences behind the changes observed. I will focus not only on the variables which we found to have had an effect on April deprivation levels, but also on those which were claimed in the literature to be influential but which we found rather insignificant. I will begin by analysing the role of income generation activities.

#### **3.1 Income generation and change in deprivation**

By revisiting selected April variables, I will here aim to explore the degree to which income diversification levels, as well as supply and demand side influences present in the labour market can help us understand the causes of the observed changes in deprivation.

In order to explore whether changes in the deprivation levels were significantly affected by the degree of income diversification, I performed a Pearson correlation test between April income diversification scores (see Figure 4.3) and weighted aggregate change scores (see Figure 6.1). The results indicate a moderate negative relationship between the two variables [ $r = -0.40$ ], implying that those households who improved their situation over the six months period were more likely to be those with less diversified income (see Table 6.2).

**Table 6.2 April household income diversification levels categorised by change groups**

Income diversification	Change Groups			Total
	Negative change	No change	Positive change	
1 (Lowest)	-	1	2	3
2	2	-	3	5
3	2	4	1	7
4 (Highest)	-	1	1	2
Total	4	6	7	17

In brief, both results are supportive of our hypothesis that income diversification does not always equate with success, since what leads to success is not the range of resources used but whether such resources have the capacity to provide access to a sizeable income and favourable working conditions. Given the evidence, we can argue that the households with a more diversified income may have failed to improve their situation because the resources they mobilised to generate income were of limited benefit delivery capacity. So, which factors were influential in determining the capacity of the resources used in income generation? As we saw earlier, labour constituted the main resource extensively used in to raise an income. Thus, I will here focus only on labour market practices, and discuss whether demand and supply side forces which, as we have shown earlier, determined the benefit delivery capacity of labour resources were also useful in explaining change in deprivation. I shall begin with supply side influences and explore the effects of a) dependency ratio, b) formal cultural capital (FCC) accumulations and finally, c) volume of social capital.

In order to determine whether it is the households with the greater number of workers who were more able to improve their situation over the six months, I conducted a Pearson test between the April household dependency ratios (see Figure 4.4) and weighted aggregate change scores. The results suggest a fairly weak relationship between the two variables [ $r = 0.32$ ]. This is also apparent in Table 6.3 where dependency ratios are cross-tabulated with change groups:

**Table 6.3 April household dependency ratios categorised by change groups**

Dependency ratios	Change groups			Total
	Negative change	No change	Positive change	
0.33	1	1	1	3
1.00	3	3	4	10
3.00	-	2	2	4
Total	4	6	7	17



The association proved weak but stronger than it was in April analysis, suggesting that those households with fewer dependants tended to be rather more successful over the next six months. This difference is likely to have resulted from the changes in income levels as well as working conditions. However, it has to be borne in mind that some of the improvements in working conditions were pseudo in nature. Therefore, given the fact that the duration of my research coincided with the peak work season, it may be argued that having more workers is likely to have enabled the flow of more income into the household, but have helped little in terms of improving working conditions of the household members; particularly when their social security conditions are concerned. As a result, despite the more pronounced positive effect of low dependency ratio on change, the results remained rather weak, confirming my hypothesis that increased labour market participation does not always explain success.

How far did the FCC accumulated by the households have an impact on the benefit delivery capacity of household labour resources? To address this question, I subjected the April household FCC ratios (see Figure 4.9) to a Pearson correlation test with weighted aggregate change scores. The test results suggested a moderate inverse relationship between the two variables [ $r = -0.38$ ], implying that those households with relatively better educated workers were less inclined to be successful in the second round. Both the results of April and change analyses proved similar in terms of the significance of the association between the variables. However, they differed in terms of the direction of association. Despite this difference, the results remain supportive of our two earlier inferences: First of all, given the low level and narrow range of the FCC possessed, the results could well mean that having a few more years in education made no significant difference to the echelons of the labour market that working members occupied; perhaps all were positioned towards the lower end of the market where the working conditions were rather unfavourable. Secondly, given the extensive use of informal cultural capital in employment, we can infer from the results that the household FCC accumulations were rather irrelevant to the type of work undertaken. Both interpretations, however, converge on the idea that the amount of FCC possessed remained rather limited in its capacity to shift household labour resources to upper echelons of the labour market. Let us now see whether household social capital accumulation helped them achieve such an upward movement.

To explore this, I conducted a non-parametric (Spearman) correlation test between the April volumes of social capital and weighted aggregate change scores. The results suggested no relationship between the two variables [ $r = -0.09$ ]. This can also be seen from Table 6.4 presenting the cross tabulation between social capital and change groups.

**Table 6.4 April volume of household social capital accumulation categorised by change groups**

Social capital (volume)	Change groups			Total
	Negative change	No change	Positive change	
Low	1	2	2	5
Medium	1	3	3	7
High	2	1	2	5
<b>Total</b>	4	6	7	17

Table 6.4 demonstrates that the changes in deprivation levels were hardly affected by the volume of social capital households possessed. This seems to confirm our earlier findings as well as the general line of argument that the range of resources mobilised does not necessarily lead to success. This does not mean that social capital was unhelpful in finding jobs. As a matter of fact, all households who had searched for employment after April, on a continuous or one-off basis, relied on their social contacts. However, the extent of their achievements varied. If we focus only on those who succeeded in finding a secure formal job for one of their members, we can see that only three households were able to achieve such a level of success. In their job search, these households used non-transient contacts which were either of employer or professional status. Success in employment thus seems more contingent upon the person, with whom the households were linked, than on the volume of social contacts. In particular, those with non-transient links to people better positioned in the urban opportunity structure seem to stand more chance to secure favourable positions in the labour market.

Having discussed the impact of supply side factors on change, I will now focus on demand side influences and explore the effect of a) household formal sector participation (FSP) ratios and b) household seasonality ratios. In order to see whether changes in deprivation levels varied significantly according to the extent of formal sector participation, I conducted a Pearson correlation test between the April household FSP ratios (see Figure 4.5) and weighted aggregate change scores. The results were indicative of a weak relationship between the two variables [ $r = 0.26$ ], which is also evident in the cross-tabulation between household FSP ratios and change groups:

**Table 6.5 April household FSP ratios categorised by change groups**

FSP ratios	Change groups			Total
	Negative change	No change	Positive change	
0.00 - 0.50	2	5	3	6
0.51 - 1.00	2	1	4	7
<b>Total</b>	4	6	7	17

The results seem to suggest that those households with greater formal sector participation performed only slightly better than those with one or more informal sector participants. The change analysis indicates a much weaker association than that found in our April analysis. However this is not incompatible with my earlier argument. On the contrary, it seems to justify my reservations regarding the existence of a firm line between formal and informal sectors of the labour market particularly where employment conditions are concerned. It seems probable that as the pay and working conditions offered in either sector did not differ significantly, having a greater number of formal sector participants did not make much difference to success in reducing deprivation. The differences could well be blurred, because both sectors were exposed to the same severe conditions of economic crisis and to violation of labour rights. This could, for instance, mean that some formal sector participants are also deprived of social security entitlements, or earn no more than an informal sector participant. Nonetheless, we found earlier that some sectoral differences still existed in access to social security entitlements, including health insurance and to some extent pension prospects. However, I do not think the results indicate improved social security conditions for informal sector participants. It seems that employment conditions remained pretty much the same for both groups. Therefore, the changes in deprivation levels did not vary significantly according to sector of employment. If this is the case, how can we make sense of the increase in income levels? Let us now see whether it has to do with seasonal effects.

In order to explore this, I conducted a Pearson test between the variables of household seasonality ratios (see Figure 4.8) and weighted aggregate change scores. The results suggest a very weak relationship between the two [ $r = 0.16$ ], implying that households with more seasonal workers in the household were not necessarily able to improve their situation. Table 6.6 also shows us the weakness of the association:

**Table 6.6 April household seasonality ratios categorised by change groups**

Seasonality ratios	Change groups			Total
	Negative change	No change	Positive change	
<b>0.00 - 0.50</b>	3	5	5	13
<b>0.51 - 1.00</b>	1	1	2	4
<b>Total</b>	4	6	7	17

These results proved different from our April analysis, where we found a very strong association between being a household predominantly composed of seasonal workers and suffering from higher levels of deprivation. Despite this, the results of change analysis make sense due to the timing of my research. The first round of my research was conducted at a time when the seasonal workers were just about to start generating an income. The period between the first and second round of my research, on the other hand, coincided with the peak work season. Therefore, the seasonal workers are likely to have

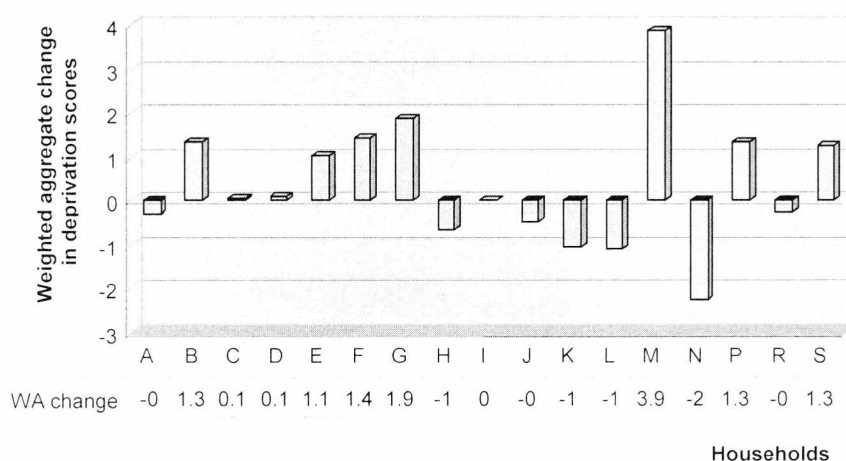
had the time to bridge the income gap between them and those less affected by seasonal influences. Over the work season, some of the seasonal workers were able to earn an income equal to or perhaps more than those unaffected by seasonal fluctuations, but the results indicate that their work performance failed to create a significant difference. This seems bad news for households with seasonal workers as the income generated may not suffice to cover the forthcoming winter days without any work.

In brief, neither diversifying income nor having more members involved in the labour market allowed households to perform significantly better over the six month period. Since most income generation activities involved extensive use of labour resources, the supply and demand side market forces seem to have played a significant role in their failure. On the demand side, both the conditions of economic crisis and the on-going violation of labour rights seems to have continued to restrict the benefit delivery capacity of household labour resources by creating unfavourable working conditions both in formal and informal ends of the labour market. On the demand side, households' formal cultural capital accumulations were of little or no use in shifting their labour resources towards the upper levels of the labour market. Having links to greater number of non-transient contacts also proved to be of little help. Nevertheless, social contacts remained a crucial resource for finding jobs. However, the benefits obtained through such support varied depending on whom the households were linked to or came into contact with. Only a few households were lucky enough to have contacts which could help them obtain a better labour market position. Consequently, from April to October not much seems to have changed in respect of the elimination of the influences which restricted the benefit delivery capacity of household labour resources. What has changed, however, was the removal of the adverse effect of seasonality, which seems to have enabled most seasonal workers to bring more money into their households; yet not enough to cover the forthcoming winter days with no work.

### **3.2 Income allocation and change in deprivation**

The aim of this section is to explore whether income pooling, management and control had a significant impact on changes in deprivation levels. The analysis will be built upon a discussion of the effects of three selected April variables: a) financial management model, b) financial control and c) income pooling. In this analysis, I will employ a sub-index of change excluding the differences in the April and October scores of disposable real household income, mean household income/work hours, mean household social security ratio, pension prospects and mean household occupational risk grades, which are irrelevant to income allocation. Figure 6.6 presents the new scores.

Figure 6.6 Change in household deprivation levels, sub-index 1



In order to see whether change in the deprivation levels significantly varied according to the ways income is managed in the household, I conducted a one way ANOVA comparing the mean change scores across management models [mean (housekeeping allowance) = - 0.34 (1.08); mean (female whole wage) = 0.05 (0.35) and mean (female managed pool) = 0.50 (1.68)]. The differences in the mean change scores show that predominantly female managed systems did slightly better than the male managed systems (i.e. housekeeping allowance system) but the test results by no means suggest a strong association between the models adopted and changes in the levels of deprivation [ $F(2, 14) = 0.35$ ]. These findings seem to confirm my hypothesis that how money is managed is likely to have little influence as long as households act in a collective manner whilst pooling income. However, problems relating to the small sample size, unequal distribution of households into management categories as well as insensitivity of the deprivation index to intra-household inequalities limit the validity of my findings. Perhaps further research is required to test my conclusions. Nevertheless, I have some confidence in the findings as the results of the change analysis proved congruent with those in April.

We next turn to investigate the effects of financial control on change in deprivation levels. To determine this, the dichotomous financial control variable (see Table 5.2) was subjected to a Pearson test with the above sub-index of change. No significant relationship was evident between the variables [ $r = - 0.05$ ]. Although the association between financial control and change proved much weaker than it did in the April analysis, the results of both analyses were rather weak to be of any significance. Given the evidence, it can be argued that who controlled the finances did not significantly affect the change in deprivation levels. Consequently, the results appear to be in line with my hypothesis. One should however bear in mind that the deprivation index is likely to have failed to capture some intra-household inequalities in deprivation. Thus, further research using a more sensitive index and a bigger sample is needed to confirm the validity of these findings.

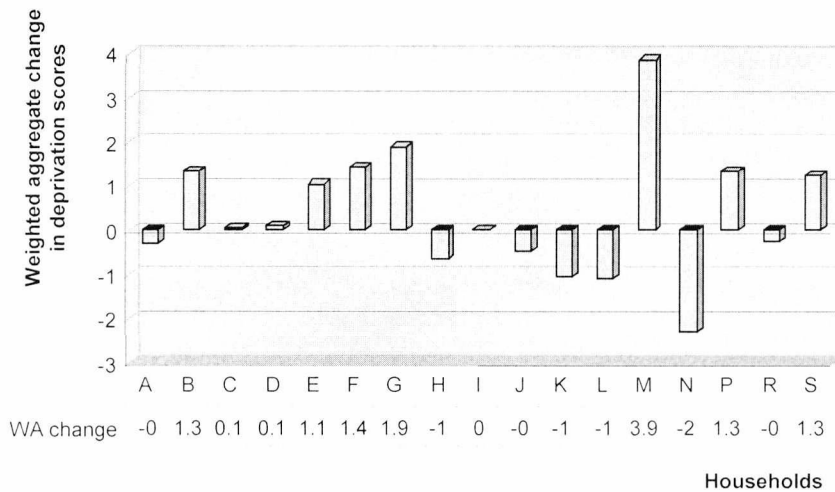
Could it be that household income-pooling decisions overrode the possible effects that certain financial management and control mechanisms may have on change levels? In order to explore whether change in the levels of household deprivation varied significantly according to the ways in which income is pooled, I performed a non-parametric (Spearman) correlation test between the rank-ordered variable of income-pooling (see Chapter 5 page 100) and sub-index of weighted aggregate change scores. A fairly weak relationship between the two variables was obtained [ $r = 0.28$ ]. The significance of the association proved similar to the April results. Yet an inverse relationship was evident in the latter. How can we make sense of these seemingly contradictory results? Perhaps the results can be said to be compatible rather than contradictory. The relationship between income-pooling and deprivation may be bi-directional: On the one hand, better off households may be able to 'afford' to be less collective in their income-pooling behaviour. On the other hand, more collective households are likely to avoid 'secondary poverty'. However, the results of both April and change analyses were not significant enough to indicate more than a tendency. These weak results seem to reinforce my earlier conclusion that even less collective households were pooling most of their income in a common pot so that they were also able to minimise the adverse effects non-collective pooling mechanisms could well have on deprivation.

In brief, the above analysis seems to suggest that financial management and control mechanisms adopted by the households had no significant effect on change in the deprivation levels. The adverse effect of less collective arrangements also remained limited. In keeping with our April findings and hypothesis, these findings seem to support the idea that how household finances are managed or controlled may be less relevant as long as households take a rather collective approach to income-pooling. A collective style of income pooling appears to be the choice of almost all households in the sample. Income-pooling behaviour is thus congruent with the argument that impoverished living conditions could well lead households to act in a collective manner in order to alleviate some effects of poverty or, as in this case, to avoid 'secondary poverty'.

### **3.3 Consumption and change in deprivation**

In this final section, I will seek to understand the extent to which consumption behaviour patterns had an effect on change in deprivation levels. For reasons explained earlier, I shall confine my analysis to the non-commodified sphere of consumption and explore the effects of a) degree of non-commodification and b) resource diversification in non-commodified consumption. In order to increase the degree of relevance to consumption behaviour, I will use a second sub-index of change, where the change scores for the measures of mean household income/work hours, mean household social security ratio, pension prospects and mean household occupational risk grades are excluded. The new scores are presented in Figure 6.7:

**Figure 6.7 Change in household deprivation levels, sub-index 2**



In order to see whether the number of expenditure areas in which non-commodified practices were carried out significantly affected household success within the six month period, I performed a Pearson correlation test between household non-commodification levels (see Figure 5.4) and the above sub-index of change. The test results indicate no significant relationship [ $r = 0.13$ ]. The failure of our analysis to provide a greater level of detail to capture the variation in non-commodified activities might have had a bearing on the results. Despite this limitation, the consistency of these results with those for April assures me as to the validity of these results. Therefore, we might still be able to infer that greater involvement in non-commodified consumption activities does not necessarily help households improve their situation. As we have already seen when depicting the nature of change, it certainly did not help them avoid cut backs on items such as heating, meat and winter food stock. The limitations of these practices in improving the welfare of the households might stem from the type of resources mobilised to carry out such practices. Let us now explore whether this is the case.

Could the range of resources used be responsible for success in this sphere of consumption? In order to explore this, I subjected the same sub-index of change to a Pearson test with the variable measuring household resource diversification levels (see Figure 5.6). The results suggest a moderate inverse relationship [ $r = -0.39$ ], implying that those households who deployed a larger number of resources in their non-commodified practices tended to be less successful in the second round. This picture contradicts the one portrayed in April where the association turned out weaker but had a positive direction. So how can we make sense of these results? One interpretation could be that over the six months period, those who mobilised a greater range of resources in April were likely to have lost control over some of the resources they initially had access to. Another interpretation could be that their access to some or all of these resources may have remained intact, but as the benefit delivery capacity of these resources may be limited in providing items of consumption and/or lifting income pressure, these



resources were likely to have failed in alleviating deprivation. These interpretations are not mutually exclusive. Households may have undergone both processes at the same time. Either way, the results indicate that the benefits obtained can be limited and irregular in character. They also confirm my general line of argument that success depends more on the benefit delivery capacity of resources than their range.

In short, we have shown that greater involvement in non-commodified consumption practices did not necessarily reduce deprivation levels over the six month period. This might be due to the limitations in the capacity of the resources used for non-commodified consumption purposes to provide regular and sizeable access to free goods and services and hence to relieve pressure on the household income.

#### **4. Conclusion**

In keeping with the April analysis, this analysis exploring change in deprivation levels has also provided significant evidence in support of my main line of argument that the diversity of resources mobilised in response to deprivation made little difference to household success unless the resources used were of high benefit delivery capacity. The analysis also revealed that the benefit delivery capacity of some resources, mobilised to generate income or gain access to certain non-commodified goods and services, remained rather restricted. Although the effects of seasonality had been removed, other structural factors seem to have continued to play a particular part in restricting the household resource capacity (e.g. wider economic crisis conditions, lack of regulation in the labour market, conditions of the financial market). It is here shown that in the face of such limitations, the majority of households were unable to rise above a poverty threshold. By adopting rather collective income-pooling mechanisms, they perhaps managed to avoid 'secondary poverty'. However, such responses by no means sufficed to move them out of poverty.

## 7. The Ayhans: A Relatively Better off Household

### 1. Introduction

The last three chapters were dedicated to the analysis of the entire sample in order to throw light on the question as to why some households were more successful than others in their responses to poverty. In the following two chapters I will provide an in-depth analysis of two households, which respectively fell in the better off and worse off categories of deprivation. Through these case analyses, I will illustrate in detail how poor households responded to their conditions of poverty between April and October. I shall also explore whether they were able to realise their plans over the six months. This will hopefully enable us to uncover some of the forces which affect success. In line with the whole sample analysis, the narratives will be structured in terms of four behaviour patterns, i.e. income generation, income allocation, investment and consumption. This chapter depicts the responses devised by the Ayhans, who entered the month of April as the most successful household in the sample, and were able to improve their situation over the next six months<sup>1</sup>. Before analysing their struggle against poverty, we will glance at their socio-demographic background.

### 2. Socio-Demographic Background<sup>2</sup>

İmdat and Zarife were a *Sunni* couple married with two children. İmdat was 38 and Zarife, his wife, was 42 year old. They were both primary school graduates and first generation migrants. The couple's move to the city fits the pattern of chain migration. İmdat came to Ankara earlier than Zarife and until his military service, he stayed with his brother, and started working in a small workshop as a welder. İmdat's urban life became more established after completing his military service. In 1985, İmdat got married to Zarife from his hometown. Six months after their marriage, Zarife left the village to live with her husband in a *gecekondu* he rented in Ankara. Their first son, Burak, was born in this house in 1986. Two years later, the family bought a ready-built *gecekondu*, and have not moved house since then. Their second son, Samed, was born there in 1990.

In April, the Ayhans had already entered the consolidation phase, although their sons had not yet taken their place in the family work force. At that time, both Burak and Samed were attending school: The younger son was a first year student in compulsory education. The elder brother was in the first year of industrial vocational training.

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<sup>1</sup> The Ayhans' weighted aggregate deprivation score in April was 31.18 and their weighted aggregate change score was 3.88.

<sup>2</sup> All the names and surnames used in all three case studies are pseudonyms.

### 3. Income Generation and Diversification

The Ayhans generated income only by diversifying their time, labour and skills. The following three sub-sections depict explore the labour market behaviour of the female partner, male partner and children respectively between April and October.

#### 3.1 Zarife's labour

Zarife was a housewife. In April, she had neither a regular nor an irregular job either at or outside home. Nonetheless, she sometimes made bread for money. Bread-making<sup>3</sup> required certain skills which Zarife acquired informally in her village where she spent 25 years of her life. It was a casual, informal job for which she was paid a daily wage, and was performed usually in spring and/or autumn to prepare a stock. It involved a team of three to five women working together usually from 7:00 am to pm until the whole sack(s) of flour was used up. The daily wage was around 10 million TL. However, this year, Zarife earned nothing from bread-making. Presumably, in the face of economic crisis conditions, those in 'employer' positions either gave up on home-made bread or found alternative way of producing it, e.g. by setting up a reciprocal team where members exchange their labour free of charge. For Zarife, this meant an end to this source of income.

In April, Zarife gave the impression that she had some work-related plans: *"We're [I am] looking for a job, we will work but I'm disabled I cannot work. I'd like to do cleaning of some place yet here are kids studying; I'm a lone housewife [have nobody to help with housework]; as I don't have support at home, I cannot go."* In October, it became evident that Zarife had made no effort to look for a job. Thus, her idea of working as a cleaner seems more wishful thinking than a real plan. Nonetheless, it involved a realistic evaluation of what the labour market could offer a primary school graduate with no previous work experience. Zarife mentioned a few supply-side pressures which prevented her from taking a job: the traditional division of labour, which placed the responsibility of daily chores and child-care on Zarife's shoulders. Zarife seemed to have preferred caring for her kids and making sure that their focus was on their studies to working in a low paid cleaning job. Moreover, Zarife limped due to a problem with her hip bone and this disability slowed down her movements to some extent.

Zarife's reasons for staying at home sound perfectly plausible. Nevertheless, there was a tendency among my female respondents to make a list of reasons which sounds convincing but are rather peripheral to what actually prevented them from working outside. Zarife's disability seems to illustrate this well. The amount of hard work she did at home made it less convincing that her disability impeded her taking a job. In fact, the family did not feel desperate for Zarife's labour. Even if they did, it is

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<sup>3</sup> For images depicting this activity refer to Appendix D.

doubtful whether İmdat would have let his wife work outside the home. Zarife said nothing to help reveal her partner's attitude on this matter. In fact, İmdat once stated that it was he who taught Zarife how to orient herself in the city, and that he was now pleased to see her coping with unknown outside the *mahalle* so that he would not need to take time off from work. Nevertheless, working outside is rather different to her one-off interactions with outsiders, in particular with men. The Ayhans were a traditional religious family where patriarchal authority was strengthened further by their strict adherence to Islamic practices. Protecting Zarife's virtue against the 'evil eyes' of other men was therefore considered crucial. When going out, Zarife always made sure that she at least wore her turban if she did not take her long light blue coat. This could well suggest that Zarife might not have been allowed to work beyond the *mahalle* boundaries.

### 3.2 İmdat's labour

İmdat was a welder. He received no formal training but had mastered welding skills through 22 years of on-the-job-experience. In April, İmdat had been working in a medium scale factory for a month or so. This was his first regular job after being made redundant from Total Gas when the factory closed down due to economic crisis. During the eight month period of his redundancy, İmdat did casual welding jobs here and there, and even went to work in another city.

The way İmdat found this job was quite a coincidence: "*I worked at their [the directors'] place in 1980. [...] Regarding this job, they had an advert in the newspaper so I went there to fill a form [without knowing it was them]. I couldn't find the address either; I was on the mobile, phoning them and suddenly they came in the car, stopped near me and asked 'İmdat, what are you doing there?'*" That was it; İmdat was immediately given the job because the factory directors knew him as a person and also because they knew that they could trust his loyalty. İmdat and his employers had no formal contractual relationship. They instead had an informal contract based on the principle of clientelism whereby İmdat agreed to submit his loyalty to his patrons in return for their past favours and probably, in the hope of future favours. Yet, there was a downside to this agreement. İmdat worked for them several times without claiming the true price of his labour. This meant that their clientelist bondage was a mild and subtle form of exploitation to which İmdat 'chose' to give consent.

Despite this, İmdat's working conditions were not so severe. Nonetheless, İmdat had to work extremely long hours to earn his salary. In April, he worked seven days a week: between 8:00 am and 7:30 pm on weekdays, and between 8:00 am and 5:30 pm at the weekend. His weekly working hours came to 73, of which 23 were paid overtime. Compared with the time İmdat spent at work, his earnings were rather low. In April, he earned 200 million TL from his usual work hours, and 150 million TL from overtime. In addition, the company granted one month's wage as a gratuity twice a year, and paid for his

transportation costs. The company paid 55 million TL to cover his bus fares. Including this, his total earnings in April came to 405 million TL.

The degree of risk associated with welding was five on a scale of 1 to 12 listed in the social security premium tariff<sup>4</sup>. In spite of this, İmdat claimed that his job did not pose any threat to his health and security. There was air conditioning in the factory, which was hardly on but the smoke did not interfere as the ceilings were quite high. İmdat's social security entitlements were nevertheless quite sufficient in terms of covering the risks involved in his job. İmdat was an active SSK member, and in case of an accident or illness he could benefit from SSK hospitals since his current employers regularly contributed to his premiums. However, it appeared that they made premium contributions at the lowest possible rate, although İmdat earned at least three times as much as the minimum wage (i.e. 163,563,537 TL in April 2002). For İmdat, the consequences of his employers' behaviour were serious: he would receive a smaller pension. The fear of losing his job in the face of high unemployment, the lack of a trade union and the loyalty agreement with his patrons seem to have made accept his employers' behaviour. Despite the violation of his labour rights in his current job, his pension prospects were quite good since he had been registered with SSK scheme since 1981 and had so far accumulated 6000 days premiums. This meant he had already met the minimum premium requirement for retirement. All İmdat needed was to work five more years to become entitled to a pension. However, İmdat, as a new entrant, was not sure about the future of his job. His prospects were mainly contingent upon how well the enterprise performed in attracting new contracts in an environment of economic crisis. If it failed, İmdat would be among those who would be shown the door first. This implied that in their clientelist contract it was İmdat who was expected to bear the costs; certainly not his patrons.

Although İmdat was aware of the redundancy risk, in April he had no sound alternative job plan simply because there was severe unemployment outside the factory door. İmdat's hope was to go back to his job at Total Gas since it had relatively better working conditions: an established trade union, which meant workers had a better pay, holidays, properly paid social security entitlement etc. His expectation was, however, rather difficult to realise as there was little his social contacts could do to help him avoid the fierce competition for the job. İmdat nevertheless had some chance due to his skills and experience. In October, it appeared that İmdat was not in the list of winners since the enterprise selected workers according to the principle of maximum skills-minimum staff. Nonetheless, İmdat managed to hang on to his welding job at the family enterprise. Yet, the risk continued; İmdat still did not know what would follow the contract Turkish Ground Forces Headquarters awarded to the company. There were however a few changes in his work conditions. As the workload of the company lessened, he no longer worked on Sundays. Together with his overtime and transport costs, the nominal value of his October income

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<sup>4</sup> Refer to Appendix B Section 3 for further information about the occupational risk grades.

amounted to 475 million TL. However his real hourly pay rate rose only by 260.000 TL, which was in October equal to the price of a loaf of bread in the local shop.

Apart from his main job, İmdat did some additional work. In some households, men take a second job instead of the women being sent to work, which seems to appeal particularly to *Sunni* families. His second job was again to do with welding. İmdat kept a welding machine at home and used it to do free-lance small welding jobs usually for his neighbours. Between April and October, only on one occasion did he earn money in this fashion. There were two reasons for this: First of all, his time was very limited, and secondly, even if he did find time, he refused to get involved with neighbours whom he found unappreciative of his help:

**İmdat:** *You cannot cosy up to this circle. I [do this job] neither for money nor pocket money. If (s)he [an undefined neighbour] said 'come, I'll give you 100 million, I wouldn't do it either because we have such people that they go too far. Today, (s)he'd say 'come and get my job done'; I'd go and get it done for free; (s)he'd gossip behind me; therefore, I don't want to get any job done for this mahalle. There are; there are in fact a lot of jobs but I don't want to do any. (S)he says one word, breaks one's back [heart], I mean. I came to this mahalle in the year 1987 or 88; since then they were envious of me, I mean. When I first came, oh let's not be in trouble with the neighbours, we're ultimately neighbours so we ended up doing whatever they wanted; we went and helped with their construction so on so forth, and yet we couldn't cosy up to [them]. I have now stopped it [welding for others] completely. I have my own welding job here; I'm making windows and doors. They make a complaint against me, saying that 'he's using illegal electricity; he's using illegal I don't know what!' The other day, they [officers] came from TEK [Turkish Electricity Institution]; they checked everywhere; could find nothing. I asked 'brother, who made a complaint against me?' He said 'I don't know, brother, somebody informed us; made a complaint; he said 'we came upon complaint'. If they revealed the name, we'd at least know our friends and enemies. He searched everywhere; could find nothing.*

**Interviewer:** *So you say they are more of an impediment than of help...*

**İmdat:** *Exactly, like that.*

İmdat's 'second job' was based on the principle of reciprocity. He earned money in the process but, at the same time, helped out his neighbours by letting them decide how much to pay him. İmdat however reduced the amount of welding work he did for his neighbours as he had suffered adversely from their envious eyes. It is highly likely that being a better off family made the Ayhans an object of jealousy among their neighbours. This would have impeded any improvement to the Ayhans' well-being not only by eroding the flow of support but also by leading some of their social contacts to deliberately undermine the 'wealth' they possessed. The prevalence of a competitive spirit clearly shows that social capital can operate on the principle of 'negative reciprocity', and act more of a source of impediment than of help.

### 3.3 Burak and Samed's labour

İmdat could afford to give up his second job to avoid envy as well as to show his resentfulness. The Ayhans were also able to keep their children in education without having to make them work. Samed,

Zarife believed, was too young to earn money. Burak, however, had a brief work history as a hairdresser assistant. The previous year, Zarife dropped into a men's hairdresser and asked if there was any need for an assistant. As his earnings proved unworthy of the effort, Zarife was reluctant to send Burak to work again. Thus, between April and October, neither child was out working. In brief, the Ayhans generated income mainly through the male partner's labour and skills. Having depicted the ways in which income is raised in the household, we will now explore how their income is pooled, managed and controlled.

#### 4. Income Allocation: Pooling, Management and Control

İmdat thus sustained his role as the sole provider, and, as a responsible father and husband, brought all the income he earned into the family. When money came through the house door, the responsibility of managing the entire income landed on Zarife's shoulders.

**Interviewer:** *In whose hands is your income accumulated?*

**İmdat:** *At my wife's... Now, I bring [it], my wife says we'll give this here and there. I take my bus fare. And take this [the rest of the income] and distribute it where you have credits to and keep the remaining. In that matter [managing money] my wife is very conscientious [frugal]. She wouldn't say 'I shall squander, I shall buy this, I shall wear this'*

İmdat sounds very pleased and proud of Zarife's 'frugal nature' as it enabled them to get by with a limited income: *"I spare my bus fare; I give the rest to her and she uses [it] in a thrifty manner. While handing over the money, I say, 'use it economically', so she spends it accordingly. I mean, money wouldn't last if she weren't frugal... She's very frugal... If she were someone else, we could neither develop nor get by with this money"*. This helps explain why Zarife acted as the 'whole-wage' manager of the house. İmdat's comment however raises the question as to whether Zarife was forced into frugality. When talking about their finances, Zarife, like many other respondents, showed her frustration with their tight income. Yet, she also pointed to another problem, rendering it likely that her frugality was partly enforced:

**Interviewer:** *Have you got any problems regarding the fact that you look after the money?*

**Zarife:** *Of course I do... We can't buy what we want... We go to the bazaar; buy half a kilo not a kilo... We cannot go most of the time, for instance. Whatever Allah gave us here; good or bad... If I did buy everything I wanted, nothing would remain in my hand.*

**Interviewer:** *Any other problems at all?*

**Zarife:** *I have the fear that the money won't stretch [...] Will I be able to make this money stretch for my husband or not...*

It appears that the management style adopted within the household exposed Zarife to pressures from two directions. One was tight income and the other was patriarchal authority. The question for Zarife was not simply whether the money would stretch until the next pay day, but also whether she would be able to meet her husband's expectations.



İmdat's comments and expectations were not the only manifestation of his control over household finances. In practice Zarife was responsible for managing income but she had to 'consult' her husband when she needed to buy anything. As İmdat put it, "[w]ithout letting me know, she would buy nothing; she would consult me. If my budget allows so, or I did a [welding] job so there will be some money coming up, I shall say OK, we will get that much money from there so go and buy whatever you like, I mean. But if I do not have any security from anywhere, I would say this month, you wait". These 'consultations' helped İmdat control household finances. His strict control was evident in the way that financial decisions were finalised:

**Interviewer:** *Who makes the final decision in financial matters?*

**Zarife:** *Your uncle İmdat does...*

**Interviewer:** *Oh really?*

**Zarife:** *Ultimately, head is tied to head; head is [then] tied to sultan. If I have money in my hands, I'd look at it [the situation]; I'd buy it if it was suitable. In fact, I wouldn't buy it; I'd consult him in the evening. I'd say this is like that. Is it economical or not? He, too if there's something that sticks in his mind; he would consult me about whether we shall do this or buy this.*

**Interviewer:** *Who ties the final knot?*

**Zarife:** *We do it together. İmdat does it more often, though. For instance, he works; money comes out of him [his pocket]. It is he who knows how money is earned. If I decided, I could not know the value of money.*

As Zarife made no contribution to the family income, in any case of conflict, she had no power to overtly challenge the 'sultan's' authority in the house:

**Interviewer:** *Who makes the final decision in financial matters?*

**İmdat:** *We think twice; we come together; we say let's do it like this; we say OK or we say let's think again.*

**Interviewer:** *What if there is a conflict?*

**İmdat:** *Nothing like that happens. Whatever she decides, she buys; but if there is something that I like most, I say this [the one she liked] is not nice; let's buy that instead so she agrees to my idea, I mean.*

The couple seem to have taken part in a discussion when deciding what was to be purchased. This might sound egalitarian; yet it seems that the final decision was up to İmdat. Zarife simply obeyed his final decision to avoid conflict. Zarife avoided challenging patriarchy overtly, but in the past she had resorted to some covert ways: she used to keep a secret kitty. Zarife tells us her story of creating the kitty: "I saved small gold coins, you know. We were eating from the local shop then [go on credit]. If I ate [spent] five, I said ten [to her husband]. This way, I saved eight gold coins. I was telling him 'buy me a washing machine' but he didn't. I phoned his aunt's son; told him this and that, let's make use of this [savings]. He then told me 'let's buy you a washing machine' [...] and I then asked him [her husband] 'shall we, shall we?' 'No...', but we convinced him; took the coins with us and went." When İmdat found out about the kitty, he initially felt quite proud of his wife's frugality:

**Interviewer:** *What did your husband say when he saw the coins for the washing machine?*  
**Zarife:** *He didn't say much... How happy he was then, it was like ready-to-spend, I mean. He immediately paid for the first instalment. If I had [money] in my hands now, I'd say, I found it from somebody else but I don't have any in my hands... It doesn't prove fruitful that way, though. I don't like it [secret kitty], I mean. Your brother İmdat doesn't like it either; he says 'don't tell a lie, tell the truth'.*

The washing machine incident was however her first and last attempt to create a secret kitty:

**Interviewer:** *Are you currently creating a little separate kitty?*  
**Zarife:** *No, never... With us, [everything gets done] all together, all together...*  
**Interviewer:** *Some women do for instance accumulate the left over from the bread-money.*  
**Zarife:** *Yes, they do but my husband says appear at the door if you have money, don't appear if you don't have money... Besides, I cannot tell a lie. I cannot manage this. I cannot say I today gave this here; I got this from there.*  
**Interviewer:** *What about the washing machine incident?*  
**Zarife:** *It happened to accumulate once.*  
**Interviewer:** *Not ever again?*  
**Zarife:** *No, no... I do not...*  
**Interviewer:** *Why?*  
**Zarife:** *I don't know... all together, there shan't be restlessness at home and also I cannot tell a lie. [...] Ultimately, saying 'I bought two instead of one' is a lie and I cannot accept this as right.*

Perhaps Zarife gave up on the kitty because she needed to restore trust and unity within the family which was shaken by the lies she told to create her kitty. However, despite what she said, the fact that she did not want to live a lie seems to have played less of a role. From her accounts, we can understand that Zarife would like to carry on making secret savings if she were given the chance. It is likely that İmdat's current strict control over household finances restricted her movements. However, my observations suggest that women could be highly creative in working out ways to quietly get round such control mechanisms. It is therefore probable that Zarife chose to adhere to her husband's advice. Several reasons can be suggested for this. Firstly, as she had already been discovered once, any further attempts, if found out, might cause overt conflict, or 'restlessness' in the house. Zarife certainly did not want to face this. Why did Zarife, like many other women, want to avoid overt confrontation? We do not have enough evidence to say for sure but perhaps her total dependence on İmdat's wage and property or the social pressures against widows make divorce a less likely option for her. Secondly, by going for a sizeable household item, Zarife pushed the 'legitimate' boundaries within which husbands allowed their partners to make such savings and hence shook İmdat's patriarchal authority. It might thus well be that she gave up on her concealed budget to consolidate his authority.

Obviously, the way in which money was controlled in the Ayhans was not so egalitarian. For Zarife, this meant that she might not get things done in the way she would like. Nevertheless, this seems to have had no significant effect either on Zarife's or the kids' experience of deprivation, which may well result from their highly collective style of income-pooling. Maybe İmdat was a traditional patriarchal figure,

controlling the finances in the house. However, he brought his entire income home, without even keeping pocket money except his bus fares for work. Zarife was the same:

**Interviewer:** *What does your husband keep for himself?*

**Zarife:** *He takes his bus fare... He doesn't have [smoke] cigarettes. And gives the rest to me and I wouldn't spend it. I'd stretch my feet according to my duvet.*

**Interviewer:** *Do you have any personal needs at all?*

**Zarife:** *I do but money [our income] does not stretch that far... It doesn't stretch, we wait till the pay day, I mean. The guy [her husband] says 'look, spend this money in a thrifty manner; this money shall last till next pay day'.*

Personal spending meant little for Zarife perhaps due to her being a typical self-sacrificing mother figure and leading a house-bound life-style. Moreover, despite their relatively sizeable income, they had little room for choice. In the face of more pressing needs, neither İmdat nor Zarife prioritised their personal needs. In addition, Zarife was a highly frugal person likely to limit her personal needs to bare essentials. Also, the fear of not being able to stretch the income and hence fail to obey her husband's instructions may have put her off from spending some money on her own needs. For whatever reasons, İmdat and Zarife were acting in the most collective manner possible to pool their income. This way, they were able to avoid further impoverishment. Having explored the financial arrangements made in the household, we will next consider the Ayhans' asset portfolio and how it was formed.

## **5. Investment, Insurance and Credit Use**

The Ayhans's portfolio contained both financial and non-financial assets. Beginning with their financial assets, they had some savings, most of which were probably deposited in a Turkish bank. Both İmdat and Zarife constantly denied having a bank account, about which their neighbours were gossiping, but they failed to explain what happened to part of İmdat's 5 billion TL worth redundancy compensation from the Total Gas job. Presumably, the family still had at least 2.5 billion TL deposited in a bank in April, and kept it there for the following six months<sup>5</sup>. If we assume that this money was deposited in *Ziraat Bankası*, a popular Turkish bank, for a six month term; the interest rate would be 49% and their savings in October would amount to 3,111,123,100 TL. If we exclude the effect of the 11.5% increase in inflation between April and October, their real savings would be 2,753,343,940 TL. It is thus likely that their real gain in six months was around 300 million TL, which was very small. Consequently, although Turkish banks might offer extremely favourable interest rates, as İmdat's case showed, the interest that low income families accrued on their savings is limited. This meant that the route out of poverty via saving was closed to poorer segments of the population.

In addition to their savings in the bank, the Ayhans made some savings in gold coins to protect the value of their savings against high rates of inflation. Both in April and October, the Ayhans held two coins. In

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<sup>5</sup> Unaccounted savings are included in the scoring of their deprivation level.

the free gold market, these coins were worth approx 42.320.000 TL in April and 59,973,332 TL in October; real return was 11,467,742 TL. In between, the Ayhans saved at least four more gold coins, which were given away at occasions such as circumcision ceremonies and weddings. The gold coins were not simply regarded as a present; they also fulfilled obligations of a rather 'balanced' reciprocal transaction. This can be viewed as a form of ROSCA with the term of rotation spread across a life time. Apart from this, neither İmdat nor Zarife belonged to any well-defined ROSCA due to lack of trust in their social 'circle'.

With regard to their non-financial assets, the *gecekondu* they currently occupied was potentially their most profitable asset. In 1988, İmdat purchased this ready-built *gecekondu* in Southern Ege. As the *gecekondu* was built before 1985, the Redevelopment Law (no. 2981) secured their housing tenure and entitled them to redevelopment. Yet, we do not know whether İmdat was aware of what he was becoming entitled to at the time of purchase. We cannot therefore tell whether his investment was strategically planned. Either made consciously or unconsciously, it carried a great potential for moving out of poverty. Before the amelioration plan, İmdat had 362 m<sup>2</sup> land. With the implementation of the plan, his land was reduced to 253 m<sup>2</sup> since 30% of the land was confiscated by the municipality to be used for public services. Potentially, the remaining plot allowed him to obtain at least two flats after redevelopment. İmdat's plan was to also purchase the municipal share on his land to increase the number of prospective flats. If necessary, he was prepared to sell his car for this purpose. In April, İmdat had already applied to the municipality but the lists had not yet been opened. In October, this poverty escape plan for the Ayhans remained unrealised since the revision implementation plans had still not been completed. However, it was only a matter of time before their plan became fully realised.

Another non-financial asset they possessed was a 1994 registration KARTAL SLX, a Turkish car. The story behind the purchase of this car is very interesting in that it reveals the 'favourable' work conditions İmdat was exposed to at his previous work-place: *"We acquired this at the place which closed down. I entered Total Gas in the year 1990... I worked for five months or so. They sacked those they employed recently. Of course, they gave us a compensation, I then got some money around 400 million [?], though. We bought a TV, book shelf, a stereo and so on. A week later they called me back; I worked one and a half years or so; they sacked me again in the period of collective negotiations. They don't touch those who had worked there for five to ten years; instead they sacked recent employees. [The company owner] says how much would their [recent employees'] compensation cost? He says I'd give one billion or 500 million and call them back later after collective negotiations ended. They'll later re-employ from minimum wage. That time, they sacked us again, and gave our compensation, of course... That time, I got something like 14 million TL and bought a MURAT 124 [a Turkish car brand] for 16 million. My aunt's son helped me then; lent me some mark [DM]. We'd got on [used] that car for three years. I said*

*we got on but I mean it stayed at home. Then they called me back again. Thanks to that place, we became a car owner. After this, I'd worked there for nine years. Our salary got increased; we didn't have any debts so what should we do; lets enhance our car. We joined a day [ROSCA] among work-mates. Some [money] came also from there [ROSCA]. [...] We then exchanged the MURAT 124 for a MURAT 131, paying 400 million towards it. Of course then another collective negotiation period arrived; we had a quite good increase in our salary and in our social rights; in our gratuity and coal aid etc. There used to be saving encouragement fund; we got 200 million TL from there; we also saved some dollar-mark by trimming our salary. This way we sold the MURAT 131 and got this one in return."*

For the Ayhans, the car was more a symbolic investment in their status than an item of consumption since İmdat could rarely afford to move the car out of the drive. For the Ayhans, the car was a false investment in several respects: First of all, due to the high price of petrol, İmdat was unable to afford to drive the car. Secondly, were the road tax and insurance cost. In April, İmdat had already postponed the payments for the car insurance and road tax, which in total cost 100 million TL. This was a lot of money in the eyes of the Ayhans; in fact, it was equal to 40% of his earnings from usual work hours. İmdat managed to pay these delayed bills by October, but due to the interest charges, he had to pay more. Thirdly, the KARTAL SLX was an old car and needed more maintenance. Finally, each year the car depreciated in value. Despite everything, in April, İmdat had no plans regarding the KARTAL SLX.

Finally, the Ayhans had rural assets inherited from their parents. However, the legal status of these assets was dubious. On Zarife's side, there was around 42 acres of arable land to be shared between seven sisters including her. Yet, currently none of the sisters had any legal rights to sell, rent out or use the land, due to the conflict between the sisters regarding how the land should be shared and used. The case was taken to court to resolve the conflict. İmdat also supposedly owned a much smaller plot in the village. However, rivalries between him and his brothers not only prevented him from building a house on the plot but also caused him to lose out on the building materials he had purchased. In October, it appeared that İmdat decided to use the material to build on a new plot to be bought from the *muhtar* of the village at a very low price. This section depicted components of the Ayhans' asset portfolio, and explained how this portfolio was created. The final section focuses on the household's consumption behaviour.

## **6. Consumption and Borrowing**

The consumption practices that the Ayhans adopted to keep their income and consumption in balance took place in different spheres ranging from commodified to semi- and non-commodified. How successful were these activities in terms of lifting income pressure and enhancing household well-being?

We will now examine this in relation to nine selected areas of expenditure: food, health, education, housing, home-maintenance, household items, fuel-utilities, transportation and clothing.

### 6.1 Non-commodified consumption

Starting with food, the Ayhans' access to free food was very limited. In spring, Zarife collected various types of edible plants, which she rarely exchanged with her neighbours. The Ayhans also had free access to the left-over fruits and vegetables that Zarife's sister obtained from the supermarket where her son worked in April but such support was cut off after he was made redundant. The Ayhans received no food staples from their village since İmdat was not on good terms with his two brothers there. Even if he had been, it is doubtful whether he would have obtained food support since his brothers were farming on a small scale. Zarife explains why she was no longer able to receive food support from the village either: *"Not many relatives remained as such. In the village, everyone buys and sells for themselves, I mean. I had one sister who died; it [food] would come from her. She had a garden; we used to go there in the summer. We used to make our tomato paste, bulgur wheat from there. She used to help me a little. I have one more sister in the village but she just about gets by... On the other hand, [due to] this grief [probably the conflict]... We wouldn't ask from her, I mean."* The conflict over the land also led the Ayhans' food support to cease over the years. Other forces concern those leading to erosion in the capacity of agricultural work force to support their large families living in urban areas, e.g. the flux of migration to the cities, fragmentation of land through inheritance and increase in cost of agricultural production. In these circumstances, the agricultural producers became more concerned about sustaining the lives of their rural families first.

Failing to obtain sufficient food support from their social contacts, the Ayhans applied to the Greater Municipality for food and coal aid, but their application was turned down for a number of reasons. First of all, Zarife's degree of disability was found not severe enough to warrant either aid. Secondly, the Ayhans possessed a car, and so failed to meet the means-test criteria. Evidently, despite their *Sunni* background, the Ayhans were unable to find the right man to circumvent on-the-spot checks conducted to see whether the applicant had made a true statement regarding their means. Moreover, one of their 'envious' neighbours informed the officer during the checks that *'their situation is good'*. It was true that the Ayhans had a car and were relatively better off. It is nevertheless interesting to see how reliant a supposedly formal aid distribution process was on local people's subjective opinion. The assumption that some kind of communal justice exists in the given locality seems to underlie the food distribution, but such justice does not necessarily apply in reality. The internal conflict between local agents could well lead to an unjust distribution of resources.

Regarding access to health services, the Ayhans were in a highly favourable position. Since İmdat's SSK premiums were paid on a regular basis at his current job, İmdat became entitled to free treatment in SSK hospitals. These hospitals however offered a lower quality service than State and University Hospitals. By October, having paid 120 working days of premiums at his new job İmdat had already met this condition, Zarife and the kids also became eligible for the same service. Before this, on one occasion after April, Zarife obtained free medicine from other sources. When Zarife fell severely ill due to making bread two days in a row, she was given some pain killers by her neighbour whose pharmacist son ingeniously made use of his client's entitlements to access medicine for free.

As for education, access to Turkish national education is supposedly free. Yet, due to under resourced service, schools have introduced fees under the name of 'charitable contribution'. This might sound optional but, a lot of pressure was put on families and their kids to pay such fees each term. The Ayhans however neither paid registration nor contributory fees. However, most educational expenses had to be taken care of by the family because, in the new school year, except for a pair of boots given to Burak, none of the kids received any educational aid.

In terms of access to housing, the Ayhans were in a favourable position. The ready-built *gecekondu* they owned freed them from rent. As for house repairs, Zarife's sister's brother-in-law, a tile installer, gave them second hand tiles free of charge. Regarding household items, the Ayhans were given a mini-oven by their ex-landlady for free. They hardly borrowed household items from anyone either due to their being well-equipped or due to rivalries present in their social 'circle'. As for utilities, the Ayhans obtained a ton of wood from the three of their poplar trees last year. Moreover, Zarife collected some sticks and twigs from the İmrahor Valley to use in bread-making. The Ayhans had individual subscription to water, telephone and electricity. The neighbourly rumours were that the Ayhans used electricity illegally. The big electrical heater standing in the middle of the front room was supportive of such rumours. Nevertheless, the electricians from Turkish Electricity Company who came in response a complaint from a neighbour found no sign of illegal use.

Regarding clothing, Zarife's house cleaner sisters sometimes brought clothes their employers no longer wanted. Zarife then adjusted them to her kids' size. Nevertheless, Zarife received no help of this nature after April because the number of houses her sisters looked after had fallen as their employers began to recruit cleaners on a monthly salary basis.

On the whole, the Ayhans' non-commodified practices proved fairly fruitful in terms of their effects on the household income and well-being. How did the family achieve this? Evidently, the path to free goods and services via social support was almost closed to the Ayhans. This may be because the benefit



delivery capacity of their 'useful' contacts was limited. Their contacts certainly had urgent survival needs of their own to attend to, and were hence unable to provide any help for others. Moreover, the competitive spirit, which dominated the Ayhans' social environment, seems to have had an undermining effect. Given the lack of support, how were the Ayhans then able to achieve some success in their non-commodified practices? The answer mainly lies in their entitlements. It is true that the Ayhan's food claims were a failure and their access to educational aid was limited in scope but some significant contributions were achieved in the areas of health and housing, since the amount of pressure their land and labour-based entitlements took off their income was consistent and potentially sizeable. What made their practices more successful was the security that these entitlements provided; even though some risk of redundancy was evident in İmdat's current job.

## **6.2 Semi-commodified consumption**

In this sphere of consumption, most activities that the Ayhans conducted were of the self-provisioning type. Regarding food acquisition, two distinct self provisioning activities were carried out at their home. The first was food-processing. Like many first-generation migrant women, Zarife possessed the skills necessary to process food in various different ways. Some of the food processing activities were undertaken on a daily or weekly basis. For example, Zarife did home-cooking and bought five kg of milk on credit from the distributor-on-wheels to make home-made yoghurt. Some others, such as bread-making, were performed at certain times of the year. In April, Zarife made bread for the summer, and in October, the one for the winter. Home-made bread worked out cheaper for the Ayhans as Zarife belonged to a bread-making team of five people: Zarife, her sister and three neighbours. Zarife reported no rivalries between the members, which may have to do with the reciprocity principle underpinning the way team operated. The team acted as a rotating credit association where labour was exchanged in highly balanced terms. The bread-makers called this transaction 'borrowing'. Each member 'borrowed' the other team members' labour until she paid back all her dues in the successive turns. In this way, the team members managed to avoid the monetary cost of labour and could follow their traditional diet.

The other food processing activity took place on an annual basis during preparations for the winter food stock. It started in spring, when fruit and vegetable prices were low. Stocking food was a rural tradition, and certainly proved a cheaper way of acquiring food for winter. The Ayhans' stock for the forthcoming winter contained the following items processed at home: two kg sour cherry jam left over from last year, home-made pasta left over from those Zarife prepared last year with the help of her sister and her sister's daughter and daughter-in-law, bottles of tomato paste and sauce that Zarife made out of cheap tomatoes she purchased from the supermarket wholesale, and a good quantity of vegetables such as green beans, pepper and aubergines she bought from the local bazaar over summer to keep in her new freezer. The second type of food provisioning activity was growing fruit and vegetables in the garden where Zarife

grew mint and spring onions and kept various fruit trees of their own *gecekondu*. Their fruit yield was usually considerable, but the scope for vegetable growing was limited due to the water bill. Otherwise, there was a lot of space in their garden. In summer 2002, the yield on the trees was also negligible, which obstructed the fruit-processing tasks she used to perform. Because of seasonality, the size of their winter stock proved smaller than the previous year.

In the area of health, the family benefited significantly from İmdat's labour-based entitlements, which allowed İmdat and, after 120 days premiums were paid, his family members, to access heavily subsidised prescribed medicine. In contrast, their semi-commodified activities in the field of education were limited: Burak was entitled to the school lunches subsidised by the municipality. As for housing, the Ayhans performed large scale home-maintenance tasks. Between April and October, the Ayhans, as planned, insulated the ceilings of two rooms, plastered and painted them together with the walls. İmdat had the skills to do the metal work but was not as adept at wood work so he called on his neighbour, Kadir, to learn how to install the plywood on the ceiling. Zarife's sister, her daughter and son also came to help. The second maintenance task involved renovation of the kitchen, and Zarife's sister's family, their neighbour and İmdat's aunt's journalist son provided him with labour help. Zarife's sister's brother-in-law gave them second hand tiles for free. İmdat's metal work skills were also of use in the self-provisioning of some household items; İmdat made a dinner table, a shelf and a couple of coffee tables himself. But the Ayhans did not follow some *gecekondu* dwellers that produced fuel by mixing manure and plaster or coal dust.

Regarding transportation, due to their being students, Burak and Samed received 33% concession on the municipal bus and underground services. Being disabled, Zarife was also entitled to the same benefit. The final area was clothing. Zarife was not skilled at lacework, but she knew how to knit. She quite often knitted socks, jumpers, cardigans etc for herself and the family members, sometimes by recycling the threads available.

How far did the Ayhans' semi-commodified activities lift the income pressure and improve their well-being? These practices proved helpful mainly in the areas of food, health and home-maintenance. They provided the family with a good food stock, access to subsidised medicine, a better insulated house and a more pleasant kitchen. Besides this, the support they received from social contacts helped them save on labour costs and thereby take off some income pressure. Moreover, working out cheaper ways of buying food and construction materials also reduced the pressure to some extent. Their successes in the areas of education were nevertheless limited since, unlike health, their educational entitlements delivered limited and unreliable benefits. The Ayhans' self-provisioning activities encompassed many areas of expenditure. However, self-provisioning was inapplicable to some of the areas to which the Ayhans allocated the biggest share from their budget, e.g. utilities. Consequently, their semi-commodified

consumption practices were only of partial help in reducing income pressure and meeting their basic needs. Involvement in the commodified sphere was thus inevitable for the Ayhans.

### **6.3 Commodified consumption**

The Ayhans engaged in various commodified consumption practices, ranging from working out cheaper ways of purchasing goods and services to doing completely without. Starting with the methods that the Ayhans used to access certain items cheaply, they purchased fruit and vegetables from the local bazaar set up on a weekly basis. Zarife's visits to the bazaar were more frequent over summer when fruits and vegetables were considerably reduced in price. Due to their lack of ready cash, the Ayhans were less able to purchase wholesale food. After April, the only occasion where they bought food in wholesale was when Zarife bought cases of supermarket tomatoes on offer. Regarding education, the Ayhans had some cheap access to text books. Zarife purchased some books second hand, and where possible sold those from the previous years but had to purchase some brand new.

The Ayhans obtained cheaper deals for the materials used in home repairs. In building the roof over the veranda, İmdat paid the labour costs of a former building worker neighbour whose workmanship he trusted. This was an expensive solution. Yet İmdat believed that it was worthwhile because his neighbour '*worked on the roof as if he had been working on his own*'. Nevertheless, the roof still worked out cheaper as the tiles and wood were purchased second hand from the warehouse owner whom İmdat had known since he moved there. Also when renovating the kitchen, İmdat's aunt's other son sold him the kitchen cupboards at a discount price. Regarding the purchase of household items, the Ayhans found some cheaper solutions as well. The children's beds were bought on sale from a workshop in Siteler, where İmdat worked for a couple of months. Due to his brief acquaintance with the workshop owner, the employer gave him a further 4 million TL discount for each bed. They bought cheap and hence low quality mattresses for the beds, after long searches among the workshops for the cheapest offer. As for clothing, a similar method was used. The Ayhans purchased their clothes from the cheap and low quality markets in Ulus. This had not happened very often since the Ayhans had not always had ready cash for their clothing needs.

Due to their limited income, the Ayhans were neither able to buy in bulk to get wholesale prices nor to buy expensive items for cash. Therefore, they used some flexible payment arrangements such as payments on credit and/or in instalments. These arrangements were a kind of cashless borrowing based on acquaintance and trust. The Ayhans applied this method to a broad range of expenditure areas: Zarife had a credit account with various food distributors-on-wheels, and paid in instalments. She sometimes opened up an account with the textile distributor as well, but during the time of my research she had none. This method was also used for purchasing the text books and school equipment kids needed. For

urgent needs, İmdat borrowed the credit card of his aunt's son whom he regarded as much closer than his full brothers and sisters. Similarly, the building material, such as the plywood and second hand roof tiles, was purchased based on a flexible schedule from the warehouse owner whom İmdat had known for years. Furthermore, his aunt's other son also let him pay for the kitchen cupboard in instalments. A flexible payment method was also used to purchase coal. The previous year, the Ayhans had bought two tons of coal from the municipality in instalments. Zarife got Samed's school teacher to act as a guarantor since, although the family had civil servant relatives whom the municipality would regard as creditworthy, Zarife was unable to find anyone closer to do her a favour. Finally, the Ayhans purchased most of the household items from the shops using on flexible terms of payment.

The Ayhans *gecekondu* was well-equipped with electrical appliances and furniture. They possessed a TV, stereo, fridge-freezer, hob, mini-oven, washing machine, vacuum cleaner and computer. Some of these appliances were fairly new. Their mean age was around seven years old. The Ayhans owned a dinner table with six chairs, a corner settee in the front room, five sofas, three beds, a study unit for kids, and two wardrobes. Except for the dinner table, all the pieces of furniture had been purchased within the last year or so. The mean age for these items was also around seven years. When İmdat was asked whether he had sold any household items since April, he said he hoped that *Allah* would not make him do so. The Ayhans by no means perceived them as assets for sale. In their eyes, these items had a use value as well as being a symbol of 'wealth'. This partly explains why the Ayhans chose to channel their spending onto their house to be redeveloped soon after the plans have been approved.

Their home-based activities involved a trade off. This was evident in İmdat's evaluation of their economic situation in October: "*We're hard up for our economic situation. We cannot overcome this till the Ramadan, I suppose... It [the hardship] stems from the home-maintenance. We can neither buy food properly nor meat nor nothing. More correctly, we're skimping on food. It [insulation] was also a need; otherwise, [...] it would remain freezing cold inside. We guaranteed this not to happen; we thought rather than using two buckets of coal, we could then use one. We said let's not eat or drink but get the house done.*" Such a trade-off may sound perfectly rational; yet it was not the insulation of the ceilings with plywood which cost the Ayhans most money but the renovation of the kitchen and the roof over the veranda. This reinforces the idea that the Ayhans placed their spending priority on items which visibly manifested their 'wealth'. It then makes sense why food consumption was less of a priority for the Ayhans. The clothing items were also a target. This might at first sight appear contradictory as clothing items were indeed visible by others but fashion was not a great concern particularly to older generations as long as clothes were clean and neat.

Consequently, flexible payment arrangements are in general regarded as an expensive consumption method since the term of payment is usually rather long. In an inflationary environment, such arrangements might have turned to the Ayhans' advantage. Nevertheless, it is difficult to know exactly since we have no information regarding the initial price, the duration of credit or the price of the item if purchased for cash. However, this method seemed to have served their interest considerably in the purchase of the kitchen cupboards and in case of the coal where the Ayhans obtained help from their social contacts. Examples of such help were however very limited.

Besides these methods, the Ayhans cut down or went completely without certain items of necessity. Their local bazaar attendance was by no means regular; especially in winter, the frequency of their bazaar shopping fell even further. This meant cutting down or sometimes doing without certain fresh fruit and vegetables. The Ayhans' monthly meat consumption was also limited. It was only during the Eid celebrations that the family members were able to consume a good quantity of red meat. During Eid, the Ayhans sacrificed sheep or a cow to observe Islamic rituals and joined a group to share the price of the sacrifice. In the last Eid before April, there were four families in the group: the Ayhans, İmdat's aunt's son, the father-in law of his aunt's son and a neighbour of his father-in-law. The cost and the meat was equally divided among the parties. After the stock ended, the Ayhans were able to purchase minced meat, chicken or fish. Their total meat consumption varied from month to month. Between April and October, the average amount of meat consumed per month had fallen from three and a half to one or two kilos. Their meat consumption was well below the 6kg per month recommended by dieticians for a four member family (Baysal, 1993). Every member of the Ayhan family had three meals a day, but this tells us little about the content of their diet. Their meals were in fact rather high in carbohydrate.

The Ayhans had adopted similar practices in the areas of education, utilities and transportation. The family economised on kids' pocket money. The elder son was given a daily allowance and a bus fare. His allowance was not more than one million TL, whereas the younger son had to go without it as the school was within walking distance. As for utilities, although the couple had bought two tons of coal the previous year, they were very careful with the amount consumed. Their *gecekondu* was over 100 m<sup>2</sup>, including four rooms and a large entrance hall. This was costly in terms of heating. There was no central heating to warm up the entire space. The only source of heat was from the stove in their sitting room next to the children's bedroom. The couple slept in the sitting room, sacrificing their privacy for less fuel consumption. Thereby, they saved a ton of coal for the forthcoming winter. The Ayhans were also very careful with the use of gas, telephone and water. The Ayhans had a water boiler. Nevertheless, they maximised the use of the stove by boiling water or heating the food on it, which, in turn, helped them economise on gas. The Ayhans skimmed on their phone calls most. In order to save on her unsuccessful attempts to drop an appointment, Zarife even avoided calling the hospital. Zarife used the rinse water

from the washing machine to water the garden. Finally, the Ayhans cut down on their transport expenses in various ways. They did most of their food shopping from distributors on wheels, the local bazaar and the supermarkets nearby; cut down on their visits to their relatives living in distant parts of the city or in the village; reserved their visits to the SSK hospital for very serious illnesses; and restricted the use of their car to very rare occasions such as monthly market shopping, picnics with relatives, funerals and weddings. Furthermore, İmdat walked the distance between his house and the bus stop for Batkent buses to save a portion of his transport allowance. In good weather, Burak also walked more than an hour to school.

How far did the Ayhans' commodified practices contribute to success? The use of cheaper and flexible methods might have lifted some pressure on their income. However, most of the cheaper methods used sacrificed the quality of the consumption item and hence adversely affected their well-being. Moreover, these methods could not prevent them from cutting down on or going without certain items of necessity such as food. Their decision to divert their spending to items visibly manifesting their 'wealth' together with their inclination to save contributed to this result. These practices allowed the Ayhans only to save a golden coin per month (i.e. 21 million TL in April). Concerning the cumulative effect of the Ayhans' consumption practices, their low consumption-related debts in April suggest that the family kept their income and consumption in balance:

**100 million TL** as car insurance & road tax  
**15 million TL** to the food distributor on wheels  
**12 million TL** as waste disposal tax

The Ayhans owed their low debt level partially to their consumption practices. Their regular and relatively sizeable income and İmdat's redundancy compensation are also likely to have had an effect. Thus, it can be said that the Ayhans' engagements in different consumption spheres were still limited in bringing their income and consumption into balance. The increase in their consumption-related debts by October is supportive of this:

**340 million TL** to İmdat's aunt's other son for the cupboard  
**200 million TL** as advance payment from İmdat's patron  
**130 million TL** as textile instalment  
**89 million TL** to various food distributors on wheels  
**50 million TL** unpaid utility bill

Most of their debt repayments were scheduled flexibly, which in fact helped spread the pressure on their monthly income. However, the 200 million TL, a portion of İmdat's wage, which his patrons allowed him to withdraw in advance, remained a significant source of pressure. In brief, the Ayhans' consumption practices were not successful enough to help the household balance out their income and consumption without having to borrow or sacrifice the size and quality of the items consumed.

## 7. Conclusion

The Ayhans were the most successful household in April. Although they did not have many plans and some of the plans they made remained unrealised, the Ayhans managed to improve their situation over the next six months. The forces which contributed to their relative success are summarised below with reference to four main behaviour patterns. Starting with their income generation behaviour, within the April-October period, the Ayhans' income diversification level stayed low; income was raised mainly by mobilising the male partners' labour and his informal cultural capital. Their dependency ratio thus remained high. Three household members were dependent on a single income. So if it is not to their engagement in a diversified set of income generating activities or their deployment of more labour resources in the market or their use of greater range of resources in raising income, what did the Ayhans owe their success to? The formal cultural capital accumulation of their labour force is unlikely to have a significant effect because it was very limited and perhaps for this reason, had little relevance to the kind of job undertaken. Some manoeuvrability in the labour market was achieved through deployment of informal cultural capital instead. More importantly, their non-transient clientelist links and the luck factor proved very effective in the attainment of a fairly secure job in part of the formal sector where the labour rights were violated to a lesser extent, and seasonal fluctuations did not occur. Concerning their income allocation behaviour, the Ayhans adopted the 'female whole-wage' system but the finances were under the strict control of the male partner. Nevertheless, they avoided 'secondary poverty' by using a highly collective style of income pooling where both partners sacrificed their personal needs. With regard to their investment and insurance behaviour, in April, the Ayhans had an asset portfolio containing a *gecekodu* (house and land), car, deposit savings and public insurance. Except for the small interest accrued on their savings, the content of their portfolio remained more or less unchanged over the six months. In particular, two of their assets (i.e. *gecekodu* and public insurance) were beneficial in terms of a) providing future security, b) generating income or c) promoting further asset formation. Both assets were obtained through the use of institutional entitlements without putting significant pressure on the household's economic capital accumulations. Thus, the structural forces can be said to have played a crucial role in their success.

Regarding their consumption behaviour, the Ayhans engaged in various activities of commodified, semi- and non-commodified nature. Their consumption practices had a considerable non-market focus but brought significant benefit only in the areas of health and housing. The land and labour-based entitlements ensured their consistent access to rent-free accommodation and free medical treatment, which in turn helped the household lift some income pressure. Their semi-commodified activities, especially those performed in the areas of food and home-maintenance, also brought some relief to income. Besides the Ayhans' own labour and skills, the provision of free labour, skills and, to a lesser extent, material by their social capital contributed to this. Despite these achievements, the Ayhans were



unable to avoid trading off some of their basic needs or borrowing money in order to bring their income and consumption into balance. This might be firstly because their income level was low, and secondly because the benefit delivery capacity of the most resources they mobilised in consumption sphere was rather limited. The Ayhans made skilful use of their resources, and collectively shared the responsibility of coping with impoverishment. However, these were by no means the sole source of their success. They owed their success also to the labour and housing market forces which allowed them to enjoy at least a regular pay, rights to social security and future speculative profits from *gecekondu* redevelopment.

## 8. The Cansevers: A Relatively Worse off Household

### 1. Introduction

The Cansevers entered the month of April as one of the most deprived households and their situation had worsened in the next six months<sup>1</sup>. This chapter examines in what respect the Cansevers differed in their responses to poverty. It also explores why their plans and changes in their responses failed to bring about improvements to their situation. The chapter follows the same structure as the two previous case studies.

### 2. Socio-Demographic Background

Musa and Zeliha were a *Sunni* couple married with two children. Musa was 43 years old, and his wife was two years younger. Both were primary school graduates and first-generation migrants. Musa's move to the city was typical of chain migration. He migrated to Ankara at the age of 12, and initially worked with his uncle's son as a street vendor. Musa then worked and literally lived in other people's bakeries until he got married in 1984. Zeliha moved to Ankara after their marriage, but whether she was abducted by or agreed to flee with Musa remains unclear. Since then, they have lived in several rental *gecekondu*s.

Their son, Umut was born in 1985 and their daughter, Nazlı, four years later. In April, the Cansevers were in the consolidation phase of their domestic cycle: Zeliha's fertile years were behind; their kids were grown up; Nazlı was in the seventh year of compulsory education. Umut was working for his father and at the same time studying electronics at a vocational school. That year was his final year but in April, Zeliha said he dropped out for financial reasons; otherwise he was really a keen student. Nevertheless, the school administration recalled him so he was able to complete his vocational training by October. His parents were however unable to afford his further education. Currently, Umut was neither being coached privately nor able to find the time to prepare himself for the university entrance exam, as he was busy earning an income.

### 3. Income Generation and Diversification

The Cansevers raised income only by diversifying the labour resources available. The next three subsections portray how the family mobilised these resources, and follow up their work plans. The focus is first on Zeliha's labour market behaviour, and then on the contributions of Musa, and finally, those of the children.

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<sup>1</sup> The Cansevers' weighted aggregate deprivation score in April was 15.88 and their weighted aggregate change score was -1.14.

### 3.1 Zeliha's labour

In April, Zeliha described herself as a housewife because she did not have a regular job outside home. She had never had any regular jobs but worked outside home as a cleaner. For the previous 18 years, Zeliha had made bootees, embroidery edgings and bread to earn an income. She had learnt the skills in the village during her childhood. Since then she improved her skills either through personal effort or help from her uncle's daughter, who lived nearby and did the same work.

Her bootee and embroidery work was casual, free-lance and small in scale. Zeliha devised two different methods of work. Firstly, she sold her labour and skills on order. The person who made the order supplied the material required for the desired design. Secondly, she produced a variety of bootees and embroidered edgings in advance. Therefore she needed a small amount of capital which came from her previous sales. She then either waited for demand to rise, or showed the product to potential clients. Zeliha had several entry points to seek clients. One was a web of neighbours, which Zeliha presumably broadened by participating in the religious *mahalle* meetings (i.e. *tarikats*). She was secretive about these illegal gatherings. However, a close neighbour of hers knew for certain that she attended meetings of this kind –at least- in the past. Zeliha had at least five entry points outside the *mahalle*. She usually took her bag full of various bootees and embroidered edgings to her sister, to two daughter-in-laws of her sister-in-law, to her former employer, and finally to her former landlady. In this way, Zeliha sought to increase her chances of finding clients. Zeliha's job chances were dependent mainly on labour market conditions and her social contacts. Zeliha had access to a wide network of potential clients perhaps due to her work history. Having worked outside home must have also given her some strength to interact with urban life beyond the *mahalle*. She was however faced with fierce competition in a saturated market. The current conditions of economic crisis had indeed caused a decline in Zeliha's sales.

In April, Zeliha sold her bootees and embroidered edgings for 3 million TL each. Her monthly earnings generally varied between 10-40 million TL. April was one of her 'lucky' months; she was waiting for 40 million TL to arrive, which included the cost of the raw material. To produce a pair of bootees, Zeliha had to work around 15 hours. Her hourly pay rate thus came to 200.000 TL. This was more or less equal to the April price of the bread sold in the municipal buffets. Most days, Zeliha spent around 10 hours on these hand-made products. Whilst knitting, the strain she put on her eyes, back and shoulders was constant. Despite such risks to her health and safety, she had no social insurance whatsoever. This meant that Zeliha neither had health coverage nor pension prospects.

In spite of her poor work conditions and declining sales, Zeliha had no plans but to continue her current work: '*I do not have any work plans. I will carry on like this till I die. [...] What other type of job could I possibly do?*' Zeliha was evidently aware of the limited options the labour market could offer to

someone with primary school education. Her 'choices' were restricted to low paid jobs such as child care and cleaning. Zeliha also believed that she was getting too old for such demanding work. There might be other supply-side pressures that we are unaware of. Nevertheless, religion and patriarchy seem to have had a less restrictive effect on Zeliha's work plans. In fact, Zeliha once said Musa had become less domineering over the years. The influences likely to have weakened his authority will be discussed later.

Zeliha was hopeful that more of her bootees would be sold over the summer. However, the October interview revealed that her expectations had been rather optimistic:

**Interviewer:** *How many bootees have you sold after me [our first interview]?*

**Zeliha:** *None... Not even a pair...*

**Interviewer:** *Oh really?*

**Zeliha:** *I swear... Look, it [the products] remains in the bag as the way it was. I shall bring the bag if you'd like to have a look.*

**Interviewer:** *How were your sales within the six months before April?*

**Zeliha:** *It was OK; I had sales then.*

**Interviewer:** *Why do you think this happened?*

**Zeliha:** *I don't know everybody is like me... Due to crisis, no one [could afford]. After you left, I didn't sell even one; my embroidery edgings are resting too.*

**Interviewer:** *You had several clients?*

**Zeliha:** *There were; there were lots of people I knew. There were indeed and yet everybody hardly get by themselves. They cannot afford to buy; how shall they buy?*

**Interviewer:** *Did you take them [the products] here and there?*

**Zeliha:** *Wouldn't I do that? Of course I did. I took it [the bag] to my villagers; I took it to places my sister was acquainted with; took it to Mamak [where] there are daughter-in-law[s] of my sister-in-law. I took it to Dikmen [ex-landlady]. I could not sell [any]; I came back without even selling one. It was not worth the travel fares I paid.*

The conditions of economic crisis seem to have had an initially small but progressively increasing effect on Zeliha's sales. It was evident that Zeliha was in contact with people whose economic status was more vulnerable to economic shocks. After the crisis broke out, the purchasing power of her contacts must have declined to an alarming level, forcing them to omit Zeliha's bootees and embroidery edgings from their list of spending. Thus, although Zeliha kept the prices same, she could not sell anything. This was a victory of structure over her resources as an agent. Despite having a wide web of contacts, Zeliha was unable to counteract the structural forces.

To lessen the effect of her loss, Zeliha made bread for money as she did every autumn. What was different this autumn was the type of people she made bread for. She usually worked for ten or fifteen neighbours, and five or six relatives. Out of principle, Zeliha avoided going to a stranger's door. That autumn, Zeliha however abandoned this principle since no demand arose from her usual 'circle'. Zeliha found her first 'employer' by chance, whilst queuing up for municipal bread. Her skill at dough rolling was well appreciated by this person, which enabled her to find four more people to make bread for.

The conditions of bread-making were rather tough. To earn a 10 million TL daily wage, Zeliha worked from 6:00 am to 7:00 pm, with perhaps an hour's lunch break. Her hourly pay rate was thus 833,000 TL. Whilst rolling dough thinly, she put constant strain on her arms and back as well as risking respiratory disorder from breathing the smoke coming out of the tandoor. The difference in the temperature inside and outside the tandoor was another threat to health. It was therefore no surprise to see Zeliha feeling under the weather in the October interview. Nevertheless, she did not a moment considered cancelling her fifth bread-making appointment due to sheer desperation for money.

### 3.2 Musa's labour

Musa was a baker. For the last two to three years he had been running a *simit* bakery, specialising in traditional sesame rolls. His *simit*s were distributed to certain street vendors working for the bakery. Musa's involvement with *simit* went back a good 20 years; yet this was the first that time he was the boss of his own 'enterprise'. Previously, he used to sell *simit* on the streets, initially with his uncle's two sons, and work for other bakeries. Zeliha told vividly the story of how they set up the business:

**Interviewer:** *How did he [your husband] set up the business?*

**Zeliha:** *I set up that job too. The guy [her husband] did not have a job, he was going and coming like that. He said, 'a friend is looking for a shareholder for a bakery; I'd like to become a shareholder but I don't have the money.'*

**Interviewer:** *Who's that friend?*

**Zeliha:** *From Erzurum; we do not know him. He said via a friend of his. After he [her husband] went to bed, I phoned up that guy and asked, are you looking for a shareholder for a bakery; he said 'yes'. I said my husband wants to become a shareholder; he said 'OK'.*

**Interviewer:** *So that friend directed you to the person you phoned up?*

**Zeliha:** *Yes... I didn't know the other one either. He's also a friend of my husband from Erzurum; both are from Erzurum. I gave him [her husband] even the bus fares so that he could go and meet him. He said 'we do not have any money'; I said we shall find it. From these jobs [bootee and bread-making], I had six or seven golden bracelets; golden coins and some dollars... At those times, gold was cheaper. The guy [from Erzurum] said OK to 1 billion 250 million [TL]. I also had some money in the bank [her private social security]; we withdrew that; cashed in the gold. My sister lives in Topraklık. My brother-in-law is something like an adviser at Vakıflar Bank. I took him too, so we opened that bakery with three shareholders.*

Including Musa, the bakery initially had three shareholders. However, it was by no means a stable source of income. Three forces were mainly responsible for the lack of stability. The first was the seasonal fluctuations in the market. Sales were particularly low in winter due to the decline in the outdoor activities people undertake. The others were the general conditions of economic crisis and finally, the lack of economic capital to compensate the decline in their profit margins. Thus, unable to consolidate the business, two shareholders dropped out. Yet Musa was eager to hang on to the bakery.

To this end, Musa had devised several responses by April. One was to purchase the shares of the other two. Since Musa lacked economic capital, he had no choice but to become indebted. A second response was to postpone the licence application so that he could continue to avoid paying tax. The illegal

character of the bakery escaped the eyes of neither the municipal police nor the tax inspectors but Musa got away with both by using his contacts or bribing the officers. A third response was to buy raw material on credit. This was a method of purchasing material used by self-employed people to gain time until sufficient cash has been accumulated. The debts to wholesalers were however quite large, suggesting that the tax avoidance failed to raise their revenue to a level which would suffice to run the business in a smooth fashion, despite their labour costs being low due to the use of unpaid family labour. A fourth method was to find a new shareholder. The new profit sharer had six brothers who also started street vending the *simit*s of the bakery. The new shareholder was verbally entitled to less than half of the profits as he had not contributed to the costs of setting up the business. A final response was to resort to unpaid family labour. Umut was working at the bakery with his father during the week as well as the weekend. Musa worked from 6:30 am to 8:30 pm, two hours more than Umut as he had to take care of accounting and cleaning type errands. Despite long working hours, their profit margin was barely sufficient to pay the rent on the *gecekondu*, and their travel costs. Zeliha once said if it were not for her bootee money, they would die of hunger.

On the whole, none of these responses were helpful in stabilising the business; which was also evident in the level of debt waiting to be repaid. In April, the amount of their business-related debts and the composition of their creditors were as follows:

\$270	to Nezahat, a female neighbour	[housewife]
\$100	to Nezahat's husband	[a civil servant]
\$100	to Ayfer, a female neighbour	[running a bus service]
1 plain bracelet	to Hanife, a female neighbour from same village	[retired; runs a canteen]
1 twisted bracelet	to Hanife a female neighbour	[same as above]
3 gold coins	to Zeliha's sister	[housewife]
1 gold coin	to Nermin, a female neighbour	[cleaner, security guard]
280,000,000 TL	as a bank loan to Zeliha's brother-in-law	[adviser in a bank]
1,800,000,000 TL	to the flour and sesame wholesalers	

The Turkish lira equivalent of their total debt was around 3,620,000,000 TL. It is clear from the list above that most of the money was lent in the form of foreign currency and gold to preserve the value of the loan against inflation. Moreover, the composition of the creditors also implies concerns for masculine pride. The great majority were either relatives from Zeliha's side, or neighbours with whom Zeliha interacted on a daily basis. It therefore seems likely that by borrowing from them, Zeliha aimed to help her husband to avoid the moment of encounter which would otherwise blatantly confirm his failure to provide for the family.

In April, the repayment of these debts was a priority in their list of plans. The couple was also planning to purchase the licence of the bakery. This would then allow them to start topping up Musa's previous SSK premium contributions. To be able to assume worker status in the SSK records, Musa was thinking

of declaring Zeliha as the owner of the bakery. Musa registered with the social security institution in 1987. Despite his 25 to 30 years work-life, his SSK records premiums amounted only to 1580 days, as most of his employers refused to contribute towards his premiums. Therefore, currently his chances of receiving a pension were very low. Have their plans improved his chances?

The picture in October was bleak. Despite the better season for sales, the business was still highly vulnerable to the conditions created by the economic crisis. They were no longer in a position to buy even raw material. In these circumstances, the profit sharer was the one who left first. Musa made a final attempt to save the bakery and asked his relatively well-off uncle's son if he would like to become a shareholder. His proposal was refused. Having been turned down by the person whom he felt the closest, Musa had no choice but to close down the business two months before the October interview. All the couple's plans followed bankruptcy: the plans to purchase the bakery licence and pay Musa's SSK premiums went unrealised; most of their debts remained unpaid. The baking equipment that belonged to Musa was given to the landlord in lieu of the bakery rent. In fact, Musa was able to pay back some of the money he owed to the wholesalers. He concealed how much was left in order not to hurt Zeliha any further. Zeliha however suspected that at least 750 million TL remained. Apart from this, there was no change either to the form of their debts or to the composition of creditors. Borrowing in an inflationary environment may be considered rather favourable. However, the debt situation of the Cansevers suggested the contrary. As their loans were in the form of foreign exchange and gold; the family became much worse off in October. Within the April-October period, the real value of their dollar debts rose from 627,763,490 TL in April to 702,260,090 TL in October, whereas that of their gold debts increased from 616,047,620 TL to 715,095,960 TL. As for the bank loan, Zeliha's brother-in-law paid it back so they did not know how much interest had been accrued on it. However, the failure of the Cansevers to pay the loan back on time caused the two families to fall out. This incident illustrates the erosion of social relationships in the face of increased levels of poverty.

Thus Musa had to find an alternative way to earn money. More or less two weeks after the bakery closed down, Musa started working for other bakeries, since *simit*-making was the only area he specialised in. He was a master in *simit* making; he was not prepared to go and work for instance in a restaurant where he did not feel he had any competence. This took him back to where he was before he set up the bakery. Musa's new job was casual, free-lance, seasonal and informal in character. Musa made *simit* for different bakeries until the owner told him to 'have a rest' the next day onwards.

Musa used two methods to search for jobs. First was to attend the *düşeş* market. In *düşeş*, there was also a coffeehouse(s) for the *simit* makers where the workers waited for the jobs to materialise. Thus, his job prospects became more dependent upon chance. In contrast, the second method Musa used to hunt for



jobs involved less uncertainty. Over the 25 to 30 years he had spent in the sector, Musa had developed a large web of job contacts, including bakery owners. After work, Musa began to visit them, and asked if any labour was needed in order to minimise periods of unemployment between jobs. Their acquaintance increased the likelihood of his being employed due to the element of trust. Yet, except for providing him with a temporary job, the bakery owners offered him no other forms of support. Moreover, the jobs they gave him were not only short-term but also low-paid, especially when the hours worked are considered. They did not entitle him to social security either. Until October, Musa worked on and off for at least three different bakeries. Each job lasted a week or so. In October, he was employed in another bakery on a short-term basis. He had been working there for the fifteen days before the date of our interview. When there was work to do, Musa went to work regardless of whether it was a weekday or weekend, often between 5:00 am and 5:30 pm. In return, he only earned a daily wage of 12 million TL. Thus, his hourly pay rate came to 900.000 TL only. It was insufficient to purchase a return bus ticket the price of which had increased to 1.5 million TL by October.

### **3.3 Umut and Nazlı's labour**

Umut was the only child sent to work. This was so not only because he was older than Nazlı was but because he was the male child. Zeliha said of Nazlı *"we have not sent her to such [work] places. She is only 13 years old. She does not even know how to get down from here. She needs direction. How would you send a 13 year old child to work? She is not a male child, she is a female child"*. Until the bakery closed down, Umut worked in his father's bakery without getting paid. His father nevertheless paid his travel costs and every now and then, gave him a little pocket money. During the time he dropped out of school, Umut worked from 6:30 am to 6:30 pm. His being recalled by the school administration forced him to reallocate his time between work and education. After the bakery closed down, Umut also 'became unemployed' but ten days before our interview in October, he started a new job as an apprentice electrician. Umut thought that the conditions of work in his new job were much better than that of the bakery. Nevertheless, he worked six days a week from 8:00 am to 19:00 and earned 30 million TL per week. Moreover, this job provided him no entitlements to social security.

Umut found the job by himself. Zeliha said that no one from their social 'circle' helped him with the job search: *"None... I swear, no. [...] Don't fall my dear; don't fall... The one who falls would have no friends, my dear, so don't fall... The saying goes 'if you have money, the whole world is your man [mortal in relation to Allah], if you have no money, the insane asylum is your way'". Who would do what with you after you fall?"* Evidently, as they 'fell', the Cansevers gradually lost their economic capacity to fulfil their obligation to reciprocate and hence their chances of receiving support from their social 'circle'. In this section, we have explored the Cansevers' income generation behaviour. We will next consider their income allocation behaviour.

#### 4. Income Allocation: Pooling, Management and Control

Whatever income could be generated was pooled in the hands of Zeliha. None of the household members allocated money to personal spending, except for the essential bus fare to work. Personal spending was a remote ideal for Zeliha for the same reasons that apply to Zarife. Zeliha was also a typical self-sacrificing mother figure, trying to meet her family member's needs first with a tight income. Once she said *'I cannot meet any needs of mine, I swear. I don't want anything if only their needs could be met; good or bad, I somehow manage in the house.'* Her house-bound life-style also seems to have restricted her personal needs. It can be claimed that their impoverishment made the Cansevers chose the most collective income pooling style possible, which, in turn, helped them avoid 'secondary poverty'.

The Cansevers managed the household income using a 'female-whole wage' system. Zeliha was assigned to this task perhaps firstly because she spent the money frugally and skilfully and secondly because she was more aware of the household needs. Finally, it also appears that Musa passed such responsibility to Zeliha so as to avoid the stressful exercise of stretching a very tight income. That's what Zeliha seemed to be sure of:

**Interviewer:** *Have you got any problems regarding the fact that you look after the money?*

**Zeliha:** *Of course I do... No teeth left in my mouth due to gritting; no hair left on my head because of anxiety... If you give [spend money], your front opens up [budget falls short]; if you don't, the kid gets upset. I wish that money didn't come to me. I tell the guy [her husband] 'you don't want to spend [manage] that money yourself to throw the stress on me'. If he took it [the responsibility of managing money], he'd buy from where it is expensive. A man wouldn't know; but I wander. I mean: I start from Ulucanlar; I go and buy from the wholesaler where it's ten lira cheaper. This causes a lot of grief; may Allah forbid anyone. If woman alone is made to hold the responsibility of the entire house, then...*

Contrary to the general tendency and tenets of *Sunni* ideology, Zeliha had the final say in financial decisions, including those pertinent to her husband's personal needs. Zeliha's control over household finances may have to do with her being under less pressure of patriarchy. Several reasons can be postulated for the strong challenge to Musa's male authority. They include the couple's age, Zeliha's previous and current contributions to income, and Musa's limited and perhaps diminishing capacity to provide for his family.

Although Zeliha controlled the household finances, she still felt the need to create a secret kitty. Zeliha once had two kitties of this kind. One contained sizeable savings for emergencies in the past and the other was a small budget for items such as material for her daughter's trousseau. She created these kitties from her own earnings. However, neither in April nor in October, was there any money in Zeliha's secret accounts. Nonetheless, the generalised manner in which she declared her opinion that all women have secret kitties implies that she had not yet given up the idea of keeping a secret kitty:

- Zeliha:** *I tell you, every woman would have some savings of their own...*
- Interviewer:** *Why do you think it is concealed from their husbands?*
- Zeliha:** *It's your future... Let's say, you have a funeral, with which money I could hold the funeral? The husband isn't there... Tell me, if somebody from my close relatives died, how will I get there? I'll get there by cashing in either one of my bracelets or my dollar[s]. Where could I find my husband for instance now? Where could he find money anyway? White days [monies] are for black [rainy] days. A woman doesn't always show it to her husband.*
- Interviewer:** *Why is that?*
- Zeliha:** *Her partner would sit down to gamble; and ask his wife 'I have that much debt, pay it' because he knows that you have [money] on you. He'd try to take it away from you but if [he thinks] there isn't any, then he would say 'my wife doesn't have any money' so he'd be on his guard. Do you think he'd pay me back? He'd say 'she's my family, what would she need this money for'; he'd say 'I'm bringing her [money] anyway' but he wouldn't think how the woman manages at home. Put it into your head, my girl: set aside a portion of your salary... He's at the end of the day a stranger; provide the world for him, he would forget after he leaves that door. No matter who he was... every woman has a kitty; there's no woman without one.*
- Interviewer:** *What if she doesn't work?*
- Zeliha:** *OK, then... One day he [the husband] leaves money for bread, the next day the milkman comes... What does she owe to the milkman: 20 million [TL]. He'd know nothing about the milkman. How much money she'll have to give him, I mean... She'd say 30 million; 10 million would be left to her... The woman would save like this if she's the woman of her house and cares about her family. Let's say I get my son married; the side of the bride for instance wants us to attach two gold pieces; and the guy [her husband] become obstinate, saying that let this arrangement be violated; 'I'm no way doing this'. Would you mess up the arrangement or go and attach two of your concealed gold for the sake of your son?*

Zeliha had several motives for keeping a secret kitty. One was to provide some security against the uncertainty of future events. Another was to manipulate Musa's income-pooling behaviour in such a way as to make sure that he brought all his earnings home. Yet the fact that her secrets had already been uncovered made no change to Musa's collective attitude to income-pooling. Their impoverished predicament is likely to have made him act in this way. Her final motive was to resolve conflict without having to disturb the peace within their home and/or social environment. As is evident in Zeliha's account, there was a possibility of her failing to resolve conflict over financial matters in an overt manner. This implies that there were limits to Zeliha's financial control. The kitty seemed to have enabled Zeliha to attain full control in cases of conflict where her overt methods proved inadequate. Some subjects such as the wedding presents to be exchanged between the in-laws or the daughter's trousseau were particular sources of conflict:

- Interviewer:** *Have you got any debts separate from your husband?*
- Zeliha:** *No... [...] You are bringing up a child. My husband wouldn't know that her kitchen set [decorative cloths] needs getting done; he wouldn't know whether this needs cotton cloth or getting lacework done. A woman would buy them on her own [secretly].*
- Interviewer:** *What if you discussed with him?*
- Zeliha:** *You'd go down there [to the market] he'd strike up a fight, leave it there and go back; he'd say 'do I have to buy this'; he'd say 'I have other things to think about'. A man would know nothing about such subtleties....*

Zeliha was very much in favour of the idea of keeping a secret kitty. Nevertheless, she was no longer able to create such kitties because of their tight budget. Zeliha said she could not dare set aside money for her own kitty while her kids' basic needs were unmet. Otherwise she did not seem affected by the

fact that her secret was discovered with the purchase of the bakery. Zeliha conducted various manipulative acts to create her concealed kitties. Yet, she neither did this to deprive her family of their basic needs nor to divert money for her own personal use. On the contrary, she aimed to secure the future of her family and maintain the relations with kin which Musa might not have thought to be of good purpose. So far the focus has been on the allocation of income within the household. We now explore whether the Cansevers were able to create an income surplus to invest in their asset portfolio.

## **5. Investment, Insurance and Credit Use**

The Cansevers' portfolio contained only a few financial and non-financial assets. Beginning with their financial assets, Zeliha used to have concealed savings in the form of dollars and gold as well as eight-years of private insurance contributions all of which were cashed in to set up the bakery. In April she had no savings apart from her credits deposited in a ROSCA, with which she was planning to repay some of the family debts.

The ROSCA she participated in had ten members, all of whom, except Zeliha, were from the same *mahalle*. In fact Zeliha only knew one of the members, the sister-in-law of her uncle's daughter, who gave her word for Zeliha's creditworthiness to allow her admission. It was known as *altın günü* and governed by the following principle: Once a month, on a fixed date, each member was expected to contribute an amount based on the selling price of the gold coin on that particular day. The choice of gold was a measure of protection against inflation. Within the April-October period, the real value of the lump-sum was preserved since the increase in the real value of gold had risen faster than inflation. The lump-sum was granted to the member whose turn came up in the draw for that month. Zeliha joined the club, relying on her bootee money. Despite her sales going down drastically, she was able to keep up with the monthly contributions but how she managed this remained a mystery. One thing we know is that she did not need to go into debt because in September, Zeliha received a lump-sum of 290 million TL she was entitled to, and exchanged it for \$180. This amount fell \$20 short of what she previously borrowed from her neighbour, Nezahat, in order to pay the four-month rent of their *gecekondu*.

Why did Zeliha join these ROSCAs? Could she not have made the same savings on her own? Probably not. The monthly contributions were perceived as a form of loan; therefore, for the members, the ROSCA was a test of credibility; a test in which pride is also invested. Failure to repay debts would therefore be costly. It might not only jeopardize future flow of benefits that might accrue from the contacts who heard about their reputation but also hurt their pride. To prevent this, members with a tight income had to make the extra effort to set aside some money, which could otherwise easily be spent on other pressing needs. ROSCA was thus a motivating force for people on a low income to save.

The Cansevers were also part of a kinship network which acted like a generalised ROSCA, where the term of rotation spread across a life-time. In other words, it was a kind of saving scheme operating on the rule of reciprocity. In this scheme, the parties had to bring certain valuable items such as gold coins to the significant events of family life such as circumcision and wedding. The Cansevers were however unable to fulfil their obligations without becoming indebted. To pay their dues, after April Zeliha borrowed two gold coins; one from her neighbour Ayfer, and another from her sister-in-law's son.

The situation of their non-financial assets was also bleak. The Cansevers were a tenant family; the family held no legal title deed to *gecekondu* land and were hence excluded from any enjoyment of urban land speculation. They missed out on the opportunity to build their own *gecekondu* for reasons we do not exactly know. Perhaps they had no one to support them in finding the right plot and building the house, or perhaps they lacked the economic capital required to meet the cost of building. The latter sounds more plausible because if they had had the capital, they could have well purchased a ready-built *gecekondu*. The Cansevers owned neither an urban house nor a car. Their only asset was a rural plot and some arable land sufficient to build a house and conduct small scale farming. These assets were inherited after Musa's father's death.

In April, the plan was to keep hold of the arable land, hoping that one day they would return to the village. How realistic was this? It seemed more like wishful thinking than a sound plan since, given their low pension prospects, the Cansevers were unlikely to be able to cope with the decline in agricultural revenues in the face of increasing costs. Contrary to their initial plan, the family contacted Musa's widowed sister, who lived on donations from the villagers, to put the land on the market with a view to clearing off their debts but no one wanted their land. Having portrayed the content of the Cansevers' asset portfolio, and how this portfolio was formed, we will now turn to their consumption practices.

## **6. Consumption and Borrowing**

The Cansevers engaged in various practices in order to keep their income and consumption in balance. Their consumption practices took place in different spheres; ranging from commodified to semi and non-commodified. How significant were these practices in terms of removing income pressure and enhancing their well-being? We will explore this with reference to nine selected areas of expenditure.

### **6.1 Non-commodified consumption**

Starting with food acquisition, the Cansevers' free access to food was quite limited. Zeliha collected some spring plants to use for culinary purposes. In April a rather socially distant neighbour of hers let Zeliha pick up the plants growing in her garden. Further food support came from Zeliha's former landlady with whom she had been in contact for 16 years. Before April this landlady sent Zeliha some

*tarhana*, a traditional foodstuff made chiefly of curds and flour and used for making soup. Zeliha in return made booties and embroidered edgings for her three daughters. Except on these two occasions, the Cansevers received no food support from their social contacts, including those in the village.

**Interviewer:** *Is there any [food] coming from the village?*

**Zeliha:** *Beforehand, my mum used to give us some. My father was alive then. We had cows; we had everything; our field were all sown up; my mum used to come, filling [the sacks] all up. My father is dead for two years. As we have nothing left; my mum is very old; she is 80 years old now. What will come? What could you grab from the hands of an 80 year old woman? What could she do?*

**Interviewer:** *I thought you said they sent cheese or so?*

**Zeliha:** *I send my mother [the money]; she gives a five kg container to her neighbour. I send the money from here; if you give the money, they would then send it.*

**Interviewer:** *Anything they send [for free] at all?*

**Zeliha:** *No... only in cash... If you send the money, it [food] would then come. What will strangers send us? Beforehand we had a father; we used to go there to farm and bring back [food]. There emerged conflict [over land division] after he died.*

Their rural food dried up for a number of reasons. They include decline in the agricultural labourers as a result of urban migration, increasing cost of agricultural production and conflict between inheritors as to how to share the land. A more idiosyncratic reason was Zeliha's mother's lack of appreciation for the health care Zeliha provided for her. Zeliha was in fact the only person who took care of her mother although she had three more daughters in the same city. After her visit ended, Zeliha's mother told the people in her village that her children took all her food and kicked her out of the door. She also turned Zeliha down when she asked for a sack of flour. Zeliha felt offended and refused to take care of her the next time. This incident reinforces the idea that internal dynamics of social capital can restrict the flow of support.

Besides such limited informal sources of food support, the Cansevers were granted food and coal aid by the Greater Municipality. Zeliha claimed that no one mediated their access to the aid. By the food aid, the municipality aimed to meet the two month food needs of a four member family. The aid contained 52 kg food, including rice, pasta, flour, margarine, tomato paste, sugar, tea, chocolate etc. However, as I have personally witnessed, the quality of food was very low. The flour, for instance, was thin and grey. The food aid was received before April and Zeliha was unsure whether there would be any subsequent deliveries.

In terms of access to health services, the Cansevers had nowhere else to turn to than *Allah* to seek protection against any illness that affected the family. Zeliha had faith, since so far *Allah* had not bestowed any serious illness on her kids whom she paid particular attention to bring up in a healthy way. Zeliha hoped this condition would continue; otherwise, they would be able to afford neither hospital treatment nor prescribed medicine. They had no free access to hospital treatment other than that provided by the local medical centre due to lack of entitlements to social security. The family members had no

entitlement to green card either. The reasons behind this are unknown to me. It seems unlikely that the family would have failed the means-test as the criteria were very similar to that of food aid: They required the applicant not to a) possess any non-financial assets, including a car; b) run a business; or c) belong to any other social security scheme. It was true that Musa was running a bakery, but this could not be detected due to his lack of a licence. Moreover, he had a bit of rural land but this was also invisible as the land had not been officially divided between the inheritors. Thus, quite plausibly, the family might have failed to apply due to the monetary costs imposed by the application procedure.

In the field of education, the Cansevers engaged in a few non-commodified practices. Upon Zeliha's statement of hardship, the director exempted Nazlı from the registration fee for a State school. A year before the interview, a former neighbour gave Nazlı a school uniform that belonged to her daughter. Nazlı was sometimes given second hand books by her school-mates who were a year ahead of her; or exchanged her previous books with relevant ones. Last school year the school administration granted Nazlı 30 million TL and some stationery (e.g. note-books, pencils) as part of the World Bank funded aid package. This school year, Nazlı however received no help of this kind, but made use of the pages of the note-books which remained unused the year before.

With regard to housing, the Cansevers had no rent free access to accommodation. Two years ago, they rented a two bedroom annex of a *gecekondu* that belonged to a very close *hemşehri* of theirs. Their acquaintance secured the tenancy of the Cansevers until the day land development would begin. In the April interview, Zeliha claimed that their acquaintanceship with the landlord would protect them if the family failed to pay the rent on time. So far she said she paid the rent quite regularly, but by October the rent had already been increased to 100 million TL while the capacity of the Cansevers to afford the rent had declined further especially after the bakery went bankrupt. The landlord refused to reduce the rent:

**Interviewer:** *I thought he[the landlord] was your close villager?*

**Zeliha:** *So what? If you give the money, no one is better than you; if you don't, there's no one worse than you. I saw this most in my relative[s] and villager[s] [it is my relatives and villagers who do the most harm to me].*

**Interviewer:** *Why?*

**Zeliha:** *Because the money ambition takes over... The person whose eyes were taken over by such ambition turns around to find even five lira. I told you that, I bought all the paint for the doors and windows; I paid 25 million. Am I going to take these doors on my back when I leave? He never said 'give half of it my daughter and I shall give the other half'; he said nothing... He took all.*

Zeliha associated the intolerance of her landlord with his ambition to earn more money. However, the landlord was a retired man, living with his wife on a small pension and the rent from the annex. Probably, in circumstances of economic crisis, they were also in need of money, and had to put their interest first, which in turn caused the spirit of solidarity to diminish. This extract points to another downside of social contacts. When a financial transaction is based on an informal verbal contract, as



between Zeliha and the landlord, one of the parties may lose out on the rights which a formal contract is likely to provide. In this case, the losing party was the Cansevers as the landlord made them liable for the maintenance of the rental property. The Cansevers had no choice but to accept this condition.

The Cansevers had little non-commodified access to household items. Seventeen years ago, Zeliha's younger brother, a retired security guard, bought the fridge she was currently using. A former neighbour in Dikmen gave her the wooden table in the kitchen. Her former employer gave away her old carpet that Zeliha kept in the front-room. The bride of Musa's uncle also gave them a piece of second hand carpet obtained from the floor of a governmental office. Finally, Zeliha's mother gave her a hand-knitted door mat as a present. As for utilities, the only free access the Cansever had was the 500 kg coal granted by the municipality. In contrast to food aid, the Cansevers were assured that a subsequent delivery would be granted but 500 kg coal aid only met half of their fuel needs.

Finally, the Cansevers had some access to free clothing. Every now and then, her neighbour, Nermin, who worked at private Bilkent University as a cleaner, brought Zeliha's children shoes, trousers, and jumpers that the rich students no longer wanted to keep in their wardrobes. In addition, Zeliha's sister sometimes bought small presents, such as a pair of slippers or socks. Her sister's support remained limited because, as often happened among female siblings, she was highly dependent on her husband's income.

On the whole, the Cansevers' non-commodified practices contributed very little to household success. This was so firstly because they lacked access to resources with high benefit delivery capacity, such as land and labour-based entitlements. This relates to the labour market conditions the family was exposed to as well as the influences which prevented them from building a *gecekodu* before 1985, or buying a pre-1985 built one. The year of migration was evidently not one of those influences. The food, coal and educational aids that they were entitled to certainly helped the family get by in times of hardship. Nevertheless, none of these aid packages were sufficient in size, and most of them were delivered inconsistently. Secondly, certain forces restricted the flow of support between the Cansevers and their social contacts. Although the Cansevers were in contact with numerous people, they were of limited help in providing free goods and services. This may result from the fact that the benefit delivery capacity of most contacts was quite fragile. Some of their contacts seemed to have some economic capacity; and yet they chose not to help out. Perhaps, in the eyes of their self-interested contacts, the Cansevers were regarded as unreliable because their capacity to reciprocate was restricted.

## 6.2 Semi-commodified consumption

Most of the semi-commodified activities the Cansevers adopted were of the self-provisioning type and the majority of these were performed to obtain food. Zeliha acquired the food provisioning skills through dealing with every aspect of farm life. She performed two main types of food provisioning activity. One was to keep a kitchen garden near their *gecekondu*. The scale of this activity was restricted to a few herbs and vegetables such as cress, lettuce, parsley, spring onion and an apricot and cherry tree. The other was food processing. Zeliha undertook such tasks on a weekly and an annual basis. The weekly tasks included home-cooking and yoghurt making.

The rest of the food processing activities involved winter food stock preparation. The winter stock worked out cheaper because the price of fruit and vegetables was lower between spring and autumn. Zeliha made the following preparations for the forthcoming winter: She made a container full of puree using leftover tomatoes she purchased from the local bazaar vendor at a cheaper price, dried aubergines and green beans, pickled ten kg of vine leaves and five kg of cabbage, preserved green beans and tomato sauces in bottles. Zeliha usually made jam and beverage out of the fruits in their garden. However, this summer the yield was so limited that the stock had to do without them.

In general, while carrying out the above tasks the daughter of Zeliha's uncle who lived nearby came to help her out. In return, Zeliha did the same when she called on her for help with domestic tasks. In addition, Zeliha made bread out of a 50 kg sack of flour she bought. The home-made bread proved a cheaper alternative, as Zeliha avoided paying the labour costs by exchanging her labour reciprocally with four of her neighbours: Gülistan, Perihan, Ayfer and her sister-in-law. The reciprocal transaction between them was balanced in nature:

**Interviewer:** *It appears that you had some support from your circle...*

**Zeliha:** *What kind of support is that?*

**Interviewer:** *For instance, the sheets of bread...*

**Zeliha:** *Well but I'm making the exact equivalent for them. One day, I'll also make [bread] for them in return. Do you think they'd do without expecting a return? It was in the past; it remained in the old days; those people who used to do you a favour without asking for the equivalent in return.*

**Interviewer:** *Why do you think this happened?*

**Zeliha:** *I really don't know... Within the last three or four years, people are [have become] very different, they are such different that... Is it because of poverty, I don't know. We used to visit the folks a lot; we used to have a dialogue; we used to have things we gave and took. We had such a community that I could hardly describe to you. Now, not even a single mortal of Allah visits each other.*

**Interviewer:** *Why?*

**Zeliha:** *Is it because people [in] poverty; or because there is crisis? [S]he says, I don't know what; she perhaps says 'if I drink a glass of tea at her place, she'll come to drink at my place; so I'd better sit and drink it at my own place'. I guess that's what it's about. Everybody is in agitation of their own survival.*

Zeliha was resentful that her social contacts no longer helped each other without expecting a balanced return but this seemed to be due to an erosion in the benefit delivery capacity of the Cansevers' social contacts. In the face of economic crisis, their contacts of fragile economic capacity seemed to have become more concerned with their own immediate survival needs.

The scope of the Cansevers' semi-commodified practices was very restricted in other areas of expenditure, such as home-maintenance, household items, transportation and clothing. In the field of housing, some labour costs could be avoided because the landlord himself replaced the broken door lock, sealed the windows, painted the doors and windows but charged his tenants for the material used in the process. Regarding household items, the door mat that Zeliha hand knitted was the only example of semi-commodified consumption. With regard to transportation, Nazlı's student status made her eligible for a 33% concession on the municipal bus and underground services. Finally as for clothing, Zeliha stopped knitting cardigans and jumpers for her children, as they no longer liked to wear hand knitted clothes. Moreover, it was cheaper to buy clothes in the Ulus market.

The Cansevers' achievements in the semi-commodified sphere of consumption remained very limited. They had some success in the area of food through the use of household and social contact labour resources free of charge. Two main reasons can be postulated for their limited success. First of all, they lacked access to beneficial entitlements such as those allowing access to State subsidised medicine. Secondly, there were limits to their self-provisioning activities. In expenditure areas such as clothing, self-provisioning was dying out because it ceased to offer a cheaper alternative to its market equivalents. For the Cansevers, the decline of some self-provisioning activities did not necessarily mean that they were successfully replaced with market activities. Furthermore, self-provisioning was inapplicable to some areas of expenditures such as utilities to which the Cansevers allocated a significant portion of their budget. For these reasons, their semi-commodified practices enabled the removal of little income pressure, and left a significant portion of their basic needs to be met through the market.

### **6.3 Commodified consumption**

The Cansevers were involved in a series of commodified practices, including using cheaper and flexible purchasing methods, as well as cutting down on the amount, or going completely without certain items. These practices and their effects on the household's deprivation level will be described below.

Zeliha used some methods for purchasing certain goods and services cheaply. She bought food items in bulk. However, use of this method was confined only to a few staples such as two sacks of potatoes and onions and a sack of rice due to lack of ready cash. Zeliha thus began to buy such staples from the local bazaar on a kilo basis, which still worked out cheaper. Zeliha also used the local bazaar for the weekly

fruit and vegetable shopping. No matter how regular her bazaar visits were, she could hardly fill her shopping basket as in April her weekly bazaar allowance hardly exceeded 5 million TL. Sometimes, as when purchasing tomatoes for puree, Zeliha did her bazaar shopping in the evening when the bazaar vendors lowered their prices even further to get rid of unsold low quality produce.

She used similar methods in the areas of education, household items, utilities and clothing. Regarding education, Zeliha went to a place called Hacı Bayram where books and note-pads were cheaper. Umut bought his uniform cheaply from the market in Ulus where the products were generally of low quality. As for household items, the family purchased most items also from the Ulus market in cash. As for utilities, Zeliha bargained with the wood distributor-on-wheels, by means of which she managed to get 10 million TL reductions for 500 kg wood. Finally, Zeliha purchased cheap clothing from markets, such as the Russian, Samanpazarı and Ulus Bazaars. Usually, Zeliha bought clothing in summer when her bootee sales were higher; yet this summer, Zeliha was able to afford none. There were a significant number of areas to which the Cansevers had no cheaper access, such as health, housing, home-maintenance, most utilities and transportation. For instance, despite their acquaintance with the landlord, the rent of their *gecekondu* was not any cheaper than that of an average *gecekondu* in the area.

The Cansevers made a few flexible purchasing arrangements. Zeliha had a credit account with some food distributors-on-wheels such as the milkman. Fifteen years ago, they purchased a TV in instalments from a shop owned by their *hemşehri*. The previous winter, they purchased 500 kg coal in the same fashion to top up the coal aid. We do not have enough evidence to discuss whether their flexible arrangements worked out cheaper, but neither cheaper nor flexible purchasing arrangements prevented the family from cutting down or doing without certain goods and services, which can indisputably be regarded as necessary.

With regard to food, the family members had at least two meals per day. However, the regularity of their meals tells us little about the content of their diet. The lunch box that Zeliha prepared for Nazlı for instance contained a potato chip sandwich. Their diet was thus rich in carbohydrates and their protein intake from meat products was very limited. Their monthly meat consumption in April barely exceeded a kilo of chicken, six times less than the amount recommended by dieticians for a four member household. The Cansevers had been unable to afford even a kilo of meat for the last two months before October. There must be many more food items which the Cansevers had to cut down or do without; the kids for instance had to go without soft drink beverages despite watching adverts on TV, which created the desire for such products.

Health was another targeted area of expenditure. In case of illness, the Cansever family members had to go without the hospital treatment and prescribed medicine. Zeliha was very proud of her kids' healthy upbringing, and hoped that *Allah* would protect them from any serious illnesses. Unfortunately, before April, Nazlı had an ear infection so Zeliha took her to the local medical centre, but then could not afford the prescribed medicine due to their lack of security entitlements. None of their social contacts could help either:

**Interviewer:** *What do you do when one of your family members are ill?*

**Zeliha:** *I take them to the medical centre. Sometime ago, my daughter's ear ached so I took her there. He [the doctor] said 'have you got social security?' I said no. He said 'have you got any relatives [with social security]; I shall prescribe on theirs'. I said, I have relatives but this cannot happen. He said 'what kind of relative are they'; I said 'my siblings do no favours to me, would I ever ask for medicine from my relatives?' The doctor laughed. The doctor prescribed the low price medicine; he told 'go to this pharmacy and tell them about me [tell that I sent you], I walked in the pharmacy; the medicine amounted to 17 million [TL]. I asked 'how much is the full price?' He [the pharmacist] said 24 million [TL]. I could not afford it.*

**Interviewer:** *Anyone who provide you with medical help at all?*

**Zeliha:** *No. If we buy pain killer; we buy it from the local shop [cheap]. I brought up my kids in a healthy way. For the first time, at the age of 13, I took her to the doctor as her ear ached, I said [to the doctor]. This year their classroom was very cold; it was unheated; that's why it happened.*

Nazlı was attending a school in the area, which was probably highly under-resourced as most residents in the area were poor and hence unable to pay the 'contributory fees'.

Also in the area of education, the Cansevers had to cut down on and go without certain items. The children's pocket money was a 'good' target for such practices. Nazlı was given no pocket money at all. The school was nearby so Nazlı needed no money for her bus fare; Zeliha prepared her a lunch box. Umut's pocket money was by no means regular; his bus fares were paid, but he was hardly given money towards his lunch; instead he had some lunch at his father's bakery. More detrimentally, Umut had to go without any private coaching for the university exams, which cost around one billion TL.

As for household items, the Cansevers had a fridge, hob, stereo, TV, vacuum cleaner, and washing machine. The furniture included two beds, two carpets, two sofas one of which was also used as a bed, wardrobe and wooden table. The Cansevers were unable to replace their old household items although the time seems to have arrived. The mean age for their furniture was around nine, and ten years for electrical appliances. These were by no means viewed as assets to be sold in the future. Zeliha was right: their household items could not possibly fetch a good price if they put them on the market. However, it seems that even if the items had been newer, the family would most probably have not sold them as they symbolised the unity and self-sufficiency of the family.

Similar practices were undertaken also in the area of utilities. The Cansevers were individually subscribed to telephone but shared the electricity and water bills with the landlord. To save on the utility

bill, Zeliha used the rinsing water from the washing machine to water the plants in the garden, wash the toilet and bathroom etc. The family used the water boiler only at bath times. For washing up, Zeliha heated the water on the stove kept in the front-room. Zeliha was also very careful with their coal consumption. Despite the harsh weather conditions prevailing last winter, Zeliha managed to save six sacks of coal (approx 30 kg) and some wood that she purchased last year. She achieved this by waiting in the cold or by using the small gas stove until her daughter came back from school. In the area of transportation, Zeliha minimised shopping led travel costs by doing her shopping in the local bazaar and from the distributors-on-wheels. The area of clothing suffered more from such consumption practices: Zeliha was unable to purchase any clothing for any family member after April.

In brief, the Cansevers' commodified practices were hardly successful, firstly because the cheap goods and services they purchased were often of low quality and secondly because the cheap and flexible purchasing methods the Cansevers used did little to remove income pressure. This, in turn, made it unavoidable to cut down or go without certain goods and services, which were indisputably part of their basic needs. Overall, the cumulative effects of their consumption practices were also limited in terms of bridging the gap between their tight income and consumption needs. The family thus had no choice but to borrow. In April, their consumption-related debts amounted to:

<b>\$200</b>	to Nezahat, a neighbour	[husband, a civil servant]
<b>50 m. TL</b>	to Remzi, a <i>hemşehri</i> neighbour	[a regular worker]

Their dollar debts enabled them to pay for four months rent. By October, Zeliha managed to pay \$180 of it back by using her ROSCA lump-sum. The one debt in Turkish lira remained unpaid. No consumption related debts were created after April as the family had no capacity to pay any of them back. They thus had to cut down or go without certain items, which might also shed light on the mystery of how Zeliha saved her monthly contributions to the ROSCA. The Cansevers' debt level remained rather low, but this hardly meant that their income and consumption was successfully balanced. Their consumption practices were of limited help in keeping income and consumption in balance without for instance having to go without certain items or borrow from others. Besides the limited and irregular nature of their earnings, the limited and unreliable access to beneficial entitlements and social capital resources also seems responsible for their failure.

## 7. Conclusion

The Cansevers entered the month of April as highly deprived and became even more deprived over the next six months. We will now briefly outline some of the main forces which made them unsuccessful in their responses to poverty. Starting with their income generation behaviour, the Cansevers's income was highly diversified and raised only by mobilising the labour resources available. Their dependency ratio

was low: only one member was not earning. The relatively higher level of income diversification and low dependency ratio could not prevent their failure. So what factors caused them to fail? Due to their mainly having self-employed status, the market pressures affected the Cansevers in different ways. Economic crisis conditions and seasonal fluctuations prevented them from accumulating adequate economic capital to stabilise their business and reactivate their social security registration. On the supply side, their accumulated cultural capital made little contribution to their success. The formal cultural capital of their labour force was in fact relatively higher but the labour market did not offer significantly better work conditions for that level of cultural capital. Their social capital was of some help as a source of credit but borrowing proved disadvantageous due to the high rates of real return obtained from foreign currency and gold. Their social capital was also helpful in finding jobs and clients but had limited capacity to shift their labour resources to the better regulated sector of the labour market. In the face of economic crisis, such sources of support gradually declined not only because the social capital lacked the supportive capacity, but also because the Cansevers lost most of their capacity to reciprocate.

With regard to their income allocation behaviour, the Cansevers managed their income using the 'female whole-wage' system and rather unusually, household finances were in control of the female partner. The Cansevers' style of income pooling was highly collective in nature: all family members sacrificed their personal needs to the collective good, and thereby managed to avoid 'secondary poverty'. With regard to their investment behaviour, the Cansevers' asset portfolio contained some rural land and bakery equipment, both of which were highly restricted in their capacity to a) generate income, b) promote further capital formation or c) provide some future security. The Cansevers failed in their asset formation practices due to their lack of access to land and labour-based entitlements, which excluded them from enjoying speculative profits on urban land and receiving a pension in the future.

Finally, the Cansevers were involved in various activities in the spheres of commodified, semi and non-commodified consumption. They engaged in non-commodified activities in a smaller number of expenditure areas and lacked free access to two significant expenditure areas, i.e. housing and health due to the conditions they were exposed to in the labour market and the influences which prevented them from building or buying a pre-1985 *gecekondu*. As a result, the Cansevers' non-commodified practices remained limited in lifting income pressure. The type of semi-commodified practices adopted and hence the level of success achieved by the Cansevers was similar to the other two households. Some success was achieved through the adoption of cheaper and flexible purchasing methods and the use of both the household and social contact labour and skills free of charge. However, none of their commodified practices prevented them from cutting back, going without certain basic needs or borrowing. Their limited income, as well as the low benefit delivery capacity of resources mobilised for consumption purposes, seem to have forced the Cansevers to adopt such deprivation-inflicting methods in order to



bring their income and consumption in to balance. Like the Ayhans, the Cansevers were a highly enterprising family skilfully mobilising available resources, and acting collectively to avoid 'secondary poverty'. However, this did little to prevent their 'fall' in the face of harsh labour and housing market conditions, which excluded the family from enjoying higher level of earnings, rights to social security, rent-free accommodation and profits from *gecekondu* redevelopment.

## 9. Conclusion

The aim of this thesis was two fold: a) to understand what responses households devised against poverty and how their responses differed, and b) to explain why some household responses were more successful than others. The thesis sought to explore these questions based upon data generated from fieldwork in a *gecekondu* settlement of Ankara in April and October 2002. The thesis consisted of three main parts. The first part reviewed the conceptual approaches used by previous studies to explain poverty and household behavioural responses to poverty. The second part introduced my own model of household responses and briefly outlined the main elements of research design. The final part presented the results of both sample and case analyses. In this chapter, I will briefly summarise the theoretical framework adopted, outline the main research findings and discuss their policy implications. I will also address the limitations of my research and conclude by raising questions left for future research.

### 1. A Review of the Theoretical Background

My study had two distinct theoretical concerns. The first related to the controversies surrounding the definition and measurement of poverty. I addressed the well-worn debate as to whether poverty should be defined in absolute or relative terms, and concluded that the distinction between the two terms is not as clear as is often presented. All poverty definitions are relative in the sense of being culturally, geographically and historically context bound, but this should not obviate the need to define a minimum level in order to distinguish poverty from wider inequalities.

I also reviewed three methods of poverty measurement so as to inform the deprivation and change indices constructed for assessing household success. This review led me to take a mid-position between deprivation and consensual approaches in order to combine the strong points of both methods. I found the deprivation approach useful in that it acknowledges the relative nature of needs, and broadens the scope of poverty to mean being below the minimum level required for meeting the conventions of a given society. However, by ignoring the subjective dimension of deprivation, this approach fails to distinguish between choice and constraints. I aimed to avoid this shortcoming by adopting the consensual approach which takes into account the socially perceived nature of needs. Hence, the indices I designed measured three main dimensions of deprivation -monetary, consumption and work-related. The justification for this was that reliance on any one of these dimensions would have resulted in a very narrow understanding of deprivation. By including all three, I tried to capture the fact that each represent a different aspect of deprivation and that a household's position on one of these dimensions would not

determine their position on others. For example, a household's low income might be associated with more or less work-related deprivation, depending on their work situation and the benefits it gave rise to. My use of a three-dimensional approach to deprivation took a step beyond most previous poverty work by operationalising the ideas already present in the literature regarding the use of employment and welfare related indicators in poverty measurement. Additionally, the indices incorporated the perceived importance households attached to different elements of deprivation, and made an original contribution to consensual approaches by using continuous instead of discrete forms of measurement. In other words, I measured the *extent* to which households saw certain items as necessary instead of asking *whether or not* they perceived them so, as Mack and Lansley (1985) did in their Breadline Britain study.

The conceptualisation of behavioural responses constituted another theoretical concern of my study. My first aim was to examine whether a strategy-based model built upon the idea that poor households make strategic decisions to survive or to make a livelihood offered a workable framework. Critically evaluating the basic premises of the model, I first argued that the household is an appropriate unit of analysis since, despite internal conflicts, the mutual obligations of making a living may continue to be shared in the face of poverty. Secondly, I discussed the extent to which the terms survival and livelihood were useful in understanding household responses. I found neither term workable due to the theoretical and/or empirical problems involved in defining their boundaries. Finally, I highlighted the need to approach the concept of strategy with some caution. Due to the empirical complexities involved in distinguishing between strategic and non-strategic behaviour, I chose not to use the term although my research findings indicated that poor households could take planned actions. In brief, I rejected the idea of household survival or livelihood strategy in favour of 'household responses' in order to avoid the indiscriminate use of the terms survival, livelihood and strategy.

My second aim was to develop a theoretical framework whereby I could explore the nature of household responses, and the influences that shape these responses and the outcomes. To this end, I critically assessed previous attempts to theorise household behaviour, which I broadly grouped into labour allocation, economic integration and resource/asset/capital-based models and concluded that the latter offered a sound basis for my research purposes, mainly because it enabled me to emphasise the resource constraints on household behavioural choices. In building my own household response model, I did not use the resource-based framework of any one study but drew on various sources. My model grouped household responses into the broad behavioural categories of income generation, income allocation, consumption and investment-insurance. The model examined these responses in terms of the capacity of the resources contained in the household portfolio and also considered the indirect effects of wider structural context (e.g. labour and housing market, social welfare regime) as well as the household structure. It identified the content of the household resource portfolio to include internal and external

resources. The internal resources encompassed time, labour, body, cultural and economic capital, and external resources included social capital, public resources and institutional entitlements. Finally, the model provided for bi-directional relations between the household structure, household responses and the resource portfolio.

I believe my model makes a number of significant improvements on models used by previous researchers. First of all, whereas some such models, at least theoretically, consider the effects of the wider structural context on poverty, vulnerability or well-being, my model not only takes into account the effects of wider structure, and explores them empirically, but also acknowledges the impact of household characteristics such as size, composition and stage in the domestic cycle on deprivation. It clearly displays the dual nature of the household as both a resource which can be shaped for instance by households' restructuring or relocation decisions, and as a factor which determines the composition of household resources, the nature of responses and hence the outcomes.

Secondly, unlike most resource-based models, the concepts used in my model have firm theoretical foundations and clear boundaries. Therefore, my model avoids a) the indiscriminate application of terms such as resource and social capital, b) the use of ambiguous resource categories such as claims and access, and finally c) the use of overlapping resource categories human and cultural capital.

Thirdly, my model involves a clear understanding of the concept of household resource portfolio. By distinguishing between internal and external resources, it clearly separates those resources which are owned privately by the household. For instance, those researchers who refer to physical capital as a resource category combining both households' non-financial asset possessions and access to public infrastructure fail to establish this distinction (see e.g. Carney *et al.*, 1999; Meikle, 2002; Rakodi, 2002). In my view, however, this distinction is useful for understanding the extent to which privately-owned resources contribute to households' coping with the conditions of poverty. In addition, my model introduces new elements to the household portfolio based on Bourdieu's three forms of capital (i.e. social, cultural and economic capital), the idea of entitlement, and the concept of body. By introducing Bourdieu's theoretical perspective into the model, I was able to distinguish financial and non-financial assets within the category of economic capital, and cater for a spectrum of skills that range from formal education to hustling skills, all of which are indispensable to understanding household success. Furthermore, the distinction that my model makes between body and labour is significant in that it directs attention to responses which do not involve the use of labour power (e.g. sale of children in the third world countries to wealthy families of the developed world who cannot bear children). In addition, the precise use of the term 'institutional entitlements' is an improvement on previous models. The term is, in my view, useful in that it circumvents the ambiguity involved in the use of 'claims and access' as a

resource category, and enables us to incorporate into our analysis the effects of institutional processes on deprivation (e.g. housing, labour market and social welfare policies). Last but not least, my model adds a new behavioural dimension to the resource-based framework, which is extensive in its coverage of the actions potentially available to the household.

On the other hand, the weaknesses of my model are firstly that like all models, it relies on concepts (e.g. structural context, household responses and resources) which are ways of cutting up reality and as such can be challenged as being less useful than other concepts. Secondly, any concept can be further subdivided. The level of aggregation in my concepts is based on my research questions. If I had been doing a study of the Turkish socio-economic context itself then I would have needed to differentiate further concepts like structural context, housing and labour market etc. Thirdly, causal paths shown in the model are the ones which I think most likely to exist, but do not exhaust the range of possibilities.

## **2. An Overview of the Main Research Findings**

This section presents the main conclusions reached both through the analysis of the entire sample and the individual case studies. I shall start by discussing the extent to which my research findings are generalisable.

This study was carried out in a single context where the economic climate was highly depressed, the degree of informalisation in the labour market was high, and household access to social welfare system depended on employment status. The findings of my research may thus be generalisable only to those contexts with similar socio-economic and political characteristics. Furthermore, this research is conducted in a single *gecekondu* settlement of Ankara, the administrative capital of Turkey, in which civil service type jobs are a dominant feature of the urban labour market. It could thus be argued that my analysis concerning the success of households particularly in their income generation activities might have produced different results if the research had been carried out in another urban context. Nevertheless, I believe that our findings can, to some extent, be extended to other urban areas of Turkey firstly because the sample represents household members with varying employment statuses, and secondly because the settlement chosen has characteristics typical of the early *gecekondu* settlements in the larger Turkish cities.

Finally, although the sample of this study was chosen from a sub-set of households with specific characteristics, the type of households included in the sample, I believe, considerably increases the extent to which my findings are generalisable. Firstly, both *Alevi* and *Sunni* households were included so no restriction on religious grounds was made; secondly, four member nuclear households constitute the most frequent household composition in urban areas of Turkey; and thirdly, households with a monthly

income below \$370 made up approximately the bottom 15% of the Ankara population and 35% of the Turkish population (see Sönmez, 2001). We cannot however assume that the results apply to households in other social and economic situations (e.g. female headed households, households at the stage of dispersion or above the income threshold).

Before discussing the findings, a comment is necessary about causal inference. By definition, correlation does not establish causation. Any causal inferences based on correlations thus involve our understanding of the social processes likely to be involved. In the paragraphs which follow, as in the previous chapters of the thesis, I make some causal interpretations of my findings based on the theories and research in the literature and my own qualitative research. The possibility that the causal relationships are reciprocal or complex (e.g. including unknown third or fourth factors) remains ever-present and we have noted certain cases where this seemed to be likely (e.g. the relationship between income-pooling and deprivation). However, this is not only a limitation of this thesis but of all empirical research except for research which adopts very complex mathematical modelling to capture causal complexity.

Having briefly addressed issues regarding the generalisability of my findings and complexities involved in establishing direction of causality, I shall now outline the main conclusions reached through the sample and case analyses. My findings seem to suggest that the household experience of deprivation was associated more with 'primary' than 'secondary poverty'. This means that the causes of impoverishment were less related to the way in which income was allocated within the household than to the way it was generated. My analyses demonstrated that households adopted a rather collective style of income-pooling, which may explain why the differences in the ways in which household finances were managed or controlled had no significant effect on the deprivation levels. It was also shown that both overt and covert mechanisms of income allocation operated within most of the households. One particular example of the covert mechanism appeared to be the secret kitties kept by women, regardless of whether or not they took part in labour market activities, so as to counteract male management and control over household finances, and/or enhance the degree of income pooling or maintain it at a desired level. Such a covert way of challenging patriarchal authority seems to be chosen to avoid overt conflict within the household. Although concerns for the collective good permeated women's use of secret kitties, the size of their kitties were too small to significantly affect deprivation levels.

Household deprivation within the sample can thus be said to be more primary in nature. On the whole, higher levels of deprivation appear not to have resulted from any failure to deploy a greater range of resources, but from a lack of access to resources with high benefit delivery capacity. The concept of benefit delivery capacity introduced in this study is highly dynamic in nature, and needs to be understood in relation to each behaviour pattern households devised to combat poverty. The main

findings regarding the processes which shaped household resource capacity will therefore be presented below with regard to the behavioural categories of income generation, investment-insurance and consumption.

Starting with income generation, my research indicated that households do diversify their income mainly through the intensive or extensive use of their labour resources. However, neither higher levels of income diversification nor a lower dependency ratio seem to have helped reduce deprivation. We have explored both demand and supply side resource constraints and concluded that demand side forces, particularly the conditions offered in the labour market, affected the benefit delivery capacity of household labour resources, and hence created significant differences in their deprivation levels. The research findings revealed that those households where a greater number of working members participated in the informal end of the labour and/or affected by seasonal labour market fluctuations were subject to higher levels of deprivation. The differences in deprivation levels reflected not so much wage levels or occupational risks taken, but access to social welfare benefits. Those with informal, casual or seasonal employment status were denied access to national health services and subsidised medicine, and had low pension prospects. I also demonstrated that the gap created by the labour market was hardly bridged by green-card means-tested health benefits. My results also pointed to the fact that a significant portion of the formal sector workers were also deprived of their rights to social security, since the increasing rate of unemployment and informalisation in the labour market together with the decline in trade-union type organisations seem to have diminished employee bargaining power in either sectors of the labour market.

On the supply side, I mainly explored the extent to which religion, formal cultural capital and social capital influenced the benefit delivery capacity of labour resources and hence deprivation. The likely association between religious affiliation and deprivation was deliberately left unexplored since *Alevi*s were selected from Northern Ege where the occupants had no entitlements to *gecekondu* redevelopment and *Sunni*s from the authorised part of Southern Ege. The way in which sample was formed made such comparisons misleading. Instead, my study explored the relationship between religion and women's work patterns instead to seek whether our assumptions about *Alevi* households' being less segregated along gender lines would prove to be true. I found that *Alevi* women were more likely to have a history of work outside home than their *Sunni* counterparts. It seems however that the *Alevi* households tended to see women's work outside home as a last resort, which may imply that patriarchal pressures were strong in both religious groups. In households where desperation for money was high, patriarchal influences may nevertheless lose their effect to some degree.



Regarding the effects of formal cultural capital, contrary to our expectations my findings seem to suggest that households with higher levels of formal cultural capital accumulation were not necessarily less deprived. But since the range of formal cultural capital possessed (i.e. primary and high school qualifications) was narrow, it may have been insufficient to make a difference to the section of the labour market the working members participated in, or to have had significance for the type of jobs taken in the labour market, as the majority of working members instead made use of the informal skills they obtained through personal life experience.

As for the effects of social capital, households made extensive use of their social capital resources in the process of their job search. Both reciprocal and clientelist contacts were mobilised for seeking jobs or customers. However, households where clientelist ties were also used in the job search process did not necessarily display lower levels of deprivation. This may either have to do with the patrons' lack of access to beneficial assets due to urban specialisation, or with their awareness as to how little they needed to provide in order to ensure their clients' loyalty. Nevertheless, as our case study revealed, patron-client relationships seem to have retained some capacity to support the poor households, but transactions of this nature can incur certain costs for the clients, especially when the patron had the status of employer. In addition to social capital, some households mobilised their transient contacts for the purpose of job finding. However, households where such weak ties were used in the job search did not necessarily show lower levels of deprivation. This may be due to the severe conditions of economic crisis in which weak ties are likely to offer even less incentive for exchange.

Finally, my findings revealed that households with a larger volume of social capital did not necessarily experience less deprivation. It appears that forces other than the small volume of social capital have a restrictive effect on the amount of support received. Firstly, as a result of economic decline, the degree of reciprocal support seems to have become restricted not only because the donors lost their capacity to provide support, but also because poorer households became less creditworthy in the eyes of their contacts. Secondly, the presence of rivalries and self-interested motivations in the households' social environment appear to have restricted the exchange of support. Thirdly, the pride taken in the male role as the main provider and/or in the self-sufficiency of the family unit also seems to have a restrictive effect on the flow of benefits.

Turning to resource use in investment behaviour, households, in addition to their internal resources, made use of both social capital resources and institutional entitlements in constructing their asset portfolio. Our research revealed that those which mobilised social capital for asset formation did not necessarily display lower levels of deprivation, since this resource proved rather unfruitful in a) reducing pressure on household economic capital accumulation, and b) providing access to assets of high benefit

delivery capacity (i.e. those ensuring sizeable income generation, further economic capital formation and/or future security). Social capital was of particular use in organising ROSCAs, which formed a medium for testing the creditworthiness of its members, and thereby encouraged low income households to make savings. These associations, however, hardly acted as an engine for further capital formation but helped households to meet some of their basic needs. On the other hand, households which employed institutional entitlements, in particular land and labour-based entitlements, proved more successful in building an asset portfolio and hence suffered from less deprivation. It is shown here that, more importantly than the year of migration to the city, the clientelist housing policies designed in the early 1980s to win over *gecekondu* votes, and the conditions of the labour market played a significant role in household success.

Finally, concerning the households' consumption behaviour, my research demonstrated that neither higher levels of non-commodified consumption nor a greater range of resource use in non-commodified areas of expenditure helped households reduce deprivation. This may be because of the low benefit delivery capacity of the resources deployed in the consumption practices. Nevertheless, households which managed to occupy public land to build a *gecekondu*, and/or had entitlements to *gecekondu* land and/or social security did relatively better because they were able to benefit from rent-free accommodation, free access to national health services and subsidised access to medicine.

In addition to the above findings, the longitudinal dimension of my research helped reveal further findings regarding the nature of change over the April-October period as well as the influences which shaped changes in deprivation levels. It was demonstrated here that the majority of households failed to raise their income level above the threshold chosen for this study, and that the success of most households who were able to move out of poverty was short-lived mainly due to the seasonality factor. This outcome is not surprising given the fact that the structural conditions imposed by the successive economic crises had not been lifted. Interestingly, no relationship was found between changes in deprivation levels between April and October and April deprivation levels. The removal of seasonal labour market fluctuations over the six month period may explain this. However, the change analysis also demonstrated that despite the removal of seasonal influences, other structural factors such as wider conditions of economic crisis continued to play a particular role in restricting household resource capacity.

I shall conclude this section by outlining the main research findings in Table 9.1 for reasons of comparison with the relationships hypothesised earlier<sup>1</sup>.

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<sup>1</sup> See pages 41-58 for an overview of the hypothesised relationships.

**Table 9.1 Summary of main research findings**

Hypotheses	Findings from the sample and case analyses
A.	Higher levels of income diversification did not necessarily reduce deprivation
B.	Labour resources were the main source of income generation
C.	<i>Alevi</i> women had a greater tendency to work outside home
D.	Lower dependency ratio did not necessarily reduce deprivation
E.	Higher formal sector participation reduced deprivation
F.	Economic capital investment in income generation was either low or non-existent
G.	Higher levels of formal cultural capital accumulation did not necessarily reduce deprivation
H.	Social capital was extensively used in job search
I.	Greater volume of social capital did not necessarily reduce deprivation
J.	The use of clientelist ties in job search did not necessarily reduce deprivation
K.	The use of weak ties (transient contacts) did not necessarily reduce deprivation
L.	Household asset portfolios generally had a limited capacity to generate income
M.	For the great majority, <i>gecekondu</i> did not constitute a source of income generation
N.	Institutional entitlements generally had a limited capacity to generate income
O.	Social capital had a limited capacity as a direct source of income
P.	Female-managed systems were the most common method of financial management
Q.	Methods of financial management and control were not significantly associated with deprivation levels, which may be due to the rather collective style of income-pooling adopted by all
R.	Women in households where finances were predominantly managed or controlled by men tended to keep secret kitties
S.	Secret kitties were too small in size to have a significant effect on deprivation
T.	Neither higher levels of non-commodified consumption nor greater range of resource use in non-commodified areas of expenditure reduced deprivation
U.	Households were not only excluded from enjoying significant returns from their various forms of savings but were also adversely affected by the financial markets due to their tendency to accumulate debts in the form of foreign currency and gold
V.	ROSCAs participated in had no potential for further capital formation
W.	Social capital had limited capacity to provide access to beneficial assets
X.	Access to labour and land-based entitlements had significant capacity to provide access to beneficial assets. In particular, access to <i>gecekondu</i> entitlements rather than the year of migration made a significant difference to household success.
Y.	Overall, deployment of greater range of resources did not reduce deprivation
Z.	The majority of households were unable to move out of poverty and the success of those who could was bound to be temporary in character mainly due to the seasonality factor

### 3. Policy Implications

My research has substantial policy implications by virtue of its emphasis upon the resource constraints limiting household behavioural choices. It is shown here that some of the most influential forces are structural in character. I will here address three such forces: a) labour market conditions, b) education policies and c) housing policies.

Starting with labour market forces, in the Turkish context the conditions that an individual is exposed to in the labour market have important implications for deprivation, since labour market participation not only comprises a significant source of income but also a gateway to welfare services. Those who have a formal employment status with active social security membership become eligible for hospital treatment, subsidised medicine and pension (pension eligibility also depends on whether age and premium criteria are met). My research revealed that in the face of increasing unemployment and declining trade unionisation, which have caused employees to lose their bargaining power, the violation of labour rights was a common occurrence in both formal and informal sectors of the labour market. I also found that hourly earnings were low for all households. However, some divergence between the deprivation levels of formal and informal sector participants emerged particularly where access to welfare services was concerned. Those subject to seasonal market fluctuations proved disadvantaged in the same respect. In brief, informalisation of the labour market, increasing violation of employee rights in both formal and informal sectors, seasonal fluctuations, together with wider conditions of economic decline restricted the benefit delivery capacity of household labour resources not only by causing a decline in wages but also by denying access to the Turkish welfare services. As a result, informal, casual, seasonal and 'formal' sector workers without active social security membership were excluded from social welfare benefits.

The ultimate solution to poor labour market conditions depends on macro-economic and political stability. A discussion of the exact nature of the policies required to achieve this lies beyond the scope of my thesis. Nevertheless, my research findings allow room for considering a few policy issues, above all, the urgent need for regulation in the labour market. Policy makers should consider tightening regulation in the formal sector by enforcing minimum wage and monitoring employer records of social security contributions. In the informal sector, priority should be given to introducing the minimum wage and to giving workers the opportunity to make social security contributions. Finally, in both sectors there is a need to raise average wage levels.

Additionally, the close connection between the labour market and the Turkish social welfare system should be rethought. In a socio-economic context where informal sector activity and unemployment levels are high, the organisation of the social welfare system on the basis of employment status creates a significant number of outsiders. Such exclusion seems unlikely to be eliminated through the delivery of

means-tested benefits. Therefore, the government needs to search for more fundamental measures so as to meet the health care and income needs of those outside the system. One such solution could be to reorganise the social welfare system in such a way as to provide every Turkish citizen with universal access to national health services and welfare benefit schemes regardless of their employment status. The government indeed has to find more radical ways of strengthening the Turkish social welfare system because, as our findings revealed, the poor households' social capital cannot make any promises to assume the role of welfare provision for various reasons discussed earlier.

A second structural influence relates to education policies. My findings indicated that those with a private or a high school qualification did not significantly differ in terms of their experience of deprivation. Given the increasing rates of unemployment among university graduates, one may claim that whatever the level of cultural capital accumulated, households' deprivation experience may prove rather similar unless labour market conditions change for the better. There is some truth in this. Nevertheless, having a university degree is still of some significance in enhancing individuals' job prospects. There is, therefore, still room for policy measures aimed at ensuring that children of low income families have equal opportunities in terms of access to university education. This entails the provision of financial support and, more importantly, a reassessment of the public-private divide, which has recently become a prominent feature of the Turkish educational system. Such a reassessment is, in my view, an imperative because the under-resourced nature of the public schools<sup>2</sup> and hence their low educational standards particularly in schools located in low income settlements, coupled with the high costs involved in undertaking private courses, reduce the chances of children from poor families succeeding in university entrance exams. Therefore, further funds should be made available to increase educational standards in public schools across the country.

A final major influence affecting household deprivation levels concerns housing policies. The *gecekondu* policies designed in the early 1980s with a clientelist intention to win over *gecekondu* votes seem to have played a crucial role in determining household success. In particular, by the enactment of the Redevelopment Law, which legalised the pre-1985 built *gecekondu* stock and enabled some owners of these *gecekondus* to benefit from land speculation a clear divide has been created between those owning *gecekondus* built before and after 1985. Since 1985, although no large scale *gecekondu* amnesty has been declared, the possibility of an amnesty has continued to be used as a tool for raising the expectations of *gecekondu* speculators for clientelist purposes. As long as this expectation is kept alive, one force in the creation of *gecekondu* and hence in the production of inequalities in Turkish cities will remain. There is therefore a need to consider alternatives to *gecekondu* amnesty such as a) the renovation

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<sup>2</sup> As a matter of interest, between 1992 and 2002, the percentage of the national budget allocated to public education fell from 19.25% to 9.64% (State Institute of Statistics. *Population and Development Indicators*. [internet site]. Available: <nkg.dic.gov.tr> Accessed September 2003).

of the existing *gecekondu* stock, and b) the development of new social housing. In the Turkish context, the second alternative entails reprioritising the target population for social housing. Given budgetary limitations, the priority should be given to meeting the housing needs of low income groups rather than those of civil servants as at present.

#### **4. Research Limitations**

Every piece of research has limitations and my research is no exception to this rule. In this section, I will address the strengths and weaknesses of the sampling technique used here, the problems involved in the use of an aggregate index, the application of statistical techniques to a small sample and in establishing the direction of causality with some of the findings.

Beginning with the sampling technique, my research made use of stratified random sampling to select the households included in the sample. This technique has the advantage of reducing researcher bias in sample selection, and enhancing the generalisability of research findings. Yet, with this sampling procedure, there remains the chance that the sample obtained may be non-representative. However, in my view, this is less of a problem with my research since I have applied this sampling technique to a sub-set typical of poor urban households at a certain stage of their domestic cycle (see Section 2 for details). A further problem with the sampling technique used here is that unlike snowball sampling, I was approaching strangers to request interviews, and the lack of prior trust prevented me from achieving my target sample size of 20 households. As a matter of interest, among those households who met my eligibility criteria, the rate of refusal was approximately 30%, which is likely to have biased the results to some degree. However, this bias is likely to remain small since I selected households with certain characteristics, and used effective methods of persuasion in the access negotiations, which enabled me also to represent in the sample those households who initially showed less willingness to take part in the interviews.

In addition to the sampling technique, there are also problems with the use of a composite index as a measure of deprivation. My deprivation and change indices contained a broad coverage of poverty measures including welfare and employment related indicators, and as the one-way ANOVA tests I conducted confirmed, they proved quite robust measures of household success, capturing significant differences in the household deprivation levels and changes in their deprivation levels over the six month period. Despite this, the list of poverty measures included in the indices had to be kept short due to concerns of feasibility. If I had had a team of researchers, I would have broadened my indices to include a) indicators measuring the qualitative aspect of certain consumption items e.g. food and education, and b) indicators that are more sensitive to intra-household inequalities.

One can identify two other limitations with the use of a composite index in measuring deprivation. Firstly, theoretically, a composite index runs the risk of containing more than one indicator measuring the same aspect of deprivation, and hence biasing the scores. Secondly, the choice of measures to be included in the index remains an arbitrary decision. However in our case, these risks were minimised as we applied factor analysis to the data on household perception of necessity, and made use of the factor loadings a) to reduce the number of deprivation measures to be included in the final indices, and b) to determine the weightings for each measure contained in the indices so that we could reflect the socially perceived importance of these measures. In this way we were able to minimise the risk of repetition and the arbitrariness of our indicator choices. However, a certain degree of arbitrariness was inevitable because of a) the initial choice of deprivation measures and b) the choice of cut off points for the factor loadings to be used for deciding on the final list of measures.

Another limitation of my study concerns the use of quantitative analysis techniques. I made use of quantitative methods alongside qualitative methods in order to meet my main research aims. I used qualitative methods of analysis to explore the descriptive question of what responses households devised against poverty and to provide in-depth insight into the dynamic processes which shaped household responses and their outcomes. On the other hand, I employed quantitative techniques to throw light on the explanatory question of why some households were more successful than others. However, the application of statistical techniques to a small sample ( $n = 17$ ) may raise questions as to the validity of my findings. My research may thus require replication on a larger sample.

Nevertheless, I believe my research ensured some validity by a) referring only to 'strong', 'moderate' and 'weak' degrees of association rather than precise values, b) restricting the quantitative analyses to non-parametric type statistical tests which are relatively safer to work with when the sample size is small, and finally, c) collecting rich and reliable data. It is feasible that different results would have been obtained from a larger sample. However, with the resources available to me, conducting a survey study with a larger sample would have resulted in a superficial data set. The use of a small sample, however, enabled me to collect rich and highly reliable data, and hence provide an in-depth understanding of the causal processes that shape household responses and their outcomes. The longitudinal design contributed greatly to the quality of the data due to the trust relationship I established with the households. It is the qualitative data as well as the theoretical knowledge accumulated through the literature review that provide a basis for the causal inferences made from the correlations observed. Having addressed the limitations of my research, I will now set out some questions that my work leaves for further research.



## 5. Scope for Future Research

There are only a limited number of questions any research can possibly tackle. My work therefore leaves many questions for future studies. For instance, by choosing households of the same size, structure, life cycle and below a certain income level, my research reduced or removed certain sources of effect on deprivation. It remains for other studies to explore households in other social and economic situations.

Further unanswered questions remain for future research. Most questions outlined below represent areas of interest about which I have already collected data. Unfortunately, I did not have the chance to examine them in detail due to a lack of space. One of the questions concerns the implications of planned actions for deprivation. In contrast to Aksham (1975 cited in Anderson *et al.*, 1994) who describes the poor as 'chronic non-planners', my case analyses revealed that poor households engage in planning (see Anderson *et al.*, 1994 for similar findings). This leads us to the question of whether the deprivation experience of households which plan their actions is significantly different from those who do not or cannot.

Another question concerns the degree of association between social capital accumulation and deprivation. I was only able to analyse the implications of a few aspects of social capital (i.e. volume, tie strength and clientelist elements). This raises the question of whether there are any other characteristics of social capital which are likely to bring about success. One way of tackling this question would be to re-test my tentative conclusion that the position of the contact person in the wider (urban) opportunity structure explains household success to a greater extent than his or her occupational characteristics.

The issues surrounding contact status provoke further questions, such as whether the deprivation experiences of those households with more links to people with a superior position differ substantially from those with few or no such links. If so, who among the poor have better access to people of such status? To what extent are the social exchanges taking place between the poor households and their superior contacts clientelist in character? What contribution do their clientelist relationships make to household success? If they are limited, why and in what way are poor households excluded from enjoying significant benefits mediated through clientelist exchanges? These questions focus on the likely effect of contact status on the flow of benefits. My case analysis showed that the internal dynamics of social capital also constitute a significant influence. We have seen that feelings of envy directed at better-off households in a competitive environment, and the worse-off households' loss of capacity to fulfil the obligation of reciprocity can adversely affect the basis of support. Whether such influences can cause the support-deprivation curve to take a U-shaped form (where the least and the most deprived groups of households are less likely to receive social support than those moderately deprived) is another question that future research may address.

Finally, in this research, we examined household responses to poverty together with the influences that shaped their responses and the outcomes. It appears that the environment in which poor households exist is shaped by a) international economic forces and IMF policies and b) Turkish government policies regarding the labour market, social security and *gecekondu* redevelopment. The chance that current levels of deprivation and household responses to deprivation will change depends on changes at these broader levels.

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## Appendix A: Research Methods

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## **A. Research Methods**

### **1. Introduction**

The objective here is to describe how I designed my research, what kind of problems I encountered while applying my design to the field, and how far I was able to surmount them. The emphasis will be on the implications of my fieldwork experience for the reliability and validity of the data. I will start by explaining characteristics of the units chosen as the focus of my study. I will then set out the research design established to explore household responses and their 'success', and finally outline the methods used for data collection and analysis.

### **2. Defining the Characteristics of the Households Studied**

The unit of observation of this research is the household. As a reminder, the household is defined as a unit where members who are not necessarily tied to each other through kinship permanently or intermittently co-reside, and explicitly or implicitly negotiate about how to mobilise and allocate resources available to the members in order to fulfil the mutual obligation of making a living, albeit not on an egalitarian basis. I will now explain which household characteristics were of interest to my study.

#### **2.1 Identifying poor households**

My research focussed on households with certain characteristics. Firstly, they had to be in poverty. Secondly, they had to have a nuclear structure and four members of whom at least one was a child who had at least reached the final year of compulsory education. Thirdly, they had to include both *Alevi* and *Sunni* religious groups. Finally, householders had to agree to separate interviews with each partner and to be interviewed at two points in time. The reasons for selecting the respondents in this way and the practical problems in doing so are set out below.

Firstly, I will examine the problems of identifying households in poverty. Before starting my fieldwork, I was aware that the multi-dimensional index constructed to measure deprivation could not be used to identify poor households because to do so I would have needed to obtain such exhaustive data. This compelled me to employ an alternative and less precise way of determining the deprivation levels of households. For 'simplicity', I chose an income threshold.

My initial choice was the World Bank economic vulnerability line, which represented the minimum income level required to meet country-specific basic food basket plus basic non-food items, namely, the monetary equivalent of 190\$ per month for an average size household (World Bank, 2000). However, this threshold had to be readjusted for three main reasons. First of all, my initial research on the sample selection process revealed that the households who fell below this World Bank vulnerability threshold were mostly one earner. This would have ruled out some significant sources of variation in the independent variables that I wanted to study. Secondly, the vulnerability line was defined in absolute terms, which allowed no room for urban and regional differences in consumer prices. For this reason, given the relatively expensive living conditions in the main urban centres, the World Bank vulnerability threshold seemed to me too low, and hence included too few people suffering from economic vulnerability. Finally, one issue my study failed to consider before commencing fieldwork was the fact that the World Bank vulnerability threshold was set prior to the November 2000 and February 2001 Turkish economic crises. As a consequence of these crises, the Turkish Lira was devalued, which also made the World Bank vulnerability threshold invalid. Consequently, I looked for an alternative poverty line. I consulted the TÜRK-İŞ study (The Confederation of Turkish Labour Trade Unions) which calculates two distinct thresholds: a) the 'starvation line' which indicates the minimum income level required to meet the basic food needs of a standard four member family living in Ankara, and b) the 'poverty line', which denotes the minimum income needed to pay for basic food as well as non-food items. Both thresholds are determined on a monthly basis for a standard four member family living in Ankara by reference to consumer prices in the places where most of the working population often do shopping (Bağdadioğlu, 26/03/2002). In this study, the 'starvation line' in March 2002 was estimated as 318,269,000 TL (approx \$234). The 'poverty line', on the other hand, was set at 967,383,000 TL (approx \$712). In contrast to the World Bank figure, this study suggested a poverty line so high that it included most of the Turkish middle class. This led me to work out a compromise solution between the three. I set the poverty line at \$370 (monthly average income)<sup>1</sup>. The sample therefore included households with a range of monthly incomes below \$370 and with a varying number of workers.

The technique used here to identify poor households suffers from certain theoretical drawbacks. Firstly, like all studies aimed at measuring the extent of poverty, the determination of the poverty line remains a rather arbitrary decision. Secondly, it is susceptible to the criticism that income is a limited measure of poverty because, for instance, it fails to account for non-monetary elements of welfare (e.g. social security and work conditions). Thirdly, among studies of poverty where income is used as a proxy, there exists no consensus over the definition and components of income (Şenses, 2001). I therefore employed a definition of income which best matched the requirements of my own study. Consequently, those

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<sup>1</sup> I mainly took the half of TÜRK-İŞ poverty line as the threshold of this study and added 2% to allow for monthly increase in inflation between the months of March and April. As a matter of fact, the April poverty line estimated by TÜRK-İŞ increased to 987,000,000 (approx \$744) (Bağdadioğlu, 27/04/2002).

households who obtained average monthly income in any monetary form such as wage, earnings, rent, interest, state transfers, and financial help more or less on a regular basis as well as fell below the threshold of \$370 were considered as being poor and hence eligible for my research.

## 2.2 Other household characteristics

In addition to income, I was looking for households with a certain size, structure and stage in the domestic cycle. These characteristics of the households were controlled in order to remove the effects of variation and to allow attention to be concentrated on the other independent variables in my model. My research targeted four member nuclear households having at least one child who was in the final year, or had completed eight-year compulsory education. This meant that at least one child had to be around the age of 15. The household size and structure was chosen in this way due to their being the norm in big cities of Turkey, including the *gecekondu* areas. It is reported that the average family size in the urban areas of Turkey remains around four people (Doğan, 1993) and 77% of the *gecekondu* households in Ankara are of nuclear structure (Kandiyoti, 1982). In addition, by imposing an age restriction on one of the children, I wanted to exert some control over the effects of position in the domestic cycle. However, as age was controlled for only one child, it was difficult to anticipate the precise stage of the domestic cycle households would be located<sup>2</sup>. Nevertheless, I expected households to have come to the end of expansion or have just entered the phase of consolidation. By controlling for one child's age, it also became possible to explore the responses of households to the further education of their children.

Finally, I wanted to ensure that the sample included both *Alevi* and *Sunni* households. The aim was to explore the effects of a major division within Turkish society on responses to poverty. The *Alevi*s and *Sunni*s differ not only in terms of the ways in which they practise Islam but also in political stance and life styles. I assumed that these would give rise to different behaviour patterns. Before the rapid migration into Turkish cities began, the *Alevi* population was almost entirely rural in character and was spread all over Turkey. From the late 1940s, they started to migrate to big cities and came to comprise the main segments of the working class population in urban areas with aspirations to social mobility through education (Ayata, 1997). The *Alevi*s, as supporters of the left, are more inclined to adopt modern and secular life styles, allowing women to participate more freely in the public sphere (Shankland, 1996). Furthermore, the *Alevi* community is claimed to be of a solidaristic nature reinforced by 'the traditional advantages of a brotherhood type of organisation, their segregated communities in the urban

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<sup>2</sup> My study uses Gonzales de la Rocha's (1994) definition of the stages of domestic cycle. She identifies three main stages in household's life span, namely expansion, consolidation and dispersion. Expansion refers to the stage of household cycle which begins with the formation of a unit either through marriage or co-habitation and lasts up until the female partner reaches the age of 40. Consolidation indicates a stage in life cycle when the female partner reaches the end of her fertility. This phase is sometimes called 'equilibrium phase' as children begin to participate in the labour market. Finally, dispersion denotes the period which begins when the children leave parental home to set up a separate home.

areas, their homogeneity in terms of social class and life style and their networks of mutual help' (Ayata, 1997:68). The *Alevi* community tends to be less differentiated vertically. The *Sunnis*, on the other hand, tend to participate in religious communities, widely known in Turkish as *tarikats* or *cemaats*, which have proved successful in building up a vertically integrated network, especially after the revival of Islam in the 1980s. These organisations provide various types of support for their community members, extending from supplying the poor with material resources and health care to managing dormitories for university students in exchange for religious dedication and political support. I assumed these would also lead to a variation in the level of support received.

### **3. Designing a Study of Household Responses and Their Success**

As is evident from the research questions and hypotheses outlined earlier, my study basically sought to examine the causes behind the success of households in their responses to conditions of poverty. My research was built upon a longitudinal design. The (prospective) longitudinal study is based on the idea of collecting data from a single sample or a group over a period of time. I carried out a two stage study with the first interviews in April 2002 and the second in October 2002.

The main reason for choosing a longitudinal research design was that it constitutes a rather powerful methodological tool for identifying causal processes at the micro level. In Hakim's words (1987:87) the 'longitudinal study is unique in its ability to answer questions about causes and consequences and provide a basis for substantiated explanatory theory'. This method has the added advantage that it sidesteps the problem of recall and rewriting of history as is the case in retrospective designs (Pickvance, 2000). Finally, in retrospect, the longitudinal design also proved advantageous in terms of building rapport, as it allowed for an extended period of interaction with informants, which helped to consolidate a basis of trust. This in turn resulted in the generation of more accurate and reliable data.

This design is, however, not without its problems, the most important of which are sample attrition and non-response. This would render the findings less representative and less worthwhile than initially expected (Hakim, 1987). My research in fact avoided these problems to a great extent. In all but one household the same person was interviewed on both occasions. Only the male partner of one household who previously participated in the interview failed to take part again in October, due to the fact that he had started sleeping in his new work place to save on travel expenses. Nevertheless, the data required from him was obtained from his partner. This proved more successful as his partner appeared less defensive and reserved in her responses to my inquiries.

Several reasons can be postulated as to how I managed to avoid sample attrition. Firstly, in choosing the households, I made my research plan very clear to the partners at the outset and asked whether they



would be willing to be reinterviewed six months later. Secondly, as Hakim (1987) argues, the risks of attrition multiply with longer durations and larger scales. By contrast, the time gap between the first and second rounds of my research was only six months. Within this period, none of the informant households moved from their initial address. This made it easier to follow them up in October. Thirdly, within the six month period, I sent cards to these households twice to thank for their contributions and to remind them about my second visit in October. I also sent one after having completed the second round of my fieldwork (see Appendix C). The limited size of the sample proved more economical both in terms of time and money spent on efforts to keep overseas contact with informant households and key entry persons. Given the mail delivery failures especially in the *gecekondu* areas where house numbering is poor, I sent some of the cards in bulk as recorded deliveries to key contact persons in order to ensure their safe arrival. Otherwise, those in contact with each other might have felt ignored, which might in turn have caused sample attrition in the second round. In fact, my concern was not entirely unfounded. In cases where such deliveries were not possible, some households obtained only one of the cards while a few received none. Luckily, those who had not received any cards were living some distance from each other and hence no one appeared resentful. My attempts to keep contact must have strengthened the trust basis of the relationship between me and my respondents and hence helped prevent sample-attrition.

There nevertheless remains one significant problem with a longitudinal study over a short period. My research design allows some room for a short-term longitudinal study as the characteristics of the households in the sample were worked out in such a way as to observe some change at least in the educational and labour market behaviour of the children. The period might however not be long enough to observe significant amount of change in the deprivation status of the households. There is however no perfect time period for a longitudinal study. Moreover, it seems that longitudinal studies over a shorter time period are less affected by external factors. In fact, in the course of my research, no further major shocks to the Turkish economic and political situation were experienced. Furthermore, a longitudinal design still remains useful for my research even if there proves to be no substantial change in the households' poverty status at the end of six months, since in the first wave of interviews, the plans of the respondents for the next six months were enquired about and followed up in the second round to see whether households managed to achieve their plans. Having introduced the basic research design, I will now move on to outline the sampling procedure so that we can sketch the characteristics of the research setting and the informant households.

#### **4. Selecting the Sample**

In the methodological literature, there exist numerous ways of classifying sampling. One of the most common divisions is probability and non-probability sampling. In probability sampling, the units are randomly selected from the population with a known probability of being included in the sample. In

non-probability sampling on the other hand, the probabilities of the selection in the sample are unknown since the units are drawn on a non-random basis (Burgess, 1982a; Singleton & Straits, 1999). The former technique includes simple random sampling, stratified random sampling and cluster sampling which can take multistage and stratified forms (Moser & Kalton, 1971). The latter includes convenience sampling, purposive sampling and quota sampling (Singleton & Straits, 1999). Generally speaking, probability sampling is associated with quantitative studies and non-probability sampling procedures with qualitative research (Kuzel, 1992) In contrast to this general tendency, my research will attempt to use a combination of these sampling techniques in selecting the research site and the subjects. I will first explain why I chose to conduct my research in the capital city of Ankara.

#### **4.1 The choice of Ankara**

It would be possible to find households with the characteristics specified earlier in most cities of Turkey, if the income threshold were adjusted according to the urban consumer prices. I chose Ankara to conduct my research partly because I had lived in Ankara for 25 years. My familiarity with the city saved me some precious time and enabled me to minimise expenses. My experience of the city, both as an inhabitant and as a student of urban planning also enhanced the reliability and validity of my data by giving me better control over the selection of the research setting especially where statistics were lacking.

However, the issue of typicality remains worthy of discussion. Would my findings have been different if the research had been performed in another city of Turkey? Some household responses may well be more successful in some cities than others because of the particular role of the urban economy (Logan, 1981). One significant difference could have appeared in the labour market behaviour of the households since, due to Ankara being the locus of governmental bodies, the concentration in civil service type of jobs tends to be higher in the capital. Nonetheless, in my research, some of the households with civil servant members were removed from the sampling frame firstly to avoid inclusion of the households highly likely to be above the set income limit, and secondly to ensure variation in the types of jobs represented in the sample. I believe that such sampling decisions helped enhance the representativeness of my findings.

#### **4.2 Selecting the *mahalle*<sup>3</sup>**

I now describe the methods used to select the research setting. In principle, one could choose a probability sample spread across the whole city. The disadvantages of this are excessive cost and

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<sup>3</sup> *Mahalle* refers to the smallest unit within the Turkish urban administrative system. Each *mahalle* is governed by an elected local representative called a *muhtar*. This unit does not have a direct equivalence within the administrative system in the United Kingdom.

impracticality. I decided to choose the sample from a single *mahalle*, which was itself chosen because of its likelihood of having households that met my selection criteria. This had the advantage of practicality since it was easier to draw up a sample frame at a *mahalle* level and easier to conduct the interviews when the respondents were physically concentrated.

The criteria for selecting the *mahalle* had to be parallel to the household characteristics specified earlier. It was therefore essential to choose a *mahalle* in which a) incidence of poverty is high, and b) the *Alevi* or *Sunni* represented at least 25% of the population. The *mahalle* selection proved to be a complicated process since, no statistical data was available on either of the two criteria. I was therefore compelled to use indirect methods to identify poor *mahalles* of Ankara. I directed my attention to *gecekondu* areas where, I presumed, the incidence of poverty was likely to be higher. There in fact exists some evidence to support this presumption. The findings of Bulutay (1998) for instance suggest that most settlements affected by poverty are *gecekondu* settlements situated at the periphery of urban centres.

Despite the high incidence of poverty in *gecekondu* areas, it should be noted that poverty is neither exclusively confined to *gecekondu* areas nor an experience of all *gecekondu* dwellers. In fact, some lower middle class groups also tend to live in such areas. Furthermore, following the enactment of amnesty and redevelopment laws to legalise *gecekondu* dwellings<sup>4</sup>, *gecekondu* owners were given the opportunity to enjoy some speculative returns from this transformation process and hence move out of poverty. In this procedure, the *gecekondu* owners were given the opportunity to transform their land into four-storey apartment blocks and, depending on the size of their land share, to obtain one or more apartments in the new blocks. These apartments could be occupied, rented out, or sold. In practice, these benefits were distributed in an uneven manner. Some areas have undergone rapid transformation. In rapidly transformed areas those with larger land shares or with more than one *gecekondu* obtained greater profits. Other settlements, on the other hand, have remained untransformed. In particular, *gecekondu* settlements which were less profitable or unprofitable in the eyes of land developers, or those with incomplete implementation plans have not yet become part of the legal urban housing stock. In addition, some groups are excluded from enjoying such speculative rights: a) those who built their *gecekondus* after 1985, and b) those who own an area of land which is too small and who could not afford to buy additional land, which meant that they did not have sufficient land to exchange for at least one flat at the end of land development process. In these respects, *gecekondu* areas still remain significant loci of poverty, especially within those that have so far undergone less or no transformation.

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<sup>4</sup> The laws enacted after 1980 include law no. 2805 (March 1983), law no. 3086 (December 1984), law no. 3290 (May 1986), law no.3336 (May 1987) and also construction of four-storey apartment blocks on *gecekondu* land, law no.2981 (March 1984) (Ministry of Environment, 2002: 141). See also Leithman & Baharoğlu (1998) for a review of the laws affecting *gecekondu* areas, including those endorsed before 1980s.

Consequently, I decided to focus on *gecekondu mahalles* which had not yet undergone any transformation. This was made difficult by the lack of data on the current size and spatial distribution of *gecekondu*s. I was forced to eliminate a number of whole districts because information at the *mahalle* level was not available. I was aware that this decision must have resulted in the exclusion of several *mahalles* which would have matched my selection criteria. Nevertheless, in my opinion, it was essential in order to keep the systematic nature of the selection process.

The data used for *mahalle* selection came from Ankara 2025 Metropolitan Master Development Plan Report (2000). The 'amelioration population' data was of particular relevance as it provided an aggregate number of *gecekondu* dwellers whose *mahalles* have been subjected to amelioration plans<sup>5</sup> within a given municipal district. However, the use of such data has some drawbacks. The fact that amelioration plan figures relate to 1990 leaves us with two problems. First of all, the figures may not include all of the *gecekondu* population even if their dwellings existed in 1990 because the amelioration plans of some areas might not have been carried out by that time. Secondly, the amelioration plan data may be partially out of date due to the dynamic process of *gecekondu* transformation over the last decade. However, given the scarcity of statistical information no alternatives were available.

Additionally, there existed no statistical data concerning the size and spatial distribution of *gecekondu* transformation. Therefore, our estimations on the degree of transformation remained speculative<sup>6</sup>. In making the estimations, I compared changes in the population of each district between the years 1990 and 2000, since an increase in district population was likely to have been due to a shift from low density, one-two storey *gecekondu* dwellings, to at least four storey apartment blocks. I also took into account whether any large-scale formal housing projects had been undertaken in the districts. In addition, I tried to identify the most profitable zones of urban development where the likelihood of transformation tends to be higher, particularly by considering the direction of urban development. The city of Ankara is currently expanding towards the West and South-West, mainly affecting the districts of Çankaya, Yenimahalle, Etimesgut and Sincan. The post-1990 additions to *gecekondu* stock might have also affected these figures; yet to a small extent because, in the 1990s, the formation of such dwellings within the boundaries of Greater Municipality of Ankara has slowed mainly owing to some preventive measures. Table A.1 shows the figures regarding the above mentioned criteria and 1990-2000 population sizes for each district which remains within the boundaries of Greater Municipality of Ankara.

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<sup>5</sup> Amelioration plans refer to those which are/were prepared by the district municipalities to enable the implementation of the laws enacted in the 1980s to authorise *gecekondu*s. Also note that the term amelioration is equivalent to improvement or rehabilitation.

<sup>6</sup> I am grateful to my urban planner colleagues Gülistan Bal from Yenimahalle Municipality and Zafer Şahin from Greater Municipality of Ankara for the lengthy discussions we had to identify the current state of *gecekondu* transformation.

**Table A.1 Demographic and economic characteristics of Ankara Greater Municipal Districts**

District	Total Population <sup>7</sup>		1990 <i>Gecekondu</i> population affected by amelioration plans		Estimated <i>gecekondu</i> transformation
	1990	2000	I <sup>8</sup>	II <sup>9</sup>	
Altındağ	372,929	407,101	159,126	6.5%	Low
Çankaya	657,116	769,331	53,101	2.2%	High
Etimesgut	69,570	171,293	32,942	1.3%	(?)
Gölbaşı	32,196	62,602	-	-	-
Keçiören	474,892	672,817	118,295	4.8%	Medium
Mamak	390,555	430,606	210,187	8.6%	Low
Sincan	94,360	289,783	-	-	-
Y. mahalle	364,297	553,344	194,839	7.9%	Medium
Ankara	2,455,915	3,356,877	786,490	31.3%	-

Using the data contained in this table, I first eliminated the districts of Gölbaşı and Sincan since, these districts were unaffected by amelioration plans, which was quite likely to mean that there existed no *gecekondu* settlements in these areas in 1990. Etimesgut was the third district to be excluded, as the *gecekondu* population affected by amelioration plans was very low; i.e. 1.3% of the total population of Ankara. The district of Çankaya was precluded also on the grounds that its 'amelioration population' is small in size. This district was left out also due to its being subject to rapid process of *gecekondu* transformation. This usually means that the *gecekondu* owners in the area are more likely to obtain high returns in exchange for their land and equally that our chance to come across poor households is low. The districts of Keçiören and Yenimahalle, despite their large shares of 'amelioration population', were omitted as the *gecekondu* dwellings of these districts have undergone a moderate degree of transformation since the last decade. I know through personal experience that there are only a few pockets of untransformed *gecekondu* settlements (e.g. Barış and Pamuklar *mahalles* of Şentepe) in this district; basically due to the grid structure of land ownership (also see UNDP, 1996a)<sup>10</sup>. The two remaining districts, Altındağ and Mamak have characteristics in common, which made it quite difficult to decide which one to eliminate. Both districts are composed of early *gecekondu* settlements which have, as evident in the relatively smaller increase in their population sizes over the last decade, been going through a rather slow process of transformation. Furthermore, the shares of both districts within

<sup>7</sup> 1990 populations are from MMDPB (2000: no page number) and 2000 figures from State Institute of Statistics, *2000 CENSUS Results*, [internet site]. Available: <www.die.gov.tr> Accessed March 2002.

<sup>8</sup> The size of *gecekondu* population as affected by amelioration plans (MMDPB, 2000: no page number), which is called 'amelioration population' in the plan report.

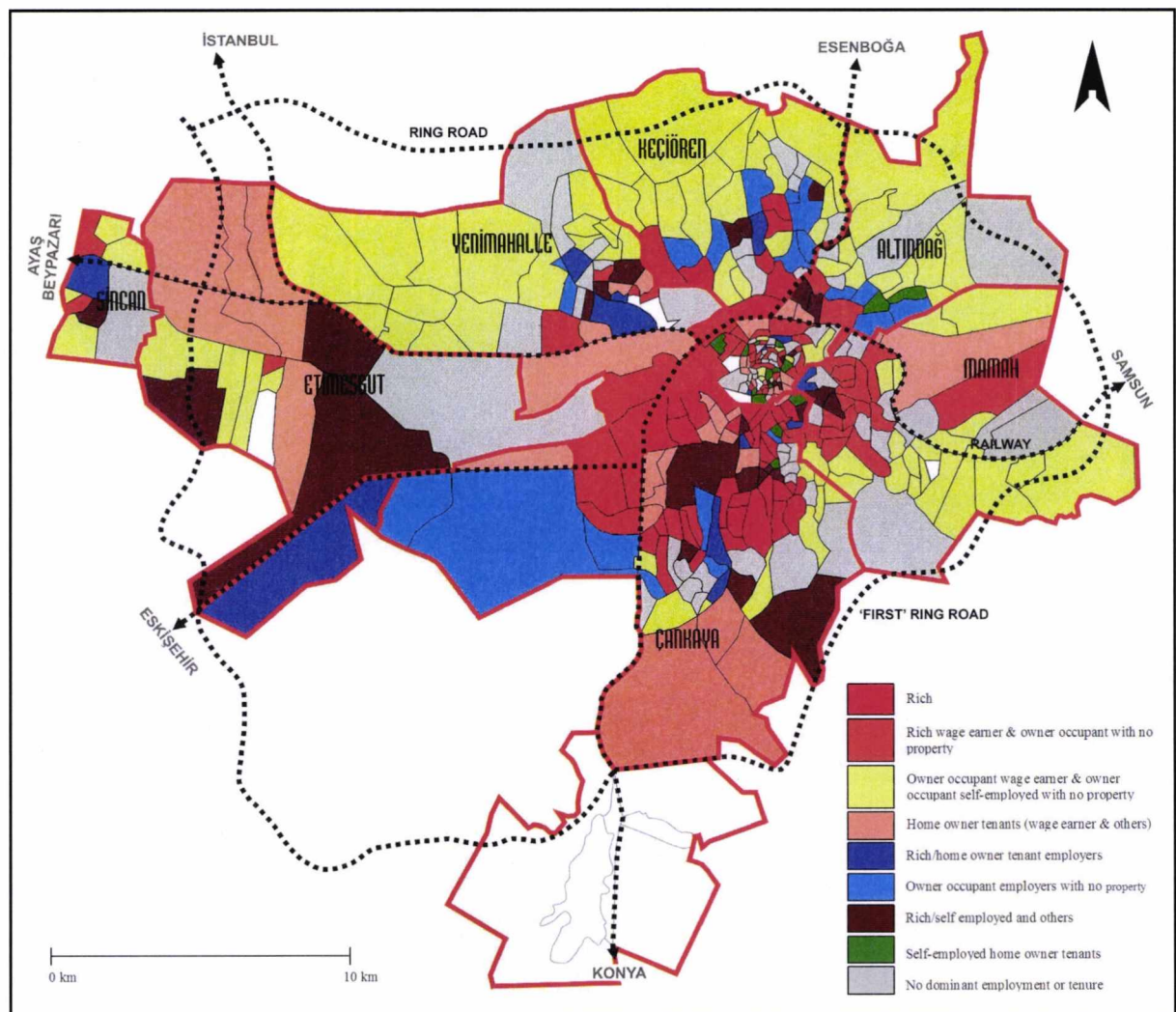
<sup>9</sup> The *gecekondu* population as percentage of total population of Ankara.

<sup>10</sup> The project funded by the UNDP is known as YEŞKEP. The aim of the project was to produce alternatives for those *gecekondus* that cannot be transformed neither through individual nor large scale land developers. My familiarity with the Yenimahalle *gecekondus* comes from this project. I took part in this project during the course of my one-month internship at Yenimahalle Municipality.



the overall 'amelioration population' of Ankara are fairly high; i.e. 6.5% for Altındağ and 8.6% for Mamak. To overcome my indecision, I resorted to Güvenç's (2001) rather obscure 'income-status' map of Ankara<sup>11</sup> since, although the variables used in Güvenç's study, i.e. occupation and housing tenure are too vague and indirect to infer poverty levels, the fact that we reached overlapping conclusions as to the locus of poverty in Ankara restored some confidence in the reliability and validity of his spatial analysis (see Figure A.1).

**Figure A.1 1990 'income-status' distribution in Ankara**



Source: adapted from Güvenç (2001)

<sup>11</sup> I find his descriptions quite obscure first because of bad signposting; for instance, he refers to a certain part of the ring around Ankara as the 'First Ring Road' without explicitly indicating it in the legend of the 'income-status' map. As a matter of fact, there exists no part of this ring which is officially known as the 'first'. According to information obtained from General Directorate of Highways, the ring is composed of two parts which are normally called 'East' and 'West'. This caused difficulties in finding the location of some areas pointed in the text. I tried to solve the problem by making inferences from the context and using another map of Ankara. Secondly, it also seems to me unjustifiable to label such spatial analysis as an 'income-status map' although no direct measure of income is included in the calculations.

In this map, Altındağ appeared as one of the districts where low income groups of the Northern part of the city were settled<sup>12</sup>. The poorest households of the South are mainly situated around Ankara Castle and within the belt between the railway and the 'First Ring Road'. The castle is placed in the historical centre of Ankara, Ulus, which also remains within the boundaries of Altındağ district. Most probably the belt that Güvenç refers to encompasses the Southern part of the Mamak District. As a result, I decided to narrow my focus to the surroundings of Ankara Castle and the area within the 'belt'.

Before committing myself to a district, I decided to visit the alternatives. I paid my first visit to some of the settlements situated around the castle, such as Hıdırlıktepe and Yenidoğan. I contacted an officer from Altındağ Social Centre<sup>13</sup> to collect some information about the general characteristics of the settlements around the castle and their inhabitants most of whom come to the centre to obtain vocational training or food and clothing type aid. I also contacted an urban planner colleague who was involved in an incomplete project aimed at the rehabilitation of the Castle area. These investigations, however limited, revealed a significant amount of information about the main features of the area. It is occupied by a *gecekondu* population suffering from extreme poverty and illiteracy. The population is varied in terms of its migrant composition, including gypsies and a significant number of recent Kurdish migrants from Eastern and South-eastern Turkey. Most of the population is engaged in informal activities, some of which are criminal in nature (e.g. prostitution, mafia organisation, pick-pocketing). There exists a fragmented land ownership pattern in the area, which makes any planning activity futile.

In light of this information, I decided to leave the Ankara Castle area out of my study for two main reasons, i.e. issues of typicality and safety. Through my expeditions, I got the impression that the area was not typical of poor *gecekondu*s of Ankara. Firstly, it was a prominent location for recent Kurdish migrants and gypsies. In fact, a majority of the *gecekondu* population of Ankara consists of pre-1985 migrants who mostly came through chain-migration from the surroundings of Ankara or the Central Anatolian cities surrounding Ankara (Alpar & Yener, 1991; Güvenç, 2001). Secondly and importantly, the area is atypical due to its highly marginalised slum atmosphere and bad criminal record. In fact, two days before my trip to the area, the police forces stormed into some of these *mahalles* upon the suspicion of pick-pocketing. This incident also evoked in me the question as to how I was to ensure my personal safety especially in the evenings. My design decision to interview both partners of the household dictated staying late due to the need to catch the full-time workers of the family at home. Yet it sounded too risky to conduct this type of research in an area with a high risk of criminality.

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<sup>12</sup> If İstanbul-Samsun Highway which cuts Ankara across East-West direction is to be taken as a reference, Northern Ankara includes greater portions of Altındağ, Keçiören and Yenimahalle districts. The larger parts of Mamak, Etimesgut and Sincan on the other hand remain within Southern part of the city.

<sup>13</sup> These social centres are connected to TR Social Services and Child Protection Institution.



I therefore directed my attention to the southern part of the Mamak district. Before visiting the area, I knew through personal experience that the district was made up of relatively well-established *gecekondu mahalles* mostly populated with early migrants from various parts of Central Anatolia. In this respect, it can be claimed that Mamak *gecekondu*s manifest many typical aspects of the *gecekondu*s of Ankara. I was also informed that the district is fairly balanced in terms of *Alevi*s and *Sunni*s, which may partially be evidenced from the results of local elections in 1999 where more than half of the votes were shared between Republican People's Party (RPP) and Welfare Party (WP); i.e. 26.1% and 26.3% respectively<sup>14</sup>. The *Alevi* population generally supports RPP, which defends social-democratic values, whereas the conservative segment of the *Sunni* population tend to favour WP, the Islamic party of that time.

In order to select the *mahalle*, I first focused not on the area within the 'belt' between the railway (or İstanbul-Samsun Highway)<sup>15</sup> and the 'First Ring' as Güvenç suggested, but on the corridor along both sides of the railway. I did so because all the *mahalles* situated above the highway seemed to me similar in character to those situated below it. As a matter of fact, in Güvenç's income-status map, most of them were coloured in green and a few in grey (see Figure A.1). The green areas were populated with owner occupant wage earners or self employed people with no assets. The grey areas were on the other hand dominated by no particular employment group or tenure type. Both areas seemed equally useful for my research purposes and I therefore decided to include both 'green and grey *mahalles*' located along this corridor. Since their names are not provided in Güvenç's map, I juxtaposed this map with an Ankara map indicating the 1990 Master Development Plan planning units (Tekeli *et al.*, 1986), district and *mahalle* borders, and traffic regions, and checked these maps with a recent interactive map of Ankara<sup>16</sup> to identify the given *mahalles*.

Within the 'belt', I initially listed 19 *mahalles*<sup>17</sup>. Before making a random choice from the list, I visited the Mamak Social Centre and made several visits to the listed *mahalles* to collect more detailed information on the socio-economic characteristics of the inhabitants. During these visits, I contacted a large number of people, including social workers, *muhtars* (i.e. local political representative) and local people with a view to gaining a multi-dimensional understanding of life in these *mahalles*. Another crucial aim of these inquiries was to ascertain the distribution of religious groups within each settlement. As a result of my investigations, I found that only six of the nineteen *mahalles* were mixed in the sense

<sup>14</sup> See Greater Municipality of Ankara, *1999 Local Election Results*. [internet site]. Available: <[www.ankarabel.gov.tr/secim.htm](http://www.ankarabel.gov.tr/secim.htm)> Accessed February 2002.

<sup>15</sup> In Mamak district, the railway and İstanbul-Samsun Highway run parallel to each other.

<sup>16</sup> Greater Municipality of Ankara, *Interactive Ankara Map*. [internet site]. Available: <<http://burc.ankarabel.gov.tr/website/abb/viewer.htm>> Accessed March 2002.

<sup>17</sup> Those above the İstanbul-Samsun highway are Derbent, Köstence, Dostlar, Tepecik, Harman, Kayaş (Büyük mahalle) and those below are Yenibayındır, Kayaş (Küçük mahalle), Yeşil bayır, Şahap Gürle, Üreğil, Akşemsettin, Durali Alıç, Boğaziçi, Şirintepe, Fahri Korutürk, Cengiz Han, Ege and Yukarı İmrahor.

that *Alevi*s or *Sunni*s each represented at least 25% of the *mahalle* population. The size of the list thus reduced down to six. Namely, Derbent, Dostlar, Ege, Üreğil, Şirintepe and Tepecik.

Among these *mahalles*, using a random number table, I selected Tepecik. However, I knew from my first visit that the *muhtar* of Tepecik was not so willing to help although I was very clear and honest about my identity, research aims and interest. I believe that he was reluctant to help due to my interest in both the *Alevi* and *Sunni* populations since during one of our meetings he questioned my reasons for emphasising this distinction. The director of the Tepecik Social Centre<sup>18</sup> was more approachable, but she could not help me convince the *muhtar* due to the quite evident tension between them, which I could not initially make sense of. I later learnt that she was the *ex-muhtar*, and suspected that this competitive situation might be the reason for the tension. I thus sought an alternative way to assure the *muhtar* of Tepecik that I had no intention of disturbing the sensitive political and religious balance present within the area.

I contacted Mamak Social Centre where I met the social worker who lives in Dostlar Mahallesi adjacent to Tepecik, and is on very good terms with the *muhtar* of Dostlar. She referred me to the *muhtar* of her *mahalle* to ask him if he could contact the *muhtar* of Tepecik to persuade him to give me permission to conduct my research there. This was a typical example of how things work in Turkey. Unfortunately, I suspect that the link was too indirect to be influential. I was given permission to look at the records of the inhabitants on the condition that I did not tell anyone that I obtained the names and addresses from the *muhtar*. Accepting such a condition was in fact against the ethics of research, as it meant concealing information from the respondents (Kvale, 1996). Nevertheless, after all these difficulties I had been through to obtain a permission, I thought that the inhabitants might be less concerned about how I got their addresses, as the director of the social centre promised to accompany me during my access negotiations.

However, a further incident saved me from any unethical conduct. While searching through the documents, the *muhtar* started exerting control over which files I had access to. I do not know to what extent this is true, but I remember one of the *muhtars* telling me that no one other than the army members and perhaps officers of the province administration has the right to see these records. However, my experience suggests that it is the *muhtar*'s decision as to who gains access to the files. Moreover, the *muhtar* of Tepecik never asked me to collect an official letter of permission from a higher authority to enable me to look at the records of inhabitants. Consequently, it remained a rather grey area as to whether I had the right to see inhabitants' records which contain a range of confidential information such as date and place of birth, home address and occupation. I therefore found his obstructive behaviour

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<sup>18</sup> This centre is a branch of Women and Youth Association.

quite unreasonable, but more importantly unacceptable since this impediment would have introduced a bias to my research.

In these circumstances, I felt compelled to chose another *mahalle*. The lesson I learnt from this exercise was to be aware of the sensitivity of the *Alevi-Sunni* distinction for the inhabitants and local politicians. To make a fresh start, I also dropped Dostlar from the list as my interest in the *Alevi-Sunni* division also aroused the suspicions of the *muhtar* of Dostlar. In the end, there were only four *mahalles* left. This time, in selecting a *mahalle* from these four, I gave priority to the presence of a powerful entry point over random sampling. As a result of my networking efforts, a friend of a friend of mine, who had previously conducted research in the same area, provided me with the contact details of an inhabitant of the Ege Mahallesi, who was of great help during the course of her research. In my introductory visit to this person, whom I will call İnci, I was welcomed with such hospitality and eagerness to help that I immediately made up my mind to select Ege Mahallesi as the focus of my fieldwork.

#### 4.2.1 Ege Mahallesi at a glance

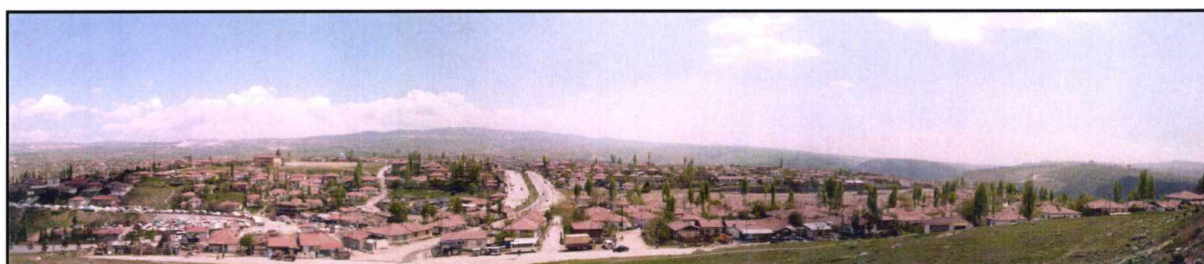


Plate A.1 A panoramic view of Ege Mahallesi from North to South<sup>19</sup>

Ege Mahallesi is located in the South-East of Ankara, 15 km from the city centre. In terms of basic urban infrastructure, the area seems fairly well developed as compared to some other *gecekondu* settlements. There exists one recently built school, but the settlement has no medical centre of its own. The two medical centres situated in the adjacent *mahalles* also provide health services for Ege inhabitants. The settlement is in quite a favourable position in terms of transportation facilities and networks. Municipal buses, 'public' buses and minibuses constitute the main means of mass transportation, operating frequently on the axis of Nato Yolu. There also exist electricity, sewage, telephone and water supplies, which are reported to adequately serve the current population (Kentkur, 2002:20). However, I observed frequent power failures in the area, causing damage to household appliances. This failure seemed to stem from the illegal use of electricity, overloading the main transformer. According to the database of Ege *Muhtarlığı*<sup>20</sup>, the *mahalle* population stands at 8067 people in 2005 households. Excluding the Municipal

<sup>19</sup> Refer to Appendix D for further images.

<sup>20</sup> These figures might not be fully accurate because some inhabitants avoid registering with *muhtarlık* so as to be able to vote in their hometowns. Nevertheless, the *muhtar* estimates that the data base covers at least 95% of the population.

housing estate, the settlement consists of one or two storey *gecekondu* dwellings. Although the amelioration plan of the area has already been completed, the process of *gecekondu* transformation has not yet begun, as the revision implementation plans were awaiting preparation (Kentkur, 2002:27).

In the following two sections, the characteristics of Ege Mahallesi will be depicted on the basis of the North-South division I drew to reflect the differences between the inhabitants in terms of their entitlements to *gecekondu* land (see Figure A.2). The differences in access to *gecekondu* entitlements are significant due to the likelihood of their giving rise to a variation in the deprivation levels. This explains why I used this geographical division as a basis for stratifying my sample frame. The depictions of Northern and Southern Ege will hopefully throw some light on the ways in which Northern and Southern Ege inhabitants differ in their entitlements to *gecekondu* land, as well as on the processes which created these differences.

### **Northern Ege**

The Northern part currently contains 253 *gecekondus*<sup>21 22</sup> located upon an area used as a solid waste dump between 1964 and 1978 (Kentkur, 2002:12). The greater majority of *gecekondus* were built after 1985; therefore, the *gecekondus* 'owners' are ineligible for Redevelopment Law (no. 2981). In the construction plan of 1993, the area was reported to pose a great threat to the health and safety of the *gecekondu* dwellers, and hence a planning decision was made to evacuate the territory and to designate it as a green area to prevent any housing development for about 40 years. The three separate research reports carried out to assess the environmental risks confirm the existence of three main risk factors<sup>23</sup>. The accumulation of methane was reported to reach an inflammable and explosive level (TMMOB, 1993; Hacettepe University, 1994; TTB, 1994). The carbon monoxide level was observed to remain above the upper limit and underground water leaches out of the dump area. Heavy metals and three types of PCB compound mixing with the İmrahor Stream nearby were also defined as risk factor due the potential of these water resources to enter the food chain (Hacettepe University, 1994). In the face of such risks, these reports expectedly converge in recommending that the area should be cleared of human settlements.

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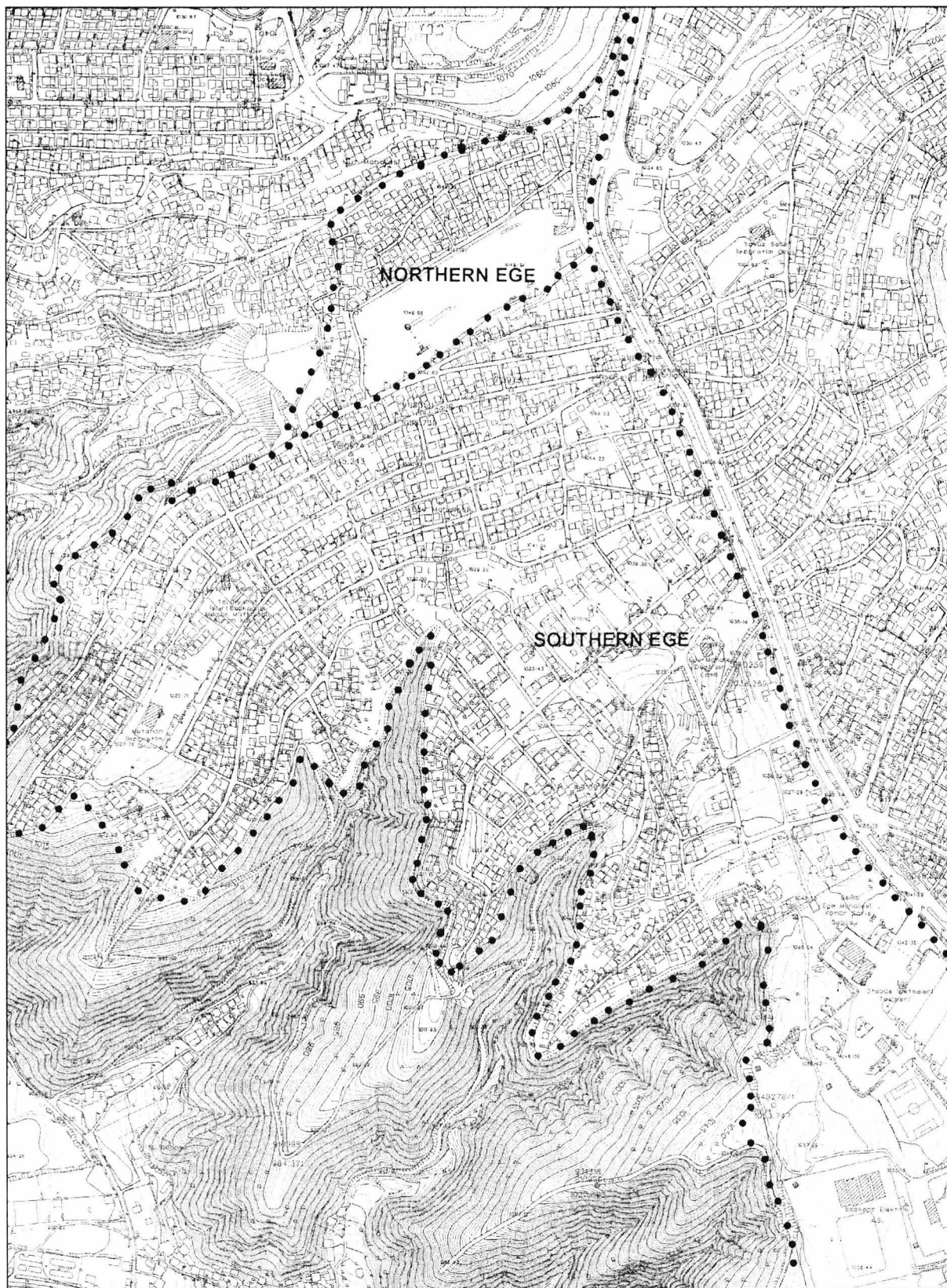
<sup>21</sup> In Kentkur report this number is 310 but I counted 253 *gecekondus* in the records of Municipality. The former dump area also extends to the adjacent neighbourhood called Mutlu, raising the number of *gecekondus* affected from the planning decisions regarding this particular area to 344.

<sup>22</sup> Unless stated otherwise, information regarding the planning process of Northern Ege is obtained and synthesised from the official documents and reports which belong to Greater Municipality of Ankara. I am grateful to the staff of the Nationalisation Department of Greater Municipality of Ankara for facilitating my access to the 'Mamak Former Dump Area' file.

<sup>23</sup> Two of these reports attracted media interest when they were first published. See e.g. Günçiner (9/07/1993) Cumhuriyet (17/03/1994) and Sabah (22/02/1994).



Figure A.2 A Bird's Eye View of Ege Mahallesi and North-South Division



Source: adapted from 2002 dated 1/5000 ready-made maps produced by Greater Municipality of Ankara, Directorate of Urban Development. This map covers an area of 2 km by 1.6 km.

To this end, the 344 *gecekondu*s subject to the above health and safety risks were planned to be nationalised by the Technical Services Directorate of Greater Municipality of Ankara in 1995, in accordance with article 13/b of the Law no. 2981 with the value of their building paid to the 'owners'. The majority took the case to the court to demand an 'increased compensation'. The total number of claimants was 239 of whom 174 were from Northern Ege. It is common knowledge that, unlike cases challenging nationalisation decisions, cases of this kind are almost always concluded in favour of the claimant, which was also the experience of those in Northern Ege.

The nationalisation process resulted in the loss of the legal right of all Northern Ege inhabitants to stand against evacuation and left them to their own means to resettle themselves in any future evacuation. To seek a solution to their resettlement problem, *gecekondu* 'owners' affected by the nationalisation decision applied to the Mamak (District) Municipality and Ministry of Public Works and Housing. Upon their applications, the decision to allocate cheap land for development in the form of housing co-operatives was taken in accordance with the *Gecekondu* Law (no. 775). This decision resulted in the establishment of five housing co-operatives, among which S.S. Ege-Mutlu Konut Yapı Kooperatifi constitutes the biggest project with a membership of 400 households, including vulnerable *gecekondu* 'owners' of Northern Ege. However, 97 of the 344 *gecekondu* 'owners', 63 of them inhabitants of Northern Ege, were not granted membership. The inquiries of the Nationalisation Department of Greater Municipality of Ankara as to the reasons for such failure remain inconclusive. Moreover, several members dropped out since the establishment of the housing co-operatives. Although the problem of withdrawals was mentioned in one of the municipal documents. The Ege Urban Transformation Project report fails to address this problem, presuming that it was resolved through housing co-operatives (Kentkur, 2002:19).

However, the interview I conducted with one of the members of the administrative board of the S.S. Ege-Mutlu Konut Yapı Kooperatifi indicated that the resettlement of Northern Ege inhabitants remained a problem. This interview revealed that, out of 344 *gecekondu* owners affected by the nationalisation decision, only 161 of them were able to maintain their membership in April 2002. The rest had handed over their rights to third parties. The member of the board also stated that the majority of co-operative members are comprised of low-income groups, and 90% of the current members were experiencing difficulties in making their payments on time. He admitted that the board takes no notice of the delays in payments, although ignoring such delays is illegal. According to his account, the board has so far only terminated the membership of those who were chronically unable to pay the instalments. It is yet no surprise to see a significant number of members dropping out as, since the beginning of the construction in 1995, the level of monthly instalments had been steadily increased by the board from 2.5 million TL to 200 million TL. This value excludes the additional payments to be made in every three or four

months. To give an idea of the value of these instalments, it is sufficient to indicate that the net amount of minimum monthly wage per worker was 164 million TL in April 2002 (Bağdadıoğlu, 27/04/02). Consequently, the large scale of withdrawals from the housing co-operative meant that a considerable number of households in Northern Ege were left to their own means to cope with the high risk of evacuation.

Risk of evacuation was in fact about to materialise in September 2000 when the Greater Municipality of Ankara (GMA) attempted to demolish the 344 *gecekondu*s on the grounds that state had exhausted all possibilities provided in law to mitigate the vulnerability of the inhabitants. The inhabitants reacted to this attempt at demolition with a series of demonstrations<sup>24</sup>. These protests appear to have proved helpful in bringing the demolition to a stand-still, but have not led to a final resolution. It rather seems that the GMA postponed the enforcement of this decision for an indefinite period of time. Some of the inhabitants predict that demolition might not take place at least until the next elections in 2004. The comments of one of the staff members from the Nationalisation Department seem to confirm this prediction: *'We tried and lost. The case will probably be forwarded to the next local government for a resolution'*.

### **Southern Ege**

The housing situation in Southern Ege is, however, not as complicated. There exist approximately 1230 *gecekondu* dwellings in this area. Among them, the *gecekondu*s of 704 dwellers were legalised in accordance with the *gecekondu* laws 2981 and 3290, whereas the remaining 506 dwellers were in the position of illegal occupier (Kentkur, 2002:23). The illegal occupants of Southern Ege are in a similar situation to those of Northern Ege in that they might also be obliged to evacuate the area without any claims to their land as soon as the transformation process commences. Nonetheless, it is suggested in the Ege Urban Transformation Project Report that any prospective plan should produce solutions geared towards making this group of people also homeowners (Kentkur, 2002:26). Whether this suggestion will be realised remains to be seen. On the other hand, the legal *gecekondu* owners of Southern Ege have already been granted their provisional title deeds, but transformation to actual title deeds has not yet been completed. The shared title deed comprises the common land ownership pattern of the area. This means that single shares of right holders tend to be smaller than the size of the urban plots required for transformation. The approximate title deed share in Southern Ege is 272 m<sup>2</sup> (Kentkur, 2002:23)<sup>25</sup>, suggesting that, in cases of transformation to four-storey apartment blocks, the right holders could receive approximately two flats in place of their *gecekondu*s. This however depends on the agreement

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<sup>24</sup> For media interpretations of the demolition attempt see Evrensel, (23, 26/09/2000); Sabah, (24, 25/09/2000); Zaman, (23/09/2000); Akşam (26/09/2000), Güneş, (26/09/2000).

<sup>25</sup> Also note that the law allows legalised *gecekondu* owners to possess a max of 400 m<sup>2</sup> land.



between contractor and land owner(s). It is yet not clear whether the transformation of the area will be conducted by individual land developers or the Mass Housing Authority.

In brief, the *gecekondu* owners of Northern Ege appear as the most disadvantaged group, in comparison to both the legal and illegal *gecekondu* owners of Southern Ege, because most of them lacked any form of housing security against the risk of demolition. Due to such implications of the North-South division for deprivation, I decided to stratify my sample frame on this basis. I will next explain the sampling technique I used in selecting my informant households.

### 4.3 Selecting the households

In this section, it will be shown that the set of criteria which the households needed to meet, together with the sampling technique adopted, gave rise to extreme difficulties in finding the households. As a reminder, I was looking for households

- with average income levels below \$370 per month
- four member nuclear households with at least one of their children having completed their compulsory education (i.e. around the age of 15)
- from both *Alevi* and *Sunni* backgrounds
- where both partners agree to be interviewed in April as well as in October

In deciding the number of the households to be studied, I was rather constrained by the detailed nature of the data required for this research. Given the time costs of collecting such data, I initially restricted the sample size to 20 households. As for the selection of these 20 households, I planned to follow a stratified random sampling technique. This type of probability sampling is of particular use when the potential sample is heterogeneous. In this sampling procedure, the basic idea is to divide the sampling frame into two or more strata which are homogenous in terms of certain characteristics, and then to draw simple random samples from each stratum (Honigman, 1982). I am aware of the theoretical drawback that the limited size of the sample does not offer a sound basis to draw generalised conclusions from my research findings. Nonetheless, as Honigman argues, the use of stratified random sample technique facilitates the controlling of the researcher bias. Selecting the unit in this manner thus increased the generalisability of my research findings.

There were two alternative ways of establishing the sampling frame: either by using a complete listing of inhabitants or by listing only the households meeting our criteria. I planned to follow the second path, assuming that except for household income, it might be possible to collect information about the household characteristics and their religious affiliations from the *muhtar*, and thereby eliminate households who did not meet my criteria from the list. My intention was to divide the sampling frame into *Alevi* and *Sunni* households, and select 10 households from each category by using a table of

random numbers<sup>26</sup> in order to have a sample of 20 households with the right income levels. I managed to adhere to this sampling design to a great extent. However, some tactical changes had to be made to accommodate unexpected influences that emerged in the field. As it proved difficult to obtain information about household religious affiliation prior to interview, the sampling frame could not be stratified based on religious differences but on North-South division explained earlier.

I decided to represent inhabitants of Northern and Southern Ege equally in the sample; in other words, to select 10 households from each area. This sampling decision was disproportionate to their population sizes, but I preferred to give equal weight to these areas as I expected the Northern part to accommodate a larger number of impoverished people currently with no option to move out of the area despite the prevailing threat of demolition. During the first interviews, this point was well put by one of my respondents: *"Some sold [their gecekondus] and left; some others rented [them] out and went away... The [economic] situation of those who rented out their houses is good anyhow: the guy has bought a flat, two children of his started some kind of job; he himself is in a government job. Those remained here are like me; whose situation is no good or who rented a house here, their situation being no good either or who bought a house, finding it cheap... something like that... it exactly looks like an exam; those who have obtained low marks are here..."*

In the field, I first needed to examine the household records kept in the *muhtar*'s office in order to establish the sampling frame. To negotiate access to these records, İnci and I visited the *muhtar* of Ege. I introduced myself and informed him about my identity and purpose of research, but avoided mentioning in our first encounter that I was interested in both *Alevi* and *Sunni* households. I provided him with a letter signed by my supervisor to confirm that I was a genuine research student as well as a letter to explain the intention of my research (see Appendix C). I was granted permission to see the records without any hesitation. These records are called 'family declaration forms', containing confidential information on the names, address, gender, parents' names, date and place of birth, marital status, religion, nationality, educational status, occupation and some other identity card details of all family members. These documents provided sufficient information as to the demographic criteria of my research but said nothing about the inhabitants' monthly earnings and religious affiliations. The forms are kept in files organised by street number rather than in an alphabetical order of the names of household heads. This style of organisation well suited my aim to select households both from Northern and Southern Ege, making it easy to detect in which area the targeted households lived.

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<sup>26</sup>Ayata (1997:66) indicates that approximately 25% of the population in Ankara is composed of *Alevi*s. However, no data is available regarding the ratio of poor *Alevi*s. I therefore decided to give equal representation to these religious groups in my sample.

To establish the sampling frame, I called on the *muhtar* for help to identify the street numbers which lay within the boundaries of Northern Ege, and then grouped the files corresponding to the given street numbers. I examined all the files from this part, noted down the names and birthplaces of all households satisfying my criteria. I thought the birthplaces might be helpful in forming an opinion as to the households' religious affiliations; given the fact that some villages and towns are known as prominent locations for a particular religious sect (Andrews & Benninghaus, 1989). In the end, I had a sampling frame of 26 households for Northern Ege. I then focused on the files of Southern Ege, excluding the file of the Municipal housing estate. I looked at all of the other files, jotting down the above mentioned details on a separate sheet. This time, I was more selective as to which households to put down on the sampling list. While surveying the forms, I realised that some of the targeted households consisted of two or more members which appeared to hold relatively well-paid jobs, e.g. civil service. I presumed that households of this nature must have income levels well above the limit I set as an initial poverty line and therefore decided to eliminate them at the outset. I did this to reduce the likely number of ineligible contacts during the course of access negotiations. After having checked with the *muhtar*, I eliminated only the most evident cases, some 10-15 households. As a result, the sampling frame for Southern Ege consisted of 130 household units.

The above preparations constituted the initial stage of the sampling process, which enabled me to identify those households whose demographic characteristics met my research criteria. The sampling frames, however, needed to be refined further so as to only include those households with the right monthly average income level. Since I had no way of detecting this other than by contacting each household in person, I was compelled to make an initial random selection among the listed households irrespective of their income levels. Their fit would only emerge during access negotiations. Their religious affiliations also needed to be identified but I was not so confident about discussing this issue with the overly suspicious informants.

Before going to the field, I was hoping to identify households to be included in the final sampling frame through a single introductory visit. However, this proved impossible due to the overly suspicious attitudes of the inhabitants towards me. I therefore decided to spend more time with the households chosen in the random sample in order to build rapport and convince them that I was a genuine research student before asking sensitive questions about their income. I supplied each household with a student status confirmation letter as well as a letter of intention briefly summarising the content of my research (see Appendix C). However, from their reluctance to read these documents, I could see that a more informal method of building rapport was needed. I therefore decided that being introduced by an insider might help to establish trust between me and the household members. All 'warming-up' visits were thus carried out in the company of an insider. This also necessitated making further visits alone, because in

checking their income, I wanted to avoid any bias such companionship might create. I thus paid at least one additional visit to each household by myself. I chose the evenings for these visits to obtain the consent of both partners and to discuss the time and dates when each partner would be available for interview. As a consequence, the access negotiations consumed more time and effort than I expected.

I started the selection process in Northern Ege which was smaller, and in which I felt more familiar owing to İnci's presence and her generous hospitality. Using random number tables, I first took a sample of ten main and three reserve households. Failing to reach the target in my first sampling attempt, either because the households failed to meet my income criterion, or one or both partners refused to participate in my research, I sampled for the second time on a four plus three basis. As a result of my sampling attempts, I achieved a sample of nine households, six households remaining in the Northern Ege sampling frame. I felt no need for a third round of random sampling, as the information I accumulated throughout my daily visits to the area revealed that three of them were already ineligible and my visits to the remaining households proved unsuccessful. The picture was however not as bleak as it seemed. With the help of the inhabitants, we discovered that there existed four other households that matched the demographic criteria of my research but had somehow not been recorded, two of which were within the income limit. In this way, I achieved a list of 11 households and met the whole *Alevi* quota of my sample. The fact that all *Alevi* households were selected from the relatively more deprived Northern part means that correlations between variables of religion and deprivation needed to be carefully analysed. In Northern Ege, there emerged no need to enquire about the religious affinity of the respondents in a direct manner as I was informed about this mainly through İnci. Moreover, it proved relatively easy to decipher the religious identity of some households through certain religious symbols in their homes (e.g. pictures of Hz. Ali). Consequently, I managed to complete the selection of households in Northern Ege without having to emphasise the *Alevi-Sunni* distinction. Concealing my interest in this from the informants might be conceived as against the ethics of research. However, given the highly insecure attitudes of respondents, I preferred to avoid arousing further suspicion by introducing issues that were not of central concern to my research.

However, I had to face this problem in Southern Ege. Having exhausted the *Alevi* quota of the sample in Northern Ege, all the households selected in Southern Ege had to be *Sunni*. I needed to randomly select a maximum of ten *Sunni* households from the sample list. However, the selection process was not as straightforward as in the Northern part where at least 90% of households were *Alevi*. The Southern part was more heterogeneous in terms of the religious affiliation of the inhabitants. This meant that my sampling frame contained households whose religious identities were mixed, and more importantly, unknown. It therefore became impossible to conceal my interest in the *Alevi-Sunni* contrast as I had done in Northern Ege.

To identify the *Sunni* households, my first plan was to identify the streets where the majority of *Sunnis* were concentrated. I thought this might work quite well since, during my visits to different *mahalles* of Mamak, I observed that even when *Alevi*s and *Sunnis* resided within the same *mahalle* they tended to live in different parts of it. As a result, I decided to mention my interest in *Sunni* households to the *muhtar*, who himself had an *Alevi* background, and ask him to help me identify the streets characterised by *Sunni* households. I was hesitant to discuss this sensitive issue with him due to my unpleasant experience in Tepecik but I had no alternative. Given their endless suspicion, discussing this issue with the households seemed to me even more risky.

The subsequent visit to the *muhtar* proved successful, which I owe to İnci's son who was on good terms with him. In the meeting, we explained my interest in the *Alevi-Sunni* division to him, and contrary to my worries, his response was devoid of any suspicion as to my motives. I went through the entire street list of Southern Ege and the *muhtar* provided me with information as to which of the streets were populated by *Sunni* households. One might have some doubts concerning the accuracy of such information. Nonetheless, I found the *muhtar*'s account quite reliable since local representatives tend to know every square meter of their terrain. At the time of my research, the *muhtar* of Ege had been in charge for about three years, which increases the credibility of his statements. In particular, his awareness of all the dwellings where undercover religious gatherings (*cemaat*) took place assured me about the reliability of his accounts. As a result, this meeting enabled me to construct quite a comprehensive map of Southern Ege streets, showing where *Sunni* households are concentrated.

Using this map, I established a second sampling frame, including only those who lived in '*Sunni* streets' and randomly selected ten main and three reserve households. Prior to the access negotiations, I had had to make some contacts to find another key entry person who could mediate my access to the Southern Ege, as İnci was unfamiliar with this area. Once again, with the help of her family members, I contacted a trade unionist who arranged a meeting with an *Alevi* acquaintance of his to facilitate my contact with the *Sunni* family that was to act as the key entry point. The female partner, whom I will call Şerife, provided the most help. We made visits to the 13 selected households scattered across various streets of Southern Ege. As they were some distance from each other, this proved physically exhausting, which was however not the only problem we experienced.

During these visits, I discovered that especially in the main streets, *Alevi*s and *Sunnis* live side by side, which made it extremely difficult to identify *Sunni* households. Owing to the size of Southern Ege, Şerife was understandably unable to identify the religious affiliation of every household we came across. We therefore had to call on other locals to help inform us. This, however, did not help much since some were unaware of their neighbours' religious affiliations, and others were unwilling to direct us, fearing

that they could be conceived as discriminating against the other religious group. I realised that using haphazardly chosen informants was a bad idea. I was afraid that publicising this aspect of my study even to a few people would affect the future of my fieldwork as, in such an environment, news spreads at incredible speed. I therefore decided to stop these visits until I had devised an alternative strategy. These visits yielded one eligible household only and after all the difficulties we experienced in negotiating access, I decided to include this household in the final sample.

An alternative plan was to ask the *muhtar* directly about the religious affiliations of the households recorded in the Southern Ege sampling frame. His neutral attitude in my previous visit encouraged me to do so. In my second visit, the *muhtar* patiently stated the religious identities of the all but six of the households (heads) as I read through all the names -and birthplaces when necessary- on the Southern Ege list. Within the sampling frame of Southern Ege which initially included 130 households, 46 households were identified as *Sunni*. In the light of the information I gathered throughout my first expedition in the area, I reduced the 46 households in the final sampling frame to 38; eliminating two households who had earnings above the set limit; three which experienced changes to their household structure; two which moved out and one which had already agreed to take part.

In order to find a further nine *Sunni* households, I chose nine main and four reserve households from the sampling frame, employing random number tables. However, before knocking at the door of these households, one problem had to be resolved. During my first excursion to the Southern part, I became aware that I could not expect Şerife to accompany me in all my visits to the randomly selected households who mostly lived far apart from each other. In addition, most of these households were living in streets with which Şerife was unfamiliar. Therefore, we decided to find an additional key entry person. With the help of Şerife, I made the acquaintance of a mixed family where the husband was *Alevi* and the wife was *Sunni*. Despite her husband's religious identity, the wife, whom I will call Selcan, was quite a well-accepted figure among the *Sunni* women and provided me with great support during the course of my visits to the *Sunni* households.

Our negotiations with the *Sunni* households proved rather nerve-wracking. Out of the sample containing nine main and four reserve households, one household was ineligible on the income criterion; seven households refused to participate; and one household turned out to have an *Alevi* background. After protracted negotiations, we managed to persuade the remaining four households to take part in the interviews. From this point onwards, I kept sampling on a four plus three basis as, until the third round, not a single household could be added to the final sample; in the subsequent 20 visits, three households were ineligible because of a recent change in their household structure; seven households had higher earnings than the set limit; and eight households turned us down. Only two households agreed to be

interviewed. Unfortunately, however, after having conducted the actual interviews with both partners, it became evident that one of these households had a much higher income than initially reported. I therefore omitted this household from the sample. By the end of these visits, I had achieved a sample of 17 households, with only five households left in the list for further negotiation. I expected to have to go through the remaining five households to reach the target of 20 households.

Desperate for three more households, I decided to ignore the random sampling technique. This way, I not only jeopardised the robustness of my research but also ended up putting my own safety at great risk by following a local male person late in the evening with the hope of being introduced to some *Sunni* families which met my criteria. I luckily managed to avoid serious abusive conduct but I interpreted this unpleasant incident as a sign that I should stop my searches and be satisfied with six households in Southern Ege. In my opinion, this decision did not involve great loss. During my expeditions, I observed that the inhabitants led quite a standard life style. I therefore believe that my total of 17 households constitutes a sufficient sample to reveal most emerging behaviour patterns. Consequently, I was unable to achieve my original sample target of 20 households.

The sample selection took a whole month. In my view, two sets of factors caused great difficulties in household selection. Firstly, my decision to use multiple criteria of eligibility greatly reduced the number of eligible households. This had particular consequences when it came to finding *Sunni* households, as this religious group, according to the *muhtar's* were a minority in Ege Mahallesi, representing approximately 35% of the population. Secondly, the random sampling technique brought people in contact with a researcher who was a complete stranger to them and hence increased the incidence of refusal. Thirdly, my decision to interview partners separately imposed another obstacle because, in some cases, I managed to persuade one of the partners but failed to convince the other. Finally, the decision to interview *Sunni* households also proved problematic due to the fact that the *Sunnis* who are faithful to Islamic practices tend to be more conservative than *Alevi* households. It proved very difficult to receive their approval since it was evident from my appearance and conduct that I was not a devoted believer. Although I made a particular effort to dress in an appropriate manner, I did not want to wear a head scarf, which would have looked ridiculous and rather insincere on me. One might conclude that the *Sunni* households in my sample must therefore have been more progressive in nature. Yet this is open to question, because during the access negotiations, I was so effective in the way I responded to their endless and highly suspicious enquiries that some of the *Sunni* households dared not turn me down. In fact, five out of six *Sunni* households turned out to be families with a strict devotion to Islamic practices.

Some of these problems are in fact interrelated with the second set of factors, which concerns building rapport with the households whom we attempted to negotiate access. Most people whose doors we



knocked on found it very difficult to make sense of a stranger who presented them with some formal documents to confirm that she was a doctoral student conducting research on poverty. Several reasons can be postulated to explain this: suspicion as to the authenticity of the documents, unfamiliarity with formal ways of conduct, or ignorance of what a doctorate is. Furthermore, the inhabitants, especially women, led a rather house-bound life style which restricts their encounters with strangers; therefore, their general tendency is to relate to any stranger coming to their *mahalle* by reference to their limited past experiences of strangers. This in some cases created strong prejudices against strangers, and hence allowed little scope to build rapport. In this respect, my most unfortunate experience was being perceived as a door to door seller, whom the inhabitants were very afraid of, which seemed understandable given the dubious techniques door to door sellers utilise to trick the inhabitants. Additionally, I must admit that the inhabitants had great imagination and an ability to twist bits of information and spread them around at an incredible speed. Once I told them that the aim of this research was to write a thesis, which is a bit like a book. The next day, the rumours were that I was going to get a book published and sell it to them in five instalments!

In addition, some of the inhabitants suspected that I might be an undercover officer who had come to investigate whether they were involved in illegal acts against the system in general. In fact, their concern was not so implausible since, as I observed, some of the households were engaged in illegal behaviour, e.g. illegal use of electricity and acquisition of aid despite a failure to meet means-test criteria. On the other hand, some showed a greater interest, presuming that I was a member of one of charitable organisations coming to the area with the intention of distributing some sort of aid. However, I did not take advantage of this interest and informed them about the real purpose of my visit, thus risking losing some more households.

Besides the unfounded assumptions of the inhabitants, my personal characteristics seemed to have led to distrust. As a non-believer, I suited neither the roles assumed by the *Sunnis* nor *Alevis*. The way I dressed was acceptable among *Alevis*, but they knew that I was not one of them through my hometown, which was almost always the first question directed at me. Moreover, some of the ways in which I conducted myself were incongruous with their norms as to how a woman should behave in order to preserve her virtue. I had to pay very careful attention in order not to be blamed for sexual misconduct as their level of tolerance for this was very low. I was very conscious of these boundaries and acting accordingly where possible, but I had to ignore these influences where my research dictated otherwise. For instance, having to pay visits to people's houses late in the evening was approved neither by *Alevi* nor *Sunni* households. Even though *Alevis* are deemed more progressive, patriarchal values tend to override these ideals. In fact, there was no point in attempting to meet their expectations because sometimes the situation in which I was caught up was rather paradoxical. If I for instance visited a house

on my own late at night without company, I was accused of lacking virtue, and if I was accompanied by somebody, male or female, I was suspected of being a door to door seller as these vendors tend to operate within organised teams.

By the same token, it was obvious from my self-conduct that I was of a different social and educational status and held different values. For instance, I had more respect for their privacy than the families expected of me. In order to intrude into their privacy as little as possible, I avoided either enquiring about their phone numbers or knocking at their doors at times other than that of appointments, which, in most cases, the households failed to adhere to. My over concern for privacy was interpreted by some as being distant, unfriendly, or even timid. In some cases, not giving my phone number was interpreted as a sign of dishonesty. It never occurred to me that the exchange of phone numbers would facilitate building rapport with the inhabitants. I realised this only after enquiries of some *Sunni* households and İnci's warnings. Another issue, which I could never predict as a cause of mistrust, was the fact that I was being educated abroad. This was of particular concern to some inhabitants of Southern Ege with nationalist tendencies. In one particular case, who became one of my respondents after some persuasion, my educational background was implicitly attacked in association with the Economy Minister of that time, Dr. Kemal Derviş, whom he perceived as an agent-provocateur, studying abroad and inflicting chaos on the Turkish economic and political system.

These were some of the obstacles I encountered in building rapport. Obviously, some inhabitants had personal reasons for their refusal to take part in my research. I will not go into any detail about their reasoning but one particular case is worth mentioning because it exemplifies the downside of social capital quite well: During my access negotiations in Southern Ege, I asked one of my female *Sunni* respondents to introduce me to a *Sunni* household on my sampling frame so she invited the couple to her house for me to negotiate access. I was rather confused by the reversal of the visit procedure. The couple arrived and I explained to them the reason for their visit. The male partner kindly turned me down, telling me that his mother living in the same court would be really angry with them if they agreed. This sounded ridiculous to me at first but later my respondent told me that this was why she invited them to her place and that the couple resided in the house of the male partner's mother for free, which may well have made them feel obliged to comply with whatever conditions she imposed upon them.

Given the circumstances, it should be clear how difficult it was to surmount the problem of trust. Nonetheless, it proved relatively easier to break the ice with Northern Ege inhabitants for several reasons. Firstly, it being much smaller than Southern Ege enabled me to interact with the inhabitants almost on a daily basis, making them accustomed to my presence. Secondly, although İnci was a *Sunni* and hence a 'stranger' to *Alevi* inhabitants being on good terms with an inhabitant who was quite well-

known in the area, must have had a reassuring effect. Finally, it was less of a problem to communicate the genuine purpose of my visit to Northern Ege due to the previous researcher's influence. Residents there already had an idea of what research is about, which allayed their suspicions to some extent. However, rather strict police surveillance due to the participation of the underground far left political groups in the protests against demolition caused a delay in building rapport, though few in fact suspected that I might be an undercover police agent.

Building rapport was a slow process and hence trust could not be established instantly. One therefore should not assume that those who gave consent completely trusted me, especially in the initial contacts. In my April visits, I became aware through various information channels other than the actual interviews that some households concealed some bits of information for one reason to another, which mostly related to the above mentioned problem of lack of trust. Admittedly, I left the field with the fear of not being able to interview some of the households in the second round. But in fact my worries in this respect proved unfounded.

In my October visits, the informant households seemed totally assured of my genuine identity. This made them more open and honest with me. In fact, some households admitted that they were suspicious and therefore had contacted the *muhtar* to find out more about me, and had even thought of calling the police. The funniest of all was that my efforts to conceal my interest in the *Alevi-Sunni* contrast turned out to be futile as prior to our first interviews, the *Sunni* informants had discovered this from the *muhtar*. Moreover, most households began revealing bits and pieces of information they had hidden earlier. Some of the concealed data was in fact new to me. To illustrate, one household disclosed the fact that they owned a flat in an adjacent *mahalle*, which threatened their social security (green card) entitlements. Another household told me about the gold jewellery that they had been keeping at home, explaining that they had concealed this particular asset in case I was a thief. Also in the second round, I not only collected sufficient data relevant to my research interest but also got involved in conversations about the details of respondents' personal lives, which seemed more important to them. Having outlined how I selected the research setting and the sample, and the main difficulties I experienced in building trust over the selection process, I will next explain the methods I used for data collection.

## **5. Data Collection Methods**

My research made use of various methods of data collection. These included face-to-face interviewing, public and private document collection, participant observation and photography. The following will focus on each method to explain why and how these methods were applied to my study, as well as to discuss the potential limitations of each method, and how far such problems could be avoided. I will first concentrate on interviewing; the technique used to collect the main body of my research data.

## **5.1 Interviewing**

The different forms of interviewing can be located along a 'continuum' from structured to unstructured methods. Structured interviews depend upon the predefinition of the situations before actually conducting the interview (Bechhofer, 1974 cited in Burgess, 1982b). This type of interviewing does not provide the researcher with the flexibility needed to pursue new issues that emerge in the field, and hence can result in missing out some information which might be highly relevant to the subject under investigation. The 'unstructured' interview, which is traditionally known as an open-ended ethnographic (in-depth) interview (Fontana & Frey, 1994), rather appears as a conversational talk that integrates elements of everyday life into the research. This type of interview is claimed to provide researchers with the opportunity to reveal new dimensions of a problem and to present lively accounts from the informants' point of view (Burgess, 1982b; Fontana & Frey, 1994; Spradley, 1979).

My research adopted various forms of face-to-face interview, occupying different positions along the 'continuum'. The structured to semi-structured types of interview were applied to generate data about the households, whereas interviews closer to the 'unstructured' end of the spectrum were conducted with some key informants to generate additional data on the characteristics of the setting; particularly when the documents failed to provide up-to-date information. This section will mainly focus on the interviews with the household. In these interviews, the partners were subjected to both joint and separate interviewing techniques; using one or a combination of the above mentioned formats. I will first describe how I designed the interview formats and then explain how the actual interviews were carried out and recorded.

### **5.1.1 Joint interviews**

The joint interviews were highly structured in nature. In these interviews, a brief questionnaire was administered to obtain information pertaining to the socio-demographic, employment-income and housing type-tenure profiles of the households (see Appendix C).

The generation of income data was fraught with methodological problems, which leads to problems about the accuracy and reliability of the data collected. In my research, I enquired about the monthly average household monetary income during access negotiations so as to establish whether a household fell into my household category. At this stage the trust basis of the relationship between me and my respondents was however rather shaky. Researchers suggest that inquiries relating to sensitive or more complex topics be left until trust has been consolidated (Jones, 1991; Lee and Renzetti, 1993). As I expected, income proved to be a sensitive issue. Male partners particularly interpreted the income-related questions as a threat to their masculine sensibilities, or to their assumed roles as the provider of the family. Although it was incongruous with their perception of income as a matter of masculine pride,

there was a tendency for respondents to report an income less than their actual earnings. This may have been because I was suspected of being an undercover officer aiming to check their resources. I therefore cannot claim that the reported average income values were fully accurate. Nevertheless, I believe that a great degree of accuracy was achieved by asking about several aspects of monetary income, such as earnings of any worker in the family, rent, interest, state transfers and regular financial help from other sources. Although I realised that asking about income early on before trust had been established might be a potential threat to the quality of data, I had no choice since income was one of the criteria I used to select households. Apart from income, using joint interviews to gather data on other topics proved rather straightforward. The 'joint interviews' were held only at the stage of access negotiations<sup>27</sup> when both partners were present in their own homes. Evenings were chosen as the time for these interviews so as to obtain consent from both partners as well as to make appointments for the main interviews with each partner<sup>28</sup>.

## 5.2 Separate interviews

The partners of each household were interviewed separately at two stages: a) the main interviews conducted to enquire about the type of responses adopted and the 'success' of these responses, and b) the subjective deprivation questionnaire administered to reveal respondents' own perceptions of necessities.

### 5.2.1 The semi-structured main interviews

The main interviews were semi-structured in character. This form of interviewing seemed to me appropriate for researching household responses, firstly because it avoids the rigidity of structured interviews, and secondly because it brings structure to the interviews to the extent that some longitudinal data could be built up in a systematic manner. This was of particular relevance to the generation of data about the deprivation status of the households.

My strategy was to interview both partners at two points in time. I therefore had to prepare one set of interview guides for April and another set for October. Each set consisted of two guides, one for each partner. My preliminary model of household responses informed the questions to be included in the interview guide. In very general terms, the guides involved questions geared towards unpacking levels of deprivation; which resources were available to them and how these resources were deployed to cope with their impoverished predicament. Taking Kahn & Cannell's (1967) suggestion into consideration, I

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<sup>27</sup> During access negotiations, the informed consent of those who met my selection criteria was obtained, and their anonymity was promised. In addition, the intention and plan of my research was clearly explained in the intention letter presented to each household (see Appendix C). As yet this intention letter did not include the details of selection process and *Alevi-Sunni* emphasis of my research. The information particularly about the former was verbally provided if required.

<sup>28</sup> The formal appointment procedure proved rather unworkable. Despite the use of cards to remind the households about the date and time of interviews, some ignored them. Some others at the date of interview appeared to have more urgent issues to attend to. Consequently, the first round of interviews in particular stretched beyond my fieldwork schedule.

paid particular attention to design the guides so as to follow the logic of the respondents more than my own immediate interview objectives. Therefore, questions on the same topic were sometimes placed in separate sections.

Both interview guides covered the topics of employment, financial management and consumption. The questions relating to each topic were contained within a separate set. There were no separate sets of questions designed to enquire either about deprivation, or sources and types of support, as the questions related to these themes were fed into the above mentioned sets. The particular aim of this design choice was to enable the generation of data about the type and sources of support with reference to real life situations. The results of my trial and pilot studies<sup>29</sup> led me to the conclusion that enquiring about sources and type of support received within certain situations constituted the most practical and reliable way of generating such data.

To work out the best design for this theme, I trialled an alternative set of questions on one of my British friends who was at that the time working in a warehouse selling ethnic artefacts. The set of questions were selected to identify a variety of social contexts ranging from *mahalle* to workplace through asking people to map out their social contacts within each context on a piece of blank paper so as to follow up the type of support received from any of these contacts, and describe the characteristics of each provider. This design alternative proved rather superfluous and impractical in many respects. Firstly, the person failed to recall some of his contacts and types of support, as no reminders other than the social context were provided. Secondly, though this did not emerge as a problem in the trials, this technique ran the risk of having to deal with voluminous contacts which would have demanded too much time and energy in the interviews. This would in turn have had a bearing upon the reliability of the data. This potential problem in fact materialised in the pilot study.

While piloting the final interview guide in the field<sup>30</sup>, I also piloted a number of questions extracted from the alternative design rejected after trialling. The pilot study also pointed to the impracticability of these

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<sup>29</sup> This distinction is made with reference to Gillham's (2000) definition where trialling is referred as a sub-procedure of piloting limited to the testing part of the questionnaire on person(s) with the nearest characteristics to the actual target population. This procedure is termed differently in research literature, for instance, Foddy (1993:186) refers to it as 'question testing'.

<sup>30</sup> Prior to the actual interviews, pilot interviews were performed with male and female partners remaining in the random sample. The purpose of the pilot was to see whether the questions already existing in the interview guides needed revising, additional questions were to be added, and the topics and sequence of these questions to be reorganised (Foddy, 1993). The pilot study indicated no need for adding new questions or making changes to the overall structure of the guides. However, some of the questions were subject to revision. In these revisions, I omitted some of the questions. For instance those pertinent to the nature of social contacts which seemed to have both dragged and induced superfluous responses, and those which I found quite awkward to read (e.g. those implying illegal use of electricity). Additionally, I rephrased a few questions the respondents tended to misinterpret. Due to the difficulties experienced in finding the households to be interviewed, the number of pilot studies was restricted to one household only, and the pilot interviews were also subjected to data analysis. In my view, neither of these posed a significant problem upon the reliability and validity of my findings. Retrospectively speaking, the April fieldwork revealed that my interview guides were quite sufficient in coverage of the subject area. In fact, towards the end of the first

questions. This was mainly because most of my respondents came from large families, which brought them into contact with an enormous number of people. It proved unreasonable to expect anyone to list all the possible names, which made incomplete data generation unavoidable. Finally, the fact that people attached various meanings to the word 'help' or 'support' posed a further problem. The tendency was to associate these words with charity and ignore routine day to day help. This posed a problem also for my questionnaire design, although to a lesser extent. This is mainly because probing for help in specific situations tends to increase recall and hence a valid response becomes possible, using few further probes which indicate the larger domain of these terms. Moreover, I quickly adopted the respondents' own ways of referring to the general act of exchanging help or support; which were *işi düşmek* and *iş görmek*, and therefore it became easier to collect data about the type of support which was deemed rather negligible in their eyes. A word for word translation of these phrases is almost impossible, but is roughly 'call on for help' and 'do a favour'. Consequently, the alternative design appeared to have no real advantages in terms of improving the data quality. Therefore, I chose to pursue sources and type of support within certain situations which are of particular significance in terms of poverty alleviation.

This design choice however suffers from certain drawbacks in that it portrays a partial picture of the social contacts of the households, because contacts which did not provide the households with help in given situations must have remained undetected. Despite this, in retrospect, it could be claimed that the interviews covered quite a significant area, even in terms of identifying those contacts which were 'unhelpful' in nature. This was achieved through persistent follow-ups and probes into situations conducive to receiving 'help'. A help follow-up card was used to aid this process.

Each interview guide was composed of three main sets of questions, some pre-conceived follow-up questions and probes and finally some transition sentences. In constructing the guide, particular attention was paid to achieve fluency in the logical course of questions. However, smooth passages from one set to another were not always possible. For this reason, a transition sentence was introduced to prepare the respondent for a new topic (Kahn & Cannell, 1967).

Despite the equal distribution of sets between the male and female guides, a larger number of questions were included in the female guide on the assumption that most women would be housewives or working at home and hence time would be less of a restriction for them. This presumption in general proved correct. There existed some overlapping questions between the partners' guides to cross-check their accounts on sensitive topics. However, most questions were directed at one or other partner. In addition

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round, few topics such as social security entitlements emerged as significant issues to be pursued. Nevertheless, there were two opportunities available to me for bridging the gap with households interviewed prior to the emergence of such issues. One of the options taken was to revisit some of these households in April. In cases where revisits were not possible, the longitudinal aspect of my research still enabled me to follow up uncovered issues in October, though in retrospect.



to the set designed for cross-checking, I made some last minute changes to the distribution of the sets of questions between partners to minimise distortion, e.g. as when some elements of unreliability or reluctance on the side of either partner became evident. I will now move on to briefly introduce the format of the questions included in the guides.

The April and October interview guides for both partners were fairly similar. The October guides were altered to ask about change. In the male partner's guide, the first set of questions pertained to employment and included two sub-sections so as to accommodate both wage earners and self-employers. However, the first round of the fieldwork showed that a division between regular and irregular (seasonal) workers was more congruent with their work conditions than that presumed by the guide. Necessary adjustments were therefore introduced in the October guide. Also a few retrospective questions regarding the history of their social security entitlements were added to the October guide, as towards the end of the first field visit it appeared that this was a central concern to respondents' lives. The second set of questions relating to the financial situation of the household was grouped into three sections concerning a) the ways in which money was managed within the household, b) savings, debts and assets and c) housing tenure. Finally, the third set contained mainly consumption related questions (e.g. housing, household items).

In the female partner's guide, the first set of questions was also work related. Unlike its male counterpart, these questions were divided into three sections. The first section was designed in exactly the same way as the male partner's guide. The remaining two sections however contained additional questions about children's employment and about housework. The second set of questions replicated those within in the male guide. There were however a few differences. For example, the female guide included additional inquiries about the secret savings and debts of female partners, but omitted the section on housing tenure. The third set contained questions relating to different aspects of consumption, e.g. health, education, food and clothing. In the October guide, a retrospective question was added to rank order the items on which the households had skimped. Visual aids were used for illiterate respondents. The section was concluded in exactly the same way as the male guide (see Appendix C). So far, I have elaborated on the construction of the interview guides, I will now focus on the actual conduct of the separate interviews.

In the interview situation, I was not so insistent that the interviews with male partners be carried out in their partner's absence because my gender made me an easy target for accusations of sexual misconduct and I definitely did not want this to affect my research. Nonetheless, in some cases, female partners went on to do their own thing and left me alone with their husbands. Female partners' presence in male interview made no difference to what the male partner said, but in general, it had a corrective influence

upon their husbands' accounts. This created some unease within the interview environment and, in a few cases, led to heated debates between partners.

On the other hand, all the interviews with female partners were carried out in their partner's absence. This was done firstly because any inquiry concerning secret debts and savings would have otherwise been impossible to pursue. Secondly, I assumed that in a highly patriarchal environment, male presence would overtly or covertly restrict the accounts of their wives. In fact, in the course of one of the female interviews, this was confirmed when the unexpected entry of her husband into the house in the middle of our interview caused a sudden change in the way the interviewee conducted herself. She seemed rather awkward, which may well stem from the possibility of being heard behind the half-open door<sup>31</sup>.

The technique of separate interviewing was however not without problems. First of all, particularly in the first round of fieldwork, my request to interview women alone aroused suspicion in both partners, but especially among male partners. To lessen their suspicion, I emphasised that every partner has first hand knowledge of their own daily life practices and therefore it would be preferable for me to talk to them directly. Some interviewees remained unconvinced but nevertheless agreed to be interviewed. I never discussed my real intention for separate interviewing with anybody at any stage of my research. Some might regard this as concealment of information and hence a breach of the ethical codes of research (Kvale, 1996). I will not argue against this. However, this was the only solution to the dilemma I found myself in while deciding how far my respondents should be informed regarding the purpose of separate interviewing. Otherwise, by failing to protect the confidentiality of the female accounts on their secret debts and savings, my research would have broken another ethical guideline. I assessed the consequences of both ways of resolving this dilemma and eliminated the one with more serious consequences. This in my view justifies my decision to conceal some information and reluctance to do anything else to decrease their suspicion. Fortunately, the problem disappeared with the healing touch of time. Secondly, the interviewing technique created the practical problem of catching women alone. This problem was surmounted naturally in those households where the male partners were at work during day time, but in others it was necessary to juggle with courtesy and time. This in turn meant that I spent extra time in the field. Despite these difficulties, in the end I conducted a total of 67 interviews and managed to undertake all female interviews in their partner's absence.

Despite the practical and theoretical problems involved in 'separate interviewing', this technique was worth the effort in several respects. First of all, it allowed me to obtain a substantial amount of data without demanding too much time of one partner. The average duration of April interviews with male partners was 48 minutes, whereas it was 60 minutes for female interviews. Similarly, in the October

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<sup>31</sup> See e.g. Pahl (1989) for other research based on separate interviewing.

interviews, the average duration was 46 minutes for the male and 59 minutes for the female partners. Secondly, it enabled me to collect first hand information from the partner who directly engaged in the practices and situations being studied. Thirdly, it permitted me to cross-check the accounts of partners<sup>32</sup>, especially on sensitive matters such as the financial situation of the household and the way in which finance was managed with the household. I came across cases where the partners provided conflicting and/or complementary accounts, for instance in their account of the debt profile of the household. The male partners were more inclined to conceal the actual volume of debts and who they were indebted to, probably because debt-related questions were perceived as matter of pride or as a threat to their male identity as provider of the family. Finally, it helped me uncover secret savings of female partners which would not possibly have come to light in the presence of their husbands. All of these in the final analysis contributed to the enhancement of quality of the data I collected.

There were other influences in the interview environment which affected the quality of my data. The obstacles to rapport building, which I discussed earlier, were so overpowering that sharing the same gender with female respondents did not necessarily improve the flow of the interviews. I experienced this problem with some of the female interviewees more pressingly in the first round of my research. Conversely, in the second round, the quality of female interviews was significantly better than those conducted with men. Being a female researcher affected the quality of male interviews in conflicting ways. Irrespective of their religious affiliations, my gender caused some men to act in a rather shy manner and others to become more animated and interested. Shyness was of a particular issue with four of the male interviewees, which obviously interfered with the flow and hence affected data quality.

Where and when these interviews were conducted is also worthy of attention, since time and place of interview may also have an effect on quality (Gorden, 1980). I begin with the timing of the interviews. I made use of both the day and evening times; usually starting at 11:00 a.m. after women had completed their daily housework, and finishing around 9:00 in the evening. A maximum of three interviews were conducted per day. In between the interviews, I had enough time to note down off-the-record data and my personal assessment of the overall interview situation. This schedule also applied to the weekends.

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<sup>32</sup> Two additional methods were available to me to cross-check the reliability and plausibility of the partners' accounts. One of these was my personal observations whereby I collected and recorded visible clues (e.g. non-verbal behaviour, certain objects kept in the house) and cross-checked them with accounts given. For instance, in one household, the male partner said that they neither had a dishwasher nor engaged in any kind of additional job to earn back pocket money. However, while his partner was showing me around the house, it became apparent that both statements were untrue. I spotted the dishwasher in the kitchen as well as a heap of brand new and identical shoes in their son's room, which were evidently waiting to be sold. I recorded these observations and pursued them in the interview with the female partner. The other method was to refer to the accounts of their children or neighbours. In my experience, in a *gecekondu* settlement like Ege, residents are more inclined to possess a detailed knowledge of each other's life. Some of the information was however obtained through gossiping. This was a widespread practice in the neighbourhood and seemed to have involved a certain degree of distortion. I therefore avoided relying on gossip about my respondents directly but still recorded what was said and pursued points which were of relevance to my research in the course of the interview with my actual informant, whom neighbours were gossiping about in order to find out whether the gossip contained any element of truth.

The evening interviews were in general carried out with working partners, who in general turned out to be men. One might claim that interviewing people after work would be unfruitful in terms of generating good quality data. Nevertheless, I do not quite agree with this for two reasons. Firstly, I made sure that there was sufficient space between the time of their arrival at home and that of the interview, in order for them to enjoy their dinner and have a little rest. Due to such timing, even the exceptional case where the male partner was working overtime till 9:00 pm proved unproblematic despite the fact that we had a record late finishing time of 11:40 pm. Secondly, when necessary, the distribution of questions was readjusted for some male interviewees to minimise the demands on their time.

I also paid particular attention to arrange the appointments to avoid 'competing time demands' and thereby enhance the accuracy and reliability of the data (Gorden, 1980). It proved quite easy to make such arrangements as I became familiar with the daily, weekly and monthly schedules of respondents in the course of access negotiations. However, time clashes were unavoidable in a few cases. In one of the October interviews, neither the male interviewee nor I was aware of the fact that the time of the interview clashed with a national football match. My request to conduct the interview on another day was refused but the TV stayed on in the course of the interview. In another October interview, the female interviewee turned out to be responsible for looking after her grandson during the week as well as at the weekends. Despite several attempts, I was unable to catch her alone so we had to perform the interview in the presence of a highly demanding small child. These situations caused some distraction for both parties and hence adversely affected the quality of the interviews.

As for place, all the interviews with partners were conducted in their home environment. Such environments had the greater advantage of providing a sense of security for respondents. In contrast to the selection process, I also felt safe while interviewing the partners at their own place. Gorden (1980) mentions the possibility that informants of low income status feel defensive about their homes as a drawback of home interviews. This seemed less of a concern to my respondents. Ensuring privacy in their home environment was the more significant problem. Gorden sees this as a problem in overcrowded households. However, in my experience it proved difficult to ensure privacy even within a four member household firstly because these households live in a closely knit network of neighbours where people feel free to knock at each other's door without pre-arrangement. Some interviews were interrupted by such unexpected visits and this affected the flow and hence the quality of the interview. In these circumstances, we either had to wait until the visitor left voluntarily, or politely explained to them that we were having a private conversation. The latter caused some uneasiness for all parties. I felt uneasy because I was afraid of being labelled as rude and hence being ejected. In an interview with the partners of one household, the visitor's presence could therefore not be avoided. This seemed to have made the male partner less willing to admit receiving support.

Recording of the interview was another important issue. My semi-structured interview guides were designed to collect quite complex information and to explore unexpected types of response and the respondents' perceptions on the topics being pursued. It seemed to me that the use of a recording device proved to be the best aid for meeting such data requirements in many respects. First of all, tape recording allowed me to attend to the entire interview situation; in particular to listen and observe the interviewee (Gorden, 1980; Whyte, 1982; 1984). This helped me to follow up as well as probe answers which, in turn, increased the depth and detail of the data being sought and minimised the interruptions to the flow of the interview. In addition, tape-recording enabled me to devote more attention to the non-verbal expressions of the interviewee, which proved to be a useful source of information for instance in detecting distortion (Whyte, 1982; 1984). This reduced the need for using audio-visual devices such as a video camera, which are more prone to reactivity.

Secondly, tape recording freed me both from taking longhand notes during the interview and having to rely on my memory to reconstruct what has been said after the interview. Hence I could collect the data I needed in full detail. Similarly, this technique also proved advantageous in terms of recording the interview verbatim without omitting a single word (Gorden, 1980; Whyte, 1982; 1984). This allowed me to keep all the data which, during the interview seemed irrelevant but which might serve some purpose at the stage of data analysis. Additionally, the verbatim records allowed me to refer to the expressions of the respondents in a precise manner and hence validate our conclusions. All the above considerations refer to the advantages of tape recording over note taking either during or after interview sessions, which made it preferable for my research<sup>33</sup>. Tape-recording was however not without problems.

Firstly, the introduction of a tape recorder to the interview situation can, as Whyte points out, be problematic in the sense that informants might hesitate to accept the device given the lack of trust between the interviewee and interviewer, especially in the initial stage of the interview. My research suffered from this problem to some extent. This problem could have been surmounted by covert use of tape recording devices; nevertheless, I never considered this as an alternative due to both the practical and ethical problems it could have raised (See Fontana & Frey, 1994). I preferred to seek the consent of the interviewees about the use of tape recording equipment, taking the risk that permission might not be granted. This was however necessary to ensure adherence to the ethical codes for conducting interviews

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<sup>33</sup> However incompatible with their over suspicious attitudes against me, almost all my respondents were very hospitable and let me stay after the interviews for a chat and/or to invite me for a dinner as well as to make further friendly visits. During these visits, the respondents carried on speaking about issues relevant to my research. Warren (2001) claims that this might happen because the respondents have other concerns than the interviewer's, and/or find it threatening to speak about some issues 'on record'. I experienced both situations in my research. In my experience, one more situation can be added to this. When the tape recorder is switched off, people tend to gradually turn in to their natural state of being, which seems to aid recall. This occurred in one of my interviews where the female partner raised further issues, which she said she forgot to tell me during the interview. These after interview talks generated a lot of 'off the record' data, which I noted in my field journal.

(Jones, 1991; Kvale, 1996, White, 1982; 1984). When asking respondents' consent, I informed them that the purpose of using the tape recorder was simply to aid note taking and confidentiality of the tapes would be maintained (Hammersley & Atkinson, 1983). Few interviewees expressed any worries about the use of the tape recorder. One of the male interviewees suspected that these tapes would be taken to the police. After having conducted the interview, a female interviewee, rather defensive about their deprived living conditions, raised her concerns about the possibility that her private home affairs might be heard by somebody else. Only one *Sumi* female interviewee, who was taken in by the slanderous rumours about me, claimed her interview tape back a day after the interview. Fortunately, I managed to persuade her to remain within the sample and kept the tape. At the end of my fieldwork in October, I had 67 interviews, all of which were tape-recorded.

Secondly, tape recording, like note-taking, cannot escape the problem of adding formality to the situation. White (1982; 1984) indicates that in such circumstances informants are inclined to speak more 'for the record', which affects the reliability and validity of data. Hammersley and Atkinson (1983) argue that reactivity may be reduced when the recording device is put away. I therefore tried to keep the tape-recorder out of sight of the interviewee and avoided using a separate microphone. However, there were signs that most of the interviewees remained conscious of its existence. This awareness might have increased reactivity and hence impeded the production of reliable data. Nevertheless, while reactivity was more of an issue in the first wave of the interviews, by the second round it ceased to be a problem.

Finally, tape-recording has the disadvantage of requiring the laborious task of transcribing the tapes (see Gorden, 1980; Poland, 2001; Silverman, 2000; Walker, 1985; Whyte, 1982; 1984 for information about transcription). I chose to fully transcribe all the tapes for two main reasons. First of all, the transcriptions are particularly helpful in checking the data. Nevertheless, Walker (1985) argues that there is no need to be too concerned about missing out significant pieces of information since sufficient detail can be attained by direct coding. However, part of the data coding in my analysis (e.g. support and social contacts) required surveying the entire course of the interview, which would have been more difficult to achieve without full transcription. Secondly, by fully transcribing the tapes, I provided sufficient documentation of my own procedure for the reliability to be assessed (Kirk & Miller, 1986). To ensure anonymity, the tapes and transcriptions were coded in exactly the same way, using various letters and numbers. The letters of the English alphabet A to R were used to indicate the households. The interview with the household coded as O was not transcribed as, after the interviews, it turned out that it failed my sampling criteria. The letter X was to denote the female interviewees and Y to refer to the males. The number 1 referred to April whereas the 2 to October interviews. The transcriptions also included the exact date of interview to facilitate my access to 'off-the-record' interview data kept in my research diary.



In retrospect, I believe that the task of transcribing proved quite fruitful. Firstly, the task made me familiar with the data and provided significant initial insights for my data analysis. Secondly and in relation to the longitudinal nature of my study, transcribing helped me to enhance the reliability of my data. While transcribing the tapes, I kept a log of each transcription, including information as to the duration, time and place of the interview, people present in the interview, responses to tape-recording, difficulties with interviewing, my impressions about the interview situation and more importantly, crucial points which could have been better followed up. In particular, the April logs enabled me to follow up points in the October rounds in a systematic fashion and thereby improve the quality of the data.

### **5.2.2 Fixed choice interviews on subjective deprivation**

'Fixed choice interviewing' was used exclusively in the subjective deprivation questionnaire (Layder, 1993). The aim of this questionnaire was to assess the extent to which the items listed were perceived by the respondents as necessities of life, so that their subjective evaluations could be reflected in an index of deprivation. The decisions as to which items were to be included were made on the basis of my personal judgement and impressions I gathered about the households' living conditions during the first round of my research. Therefore, I do not claim that these items are comprehensive or entirely objective. These items were also chosen to match the pre-defined indicators of the deprivation index. To save time, some of the interrelated indicators were represented within a single item of the questionnaire. As a result, the questionnaire was condensed to include 24 items/questions. A Likert scale was used to indicate the degree of necessity attached to each item scaled 1 (highly unnecessary) to 5 (highly necessary) (see Appendix C). Except for two male partners, the questionnaire was applied once to both partners in October, which yielded 32 cases in total. The questionnaire was planned to take a maximum of 10 minutes. However, it generally took much longer as some respondents found it quite difficult to put their own situation aside and think in more general or hypothetical terms. I had to emphasise repeatedly that the questionnaire was not about their current situation: this seemed to have worked well but the chances are that some respondents may have been thinking about their own situation.

### **5.3 Document collection**

My research made use of various documents from both public and private sources. I will explain here why and how their documents were used in my research and the problems I encountered. I will first focus on diaries.



### 5.3.1 Private documents: personal diaries

Diaries are a type of document kept at the request of the researcher for a specific time period (Burgess, 1984). I requested my respondents to keep diaries to cover the period from April to October. The main objective of diary keeping was to aid recall particularly on topics pertinent to type and sources of support.

The diaries were composed of eight pages (see Appendix C). The first page involved a label to write down the code of the partner or the household. The second page included a user manual to explain the aims, confidentiality issues and what type of notes the respondent were expected to keep in the notebook. In designing the diary, I did not want to exert too much control over the nature of notes to be put down so that the respondents would have an opportunity to write about issues which were of interest to them and perhaps, to my research as well. The points which were of interest to my research were bullet-pointed at the back of subsequent pages to make note-taking easier for the respondents as well as to act as reminder. The last six pages were allocated to each month from April to September. Each page was divided into four boxes to help respondents take notes on a weekly basis. I made a special effort to make the diaries visually attractive as, before the fieldwork I was aware that this was quite an ambitious method of data collection since prospective diary keepers were likely to be less educated and hence less familiar with writing. Illiteracy was not a great concern to me as I knew through my sampling criteria that there would be at least one child member of the household who would have been in or be in compulsory education.

I made 34 diaries myself for distribution to both male and female partners. The aim of doing so was two-fold. Firstly, I thought that there was a slight chance that the female might like to write about events, responses and situations which were either unknown to their husbands or which their husbands would not like to make known and secondly, to avoid making either party feel excluded. In the field, I informed the respondents that the aim was to help them remember certain experiences of theirs over the six months until the October interviews, reminded them of the confidentiality of their notes, and explained how to take notes in the diary. The diaries were distributed after the interview, and the households chose the number of diaries they wished to keep, but more than half of the households left it up to me. Those who picked a single diary claimed they felt unity in their house. In the end, all households had at least one diary to keep until October.

In October, the diaries were mostly collected prior to the date of the main interview. The non-response rate proved lower than the expected rate; i.e. 47% among 17 households. This rate refers to households who returned a completely empty diary. Among the rest, four households started, noted few things and left it incomplete. The remaining five households kept the diaries quite regularly until the end of

September. So who kept these diaries? There exists a great variety in the identity of keepers; one diary by the female partner, another by the male, two diaries by every member, four diaries by children, and a final one by a close relative. Three of the children and the relative were the keepers of incomplete diaries. I will not go into any detail as to reasons for non-response, but one particular point is worth mentioning. There seems to be a pattern behind who actually applied themselves to filling the diaries. Those who made the biggest effort tended to be the households with which I had established rapport.

Problems pertaining to the use of diaries do not end with non-response. Further problems arose from the nature of the data produced by this method. The fact that the researcher has little control over the ways in which the diaries were completed impeded the generation of reliable data. For this reason, the material involved in the diaries of my respondents appeared to be partially or wholly irrelevant, superfluous and/or provided very little insight. Those that were kept on a regular basis seemed to suffer from these problems to a lesser extent. In fact, these diaries provided useful work related data particularly in constructing the deprivation index. Moreover, as Burgess (1984) points out, diaries were susceptible to deception and distortion and hence very likely to contain inaccurate data. This was less of a problem for my research because the opportunity to go through the 'worthwhile' diaries with the respondents meant that the accuracy of the material could be cross-checked, and further probing was possible where necessary.

### **5.3.2 Public documents**

Various public documents were surveyed to collect information about the characteristics of the research setting and its stage in the planning process. These documents were of four main types. The first group involved various official writings that belonged to Greater Municipality of Ankara and other administrative bodies such as Ministry of Environment, Ministry of Public Works and Construction, Province Administration and District Municipalities. These documents proved particularly useful in tracking down the entire decision-making process which brought the Northern Ege to the stage of demolition. The second group encompasses municipal records of each *gecekondu* affected by the demolition process. These records included the addresses of given households, the judicial decision if the case was taken to court, the amount of compensation received and the membership situation at the outset of the housing co-operatives. The third group included five reports provided by experts of various kinds. Three reports examine the potential environmental risks the inhabitants of Northern Ege were exposed to because of the existence of the former solid waste dump lying underneath the settlement (TMMOB, 1993; Hacettepe University, 1994; TTB, 1994). The fourth was a report presented to court in order to assess validity of nationalisation decision taken by the Greater Municipality of Ankara. The final one was the plan report of Ege Urban Development (Kentkur, 2002). These reports together with the records provided insights into characteristics of the setting. The final set of documents consisted of articles from

various newspapers collected to understand how the environmental risks evident in the setting and the protests against the demolition decision were presented in the media. The articles from various newspapers occupying distinct positions in the political spectrum were selected for the purpose of comparison, as well as for obtaining a more balanced view.

Several field researchers point to the possible problems with document usage, such as their being inaccessible, inaccurate and inadequate, or a source of bias (Burgess, 1984; Creswell, 1994; Hammersley & Atkinson, 1983). Inaccessibility was not a great problem for my research; however, the other problems were potentially present. To minimise their effects on the reliability and validity of my research, two main methods of cross-checking were developed using within and between data collection techniques: by cross-checking with related documents (e.g. planning reports and municipal records), and by conducting 'unstructured' interviews with key informants. These interviews were carried out to update the documented data as well as to obtain formal and informal points of view about the entire process which had brought Northern Ege to the verge of demolition. To these ends, I conducted interviews with the *muhtar* of the Ege Mahallesi, the director as well as a staff member from The Nationalisation Department of Greater Municipality of Ankara, a member of the Ege-Mutlu Housing Co-operative Board and finally, local people such as İnci. The format of these interviews was more of a conversational nature. Notes were taken during or right after the interview. Recalling what was said in the interview was not a problem as the length and detail of these interviews were not a big challenge to my capacity to remember.

#### **5.4 Participant observation**

Prior to fieldwork, I was anticipating that observation would be of rather secondary importance to my study. In the field, however, the collection of observational data turned out to be a quite significant process which continued throughout the entire fieldwork. Firstly, a great amount of observational material was generated regarding the daily life situations of numerous people with whom I got involved during the sampling process and access negotiations. This was the only time where being turned down on several occasions appeared to be useful! Secondly, the numerous visits I paid to my respondents' places for the interviews as well as for a friendly conversation provided a great opportunity to observe the daily practices of the household members and the interaction between them in their home environment. I believe that the frequent visits proved helpful in that my respondents got accustomed to my presence and gave me the precious chance to observe most households in their more or less 'natural' state. Moreover, during these visits, certain visual clues were collected to detect distortion. Some observations as to the non-verbal behaviour of the interviewee were made to serve a similar purpose. These observations were not restricted to their home environment only. The tendency of *gecekondu* people to make use of semi-public spaces both to socialise (e.g. garden, veranda or even streets) and to

undertake certain collective coping practices, such as bread-making in someone's clay oven extension, also allowed for making open-air observations. All of these observations were recorded in my field journal<sup>34</sup>.

While collecting observational material, I assumed various roles. I believe that the role of 'complete observer' as Atkinson and Hammersley (1983:93) call it, applies to my observations at the stage of sample selection. As the authors point out, this role avoids the risk of 'going native' and hence enables the generation of relatively more objective data. Nevertheless, it runs the risk of failure to understand the perspective of participants. My role as observer naturally evolved over the period of my fieldwork. The fact that I lived most of the time at İnci's *gecekondu* starting from the early days of my fieldwork made the Northern Ege inhabitants in particular become familiar with me. I had however never been perceived as a native due to the social differences between us which were very apparent in my conduct. I was therefore pushed into the role of 'observer as participant' and towards the very end of my fieldwork, into that of 'participant as observer'. This position proved rather favourable in terms of generating reliable data. Mostly assuming the role of observer as participant, I managed to maintain a rather detached position, which allowed me to obtain rather 'objective' data and at the same time, to understand the respondents' point of view.

## 5.5 Photography

This method was used to collect visual material to help depict the living conditions of the households as well as to the general characteristics of the *mahalle*. Panoramic pictures of the neighbourhood were taken from different viewpoints: the façades of the respondent's houses, and some of the individual and collective coping practices being undertaken in the open-air (e.g. bread-making) were photographed. As Creswell (1994) points out, the collection of such material proved less obtrusive. However, this does not apply to the photographing of the internal spaces of people's houses. My initial plan was also to collect such visual material, but I abandoned this plan, presuming that this might be viewed as too much intrusion into their privacy. Even towards the end of my fieldwork when a certain degree of trust basis had been established, I could not find the courage to ask their consent, in order to avoid appearing to take advantage of them.

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<sup>34</sup> I kept a field journal on a day to day basis, starting from the initiation of the neighbourhood selection process till the end of October interviews. The journal involved notes of analytical/theoretical, methodological and reflexive nature. The first type of notes comprised preliminary analyses worked out in the field and amendments deemed significant to improve my initial resource based model of household responses. The methodological notes pertained to the entire procedure followed to apply my research design, the problems emerging in applying it and adjustments made to overcome these difficulties. The reflexive personal notes included my feelings, problems-errors in the interviewing, hunches, impressions about people's reliability and plausibility of their accounts. In addition, the 'off record' interview data as well as observations about the setting, actors, events and situations were recorded in this journal. Keeping such notes proved extremely useful in many respects. It was of particular help in checking the reliability and validity of my data and findings and writing up the methodology chapter.

## 6. Data Analysis Methods

My study combines qualitative and quantitative methods of data analysis in order not to validate my findings by triangulation but to answer separate research questions (see also Mason, 1999). My research investigates the following questions: a) how households respond to poverty and b) why some households respond more successfully than others. The two fold nature of my research enquiry led me to adopt mixed strategies in analysing my data. I employed two distinct strategies to analyse my data. The first strategy, which involves analysis of the entire sample, was devised to uncover the factors affecting households' success. It was imperative to adopt this method because, obviously, any useful causal explanation should necessarily involve more than one case (Huberman & Miles, 1994). In analysing the entire sample, I made use of various statistical techniques. Due to the size of my sample ( $n = 17$ ), I avoided using regression type of multivariate statistics. Instead, I employed the following techniques to assess the degree to which independent and dependent variables of my research are associated (see Figure 3.2): a) descriptive statistics e.g. cross-tabulations to establish the relationship between two categorical variables, b) bi-variate correlation tests e.g. Pearson's correlation test between two continuous variables (also between a dichotomous and a continuous variable), and Spearman's non-parametric test between an ordinal and a continuous variable, c) chi-square tests between two categorical variables and d) one-way ANOVA between a categorical and a continuous variable. Due to my small sample size, the problem with generalisability of my findings persists. Nevertheless, I sought to minimise this problem by adopting a) household selection criteria which reflect the typical characteristics of poor households in Ankara, and b) a rigorous stratified random sampling technique.

The second strategy that I used in my study involves an in-depth analysis of two households. By these case analyses, I aimed to provide an insight into what it is to be a poor *gecekodu* household in the capital city of Turkey, and how these households responded to their impoverished predicament. In selecting the cases, I employed a sampling technique recommended by Boyatzis (1998) who suggests sampling cases based on an appropriate 'criterion variable'. I used the main dependent variable of my study i.e. weighted aggregate deprivation scores for April as the criterion<sup>35</sup>. I initially selected and analysed three households representative of different categories of deprivation (i.e. worse off, moderate and better off)<sup>36</sup> but the case study of the moderately deprived household had to be omitted to achieve the word limit.

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<sup>35</sup> Initially, I thought of using multiple criteria i.e. household deprivation levels and religious affiliations, but this doubled the number of cases to be analysed. Due to lack of space, I had to discount the idea.

<sup>36</sup> How these deprivation groups were formed is explained in Chapter 4.

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## **B. Index Design**

### **1. Introduction**

The aim here is to describe how I designed the deprivation and change indices used for measuring household success levels for the months of April and October 2002. I firstly explain how the list of deprivation measures included in these indices was finalised. I then focus on the coding procedure and the detailed calculations performed to determine household deprivation index scores. Finally, I consider the reasons as to why the change index is to be coded and scored differently from the deprivation index.

### **2. Finalising the list of deprivation measures**

In Chapter 2, I introduced the criteria I referred to in selecting the preliminary areas of deprivation explored in my research. These measures were subject to some changes in the course of my fieldwork. The list of 'objective' measures was obtained in the first round and then revised in the light of my respondents' perception of necessity as elicited in the second round. This section explains the nature of the amendments made, and presents the final list of deprivation measures.

During and after the first round of my fieldwork it became apparent that some of the preliminary measures needed reconsideration. Firstly, despite being deemed necessities of human life, two items of consumption, namely clothing and recreation, were eliminated from the list simply to reduce the time that would have been spent on a theme which is not so central to the study. The time needed to explore the availability and quality of certain clothing items for each and every member of the household proved excessive. It also proved difficult to measure recreational deprivation due to the complex nature of individual tastes. The fact that the meaning of leisure changes from one individual to another made it impossible to assess this aspect of deprivation on the basis of a few consensual measures. A second set of changes was made as certain variables failed to capture the actual nature of the households' deprivation. The measure of number of meals was eliminated because, although almost all household members reported having two to three meals per day, my own observations suggested that the content of their meal reflected their dietary deprivation better than the number of meals *per se*. A final set of changes was made to include new issues mentioned by several respondents as significant aspects of their deprived lives. One of these issues, which my initial guide failed to recognise, was the need to consider pension prospects independent of whether the working members currently had an active social security account or not. Active social security membership means that both the employer and the employee contributed towards the employee's premium payments in his current job. This also guarantees the



employee's access to a free national health service after having spent 120 uninterrupted days in the same job. However, it does not ensure that the employee will receive a pension in the future, since his age, year of social security registration, and past premium contributions also play a part. A second issue, which came to light during the fieldwork, was the need to tackle entitlements to hospital treatment and medicine separately because, unlike those benefiting from the social security schemes called Social Security Institute, SSI (SSK) or Retirement Fund, RF (ES), green card holders are only insured for hospital treatment. A third new issue related to the creation of a food stock for the winter which seems a traditional as well as rational response to cope with lack of income or seasonal changes in income. This activity mostly takes place once in a year, usually from September to early October. As a result of these changes, the list of deprivation measures took the following form:

**Table B.1 The list of 'objective' deprivation measures**

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**Monetary deprivation**

1. Real disposable monthly household income
2. Real total household savings
3. Real total household debts
4. Housing security
5. Urban plot ownership
6. Second urban house ownership
7. Rural land ownership
8. Car ownership
9. Work related assets, equipment and supplies

**Deprivation in the consumption sphere**

10. Monthly meat consumption
11. Winter food stock
12. Number of children in compulsory or higher education
13. Number of household members with access to free/discounted medicine
14. Quality of medical service being received by all members
15. Optimum housing size
16. Private room availability
17. Fuel type and quantity
18. Hot water use
19. Insulation of the heated room
20. Environmental hygiene and safety
21. Individual subscription to utilities
22. Number of furniture items
23. Number of electrical appliances
24. Age and purchase type (i.e. first or second hand) of furniture and appliances

**Deprivation in the work sphere**

25. Household occupational risk grade
  26. Household social security ratio
  27. Household income to work hour ratio
  28. Pension prospects
-

In the light of this revised list of measures, a subjective deprivation questionnaire was constructed to ascertain the extent to which the above items were perceived as necessary in the eyes of the respondents (see Appendix C). The questionnaire comprised 24 questions. Some of these items combined two or more measures of deprivation to shorten the time required to conduct the questionnaire. A Likert scale of five divisions ranging from number one to five was utilised; the lowest number indicated individual perceptions of the target item as very unnecessary and the highest number as very necessary. This questionnaire was applied during the second round of interviews to both partners of each household except two male partners, adding up to 32 cases in total.

The purpose of the subjective poverty questionnaire was to obtain the household members' perceptions of the importance of the deprivation measures chosen. Initially, I intended to use their responses to see whether each measure should be given equal weight. In the end, I used it to a) decide which measures to include in the final index, and b) work out which weightings to use for each included measure. To make these decisions, I referred to two different sets of statistics. The first set comprised the mean and standard deviation of each item involved in the subjective questionnaire. This set of statistics was used to measure perceived necessity of each item. Here the focus was placed on items which fell within the interval of 1 to 2 after their standard deviations were extracted from the mean. To put it another way, those items whose means were equal or lower than 3, and those items with standard deviations higher than one were eliminated from the study. This meant excluding those items which were deemed as 'very unnecessary' or 'unnecessary' by the respondents. Car and rural land ownership were two measures I excluded for this reason.

The second set of statistics related to factor loading scores obtained from Factor Analysis, a data reduction technique. As Tabachnik & Fidell (2001) describe, factor analysis is a means to reduce the number of variables or to examine the patterns of correlations among variables. This kind of analysis helps identify underlying dimensions of variation on which the observed variables are loading by means of various extraction and rotation methods. In this study, principal components extraction technique with varimax rotation was performed through SPSS on 22 items from the subjective deprivation questionnaire for a sample size of 32. The best fit was achieved after several trials combining different extraction and rotation techniques with a number of factors, ranging from three to five.

The decision concerning the number of factors depends more on the researcher's judgement than any robust theoretical criteria. Eigenvalues, which represent variance or scree test of Eigenvalues plotted against factors can however be used to aid the decision about the number of factors. I resorted to both criteria but neither seemed to offer much help. The Eigenvalue criterion suggested an unreasonable number of factors, i.e. nine factors, some of which appeared to load on only one or two variables.

Moreover, the sample size of this study was not large enough to achieve a reasonable number of components from the use of this criterion. The first scree test employed on 22 items also did not produce clear results and therefore the test had to be run again on the original 24 items. This time the scree test indicated three to five factors. After several trials, three factors were extracted. It can be said that the variables were quite well defined by this factor solution as communality values tended to be moderate. However, four of the variables had communality values less than 0.2 indicating some heterogeneity among variables.

The decision as to which variables are to be interpreted by each factor is made according to the loading scores of these individual variables on it. As a principle, statisticians advise interpreting only those variables with a loading score of 0.32 and above. For instance, Comrey and Lee (1992) suggest that loadings in excess of 0.71 are considered excellent, 0.63 very good, 0.55 good, 0.45 fair and 0.32 poor (cited in Tabachnik & Fidell, 2001:625). In my study, variables with a loading score of 0.30 and above were chosen to be included in the interpretation of a factor, mainly to keep as many variables as possible since the number of variables was already small. With a cut off of 0.30, only two variables did not load on any factor and were excluded. The first was the measure of environmental hygiene, i.e. being able to live in a clean and safe environment away from rubbish and animal discharges, with a highest loading score of 0.27. The main idea behind the choice of this measure was to reflect the acute environmental risks which more than half of the respondents and their families are exposed to due to having built their *gecekondu*s on a former rubbish dump. Nevertheless, this variable is not entirely lost to the study since the measure of housing security partly embodies the element of environmental hygiene as households with no housing security include those to be evicted due to environmental risks. In other words, the measure of housing security encapsulates two types of risks: risk of eviction due to lack of legal entitlements to squatter (house or land) being occupied and health and safety risk due to being exposed to environmental hazards. The second item which I eliminated because of its loading score pertains to education, i.e. being able to afford schooling expenses of various sorts, which had a loading score of 0.28. Exclusion of this item in fact makes no difference since this item overlaps with the measure of higher education, i.e. being able to support children who wish to carry on their education after compulsory period. Besides those items eliminated from the interpretations, only one item in the factor solution, i.e. higher education, appeared to load on two factors, scoring 0.31 & 0.39. This item was however only represented by the factor on which it loaded the highest.

In short, loading scores were used to determine a) which variables to include, and b) which were to be interpreted by each factor. First of all, the percentage variance explained by each factor was used to assess the importance of each factor. The figures show that the first factor explains 14.61% of total variance; the second 14.36% and the third 11.11%, meaning that all factors are more or less equally

significant. This led me to conclude that all three factors and their corresponding variables which load on them with a score of 0.30 and above should be included. Table B.2 displays the order by size of loading in which selected deprivation items contribute to factors. Interpretive labels are suggested for each factor in italics.

**Table B.2 Order (by size of loadings) in which variables contribute to factors**

<b>Factor</b>	<b>I.</b> <i>Quality</i>	<b>II.</b> <i>Basic needs</i>	<b>III.</b> <i>Financial stability</i>
<b>Variables</b>	Age & purchase type of items (.733) Separate study-bedroom (.727) Health & safety at work (.666) Furniture (.636) First hand clothes (.587) Electrical appliances (.455) Work hours (.407) Heating & hot water (0.299)	Urban utilities (.722) Health (.679) Home repairs (.666) Sufficient income (.627) Housing security (.568) Urban house/plot (.518) Higher education (.392)	No debts (.749) Savings for rainy days (.722) Meat consumption (.717) Social insurance & pension (.385) Winter food stock (.369)
<b>Variance</b>	14.61%	14.36%	11.11%
<b>Means</b>	4.34	4.73	4.57

Extraction Method: Principal Component Analysis  
Rotation Method: Varimax

In my interpretation, the first factor seems to involve elements which pertain to quality of life; that is, being able to wear first hand clothes, to enjoy new household items such as dishwasher, video, a dining table, to be able to heat all the rooms of the house and to have hot water throughout the day and finally to have a safe and a fair job which does not jeopardise an individual's health and safety, and does not involve excessive hours of work. All of these indicators seem to relate to a better standard of living. It can therefore be claimed that in the eyes of the poor households, these items represent a step beyond the minimum requirements of bare survival by adding some quality to their lives. In contrast, the second factor seems to refer to indispensable aspects of human life. I therefore label it basic needs. To have sufficient income to support a family, to have a secure and well maintained house supplied with a telephone, electricity and water, to be able to afford the cost of education and medical treatment all refer to basic needs. The third factor seems to refer to those elements which ensure financial stability for today and also for the future. The concern for the future seems to be more pronounced in this factor than in any other. To be clear of debts, to be able to save for rainy days, to have a job which offers pension opportunities after retirement and to have a stock of food to dwell on at winter times when there is less work available, all seem to offer some protection against uncertainties in the future. Meat consumption might appear incongruous at first sight; however, the fact that meat is served when guests are visiting might mean that it is perceived more as a symbolic item of status than an ordinary staple food. This, in my opinion, makes meat consumption an inseparable part of the financial stability factor.

On a scale of 1 to 5, the group means of each factor remain within the range 4 to 5. This implies that all of these factors are perceived as necessities of life to be owned in order not to be deprived. There seems to be a slight order to these necessities: The basic needs factor appears at the top of the list, financial stability comes second and quality last. This indicates that most respondents are quite rational in their judgements as to how these necessities are prioritised. This priority structure however reflects the way in which they rank order these necessities from most to least important. Whether this order is materialised also in their real life situation is beyond the scope of this study.

The purpose behind the application of factor analysis to this research was not to confirm any hypothesized factor structure. In other words, my research aim was not to test whether my conception of sub-areas of deprivation matches the respondents' perceptions. However, the factor solution suggests that their perceptions depart significantly from my thematic classification. In my classification, deprivation is divided into monetary, consumption and work spheres. In contrast, as the factor solution suggests, my respondents are more inclined to conceive these items as necessities whose lack contributes to deprivation in the spheres of basic needs, financial stability and quality of life.

So far, I have explained the procedure I followed to construct the list of measures to be included in the deprivation index, and to obtain the weightings to be used for scoring each measure reserved in the list. As a result of this procedure, 23 measures were retained in the deprivation index. The list of measures and the drawbacks of using some of them are presented in Table B.3. Some guidance regarding the coding of each measure is also provided in the same table but there is further need to elaborate on how some of the variables were coded. I will next explain the process involved in the coding of these complicated variables.

Table B.3 Final list of deprivation measures, April codes and weights of each measure

Field of deprivation	Measure(s) & coding	Weights
<b>MONETARY</b>		
<b>Financial deprivation</b> Income	<p>1. <i>Real disposable monthly household income</i></p> <p>Income – (rent + fixed travel costs)            1 = low &lt;= 271 million TL            2 = medium            3 = high =&gt; 350 million TL</p>	<b>0.68</b>
<b>Financial deprivation</b> Savings	<p>2. <i>Real total household savings</i></p> <p>1 = low &lt;= 160 million TL            2 = medium            3 = high =&gt; 1,700 million TL</p> <p><b>Drawback:</b> fails to capture the lump-sum deposited in rotating credit associations unless it is received within the months of April or October</p>	<b>0.72</b>
<b>Financial deprivation</b> Debts	<p>3. <i>Real total household debts</i></p> <p>1 = high =&gt; 2,400 million TL            2 = medium            3 = low &lt;= 635 million TL</p> <p><b>Drawback:</b> fails to distinguish between affordable and unaffordable debts</p>	<b>0.75</b>
<b>Non-financial deprivation</b> Assets	<p>4. <i>Housing security (risk of eviction)</i></p> <p>3 = no risk            2 = low risk            1 = medium risk            0 = high risk</p> <p><b>P.S.</b> treats access to <i>gecekondu</i> house and land separately and regards <i>de facto gecekondu</i> ownership as an highly insecure housing tenure</p>	<b>0.57</b>
	<p>5. <i>Urban plot ownership (inc. the one occupied)</i></p> <p>0 = none            1 = quasi-urban            2 = urban up to 250 m<sup>2</sup>            3 = urban above 250 m<sup>2</sup></p>	<b>0.52</b>
	<p>6. <i>Second urban house ownership</i></p> <p>0 = none            1 = quasi-urban self-help            2 = urban squatter            3 = urban flat</p>	

CONSUMPTION		
<p><b>Household items</b></p> <p>TV Music set Video Computer Washing machine Dishwasher</p> <p>Fridge Cooker Oven Vacuum cleaner Beds for every member Study desk Sofas exc. those slept on Armchair set (3 units) Dining set Computer</p>	<p>7. <i>Total no of pieces of furniture</i></p> <p>1 = for each item available</p> <p>1 = low &lt;= 6 items 2 = medium 3 = high =&gt; 9 items</p> <p>8. <i>Total no of electrical appliances</i></p> <p>1 = for each item available</p> <p>1 = low &lt;= 7 items 2 = medium 3 = high =&gt; 9 items</p> <p>9. <i>Total no of pieces of furniture older than 10+ age &amp; or 2nd hand</i></p> <p>1 = high =&gt; 6 items 2 = medium 3 = low &lt;= 2 items</p> <p>10. <i>Total no of appliances older than 10+ age &amp; or 2nd hand</i></p> <p>1 = high =&gt; 5 items 2 = medium 3 = low &lt;= 2 items</p> <p><b>Drawback:</b> measures 9 and 10 neglect the fact that items can be old or second hand but good in quality</p>	<p>0.64</p> <p>0.46</p> <p>0.72</p> <p>0.72</p>
<p><b>Housing</b></p> <p>Internal space</p>	<p>11. <i>Optimum housing size</i></p> <p>1 = below optimum 3 = optimum (approx 70-75 m<sup>2</sup>) 2 = above optimum</p> <p><b>Drawback:</b> suggests a balance between sufficiently heated and non-crowded housing space but fails to embrace design defects likely to affect heating efficiency</p> <p>12. <i>Bedroom availability</i></p> <p>0 = none 1 = only for parents 2 = for parents &amp; one kid or to share 3 = for parents &amp; both kids</p>	<p>0.52</p> <p>0.73</p>



<p><b>Housing</b> Heating &amp; insulation</p>	<p><b>13. Aggregate heating &amp; insulation score</b></p> <p><b>a. Fuel type &amp; quantity</b></p> <p>0 = none 1 = mainly wood 2 = coal 500 kg 3 = coal above 500 kg</p> <p><b>P.S.</b> Due to the seasonal nature of fuel acquisition, the April scores refer to the previous autumn</p> <p><b>Drawback:</b> fails to capture the quality of fuel consumption which tends to vary according to market prices</p> <p><b>b. Hot water use</b></p> <p>0 = none 1 = available only to kitchen or bathroom 2 = available to both</p> <p><b>c. Insulation of ceiling in the heated room</b></p> <p>0 = non-coated 1 = coated with nylon 2 = coated with plywood and plastered</p> <p>aggregate score = <math>(a + b + c) / 3</math></p>	<p><b>0.30</b></p>
<p><b>Urban services</b></p> <p>Water Electricity Telephone</p>	<p><b>14. Individual subscription to urban utilities</b></p> <p>1 = for each item available (max. 3)</p>	<p><b>0.72</b></p>
<p><b>Health</b></p>	<p><b>15. Number of household members with free /discounted access to prescribed medicine</b></p> <p>0 = none 1 = low [for 1 member] 2 = medium for 2-3 members] 3 = high [for all members]</p> <p><b>16. The quality of medical service being received by each member of the household</b></p> <p>1 = medical centre 2 = SSK hospitals 3 = State &amp; university hospitals</p>	<p><b>0.68</b></p> <p><b>0.68</b></p>

	<p><i>Household sum-score</i></p> <p>1 = low &lt;= 5 members 2 = medium 3 = high =&gt; 12 members</p>	
<b>Education</b>	<p><b>17. <i>Number of children in compulsory or higher education</i></b></p> <p>0 = none in education 1 = one child in late night education 2 = only one child in full time education 3 = both children in full time education</p> <p><b>P.S.</b> those attending to university preparation courses were also regarded as full-time students</p> <p><b>Drawback:</b> Fails to capture differences in educational quality</p>	<b>0.39</b>
<b>Food</b>	<p><b>18. <i>Monthly meat consumption of any sort</i></b></p> <p>1 = low &lt; 1 kg 2 = medium 3 = high =&gt; 3.5 kg</p> <p><b>19. <i>Winter food stock</i></b></p> <p><b>Food categories</b> Jam Pickles Preserves Bread Pasta Cereals Sugar</p> <p>1 = max score for each category available</p> <p><i>Total food stock score</i></p> <p>1 = low &lt;= 4 2 = medium 3 = high =&gt; 5</p> <p><b>Drawback 1:</b> Since winter food preparation activity is usually carried out at the turn of autumn, April scores refer to the previous autumn. This measure thus assumes that all four member households are equal in their pace of food consumption and hence neglects gender and age differences in dietary needs</p> <p><b>Drawback 2:</b> Both measures 18 and 19 fail to tackle complex issues of nutrition and food quality</p>	<p><b>0.72</b></p> <p><b>0.37</b></p>

<b>WORK</b>		
<b>Work hours</b>	<p><b>20.</b> <i>Mean household income/work hours ratio</i> (i.e. monthly weighted average ratio of the real income/work hours per working member of the household)</p> <p>1 = low <math>\leq</math> 1.71  2 = medium  3 = high <math>\Rightarrow</math> 3.00</p>	<b>0.41</b>
<b>Social Security</b>	<p><b>21.</b> <i>Household social security ratio</i> (i.e. ratio of members with social security to total working members)</p> <p>0 = none  1 = low <math>\leq</math> 0.33  2 = medium  3 = high <math>&gt;</math> 0.67</p>	<b>0.39</b>
<b>Pension prospects</b>	<p><b>22.</b> <i>Male partner's likelihood of drawing full pension</i></p> <p>1 = low <math>&gt;</math> 2000 days premium remaining to be paid  2 = medium  3 = high <math>&lt;</math> 1000 days</p>	<b>0.39</b>
<b>Job health &amp; safety</b>	<p><b>23.</b> <i>Mean household occupational risk grades</i> (i.e. average risk of having an accident at work per working member of the household)</p> <p>1 = high <math>\Rightarrow</math> 3  2 = medium  3 = low <math>&lt;</math> 1.5</p> <p><b>Drawback:</b> Does not consider any possible health and safety measures taken by the employer</p>	<b>0.67</b>

**Note:** The groupings presented in the table are based on the cut off points suggested by SPSS frequency facility for April interval data only.

### 3. Coding the April Deprivation Index

In forming the deprivation index, the codes were structured so as to achieve a maximum of three for each measure involved. The codes for some measures remained between [0-3] whereas it was [1-3] for others. In choosing the intervals for coding the data into these groups, I made use of cut off points for equal groups obtained through SPSS descriptives/frequencies facility<sup>1</sup>. In addition, the nature of the deprivation being sought by a particular measure did not always allow for neat categories of 3. In such cases, I divided the scores by three to give the same effect (e.g. heating and insulation).

<sup>1</sup> Two different cut off points were used in calculating the April deprivation index and change index. The reason for this will be discussed when depicting the process involved in the calculation of change index.

In this grouping, the highest score, i.e. three, indicated being better off. Some measures thus had to be coded inversely (e.g. housing security, age and purchase type of furniture and appliances, mean household occupational risk grade). The measures were selected to ensure that each household had an equal chance to score the maximum. Those measures which failed to meet this criterion were eliminated from the list no matter how significant they were. For instance, the measure of work-related assets, equipment or supplies was left out due to its inapplicability to the entire sample of households. Similarly, although I considered differences between households in terms of the quality of education their children had access to as a crucial aspect of deprivation, the measure of educational quality could not be represented within the index, since households with no children currently in education did not have the chance to score the maximum on this particular measure.

The coding procedure proved to be pretty straightforward for some of the measures (see Table B.3). The focus of the following discussion will therefore be on those measures which required meticulous calculation prior to coding. A major difficulty proved to be the calculation of real 'disposable' monthly income of the household. By disposable income I do not simply refer to income left after tax, but to the value which remains after rent and compulsory travel expenses are deducted from household income that comes into the household. The reason for creating a disposable income variable was to reflect the differences between households in terms of the amount they have to allocate from their budget for two considerable items of fixed expenditure, i.e. monthly rent and transportation costs. The latter is a summation of monthly travel expenses for all members of the household who are obliged to use a certain means of transportation for commuting to work and/or school. Calculations were based on the actual bus and minibus fares in April and October. Respondents' own estimates were used to calculate costs for those commuting to work by car. The mathematical equation to calculate household disposable income was simple. All it required was to sum the monthly incomes for all working household members and subtract from it monthly rent and total transportation costs.

Nevertheless, calculating monthly household income values for April and October proved not to be straightforward due to the irregular nature of household earnings. Firstly, the irregular workers had neither monthly fixed hours nor days of work or payment schedule. In other words, irregular workers tend to work, if they could find a job and usually get paid according to the number of days they spend on that particular piece of work, which could be a day, a week or even a month. This made it very difficult to know what their income would be at the end of the month. The solution of looking at their work hours and payments in the previous month was not an option for most workers because of seasonal effects. Most irregular workers work on a seasonal basis, roughly starting at the beginning of April and finishing by the end of October or mid November at the latest. This characteristic of their work turned the very date of the interview into a potential source of bias, creating lower income levels for those seasonal

workers who were interviewed at the beginning of either month than those towards the end. This led me to seek other ways of calculating income for irregular workers. I first consulted a set of data generated through the first round of interviews, namely average number of work days per month, average level of daily payments and seasonal cycle. I also made use of another set of data collected during the second round of the interviews, i.e. the total number of days worked from the beginning of the season till the date of the interview in October and levels of daily payments within this period. Despite the lack of snapshot income data for the months of April and October, information concerning opportunities for work after the date of interview became available for most cases from the semi-structured interviews. Diaries kept by the households over the six months period also revealed some information as to work hours and payments of these workers within the month of April. In the light of this data, monthly averages for April and October regarding number of work days and daily payments were calculated. The average daily payments were multiplied by the average number of days to produce average April and October income values for this group of workers.

The second source of complexity stemmed from the fact that some workers were in and out of employment within the month of the interview. It was quite difficult to capture such dynamism in a study of this kind. Firstly because adding up the income of those who started their jobs towards mid or end of April to the figures would make these people appear better off than they actually are as they had not yet begun enjoying the difference this income would potentially create. On the other hand, their social insurance entitlements, hours at work and the occupational risks were evident from the first day of work. This would most likely bias the results towards increasing deprivation. To avoid this bias, the monthly income of such cases was added to the calculations; the rationale being that this income potentially becomes available for their disposal from the job starting date. A similar problem emerged as far as people leaving their jobs in mid October were concerned. Inclusion of the income of such cases would in my view inflate their well-being because most of this income had probably already been spent and would therefore not be available in the future. To resolve this problem, the monthly income of such case was excluded from the calculations, but the portion of their income corresponding to the number of days they spent at work during October was added to savings.

Having resolved these complications, separate calculations were carried out to obtain disposable income values for the months of April and October. To allow for inflation, the monthly increases in inflation rates between 15/04/02 and 15/10/02 were calculated. Given 1994 as a base, the monthly inflation rates were 1.05 from mid to end of April, 0.6 for May and June, 1.4 for July, 2.2 for August, 3.5 for September and 1.65 till mid October<sup>2</sup>. These rates were subject to multiple multiplications so as to

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<sup>2</sup> The figures are taken from State Institute of Statistics, *Price Statistics and Indices Database*. [internet site]. Available: <[www.die.gov.tr](http://www.die.gov.tr)>. Accessed December 2002. SIS inflation calculations are criticised of being conservative nature (see Radikal

calculate the deflator to be used for adjusting the October value of Turkish lira. The ratio was 100/111.5; first used to deflate the October disposable income values calculated for each household. This allowed me to measure the absolute changes in real disposable income over the six month period.

Debts and savings also emerged as two measures requiring painstaking calculation. The problem with the calculation of these measures basically stemmed from the diversity of the forms in which households choose to borrow or save money. Households had debts in different types of gold and foreign currencies and to a lesser extent in Turkish lira. They tended to invest their money in the bank for a certain fixed term time as well as in the form of gold or foreign currency. This diversity had to be translated into the same language for calculations to proceed. This required converting all values in the form of gold and foreign currency into Turkish lira. I thus derived average gold and exchange rates of dollars, DM and Euro with reference to April and October, 2002 prices in the free market. These averages were based on three values extracted from the first, mid and last day of the respective month. I chose three values in order to reflect the monthly fluctuations in prices. These averages involved both selling and buying prices prevalent in the market during the months of April and October. Selling prices were utilised to translate debts into Turkish currency. Buying prices on the other hand were used to convert savings into Turkish Lira (see Table B.4 & B.5).

**Table B.4 Average monthly exchange rates in the free market, April & October (000 TL)**

Exchange	US Dollar		DM		Euro	
	Buying	Selling	Buying	Selling	Buying	Selling
Dates						
01/04/02	1,338	1,347	596	606	1,174	1,183
15/04/02	1,305	1,315	581	590	1,148	1,158
30/04/02	1,336	1,345	612	622	1,205	1,214
<b>April average</b>	<b>1,326</b>	<b>1,336</b>	<b>596</b>	<b>606</b>	<b>1,176</b>	<b>1,185</b>
01/10/02	1,650	1,660	825	837	1,625	1,635
15/10/02	1,644	1,654	820	830	1,615	1,625
31/10/02	1,674	1,684	837	847	1,649	1,659
<b>October average</b>	<b>1,656</b>	<b>1,666</b>	<b>827</b>	<b>838</b>	<b>1,630</b>	<b>1,640</b>

**Source:** Altinkaynak. *Foreign Exchange Rates Archive*. [internet site]. Available: < [www.altinkaynak.com.tr](http://www.altinkaynak.com.tr)> Accessed December 2002.

(02/09/2002). *Inflation Does Not Fit SIS*. [internet site]. Available: <[www.radikal.com.tr/haber.php?haberno=48480](http://www.radikal.com.tr/haber.php?haberno=48480)>. Accessed September 2002).

**Table B.5 Average monthly retail gold prices in the free market, April & October (000 TL)**

Type	24 carat gold		22 carat bracelet		Quarter coin	
	Buying	Selling	Buying	Selling	Buying	Selling
Dates						
01/04/02	13,000	13,050	11,750	13,050	20,275	23,000
15/04/02	12,630	12,680	11,421	12,680	19,775	22,500
30/04/02	13,330	13,390	12,054	13,390	20,775	23,500
<b>Average</b>	<b>12,987</b>	<b>13,040</b>	<b>11,742</b>	<b>13,040</b>	<b>20,275</b>	<b>23,000</b>
01/10/02	17,100	17,200	15,561	17,050	27,025	29,750
15/10/02	16,750	16,850	15,242	16,700	26,275	29,000
31/10/02	17,000	17,050	15,300	16,650	26,525	29,250
<b>Average</b>	<b>16,950</b>	<b>17,033</b>	<b>15,368</b>	<b>16,800</b>	<b>26,608</b>	<b>29,333</b>

**Sources:** Milliyet. *Economy Archive*. [internet site]. Available: <www.milliyet.com.tr> Accessed December 2002 and Ankara Association of Jewellers.

In addition, interest rates for various fixed terms and deposit sizes were obtained to cross-check the accounts of respondents regarding their savings (see Table B.6 & B.7). In some cases where the respondents refused to provide detailed accounts of their savings deposited in a bank, these rates were used to approximate the size of their savings in October and the interest obtained from such savings. These approximations were based on the assumption that these households deposited their money in TR Bank of Agriculture for a fixed term of six months. This might have affected the accuracy of the results to a small extent. In fact, all cross checks and calculations were based on the interest rates offered by the most popular bank of Turkey, TR Bank of Agriculture, as throughout the interviews no information was generated regarding which bank respondents preferred to invest their money. This assumption might have also slightly affected the results as interest rates tend to vary from one bank to the other.

**Table B.6 Interest rates for one month fixed deposit account**

Dates/deposits	up to 1 billion TL	above 1 billion TL
09/04-16/04/2002	48%	49%
17/04-24/04/2002	47%	48%
25/04-31/04/2002	46%	47%
1/05- 18/06/2002	44%	45%
19/06- 30/10/2002	46%	47%
31/10-11/11/2002	44%	45%
12/11-20/11/2002	42%	43%
21/11/2002 -	40%	41%

**Source:** TR Bank of Agriculture



**Table B.7 Interest rates on fixed deposit account on 20/11/2002**

Length of term	up to 1 billion TL	above 1 billion TL
up to one month	40%	41%
32 days – 3 months	41%	42%
93 – 364 days	42%	43%
more than a year	42%	43%

Source: TR Bank of Agriculture

This procedure helped me establish April and October scores for household debts and savings in Turkish Lira. I also built into these calculations the changes in the purchasing power of Turkish lira in the face of increasing inflation rates. The need for this was self-evident for savings but less so for debts. The decision to deflate October debt loads depends on the nature of the agreement reached between the debtor and the creditor upon the form of repayment. In these transactions, the creditor usually expects to be repaid in the form in which the loan was given in the first place. This transaction thus ignores the rate of inflation increase for the term it has taken to pay this loan back. For this reason, October values were also deflated by 100/111.5 to calculate absolute changes in real household debts.

It proved less complicated to calculate the rest of the measures to be mentioned here. To determine the quality of medical service being received by all members of the household, firstly, I assigned values from one to three to the main types of national medical services present in Turkey. Medical services located within the service area of the neighbourhood received the value of one as these services are not meant to offer comprehensive health service. Those entitled to SSI (SSK) health services were assigned the value of two, whereas those benefiting from the university and state hospitals were given the value three, the reason being that university and state hospitals deliver services mostly for current and retired governmental officers, and thus tend to be better equipped and less crowded than SSI (SSK) hospitals. However, those households who are entitled to SSI (SSK) services and use their ties for instance to beat the queues in SSI (SSK) hospitals and to receive better service were scored three. Secondly, I calculated a household sum score by adding up individual scores for each member of the family. As for calculation of winter food stock, I first identified seven food categories, namely jam, pickles, preserves, bread, pasta, cereals and sugar. Each category was then given a score between zero and one depending on its availability. Finally, these scores were added up to establish the total winter food stock score of each household.

In addition, a series of calculations were also performed to code the work related deprivation measures. One of these measures was the average ratio of monthly income to work hours per working member of

the household. To calculate this average, first the income contributions of each working member were multiplied by the total number of hours each member spends to obtain this income. These values were then added up and divided by the total number of hours all working members spend on the monthly income earning activities. Weighted averages were preferred to avoid the bias resulting from the large differences that contributions of each working member might create. The October income contribution per working member was deflated prior to weighting so as to observe absolute real changes from April to October.

A second measure, pension prospects, was used to assess the likelihood of receiving a pension in the future. This only refers to the pension status of the male partner as no working women or children had a work history long enough to make predictions upon their pension prospects. Access to full pension is preferred to age-based pension, which is available to RF (ES) and SSI (SSK) members at lower premiums and hence at lower pension levels, in order to better reflect how much these people lose out e.g. through violation of their labour rights in the market. The retirement conditions for RF (ES) members were also taken from the option called 'retirement by request' as it comprises the most common way that Turkish civil servants use to retire<sup>3</sup>. This option also allows RF (ES) members to retire with a full pension. The requirement for full pension was changed by the 1999 Social Security Reform Law (no. 4447)<sup>4</sup> and for men these include a) being above a certain age, b) having met the minimum premium quota, and c) having registered with a social security scheme for 25 years. By the recent law, the first two conditions were made to vary according the year of registration. The current social security status, on the other hand, concerns whether the person had an active membership, i.e. whether his premiums were paid during the time of my research. This is, in my view, crucial for assessing pension prospects since the person could well have a registration from a past employment but his account could currently be dormant. The following method was employed as guidance for coding, unless the age and current social security of the male partner dictated otherwise. I gave a score of 3 for those left with less than 1000 days worth premium to pay and regarded them as having a high likelihood of drawing a pension in the future. I considered those having between [1000-2000] days to contribute towards their pension as standing a medium chance. I interpreted those who still have to pay more than 2000 days worth premium as having the lowest pension prospects.

A third measure included the occupational risk grades for working members of the household. The SSI (SSK) premium tariff for occupational illnesses and accidents was used as a base to grade the risks each

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<sup>3</sup> For full description of RF (ES) retirement conditions see Retirement Fund, *Retirement by Request*. [internet site]. Available: <[www.emekli.gov.tr](http://www.emekli.gov.tr)> Accessed December 2002. For full description of retirement conditions for SSI (SSK) see Confederation of Turkish Worker Trade Unions, *The Relevant Paragraphs of Temporary 81. Article in Law no 506 vetoed by the Constitution Court are Rearranged*. [internet site]. Available: <[www.turkis.org.tr](http://www.turkis.org.tr)> Accessed December 2002.

<sup>4</sup> For details see Social Security Institute, *Social Security Reform Law(no. 4447)*. [internet site]. Available: <[www.ssk.gov.tr](http://www.ssk.gov.tr)> Accessed December 2002.

working member of the household are exposed to. In total, the tariff contained 12 grades and higher grades indicated greater risks (Social Security Institute, 1981). It seems to me that due to its being a yardstick by which to determine the premium contributions of the employer, this tariff underestimates the degree of risks involved in certain occupations. Despite this, I referred to this tariff since it was the only source available to ensure a consistent basis for comparison. I made adjustments to these grades where I thought the risks involved were greater than the tariff suggested. These grades were added up and divided by the total number of workers in the family to achieve an average score for the household. However, these simple averages seem to bias the results towards less deprivation especially when there were large differences between the degrees of occupational risk associated with each working member of the household. This problem remained unresolved.

Having described how the coding for the tricky measures of deprivation was worked out, I shall conclude by explaining how the weighted aggregate scores were obtained. The scores for each measure included in the deprivation index were multiplied by their respective weights calculated through factor analysis to obtain an index which also reflects the respondents' subjective views of necessities and hence deprivation. The same weights were applied to both April and October scores. The weighted scores of April were added up to obtain weighted aggregate deprivation scores for April. This procedure was repeated to calculate weighted aggregate deprivation scores for October, though different cut off points were applied. It should be noted that the higher the scores the less deprivation is implied.

#### **4. Designing the Change Index**

In order to compare relative differences in the deprivation levels of the households, I constructed the April deprivation index (i.e. April weighted aggregate deprivation scores) introduced above, using the cut off points for three equal groups that SPSS suggested for April interval data (e.g. income, debts, savings). On the other hand, the change analysis aims to compare absolute changes in deprivation across the sample between April and October. Due to the fact that the deprivation index contained interval level data besides other types, using April cut off points to group October interval data would bias the change scores against those who in April scored the maximum in any of the deprivation measures that involved interval data. To minimise such bias, I had to devise an alternative method to construct the change index. This method first involved merging April and October interval data, and running SPSS frequencies analysis to determine another set of cut off points for three equal groups for the merged data. I then applied these cut off points to the regrouping of both April and October interval data sets. Having done the regrouping, I multiplied the scores for each measure in either index by their corresponding weights and summed them to determine the weighted aggregate deprivation scores both for April and October. Finally, I subtracted the October scores from the April scores to obtain the change index (i.e. weighted aggregate change scores).

## **5. Conclusion**

This appendix was produced to complement Chapter 2, where I reviewed the ways in which poverty is defined and measured. It showed how the concept of poverty was operationalised and how the final list of deprivation measures was attained. It also explained the painstaking calculations involved in coding the aggregate deprivation and change scores which were respectively used to indicate household success in April and between April and October.

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**Letter of research intention for the *muhtar***

04/03/02

Dear Sir/Madam,

I am reading for a PhD in Urban Studies Unit at School of Social Policy, Sociology and Social Research, University of Kent. I am preparing a thesis on how the *gecekondu* inhabitants cope with the worsening conditions of life caused by recent economic crises. I anticipate that my thesis would shed light upon studies of various policy making institutions aiming at alleviating these coping problems.

As a part of my thesis, I plan to conduct field work in your neighbourhood including 20 households in total. I plan to make visits to your neighbourhood in April and October 2002 and conduct interviews with the same 20 households in both months. As a requirement of this study, it is deemed essential to interview [both *Alevi* and *Sunni* households] which are composed of only mother, father and their two children, at least one of whose children is above the age of 15 and whose monthly income is below 190\$. I would very much appreciate it if you could provide me with the information necessary to identify households of this nature.

Yours sincerely,

Şebnem Eroğlu

**Note:** The *muhtar* of Ege was presented with a letter in which the words in brackets were extracted.

**Letter of research intention for the households**

04/03/2002

Dear household members,

I am reading for a PhD in Urban Studies at the School of Social Policy, Sociology and Social Research, University of Kent. I am preparing a thesis on living conditions of *gecekondu* inhabitants. I anticipate that my thesis will shed light upon studies of various policy making institutions aiming at improving living conditions of this segment of the urban population.

As an essential part of my thesis, I plan to conduct field work in your neighbourhood including households composed of a mother, a father and two children. This field work comprises 20 households chosen randomly among those with these features. I intend to conduct interviews with partners of the same 20 households both in April and in October 2002. In these interviews, the partners will be asked a similar series of questions on themes including social relationships, occupational conditions of family members, money management within the family, housing condition and consumption patterns in areas of food, clothing, health and education. The interview to be made with each partner is anticipated to last 60-90 minutes.

Due to the fact that household members have first hand knowledge about their working conditions, responsibilities and social relationships, it is deemed essential to interview the partners separately to enhance healthy information transfer. As far as possible, it is also strongly preferable to interview the partners in a private place in order to avoid distraction and to complete the interview at the shortest opportunity. As long as it is accepted by the partner to be interviewed, it is considered essential for interviews to be tape recorded in order to ensure the flow of full and accurate information. These records will only be listened and transcribed by the researcher. The information the researcher collects will be regarded as confidential and any personal details of participants, i.e. name and address, will not appear in any reports the researcher writes of her research.

Apart from the interviews, the partners of the households are expected to use a diary submitted to themselves to make notes of any significant incidents and changes they experienced during the period between April and October 2002. A detailed user manual is provided in the introductory part of the diary. It would be well appreciated that both partners use these diaries.

Thanking you in advance for your invaluable contributions.

Yours sincerely,

Şebnem Eroğlu

**P.S.** If there is any change in the position of your household such as change of address between April and October 2002, I would very much appreciate it if you could leave any information necessary for me to reach you with your local representative.



**Letter of student confirmation status**

04/03/2002

To whom it may concern,

I hereby confirm that Ms Şebnem Eroğlu is a student registered for the degree of PhD in Urban Studies in the School of Social Policy, Sociology and Social Research at the University of Kent, Canterbury, England.

As part of her studies Ms Eroğlu is carrying out research on families' living conditions in Ankara.

I should be grateful if you could co-operate with her research. The information Ms Eroğlu collects will be regarded as confidential and she will ensure that it is not be possible to identify any individual in the reports she writes of her research.

Thank you.

Christopher G Pickvance  
Professor of Urban Studies  
Supervisor

**'Thank you' cards**

*May, 2002/Canterbury*

*Dear ..... (family name),*

*Thanks for your contribution to my research. I would appreciate it if you could spare some time to keep the diary. I am intending to come and visit you in October.*

*I hope to see you then.*

*With warm wishes,*

*Şebnem Erođlu*

---

*August, 2002/Canterbury*

*Dear ..... (family name),*

*Once again thanks for your contributions to making my research happen. I am grateful for the time you spent keeping the diary.*

*I am looking forward to seeing you in October.*

*With warm wishes,*

*Şebnem Erođlu*

---

*November, 2002/Canterbury*

*Dear ..... (family name),*

*I am grateful for the time and effort you put into my research to bring it to a completion.*

*Best wishes for the future,*

*Şebnem Erođlu*

**University of Kent at Canterbury**

**SCHOOL OF SOCIAL POLICY SOCIOLOGY AND SOCIAL RESEARCH**

Urban and Regional Studies Unit  
Doctor of Philosophy in Urban Studies

## A Longitudinal Study of Household Responses

### **PARTNERS' JOINT INTERVIEW GUIDE**

Household code:

Date:

Place:

Start time:

Finish time:

By Şebnem Eroğlu

April, 2002

1. Socio-demographic profile

members	a. age	b. education	c. birth place	d. hometown	e. migration year
mother					
father					
child					
child					

f. How did you (and your partner) move to Ankara?

2. Employment and income profile

Who are in your household take part in any kind of regular income generating activity either at home or outside home? How much do you earn from these activities?

members	questions	main income source	additional income sources
mother	a. what type?		
	b. how much?		
father	c. what type?		
	d. how much?		
child	e. what type?		
	f. how much?		
child	g. what type?		
	h. how much?		

**Probe** do you have other income sources? What sort? How much?

**Reminder**

- Additional jobs and overtime
- Rent (housing, land, animal, equipment)
- Interest
- State transfers (tax repayments)
- Remittances
- Financial help from networks
- Probe** anything else?

**3. Household tenure profile**

a. Do you own the house you are living in now?

Owner-occupier ( )

Tenant ( )

Right to user ( )

b. Note down the type of the house

.....

**4. Researcher's notes on access negotiation**

**University of Kent at Canterbury**

**SCHOOL OF SOCIAL POLICY SOCIOLOGY AND SOCIAL RESEARCH**

Urban and Regional Studies Unit

Doctor of Philosophy in Urban Studies

A Longitudinal Study of Household Responses

**FEMALE PARTNER'S INTERVIEW GUIDE**

By Şebnem Erođlu

April, 2002

**Part A. Paid Work**

**Transition** 'I would like to start with some questions about your work'

1. Do you currently have a regular job?

**If not working**

- a. Are you currently looking for a job?
- b. **If no** any reason why?
- c. **If yes** for how long?

**If retired**

- a. What was your job?
- b. When did you retire?
- c. From which social security institution?
- d. Do you get any pension?
- e. **If yes** how often do you get it?
- f. How much is it?

IF WORKING GO TO QUESTION 4

2. Do you casually engage in any sort of activity to make money?

IF YES GO TO QUESTION 4

3. For the following six months, do you have any job related plans?

- a. What do you think of doing?
- b. Why?
- c. How do you think of realising your plan?

GO TO PART B QUESTION 38

4. Could you describe what sort of job are you doing?

IF SELF-EMPLOYED GO TO PART A.2 - QUESTION 21

**Part A.1 Wage Labourers**

5. Where is your work?

**If outside home**

- a. How do you get to work?
- b. **If transport means used** are there times when you find it difficult to pay the fares?
- c. **If yes** what do you do then?

REFER TO HELP FOLLOW-UP CARD

6. How long have you been doing this job?

7. How did you find this job?

REFER TO HELP FOLLOW-UP CARD

8. **If not self-evident** what sort of skills are required to do the job?

- a. How did you acquire these skills?

REFER TO HELP FOLLOW-UP CARD



9. Is there anybody that you work with? **Probe** patron

REFER TO HELP FOLLOW-UP CARD

10. How often do you work?

- a. When?
- b. How many hours in a month?
- c. How much do you earn in a month?
- d. Do you do overtime?
- e. **If yes** how many hours in a month?
- f. Do you get paid for it?
- g. **If yes** how much is it?

11. Is your work affected by seasonal fluctuations?

- a. How?

12. Is there high risk of being made redundant?

- a. Why?

13. Are there any threats to your health and security at your work?

- a. What kind?

14. Do you have any social security?

- a. Where from?
- b. For how long?

16. Are you taking any additional jobs?

IF NO GO TO QUESTION 20

17. How did you find this job(s) (or set up the business)?

REFER TO HELP FOLLOW-UP CARD

18. **If self-employed** could you tell me about stages/requirements of your work ?

**Reminder** raw material-equipment purchase, orders, production, sale

- a. Is anyone giving you a hand with any stage of this work?

REFER TO HELP FOLLOW-UP CARD

- b. Do you come across any problems inherent to your work?
- c. What sort of problems?

REFER TO HELP FOLLOW-UP CARD

19. Is there anybody that you work with? **Probe** patron

REFER TO HELP FOLLOW-UP CARD

20. How often do you do this job?
- When?
  - How many hours in a month?
  - How much do you earn in a month?
21. For the following six months, do you have any job related plans?
- What do you think of doing?
  - Why?
  - How do you think of realising your plans?

GO TO PART B

### Part A.2 Self-Employed

22. Where is your work?
- If outside home**
- How do you get to work?
  - Probe** any transportation means required?
  - If yes** are there times when you find it difficult to pay for the fares
  - If not be afforded** what do you do?

REFER TO HELP FOLLOW-UP CARD

23. How long have you been doing this job?
24. How did you set up your business?
- REFER TO HELP FOLLOW-UP CARD
25. **If not self evident** what sort of skills are required to do the job?

- How did you acquire these skills?

REFER TO HELP FOLLOW-UP CARD

26. Is there anybody that you work with?

REFER TO HELP FOLLOW-UP CARD

27. Could you tell me about the stages/requirements of your work?

**Reminder** raw material-equipment purchase, orders, production, sale

- Is anyone giving you a hand with any stage of this work?

REFER TO HELP FOLLOW-UP CARD

- Do you come across any problems inherent to your work?
- What sort of problems?

REFER TO HELP FOLLOW-UP CARD

28. Is your job affected by seasonal fluctuations?

- How?

29. Is there high risk of bankruptcy?
- Why?
  - What are you doing to sort this problem out?

REFER TO HELP FOLLOW-UP CARD

30. Are there any threats to your health and security at your work place?
- What kind?

31. Do you have any social security?
- Where from?
  - For how long?

32. How often do you work?
- When?
  - How many hours in a month?
  - How much do you earn in a month?

33. Are you casually or regularly taking any additional jobs?

IF NO GO TO QUESTION 37

- Could you describe what sort of job is that?

34. How did you find this job(s) (or set up the business)?

REFER TO HELP FOLLOW-UP CARD

35. **If self-employed** could you tell me about the stages/requirements of your work?

**Reminder** raw material-equipment purchase, orders, production, sale

- Is anyone helping you at any stage of this work?

REFER TO HELP FOLLOW-UP CARD

- Do you come across any problems inherent to this work?
- What sort of problems?

REFER TO HELP FOLLOW-UP CARD

36. Is there anybody that you work with? **Probe** unpaid helpers and patron

REFER TO HELP FOLLOW-UP CARD

37. How often do you do this job?
- When?
  - How many hours in a month?
  - How much do you earn in a month?

38. For the following six months, do you have any job related plans?

- What do you think of doing?
- Why?
- How do you think of realising your plans?

**Part B. Children's Paid Work**

**Transition** 'Now I have a few questions about your children's work.'

39. Does your son/daughter currently have a regular job?

**If working and at school age**

a. Why did (s)he decide not to go to school?

GO TO QUESTION 41

**If not working**

a. Is (s)he looking for a job?

b. For how long?

IF INACTIVE GO TO PART C

40. Does he/she casually engage in any sort of activity to make money?

IF YES GO TO QUESTION 41

41. For the following six months, does he/she have any job related plans?

a. What does she/he think of doing?

b. Why?

c. How does she/he think of realising his/her plans?

GO TO PART C

42. Could you describe what sort of job is she/he doing?

43. How did (s)he find this job (or set up the business)?

REFER TO HELP FOLLOW-UP CARD

44. How often does she/he work?

a. When?

b. How many hours in a month?

c. How much do you earn in a month?

d. **If wage earner** does (s)he do overtime?

e. **If yes** how many hours in a month?

f. Do you get paid for it?

g. **If yes** how much is it?

45. Does (s)he have any social security?

a. Where from?

b. For how long?

45. Does (s)he have any problems regarding his/her work conditions?

46. Is (s)he taking any additional jobs?

IF NO GO TO QUESTION 49

47. How did (s)he find this second job (or set up the business)?

REFER TO HELP FOLLOW-UP CARD

48. How often does (s)he do this job?
- When?
  - How many hours in a month?
  - How much does (s)he earn in a month?
49. For the following six months, does she/he have any job related plans?
- What does (s)he think of doing?
  - Why?
  - How does (s)he think of realising his/her plans?
  - What is your opinion about this?

### Part C. Unpaid Housework

**Transition** 'I now have a few questions about the housework'

50. Who does the housework in your family?

**Reminder**

Cooking, Cleaning – Laundry, Child care (If applicable), Shopping

REFER TO HELP FOLLOW-UP CARD

GO TO SET 2

**Part A. Income Allocation**

**Transition** 'Now I would like to ask questions about how you manage money in your house'

1. Who deals with the money business in the household? Which of the following is closest to your ways of managing money?
  - a. "I look after all the household income" GO TO QUESTION 3
  - b. "My partner looks after all the household income" GO TO QUESTION 3
  - c. "I am given an allowance, my partner looks after the rest"
  - d. "My partner is given allowance, I am looking after the rest"
  - e. "We keep the money in a common kitty" GO TO QUESTION 3
  - f. "We keep our finances separately" GO TO QUESTION 4
  - g. Any other?
  
2. How much is the household allowance?
  - a. What is it given for?
  - b. What do you do if it falls short?

REFER TO HELP FOLLOW-UP CARD

3. What does the rest of the income include? (What does the household income accumulated in your (partners) hand include? Who contributes and what goes to the common kitty?)

**Your main income**

- a. **Except option 1** do you contribute to this budget?
- b. **If no** what do you do with it?
- c. Does your husband know about it?
- d. **If yes** what portion of your income do you contribute?
- e. Do you keep any money for your personal needs?
- f. **If yes** what are they?

**Your partner's main income**

- a. What portion of his income does your partner contribute to this budget?
- b. Does he keep any money to himself?
- c. **If yes** what does he spend this on?

**Children's income**

- a. Does (s)he contribute to this budget?
- b. **If no** what does (s)he do with it?
- c. **If contributes** what portion?
- d. Is it a regular contribution?
- e. Does (s)he keep any money for herself/himself?
- f. **If yes** what does (s)he spend it on?

GO TO QUESTION 5

4. What do you do with your income?
  - a. Do you keep any money for your personal needs?
  - b. **If yes** what are they?

**Your partner's main income**

- a. What does he do with it?
- b. Does he keep any money to himself?
- c. **If yes** what does he spend this on?

**Children's income** (if applicable)

- a. What is (s)he doing with it?
  - b. Does (s)he also keep it separate?
  - c. **If no** who does (s)he give it to?
  - d. **If yes** what portion?
  - e. Is it a regular contribution?
  - f. Does (s)he keep any money for herself?
  - g. **If yes** what does she do with it?
5. Any additional income going to this budget?

**Reminder**

Additional jobs  
Overtime  
Financial help from networks remittances  
Rent/interest  
State transfers (tax repayments)

- a. **If yes** who keeps it?
6. What do you think about the way in which money is managed in your family?

**Part B. Savings, Debts and Assets**

**Transition** 'Now I have a few questions concerning your savings, debts and assets'

7. Do you have family savings?
8. Do you have any savings separate from your partner?

**IF 7 & 8 BOTH NO GO TO QUESTION 11**

**Reminder**

Gold – jewelry  
Exchange  
Bank account

- a. What form?
  - b. How much?
  - c. Does your partner know about your savings?
  - d. What are these savings for?
  - e. How do you make these savings?
9. Do you participate in any credit association?
- a. **If yes** how does it operate?
  - b. Who are the members?

**REFER TO HELP FOLLOW-UP CARD**

10. Do you have any plans about your saving(s) in the following six months? **Probe** joint or separate
- a. What do you think of doing?
  - b. Why?
  - c. How do you think of realising your plans?
11. Do your family have any debts?



12. Do you have any debts separate from your partner?

IF 10 & 11 BOTH NO GO TO QUESTION 14

**Reminder**

Credit card payments,  
Loans from bank  
Installments  
Unpaid bills

- a. What sort?
- b. How much?
- c. Where or whom to?

REFER TO HELP FOLLOW-UP CARD

13. **If considerable debts** do you have any plans regarding clearing at least part of your debts in the following six months? **Probe** either family or separate debts

- a. What do you think of doing?
- b. How do you think of achieving it?

14. Do you have any non-financial assets? **Probe** joint or separate

IF NO GO TO QUESTION 16

15. Do you have any plans concerning any of your asset(s) in the following six months?

- a. What do you think of doing?
- b. Why?
- c. How do you think of realising your plans?

16. Do you expect to be living in this house in the following six months?

- a. **If no** why?
- b. **Probe** any plans?
- c. **If any plans** how do you think of realizing your plan?

GO TO SET 3

**Part A. Health**

**Transition** 'Now let's talk about health issues in the family'

1. Is there anyone in the family suffering from any acute illness or disability?
  - a. Who are they?
  - b. What sort of illness?

REFER TO HELP FOLLOW-UP CARD

2. What do you do when one of your family members is ill?
  - a. **Probe** immediately see a doctor?
  - b. **If no** what do you do instead?

REFER TO HELP FOLLOW-UP CARD

**If immediate or when seen serious**

- a. Where or whom do you go?

REFER TO HELP FOLLOW-UP CARD

3. Do you have to pay for any part of the health treatment for any of the family members? **Probe** including medicine
  - a. Are there times when you find it difficult to pay for these expenses?
  - b. **If yes** what do you do then?

REFER TO HELP FOLLOW-UP CARD

**Part B. Education**

**Transition** 'Now I would like to ask you about your children's education'

4. What type of school is your child(ren) attending?
5. Did any of your child(ren) come across any problems in entering this school?
  - a. What sort? (university preparation courses, registry)
  - b. What did you do to solve the problem?

REFER TO HELP FOLLOW-UP CARD

6. What do his/her schooling expenses cover?

**Reminder list**

Fees  
Lunch  
Pocket money or monthly allowance  
Equipment (bag, stationary, uniform etc)  
Private courses (any help?)  
Transportation  
Accommodation (if away)

7. Are there times when you find it difficult to cope with their schooling expenses?
- What do you do then?
  - Probe** any items you economise on?
  - Probe** any items that you obtain for cheap or for free?
  - Probe** any help with these expenses?

REFER TO HELP FOLLOW-UP CARD

8. Do you have any plans for the education of your children in the following six months?
- What are you thinking of doing?
  - Does your husband agree with it?
  - How are you thinking of achieving this plan?

### Part C. Food Acquisition

**Transition** 'Now I would like to ask you some questions about your dietary habits and ways of acquiring food'

9. Where do you usually go shopping?
- Who with?
10. What sort of food do you usually buy?
- Probe** any items that you go without?
  - Probe** happened to cut down the amount?

11. Do you know cheap ways of buying food?

**Reminder** time, place and pattern of buying food

- Where? **Probe** why there?
  - When?
  - How do you buy? **Probe** retail or wholesale?
12. Do you know free ways of getting food?

- Probe** food help from their village

REFER TO HELP FOLLOW-UP CARD

13. Do you do any of the following at home?

Grow any vegetables or fruit

Produce or preserve food **Probe** type and amount

Keep animals

- If no** why?

REFER TO HELP FOLLOW-UP CARD

14. How many meals a day do you/your children and partner have?

**Part D. Clothing Acquisition**

**Transition** 'Now I would like to ask you few questions about your ways of obtaining cloths for the family members'

15. Do you know cheap ways of buying clothes?

**Reminder** time, place and pattern of buying clothes

- a. Where? **Probe** why there?
- b. When?
- c. How do you buy? **Probe** firsthand or secondhand

16. Do you know free ways of acquiring clothes? **Probe** borrowing

REFER TO HELP FOLLOW-UP CARD

17. Do you do sewing, knitting kind of work for the consumption of family members?

- a. **If no** why?
- b. **If yes** what kind?

REFER TO HELP FOLLOW-UP CARD

**Part E. Conclusion**

**Transition** 'Coming to the end of the interview, I just have few more questions to ask'

18. Are there any people whom we have not covered so far but you have called on for help within the last six months?

REFER TO HELP FOLLOW-UP CARD

19. We so far talked about some people who has done you a favour in certain situations. For instance .... Have you done anything in return?

- a. **If yes** what sort?
- b. **If no** how do you feel about this?

20. Is there anything else that you would like to mention to help me understand your predicament?

**University of Kent at Canterbury**

**SCHOOL OF SOCIAL POLICY SOCIOLOGY AND SOCIAL RESEARCH**

Urban and Regional Studies Unit  
Doctor of Philosophy in Urban Studies

A Longitudinal Study of Household Responses

**MALE PARTNER'S INTERVIEW GUIDE**

By Şebnem Eroğlu

April, 2002

**Part A. Paid Work**

**Transition** 'I would like to start with some questions about your work'

1. Do you currently have a regular job?

**If not working**

- a. Are you currently looking for a job?
- b. **If no** any reason why?
- c. **If yes** for how long?

**If retired**

- a. What was your job?
- b. When did you retire?
- c. From which social security institution?
- d. Do you get any pension?
- e. **If yes** how often do you get it?
- f. How much is it?

IF WORKING GO TO QUESTION 4

2. Do you casually engage in any sort of activity to make money?

IF YES GO TO QUESTION 4

3. For the following six months, do you have any job related plans?

- a. What do you think of doing?
- b. Why?
- c. How do you think of realising your plan?

GO TO PART B QUESTION 38

4. Could you describe what sort of job are you doing?

IF SELF-EMPLOYED GO TO PART A.2 - QUESTION 21

**Part A.1 Wage Labourers**

5. Where is your work?

**If outside home**

- a. How do you get to work?
- b. **If transport means used** are there times when you find it difficult to pay the fares?
- c. **If yes** what do you do then?

REFER TO HELP FOLLOW-UP CARD

6. How long have you been doing this job?

7. How did you find this job?

REFER TO HELP FOLLOW-UP CARD

8. **If not self-evident** what sort of skills are required to do the job?

- a. How did you acquire these skills?

REFER TO HELP FOLLOW-UP CARD

9. Is there anybody that you work with? **Probe** patron

REFER TO HELP FOLLOW-UP CARD

10. How often do you work?

- a. When?
- b. How many hours in a month?
- c. How much do you earn in a month?
- d. Do you do overtime?
- e. **If yes** how many hours in a month?
- f. Do you get paid for it?
- g. **If yes** how much is it?

11. Is your work affected by seasonal fluctuations?

- a. How?

12. Is there high risk of being made redundant?

- a. Why?

13. Is there any threat to your health and security at your work?

- a. What kind?

14. Do you have any social security?

- a. Where from?
- b. For how long?
- c. Who does it cover?

15. Are you casually or regularly taking any additional jobs?

IF NO GO TO QUESTION 20

16. How did you find this job(s) (or set up the business)?

REFER TO HELP FOLLOW-UP CARD

17. **If self-employed** could you tell me about stages/requirements of your work ?

**Reminder**

raw material-equipment purchase  
orders  
production  
sale

- a. Is anyone giving you a hand with any stage of this work?

REFER TO HELP FOLLOW-UP CARD

- b. Do you come across any problems inherent to your work?
- c. What sort of problems?

REFER TO HELP FOLLOW-UP CARD

18. Is there anybody that you work with? **If wage earner probe** inc. unpaid helpers and patron

REFER TO HELP FOLLOW-UP CARD



19. How often do you do this job?
- When?
  - How many hours in a month?
  - How much do you earn in a month?
20. For the following six months, do you have any job related plans?
- What do you think of doing?
  - Why?
  - How do you think of realising your plans? **GO TO PART B**

### Part A.2 Self-Employed

21. Where is your work?
- If outside home**
- How do you get to work?
  - Probe** any transportation means required?
  - If yes** are there times when you find it difficult to pay for the fares
  - If not be afforded** what do you do?

REFER TO HELP FOLLOW-UP CARD

22. How long have you been doing this job?
23. How did you set up your business?
- REFER TO HELP FOLLOW-UP CARD
24. **If not self evident** what sort of skills are required to do the job?
- How did you acquire these skills?

REFER TO HELP FOLLOW-UP CARD

25. Is there anybody that you work with?

REFER TO HELP FOLLOW-UP CARD

26. Could you tell me about the stages/requirements of your work?

**Reminder** raw material-equipment purchase, orders, production, sale

- Is anyone giving you a hand with any stage of this work?

REFER TO HELP FOLLOW-UP CARD

- Do you come across any problems inherent to your work?
- What sort of problems?

REFER TO HELP FOLLOW-UP CARD

27. Is your job affected by seasonal fluctuations?
- How?

28. Is there high risk of bankruptcy?
- Why?
  - What are you doing to sort this problem out?
- REFER TO HELP FOLLOW-UP CARD
29. Is there any threat to your health and security at your work place?
- What kind?
30. Do you have any social security?
- Where from?
  - For how long?
31. How often do you work?
- When?
  - How many hours in a month?
  - How much do you earn in a month?
32. Are you casually or regularly taking any additional jobs?
- IF NO GO TO QUESTION 37
- Could you describe what sort of job is that?
33. How did you find this job(s) (or set up the business)?
- REFER TO HELP FOLLOW-UP CARD
34. If self-employed could you tell me about the stages/requirements of your work?
- Reminder** raw material-equipment purchase, orders, production, sale
- Is anyone helping you at any stage of this work?
- REFER TO HELP FOLLOW-UP CARD
- Do you come across any problems inherent to this work?
  - What sort of problems?
- REFER TO HELP FOLLOW-UP CARD
35. Is there anybody that you work with? **Probe** patron
- REFER TO HELP FOLLOW-UP CARD
36. How often do you do this job?
- When?
  - How many hours in a month?
  - How much do you earn in a month?
37. For the following six months, do you have any job related plans?
- What do you think of doing?
  - Why?
  - How do you think of realising your plans?

38. For the following six months, do your children have any job plans?
- a. What sort?
  - b. Why?
  - c. How does (s)he think of realising your plans?
  - d. What is your opinion about it?

GO TO SET 2

**Part A. Income Allocation**

**Transition** ‘Now I would like to ask questions about how you manage money in your house’

1. Who deals with the money business in the household? Which of the following is closest to your ways of managing money?
  - a. “I look after all the household income” GO TO QUESTION 3
  - b. “My partner looks after all the household income” GO TO QUESTION 3
  - c. “I am given an allowance, my partner looks after the rest”
  - d. “My partner is given allowance, I am looking after the rest”
  - e. “We keep the money in a common kitty” GO TO QUESTION 3
  - f. “We keep our finances separately” GO TO QUESTION 4
  - g. Any other?

2. How much is the household allowance?

- a. What is it given for?
- b. What do you do if it falls short?

REFER TO HELP FOLLOW-UP CARD

3. What does the rest of the income include? (What does the household income accumulated in your (partners) hand include? Who contributes and what goes to the common kitty?)

**Your main income**

- a. **Except option 1** do you contribute to this budget?
- b. **If no** what do you do with it?
- c. Does your husband know about it?
- d. **If yes** what portion of your income do you contribute?
- e. Do you keep any money for your personal needs?
- f. **If yes** what are they?

**Your partner’s main income**

- a. What portion of his income does your partner contribute to this budget?
- b. Does he keep any money to himself?
- c. **If yes** what does he spend this on?
- d. **Probe** any spending on ‘non-essentials’?

**Children’s income**

- a. Does (s)he contribute to this budget?
- b. **If no** what does (s)he do with it?
- c. **If contributes** what portion?
- d. Is it a regular contribution?
- e. Does (s)he keep any money for herself/himself?
- f. **If yes** what does (s)he spend it on?

GO TO QUESTION 5

4. What do you do with your income?

- a. Do you keep any money for your personal needs?

**Your partner’s main income**

- a. What does he do with it?
- b. Does he keep any money to himself?
- c. **If yes** what does he spend this on?

**Children's income**

- a. What is (s)he doing with it?
  - b. Does (s)he also keep it separate?
  - c. **If no** who does (s)he give it to?
  - d. **If yes** what portion?
  - e. Is it a regular contribution?
  - f. Does (s)he keep any money for herself?
  - g. **If yes** what does she do with it?
5. Any additional income going to this budget?

**Reminder**

Additional jobs  
Overtime  
Financial help from networks remittances  
Rent/interest  
State transfers (tax repayments)

- a. **If yes** who keeps it?
6. What do you think about the way in which money is managed in your family?

**Part B. Savings, Debts and Assets**

**Transition** 'Now I have few questions concerning your savings, debts and assets'

7. Do you have family savings?

**Reminder**

Gold – jewelry  
Exchange  
Bank account

- a. **If yes** what form?
- b. How much?
- c. What are these savings for?
- d. How do you make these savings?

REFER TO HELP FOLLOW-UP CARD

8. Do you participate in any credit association?

- a. **If yes** how does it operate?
- b. Who are the members?

REFER TO HELP FOLLOW-UP CARD

9. Do you think of doing anything concerning any of your saving(s) in the following six months?

- a. What do you think of doing?
- b. Why?
- c. How do you think of realising your plans?

10. Do you have any debts?

**Reminder**

Credit card payments,  
Loans from bank  
Installments  
Unpaid bills

- a. What sort?
- b. How much?
- c. Where or whom to?

REFER TO HELP FOLLOW-UP CARD

11. **If considerable debts** do you have any plans regarding clearing at least part of your debts in the following six months? **Probe** either family or separate debts

- a. What do you think of doing?
- b. How do you think of achieving it?

14. Do you have any non-financial assets? **Probe** joint or separate

IF NO GO TO QUESTION 16

15. Do you have any plans concerning any of your asset(s) in the following six months?

- a. What do you think of doing?
- b. Why?
- c. How do you think of realising your plans?

16. Do you expect to be living in this house in the following six months?

- a. **If no** why?
- b. **Probe** any plans?
- c. **If any plans** how do you think of realizing your plan?

### Part C. House Ownership

**Transition** 'Now I have few questions about your housing tenure'

17. How long have you been living in this house?

IF TENANT GO TO QUESTION 20

IF RIGHT TO USER GO TO QUESTION 22

18. How did you obtain this house?

REFER TO HELP FOLLOW-UP CARD

19. Do you have the title deed?

- a. What is the size of your share?

GO TO QUESTION 23

SET 2

FINANCIAL SPHERE

20. How did you find this house?

REFER TO HELP FOLLOW-UP CARD

21. Are there times when you cannot afford to pay the rent on time?

a. What do you do then?

REFER TO HELP FOLLOW-UP CARD

b. **Probe** who is your landlord/lady?

REFER TO HELP FOLLOW-UP CARD

GO TO QUESTION 23

22. Whose house is this?

REFER TO HELP FOLLOW-UP CARD

23. Is there any risk of losing this house?

a. What kind?

b. Do you do anything to solve this problem?

c. **If yes** what?

REFER TO HELP FOLLOW-UP CARD

24. Do you expect to be living in this house in the following six months?

a. **If no** why?

b. **Probe** any plans?

c. **If any probe** how do you think of realising your plans?

GO TO SET 3



**Part A. Housing**

**Transition** 'Now I have few questions about your housing condition'

1. What is the size of this house?
2. How many rooms?
  - a. What are they used for?
  - b. How about the toilet, kitchen, and bathroom facilities?
3. Is there currently any problem with the house require substantial repairing?
  - a. What sort of problem(s)?
  - b. Do you have any attempts to sort this problem out?
  - c. **If yes** what kind?
  - d. How are you planning to realize this plan?
4. **If not mentioned earlier** how is the insulation in the house?
5. What do you use to heat the house?
  - a. **Probe** the amount?
6. How do you acquire the fuel?
  - a. **Probe cheaper purchases** time, place and pattern of buying
  - b. **Probe** do you make your own fuel?
  - c. **Probe** any other way of getting it free?

REFER TO HELP FOLLOW-UP CARD

7. Which of the following facilities do you have at home?
 

Water **probe** hot water  
Electricity  
Telephone  
Natural gas
8. Are there times when you economize on any of these services?
  - a. Which services?
  - b. How?
9. Any other problems that pose a threat to your health and security in the house and its immediate environment?
  - a. What sort of problem(s)?
  - b. **Probe** do you have any attempts to sort this problem out?
  - c. **If yes** what sort?

REFER TO HELP FOLLOW-UP CARD

**Part B. Household Items**

**Transition:** 'Now I have few questions about your household items'

10. Which of the following household items do you have at home?

**Electrical appliances**

TV

Video

Music Set

Fridge

Washing Machine

Dishwasher

Cooker

Oven

Hoover

Computer

**Furniture**

Dinner table and chairs

Armchair(s) **probe** how many?

Couch **probe** how many?

Carpet(s) **probe** in all rooms?

Bed(s) **probe** for all members?

Desk (if applicable)

Wardrobe **probe** how many?

11. Among these items you own is there anyone older than 15 years?

a. Which ones?

12. Among these items you own is there anyone that you bought second hand?

a. Which ones?

13. Among these items you own is there anyone that you received help when buying?

a. For which ones?

REFER TO HELP FOLLOW-UP CARD

14. Among these items you own is there anyone that you got for free?

a. How did you obtain it?

REFER TO HELP FOLLOW-UP CARD

15. Among these items you own is there anyone that you did yourself?

REFER TO HELP FOLLOW-UP CARD

16. What do you do when you need some household items that you do not have?

REFER TO HELP FOLLOW-UP CARD

17. Do you ever sell any household items when you need money?
- Have you sold anything within last six months?
  - If yes** what did you sell?
  - Why?
18. What do you do when your household items, particularly electrical appliances break down?
- Where or whom do you go to get it repaired?

REFER TO HELP FOLLOW-UP CARD

### Part D. Conclusion

**Transition** 'Coming to the end of the interview, just have few more questions to ask'

19. Are there any people whom we have not covered so far but you have called on for help within the last six months?
- REFER TO HELP FOLLOW-UP CARD
20. We so far talked about some people who did you a favour in certain situations. For instance .... Have you done anything in return?
- If yes** what sort?
  - If no** how do you feel about this?
21. Is there anything else that you would like to mention to help me understand your predicament?

**University of Kent at Canterbury**

**SCHOOL OF SOCIAL POLICY SOCIOLOGY AND SOCIAL RESEARCH**

Urban and Regional Studies Unit

Doctor of Philosophy in Urban Studies

A Longitudinal Study of Household Responses

**FEMALE PARTNER'S INTERVIEW GUIDE**

By Şebnem Erođlu

October, 2002

**Part A. Paid Work**

**Transition** 'I would like to start with some questions about your work'

IF NOT WORKING IN APRIL GO TO QUESTION 3

1. Are you still doing the same job as in April?

**If yes**

Regular job in April GO TO QUESTION 13

Free lance irregular wage earners GO TO QUESTION 18

Self employed in production/commerce GO TO QUESTION 26

2. What happened?

**If retired**

a. How much your gratuity was?

b. What did you do with it?

c. How much is your pension?

3. Are you currently engaged in any kind of work?

**If no**

Working in April GO TO QUESTION 17

Not working in April GO TO QUESTION 28

4. What sort of job are you currently engaged in?

5. Do you have a fixed work place?

**If outside home**

a. How do you get to work?

b. Can you afford the travel expenses?

c. **If no** what do you do?

REFER TO HELP FOLLOW-UP CARD

6. How did you find/set up the job?

a. Any new skills acquired to do the job?

REFER TO HELP FOLLOW-UP CARD

7. Who do you currently work for and/or work with?

REFER TO HELP FOLLOW-UP CARD

8. Is your new job affected by seasonal fluctuations?

a. How?

9. Is the risk of being made redundant/going bankrupt high?

a. Why?

10. Does this job pose any threats to your health and security?

a. How?

SET1

CHANGE IN EMPLOYMENT

11. How often do you work?
- a. How many days in a month?
  - b. How many hours a day?
12. How much money do you earn in a month?
- a. Do you do overtime?
  - b. **If yes** how much is your overtime payment?

GO TO QUESTION 16

13. Has there occurred any change in your earnings?
- a. How much is it currently?
14. Has there occurred any change in your work times?
- a. What sort?
15. Has there occurred any change in people you work with and/or for?

REFER TO HELP FOLLOW-UP CARD

16. Is your social security currently running?

**If yes**

- a. (Except Bag-Kur members) What is the deal between you and your employer in terms of the amount paid towards your pension?

**If no**

- a. Are you currently contributing to any optional security scheme?

IF NOT WORKING IN APRIL GO TO QUESTION 28

17. Was your social security running for the job you were doing in April?

**If yes**

- a. (Except Bag-Kur members) what was the deal between you and your employer in terms of the amount paid towards your pension?

**If no**

- a. Were you then contributing to any optional security scheme?

GO TO QUESTION 28

18. How many pieces of work have you undertaken since our first interview (or since the beginning of this season)?

- a. What kind?

19. (For each piece) How did you find it?

REFER TO HELP FOLLOW-UP CARD

20. (For each piece) Who did you work for?

REFER TO HELP FOLLOW-UP CARD

21. (For each piece) Who did you work with?

REFER TO HELP FOLLOW-UP CARD

a. How do you choose these people?

22. How many days in total have you worked this and last season?

a. Constantly or not (how long did the longest piece last)?

b. Any change in daily working hours?

23. How much money in total have you earned since April?

a. **Probe** any change in the rate of your daily payments?

24. **If seasonal job** How do you account for the difference in your work performance and earnings between this and last season?

25. Has your social security been running at all since our first interview?

**If yes**

a. How many days in total?

b. What is the deal between you and your employer in terms of the amount paid towards your pension?

**If no**

a. Are you currently contributing to any optional social security scheme?

b. Were you contributing in April?

GO TO QUESTION 28

26. How many products have you sold since our first interview and six months before April?

a. How much money does each make?

b. **If produced** any change in the time spent on producing these items?

c. How do you account for the difference in your earnings between these two periods?

27. How did you find the customers?

REFER TO HELP FOLLOW-UP CARD

28. Do you have social security registration?

a. How many days/years in total paid in so far?

b. Has it been regularly paid in since you first registered?

c. What is the total number of years you have been in the work field excluding any breaks?

29. Have you taken any (additional) jobs since our first interview in April?

**If no**

Worked Since April            GO TO QUESTION 32

Not worked since then        GO TO QUESTION 33

30. How many and what sort(s) of jobs have you done since then?

31. (For each job) How did you find/set up the job?

REFER TO HELP FOLLOW-UP CARD



32. Have you come across any work-related problems since our first interview?

a. How did you resolve it?

REFER TO HELP FOLLOW-UP CARD

33. (If any plans) In our first interview, you told me that you were planning to ..... Have you been able to realise this plan of yours?

If yes

a. How did you realise it?

REFER TO HELP FOLLOW-UP CARD

If no

a. What happened?

### Part B. Children's Work

Transition 'I will now ask you questions relating to changes in your children's work situation'

IF NOT WORKING IN APRIL GO TO QUESTION 36

34. Is your child still doing the same job as in April?

IF YES GO TO QUESTION 44

35. What happened?

36. Is (s)he currently engaged in any kind of work?

If no

Working in April

GO TO QUESTION 48

Not working in April

GO TO QUESTION 49

37. What sort of job is (s)he currently engaged in?

38. Does (s)he have a fixed work place?

If outside home

d. How does (s)he get to work?

39. How did (s)he find/set up the job?

a. Any new skills acquired to do the job?

REFER TO HELP FOLLOW-UP CARD

40. Who does (s)he currently work for?

REFER TO HELP FOLLOW-UP CARD

41. Does (s)he have any problems concerning his/her work conditions?

42. How often does (s)he work?

a. How many days in a month?

b. How many hours a day?

c. Is his/her work affected by seasonal fluctuations?

SET1

CHANGE IN EMPLOYMENT

43. How much money does (s)he earn in a month?

- a. Does (s)he do overtime?
- b. **If yes** how much is his/her overtime payment?

GO TO QUESTION 47

44. Has there occurred any change in his/her earnings?

- a. How much is it currently?

45. Has there occurred any change in his/her work times?

- a. What sort?

46. Has there occurred any change in people (s)he works for?

REFER TO HELP FOLLOW-UP CARD

47. Is his/her social security currently running?

- a. What is the deal between him/her and his/her employer in terms of the amount paid towards his/her pension?

IF NON WORKING IN APRIL GO TO QUESTION 49

48. Was his/her social security running for the job (s)he was doing in April?

- a. What was the deal between him/her and his/her employer in terms of the amount paid towards his/her pension?

49. Has (s)he taken any (additional) jobs since our first interview in April?

IF NO GO TO QUESTION 53

50. How many and what sort(s) of jobs has (s)he done since then?

51. **(For each job)** How did (s)he find/set up the job?

REFER TO HELP FOLLOW-UP CARD

52. Has his/her social security been running at all?

- a. What was the deal between him/her and his/her employer in terms of the amount paid towards his/her pension?

53. **(If any plans)** In our first interview, you told me that his/her plan was to..... . Has (s)he been able to realize his/her plan?

**If yes**

- b. How did (s)he realise it?

REFER TO HELP FOLLOW-UP CARD

**If no**

- a. What happened?

GO TO SET 2

**Transition** 'Now I would like to ask questions about changes in your financial situation'

1. Have you obtained any additional income from any other sources since our first interview?

**Probe**

Rent  
Interest  
Inheritance  
Tax return  
Revenue from land  
Donations

- a. What sort?  
b. How much?  
c. How did you make use of this money?

REFER TO HELP FOLLOW-UP CARD

2. Has there occurred any change in the way the money is managed in your household?

- a. In what respect?  
b. Whose hands the income accumulated?  
c. Who has a final say in financial decisions?  
d. How do you meet your personal needs?

3. Have you added to your family savings since our first interview?

- a. What are these savings being made for?  
b. How did you make these savings?

REFER TO HELP FOLLOW-UP CARD

4. Have you used any of your family savings since our first interview?

- a. What for?

5. How much was your savings in April and how much is it currently?

- a. In what form?

6. Do you currently have any savings separate from your partner? **Probe** sometimes?

- a. How much? **Probe** form  
b. What are these savings made for?  
c. How do you make these savings?  
d. Does your partner know about it?  
e. Why do you feel the need to make such savings?

7. Are you still/currently a member of any rotating credit association?

**If the same since/before April**

- a. Has your turn already arrived?  
b. **If yes** what did you do with the money?

**If previous rotation completed**

- a. What did you do with the money from the ex-club?

**If new after April**

- a. How does it operate?
- b. Who are the members?

REFER TO HELP FOLLOW-UP CARD FOR ALL OPTIONS

8. **(If any plans)** In our first interview you were planning to do ..... with your savings. Have you been able to realise your plan?

**If yes**

- a. How did you achieve it?

REFER TO HELP FOLLOW-UP CARD

**If no**

- a. What happened?

9. Do you currently have any family debts?

**Probe**

Debts to people  
Installments to any shops  
Unpaid bills  
Unpaid tax  
Bank credit  
Credit card debt

- a. What did you create these debts for?
- b. How much?
- c. Who or where to?

REFER TO HELP FOLLOW-UP CARD

10. Do you currently have any debts separate from your partner? **Probe** sometimes?

- a. Who or where to?
- b. How much?
- c. How do you repay these debts?
- d. Does your partner know about it?
- e. Why do you feel the need to create such debts?

11. **(If considerable)** your debts in April were ..... Have you been able to clear these debts?

- a. How did you clear these debts?

REFER TO HELP FOLLOW-UP CARD

12. Have you obtained any assets since our first interview?

**Probe**

House  
Urban plot  
Rural land or plot  
Car

- a. How did you obtain it?

REFER TO HELP FOLLOW-UP CARD

13. Have you sold any of your assets since our first interview?
- a. What did you sell?
  - b. What for?
14. **(If any asset plans)** In my first visit, you told me that you were planning to do ..... Have you been able to achieve your plan?

**If yes**

- a. How?

REFER TO HELP FOLLOW-UP CARD

**If no**

- a. What happened?

GO TO SET 3

**Part A. Education**

**Transition** 'Now I would like to ask you about changes regarding your children's education'

1. Has there occurred any change in your children's educational status since our first interview?

**If just started *lycee* / vocational school / university**

- a. Did you/your child come across any problems in entering the school?  
b. **If yes** how did you resolve this problem?

REFER TO HELP FOLLOW-UP CARD

**If final year in *lycee* / finished *lycee* / failed university exams**

- a. Is (s)he preparing for the next university exam?  
b. **If yes** attending to any preparation courses?

REFER TO HELP FOLLOW-UP CARD

**If just changed the school**

- a. Why did (s)he leave the previous one?  
b. Did you/your child come across any problems in entering the current school?  
c. **If yes** how did you resolve this problem?

REFER TO HELP FOLLOW-UP CARD

**If dropped out or left after compulsory period**

- a. Any reason why (s)he left school?

2. **(If any plans)** In our first interview you said you were planning to .... for your child(ren). Have you been able to realise this plan?

**If yes**

- a. How?

REFER TO HELP FOLLOW-UP CARD

**If no**

- a. What happened?

3. Have you had any difficulties in coping with their schooling expenses when the school/academic year began in September?

**If yes**

- a. What did you do then?

REFER TO HELP FOLLOW-UP CARD

**Part B. Health**

**Transition** 'Now I will ask a few health related questions'

4. Have any of your family members suffered from any illness since our first interview?

- a. What happened?  
b. How did you cope with treatment and medication expenses?

REFER TO HELP FOLLOW-UP CARD

5. Has there occurred any change in your family members' position concerning health benefit entitlements since our first interview?
- a. In what respect?

### Part C. Food & Clothing

**Transition** 'Now I would like to ask you some questions pertaining to food and clothing acquisition

6. Have you been able to prepare some food stock for the winter?
- a. What sort?
- b. Do you believe this amount to be sufficient for the winter?
- c. How did you obtain the ingredients?
- d. Who helped you to prepare this stock?

REFER TO HELP FOLLOW-UP CARD

7. Have you received any food help since our first interview?

REFER TO HELP FOLLOW-UP CARD

8. Has anyone sent you food from your hometown since our first interview?

**If yes**

REFER TO HELP FOLLOW-UP CARD

**If no**

- a. Why not? **Probe** both partners' rural land situation

9. Has there occurred any change in the amount of red and white meat you buy in a month since our first interview?
- a. How many kilos a month in April?
- b. How many kilos currently?

10. Have you received any clothing from any sources since our first interview?

REFER TO HELP FOLLOW-UP CARD

11. I will show you some cards indicating basic areas of household expenditures. Keeping your actual income in mind, would you please rank order them starting from the one you least skimp on to the most within the last six months?

REFER TO RANK AID CARDS

- a. How do you skimp on these items?

### Part D. General

**Transition** 'We are coming to the end of the interview, I will only have few more questions to ask'

12. Are there any people we have not discussed so far but from whom you have received some help since our first interview?

REFER TO HELP FOLLOW-UP CARD



SET 3

CHANGE IN CONSUMPTION

13. Since our first interview, you seem to have received some support from your 'circle'. For instance ... (**remind** some mentioned earlier). Have you done anything in return?

**If yes** what?

- a. **If no** how do you feel about it?

14. Since our first interview, have you or any of your children acquired any skills we have not discussed so far?

a. What sort?

b. What for?

REFER TO HELP FOLLOW-UP CARD

15. Do you believe your living condition has got better, worse or not changed since our first interview?

**If worse or better off**

- a. In what respects?

16. What are your expectations from the forthcoming elections?

- a. Who do you think of voting for?

**University of Kent at Canterbury**

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A Longitudinal Study of Household Responses

**MALE PARTNER'S INTERVIEW GUIDE**

By Şebnem Erođlu

October, 2002

**Part A. Paid Work**

**Transition** 'I would like to start with some questions about your work'

IF NOT WORKING IN APRIL GO TO QUESTION 3

1. Are you still doing the same job as in April?

**If yes**

Regular job in April	GO TO QUESTION 13
Free lance irregular wage earners	GO TO QUESTION 18
Self employed in production/commerce	GO TO QUESTION 26

2. What happened?

**If retired**

- How much your gratuity was?
- What did you do with it?
- How much is your pension?

3. Are you currently engaged in any kind of work?

**If no**

Working in April	GO TO QUESTION 17
Not working in April	GO TO QUESTION 28

4. What sort of job are you currently engaged in?

5. Do you have a fixed work place?

**If outside home**

- How do you get to work?
- Can you afford the travel expenses?
- If no** what do you do?

REFER TO HELP FOLLOW-UP CARD

6. How did you find/set up the job?

- Any new skills acquired to do the job?

REFER TO HELP FOLLOW-UP CARD

7. Who do you currently work for and/or work with?

REFER TO HELP FOLLOW-UP CARD

8. Is your new job affected by seasonal fluctuations?

- How?

9. Is the risk of being made redundant/going bankrupt high?

- Why?

10. Does this job pose any threats to your health and security?

- How?

SET1

CHANGE IN EMPLOYMENT

11. How often do you work?

- a. How many days in a month?
- b. How many hours a day?

12. How much money do you earn in a month?

- a. Do you do overtime?
- b. **If yes** how much is your overtime payment?

GO TO QUESTION 16

13. Has there occurred any change in your earnings?

- a. How much is it currently?

14. Has there occurred any change in your work times?

- a. What sort?

15. Has there occurred any change in people you work with and/or for?

REFER TO HELP FOLLOW-UP CARD

16. Is your social security currently running?

**If yes**

- a. (Except Bag-Kur members) What is the deal between you and your employer in terms of the amount paid towards your pension?

**If no**

- a. Are you currently contributing to any optional security scheme?

IF NOT WORKING IN APRIL GO TO QUESTION 28

17. Was your social security running for the job you were doing in April?

**If yes**

- a. (**Except Bag-Kur members**) what was the deal between you and your employer in terms of the amount paid towards your pension?

**If no**

- a. Were you then contributing to any optional security scheme?

GO TO QUESTION 28

18. How many pieces of work have you undertaken since our first interview (or since the beginning of this season)?

- a. What kind?

19. (**For each piece**) How did you find it?

REFER TO HELP FOLLOW-UP CARD

20. (**For each piece**) Who did you work for?

REFER TO HELP FOLLOW-UP CARD

## SET1

## CHANGE IN EMPLOYMENT

21. (For each piece) Who did you work with?

REFER TO HELP FOLLOW-UP CARD

a. How do you choose these people?

22. How many days in total have you worked this season?

a. Constantly or not (how long did the longest piece last)?

b. Any change in daily working hours?

23. How much money in total have you earned this season?

a. **Probe** any change in the rate of your daily payments?

24. **If seasonal worker** How do you account for the difference in your work performance and earnings between this and last season?

25. Has your social security been running at all since our first interview?

**If yes**

a. How many days in total?

b. What is the deal between you and your employer in terms of the amount paid towards your pension?

**If no**

a. Are you currently contributing to any optional social security scheme?

b. Were you contributing in April?

GO TO QUESTION 28

26. How many products have you sold since our first interview and six months before April?

a. How much money does each make?

b. **If produced** any change in the time spent on producing these items?

c. How do you account for the difference in your earnings between these two periods?

27. How did you find the customers?

REFER TO HELP FOLLOW-UP CARD

28. Do you have social security registration?

a. How many days/years in total paid in so far?

b. Has it been regularly paid in since you first registered?

c. What is the total number of years you have been in the work field excluding any breaks?

29. Have you taken any (additional) jobs since our first interview in April?

**If no**

Worked since April

GO TO QUESTION 32

Not worked since then

GO TO QUESTION 33

30. How many and what sort(s) of jobs have you done since then?

31. (For each job) How did you find/set up the job?

REFER TO HELP FOLLOW-UP CARD

**SET1**

**CHANGE IN EMPLOYMENT**

32. Have you come across any work-related problems since our first interview?

a. How did you resolve it?

REFER TO HELP FOLLOW-UP CARD

33. **(If any plans)** In our first interview, you told me that you were planning to ..... Have you been able to realise this plan of yours?

**If yes**

a. How did you realise it?

REFER TO HELP FOLLOW-UP CARD

**If no**

a. What happened?

GO TO SET 2

**Transition** 'Now I would like to ask questions about changes in your financial situation'

1. Have you obtained any additional income from any other sources since our first interview?

**Probe**

Rent  
Interest  
Inheritance  
Tax return  
Revenue from land  
Donations

- a. What sort?  
b. How much?  
c. How did you make use of this money?

REFER TO HELP FOLLOW-UP CARD

2. Has there occurred any change in the way the money is managed in your household?

- a. In what respect?  
b. Whose hands the income accumulated?  
c. Who has a final say in financial decisions?  
d. How do you meet your personal needs?

3. Have you added to your family savings since our first interview?

- a. What are these savings being made for?  
b. How did you make these savings?

REFER TO HELP FOLLOW-UP CARD

4. Have you used any of your family savings since our first interview?

- a. What for?

5. How much was your savings in April and how much is it currently?

- a. In what form?

6. Are you still/currently a member of any rotating credit association?

**If the same since/before April**

- a. Has your turn already arrived?  
b. **If yes** what did you do with the money?

**If previous rotation completed**

- a. What did you do with the money from the ex-club?

**If new after April**

- a. How does it operate?  
b. Who are the members?

REFER TO HELP FOLLOW-UP CARD FOR ALL OPTIONS

7. (If any plans) In our first interview you were planning to do ..... with your savings. Have you been able to realise your plan?

If yes

- a. How did you achieve it?

REFER TO HELP FOLLOW-UP CARD

If no

- a. What happened?

8. Do you currently have any family debts?

**Probe**

Debts to people

Installments to any shops

Unpaid bills

Unpaid tax

Bank credit

Credit card debt

- a. What did you create these debts for?  
b. How much?  
c. Who or where to?

REFER TO HELP FOLLOW-UP CARD

9. (If considerable) your debts in April were ..... Have you been able to clear these debts?

- a. How did you clear these debts?

REFER TO HELP FOLLOW-UP CARD

10. Have you obtained any assets since our first interview?

**Probe**

House

Urban plot

Rural land or plot

Car

Anything else?

- a. How did you obtain it?

REFER TO HELP FOLLOW-UP CARD

11. Have you sold any of your assets since our first interview?

- a. What did you sell?  
b. What for?

12. (If any asset plans) In my first visit, you told me that you were planning to do ..... Have you been able to achieve your plan?

If yes

- a. How?

REFER TO HELP FOLLOW-UP CARD



SET 2

CHANGE IN FINANCIAL SITUATION

**If no**

a. What happened?

13. Have you obtained any household items since our first interview?

a. How did you obtain it?

REFER TO HELP FOLLOW-UP CARD

14. Have you sold any household items since our first interview?

**If yes**

a. What did you sell?

b. What for?

15. **(If ex-coop. member)** When did you sell your co-operative share?

a. Why did you sell it?

b. What happened to the money reimbursed?

GO TO SET 3

**Part A. Housing**

**Transition** 'now I have few questions about your changes in housing condition'

1. Has there occurred any change in your housing situation/tenure since our first interview?

**If no**

Tenants <b>Probe</b> rent	GO TO QUESTION 16
Ex-dump occupants	GO TO QUESTION 15
Others	GO TO QUESTION 16

2. What is the type of the house?

3. What is the housing tenure?

Owner	
Tenant	GO TO QUESTION 6
Right to user	GO TO QUESTION 8

4. How did you obtain this house?

REFER TO HELP PROBE CARD

5. Do you have a title deed?

- a. How much is your share?

GO TO QUESTION 9

6. How much is your current rent?

- a. Are there times when you cannot afford the rent?  
b. **If yes** what do you do then?

REFER TO HELP PROBE CARD

7. How did you find this house?

- a. **Probe** landlord

REFER TO HELP PROBE CARD

GO TO QUESTION 9

8. Whose house is that?

9. Is there any risk of losing this house?

- a. Why?  
b. Do you do anything to resolve this problem?

REFER TO HELP PROBE CARD

10. What is the size of this house?

11. How many rooms are there?

- a. What are they used for?  
b. **Probe** functions including kitchen and bathroom

12. How do you think this house is maintained in comparison to the one you were living in our first interview?
- In what respects?
  - If worse** why did you move house then?

13. Do you have individual access to

Electricity  
 Water **probe** hot water  
 Telephone  
 Natural gas

14. How do you heat this house?

GO TO QUESTION 18

15. Have you taken any action to resolve the problem of demolition since our first interview?

- Can you think of any party that would bring this problem to an end in favour of the occupants?

16. In our first interview, you said that the house needs maintenance of ..... kind / you were planning to undertake maintenance/repairs of ..... kind. Have you managed to carry out any (of these) tasks?

**If yes**

- How?

REFER TO HELP PROBE CARD

**If no**

- What happened?

17. Since our first interview, has there occurred any change in your access to

Electricity  
 Water **probe** hot water  
 Telephone  
 Natural gas

REFER TO HELP PROBE CARD

18. Have you already arranged any fuel for the forthcoming winter?

- How? **Probe** the amount

REFER TO HELP PROBE CARD

## Part B. General

**Transition** 'Coming to the end of the interview, just have few more questions to ask'

19. Are there any people we have not discussed so far but from whom you have received help since our first interview?

REFER TO HELP PROBE CARD

20. Since our first interview, you seem to have received some support from your 'circle'. For instance .....  
Have you done anything for these people in return?

**If yes**

- a. What?

**If no**

- a. How do you feel about it?

21. Since our first interview, have you acquired any skills we have not discussed so far?

a. What sort?

b. What for?

REFER TO HELP PROBE CARD

22. Do you believe your living condition has got better, worse or not changed since our first interview?

a. **If worse or better off** in what respects?

23. What are your expectations from the forthcoming elections?

a. Who do you think of voting for?

## HELP FOLLOW-UP CARD

Ask if any help received recently (within six months or so) in given situation or by the given person(s)?

- a. **If yes** what sort?

### If institutional help

- a. Is it a guaranteed source of help?
- b. More help in the future?
- c. Anyone mediate(d) your access?

### If social support

- a. Who is (s)he? **Probe** for some identification
- b. What is his/her relation to you? **Probe** if multiple
- c. How do you think their economic situation is compared to your own?
- d. Is (s)he someone whom you can call on for help in the future?
- e. **If no** why not?



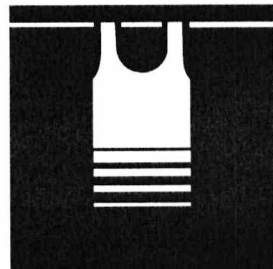
HEALTH



TRANSPORTATION



MAINTENANCE



CLOTHING



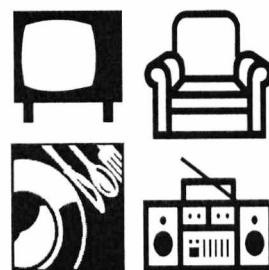
FOOD



FUEL  
ELECTRICITY  
PHONE WATER



EDUCATION



HOUSEHOLD ITEMS

**University of Kent at Canterbury**

**SCHOOL OF SOCIAL POLICY SOCIOLOGY AND SOCIAL RESEARCH**

Urban and Regional Studies Unit

Doctor of Philosophy in Urban Studies

A Longitudinal Study of Household Responses

**PARTNERS' SUBJECTIVE DEPRIVATION QUESTIONNAIRE**

Partner code:

By Şebnem Erođlu

October, 2002

## SUBJECTIVE DEPRIVATION QUESTIONNAIRE

**Instructions** Please give each item a number between 1-5 to indicate how necessary, you believe, these items to be. Please note that the higher the number the more necessary the item becomes.

1. Having sufficient income to support the household

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

2. Being able to make some savings for rainy days

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

3. Not being in debt to the extent that it puts excessive pressure on household's budget

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

4. To own a car

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

5. To own a house or plot in the urban area

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

6. To own a house, plot or arable land in the rural area

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

7. Being able to afford both treatment and medication for all members of the household

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

8. Being able to afford your children's schooling expenses such as pocket money, transport, registration and contributory fees, books-notebooks and uniforms

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

9. Being able to support your children who wish to continue their education after completing their compulsory period and to send them to university preparation courses

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------



10. Being able to prepare the food stock for winter, such as pulses, rice, bulgar wheat and pasta, flour, sugar and tea, potatoes and onions, preserved/ pickled/ processed/ dried vegetables and fruits, jam, and bread

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

11. Being able to consume red or white meat in an amount necessary for a healthy diet

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

12. Being able to afford first hand winter and summer clothes and shoes for all family members

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

13. Being able to live in a house where you almost feel confident that you can live as long as you want

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

14. Being able to afford a separate room for children to sleep and study

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

15. Being able to afford to carry out household maintenance tasks such as wall-paint, roof replacement, ceiling replastering and water-electricity installation, and to build annexes for multi-purposes, e.g room, oven.

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

16. Being able to have individual access to good quality electricity, water and telephone services

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

17. Being able to heat the rooms of the house sufficiently and to provide hot water regularly both for bathroom and kitchen

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

18. Being able to live in a hygienic environment away from waste disposal and animal discharges

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

19. Having household items which are first hand or less than 10 years old

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

20. Having furniture such as sitting set, dining table and chair set, bed-study desk-wardrobe set for children or parents

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

21. Having electrical appliances such as video, dishwasher and music set

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

22. Having a job where you do not have to work excessively long hours relative to your earnings

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

23. Having a socially secured job which will allow you to enjoy a pension after your retirement

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------

24. Having a job which incurs min. costs and risks on your health and security

unnecessary	1	2	3	4	5	very necessary
-------------	---	---	---	---	---	----------------



**DIARY**

April– September 2002

**HOUSEHOLD CODE:**

## USER MANUAL

Dear .....

This diary is designed for you to make short notes within the six month period between now and end of September, especially of

1. any positive or negative incidents and changes concerning your and your children's work, housing, your children's education, your and your children's health, and your financial conditions (debts, financial and non-financial assets and savings) and your social relations,
2. (if positive) the things you have done for these changes to happen, the type and source of help –if you have received any,
3. (if negative) the things you have done to cope with the consequences, the type and source of help –if you have received any.

The reminder regarding the issues you are expected to cover in your notes is repeated at the back of each page for your ease of access.

This diary contains the months of April, May, June, July, August and September. A single page is assigned for each month and is divided into four parts to make it easy for you to take your notes on a weekly basis. The dates are located on the left hand side of each section. You are expected to note the relevant incidents and changes into the box corresponding to the week where the event has taken place. In cases where nothing occurs relevant to the issues bullet pointed above, you may leave the corresponding boxes empty. In cases of shortage of space, on the other hand,

you may use the back of the page corresponding to the month where the event has taken place.

The purpose of using this diary is to help you recall the incidents and changes you have experienced over six the months period and thereby respond to the questions to be asked in the second interview. This diary will be looked at by the researcher before the second interview. Therefore, it is planned to be collected by the researcher herself at the end of September. It would thus be well appreciated that you keep your diary in a safe place.

Thanking you in advance for your collaboration.

Best regards,

Şebnem Eroğlu

# august (sample sheet)

1-7 August

8-14 August

15-21 August

22-31 August

## REMINDER

1. In the last week, did anything happen concerning
  - ☞ your and or your children's employment conditions
  - ☞ housing condition
  - ☞ your children's education
  - ☞ your and or your children's health
  - ☞ your financial condition (e.g. debts, financial and non-financial assets and savings) and
  - ☞ your social relations.
2. What happened?
3. Was it a positive or a negative event?
4. (If positive) how did it happen? Did you get any help with it?  
(If yes) What sort? From whom?
5. (If negative) what did you do to cope with the consequences?  
Did you get any help with it?  
(if yes) What sort? From whom?

Thanks for sparing your time...

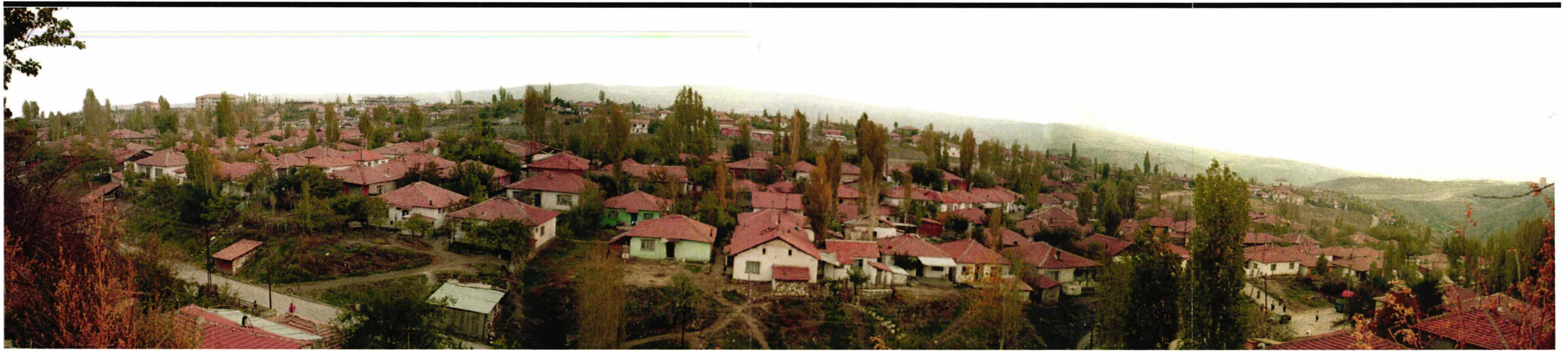
## Appendix D: Ege Mahallesi on Camera

- **Album A:** Panoramic views from Ege 369
- **Album B:** Street views from Ege 370
- **Album C:** Ege *Gecekondu*s 372
- **Album D:** Self-provisioning in Ege 376





**Plate D.A.1** *A panoramic view of Northern Ege from the former coal storage yard*



**Plate D.A.2** *Ege from North to South: a close-up panorama*



**Plate D.A.3** *Nato Yolu Axis bordering Ege from the East*





**Plate D.B.1** *The formal/informal divide: a view of the housing co-operative housing*



**Plate D.B.2** *Northern Ege Householders preparing meat in the street*





**Plate D.B.3** *Children of Northern Ege at play*



**Plate D.B.4** *Car ownership: a symbol of status in Ege*





**Plate D.C.1** *Fencing the de facto boundaries of a Northern Ege gecekondu*

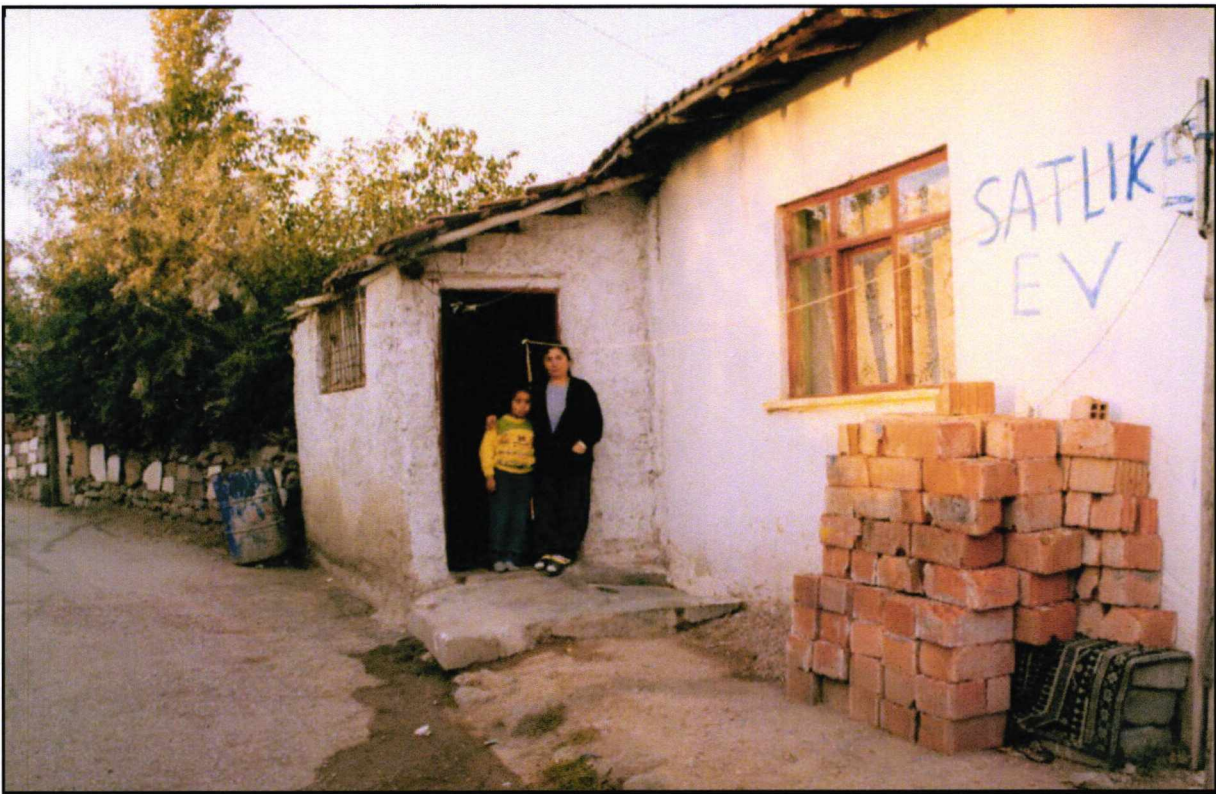


**Plate D.C.2** *A self-built gecekondu expressing individual creativity*





**Plate D.C.3** *A gecekonu veranda: a semi-public space for neighbourly gatherings*



**Plate D.C.4** *A 'house for sale' in Northern Ege*





**Place D.C.5** *A shaded gecekondu entrance*



**Plate D.C.6** *An iron door communicating household status*





**Plate D.C.7** *A front yard activity: splitting logs for the coming winter*



**Plate D.C.8** *A gecekonu garden: an area rarely used for food production*





**Plate D.D.1** *A division of labour depicted by the seasonal activity of bread-making*



**Plate D.D.2** *Long hours spent in front of the tandoor*





**Plate D.D.3** *An act of great skill: rolling the dough thin*



**Plate D.D.4** *A stack of thin bread to be stored for winter days*