

**WORKING CLASS HOUSEHOLDS' SUBSISTENCE STRATEGIES AND THE  
PROCESS OF PROLETARIANIZATION IN ISTANBUL**

by

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**THESIS TITLE: WORKING CLASS HOUSEHOLDS' SUBSISTENCE STRATEGIES AND THE PROCESS OF PROLETARIANIZATION IN ISTANBUL**

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This study analyzes the proletarianization processes of low-income families who are migrated to İstanbul in different periods and depicts how it is possible for low-income households by only relying heavily on subsistence activities to prosper in İstanbul in the harsh conditions of neoliberalism. This thesis takes the household as a unit of analysis and draws out its conclusions by focusing on the life-stories of both female and male adult members of the households. The existing literature argues that the social transfers provided by the state and extended family members of the household, options for obtaining non-wage incomes and informal housing opportunities are the prominent social and economic mechanisms that ease the adaptation process of families, confers the chances of getting by in the city and also has a substantial impact on the proletarianization process of low-income households. The empirical findings of this thesis allows for testing the relevance of these assumptions for low-income families residing in İstanbul in the last decade. This thesis argues that the migration period has a minor impact in terms experiencing proletarianization. Supplemental non-wage income related activities and informal housing options has depleted in İstanbul for low-income families. The social transfers mostly provided by the state have a partial contribution in the household economy. The primary sources for low-income households to prosper in the city has become wage related activities, capacity to increase level of indebtedness and maintenance of the reproduction of the household unit which is done by female members of the households.

**Keywords:** Household, Migration period, Proletarianization, Neoliberalism, Wage work, Indebtedness, The role of women

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# TEZ BAŞLIĞI: İSTANBUL'DA YAŞAYAN İŞÇİ SINIFI HANELERİNİN PROLETERLEŞME SÜREÇLERİ VE YETERLİLİK DÜZEYİNDE ÜRETTİKLERİ GEÇİM STRATEJİLERİ

HÜSEYİN DENİZ SERT

Bu çalışma son 10 yıl içerisinde İstanbul'da yaşayan düşük gelirli işçi ailelerin kentte verdikleri geçim mücadelelerine ve proleterleşme süreçlerine odaklanmaktadır. Bu tez hane bir analiz birimi olarak ele almakta ve hane üyelerinin yaşam hikâyelerine odaklanarak savlarını oluşturmaktadır. Mevcut yazın, geniş aile üyelerinden gelen yardımların, devletin sağladığı ayni ve nakdi transferlerin, kentteki kaçak barınma imkânlarının ve ücret dışı gelirlerin; düşük gelirli ailelerin kente uyum süreçlerini kolaylaştırdığını, geçime yönelik stratejiler üretmeye yardımcı olduğunu ve proleterleşme süreçlerini önemli ölçüde etkileyen toplumsal ve ekonomik mekanizmalar olduğunu savlamaktadır. Özellikle son on yılı dikkate aldığımızda, bu tezin bulguları mevcut yazının ürettiği bu varsayımların geçerliliğini İstanbul'daki düşük gelirli aileler açısından sınamaya imkân vermektedir. Bu tez düşük gelirli aileler için göç döneminin proleterleşme süreçlerinde kayda değer bir etkisi olmadığını iddia etmekte, destekleyici ücret dışı gelirlerin ve kaçak barınma imkânlarının azaldığını tespit etmekte ve sağlanan sosyal yardımların etkisinin düşük düzeyde olduğunu gözlemlemektedir. Bu tez proleterleşme sürecinin tamamlandığını ve düşük gelirli aileler için kentte geçimlerini sağlamaları için en önemli kaynakların; ücretler, hanenin borçlanma kapasitesi ve yeniden üretimini sağlayan kadınların rolü olduklarını iddia etmektedir.

**Anahtar Sözcükler:** Hane, göç dönemi, proleterleşme, neoliberalizm, ücretli çalışma, borçluluk, kadının rolü

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I came to Koç University in 2011, having two research questions on my mind. I either continue my academic career as a historian or a sociologist. Having met with Deniz Ykseker actually has made a decisive impact in my intellectual interests. She invited me to her reading group meetings. The fruitful discussions we made and the readings she assigned during these sessions helped me to make my mind to pursue my studies in the discipline of sociology. These gatherings actually broadened my perspective and shifted my personal approach to sociology. Indeed, with her help I unlearn the discipline of sociology during my time in Koç University. In 2014, I have completed my research which is very far from the scope of this thesis. I was investigating the relations between the state, political party, capital and Islamic NGOs in an Anatolian industrial city Gaziantep. As I was dabbling with the empirical findings and suffering with the writing of my first dissertation, Professor Ykseker offered me to engage in the field research of this project. I participated in the field work and nearly done the half of the interviews. She also encouraged me to derive a new dissertation from the collected data of this project. Without her patience, the belief she put in me; this thesis would not have been completed. Professor Ykseker is more than an advisor for me. She will always remain as a good personal example on how to politically and intellectually remain righteous in the tortuous field of academia.

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# **Working Class Households' Subsistence Strategies and the Process of Proletarianization in Istanbul**

## **Introduction**

Urban transformation projects, newly emerging formal massive housing plans, expansion of the service sector, continued significance of the manufacturing sector, the increase in the role of the construction sector in terms of employment creation and a relative increase in women's labor force participation are some of the important aspects of the social transformation that the city has been experiencing since the 2000s. These processes have enabled many low-income households to access new economic resources on one hand, but, on the other, the very same processes continue to expose many low-income households to great social risks.

This thesis aims to analyze how low-income households respond to spatial and economic changes in Istanbul. It specifically focuses on whether these low-income groups have come to depend on wages as the primary source of income for getting by in Istanbul. This issue, which is related with the dynamics of proletarianization, will be under scrutiny in the following chapters.

The thesis is based on findings of a research project undertaken by the Study Group on Social Class and Labor at Koç University between 2013 and 2015 and supported by a grant from the Friedrich Ebert Stiftung. I was a member of the research group and conducted interviews with adult members of the low-income households. The organization and the main arguments of this thesis are based on three chapters:

In the first chapter I argue that wages have become the primary source of household income. Social support from relatives residing in the village have diminished, and government transfers have only a partial role in household income. Self-employment does not provide a lucrative, sustainable source of income but rather increases the economic fragility of the household. In this respect, it can be argued that since the 2000s, in the face of these abrupt transformations low-income families in Istanbul that were observed in the field research have become proletarianized. They have become fully dependent on the labor market for making a living. Another observation is that having a relatively secure job with social insurance is crucial. Formal wage work brings in a regular income and the social insurance that comes with it covers the health-related expenditures of the household and provides a warranty for retirement. The level of indebtedness of low-income households increased during the 2000s. In addition to cash income, another important economic mechanism for getting by in the city is that low-income families rely on short- and long-term borrowing.

There has been an ongoing transformation in the housing options for low-income dwellers of Istanbul. This thesis in parallel with other studies shows that informal housing opportunities have been slowly depleted in Istanbul. Migrant families that came to Istanbul in the post-1990 period could not benefit from informal housing options. However, as a household spends more years in the city, they may be able to buy a housing unit. Particularly house ownership is the long-term objective for low-income households that have acquired a capacity for improving their condition. House ownership on one hand contributes to a family's economic capacity, makes their daily economic struggle smoother and has a partial effect on reducing their living costs. However, home ownership could only be possible by squeezing the subsistence capacity of the family, particularly through indebtedness. Households have to take long-term bank loans to meet the conditions for household purchase. They also have to manage the work force potential that their household possesses. At least two members of the

households must enter the labor market for this goal. Owning a house can only be realized with increasing the number of actively working family members and long term bank loans.

In the second chapter, I analyze that apart from income generating activities, the chances of getting by in Istanbul is also bound to maintaining the reproduction of the households. In this process, gender is the main axis in inter-household relations. Women are indeed key economic actors in low-income households. Women, whether wage workers or not, are central economic actors who maintain and manage the economic well being of the household. They manage the economic balance of the household, control the budget carefully, make savings and undertake the responsibility of children and elderly members. Women's responsibility in maintaining domestic duties increase during times of unemployment of the breadwinner. Women take initiative to fix the household economy during times of economic urgency. Women from time to time seek jobs to balance the household's condition in economically harsh periods. However, the efforts of women remain invisible. As the data show, adult male and female members of the family have different narratives on specific issues such as economic hardship, income sources other than wages and the condition of indebtedness. The decisive role that the women have in the households in different periods are undermined by the male members. This dynamic shows the conflictual gendered relations in low-income households. The findings of the thesis provide insight about demographical changes among the three generations in the households. In the following sections, observations about educational and occupational changes between different generations will be presented. Additionally, the process of urban transformation that has changed the spatial organization of Istanbul makes an impact on the housing opportunities of low-income dwellers. This thesis tries to illuminate the possible impacts of urban transformation on low-income households particularly focusing on the condition of their property ownership.

In the third chapter the main observations and arguments of the thesis will be supported and detailed by presenting excerpts from the life stories of household types which are in different stages of the lifecycle. Through forming narratives out of the life stories of a number of interviewees in relation with the underlying themes of the thesis, I will show how the chances of getting by in the city become possible with using different income allocation strategies. In this context, the life story of one nuclear family and one extended family will be presented in detail for understanding the proletarianization process. I also include an outlier case in this chapter in order to show that if the income allocation and generational options are depleted for low income households, then this economic incapacity brings detrimental conditions that deepen the isolation of the household from urban life and diminish dramatically the chances of getting by.

There are some limitations pertaining to the findings of this thesis and the scope of its research. Firstly, due to the size of the sample, the findings do not allow for clear-cut generalizations. But the findings allow us to make inferences about the proletarianization experiences and income generation strategies of low income households residing in İstanbul. Secondly, in terms of its scope, this research takes a closer look at households whose overall experiences in the city exhibits economic preservation or relative improvement. Generally, these households acquired a certain level of economic capacity in the years they spent in İstanbul. In short, they are the ones who succeeded to get by in the city. Even though these families could not totally eliminate the risk of economic fragility, most of them are relatively socially secure, have garnered a certain level of work experience, established social networks; and they have mostly regular and formal jobs. In this regard, the disadvantageous social

groups of Istanbul who still work in informal jobs, live in insecure conditions, experience impoverishment and economic deterioration were out of the focus of this study.<sup>1</sup>

Apart from these limitations, the arguments of this thesis make a modest contribution to the social science literature concerning labor studies in Turkey. The arguments advanced in this thesis, namely that the proletarianization process of working classes in Istanbul have been completed and that wages are the primary source of income can hopefully be the grounds of further quantitative studies in which these hypotheses can be tested. Demographic, social and economic trends revealed among the working class of Istanbul can be put under scrutiny in more encompassing longitudinal studies. A valuable strand of thought in labor studies argues that the proletarianization processes induce collective mobilization among the working classes. Previous studies show that the tortuous path of proletarianization gradually leads to the total dispossession of the peasantry, transforms them into wage workers and ultimately brings about labor militancy in different periods in various contexts. Working classes who are gradually stripped of any auxiliary economic sources other than wages act to demand wage increases and better working conditions (Arrighi, 1970, Arrighi and Piselli, 1987, Gürel, 2011).<sup>2</sup> One of the main findings of the thesis, the completion of the proletarianization process of the working classes in Istanbul in the last decade, then might merit further inquiries

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<sup>1</sup> For details of income generation strategies and life chances of the low-income groups who work in informal jobs in the apparel sector of İstanbul see Yörük's MA thesis (2006). A recent study that estimates the loss and cuts in employment taxes argues that the informal sector has still substantial weight in İstanbul's economy (Ergüder, 2016).

<sup>2</sup> Arrighi (1970) focuses on the development of the labor market in Rhodesia, responses created by the peasantry that had transformed into wage workers across the years. The author by providing a valuable critique of the modernist understanding of development maps how social dynamics had forged the collective capacities of the working classes in Rhodesia. In a similar vein, Arrighi and Piselli (1987) analyze the historical background of Calabria, a region in the Southern Italy. The region had generated different forms of peasantry and ownership; the social dynamics precipitated a form of peripheralization. Gradually, the peasantry in the region turned into wage workers and for subsequent generations this process induced labor militancy among some of them. Gürel (2011) brings this theoretical framework into the context of Turkey. The author makes an analysis of the proletarianization process of the peasantry in Turkey by focusing on the period of 1950-1980. The ongoing proletarianization processes of the newly migrant Turkish peasantry in big cities induced collective mobilizations and gradually a rise in wages.

into the dynamics of labor militancy of dispossessed labor force in İstanbul, as well as the industrial belt surrounding İstanbul. It can be anticipated that depending on the social and political circumstances of the country and the dynamics of the labor market, workers would be more likely to become mobilized into collective action to advance their social and economic rights.<sup>3</sup> For instance, one of the research questions of such a study would be to analyze the proletarianization process and household structures and subsistence strategies of the tens of thousands of workers in the metal-works industry, which was the stage for one of largest worker resistances in recent Turkish history in the summer of 2015.

### **Literature Review:**

The household is a more suitable concept for analyzing the proletarianization process and income generating strategies as compared to the studies that take individuals as the unit of analysis. The household, as a unit of analysis, can be defined as a group people that share a single house, collectivize income sources and subsistence efforts via income pooling strategies. Since families mostly compose households, existing demographical studies use these two concepts interchangeably. However, in the household unit, kinship is not a requisite for its members to be related with each other. In this respect, household as a unit is not equal to the concept of family.

In addition, the use of the household concept has been criticized in the existing social science literature as the reason that the concept of household is being treated as if this unit were homogenous. The existing literature argues that household members must cooperate to

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<sup>3</sup> A voluntary group based in İstanbul, which includes this author, tracks and records the collective actions of the working classes in Turkey. They publish detailed reports about the workplace-based and public collective actions. According to their report, workers made 900 workplace-based actions in the year 2015, including the wage of resistances in the metal-works industry (Emek Çalışmaları Topluluğu, 2016).

economically survive. However, the cooperation households create is imbued with various types of conflicts. Especially gender and age related inequalities are dominant conflictual type of relations within the cooperation exercised by household members (Sen, 1990).

Nevertheless, treating these conflictual relations sensitively when undertaking the concept as a unit of analysis, the mentioned criticisms that address the household literature can be overcome. The household as a concept and unit of analysis still stands as an eligible analytical category for analyzing the survival strategies of the low-income families (Eroğlu, 2011).

Besides, the contribution of each member's to the survival strategies can become more tractable and apparent by using the household as unit of analysis.

Households pool the following types of incomes and activities: wage income (formal and informal types), transfer payments (pensions, social assistance payments, gifts and exchange of commodities between different households) subsistence activities (production of food only for household consumption, building a *gecekondu*, child and elderly care). The latter subsistence activities contribute to the reproduction of the household; they do not provide income, however they contribute to reducing expenses and maintaining the survival of the household. Rents (income from renting property or other commodities e.g. motor vehicles) and profits (income earned from entrepreneurship, small scale trade activities or the production of goods and services) are the other possible sources of household income (Wallerstein and Smith, 1992). The combination of these types of incomes and income allocation strategies provide insight into the process of proletarianization that a household experiences. Proletarianization can be described as the dependency on wage work and the labor market and complete dispossession from the means of production (Wallerstein and Smith, 1993). It has been argued that full proletarianization is a rare historical phenomenon (Arrighi, 1970). However, this thesis argues that when we take the household as a unit of analysis, rather than focusing on the single individual, it becomes possible to show and

explain the dynamics of the proletarianization processes. Proletarianization on one hand means dispossession (from the means of production), but on the other hand, it indicates the commodification of the reproduction processes through market relations. Needless to say, the dispossession and reproduction processes (nourishment, accommodation, childcare, etc.) are still not completely commodified especially in developing countries (Arrighi, 1970). In the case of Turkey, it has been argued that the migration processes from rural to urban areas had not resulted in for families a full isolation from the means of production. However, the proletarianization process was intensified as a result of particular developments such as the rapid disintegration of the rural lifestyle and the impact of forced internal displacement during the 1990s (Keyder and Yenal, 2011).

By focusing on existing studies of Istanbul, we can sort out the major socio-economic factors related to the processes of proletarianization and chances of getting by in the city. In relation with these factors households make and create income generating mechanisms and subsistence strategies. These socio-economic factors at first hand, can be categorized and differentiated analytically from one another. However, it is important to note that, in practice, these factors are also entangled with one another.

Firstly, these processes can be followed in the stories of a households' migration. The timing of and from which region the migration occurred has an effect on a household's capacity to take in-kind transfers from the village and to make profit from agricultural production (Keyder and Yenal, 2011). It is argued that the ageing of the remaining members of the household in the rural area and with the diminishing economic surplus generating capacity of agricultural production in Turkey in-kind transfers and income generated from agricultural production have decreased gradually. Alongside these developments, internally displaced Kurdish households from the East and Southeast have migrated to Istanbul. Such Kurdish



households have lost their economic contact with the rural areas (Erder 1998; Keyder and Yenal 2011; Yüksek, 2009).

Secondly, housing ownership options is another important determinant. The *Gecekondu* (informal housing) gives the new migrant households an opportunity through which they manage their integration process to the city and are able to cope with the economically harsh conditions. Informal home ownership gives households the possibility of income generation by engaging in activities to substitute their consumption, and they also find opportunities to freely accommodate in the city. Living in a *gecekondu* enables the household to reduce their accommodation costs and also generates income through renting their second houses. The region where they decided to settle, over the years, gives the household the opportunity to attempt entrepreneurial or profit-making activities. Additionally, using the backyard of their house, via gardening, they produce food for reducing consumption costs. These activities contribute to diminishing the reproduction costs of the household.

Starting from the 1990s usable, free urban lands have been depleted. The housing market gradually has become more formalized with the help of massive urban projects. These recent developments have put a restraint on informal accommodation opportunities in the city (Keyder, 2000). The expansion of the housing market in Istanbul has made possible the introduction of various, formal housing types for different income groups. This unprecedented growth formed massive, formal housing regions in the urban space and households thereby are now compelled to reside in these houses either as owners or tenants. The major aspect of such transformation was handled through urban transformation projects. These projects, when expanding, eliminate informal housing spaces, disintegrate the local solidarity networks and also abolish the very opportunity for households to engage in activities for making subsistence level production. The formal housing spaces that are replacing informal housing forces households to deepen their reliance on the market to sustain income generation and survival in

the city (Bartu Candan and Kolluoğlu, 2008). Furthermore, it should be emphasized that the processes of urban transformation does not put the same impact on each and every household. The findings of this research show that the level of exposure of this transformations changes accordingly to the economic capacity of the household. In other words, the urban transformation in Istanbul experienced through massive housing projects has unequally effected the households residing in these regions (Kuyucu and Ünsal, 2008).

Thirdly, the type of the household and the stage of lifecycle it is going through at a given time is important. The aforementioned studies do not specifically analyze the type of the household or their lifecycles. Assuming that the members of the households collectivize incomes and efforts, household types and the lifecycle that the members of the household are experiencing becomes crucial for understanding the strategies for making a living. This thesis argues that the chances of getting by in the city relates with the type of the households and the stage of lifecycles it is going through. Families, in their migration period, in their marriage period, while having children, raising children and marrying off their children have economic ups and downs. As they go through the stages of the lifecycle, families expand at first and then shrink in size and economic capacity. As of 2008, among all households in Istanbul, 70.3 percent were nuclear, 6.6 percent were single parent households and people living alone; the remaining 13 percent were extended families (Yavuz and Yüceşahin, 2012). In this respect, there has been a relative decrease in the percentage of nuclear and extended families (in 1980, the respective rates were 75 percent and 15 percent) and an increase in the percentage of people living alone and single parent families (in 1980, 10 percent) (Gökçay and Shorter, 1993). This increase in the proportion of single parent and solo households is explained especially with the rise of widowed elderly women who live alone. Overall, the proportion of elderly women living alone rose from 8.1 percent to 14.3 percent from 1978 to 2008 (Yavuz and Yüceşahin, 2012).

These demographical dynamics have an impact on the types of incomes a household possesses and also affects the in-kind or monetary transfers among households connected with each other through kinship ties. In rural-to-urban migrant families, allocating intergenerational incomes in the household (retirement payments and wages of the working members) and using non-wage labor effectively (the elderly caring for their grandchildren, women providing care for the elderly) are crucial forms of solidarity that reduce the expenses of the household (Kalaycıoğlu and Rittersberger-Tılıç, 2000). However, in recent decades, solidarity relations between families in the city have disappeared, and have thus lost their protective function (Buğra and Keyder, 2006). Furthermore, some studies emphasize that since other supportive mechanisms were not adequate enough to cover the basic necessities of individuals, parents and their married children, even if they live in separate houses, try to preserve social solidarity (Duben, 2009).

The dynamics of the labor market is another important aspect that determines the income generating strategies of low-income households. According to the 2014 non-agricultural labor force statistics, the labor force participation rate in Istanbul is 52.2 percent and the employment rate is 46.4 percent, whereas the unemployment rate is 11.9 percent (TÜİK, 2014). In Turkey the share of the service sector is 52.1 percent. The share of manufacturing, including the construction sector is 27.1 percent and continues to have a leading role in terms of creating employment (TÜİK, 2016). In Turkey, 23 percent of employment in urban areas is informal (TÜİK, 2012). The labor force participation rate of women in Turkey is 31.5 percent (TÜİK 2016). Whether female and male members of the households have access to the labor market and whether they have social security have an impact on the composition of income pooling strategies.

To sum up, households are being closely effected by the general social transformation processes (migration and urbanization), internal dynamics of the families (stage in the

lifecycle, gender and age-based inequalities) and the changes in the socio-economic conditions (formalization and growth in the housing and labor markets) in Istanbul.

### **Methodology:**

This thesis is an outcome of a research project that was completed in 2015. I was involved both in the preparation process of the research design and field research. The field study was undertaken by members of the Research Group on Social Class and Labor coordinated by Deniz Yüksek. I participated in the field research from beginning to end and conducted more than half of the interviews with male household members.

The field study consisted of in-depth, life history interviews with adult female and male members of various households. In total, 20 households with 33 adult members were interviewed. The sample of households were selected, based on the typology of Turkish households derived from the demographics literature. For identifying the households to be interviewed, the research group and I used personal contacts and utilized our relations in various neighborhoods. In addition, non-governmental organizations helped us find interviewees that corresponded to the research agenda and met the designated household typology in the research design.

The sample of interviewees consists of people who describe themselves as members of low-income households. The reason why I take such a subjective criterion is that income level and income sources generated by households are not the independent variables of the research; rather they were considered as findings of this research. The migration processes of the households is divided into two periods: before and after 1990. The year 1990 stands as a heuristic milestone, marking Istanbul's globalization, the neoliberalization of the housing and labor markets and of agriculture (Yüksek, 2009), and the internal displacement of Kurds from the rural areas of the East and the Southeast (Ayata and Yüksek, 2005; Kurban et. al.

2006). Hence, starting from the 1990s social exclusion practices in Istanbul have become more severe (Keyder, 2005). For determining the types of the households in the research design, the category created by Yavuz and Yüceşahin (2012) was simplified and with the help of this categorization the ratios of the household types in overall Istanbul population were sought to be reflected in the research sample. If we consider the sample as a matrix; the vertical axis represents the period of migration of the households and the horizontal axis represents the household types. The first part of the sample includes the (see Table 1) households that migrated to Istanbul in the pre-1990 period. The types of the households consist of single parent families, extended families, families without children (where the woman is younger than 50), older families without children (the woman is older than 50), nuclear families whose children are younger than 15 and nuclear families whose children are older than 15. The second part of the sample consists of households that migrated to Istanbul in the post-1990 period. The types of the households that migrated in the post-1990 period are single parent families and extended families, families without children (the woman is younger than 50), older families without children (the woman is older than 50), nuclear families whose children are younger than 15 and nuclear families whose children older than 15. In research design, we expected to interview 44 people in a total of 24 households. However, by the time the fieldwork was completed, we were able to interview a total of 17 female and 16 male members (see Table 2).

A small number of the designated 44 interviews could not be conducted because of the constraint in having access to low income households which are single- very few in number in the general population- and particularly to women who are members of nuclear families without children and are below the age of 50. On the one hand these groups are low in proportion in overall households of Istanbul, but on the other hand and most importantly, the restraint that I and research group had experienced in the field study, also reveals an important

dynamic about the survival strategies of low-income household groups in Istanbul. Although the children of extended families in low-income groups participate in the work force, in the earlier stages of their adult life they cannot acquire adequate economic capacity to move into separate houses and form their own households. Adult children in a family have their own reasons when they decide to stay with their parents. In low-income households, the members generally prefer to create an income pool to ease their living difficulties and thereby they are able to take indirect support from their families especially during the first years of their marriages. Children in their unemployment periods use the parents' household as a last resort to compensate their fragile conditions.

In-depth interviews with households were conducted on both the Asian and European sides of İstanbul, in different districts. I and the research group conducted interviews in respondents' own houses. A few interviews were made in different public spaces such as coffee houses. Separate interviews were conducted with female and male members of the households. In most of the interviews, two interviewers took part; male interviewers interviewed men and female interviewers interviewed women.

The purpose of the research was explained to the interviewees and their oral consent was taken. The consent of the interviewees was also taken to use audio recording during the interviews. I use nicknames in the following chapters. 29 of the total 33 interviews were made in the summer of 2013 and the remaining ones were completed during the summer of 2015.

**Table 1: Research Plan**

Migration / Household		Household Characteristics					
		Single parent households	Extended families	Nuclear family			
				With children		Without children	
				Age of child <15	Age of child >15	Age of woman <50	Age of woman >50
Migration	Pre-1990	2 households, 2 interviews	2 households, 4 interviews	2 households, 4 interviews	2 households, 4 interviews	2 households, 4 interviews	2 households, 4 interviews
	Post-1990	2 households, 2 interviews	2 households, 4 interviews	2 households, 4 interviews	2 households, 4 interviews	2 households, 4 interviews	2 households, 4 interviews

The questions addressed to the interviewees during the interviews can be summarized under two topics:

**Income and livelihood:** (i) Demographic information about the members of the household (age, number of children, gender, level of education etc.); (ii) types of incomes (wages, salaries, daily wages, profits, rents, transfers (retirement payments, age pensions, unemployment payment, social support etc.) scholarships, donations, intra-household in-kind or monetary transfers, loans; (iii) all kinds of activities for subsistence: (food production for household consumption, caring labor etc.); (iv) the condition of the labor force in the households (the status of the existing job, the status of the working members in their working place); (v) social insurance.

**The life story of the household:** (i) The story of migration and arrival settlement process of the household; (ii) the lifecycles that the household has so far experienced (birth of the child, marriage, split of their household from their parents, the issue of death etc.); (iii) the detailed story of jobs worked and entrepreneurial experiences (bankruptcy and layoffs included); (iv) the story of how household has coped with economic hardships; (v) the decision making of processes by the members of the household on who will be participating in activities for additional income or subsistence; (vi) the condition of indebtedness and the major motivations why the household decides to take loans.





**Table 2: General features of the households in the sample**

Household	Nicknames of the household interviewees and their ages	Neighborhood / District	Household Type	The number of people currently working or providing income	Participation of the woman in the workforce	The period of the migration	Social transfers	Social Insurance	Ownership	Entrepreneurship	Incomes	Indebtness	Ethnic Origin
1	Naziye (38) & Kemal (46)	Cibali / Fatih	Nuclear family with children (Age of child >15)	2	Does not participate	After 1990	None	Yes (1)	Yes	Continues	2500 + 250 TL	100.000 TL	Kurdish / Sunni
2	Adile (37) & Mehmet (41)	Maden / Sariyer	Nuclear family with children (Age of child < 15)	2	Participates	After 1990	Coal aid	Yes (1)	No	No	Minimum wage + Wage earned from daily cleaning jobs.	Paid off	Turkish / Sunni
3	Osman (57)	Çarşamba/ Fatih	Nuclear family with children (Age of child < 15)	1	Does not participate	After 1990	None	Yes (1)	Yes	None	1.400 TL	30.000 TL	Turkish / Sunni
4	Fabriye (30) & Rüstü (36)	Esenler	Nuclear family with children (Age of child < 15)	1	Does not participate	After 1990	Dry food aid from family	Yes (1)	No	Bankrupted before Continues his second self employment career (Taxi driver)	1.500 TL	Paid off	Kurdish / Sunni
5	Sakine (33) & Recep (37)	Yüzyıl / Bağcılar	Nuclear family with children (Age of child < 15)	1	Does not participate	After 1990	Dry food aid from family	Yes (1)	No	Bankrupted	1.400 TL	Paid off	Turkish / Sunni
6	Lale (58) & Cumali (59)	Maden / Sariyer	Nuclear family without children (Age of woman > 50)	1	Does not participate	Before 1990	Indirect cash support	No	No land title or condominium	No	Unstable income: Amount unknown	1.250 TL	Azeri
7	Dilek (35) & Naim (44)	Maden / Sariyer	Nuclear family with children (Age of child < 15)	1	Does not participate	Before 1990	Municipality scholarship for a child	Yes (1)	No land title or condominium	No	Minimum wage	2.500 TL	Azeri
8	Şengül (41) & Serhat (48)	Küçükarmutlu / Sariyer	Nuclear family with children (Age of child >15)	2	Participates	Before 1990	Disability pension	Yes (2)	Yes	No	1300 + 1100 TL	Loan for home ownership	Turkish / Alevi
9	Binnaz (45)	Küçükarmutlu / Sariyer	Nuclear family with children (Age of child >15)	1	Does not participate	After 1990	Disability pension	Yes (1)	No	No	Minimum wage	None	Turkish / Alevi
10	Deniz (33) & Cahit (38)	Çayırbaşı / Sariyer	Nuclear family with children (Age of child < 15)	1	Does not participate	Before 1990	None	Yes (1)	No land title or condominium	Bankruptcy	1700 TL + 300 TL	30.000 TL	Turkish / Alevi
11	Roşin (70) & Nurettin (72)	Baltalimanı / Sariyer	Nuclear family with children (Age of child >15)	Retired	Does not participate	Before 1990	None	Yes (1)	No land title or condominium	Bankruptcy	960 TL	10.000 TL	Turkish / Alevi
12	Ahmet (29)	Firuzköy / Avcılar	Extended family	2	Does not participate	After 1990	None	Yes (2)	Yes	Bankruptcy	1000 + 800 TL	2 bank credits: Amount unknown	Turkish / Alevi
13	İsa (36)	Sefaköy / Küçükçekmece	Extended family	3	Participates	Before 1990	None	Yes (3)	Yes	Bankruptcy	Retirement pension + 2 Minimum wage + Unstable income	6.000 TL	Turkish / Sunni
14	Nevin (41)	İkitelli / Küçükçekmece	Nuclear family without children	1	Participates	After 1990	None	Yes (1)	No	No	1100	50.000 TL	Turkish / Sunni
15	Asiye (59) Tülay (37) & Hasan (38)	Bağcılar	Extended family	2	Does not participate	After 1990	None	Yes (2)	No	No	1150+1057 TL	Paid off	Kurdish / Sunni
16	Hasret (27)	Kıraç / Esenyurt	Extended family	3	Does not participate	After 1990	Disability pension	Yes (2)	Yes	Bankruptcy	1300 + 800 TL	Bank loan for home ownership: Amount unknown	Turkish / Sunni
17	Seda (32)	Çekmeköy	Single parent nuclear family	1	Participates	After 1990	None	Yes (1)	None	No	2800	None	Turkish / Sunni
18	Perihan (43) & Rıdvan (45)	Fikirtepe / Kadıköy	Extended family	2	Does not participate	After 1990	Old Age pension + Coal aid	Yes (1)	Yes	Continues	2250 + 1750 + 200 TL	70.000 TL	Kurdish / Sunni
19	Hevin (43) & Bedirhan (45)	Fikirtepe / Kadıköy	Extended family	2	Does not participate	After 1990	Old Age pension	Yes (1)	Yes	Bankruptcy	1500 + 1000 TL	90.000 TL	Kurdish / Sunni
20	Müzeyyen (51)	Fikirtepe / Kadıköy	Single parent nuclear family	2	Does not participate	After 1990	None	No	Yes	Bankruptcy	Unstable income	1.250 TL	Kurdish / Sunni

## **I. Chapter-1: Wage work, indebtedness ownership, transfers and social networks**

This chapter focuses on the economic changes of the low-income households since their arrival to Istanbul. I decipher the processes of proletarianization that the low-income households experience in the city. I aim to integrate in this analysis the dynamics that shows how the low-income households struggle to prosper in the context of rapid neoliberal transformation that Istanbul has been undergoing. This chapter consists two sections. In the first part, I concentrate on wage and non-wage income generation strategies of the households to understand the economic bastions they create in order to make a living in the city. The employment conditions of the working members that cover types of employment (formal informal, self-employment), social security and security at work are also discussed in this section. I intend to track the changing conditions of employment processes of the low-income households from the beginning of their work experience to their current jobs held. These developments in their work career portray the economic performance of the households and related income generation strategies in the context of experiencing proletarianization and getting by in Istanbul. In the second part of this chapter, I discuss other auxiliary mechanisms that back up low-income households for making a living in the city. The role of social networks that is apparent especially in three periods of the low-income households' lifecycles will be in detail examined. Indebtedness can be considered as the essential part of these auxiliary mechanisms and I depict that how this has become indispensable for low-income households for making a living in Istanbul. I also make few remarks on property ownership dynamics of low-income households that actually touches the changing opportunities of accommodation options in the city and this transformation also attaches to the proletarianization experience of these groups. Furthermore, I contend that the process of

having property which is a long-term phenomenon for low-income households also lays out the tortuous dynamics of getting by in Istanbul.

### **1.1 The importance of wage work:**

As I have stated in the introduction part, low-income families are devoid of any in-kind or in-cash transfers coming from the village. Subsistence production is not an option anymore for households living in urban areas. Social transfers are not sufficient to compensate the living costs of wage worker low-income households. Hence, according to my findings, what remains as the mere economic option for the urban dweller low-income households to get by in the neoliberal besetting is that the wages. How would it possible for low-income families to be forced to just lean on wages and manage to make their living? In order to answer this question and further construct my argument, it is important to evaluate the post-2001 economic performance of Turkey. I observe that the post-2001 period is a turning point for low-income households in which they either experienced an improvement or preservation in their economic conditions.

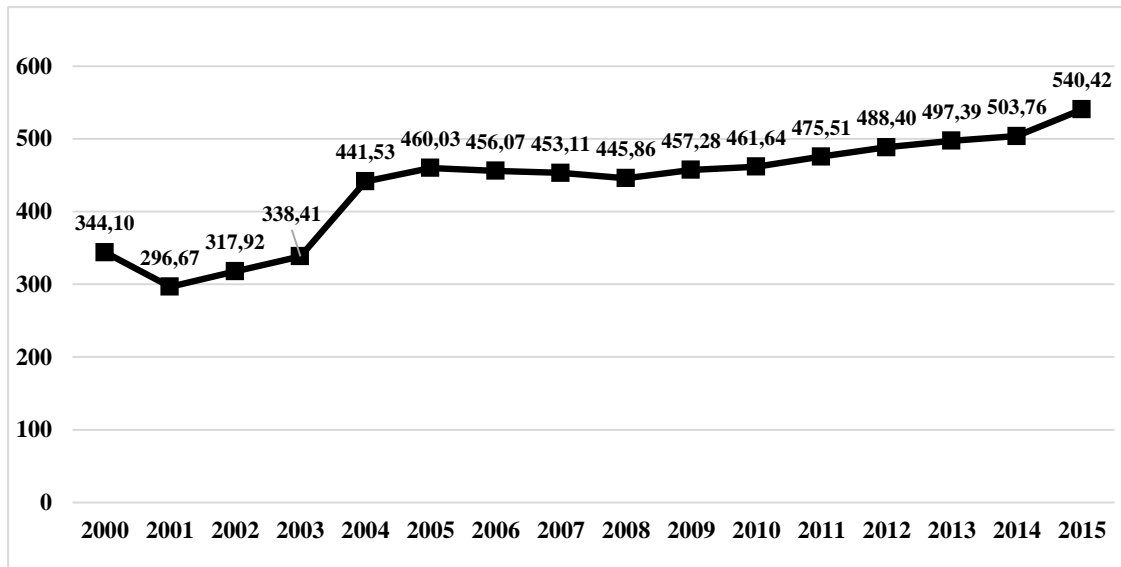
It is important to emphasize that there has been a sharp decline in overall economic sectors of the real wages since the 1980s (Akan, 2011). The economic decision that shifted the locus of economy to export-oriented strategies is expected to bring an increase both in the employment capacity and the real wages, however as observed in none of them this anticipation has fully been actualized (Onaran, 2009, Taymaz and Voyvoda, 2014). Particularly, the share of the wages in the industry has also dropped starting from the 1980s (Herr and Sonat, 2014). In the years, the trade union density has also dropped and the number of workers who have the right to make collective bargaining has plummeted since the 1980s (Cam, 2002). The trade union density dramatically decreased from 35.3 in 1975 to 5.8 percent in 2008 (Herr and Sonat, 2014). In addition to the global economic currents, these changes in the labor side in terms of

bargaining and strike capacities directly made an impact on the real wages. It should be noted that there is a direct relation between wages and strikes in the Turkish labor context and as the capacity to strike begins to decrease, so as the wages (Birelma, 2015). In the apex of these developments, why does relying on mere wages render it possible for the working class to perform stability or economic improvement?

I argue that the stability and slight increase both in the employment capacity of the labor market and the wages at the post-2001 period facilitated for the low-income households to exercise economic betterment. The economic indicators such as the GNP growth rate achieved 5.1 and the Gini value of disposable income between 2007 and 2012 remained 0.41, which is quiet below the OECD average of 0.32 (Herr and Sonat, 2014). The wage share of the labor in GNP has followed a tortuous path, but particularly remained stable in this period (Birelma, 2015, Oyvat 2011). As can be seen in the Figure 1, in these years there has been a slight incline but generally stability observed in the minimum wage. It should be noted that this increase experienced in the wages in these years still has not caught up with the levels of the pre-1980 period.

The stability observed in the minimum wages nevertheless partially help to preserve or improve the economic condition of the low-income households in the research sample whose working members are unskilled or low skilled, and their paychecks hover around the minimum wage. I observe that depending on the phase of their lifecycles and diversification of income generation strategies these households exercise either preservation or improvement.

**Figure-1: Monthly Gross Minimum Wage (\$)**



Source: OECD Statistics Datababase (2015)

Other important economic developments that should be mentioned regarding this period are the conditions of the work force and the capacity of the labor market. As can be seen in Figure-2 the conditions of the non-agricultural labor force have been advanced in post-2001 period. In addition, the average employment growth rate rose to 1.3 from 2002 to 2013 (Herr and Sonat, 2014).<sup>4</sup> In line with these developments, working classes can preserve their jobs. The impact of these changes can also be tracked in the research. The working members of the working classes who are mostly unskilled or low skilled wage workers frequently switched jobs in their early phases of their work experience, began to cling to their jobs in this period. It should be added that regardless of the period, their unemployment was relatively short, particularly on average—no more than eight months.<sup>5</sup> It is important to note that the majority

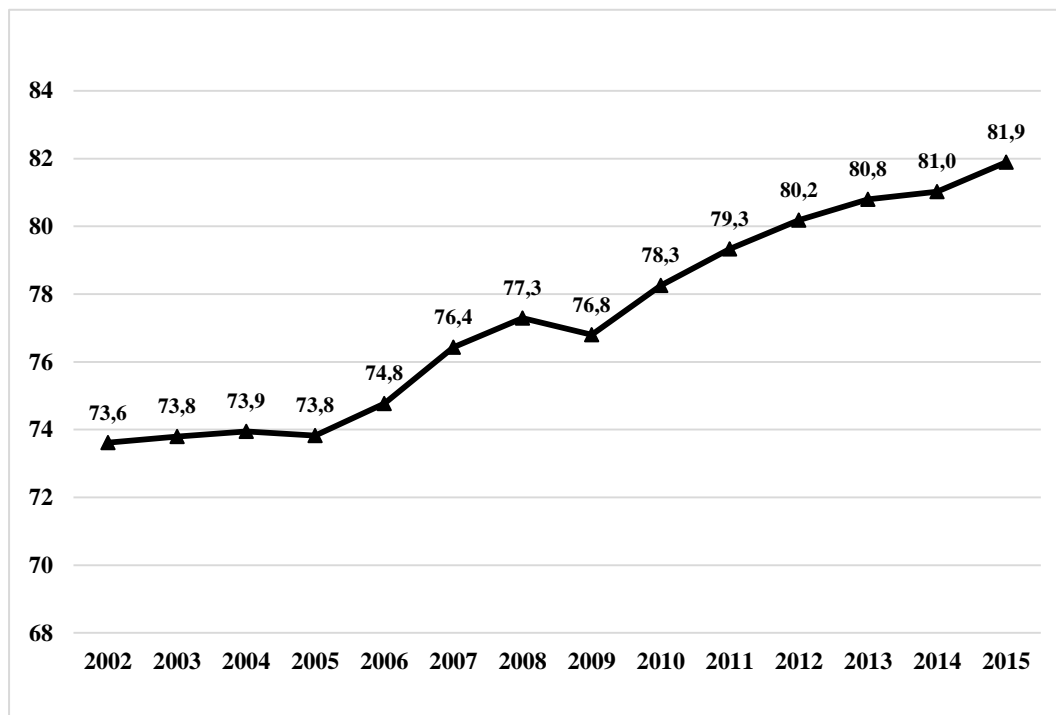
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<sup>4</sup> The calculation of the averages is mine.

<sup>5</sup> Geniş (2006) finds that the average unemployment duration is no longer than six months among workers of OSTİM industrial district. However, Boratav (2004) findings are slightly different. The blue collar and unskilled workers who experienced unemployment, respectively 45 percent and 38 percent among these workers, the latest unemployment period lasted more than one year.

of the working members in the sample during this period were able to preserve their current jobs.

**Figure 2: The percentage of nonagricultural work force in 2002-2015:**



Source: TURKSTAT Labor Force Statistics (2016)

In this regard, the stability both in the wages of working classes and slight advancements in the condition of the labor market allows for low-income families who are devoid of any other income generating options to preserve or improve their conditions. I will show in detail in the following parts, clinging to their jobs and generating wage-related income allocation strategies that make possible for low-income families to prosper in the city during neoliberal times.

## **1.2 The importance of having social insurance:**

Nearly all of the household members make a special emphasis on why they prefer social insurance and they have a consensus on these two terms: Covering health expenditure and retirement. Having a social insurance for low-income families is a warrant for covering the unexpected health problems of the household members. In all of the households at least one member has a serious health issue and by the help of working members' social insurance, these expenses can be covered. Previous studies also show how social insurance has a positive impact on working class families to overcome health related issues (Boratav, 2004). Social insurance also brings retirement opportunity, which is an important economic leverage for low income households. Retirement grant is critical for future investments or conducive for covering the high amount of debts. Besides, retirement pensions basically provide additional income to the household budgets.

As household respondents told that finding formal jobs with social insurance is an objective and this was a turning point in their work experience. Most of them, who are unskilled when they arrive to the city, passed their first phase of their employment in informal jobs and shift to formal works with social insurances. This pattern is also observed by other studies in the literature (Erder, 1996). However, according to their findings to be self-employed without social insurance is quite widespread among low-income families (Erder, 1996, Işık and

Pınarcıoğlu, 2001).<sup>6</sup> My findings of this research denotes for a slight change in the low-income families' condition of social insurance. I argue that the working members of the households gradually become more decisive on working with social insurance. I will present findings in the following self-entrepreneurial section showing how strict the limitations and risks of being self-employed are for low-income households to corroborate this argument. The tendency to shift from self-employed status to wage work with social insurance can be also observed in the macro changes of the labor force in Turkish context. The increase in the social insurance condition of working population along the years can be seen in Figure 3. These macro statistics and the graph are taken from a previous study (Yörük, 2012). In my research's sample only two households working members are not covered by any form of social insurance. It should be noted that one of them is an outlier case in terms compared to work-related dynamics of low-income households, which I will present their life story in the following chapter 3.

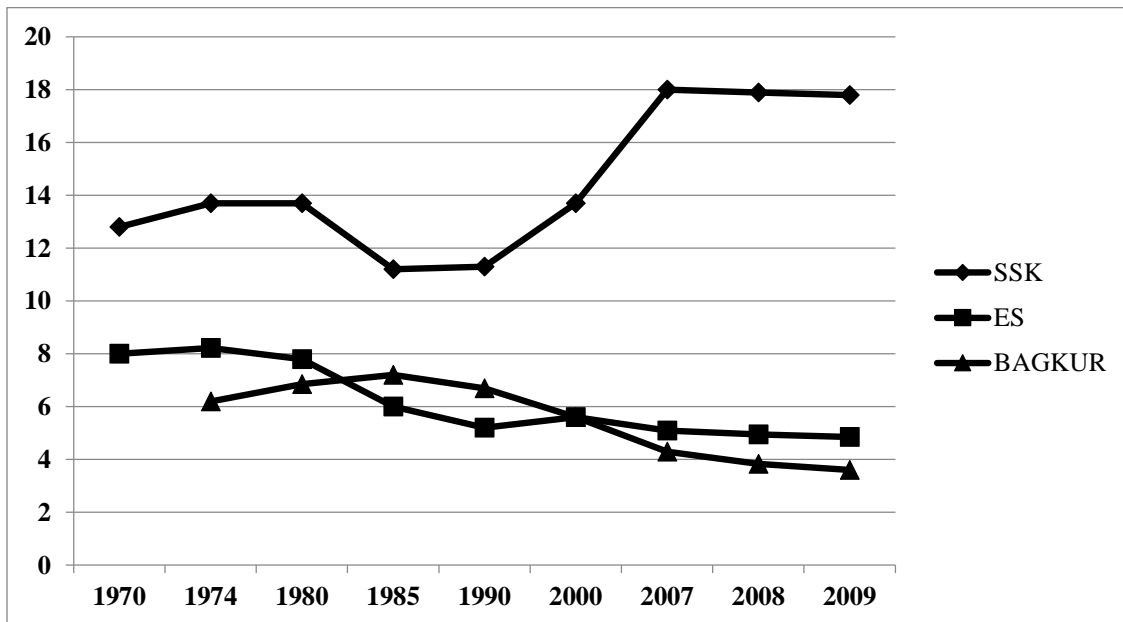
After discussing the general dynamics of social insurance and its meaning for working class families in relation with the existing literature, ahead I will present in detail the general features of the sample and rely on subjective interpretations of the respondents in order to emphasize how social insurance has a critical importance for members of the low-income households.

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<sup>6</sup> Erder's (1996) quantitative research on Ümraniye district shows that in 1996 34.9 percent of the residents in the sample are self-employed. In the overall sample, working people who do not have any form of social insurance is 22.4 percent. Işık and Pınarcıoğlu's (2001) research indicates to a similar pattern. In 1998 29 percent of the respondents in Sultanbeyli are self-employed. The authors do not search for social insurance condition of the working members. However, considerable portion of the wage workers concentrated on sectors such as construction, agriculture and forestry having percentages respectively 18.6 and 40 percent. This distribution might give an idea about the majority of the respondents' who are not covered with social insurance.



**Figure 3: Coverage of the labor force by security institutions as percent of urban population**



Source: Yörük (2013), using Social Security Institution, Work Life Survey (2009 and 2010), State Planning Organization Five Year Development Plans (III, IV, VII), TÜSİAD (1997), State Planning Organization, Economic and Social Indicators (2010).

In most of the households (18 out of 20) at least one member is being covered with social protection. Household members stated that having social insurance is the turning period in their work experience. Having social protection is important for household members in two aspects: firstly, regularly paid insurance premiums gives a guarantee for the retirement of the working members. In post-retirement period, most of the household members still continue to work or consider to be employed. Nevertheless, pensions contribute to their overall income and help to cover expenditures to some extent. With the help of regular wage, paying the regular borrowing installments can more easily be met. Secondly, retirement pensions are important because it provides additional income to the household budget. In addition, jobs that have insurance (formal work) are decisive for actualizing the future plans in the respect that insurance makes the work experience more stable. Future plans and investments become

more concrete and manageable when families feel that they are in a safe zone. Formal wage work means regularly paid premiums and provides comfort for households. Secondly, healthcare expenditures are a central concern for low-income households and can consume the extensive part of the household budget. Providing healthcare for children, purchase of medicine, surgeries and other unexpected medical problems can become economic burden for low-income families. With the formal work and social insurance these health related necessities are met without making extra expenses from the household budget. Extensive and expensive surgical operations, giving birth to children or accessing the necessary medicine supply are nearly cost free thanks to the scope of the social insurance. It is adequate for one working family member to have social insurance to cover these healthcare expenses. For low-income households, social insurance is irrevocable for retirement plans, additional income and covering healthcare expenditures without obliging the family to pay big amounts. The importance of the social security becomes more apparent with interviewees' their own remarks. Nearly all of the households that are interviewed made special emphasis on the meaning of social insurance and how social insurance brings economic advancement to the economic conditions of the household. From working members' perspective a job with social insurance can also mean more secured job.

Ahmet (29), is working in the textile sector and member of an extensive family. Ahmet emphasizes the importance of having social insurance and how it covered his health expenditures by giving example from his work experience:

*“I had varicosis on my leg, it is an occupational disease. I have worked long hours upon my feet... in a textile workshop. It was a big health matter for me, I had a surgery on my two legs. They charged me about 12.500 TL for this operation. 10.000 TL was paid by social insurance, the rest was 2.500 TL... I paid some amount from my budget and I could not give the remaining amount to the doctor. I had such experience in this textile workshop. So, it was a thing, I had two serious surgeries on my legs...”*

Sakine (33) is a member of a nuclear family household. She has strict control over managing the household expenditures and responsible for her children's care. Sakine has covered expenses of procurement period, necessary medicines and the surgery via his husband's social insurance:

*“Question: Did you have any problem with your health condition? Sakine: I had something with my health condition. My health condition... I had diabetes, diabetic health problems. Besides, I had hernia problem. I need to see doctor due to these health problems. Question: Are these expenses covered by social insurance? Sakine: These are paid from my husband's social insurance. His social insurance paid for my hernia surgery. At that time, my husband was working here (in a textile factory, covered with social insurance).”*

The meaning of social insurance and its degree of importance for households can also be inferred from their strategic decisions in their working experience. Even though, I will discuss in detail the relevance of small entrepreneurial activity in low-income households in the following sections, the significance of social insurance comes to fore as a decisive reason for continuing or leaving entrepreneurial activity. Members of the most households (11 out of 20) in some period of their work history, decide to engage in entrepreneurial activity. Start a business or having small-scale additional trade activity becomes a strategic disposition in low income households' working experience. However, the risky conditions of “serbest meslek” (entrepreneurial activity), unpredictable and ambiguous nature of entrepreneurial activity is hard to be dependent solely on or cannot be sustained especially for low-income households whose compensation mechanisms are very restricted. These households were obliged to leave the entrepreneurial activities. Another crucial factor is that working in “serbest meslek” conditions mean that these members are not socially covered. The premiums are too high to be afforded and add too much to the expenses even though it may be a small size engagement.

The risky ground of trade relations and being stripped of from social insurance are the decisive restrictions and household families at a certain point cannot sustain entrepreneurial activity. They decide to leave the “serbest meslek” and return to wage labor as a last resort. Working with social insurance is much more preferable compared to the conditions of small-scale entrepreneurship. At the end, this strategic choice that most of the household members make, shows the substantial weight of the social insurance for the family’s survival.

### **1.3 Meaning of secured work and difference from social protection:**

It is important to make a clear distinction between work with social insurance and a secure work. In some instances of families working experience, these two concepts are entangle with each other. Having social insurance indicates for stable and more secured working conditions. However, secure working conditions do have subjective attachments. In the sample, 18 adult male members of the households are wage workers. They either work in as a temporal worker in a subcontracting firm or they work as a permanent worker (kadrolu işçi) in a factory. In this regard, it is important to note that working household members do not hold secure conditions as public officials or public workers. However, I acknowledged that when analyzing the work experience of the interviewees, having regular and formal jobs with social insurance in their work experience and the meanings that they have attached to this period, reveals an important aspect about job security. Working members of the households initially enter into job market with accepting informal working conditions. When they have completed certain amount of time in the job market, they accustom themselves to certain skills and have access to the formal and socially secured jobs. The years spent in a specific sector or work place give household members to set up their social networks and increase their self-confidence for finding jobs with better conditions or to a certain extent guarantees their employment condition. In relation to social insurance, secure working conditions that the respondents define relates with their position in the job market. Security does not mean a formal, legal

state in the working conditions. The concept of secure job is rather defined by the household members, how they value their gained skills, decipher the significance of the position in their current jobs and their capacity to be employed in the job market.

Cahit (38) is the only working adult member of a nuclear family. At a certain period he is involved in entrepreneurial activity (*serbest meslek*). He then finds a subcontractor worker position at municipality. Cahit thinks that this job opportunity provides him more secure conditions and he decides to shut down his repair shop in the industrial district. Cahit returns to the job market as wage worker. He comments on his decision:

“I have been working with social insurance since four years. Before that I was working ‘*serbest*.’ I was making my own business. The expenses of the shop were heavy. We were mobile and not dependent on anything. Our earnings directly enter into our pockets. I was not paying taxes but we opened up a shop. I am telling you, working as self-employed and mobile have more advantages. At least, you do not have certain obligations. You do not have expenditures. When we owned a shop, at worst we had around 3.000 or 4.000 TL expenses. When I was working mobile (*seyyar*), we did not have these expenses [...]. No, I did not want to work mobile (*seyyar*). I considered the social insurance. I wanted to find a job that provides a social insurance.”

The importance of having a job with social security is very vital for households’ survival and this importance can be tracked in the narratives of all the interviewees. The members of the households in their work experience faced unemployment and had held jobs without social security. These periods made the household economically more fragile.

In these periods, women who are actually hidden actors in terms of managing households’ economy, especially in the periods of unemployment and increasing economic fragility, their responsibility includes meeting at least basic economic necessities of their families. They sometimes take over the overall economic responsibility of the household and try to manage the income and consumption balance. The importance of social security and secure work and

their centrality in the households' survival becomes more apparent especially in the times of breadwinners' short-term unemployment and non-covered (informal) employment.

#### **1.4 Strategies for income allocation: additional jobs of the breadwinner and other family members' participation into the work force**

It can be argued that strategies of income allocation diversify according to the household type. Nuclear family households that have children below the age of 15, mostly apply two strategies to increase their income. In most of the cases the male breadwinner looks for additional jobs in addition to their wage work. They either engage in entrepreneurial activities or are obliged to work for overtime to increase the income of the household. In the nuclear family type households, women rarely look for jobs. Only few (Four out of 14) women participate in the work force. It should be noted that two of them are in single-family category and the women are the only breadwinner of the households. In this regard, since generally adult males are not willing for women to join the workforce, they usually have to create options to provide additional income in their free time.

Previous studies show that additional work is a seldomly observed phenomenon and the frequency of making jobs for additional income is rather short (Boratav, 2004).<sup>7</sup> According to my findings, the frequency of making additional jobs had become more long lasting. The working members make the additional jobs more frequently and commonly this activity is attached to the regularity of their wage work. In this respect, it can be argued that capacity for earning more income especially for nuclear families is bound to the intensification of work and increase of their working time. Depending of the lifecycle of the family, in extended

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<sup>7</sup> According to Boratav's research conducted in 1991 found out that 70 percent of the blue-collar workers in their sample do not have additional jobs. The ones who make additional jobs in their working days are only 3 percent and the workers who make additional jobs in the weekends are 8.2 percent of the sample.

family households the most commonly observed strategy for the income allocation is that more than one family member enters into the work force.

Nuclear families use a common strategy to meet the households' expenditures. The breadwinner of the household finds additional jobs other than his/her regular work to contribute the households' income. If the working member of the household holds flexible and relatively have more relaxed working conditions, he/she can find additional jobs to work in his/her leisure time. In other words, working family members are obliged to find additional jobs. For finding and holding additional jobs bound to a condition: The working family member should have certain skills and work experience which gives him a more privileged position in the labor market. The family member utilizes his/her social network that he/she constructed during his/her occupational experience to find additional jobs. The experience they have construed enable working members to find additional jobs relating to their regular jobs.

In three nuclear families among the interviewed households, working members held additional jobs as part of their survival strategy. In one out of these three cases, the working member could not resist the difficulties of having additional jobs and he quitted. It can be argued that having additional jobs is a common strategy especially in nuclear families where other income generating options are partially limited. In nuclear families, women who are mostly occupied with childrearing and household responsibilities, among the interviewed nuclear family households, children generally are at very young to participate in the work force. It should be noted that low-income households are wholeheartedly encourage their children to continue their education process. Therefore, these two limitations, in a way, leave the breadwinner without an option other than looking for additional jobs.

It is important to emphasize that families who have additional jobs cannot make savings or additional income does not contribute to the households' economic capacity for making long-

term plans. Income comes from additional jobs, instead help households to meet more easily their minimum expenditures. Most of the interviewees have regular-formal jobs, work generally five and a half days a week and their shifts are over the average of 45 hours. In order for them to have additional jobs it is only possible if they have more secure or relaxed working conditions. Otherwise, they have to push so hard to bear the conditions of working overtime. That is why additional jobs do not seem a liable option for working household members. It is important to note that the capacity for finding additional jobs relates with the work experience, skills and the social networks that a working member has constructed during his/her occupational background.

Serhat (48) is an adult male member of a nuclear family. He was working in a factory at that time. The wage he earns was not enough to meet household expenses. They had two disabled children, and health care expenses was costly for the household. He decided to take an additional job but could not sustain it. He tells his experience:

““Question: You said that you opened a stand in bazaar. How could you find the money to buy these goods? Serhat: I began small by small. How can I say, I went with bags only to that place. One of my friend gave me the advice. I bought the stuff from Eminönü. I did not have any experience, I learned the job step by step when I started to sell these goods. This income contributed much to our budget.

Why did I leave this job? I taught I should have social insurance. In addition, our children have health problems. I was compelled to continue my wage work that had social insurance. If you leave the wage work and you either earn 5 or 10 TL, it does not matter how much you earn. It is impossible to cover the whole health care expenses. It was impossible.”

The difficulties and limits of having an additional job make households' working members refrain from including it as a part of their income allocation strategy. Instead of holding additional jobs, households prefer to encourage another household member to enter into the



work force. Depending on the conditions of the household, having at least two working member in the household is mostly used and a preferable survival strategy.

The family member who decided to complete formal education starts to have jobs in order to contribute to the household budget and reduce the overall expenses. I observed that women seldom participate in the work force or make piecework jobs for a certain time. They are mostly occupied with the overall reproduction of the households. All in all, additional jobs for a working member can be sustainable for a short period of time. The income from additional jobs is used for meeting the minimum necessities and covering a certain amount of debt of the family. If additional jobs can be sustained by the working members and becomes a long-term part of families' survival strategy, only then it has an impact on improving the socio-economic condition of the household. However, as mentioned above, this additional economic activity is rarely preserved and largely depends on the working conditions of the regular jobs held by working members.

Recep (37) works in a textile factory as a foreman. He works in an additional job to cover the increasing expenses of the household. In his free time or after his shift he goes to another factory for an additional job. Recep tells his additional job experience:

“I had a regular job back then in the factory. The working conditions were fine but you could not work overtime. You worked in the day shift and they did not allow work on the night shift. In one week you worked in the day shift and the next week you worked the night shift. At that time you could not find additional jobs. I did not have social networks to find an additional job. My salary only paid the rent, bills and regular credit payments. We tried to manage with one salary but it was impossible. Then I worked overtime. We were having troubled times. [...] After eight hours of regular work, I worked on Sundays and made 24 hours shift for two years. I worked day and night. I did not work regular. I always took 24 hours shift. I arranged a work in factory. The owner guy worked as a subcontractor.

You had an annual contract and besides you could work overtime. I started working in there. In day shift I went there and in the night I went to another factory in Bayrampaşa to work overtime...”

Roşin (70) is a member of an extended family and responsible for childrearing and managing the household economy. Roşin made piecemeal work in certain period of time. Roşin tells how the income she got from the additional job contributed to households' economy:

“I was alone in the house with children... How did I make it? Leather was popular at that time, they cut it, make it goods. I had to make these things. I had done it for 3 years. Yes, it provided [the income she got from piecemeal work], you got nice money. Why should I hide? I got decent income. Yes I had done it. I bought school books for the children, I bought food for the family. Yes, I got money and the job, because only my husband was working, nobody other than him was working in the family at that time.”

Cahit (38) is an adult male member of a nuclear family. He works in a municipality as a subcontract worker. He stresses how the additional income helped his family to make a living:

““Question: Without income from additional jobs, would it create problem? Cahit: Of course, it is impossible to live only with single wage. [...] We can stand on our feet with the additional jobs that I do. If you call it standing on feet [...] if I do not make additional jobs, it would be an end for me. I can at least take a breath”

In addition to the additional jobs, low-income households use their land in the village for agricultural production or rent their land to earn modest extra incomes. Studies show that the families that choose to live in the villages nearby their work place in the city, benefit from the lands to make subsistence level production and thereby reducing their expenses (Coşkun, 2012). Previous examples present that although the income earned from the agricultural production ceased to have a marginal place, it is still a relevant economic activity in working class families (Boratav, 2004, Erder, 1996). When there is a dearth of income generating opportunities, families depend on the incomes getting from the village in the form of rents or

agricultural production (Tuğal, 2012). The agricultural production in the village still provides considerable amount of income for low-income households by managing the labor force and organizing the division of labor among the members of extended family (Birelma, 2013). The majority of the households in the research owns lands in their villages. However, none of them were able to use their lands for agricultural production or make rents. Households that migrated after the 1990 period, were forced to draw off from their lands and it is apparent that had no connections with their villages in terms of engaging in economic activity. What is more important is that the households that arrived before the 1990 period do also have no economic relation with their village. They said that their lands in the village were idle and do were not suitable for agricultural production and not valuable enough to provide land rents. In other words, according to my findings any form of additional income that is provided from the villages is not valid for low-income households. This option recently has depleted for İstanbul based low-income households. The households whose economic engagements allow for earning income from the village depends on the fertile lands that the family owes and the opportunity for growing lucrative farm products. Otherwise, options for making additional income from lands in the village has been closed for low-income households.<sup>8</sup>

Serhat (48) tells that his family own lands in their village. However, it does not bring any income. He explains why the lands they have which are opened for agriculture remains empty:

““Question: Does anybody use the land in the village? Serhat: Currently, nobody uses the land. As I told you before, my elder brother was taking care of this land. But, the fuel oil is

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<sup>8</sup> There exists similarities in the studies that observe low-income families who have agricultural income from their villages. In these studies, all of the families own land in Black Sea region where tea and hazelnut petty production still provides options for modest additional incomes. See Birelma (2013), Erder (1996) and Tuğal (2012).

very expensive, there are additional expenses and hence, he quit. Because you cannot get back the expenses you made. He quit and now the land is empty, nobody uses it”.

As I discussed in the previous parts, the members of the households in the sample are largely low skilled or unskilled workers. The working members who are wage laborers have salaries tantamount to minimum wage and the tenured ones able to earn quite below the minimum wages. Thus, single wage is not a satisfactory amount for low-income households and more than one adult member are in a way obliged to enter into the work force. Low skilled worker families tend to direct more than one family member to participate in the work force. This tendency is more commonly exercised in the extended family households. As previous studies also show as the population of the household increases, the number of working members expands (Geniş, 2006).<sup>9</sup>

Nearly half of (10 out of 20) the interviewed families, more than one family member participate in the workforce. Besides the adult male members’ wage, the condition of another family member finding a job contributes to either help the family to have an ownership or the additional income directly covers the existing debts. Since the working member meets his/her personal expenses, it also reduces the expenses and relieves the households’ hand to take long-term decisions and to make investment plans. In general, joining the work force becomes possible only when elder children of the family decide to leave his/her education willingly or he/she starts to look jobs depending on households’ decision. Hence, newly working members take over the responsibility of their personal expenses and contribute to the household economy. They often give their income to the woman member (mother) household or

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<sup>9</sup> Geniş (2006) compares the working classes in terms of family population, wages per individual, percentage of the working population and the total income of the family. According to his findings families with higher population bring more wages.

otherwise, he/she takes responsibility to meet certain expenses of the household. In this regard, having an ownership, generating long-term strategies or making investments for the household becomes possible. The interviewed households were in a certain amount of debt. The income provided from other working members is directly used for covering these debts, especially regular credit payments. The working members generally give his/her salary directly to the household budget after taking out the money for minimal personal expenses. This is actually a frequently observed strategy in the households; the working older children must renounce their personal consumption and gives the income for households' prosperity. This hidden agreement reveals the important assumption about the survival of the low-income household groups: low-income households need to make income pooling strategy for their survival.

Hevin (43) is a member of an extended family. She is responsible for managing the expenditures of the household. Besides, she takes care of the children, her mother and father in law. She mentions the long-term bank loan that the family has taken for buying a house. She tells how the family manages to meet regular payments of the bank loan:

“My older son is different, others are different. My other children are studying; my older son is working. My big son pays the bank loan. He takes 1750 TL as a salary and gives the half for bank loan. For example the salary of my son does not enter into the house budget, it directly goes to the bank loan. My husband for example, economically speaking, responsible for income, bills etc. That is to say, the salary goes to the bank loan, we cannot make use of it.”

Bedirhan (45) is an adult member of an extended family. His older son works at the butchery department of a big grocery store. As observed generally in the extended family households, more than one family member participates in the work force. The younger working members have to be abstemious in terms of using their wages. After getting the amount for his personal

expenses, his son gives his wage to his family. Bedirhan tells how his son makes economy, renounces from his personal consumption and sparing his money carefully:

“My son, last summer went to Tunceli (Dersim). He went on vacation with his friends. They organize a festival there. He went for it. It is 15 or 20 days in year. He went there and how much money did he spend? He told me that he spent 700 TL. He stayed for 15 days and spent 700 TL. I said to him, “believe me you did not spend any money. He said to me father we were spending 5 TL for a day. He is not smoking of course. 5 TL for a day? I swear, you could only buy 2 packs of chewing gum”.

### **1.5 The importance of having a property:**

The opportunity for low-income households to achieve property ownership can be realized under two conditions. They either use public land to build *gecekondus* and in the years some of them achieve the full ownership (land and condominium) of the house. Other condition is that households make savings, income-generating strategies and take long-term bank loans to purchase a house with full ownership.

Existing literature argues that conditions of property ownership also relates with the social networks the families reside in and the period of migration to the city when the land occupation options are still extant. The access to the usage of public land for informal housing becomes possible with the support of previously settled acquaintances. Households that are excluded from these social networks, however, could be able to utilize cost-free accommodation options. The period of migration has a critical importance that the land occupation option is still vital in the settled districts. Gradually, in Istanbul these public land occupation options have been depleted since the late 1990s. Latecomer low-income households to the city henceforth directly become rent payers (Erder 1996, Işık and Pınarcıoğlu, 2001).

Studies that focus on the property ownership capacity of the low-income families argue that a substantial portion of the working classes (skilled or unskilled) manages to achieve in one way or another property ownership, particularly an apartment flat (Boratav, 2004, Geniş, 2006).<sup>10</sup> The years spent in the city is also an additional inference made in the study. Families that spent more years in the city are able to increase their income capacity and become more eligible for property ownership (Boratav, 2004).

I observe similar dynamics in my findings only with few differences. In the sample, only small portion of the households (4 out of 20) benefited from land usage options. They managed to benefit from informal housing options. As parallel to the findings of the literature, these beneficiary households migrated to Istanbul before the 1990s when the occupation options were still relevant. These families managed to own these urban lands with the help of their social networks. However, none of them were lucky enough to benefit from trickled down populist land distribution politics. These households do not possess either the land or condominium titles of their houses. Families that are devoid of these possessions are actually in risky condition with the beginning of the rampant urban transformation processes since the 2000s. I will describe the possible deprivation that these families would undergo in the urban transformation section. Only one household in the sample enjoys from the land rents. This household, which migrated to the city in the post-1990 period, however could not use the land occupation options. The rents the household takes, come from an apartment flat that have they purchased.

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<sup>10</sup> According to Boratav's findings 51.2 percent of the blue collar and 56 percent of unskilled workers have houses. In this population 55 percent possess full ownership of their houses (2004). Geniş finds out that 56 percent of the blue-collar workers have house ownership. However, Geniş does not specifically show the forms of this housing ownership. Land or condominium titles are not specified in the data (2006).

The households achieved to purchase houses with full ownership with relying heavily on bank loans and their regular wages. Unlike Geniş and Boratav's findings, savings of the households alone are not sufficient enough to meet any form of ownership. Moreover, according to my findings, in the neoliberal times the capacity of low-income households to make savings hardly ever actualized.

Quiet more than half of the households in the sample hold a form of property. For these households, owning property refers to having an apartment flat, private registered land or any sort of private vehicle commonly used for entrepreneurial activity. Seven households that own property are in the extended family category and the remaining four are the nuclear family. It should be emphasized that the property owner of nuclear family households were in form of extended families when they purchased their property. Through the years, then, they had separated their houses with their elderly children, split into nuclear families after their children's marriage.

Having property indicates to a warranty for making long-term household strategies, betterment in the socio-economic condition of the household and an important determinant for being a permanent resident of the city. If we take a closer look to the life histories of the household members; general conditions for ownership are that working members must have a socially secured job, long-term employment and most importantly at least two members of the household must be permanently working. The striking aspect in the conditions of having an ownership is that households are not able to purchase any form of property relying only on their personal savings. Households rather apply for long-term bank loans when they are able to regularly pay the bank loan installments. The primary strategy to meet the regular bank loan payments is to make income pooling. As I mentioned in the previous section, in extended families the older children either willingly or being compelled to join in the labor market, reduce the arbitrary expenses and contribute to the budget. In nuclear family households,



which is a rarely observed phenomenon, women find informal jobs—usually they work as cleaning lady—to increase the household budget. Generally, the wage of one or two working members directly goes to the bank loan payments. All other remaining necessities of the members of the household are met again from the common budget. The additional income that working members of the family provide, covers either the minimum expenditures (expenses for schooling other children, minimum consumption necessities, health expenses, bills or other regular payments) of the household.

It can be argued that households that do not have any form of property cannot meet the above listed conditions. With few exceptions, the propertyless households generally are nuclear families. As compared to extended families, in these households only one member of the family has the condition to participate in the labor market. Besides, these members are relatively new in the work force, do have limited work experience, their salaries are around minimum wage and yet, these families were unable to reduce the child-related expenses (daily care and schooling). These families also do not consider their conditions eligible enough to undertake the risks of long-term bank borrowings.

In the nuclear family household category, some cases actually meet the conditions of having property, however I observed that they still did not have ownership. These propertyless but considered to be well off nuclear families generally experienced an unexpected, unforeseeable event in their life stories. They encountered a serious health problem during working members' employment, faced with long-term unemployment and dealt with unexpected expenses. Moreover these families were, in certain periods of their work experience, engaged in small-scale entrepreneurial activities and had bankruptcy. They had to cover the amounts of debt left from these businesses and did not have the capacity to meet the requirements for another loan.

Currently being indebted and having only one member in the workforce who had zigzags in their employment experience impede these families from making further long-term investments. Considering these dynamics, it can be inferred that these nuclear families are very vulnerable to other external, slight economic changes. A single unexpected development can create sincere ups and downs in these households' socio-economic condition. The middle or short-term plans came to a halt in these households and their economic capacity solely is directed to overcome these short-term detrimental conditions.

It can be argued that mostly extended families are able to meet the demands of having an ownership (See Table 2). Most of the nuclear family households, however have children who are still continuing their education, are not old enough to participate in the work-force. It is observed that in addition to their regular payments such as rent and bills, general child-care expenditures are the substantial part of the nuclear family household budget. The continuing child-care related expenses, having only one working member are the major impediments for these families in terms of meeting the conditions of owning property.

In three interviewed households it is observed that they purchased a vehicle to make easier their entrepreneurial activities. The capacity of having a vehicle for commercial purposes is related with the working members' employment conditions. A working member who has long term employment, he/she has a relative secure job conditions (permanent member in the work place) and these members think that they possesses skills that give confidence and guarantee the ability to find a job in the labor market. These employment advancements give members economic capacity to make such an investment. The precondition of having a vehicle is pretty much similar to having a house. These households can buy a vehicle only with applying to long-term bank loans. They preserve the vehicle in short period of time. As mentioned, together with the failed attempts in entrepreneurial activity, taxes and other regular expenses of these vehicles compel these households to sell their vehicle. The income that they get from

the vehicle meets the amount of the debt they have. In the general sample, only one family is able to preserve their vehicle. This family is successful in their entrepreneurial activity, in fact the major income of the household is provided with the help of this vehicle; it is thus vital for the survival of the family (working members of this family is in shipping business and vehicle is the source of sustaining his business).

Cahit (38) bought a vehicle for trade related activity. However, he could not keep the vehicle. At last, he was forced to sell it. He explains why it was not possible for him to own a vehicle:

““I held the car for 2 or 3 years. It has been only 3 months since I sold it. Question: You bought it to make additional jobs? Cahit: Of course I bought it for that purpose. I had few little traffic accidents. They reflected these to the private insurance premiums. The premium then rose from 590 TL to 2000 TL. I could not make the regular official control of the car and I had to pay additional 1000 TL for it. There were taxes of the car that needed to be paid. In short, I had to spend around 3500-4000 TL. I had debts already. I had a bank loan. I did not have that amount of money. I was compelled to sell it. I thought I needed to take a break”

The interviewed households that had ownership, and was especially able to purchased apartment flats. While narrating their life story, they said that the period in which that they have been able to have an ownership is a watershed for their economic status. Although, they own the house with long-term payment credits, they emphasize on the capacity that the household possesses during that time and compared to their previous conditions, the period of having an ownership is the most preferable conditions that the family was experiencing. Having property, especially an apartment flat, is an important mark for the households' improving conditions. Households that decide to take the risk of undertaking long-term bank loans generally stabilized their economy (regular income and stable employment), moved away from the certain expenses and balanced their income and consumption capacity. Having

ownership also seals the deal of becoming a permanent resident in the city and guarantees in the mid-term that these families reduce rent-related expenses and specifically it gives the household confidence to make auxiliary plans and investments.

As I argued, ownership is a strong indicator of the improving conditions of the households. A remarkable observation when interviewing with the propertyless households can be presented to support this claim. When asked to households regarding their future plans, their central focus was on making the necessary preparations for buying a house. In three of these households out of seven, they consider that gradually their socio-economic wellbeing is getting better and ownership is the essential part of their long-term plan. This common decision observed in improving nuclear families related to their future plans observed in these households supports the claim. Families who consider themselves mature enough in their economic capacity, able to make mid-term plans and take the risks of loaning are actually the ones in the improving category. It can be argued that ownership, apart from the risks it includes, is the essential sign of an economic betterment and stabilization for the household.

Recep (37) is an adult member of a nuclear family. He works in a textile factory. He tells his future plans:

“I have two objectives in my mind. Firstly, if the labor union will take the authority in the workplace, I will take bank loans to purchase a house. Secondly, if I cannot make it here, I will encounter with a problem or if the workplace closes down and they fire me, we will move to Ankara. Either one or the other eventually will happen. As I said I was graduated from the machine department of a vocational school. I have a friend there making machine installments, I will go there and work next to him.”

It is important to mention that the signs of economic betterment are not limited for households who are having an ownership. Four propertyless households out of nine are living in

*gecekondu* without holding any land title or condominium (*kat* or *tapu mülkiyeti*). In these families, a sign of a slight economic improvement can also be observed. They are obviously having an advantage of not paying regular rents. In propertyless families, rent is the essential part of the household expenditure. The remaining amount from the wages is directed to other expenses. In three of these four nuclear families who were living in *gecekondu*s, they were able to make extensive house related alterations, expanded their houses' living space and in general improved their livelihood conditions. However it is important to note that the period when these households made these house related improvements, they applied for bank loans, any kind of alternations became possible with loaning. Most of these households when they reckon their economic capacity strong enough, take bank loans to make the house-related alterations. The periods in which the households take these decisions are related with the employment conditions of the working member(s). When a working member shifts from informal to the formal jobs (socially secured with regular payment) or consider that he/she has relatively secure job apply for bank loan to make alterations. Moreover, additional jobs are also critical for nuclear family households; the extra income provided by these jobs is also helpful to take such decisions. Economic improvement is related with employment conditions, regular or additional income and stabilized condition of the household. This improvement or improving conditions as previously argued can be tracked by the changes in the existing ownership condition of the household.

Deniz (33), is a member of nuclear family and a non-wage domestic worker. She takes the responsibility of the reproduction of the household. A family lives in *gecekondu* in the Çayırbaşı district. Deniz tells how they managed to make alternations in their house:

“When we first came in here, the toilet was outside. There is no bathroom, we took a bath in the washbowl. Our child was little. I did not know anything. I am in comfort right now. My husband could enter in the municipality as a worker. In all aspects, this was a very good and important thing. I made

my house a decent place. We bought our furniture, you know. Now he has a regular job and salary. We can make a living more or less. At least you can take a bath in your house, you have your bathroom inside, and you got your dishwasher in your kitchen. I did not have these before. After he started the job in municipality, we took a bank loan, took house appliances and goods. We cleaned our house, made restorations. We have done what needs to be done. We do not have any other shortcomings. Maybe small things have to be done. Apart from that, we are all good.”

Kemal (46) is an adult working member of a nuclear family. He owns a grocery store in his neighborhood. He tells the process of buying the house in which the family is currently living. He still pays the installments of the house. He collects the amount of money from bank loans and his friends:

“They told me that the price of the house was 60-67.000 TL. I told myself, “okay I will buy this house.” I am living here for years. I will only eat bread but I will buy this house. I had little amount of savings (üç kuruş para). I sold that car. I took 15.000 TL loan from the bank. The bank did not give everyone credits. I applied for personal loan. Nonetheless, I could not collect the exact amount. There is a bakery guy, you know, he gave me 10.000 dollars, gave me a hand for a few months. I went to purchase the house. We had a deal on the price; I bought the house for 62.500 TL”.

The condition that pave the way for ownership can be defined as at least two member of the household has regular, secured job and households’ for undertaking the risky process of long-term indebtedness that has to be paid on regular basis. These household have to fix their economic condition before taking a decision for purchasing any form of property. Otherwise, as the cases show, it would be very difficult for households to preserve these properties.

## **1.6 Households in debt - Common strategy for making the living:**

The indebtedness of low-income households is one of the main outcomes of the thesis. Most of the studies in the literature that treats the economic condition of the working class families do not give a special room for their indebtedness level. These allowances are rather low amount of debts including monetary borrowings from acquaintances or installment payments of durable consumer goods. Households particularly do not get loans from banks or credit cards as part of their survival strategy (Boratav, 2004)<sup>11</sup>. However, I observe that the indebtedness of low-income families has deepened along the years. Decreasing capacity to make savings, decline in the real wages since the 1980 and the reconfiguration of banking system that has facilitated personal loaning make the low-income households see bank loans as a last resort for their investments, daily consumption and other unexpected expenditures for which their wages cannot compensate.

The general trend in Turkey in terms of using type of bank loans can be reflected onto the dynamics of households. Low-income households generally apply for bank loans for purchasing houses, vehicles or supporting their consumption capacity. The trend in the total usage of bank loans in Turkey can be seen in Figure 4. The trend in using bank loans has had a dramatic increase over the years, especially during the last decade. The sharp incline projected in Figure 4 indicates the level of indebtedness of consumers in Turkey. This boom can be seen in detail in the increase in the numbers of each bank loan type. The number of people who take bank loans for housing increased from 81.160 in 2000 to 1.982. 464 in 2015 (BAT, 2015). The most striking increase is manifest in personal consumer loans. In fact,

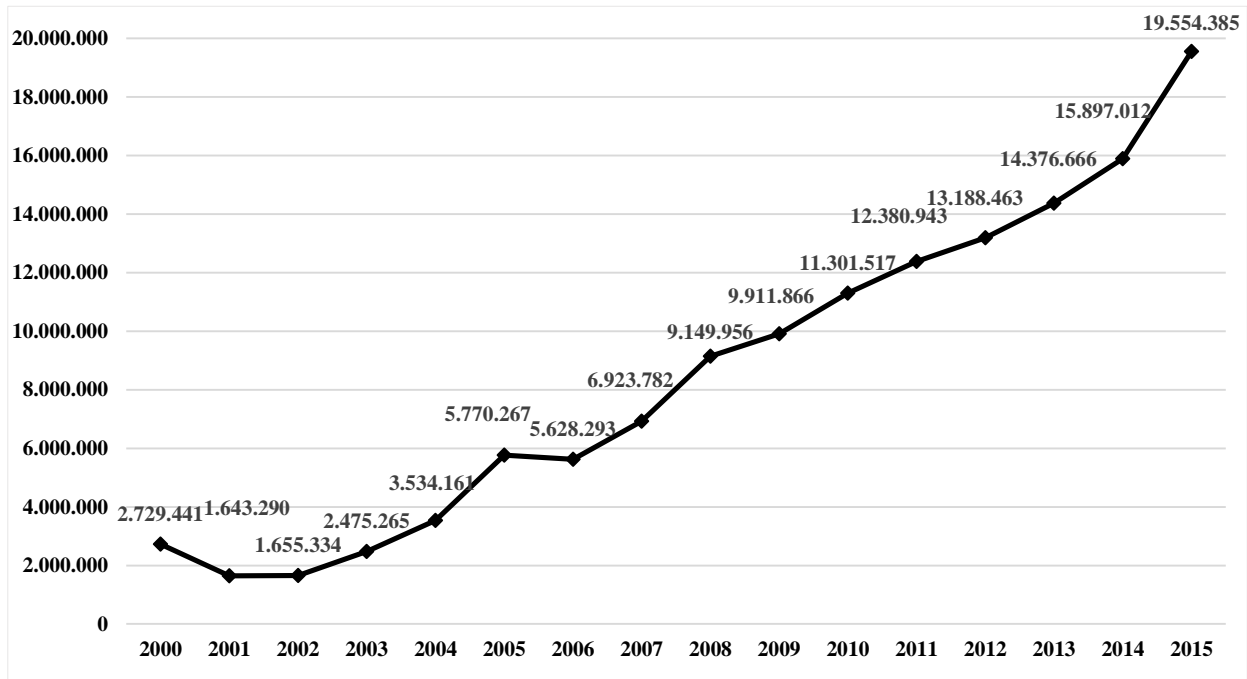
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<sup>11</sup> According to the Boratav's findings (2004), in 1991 only 3.5 percent of the indebted blue-collar workers and 2.5 percent of unskilled workers used bank loans. The total 49 percent of the working class families mostly have debts in form of installments (senet), which are owed for durable consumer goods retail shops.

among the type of bank loans, the substantial part in terms of quantity consists of consumer loans. The data began to be collected since 2005. The number of people who took consumer loans from banks has quadrupled in the last decade. The people took consumer loans in 2005 was 4.861.253 of the general population and this number has ascended to 17.310.934 (BAT, 2015). The level of indebtedness can also be tracked in the habits of credit card usage. The domestic transactions made by using credit cards rose exponentially. In 2011 the total spending made in domestic transactions with credit cards was 285.449.11 TL. This number rose nearly twofold and reached to 531.748.66 TL in 2015 (BKM, 2016). These indicators all alone does not give a factual support for the indebtedness level. However the increase in the use of credit cards gives insight about people's changing tendency in Turkey while organizing their household economy. The usage of credit cards to postpone obligatory payments might be a sign of a squeeze in the in-cash consumption capacity of the households. Therefore, increase in relying on usage of credit cards for meeting the consumption is a sign of deepening indebtedness. This acute increase overall shows how increasing indebtedness attaches to the income generating mechanisms for making a living in the last decade in Turkey. The trend in general population in terms of using heavily different types of bank loans is parallel to the findings of this research. The two primary bank loan types used by low-income households in the sample respectively are housing and consumer loans. The use of loans for vehicles is rarely observed, but it takes the third position. The usage of credit cards is also a widespread strategy in low-income households for meeting domestic consumption.



**Figure-4: The total number of people who take consumer loans from banks**



Source: The Banks Association of Turkey: Statistics of consumer and housing loans (2016)

In the sample, few households (four out of 20) do not owe any form of debt. It should be noted that these have previously taken bank loans and managed to cover their debts.

Remaining households mostly used bank loans or credit cards to have ownership, start a business, get over their unemployment period, compensate for healthcare expenses and meet their daily necessities. In other words, in neoliberal times indebtedness becomes an economic imperative for low-income households to make their living.

Indebtedness is a common economic phenomenon among low-income households. 15 households out of 20 were indebted as we found while making the interviews. Seven households out of 15 were highly indebted and they took loans from banks to purchase an apartment flat. These debts have long-term monthly payments. The remaining eight households either could not afford their minimum expenses or rely on credit cards or they still

had debts from their bankrupted small-scale entrepreneurial activities. Four households in the sample had previously credit card debts or bank loans. These four households, however managed to pay off their debts.

Indebtedness in general becomes the essential part for low-income households' strategy to maintain their living. It can be argued that debt becomes the only option when a household has unexpected expenses that could not be overcome with the existing economic assets. They especially prefer to compensate for health related expenses with bank loans or borrowings taken from relatives. As previous section suggests that households also choose to become indebted when they make long-term investments (having ownership, restoring the house they live in).

More specifically, the condition of indebtedness is also risky but only a viable option when working members engage in entrepreneurial activities. In addition to households' savings, the money needed to start a business is provided either from relatives or from bank loans. In times of unemployment of the working members, short-term loans via credit cards become the only option for the household to cover its expenses. In addition to these commonly observed causes of indebtedness, two households said that they apply for bank loans in order to cover the insurance premiums and able to gain the right to get retirement payments. In opposite cases however, the condition of indebtedness becomes a long-lasting situation, detrimental to the households' welfare, increase the fragility of the household and gradually leads to judicial processes to reduce the economic capacity of these household, halt the improving process of the households and impediment for realizing future plans.

As discussed in the previous section, undertaking different amounts of loans brings different income generation strategies to cover the regular payments. Especially for high amounts of debts that necessitate long-term payments, families compel other members to find a regular work. In the short term, relatively small amounts of debt, households overcome the necessary

payments with relying on strategies such as the following: clinging to jobs at hand, finding additional jobs, working overtime or making informal piece work. If families can meet these conditions, they manage to pay the regular installments and gradually cover their debts.

When households face certain conditions, indebtedness becomes mandatory. Savings of the households are not enough to overcome this economic hardship. Without exception a household, in times of unemployment are compelled to use credit cards to cover their expenses. If the working members are not socially secured in the times of severe health problems, bank loans become the only option. As discussed in detail in the previous section, having an ownership is tied to the indebtedness. Other forms of debt seem discretionary for a household, and depend on the choices of the households regarding their work and investment strategies. Either way, together with having more secured jobs-regular payments with social insurance, debt also becomes necessary for low-income families to make a living. Depending on the household capacity, debt is in some cases supplemental and for others essential, either for improvement or preserving of the existing conditions.

Ahmet (29) is a member of a nuclear family. He works in a textile factory. His father takes a bank loan to meet his daughter's marriage costs. Ahmet takes a bank loan to pay the remaining premium payments of his father. He regularly pays the installments of this loan. He tells the process:

““Question: How much did they cut off from his wage? I mean how much money did he borrow?

Ahmet: If I am correct, they cut off around 550 TL. Probably he got monthly 250 TL from his wage.

In addition, I took a bank loan for my father's retirement. Question: Is that so? When did you take this

bank loan? Mehmet: I started a work, after that, like 5-6 months. I should put it like that. It has been

one and a half years. I took credit when I was working in a medicine factory. Question: How much

money did you take from the bank? Mehmet: I had an amount of loan around 8500 TL. I had to pay its

installments. I need to pay monthly 300-350 TL.”

Recep (37) decides to enter into an entrepreneurial like activity. He is involved in a pyramid scheme (saadet zinciri) network organization, which makes trade among its members. Recep tells how he gets the money to participate in this network:

“The bank did not give me loans at that time. They told me at the bank that you have never even used a credit card and we did not approve your application. They rejected my application. I looked around and thought that I should not go for this business. They asked me if I can get the money from my friends or relatives. [...] I will earn and pay the money I borrowed. There are usurers, you know, they do not ask for credentials as bank does. They give you borrowings. They found the usurer. Where is this guy? They told me that it is in Çiğcendere, there is a branch office. I got his telephone number. They told me that I should go there and apply for a loan. I went there and took 2.500 TL and I had to pay 5.000 TL in return”.

### **1.7 Entrepreneurial Activity: Do profits contribute to household income?**

Small scale entrepreneurial activity presents an option for the working class to escape from the wage work in which the exploitative conditions are detrimental and do not bring considerable economic betterment. The working class then finds small-scale entrepreneurial activity as leverage to improve the economic condition of the household and have the capacity to make savings. In other words, the idea of small-scale entrepreneurship appeals to the working class for upward mobilization and gives the option for increasing the income and saving capacity. Among the working class, ones who succeeded in running entrepreneurial activities, it is observed that they indeed are able to earn income above the official minimum wages (Koo, 1976). In addition to the motivations of economic betterment for wage workers, small-scale entrepreneurial activity is also a reliable option for those who are unemployed or informal workers (Koo 1976, Tuğal 2012). Small-scale trade activities such as peddling, shoe shining, or small-scale transaction of the goods do not really require considerable amounts of

capital to engage in those activities. Then, it becomes a reliable option for the informal workers to get additional incomes (Tuğal, 2012) or for the unemployed to make a start to earning incomes (Koo, 1976). My findings also confirm that the initial employment experience of working members of the households in their arrival settlement period are mostly modest and informal entrepreneurial engagements. In the years, however, they generally prefer to shift to wage work due to the insufficient incomes that such peddling jobs provide.

The bulk of literature on another aspect, focuses on the experiences of the working classes in terms of leaving their wage work and engage in entrepreneurial activity. Some of them argue that the unemployment is not the major urge for the working class; it is weakly related with the motivation behind the entrepreneurial activity. The major thrust for the working classes is to make more money and improve the economic capacity of the households (Wright & Steinmetz, 1989).

The scope of this research covers the low-income households whose members able to earn considerable amounts of income, households that stand well above the poverty line and generally the working members of the households work for wages. As discussed below, being unemployed among the wage workers do not yield to engage in entrepreneurial activity. As my findings show, the working members who experienced a relative short period of unemployment prefer to be employed in wage labor once they return to the work force. The decision to engage in entrepreneurial activities, indeed, has its own peculiar dynamics other than unemployment. In the sample, over half of the half (11 out of 20) of the working members of the households in certain part of their work experience engaged in entrepreneurial activities. The condition to abandon wage work for working members actually depends on the ability to accrue a working experience, to be able to possess amount of money (savings), the capacity for indebtedness and an existing economic buttress or having this potential upon which the households can rely (Birelma, 2013). In other words, according to my findings the

experience of entrepreneurial engagement refers to a period when the working members of the household, mostly the breadwinner, meets the conditions listed above. Leaving aside the initial self-employment work experience of the household members in their first arrival to the city, household members apt to work largely initially prefer formal wage labor but then decide to shift or try entrepreneurial activities.<sup>12</sup>

The entrepreneurial activity is not a sustainable form of economic engagement for low-income households. As previous studies in the literature show, relatively few among the working class can find a way to preserve their trade-related activities (Tuğal 2012, Birelma, 2013). Low-income wage workers do not possess the adequate capital either to expand their business or confront the ups and downs of the market. The economic buttress they have—mostly another member's wage income—is unsatisfactory and does not compensate for the expenditures of the household. Neither is it able to cover the money needed to run the business (Birelma, 2013). Considering their economic vulnerability, for low-income households, entrepreneurial activity unfortunately a risky engagement that can cause further detrimental economic impact. Among the interviewed households, the aftermath of this economic activity is mostly bankruptcy and deepening debt of the households. Moreover, most of the working members stressed that the income they earn from the self-entrepreneurial activity is not much more than the income they get from their wage work. They hardly balance the revenues and the expenses of their business and the remaining amount (profits) are not satisfactory to meet the necessities of the households. Lacking inexperience in the trade business, insufficient amount of profits and the business, which is prone to fragility

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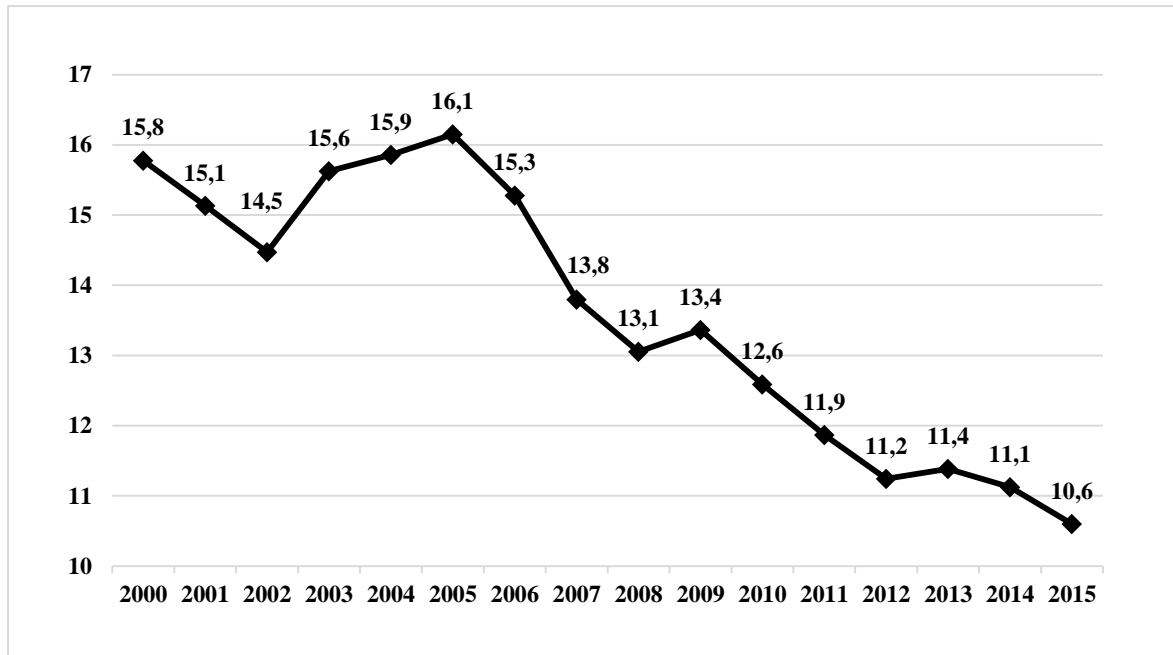
<sup>12</sup> Among the household members who are born or raised in city, mostly find formal wage works due to the recent changes in the labor market of Turkish context. Depending on the lifecycle of the household, generally members of the third generation in the households able to find formal jobs in their start of employment career as opposed to their heirs. Previous generations initially start with informal, irregular type of works. For further explanations and intra-generational comparison see Boratav (2004), Coşkun (2012), Geniş (2006) and Nichols & Suğur (2004).

against market dynamics, generally ends up with working members' decision to leave the entrepreneurial activity. They leave their small-scale business with certain amount of debts and return to the wage works.

It can be argued that for most of the low-income households, shift from wage work to entrepreneurial activity is a cyclical process and gradually the regular payment, stability and formal security prevails the charm of having its own business. As can be seen in the Figure 5, which is calculated from the data TURKSTAT's labor force statistics, the non-agricultural self-employment rate is in secular decline since the 2000s. The macro data that I present shows the tendency of the work force in Turkey and actually supports the findings of the research. I should make a last remark on the successors of low-income households that engaged in entrepreneurial activity. In the sample, only three of the households continue their self-entrepreneurial activity. The distinguishing dynamic for these successor households is that they have more experience in trade related economic activity. Actually, two of them as their first employment started with self-employment and managed to preserve. They have continuous external economic support, utilize their business related social networks and in some examples, management of the family labor and relatives' support better than the abortive cases.

In the following part, I will give in detail the reasons behind the failed experiences of these entrepreneurial activities, display the dynamics of the interviewed households' entrepreneurial engagements and their restrictions. Depending on their narratives, I will portray how working members explicate their incompetency in terms of running business.

**Figure 5: Non Agricultural Workforce Self-Employment Rates (%)**



Source: TURKSTAT Labor Force Statistics (2016)

Working male member of the household alone often takes the initiative to engage in entrepreneurial activities. This decision is an escape route from the poor conditions of wage labor. Self-employment or in other words becoming a *patron* of his job confers freely steering conditions and is much more preferable option for wage worker members. For working members when shifting from wage work to entrepreneurial activities, their motivation is that they can make more money compared to working for wages. Together with the advantages on work conditions, entrepreneurial activity becomes an attractive option as long as it gives households the capacity to make savings, to cover the expenses more thoroughly and gives the possibility for working members to earn more income than they made working for wages. Entrepreneurial activity also gives the possibility to employ family labor or in other words, allocate the household resources in one income-related activity without giving regular



payments. Working members mobilize the household resources to preserve the plight of this economic activity. Having an authority on work conditions, the possibility to earn more and the ability to use family labor in specific activities, in the beginning makes the entrepreneurship more charming compared to wage labor. These are the common sources of motivation and explain why eleven out of 20 households engaged in small-scale entrepreneurial activity in certain periods of their working experience.

Out of eleven, only three households managed to continue their entrepreneurial activities. The remaining eight could not bear the risky and hazardous circumstances of trade related business and gradually left out the activity. The households who ended their self-employed career, their entrepreneurial activity resulted with bankruptcy and brought high amounts of debt to the household. It should be noted for the one household who still continues entrepreneurial activity is that this economic engagement is supplementary for the working member's wage work. These members can compensate for the unstable conditions of entrepreneurial activity with their wage work.

The household members who engaged in entrepreneurial activity told us that these activities partially met the household expenses in this period and the activity is not eligible for making enough profits for savings. In any of these households, this entrepreneurial period brought tenable improvements. More specifically, in the period of entrepreneurial activity, none of these households had reached the economic capacity to have property ownership. By considering few exceptions, it can be suggested that in low-income households, entrepreneurial activity remains supplemental, partially covers the expenses and does not allow for making savings or further investments. On the contrary, these periodical engagements brought bankruptcy, vast amount of debts to the family and increase the fragility of the socio-economic condition of the household.

The pattern revealed in this activity is as follows; working members start with informal work, finds formal, socially secured jobs, and takes the risk for self-employment and ultimately face with bankruptcy. Ultimately, most of them are obliged to return to wage labor.

Nurettin (72), worked lifelong in construction sector both as a worker and a foremen. In certain period of his career he had a lust for entrepreneurship. He used the empty place under their apartment and opened a grocery store. In short term, he could not make it, had a bankruptcy and closed down the shop. He describes this period as follows:

“After 1993, I opened a grocery store in here. Here, under this building, near the entrance. We could not make it. These supermarkets finished our business. In fact, these supermarkets had the biggest share in our bankruptcy. I sold the sugar for 2.5 lira/kg but in supermarket you could buy 800 grams for 2.5 lira. That man (customer), prefers the sugar, one that with fancy package and does not buy from you. In these low-income suburbs (*varoş*), are a little bit, you know... We are 80 households in this neighborhood. We thought that our people, even if it is a patronage relation, buy from us, protect us to survive. Even if they only bought sugar, bread, we could still survive... Because, the price of the sugar in market was exactly same as my prices. We thought like that but the people in our neighborhood... They have rural origins, you know... That’s why we bankrupted. Gradually we closed down the shop”.

Naim (44) is an adult member of a nuclear family. He is a worker at a restaurant. He engaged in entrepreneurial activity and opened a restaurant with his partner. The restaurant was very close to his neighborhood. He could not succeed. He explains why he failed to run the business. In order to cover his debts, Naim returned to his previous wage work:

“I opened a place in Ferahevler with my friend from Konya. I could not make it and lost my savings. If I had not entered this business, I would be in different situation—economically more comfortable. I lost my money and returned to my previous job. Fortunately I have an occupation, I can work. [...] I had little savings, I made good money from my job. Question: Was it a small place, like restaurant?

Of course, it was small. It had four or five tables. I thought that I can run this business and will earn my living. But I could not make it. Question: Why could you not make it, what happened? Naim: It was a fish restaurant. Why customers prefer to come to a place very far from the city (Allah'ın dağında)? Nobody came to our restaurant; we ended the business in three months of time. Question: Ah, did the place stand only for three months? Naim: Of course, only three months. I did not earn enough money and support. You should have financial support when you decide to enter in restaurant business. We were ignorant and we entered in this business. You hire staff, every day you have to go to wholesale fish hall (balık hali) and bring fresh fish. If you cannot sell the fish that day, it goes to the junk. You cannot keep the fish for a week long.”

İsa (36) is a member of extended family. He worked for long years in textile sector as a wage worker. He gained experience and even became a foreman in the textile business. He participated in the resistance and got fired. With the compensation he got from the factory, he became a partner in a textile workshop but could not succeed to run the place. Afterwards, he decided to open a coffeehouse and gradually the place went bankrupt. İsa narrates his small size entrepreneurial experience:

““[...] in 2011, with the money that I got from there (He sold his assets of the textile workshop to his partner), I opened a coffeehouse. Q: How much money did you spend to open up this coffeehouse? İsa: I spent around 8000-10000 TL to open this place. Question: Did you take loans when you opened this place? İsa: I had little cash and I took bank loan and I preferred to use bank loan and kept the cash for hard times. The place costed me like 7000-8000 TL. I bought stuff to decorate the place, bought television, bought Lig TV... Lots of stuff, you name it. [...] I was busy with this coffeehouse for 2 years. I thought that I should try to engage in business. I am still trying. As long as you stay as a worker, you cannot get anywhere. [...] When I was handling the place, business was going worse. I was alone in the coffee house; I worked like 24 hours a day. I would not be offended to hire a worker. However, I could not afford the expenses of a worker. I could not even pay the rent of the place. I took

cash money from my credit card account to pay the last two rents of the place. I handed over the place for 9.000 TL. I gave 3000-3500 TL for credit card debts. After that I worked in a textile workshop for 3 months to cover the remaining debts. [...] I worked on my own, but could not make money. It was a very beautiful and a very clean place. It was in the İnönü neighborhood but I could not make it. I could not earn money. I was losing money and forced to hand over the place.”

### **1.8 Does the social transfers really matter for low-income households? Social transfers and family support:**

The Turkish social science literature focusing on rural to urban migration dynamics puts an emphasis on in-kind transfers and rents as the major sources of transfers that eases the arrival and settlement processes and chances of survival of the households in the city. According to this evaluation, the provisions—especially for food consumption—provided from the village and rents that are earned from owned land in their villages are substantial sources of support for low-income households. These transfers contribute to the survival and reproduction processes of the household (Keyder, 1987). Furthermore, it is argued that these transfers are the major impediments towards the completion of the proletarianization process of the low-income social groups. They are able to sustain a certain level of subsistence as these provisions continue to be provided (Keyder and Yenal, 2011).

Especially starting from 1990s, Kurdish citizens arrived at big cities due to the forced displacement, and it is the period that these transfers coming from the villages have vanished. The migration period that marks households that are no longer able to take the village support (provisions) are defined as “migration of the villagers without villages.” On the other hand, since 2000s social support provided by the state has gradually increased (Buğra and Candaş 2010, Buğra and Adar, 2008). Therefore, the prevailing assumption in the literature is that the state and inter-family transfers has a substantial role in the survival processes of the

household. With the help of the data collected during the field research, I try to verify these assumptions to test that whether public or private transfers do really support the living conditions of households.

The scope of the research and the limits of the sample do not allow for making clear-cut generalizations on what terms social transfers help low-income households to make a living. However, the findings are informative in terms of regularity of receiving these transfers and to what extent these supplemental non-wage incomes contribute to the low income households. Hence, it would be appropriate to discuss the efficacy of these transfers relying on the particular cases.

Only in two households, dry food support annually continued to be provided from the village. The members of these households admit that especially during winter times, when the fresh food prices are on the rise, the dry food came from the village greatly contributed for the household subsistence. The transfers from the villages really helped the families to reduce their daily expenses. A female member of another household told us that the food came from the village are healthier, fresher and more delicious than the food she finds in the district's groceries. However, I observe that these transfers from the villages do not substantially support a household's survival. No other members of the households mentioned the rents they gained from the owned land in the villages. In fact, most parents of these households who stayed in the village are either dead or too old to undertake the responsibilities of these lands. Moreover, most of these households do not possess fertile lands to open for use or is able to collect rent. In other words, regardless of the migration period of the household, all households that migrated to the city gradually transformed into "villagers without village," For some of these households this situation is either related with the lifecycle that these families are experiencing. They are completely detached from the village. For other families,

it can be argued that agriculture as an economic activity is no longer a viable option for making a living.

Serhat (48) tells why it is not possible for his parents, who stay in the village, cannot give support to his family in Istanbul:

“Question: Do you take support from your family in your village? Is your mother and father alive?

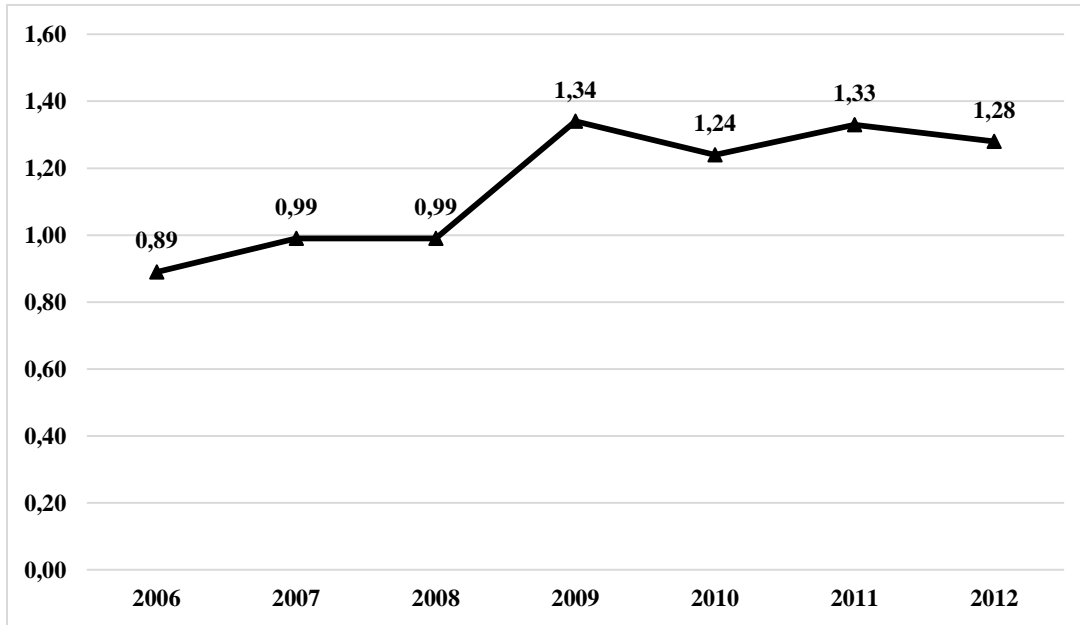
Serhat: No, my mother is not alive, but my father is alive. We give support to the village. He is an old man. How can he give support?”

The share of total social protection expenses (social transfers, social insurance expenses and health care expenses) showed a steady incline since the 2001. The share of social protection expenses were 5.0 of the GNP has increased to 13.28 in 2012 and 14.3 in 2014 (Buğra, 2008, Yentürk, 2013 and TÜİK 2014). As can be seen in the Figure 6, the share direct social transfers in GNP has a secular incline. The substantial portion of the direct social transfers composed of expenses for old age, disability pensions and healthcare expenses (Recently premium payments of GHI for the most disadvantageous strata) (Yentürk, 2013).<sup>13</sup> The kind of social transfers that the households receive in the sample match the expended items that take the larger share in the general distribution of the social transfers. The forms of social transfers that the interviewed households receive, largely concentrates on either old age or disability pensions.

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<sup>13</sup> According to Yentürk’s calculations in 2012, old age and disability pensions are 77 percent of the state-led direct cash support expenses.

**Figure 6: The Share of Direct Social Transfers in GNP (%)**



Source: Yentürk (2013), using General Directorate of Public Accounts Statistics (2013), SAP (2006-2012), Ministry of Treasury (2012)

Seven households out of 20 interviewed households were taking at least one time material support either from municipality or the state itself. Two households which have elderly parents who were old enough to be retired but did not have social security said that they were taking regular in-kind old age pension. In one of these households, children were getting scholarship from the municipality. In the other three households they were taking regular in-kind support from the state for their disabled children. In addition, these children were getting special education services provided by the state. In one household, which also had a disabled child, could not provide the state's credentials to benefit from these services. One household takes indirect cash support from the state. Two households stated that they had taken more than one time coal aid. The interviewed households are in the low-income family profile and were having difficulties to sustain a living with their resources. Besides, households that take

old age pension said that social transfers were not regularly provided by the state. One of these receiving households that take old age pension said that state officials visited their house and detected that their economic condition was above their credentials and decided to cancel out the pension. In another household, the family takes old age pension for one time only. However, they have been registered and met the criteria to take this pension. In the sample, although a considerable part of the households take pensions, which is assumed to contribute their income strategy, the respondents said that the irregularity and limited amount of these transfers did not add much to the household budget.

Considering the receiver households, transfers provided by the state partially meet the necessities of low-income families and is not considered to be part of their income. It is important to mention that disability pensions are indeed contributive for low-income families. For low-income households, disability support allows children of low-income households to take special treatment and continue their education. The indirect cash support contributes especially to women to meet the particular expenses of their disabled children. In addition it contributes to the household budget.

These social transfers provided by the state would be more relevant for more disadvantageous strata in terms of making a living. However for wage worker and low-income families, these are not reliable and consistent transactions to lean on for contributing to and meeting their regular necessities. The social in-kind or in-cash transfers given by the state are not satisfactory enough to either contribute to the household budget or let alone ease the conditions for a living. It can be argued that the extent of these state or family transfers has a subtle share in the income pool of these low-income households. Regular wage work still takes center stage and constitutes the largest share in the income strategies of the households. For low-income households, having a socially secured job is of utmost importance. As



discussed in the previous section, social protection assures families to overcome the detrimental conditions of expected events.

### **1.9 The decline of subsistence production:**

In household and proletarianization literature, subsistence level production historically is argued to have a critical role in terms of contributing to the reproduction of the low-income families. In rural areas, this activity can be small-scale agricultural production for household consumption. In the urban areas however, these activities can be defined as the sum of activities that do not provide income but done for consumption purposes and contributes to the living conditions of the families. Specifically, these activities can be small-scale food production, livestock raising, making the repair related works for the household, construction of *gecekondu*.

As emphasized in the literature, in Turkey and other developing countries, making the construction of their own house by using unused public property and providing for the family cost-free accommodation conditions is a commonly shared strategy for the newcomer low-income city residents when adopting to the city life (Keyder, 1999). However, the conditions of this strategy slowly vanishes since the 1990s (Işık and Pınarcıoğlu, 2001). I will discuss in detail the transformation of the accommodation conditions for low-income households in the following sections. Nevertheless, it is important to note that construction of *gecekondu* and minimizing accommodation expenses has been very important component for the survival strategies of the low-income families.

Only few families rely on subsistence level production in the household. These activities are limited to dry food—making salsa and pickling vegetables to use in winter times- production. The interviewed women members of these households stress that dry food production is

important to minimize the food related expenses during the winter times especially when the prices of food rises. However, most the common expression about why these families engage in this activity is that these foods are more delicious and fresher in the summer time. In other words, the major reason for these activities is not for austerity purposes but rather households' discretionary choice to consume more healthy food and thereby partially reduce the expenses. If it is possible, especially in *gecekondu* neighborhoods, male members grow vegetables in their backyards for their individual interest, this activity also does not add much to the conditions of household consumption. In two households which are living in *gecekondu* districts, families were feeding chickens in the backyard, but this activity also do not meet the daily consumption of the household. The size of these subsistence level activities that I have encountered in the low-income households indicates that subsistence level production gradually diminished in terms of a strategy to provide the reproduction of the household. It is important to note that the accommodation conditions of these low-income households do not allow sustaining especially food production activities. For making repair related activities to minimize the expenses of the house is very limited in these families. The members of the household do not acquire these skills to make such alternations. Most of the male members told us that they prefer to call repairman to make these alterations.

### **1.10 The role of cooperation and social solidarity: Settlement to the city, finding jobs and periods of unemployment.**

It can be argued that from village to the city, in-kind transfers have diminished. However, in inter-family relations in low-income neighborhoods and among relatives social solidarity still has an important aspect in terms of getting by in the city. In the 2000s, the period brought about the growth of the urban poor population. The studies in the literature regarding the urban poor argue that for most of the disadvantageous strata, in addition to their income

inadequacy and deprivation, they began to lose their previously established social networks and relations of social solidarity (Buğra and Keyder, 2003). Nonetheless, the research reveals that the relations of social solidarity in some respect has still a significant role for low-income households to resist in the harsh conditions of city life, provide the conditions for the settlement process of the city or can be helpful to create employment conditions. It should be noted that the research design and the sample does not allow to make generalizations for the urban poor, nevertheless the discussion I will make concerning low-income working households in the following sections can show in which periods and in what respects the issue of social solidarity relations can contribute to ease the difficult living conditions of these households.

The life story of adult members of the interviewed low-income households presents us in detail different layers of the living struggle in the city. What makes this struggle and resistance to the difficult conditions of the city possible are the established social networks. These social networks are utilized to find a job or provide accommodation especially when these families firstly arrive to the city. The local ties constructed especially in the neighborhood ease the struggle of families in the process of becoming permanent members of the city. In addition, it becomes also possible for these households to integrate into the economic life of the city via using social networks established in the settled district. In these neighborhoods, local ties are helpful to making contact with the local political authority in terms of meeting certain house related necessities, to receive benefits of social support mechanisms. The mobilization of these political relations in some cases working members facilitates finding secured jobs and more satisfactory wages. In other words, the involvement into the existing social networks in these neighborhoods help these households to stay informed on how to survive in the city (Keyder, 2005).

In the literature, findings about the role of social networks and how families utilize these relations can also be observed in this research. The social networks in these neighborhoods are utilized by low-income families in certain parts of their lifecycles. The concrete impact of these social networks can be tracked in the solidarity practices exercised among these households. Therefore, it is important to specifically focus on these periods and produced cooperative practices in order to understand the net outcome of these social networks on the struggle of the households for making the living.

Cooperation is observed in the form of set of practices among low-income households. These sets of practices have certain impacts on the living conditions of these households.

Cooperation entails providing urgent necessities of the household and easing the difficulties encountered in certain periods of their lifecycle. The existence of these cooperative relations in a way is a form of insurance for households to overcome the difficulties for making a living. In extraordinary times namely when an unexpected event occurs, households rely heavily on these cooperative practices.

I observe that these cooperative practices are mostly exercised in three particular periods of the households' living struggle. These three specific periods can be categorized as arrival-settlement, employment and unemployment in the life story of the households. In the arrival-settlement period, families help each other to provide newcomers accommodation options. More specifically, they open their houses for a certain time for newly arrived households or help newcomers to get required goods and land to establish their *gecekodu*. Secondly, in the employment period, cooperative practices utilized by household members to find their first job, additional jobs and jobs that have more preferable working conditions. In the times of unemployment, which is a relatively short and exceptionally observed period among working members, households generally help each other to ease the difficulties of this period. They sometimes lend or give each other in-kind aids to contribute to household consumption. It

would be meaningful to stress the details of these periods in which these practices are concentrated.

#### **1.10.1 The arrival and settlement period of the households:**

Studies in the literature emphasize the accrued social networks that opens up the opportunity for working class families to overcome their accommodation issues when they arrive to the city. These social networks in some contexts can provide cost-free accommodation options and even property ownership. Working-class families who are included in these networks can occupy public lands for their accommodation and the early migrant families in some examples can use these networks to benefit from these lands in terms of making land transactions for further wealth generation (Erder, 1996, Işık and Pınarcıoğlu, 2001, Şentürk, 2015). Recent studies however argue that as the land occupation options have vanished, the role of social networks in terms of providing free accommodation in the city is no longer relevant for the urban poor. Market relations have replaced the role of the social networks in terms of providing accommodation for newcomer families (Coşkun, 2012). Henceforth, the working urban poor have to strive for creating their own conditions in order to make a living in the city.

The findings of the research are partially parallel to this depiction. Depending on the land usage options of the district, low-income households that migrated before the 1990 indeed rely on these social networks to provide themselves accommodation. The findings also confirm that with few exceptions, households that migrated after the 1990 period have to use their own economic resources for accommodation and the role of the social networks has a partial role to abate the difficulties that newcomer households encounter. Only few households that migrated in the early the 1990s were lucky to use their networks in the

districts where the usage of public land was still an option. There is an important dynamic observed among the households that migrated in the post-1990 period. Relatives and acquaintances gave a hand to the newcomer family by opening their houses for a short period of time until the breadwinner fixed his or her economic condition. Then, the families split their houses. If we look at how the households that migrated after the 1990s deal with the housing problem in the arrival settlement period, it can be said that the prediction that has been made about the opportunity for usage of public land in Istanbul gradually depleted is actually realized (Işık and Pınarcıoğlu, 2001).

I distinguish from the rural-urban migration process in two periods as before the 1990 and after the 1990. In families who migrated to the city, most prominent motivation for migration is economic related. Families in the pre-1990 category decided to migrate to meet the conditions for the households' livelihood. The post-1990 migration period substantially covers the Kurdish families and their migration emanates from the fact that they were being exposed to the forced resettlement process exercised by the state. In these two periods, regardless of the causes of migration, a common strategy used by these migrant families is revealed. This common strategy is that the breadwinner—mostly the males of these households—utilizes existing social networks to arrive to the city. He or she via these networks finds job and arrange a place to stay for a short period of time. It is important to note that these existing networks initially are composed of relatives or fellow villagers (*hemşeri*) of the family members. The ones who help the newcomers to find their jobs are mostly their relatives or acquaintances from their villages. Generally, the first place in the city that they stayed was their relatives' houses. In some cases, when a male member arrived to the city, he worked in seasonal or informal jobs, mostly in construction sector. Some families who do not belong to any of these networks told us that they are obliged to stay in construction zones for a while.

The place, namely the neighborhood in where households decide to reside in is determined through these social networks. The possibility of finding jobs comes after the processes of settlement in certain neighborhoods. It is not the job opportunity but the place where families can benefit from these social networks that is the main determinant for their decision. Hence, through these networks families encounter fewer problems in adopting urban life and also benefit from cost-free accommodation options. Another important pattern that I encounter in the migrant families is that they mostly follow the migration path that has been opened previously by their relatives or *hemşeris*. This pattern can be mostly observed in neighborhoods where all residents are bound to each other with village or kinship ties. The process of migration, practices to find jobs, the type and the sector of the jobs they find are similar. The practices embedded in these social networks are in a way instructive for the households.

The common strategy that the breadwinner of the family uses is that he reduces the individual expenses and makes maximum savings from his wage. In times of unemployment, he returns to his village, stays with the family for preserving the savings. The period of arrival-settlement in a way is a rough period, the working members nearly suffer to survive in the difficult conditions of urban life. In few years, when working members of the families manage to make savings, arrange stable working conditions and fixed salary, the member brings the family to the city. For a while, migrant families continue to stay in their relatives till they improve their socio-economic conditions. Afterwards, the family moves into a separate house. After the arrival-settlement period completes, the task of finding more jobs begins. In other words, households have to decide on which members are eligible for work. They try to find either temporary or fixed jobs for them for getting complementary income by again using these social networks.

Cooperative relations do also have an impact, a significant impact on construction process of *gecekodu*. Families use of their social networks, especially by taking support from their first-degree relatives and provide themselves the cost-free accommodation. Finding the place of the *gecekodu*, the budget needed for the construction—either by taking loans or relatives make grants—and for the labor force needed for the construction are the common cooperative practices that are exercised with the help of these social networks.

I have separated the migration process of the interviewed families into two periods such as pre-1990 and post 1990. The reason for this categorization is that the existing literature treats these periods in terms of the variation in their proletarianization processes. They argue that families who migrate at the pre-1990 or post-1990 have experienced different paths of proletarianization process (Erder, 1998; Keyder and Yenal, 2011). By focusing closely the migration of process of low-income families, I observe that there are shared common experiences and a generation of survival strategies in these particular three periods where the role of social networks can also be tracked. In this regard, contrary to the existing literature, my research findings show that this categorization of migration processes is not a relevant analytical frame to reveal the difference proletarianization process. Except for the slight changes in the options the low-income households find in their arrival-settlement processes, I argue that households, irrespective of their migration period, actually are being exposed to a similar proletarianization process.

### **1.10.2: First employment period: finding jobs**

In the literature, the observations made on the role of the social networks in terms of providing jobs are twofold. On the one hand studies argue that social networks, particularly the acquaintances and relatives have a predominant role in terms of arranging the newcomer



households' working members their job (Erder, 1996).<sup>14</sup> It should be noted that the scope of the research mostly focuses on unskilled or low-skilled workers. Another study that focuses on the industrial district of Izmit and where the majority of the dwellers are skilled workers. They work in corporate, global and large-scale factories where the anticipation on the recruitment processes would run on formal channels. However, the majority of these workers firstly gain employment in these factories through their social networks (Nichols and Suğur, 2004).<sup>15</sup> The opposing position argues that the role of social networks has been totally abolished in terms of finding employment and market relations gradually rule out these ties (Coşkun, 2012).

My observation on the role of the social networks sides with the affirmative position is that the role of social networks has a substantial part in terms of arranging jobs. Irrespective of household's migration period, among the first and second generations of the working members, the role of social networks are apparent. The majority of the working members who were unskilled during their re-settlement period managed to find jobs through these networks; they even got loans from their acquaintances to start their business (peddling, small trade transactions). Moreover, I contend that the social networks accrued during their work experience also has decisive role in terms of shifting more preferable jobs with more income and good working conditions. I will present the details of these dynamics in the proceeding parts of the section.

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<sup>14</sup> Erder (1996) presents the channels used by dwellers of Ümraniye in terms of finding their jobs. According to her calculations, more than half of the working members used their ethnic relations to be employed. The role of the market relations, formal channels remained 21 percent in the general distribution.

<sup>15</sup> Nichols and Suğur (2004) show that the social networks, namely relatives, friends and torpil has a prominent role on finding jobs in these factories. Actually, 51 percent among Turkish workers find their jobs through these networks and in Muhacir workers this ratio rises to 65 percent.

The newcomer households are able to find jobs through these networks. The chosen members of the households, who are considered to have no obstacle to be employed, find their first jobs with the help of their first-degree relatives or fellow villagers (*hemşeris*). First jobs of the newcomer working members are mostly informal and irregular. These jobs are fragile, turnover is high and transition to other informal jobs are often experienced. The members of the newcomer low-income families do not acquire certain skills or well-established broad networks to find regular jobs. They are obliged to admit any kind of employment option provided by these networks. In some cases however, this first job experience triggers the beginning of a vocational career and can be sustained lifelong by the working member. The first jobs the working members employed in are first-degree relatives or fellow villagers' jobs. Members of newcomer families occasionally are involved in these jobs. Some of the interviewed household working members told us that in their first working experience, they worked as self-employed (dyeing business, shoe shining, make *işporta*/peddler). In these self-employed jobs, working member is in need of a certain amount of money to start the business. In these instances, families said that the first budget they needed was provided again by their first-degree relatives or other acquaintances, either in form of grant or loan.

It is important to emphasize that these social networks also support the working members to shift from the informal to the formal, regular jobs. In the neighborhoods of these newcomer families, their relatives and fellows from their villages (*hemşeris*) are residing. These acquaintances or social networks also inform the newcomer households on how to deal with daily life necessities. They are informed about how to benefit from state's social support (in kind or in cash transfers, material support, establish connections with local political authority) and benefit from existing employment options through these social networks. Some interviewees told that they find their regular, formal jobs with the help of these social networks. In more particular cases, the existence of these social networks helped working

members to have an access to the secured jobs and further put an impact on the economic improvement process of the household. One working member of these networks informed us about a tenured job opening and managed to be employed as a worker in the municipality.

Recep (37) migrated from Çorum with his sisters and brothers. Recep's first job experience as a textile worker actually determined his vocational career. Recep managed to find his first job with the help of his social networks:

“We had a big brother here. He came before us to Istanbul and worked in a factory, uses (Şima) textile machines. He was not our relative but we were from the same village. After then, whether someone told my father or he called this guy, I don't know the details. He told him that he was planning to send us to Istanbul. He asked him if we can work in these machines. Our big brother from the village told my father to send us in. My brother and I came to Istanbul and after a while my sister came. We all three together settled here. Our big brother from the village works in these textile machines. He took me along. He also got a brother from Giresun. He still lives here. He gave me his brother's job. That is how my job experience as a worker began.”

In three of the interviewed households, political connections help these households both to find jobs and construction process of the *gecekondu*. In two of these households, the left-wing political organization controlling the neighborhood supported families to find the appropriate land and help them to construct the *gecekondu*. In one case, the family has connections with the political party who runs the municipality. With these connections, working members managed to find a secured job in the municipality.

Şengül (41) takes care of her family and controls the household budget. Besides, she works as a cleaning lady. Şengül says that being involved in a political network in the neighborhood helped them to solve their accommodation problems:

“How can I say, this place is illegal, a *gecekondu*. There were some people here. They were distributing the public lands to the people. My elder brother has come here. When he arrived here,

people were politically organized. They were giving lands to the people. We did not get this house by paying money. We settled here because that is what we got from this political organization. My sister-in-law was also here. She was with them; she had connections. She told them she had a little sister. She was just married. You should give her family a place. With the help of my sister-in-law we came here. They gave us a public land that belongs to İSKİ. It had only four walls. They gave us that place. Anyways, we settled here.”

Deniz (33) tells how his husband finds a job in the municipality as a subcontract worker. The involvement in the political networks made it possible for her husband to start socially secured and relatively well-paid work:

““Question: How did he find this job? When the mayor of the municipality changed? Deniz: Yes, in that period we had an acquaintance. He helped him through to enter the municipality. When CHP came to power. It has been nearly three or four years”.

Focusing on particular stories, I try to present how families utilize social networks. In addition to these practices, social networks are once again helpful to find piecework and irregular jobs that contribute the households' income pool. These additional, informal job options are circulated in the neighborhood and households who have connections able to benefit from these jobs. The non-wage family members, mostly women, said that they have done in certain periods these informal, jobs inside their house to contribute to their household budget. Finding these jobs, their distribution among the households, organization of the work load are possible through these social networks. The continuity and preservation of these irregular works is realized by staying close to these social networks.

Hevin (43) stresses that involvement in the existing social networks of the neighborhood can provide jobs. She did odd jobs from the house for a while. She tells how she finds these jobs:

“Question: Who brought this job to you? H: There was an acquaintance in the back street and next to our house. Question: Did this acquaintances give you this job” H: Yes, she was distributing these jobs

in the neighborhood. Someone brought the pants (They were stitching ornaments to these pants) to them. She was distributing them to the women in the neighborhood.”

I have presented certain practices to show how encompassing and contributive these social networks are. In addition to this observation, it is important to note that social networks construed during work experience also have a critical place for working members of the low-income families. These social networks that have been construed, once working members enters into labor market, enables members to have easy access to more secured employment, having overtime options and more importantly socially secured jobs. These social networks enable members to shift to different jobs and also can provide employment for other members of the household. Most of the second generation working members of the extended family households find their jobs. Young candidates maintain their employment mostly by involving the work-related social networks that the first generation has so far established.

### **1.10.3: Unemployment period:**

The third aspect that the role of cooperative practices can be observed is the unemployment period of households’ members. As I discussed in the previous sections, the most important source of income that a household relies upon is wage labor. Wage labor is the substantial living strategy and major source of income for low-income households. Unemployment of the household members is thus relatively a short-term period and exceptionally observed in low-income households. Members of the households said that unemployment indicates a period that quickly worsens the economic condition of the household. It is such an extraordinary phase for the households that even the minimal expenses cannot be met or somehow minimum necessities are suspended. In order to overcome this period, the other eligible members of the household for work is compelled to urgently find a job. The major causes that I observe that creates unemployment can be described such a when the small-entrepreneurial attempt results with bankruptcy, when the working member loses the job if he or she attended

any kind of struggle, resistance in the existing work and when a member experiences an unexpected event—generally a health problem—he or she obliges to leave his/her current job. Apart from these causes, the general tendency observed in these households is that members strive hard to preserve their jobs.

In the period of unemployment, the other members who are eligible for work—these are mostly the older children of the household who enter into the labor force. The wage of the breadwinner has to be substituted by these members for preserving their living. Besides, in these periods, households get loans to meet the minimum expenses of the households and the condition of indebtedness for certain period of time increases the economic fragility of the households. The regular payments of these debts negatively affect the economic well-being of the household on a mid-term basis. Another strategy observed in times of unemployment is that families direct their subtle amount of savings to meet their minimum necessities.

Social networks are utilized by household members as another strategy to ameliorate the worsening conditions of the households. A certain amount of money is provided by relatives or close acquaintances for covering the short-term expenses of the household. In addition, in the period of unemployment regular in-cash support is provided by first-degree relatives. The minimum food-related aid for households' consumption in some cases is provided by the extended family (parents of the family). Likewise, in some examples, first-degree relatives take over the responsibility to meet the certain expenses of the household. This material support in some cases becomes regular. Members can overcome the period of unemployment again through these networks. The male respondents told us that they were able to find jobs in their unemployment period with the help of his close relatives or friends.

Deniz (33), takes the responsibility of the household. She says that they take support from her parents when her husband was unemployed or worked in irregular jobs:

“In those days, they sent us high amount of money to my family for covering our expenses. As I told you he (her husband) didn’t have a job. Now, we got better, fixed our houses, made a better living [...] Of course my parents gave support in that period. They were sending us money. They were sending food. This way, were eating organic food. We were eating natural foods. Of course there is a stark difference between then and now.”

Rıdvan (45) is an adult working member of an extended family. He is a wage worker in a grocery store. He said that he can take support from his relative especially in difficult periods of the household. He tells how his close relative lend him money when he had a bankruptcy:

““Question: You said acquaintances helped you in hard times. Who were these acquaintances?

Rıdvan: For example, before there was my uncle’s son. For example, if he asks for my life, I can give it to him. If I ask for it, he can give it to me. This is like that, we have such trust between us. For example, he migrated to Germany, my uncle’s son. I gave him at that period like 5.000 DM. Deutsche Mark... He went there and six years later he brought the money back. He gave me this money. This was like that.”

In this section, I try to make emphasis on the importance of social networks established with relatives and acquaintances in the neighborhoods. It should not be assumed that these social networks create in each and every condition cooperative relations. In some of the interviewed households, they stated that they have no relation with their extended families or they began to live in such districts that does not allow for making connections with relatives. Besides some households have limited relations with the acquaintances in their neighborhoods. In the sample, there exist two households that live in most indigent conditions and stripped of from such cooperative relations. These cases are negative examples that contradict with the description made above.

The members of these households are very old and do not have social security. They live in sort of tarnished *gecekodu* –a shutter would be more appropriate for describing their homes.

The wife no longer has a contact with her children from her previous marriage. They take irregular material support. The husband occasionally finds irregular jobs to provide income. The husband was having health problems and he could not find regular jobs. Interestingly, the wife collects chestnut from the near forest and sells in the bazaar. The family takes this activity as the major source of income of the household.

In other words, the scope of the research does not allow for big generalizations. However as the existing literature argues, these cooperative practices embedded in social networks do not have a positive impact on households living much below the poverty line. These social networks do not include households who fall to the bottom in terms of living conditions. Cooperative relations and social networks can be considered as supplemental resources for households that possess various income strategies and source of incomes.



## **II. Chapter 2: Gendered inter-household relations, intra-generational differences and chances of getting by in the city**

In this chapter, I will focus on the remaining part of the research data and discuss the experiences and life chances of the low-income households in the city other than income related activities. Parallel with the existing literature, I will portray findings related to the experiences and changes of low-income households as they spent years for getting by in the city. I present the dynamics of low-income families on how they manage to maintain the reproduction of the households. In this regard, I try to show that in addition to the income generation activities, sustaining the household reproduction is another critical concern for low-income families to prosper in the city. In the reproduction processes the thesis tries to show that how the role of women are decisive for maintaining the household and further how they are actually hidden key players in the households.

Then, I will discuss intra-generational changes in the low-income households on the basis of members' educational level and occupational status. The scope of this thesis, however, does not allow for clear-cut generalizations especially on these demographical issues, which necessitates broader and extensive research. Nonetheless, the findings are informative in terms of their compatibility with previous studies and might shed light on the current changes that households are experiencing

In the following section I briefly discuss the evaluations made by household members in relation to their previous conditions and present their anticipations about the future. I argue that these assessments are critical in terms of showing the social and economic experience of different households while making a living in the city. The subjective interpretations of the past and the predictions about the incoming developments actually might give an insight about how economically the households performed along the years spent in the city. In other

words, positive or negative interpretations made by household members on these topics actually provide hints on their economic condition.

Lastly, I will slightly touch upon the process of urban transformation in Istanbul and how it impacts on low-income households. Elaborating on this issue is not the planned outcome of the research design. However, after the experiences I encountered during the field research process together with the observations I made in relevant neighborhoods, I acknowledge that the rapid urban transformation processes of Istanbul cuts across some of the low-income households' chances of living and I decided to integrate related findings and observations into the thesis. In this section, I will emphasize how the possible outcomes of urban transformation process effect the households that differentiate from one another on the basis ownership.

## **2.1 The role of gender in low-income households**

In the first chapter I argued that wages are the most substantial part of the income allocation and their regularity allows households to perform economically either preservation or improvement. It seems that another essential pillar for getting by in the city is the reproduction of the household and management of the family economy. The women in the low-income households mostly do not participate in the work force. However, the role of women becomes apparent and critical on reproduction matters and household management. The role of women can be underscored in terms of being central economic actors in low-income households and putting efforts that is irrevocable for maintaining the reproduction of the households.

The struggle in the gendered relations of low-income households in this context reveals an important aspect. Most studies in the literature discuss the role of women mainly focusing on

their economic contribution to the family through paid work.<sup>16</sup> The methodological preference of this thesis allows for deciphering the women's voices in the center of the households' life stories. The findings show that not only in the sphere of wage related activities where the women's engagement is tractable and thus their contribution become more apparent, but also inside the domestic relations in which women do also substantial role inside the family relations in terms of managing the economy and maintaining the reproduction of the household. The women as covert actors in low-income households actually take the responsibility of balancing the economic relations and perform as decisive playmakers in households' economic issues. Furthermore, they act as a backup work force and even become the primary economic actors during times of unemployment of the male breadwinner or when the household faces an urgent economic burden.

In the introduction part of the thesis I argue that households are suitable unit of analysis to track the proletarianization process of low-income families. Besides this, households are also a space wherein relations between different generations or men and women are in constant struggle. Having an authority in the household is the locus of this struggle that gives the member a main role in decision making. As mentioned in the methodology part, separate interviews are made with both men and women members of the household. This methodological decision at result allows for making inferences about the differentiating narratives that men and women make in terms of stressing their difficult experiences out of their life stories. Additionally, this preference allows for revealing the important role of women for the households and their hidden subjectivity in terms of the households' survival.

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<sup>16</sup> For a detailed discussion on how women strive to get jobs via utilizing the social networks in their neighborhoods, how women struggle for both getting permission from their husbands to be employed and in a way fight against the patriarchal domination in the family relations by making economic contributions. See Özyeğin (2001) and White (1991).

I detect three major commonalities on these differentiating experiences of women in the low-income households. Firstly, the hardship that these parties have experienced creates different narratives. Domestic responsibilities such as taking care of the reproduction of the household are defined as a hardship by women. These responsibilities related to reproduction of the household can be considered as taking care of children and elderly, cleaning the house, shopping, washing the dishes and making laundry. It is important to note that during our interviews with men, no male member of the household mentions such immense responsibility that women undertake. In a way, men remain disinterested in the efforts women make to maintain the household. Secondly, some women made in a certain period of time piece work from the house to contribute to the income allocation. In few cases, women were wage workers and undertook a significant responsibility to cover the expenses of the households. Yet, male breadwinner members do not put emphasis on such income providing activities that women have made. Thirdly, in most of the cases, women in the households serve as a checks and balances mechanism for the issues concerning household economy. Male members who take risky and not well planned decisions such as shifting from wage work to self-employment (entrepreneurial activity) or to take bank loans are mostly blocked by women. Women think that these risky decisions would at last break the economic stability of the household. In these periods, women make an effort to block their husbands' decision to be realized. In some cases, women undertake the total responsibility of households. They manage the balance of income and expenses, distribute fairly the allocated income and make savings. In this regard, although most of the women do not engage in wage work, they are indeed the major economic actors in low-income households.

## 2.2 Women's Suffering:

Coping with the household matters, overcoming the troubles without significant support given by other household members and taking care the children and in some cases the older members are actually the set of extensive tasks and actually entails life-long depreciation of women. Women responsible for these tasks, actually strive really hard when fulfilling these tasks. The overall process that women experience in maintaining the reproduction of the family is signified in their suffering. The interviewed women of the households mostly prefer to describe these processes as an act of suffering. The phrase "I suffered a lot" used by women is the signification of their rough experience when they try to fix household conditions during the family's arrival to the city, their extra effort to keep household economy intact during the time of crisis and dealing with the aftermath when the breadwinner's unplanned economic decisions bring detrimental outcomes. The term suffering also connotes the discontentment with the disinterestedness for other household members to the women's efforts.

The process of migration to Istanbul or arrival-settlement period is the most difficult experience that women had in their life story. As mentioned in the previous section, low-income families strive hard to find a house to live in. The infrastructural deficiencies of the district they settle in are the major problems that women encounter in this period. These are the first and foremost the important problems women have to overcome in their urban life experience. For example, one of the interviewees, Roşin, now 70 years old told me that she had to take care of all of her husband's relatives when they first arrived in Istanbul. In a *gecekondu* which had only two rooms, they had to stay with a crowd of people who worked and had lived together in this small house for a long time. Roşin states that this period is the most difficult experience she had to face. However, this process of hardship never finds a

space in her husband's narrative in which he describes in detail the household's migration period.

Roşin (70) is a member of an extended family. She had to live with her relatives when they first migrated to Istanbul. She describes this period:

“We came from there but our people came with us. My man worked in construction business. We had eight people from our village staying with us as guests. The guests from our village worked with my husband, they had no place to stay and they lived with us. We had one *gecekondu* with only two rooms. I had no dishwashing machine. Forget about the dishwasher... I even had no washing machine. I carried the water that I needed, from the outside. I put the water in the boiler. All of them were mixed together. We lived together. We had no couch. We put our beds on the ground [...]. Guests stayed in the big room, we took the small one. In this small room, we could barely find our clothes, we could not see our belongings, and inside the room was a mess. The room was indeed very small to fit in.”

Another woman told me that they had a difficulty for making the living in their arrival-settlement period. She describes this difficulty as the family could barely find the money to buy stale bread. Most of the interviewed women were married when they moved to Istanbul. Being young and inexperienced put an additional burden on women taking care of the household responsibilities. The general contribution that women make in low-income households is to maintain the reproduction of the households. The endeavors of the women for maintaining reproduction of the house is a non-wage activity and do not have monetary relevance. Hence, their efforts or the suffering they made mostly disregarded by men and this experience becomes invisible in men's narrative. However, the hardship the women experience or the activities they made for reproduction actually enable the household to get by in the harsh conditions of urban life.

The period of their breadwinners' unemployment is also another difficult experience that women had to overcome. In these times of economic incapacity, women had to buy the

necessities from the grocery on credit (*veresiye*). They could not find a wage work, since they are responsible for the children; they struggle hard to balance the expenses and income. All in all these troubled times were told by the women with agony and the word suffering is also chosen to describe this period as well.

The role of the women during the breadwinner's unemployment becomes more apparent. They take the initiative to decide who among the household members will participate in the work force. They find additional financial sources to keep the household's economic condition stable. As previous studies show, when the family is in economic hardships, women are willing to find jobs to provide income (Özyeğin, 2001).

In the sample, one household suffered from harsh economic vulnerability. The woman in the household found temporal domestic or cleaning jobs for absorbing the economic deterioration household currently experiencing. When the informal job opportunities closed down, she said that she started to collect vegetables from the forest nearby or making lace and knitting to provide income. In another case, the younger daughter of the household decides to work in a textile workshop when the family faces with economic hardship and the breadwinner becomes unemployed. In different case, with respect to her husband's intermittent self-employment career, the wife takes the initiative to start her teaching career by moving out the family from Istanbul. She took her chances in another city by starting to work as a teacher in a public school. During these times, she managed to fix family's economic condition and helped to cover some of the loans of her husband. These examples show that women act as a backup work force to prop up the households getting by process in the urgent times when the household encounters with unexpected events. In addition to their reproduction of the family responsibilities, they voluntarily become key economic players to sustain the economic stability of the household.

Roşin (72) strove hard for maintaining her family's survival in her husband's unemployment period. During this period, household had a difficult time. Roşin describes how unemployment has a negative impact on her family and her efforts to overcome such difficulties:

“... Our man got sick. He got sick and I went to the grocers and they even did not give us bread.

Question: He could not work, could he? Roşin: The kids were little, my father gave me two gold coins and I changed them. I gave the money I got for the two groceries and covered my family's debt. The second grocer told me not to come to his shop again. He told me that I get things from him and never pay him over (the family takes credit—*veresiye*). I told him that my husband got sick and cannot work. He told me that I should go out and look for a job. I asked, “how could I find a job?” I have six children, who would then look after them? Nobody could take care of them; no one in our family... I had six children, and all of them were very young.”

Perihan (43) is a member of an extended family who was forcedly moved from Mardin to Istanbul at the beginning of the 1990s. Along this time, she undertakes the household's responsibility of reproduction. She describes the hardship she experienced in the arrival-settlement period:

“When we first came to İstanbul, we lived in a house which we could afford. We were comfortable in our village. The house in the village was beautiful and we were comfortable. Even if the military put a pressure on us, we were comfortable. We came to Istanbul, the place we stayed in was probably used before as a coal storage. The mice were running everywhere, the place was stinking and the house had only one room and a salon. We were crowded, not able to fit in this small place. I had suffered a lot until we achieved our current condition [...]. When we first came here, we did not have enough money to buy a single portion of bread. We could only afford stale bread from the grocery. I was buying stale bread for my children. Think for a second, only stale bread...”



Another burdensome time stressed commonly by women is the period when their husband engages in entrepreneurial activity or when the household decides to take substantial amount of loans. In few households, women told that they tried to block their husbands' decision of opening a grocery store or purchasing a vehicle for trade-related business. In one case, the husband said that he did not put an ear to his wife's warnings about opening a grocery and submit that this was a wrong decision. The grocery store went bankrupt in two years time and the remaining loans put a financial burden on the family. One woman told us that his husband took avbank loan to buy a car and the household went in serious amount of debt. The family had to take money from their relatives to cover the bank loan payments. The woman then had to work hard and made also overtime in daily cleaning business to cover the household's debt. For this woman, her husband had to sell the car and at last household lost money. Her husband, however, did not mention this discretionary decision and this put a hardship on the household budget. He even did not tell how they covered the expenses and emphasized his wife's efforts to overcome this financial burden.

### **2.3 The income that women provide to households' budget**

In addition to household reproduction, the role of women can also be observed in wage related activities. The participation of the women in the work force is limited in Turkey. As parallel to the dynamics of the labor market in Turkey, working women in low-income households are few in numbers. Only five women among the interviewed households do wage work. Three of them work in informal jobs without social security and they mostly do domestic jobs. The remaining two work in full time formal jobs as a wage worker and a public school teacher. These two women are members of single parent nuclear family and they are the only breadwinners. It is observed that in two of these households, the income women provide is more than their husbands' salaries—around minimum wage. In these households, male members admit that the income their wives bring is critical for household to

fix their economic condition. They also tell that it would be impossible for the family to make a living in Istanbul with only one salary.

In other households, women told us that they engaged in piece work in certain periods (knitting leather goods, making small ornaments). Women stressed that income providing activities they made covered some expenses of their children, especially school related expenses. For women, the provided income during that period constituted a significant part of the household budget. However, male members of these households remain uninterested in the income providing activities that their wives made. In one of the households, the husband underestimates the income his wife provided from ornament making. The husband thinks that this activity is futile for making money and told that as she makes these ornaments, she now spares less time for taking care of children. This situation actually discomforts the husband regardless of the financial contribution his wife made for the household. In another example, the husband told us that the money his wife brought at that time did not contribute to their budget, whereas as before mentioned the wife told us that with this money the household was able to buy clothes, meet their children's school expenses and also cover the some of the household's basic necessities.

Nurettin confirms that his wife once made piece work work. He comments on the period his wife makes wage related work:

“The money she brought was not an significant amount. Maybe you were kids (talks to the interviewers) in that period, there was leather related textile business. She made leather knitting. Do you believe that this work could make any contribution to the family? If it made a contribution, I would know. I don't know if she at that time bought clothes, things for children with this money. If she did something like that, she never informed me while doing it. Economically speaking, she never told me: Look, I have done these things and earned this 50 TL. Here! Take this money. This is my earning. She never told me that. If you don't believe me, why don't you call and ask her!”

Most of the male members of the interviewed households are against their wives' employment. One of the male members told us that the cleaning work she makes can be tolerated as long as this activity brings money to the house. The husband, however, told that he would never allow her wife to work in a grocery or in a factory. He considers these types of wage work as two different activities. His wife on the other hand told us that working as cleaning lady damages her physical condition and she would instead prefer regular wage work.

Mehmet (41) is a member of nuclear family. He is a worker in a factory. The family barely makes a living. Mehmet comments on the possibility of his wife's working in a factory:

“Adile works in here; she helps us. Of course both of us are working. In Istanbul, it is very difficult to make a living only with a single wage [...]. Question: Would you prefer your wife to work in a factory as wage worker like you do? Mehmet: A woman working in a factory is totally a wrong idea. She cannot do the work that I do; this is wrong. Maybe she can work in account department of that factory. She can work in jobs with higher status. It is wrong for women to run errand jobs like I do. Question: If someone come and says to you, “I give your wife a job with social insurance, She should come and start the work immediately.” What would you say? Mehmet: This is not acceptable... If it is so necessary I can pay the premiums but I do not let her work in this business”.

Another male member nearly mocks his wife's short-term work experience in a textile workshop as a wage worker. He says that his wife at last understood that the job is not for her and she had seen the difficulties of the job. The wife however told us that she had to leave the job because of the house related work and she needed to take care of his child. His husband admitted that it is very difficult in Istanbul to have a decent living with one wage. However he insists that he is against the idea of his wife's employment as a wage worker.

## 2.4 Women as key economic actors in low income households:

I observe that, in some households, the management of the household budget is by women. In one case, the woman works as cleaning lady and her husband gives his paycheck to his wife. In another case, her husband again gives his wage to his wife even if his wife does not do wage work. These two male members admit that their wives are good at balancing income and expenses and control the budget more carefully than themselves. They told us that their wives undertake the responsibility of all sorts of regular payments. Wives arrange the amount of pocket money that each husband should take and this way they prevent men from spending too much money. In one of the households, the husband told us that he takes pocket money from his wage and gives the rest to his wife. In this household, the wife makes the serious decisions concerning the household economy and she even made all other arrangements for purchasing an apartment flat. She went and found the house, took the bank loan and arranged the regular bank loan payments.

Adile (37) takes the responsibility of the household. Her husband Mehmet gives the whole responsibility to his wife. Adile tells how the household makes economic decisions and how she manages the household budget:

“Question: So, you spend the money you earn or otherwise? Do you give the money to your husband?

Adile: I never give any money to him. Question: Do you control the household budget? Adile:

Unfortunately, I wish I had not taken this responsibility. Question: Why? Adile: I have to undertake the whole responsibility. This is the only way. It becomes difficult when you undertake all these. I tell him why don't you take the responsibility of these things? Question: Does he give his wage to you then? Adile: Yes, he gives it to me. Normally, I pay the bills, rent and arrange other regular payments. He does not get involved in this. He never knows how much money I pay on the bills. He never ever cares [...]. Mehmet: [Admits Adile's efforts] I am thankful to her, she does everything. In fact, I do not get involved in these things. She runs the house. She takes care everything about the house. I only

give my paycheck to her. Then she gives me money day by day. She takes care for everything, I am really thankful to her.”

In periods when the household decides to purchase a house, vehicle or takes bank loans, women make an effort to prevent their husbands from making a false decision. If the financial conditions of the household do not allow for these risky investments, women generally criticize their husbands and warn them against future risks. They indeed make an effort to postpone their husbands’ decision.

In one of the cases the family is religiously pious. The male member decides to buy a car by taking bank loans. The wife who works as a cleaning lady, appeals to the sheik of the religious community they belong. She tells her husband that she asked the sheikh about his decision and sheik warns her that interest banking is a sin. By doing so, the wife prevented the family from taking bank loans and avoided household debt. In another case, despite his wife’s warnings, the husband took bank loan to purchase a computer to use for his business related activity. However, he does not acquire the skills to use this computer and he does not take the necessary training. The wife insists that her husband stay in wage work and tries hard to prevent her husband starting an entrepreneurial activity. At last she succeeds and they sell the computer. In another household, despite woman’s efforts, the male member takes loan from a bank and the household is still having hardships to meet the regular payments.

These examples do not allow us to make an inference on a common pattern of strategies concerning the women’s role in the household. Nevertheless, these narratives indicate that women act more carefully in economic decisions such as “engaging in entrepreneurial activity” or “purchasing a vehicle.” Women are not willing to take bank loans or undertake financial burdens that would destabilize the households’ economic well-being. These examples show that women in certain cases are more meticulous in terms of balancing income

and expenses. Another case, which is contradictory to these practices, actually confirms the observation about the strategic position of women in terms of economic decisions.

In one of the households, the male member incurred serious amount of debt when he engaged in auto sales and when he finds a socially secured wage work, he took bank loan to pay his debts. In the interview conducted with his wife, it becomes apparent that his wife is not informed about the amount of debt her husband has been in. The husband, who emphasizes, that he is responsible to take care of his wife who has physiological disorders and his mentally disabled child. The husband was an alcoholic and failed in entrepreneurial activity. In this regard, he is in serious debt and his habits prevented him from overcoming the situation.

The strategies of women in single-parent family households doing wage work do also fit in this observation. In the sample, there are two cases that place them in this category. One of those women in the category is a teacher in a public school and the other one works in the service sector as wage worker with social insurance having a salary around minimum wage. The teacher, besides the responsibility of her child, takes care of his parents and contributes to the regular payment of her elderly brother's debts. She told that from time to time, she gives money to her divorced husband. In the other household, the woman, after her divorce, decides to work. She worked in informal jobs and finally made it to find social secured job with regular wage. Her divorced husband previously has taken a bank loan to buy a car and showed his wife as a guarantor. He refuses to pay the bank loan and the divorced wife and is compelled to undertake the financial burden. These cases show that even if the women were divorced or separated their houses from their parents, they are still compelled to take responsibility for paying the debts. In this respect, the careful position of women in terms of economic issues (loaning) can be also confirmed in the cases of women of single parent households.

These examples show that when analyzing the income generating strategies and strategies for making living of the households, gendered relations should be the main pillar of the focus.

Women in the low-income households, although most of them are not wage workers, they are involve heavily in terms of finalizing and realizing economic decisions, contributing to income allocation process and take the responsibility of the reproduction of the households. In sum, the strategic position of women help low-income households to make a living in the challenging conditions of Istanbul.

## **2.5 Assessing the socio-economic situation of the households as compared to past:**

The members when they are making comments on the socio-economic situation of the households with comparing their previous condition, the subjective inferences they make actually indicate the changes and their effects in the course of the households' lifecycles. The positive statements used by members when comparing their current well-being with the past actually delineates to a condition that this household has experienced an improvement in terms of their welfare. On the contrary, the respondents of the households who choose negative statements, actually put an ambiguous, anxious description of the current socio-economic condition with relation to its past. In these cases, I argue that these households have not performed any kind of improvement as compared to their previous condition.

In most of the households, respondents told us that they made progress in their socio-economic conditions. In addition, these households have positive expectations concerning what the future will bring and these households can make concrete plans for future investments. They describe the future as a predictable set of events and they feel comfortable and secure about the future developments. In the cases of households that materialize economic improvement, their future plans are related to meet the school expenses of their children and purchasing a house in the coming years. These households that have experienced

improvement share certain features. The working members of these households have social protection, relatively secured jobs, have an experience in the labor market and acquired certain set of work-related skills. In these households generally more than one member do have a job. These features can be associated to the dynamics of improving households.

The remaining few households consider that their socio-economic situation got worse as compared to the past. They define the future as an unforeseeable, ambiguous time interval. They are anxious about what the future will bring and they assure that future developments would make the economic capacity of the household more fragile. These households do not have positive expectations about the future and refrain from making concrete plans. These households who do not experience any kind of improvement also share common features. If we take a closer look at these households, they have members who have insecure jobs, have limited work experience, do not possess certain set of skills related to work and childbearing expenses still continue. In few exceptions, households make their living with social aids and transfers. It can also be argued for these households that they are in the initial phases of their lifecycle in the city, and the working members of these households do have fragile jobs and their condition in the job market is fragile.

The members when they make subjective interpretation about past and future, the revealed positive and negative judgements can be associated with their employment conditions. More specifically the employment security of the working members effects their interpretations about the past, present and future conditions of the households. Members who have secured jobs make confident and positive comments, whereas members who struggle with informality and insecurity prefer to describe these processes more negatively. Nevertheless, the households who are considered to experience an improvement, cannot still fully overcome the fragile position. The households' members who make positive comments related to the past and future, still having difficulties in terms of making a living. Their improved position



becomes meaningful only when compared to other low-income households. The structural conditions that low-income households place in, makes the economic fragility actually a permanent phenomenon. This fragile position however experienced more intensely by the households' members whose skills are limited as compared to other household working members and they have less work experience.

Ahmet is a single worker. He works in a textile factory and has limited experience. He lives with his parents. Ahmet thinks that marrying and living in a separate house is not a possible option for him. He predicts that the future will not bring pleasant developments. Ahmet's pessimistic take on the future developments can be considered as a good representation about the limitations of low-income households and their economic fragilities.

“Actually I am pessimistic in this regard. I cannot actually predict anything about the future. When you say the word future, it reminds of a secure life. How can you achieve secure life? If you have a good economic condition, if you own something, you have a secure life. I ask the question to myself, is this possible for me? At least for five years, I do not have the slightest chance to have a secure life. What I am saying is that, if I decide to get married, what should I do? The idea of having a marriage frightens me. In a way, I barely make a living. If I got married, how is it possible for me to take the financial responsibility of a marriage? Okay, people got married; I see them. They still decide to get marries despite knowing these risks. Most of the divorces are generally caused by economic difficulties. These hardships bring divorce. That is why I am not very, how can I say, not very optimistic.”

## **2.6 Intra-generational education and vocational differences:**

The scope of the research does not allow for making generalizations about the intra-generational differences of the educational and vocational differences of the households. The data collected in this research focuses a particular section of the low-income households' lifecycles. However, the observations at hand allow me to make limited inferences on the educational and vocational changes among three generations of households.

Another restriction in the research process of this thesis reveals itself in terms of making comparison of the educational level and vocations held by these three generations. Generally, members of the third generation of these households are continuing their formal education and some of them have not yet participated in the work force while we were doing the field research. Thus, it would be speculative if this third party were involved in the comparison. The tendencies of the third generation who are experiencing higher level education and in some cases whose members start working will be touched upon. Nonetheless, the data on the educational and vocational differences of these two generations are fixed. Therefore, findings concerning these two generations are consistent. I will then in the following parts majorly focus on the findings about these two generations. The inferences related to the members of the third generation of these households will remain additional in the analysis.

### **2.6.1 Intra-generational educational differences:**

The differences in the level of education among generations are directly related and actually determined by the vocational status of the first generation. If the subsequent generations succeed increase their level of education compared to previous generation, then it is assumed that the current members will have vocations with better social status. This change, realized among generations, has a direct impact on the improvement of the socio-economic status of the households. The access to formal education, then, help the coming generations to

overcome the limitations created by the inherited economic fragility of the households caused by the lower vocational statuses of the members (Duncan & Hudge, 1963).

Most of the studies in the literature that focus on the working class in Turkish context share a common observation on the changes of education level among the generations of low-income families. As studies argue, the increase in the education level along the generations without exception depends on the origin of birth. The members from rural origins—born and raised in rural areas—were unable to continue their schooling. They generally graduated from primary school and were compelled to drop out due to the economic incapacity of the family or the limited options in the rural areas in terms of accessing to the higher levels of education. In these studies, it is observed that the younger members performed much better as compared to their previous generations. The major difference that determines the gradual increase in the subsequent generations' education level is that the younger members were born and raised in the city or were school age when the family migrated to the city.

As previous studies' findings show, the education level of younger generations rises on average up to the high school degrees (Boratav, 2004, Coşkun, 2012, Erder, 1996, Geniş, 2006, Nichols and Suğur, 2001). The access to higher levels of education in the city is easier, the families can find vast options and the schooling expenses cost less for low-income families. In addition to the rural or urban origins of working class, there is another essential element that also has a major impact in terms of determining the variances of educational level among households' generations. The lifecycle that the household is currently experiencing when they migrate to the city is also a critical determinant. The number of working members eligible to work in the household, the type of job working members have, the families' capacity to benefit from informal housing options and the existing savings of the household when they migrate to the city actually become entangled in terms of determining

younger members' educational career. Otherwise, especially for elder children in the household, drop out and participating in the work force become the mere option.

The possibility of improvement in terms of education is a major concern for low-income households. The belief in the mutual relation between better education and better occupation options motivate families to invest in education that have expectations for economic improvements. In this respect, low-income households, if they have the capacity, they encourage their children to fully benefit from the education opportunities. In other words, if the current socio-economic condition of the households allow for meeting school expenditures of coming generations, then the differences in the educational level among generations become more apparent.

In addition, in what lifecycle the household currently is in when the children are old enough to start formal education is another major component in terms of providing continuity in education opportunities of the subsequent generations. If the workings members of the households can become permanent members of the city, increase their income capacity at a specific level and the income allocation is made mostly with relatively secured wage works with social protection, then, these households provide younger members to access higher education opportunities. If the children of the low-income households are at schooling age, when the household suffers from economic fragility, then, the family expects from children to complete their compulsory education and participate in the work force. Generally, older children quit their education process and find a job to contribute households' economic struggle. The educational differences among generations thus might give us the ups and downs in the socio-economic capacity of the household in question. In this regard, the findings about these differences should be discussed in detail by including the examples taken from the cases.

As discussed above, the findings of the thesis are in parallel with the previous studies. Younger members who are born and raised in the city actually perform better in terms of education level. Among the interviewed households most of the younger members were managed to take high school degree. In few cases, younger ones drop out. Nonetheless they at least got a secondary school degree. In few cases, the younger members succeeded in high school entrance exams or performed well to continue in technical or Anatolian high schools. In more economically improved households that spent much more years compared to other households or these families have more than one working member, the chances for getting a university degree becomes possible for younger generations.

The data from the research allows for making inferences about the educational differences of the households along three generations. If we take a closer look at the generational changes, it is apparent that among the first and second generation of the households, there is no significant difference in terms of their education level. Most members of first generations of the households can be categorized as members who were not able to obtain formal education—members were literate and members graduated from primary school. Most of the members in the second generation graduated from primary school. In few cases, second generation members graduated from middle school and in exceptional cases from high school.

The major reason that there is no significant difference between these two generations is that the school age of the children clashes with the migration and settlement arrival period of the households. The households' primary objective was to provide accommodation and finding jobs rather than meeting the education related expenses of their children. In addition, the members of the second generation started the school in the rural areas and had difficulties in terms of adapting to the formal education process in the city. The limitations in the educational opportunities, difficulties in accessing the educational processes interrupted the second generation's ability to continue their schooling. These are the common obstacles

observed for the second generations to continue their education. The members of second generations, when they arrived in the city, were compelled to leave their education and find jobs to improve the living condition of the family.

The considerable educational difference is observed among second and third generations. The younger members of the third generation as expected, were born and raised in the city or they arrived at urban areas when they were at their schooling age. The members of the third generation mostly graduated either from high school or vocational high school. The remaining members of the third generation still continued their education as we were conducting the interviews. The members of these households told us that they could do whatever possible to provide for their children to continue their education. In few cases, there are children who are successful enough to continue to higher education. In three households members of the third generation were succeeded in going to the university.

As the findings confirm, the educational differences among these generations, as it is understood, relates with the improvement of households' economic capacity. I think these differences can be explained with particular reference to two dynamics. Firstly, the schooling process of the third generation begins mostly in the city. The several schooling options, the number of the schools in the residing district, variety of degrees of institutions and having easy access to these institutions have a major effect in terms of increasing the educational level of the third generation. Secondly, the schooling process of the members of the third generation corresponds to a period when the households improved their living conditions, sustained a certain level of welfare and adult members-second generation- employed in regular wage work with social protection. Therefore, these households shifted from the phase of barely providing the minimum necessities to the phase of making long-term investments and strategic planning. When the conditions are met as shown with the cases, the members of the third generation are able to continue and succeed to get higher levels of education.

### **2.6.2 Intra-generational vocational differences:**

The measurement of vocational differences among generations is a debatable issue. The vocational difference can be detected by hierarchically defining the social status of the jobs and by comparing these jobs held by different generations with their place in the labor market. Each vocational type associates with a social status and having a place in the labor market. In the literature, it is assumed that the jobs with higher social status improve the socio-economic status of the households. Having a job with higher social status through having higher educational degrees compared to previous generations is bound to the current economic capacity of the household. In other words, the economic capacity provided by previous generations allows subsequent generations to have vocations with high social status and acquire advanced work skills (Duncan & Hodge, 1963).

In addition to the socio-economic capacity of the households, the urban or rural origin of the households, their migration experiences also effect the vocational changes between generations. It is argued that households with urban origin are more advantageous compared to the households with rural origin in terms of providing opportunities for their coming generations (Duncan & Hodge, 1963).

This differentiation brings about a difficulty in terms of measurement. It is difficult to compare and contrast socio-economic capacities of the households with rural origins. The subsequent generations of rural origin households when they migrate to the cities and they ultimately shift to wage work and it becomes difficult to make intra-generational comparisons. The first generations of the household in question who are making subsistence-level agricultural production, the way they possess forms of ownerships and work skills completely differs from the second generations who are wage workers living in the cities. Hence, this transformation makes the intra-generational comparison puzzling. Nevertheless,

presenting the dynamics of this transformation from the collected data is still important for revealing the patterns of low-income households. It is important to note that vocational differences then are more apparent and traceable between second and third generations. Although we collected data about these groups, there are still limitations concerning the findings. Once again it should be mentioned that the scope of the research is not extensive enough to make generalizations about vocational differences among generations. The findings however provide insights on patterns of intra-generational vocational changes in low-income households. In addition to these restrictions, the higher educational level of the third generation members of the households mostly has not yet been actualized in the labor market. Therefore, how would the apparent educational changes among these generations bring about vocational opportunities is an important question waiting to be answered in further studies.

In order to decipher the vocational differences among household generations, appealing to the previous studies in the literature would be helpful to illuminate these patterns. Studies concerning the working class in Turkey mostly agree on the low-income families' pattern in terms of vocational differences. The pattern reveals that among the migrant working-class families, there are two options for the first generations of working class families: the first generation who is generally from rural origins either stay in the village as a farmer or they become wage workers (informal or formal) or make small-size entrepreneurial activities (mostly peddling jobs). The members of the subsequent generations, whose work career from the beginning is actualized in the city, even if they achieved higher education levels, remained mostly as wage workers (Boratav, 2004, Erder, 1996, Geniş, 2006, Nichols and Suğur, 2001). In other words, without few exceptions, the opportunities for achieving better occupations with higher social status are substantially closed off for working class families. The structural limitations that beset the low-income households actually do not allow for palpable improvement for getting better occupations. The anticipation that higher education would



bring more preferable job options is not relevant for the working class. The outcome of the thesis shows that even if the average educational level rises in the subsequent generations of working class families, occupations with higher social status is rarely achieved. Apart from the slight differences, the working members of the subsequent generations still remain to continue as wage workers.

The findings of the thesis correspond to the pattern revealed by previous studies. Among the interviewed households, members of the first generation stayed in the village. The migrant elder generations become mostly informal wage workers or engaged in informal self-employment generally peddling. The second generation mostly undertakes their father's jobs in the initial phase of their work experience. They continued as self-employed, undertook the peddling job. As I discussed in the first chapter, most of the second generation, if the beginning of their work experience corresponds to the migration period, they initially start with informal jobs. They had no options but to admit jobs without social insurance. In the years, they shifted to formal wage work.

As I mentioned above, the data on the third generation is inchoate to make a thorough comparison with other generations, since most of the members were still continuing their education as I made the interviews. However, for the cases in which the younger members completed their education and participated in the work force, some inferences can be made. In none of these cases, third generation members who are better educated—with high school diplomas—succeeded to have more preferable jobs with high social status. They are mostly low-skilled wage workers. However, there is a slight difference as compared to the experiences of the previous generation. The initial work experience of the third generation differs from previous generations in the sense that they begin directly as formal wage workers. This change can be explained with the recent developments in the labor market dynamics of Turkey. The informal employment rate has been decreasing in the labor market

and this gradually effects the working conditions of the household members. Most of the third generation members of these households who can easily access jobs with social insurance seem more advantageous compared to the work experiences of previous generations. The slight advantage, which the younger generations among low-income households experience, is a sign of a macro level change in the dynamics of labor market in Turkey.

In the sample, only few households are from urban origins. There are few households in the sample that cope with making a living in the city along three generations. I observed in these households that they provide better educational opportunities for their subsequent generations. This advantageous position of the third generation transfers into vocation related skills and contributes to the improvement of the social status of the job currently held. This improvement can confer the possibility for the third generation to improve their socio-economic capacity as compared to previous generations. Compared to two generations, this advancement brings relative improvement. The members of the third generation are more educated and still continuing their education. However, the households that their migration process starts with the schooling period of the second generation are economically more fragile cases. They are compelled to curb their expenses and generate strategies to increase income allocation, direct their children to participate in the labor force.

The wages that these members have are not sufficient enough to maintain the households' living, thus older children are obliged to participate in the labor force. Considering the first two generations' vocations, there is no significant difference in the sample. Members of the coming generations have become wage workers and earn around minimum wage. Limited improvement observed in terms of acquired skills and the social status of the jobs held among these first two generations who have been wage workers in city. The differences in vocations and the acquired work skills are more apparent in the households who have been living in the

city along three generations. The educational opportunities that the city provides have a significant role in this differentiation.

## **2.7 Urban transformation: How does it affect households' life conditions?**

The urban transformation process of Istanbul gained its pace since the beginning of 2000. The exponential rise of the exchange value of the urban land can be considered the result of social and economic policies brought by the wave of globalization. The results of this new dynamic in the urban scale can be described as a process where metropolitan cities gradually deindustrialize, the industrial districts move to the outskirts of the urban space and the major activities of the urban economy provided by the service sector. The overall changes bring about a deterioration of employment and remakes the patterns of accommodation of the urban sphere. With the process of deindustrialization, the abandoned urban spaces trigger new economic growth dynamic. The urban growth slowly begins to be maintained also by construction sectors. Therefore, this process created a rapid valorization of old production spaces and nearing decay areas in where low income neighborhoods reside. These places become attractive for the construction business and indicate a transformative process that the public spaces becomes highly privatized and commodified (Keyder, 2005).

The urban transformation processes and distribution of public lands is used to produce populist policies to control the waves of migration coming to the cities and helped to manage the class-based tensions in the urban sphere. The state allowed for the usage of public land by newcomer low-income families to become the permanent members of the city. In a way, state through public land operated redistributive mechanisms. However, as mentioned above, starting from the 2000s existing urban politics have been subjective of essential changes. Populist policies been made so far are left aside at the expense of total privatization and

commodification of the urban land. The politics of urban transformation have been made congruent with the neoliberal market order (Kuyucu and Ünsal, 2010). This encompassing process has a direct impact on low-income neighborhoods which are residing in old industrial areas of İstanbul.

State intervenes to this urban transformation process by completing necessary legal regulations, managing the mass housing construction centrally and manipulating the ambiguity of legal property ownership in these low-income neighborhoods. These mechanisms used by the state started a process of massive displacement of low-income neighborhoods. The low-income neighborhoods who now occupy new centers of urban spaces and are now seen as the intruders of public land have become the subjects of this urban transformation process. The residents of these low-income households are compelled to leave their neighborhoods and move to the newly emerging isolated, peripheral urban zones in where massive housing complexes are highly concentrated. These massive displacement processes have a negative impact on the social life of low-income families. Urban transformation processes generally eradicate the accrued life culture and experiences of low-income residents, impairs the solidarity relations among households and ravages the physical connections made with the urban space. The urban transformation brings to these families a new social life experience that alienates the low-income families culturally from the urban life, renders them materially more insecure and uproots their urban life practices (Kolluoğlu and Bartu-Candan, 2008).

After revisiting the arguments in the existing urban transformation literature, it would be appropriate to introduce the observations I have made during my research experience.

Although, the scope of the field study does not directly include the urban transformation processes, it is still important to share the experiences of the low-income households that I have encountered during the research. I infer that the process of urban transformation directly

or indirectly has an effect on low-income households in terms of generating living strategies or making their mid-term plans.

Two urban spaces of low-income households enabled myself to make observations about urban transformation processes. In one of these spaces are located two spatially close districts that the urban transformation process has not yet begun. However, respondents from these districts told me that the urban transformation process is very likely to begin. These neighborhoods are in the Çayırbaşı and Baltalimanı neighborhoods of Sarıyer. Another neighborhood in which I made the interviews is the Fikirtepe neighborhood of the Kadıköy district where a substantial amount of the residents have left the district as construction continued with a great pace.

From these districts under scrutiny, I want to present the stories and conditions of two households, which can be categorically separated on the basis of property ownership. It is important to focus on the differences of these households in terms of handling this process and to put emphasis on their subjective evaluations in order to understand the impacts of the urban transformation processes on low-income households of Istanbul.

Firstly, I begin with property owning households. It is an example of extended family residing in Fikirtepe and they bought their house with the land title (*arsa tapusu*) in 1995. They are one of the oldest residents of the neighborhood. Through the years, the household managed to build strong social networks and this indicates substantial cooperative practices and experiences of collective living. There is strong solidarity relation among the relatives and acquaintances in the neighborhood. Most of the residents are sharing the same ethnic origin (Kurdish), some of them had migrated from the same area and the households in the neighborhood are politically organized. The house in which the family resides was in the process of evacuation. The family made an agreement with the construction firm. They told me that they would have three or four apartment flats in return for giving their land. With the

start of urban transformation, the family decided move in to a close neighborhood Mustafa Kemal Mahallesi. The place was previously in decay and most of its residents were low-income families.

The property owner household compared to other households is obviously in a privileged position. The urban transformation process improves their ownership position and probably triple the assets of the household. It would definitely contribute to the welfare level of the household in the mid-term, creates a strong assurance for survival of the household and would increase the future prospects of the household in terms of making investment for the family members. Besides, in the midterm, it can be argued that rents collected from these flats increase the income of the household. Even though, this urban transformation process gives an economic advantage for the household, it also brings about these aforementioned detrimental processes.

Members of the households told us that they do not want to return to Fikirtepe. The members think that with the completion of the construction process, this newly emerged urban life space would contradict their living culture. The family thinks that they would not adapt to the lifestyle within these luxurious gated communities. They told that these spaces would contradict their collective living practice and impose on them more personal, individualistic and isolated lifestyle with which they would have hardships in adapting. In addition, the family concerns for the financial responsibility that these closed, luxurious sites would bring. They told us that their economic capacity does not allow even for meeting the regular payments of these sites.

The household considered the accounts of living in such gated community and decided to permanently move to Mustafa Kemal Mahallesi where most of their acquaintances and relatives from the neighborhood have been residing. They thought that in this new neighborhood, it would be possible to preserve their local relations and reproduce their

existing urban life culture. The preservation of relatively organized and solidarity relations that have been mutually construed can be reproduced only in another urban space. The families that I have interviewed in this neighborhood regardless of their condition of property ownership told me that they decided to move in exactly the same place. This collective decision that I have observed among the residents of this neighborhood indicates that how the life experience is collectively produced is vital for low-income families in terms of making a living in the harsh conditions of urban life.

The second example drawn from the field study is a nuclear family and lives for a long time in the Çayırbaşı district. The adult male member of the household has been living here since he was born. His parents had lived in this neighborhood for a long time. The vast majority of the residents came from near villages of Sivas. The social networks existing in the neighborhood entrenched in kinship or *hemşeri* (fellow villager) relations. The members of this household told me that they could take short-term loans from the acquaintances in the neighborhood, relying on existing solidarity relations. In addition to that, the household thinks that the cultural in the neighborhood eases the daily living struggle of the families. The household wants to permanently reside in the neighborhood.

When I made the interviews, this district was not officially included in the urban transformation process, although respondents told us the process was about to begin. One of the members of these households told me that he participated in several neighbor gatherings to discuss the details of this process. The households predicted that in five years of time the transformation process would begin in the district and their houses and neighborhood would soon be completely demolished.

The households consider that the coming urban transformation process would make their existing socio-economic well-being more fragile. The possibility of unwillingly moving away from the neighborhood triggers the sense of insecurity and brings about an ambiguity that

threatens their condition and hampers their mid-term plans. The evacuation from this area would put hardship on the family and restrict their income-related strategies. The major and additional jobs that the breadwinner finds and sustains continuously become possible with the existing social networks in the neighborhood. The demolition of the neighborhood in a way threatens the minimum sources of income of the household. The households think that urban transformation would force them to move in to the peripheral urban zones in where massive housing sites concentrated. They would be obliged to adapt to an isolated, individualistic type of living. With the start of urban transformation, the family thinks that their only option would be to move back to their hometown, Sivas. The household would be stripped of the resources to maintain a living in İstanbul.

In sum, the comparison of the households experiencing urban transformation process on the basis of property ownership presents a twofold situation. The property owning household would find the possibility of increasing its income capacity and gain privilege with respect to the households that do not possess property. The urban transformation process renders households without property economically more fragile. Moreover, the urban transformation process abolishes the ground for propertyless households to stay as permanent residents of the city.

It can be argued that households differentiated on a property ownership basis, share a commonality in terms of their experience. Urban transformation shatters the established networks in the neighborhoods and substitutes a new life style experience that is very foreign to these low-income families. This deleterious effect impairs the cooperative relations and brings new urban experiences that is more reclusive and thus hardens the survival struggle of these households.



### **III. Chapter 3: Life stories of the households: The cases of nuclear and extended families:**

In this chapter, following certain topics that I have discussed in the previous chapters, I focus closely on the life stories of three households and present their narratives. By narrating these three cases, I try to support my arguments that have been developed since the beginning of this thesis. I decided to select three households from two nuclear and one extended family categories on the basis of lifecycles they are experiencing. One nuclear family is propertyless, but the breadwinner has a job in the municipality using his occupational skills to earn additional income. The woman does not participate in the work force and their children are at the beginning of her schooling age. Compared to their previous experiences, this household can be considered as materializing economic improvement. The signs getting by in the city can be defined as having regular wages, having capacity to pay regular loan installments and alternations of the accommodation conditions. The household is confident about providing further schooling options for their children.

An extended family case is distinguished from the first nuclear family household example basically in terms of property ownership, indebtedness capacity and the condition of the work force of the family. This household succeeded to have more than one property and enjoys non-wage incomes. The extended family case has more than one working members, most of the children have completed their education. Hence, they receded mostly the educational expenses of their children. Likewise, the household thanks to the other working members shows capacity to cover the high amount of indebtedness. This household earns wages, possesses non-wage incomes (rents) and benefits from social transfers. The childbearing responsibilities certainly dropped. This reduces the minimum expenses and makes the household economically more powerful with respect to the other two cases. The extended

family case manages to improve its economic condition by income pooling and manages more successfully to get by in the city.

Lastly, I present a nuclear family case, which is an outlier in the sample. The reason to give excerpts from the life story of this household is to corroborate my arguments in another way by showing an opposite and contradictory case. This household does not possess any form of income; its members are unemployed and they are actually excluded from the social networks that would help family to survive in the city. The life chances of the family in the city are slowly degrading and compared to its previous condition currently experiences impoverishment. Family members have no ties with their children or any other relatives from whom to take material support, are not covered by any form of social insurance and do not have regular incomes. They cannot improve their housing conditions, live in a cottage like house, and do not have the economic capacity to undertake any form of indebtedness for alleviating their conditions. The family members even are not accustomed with minimum level of occupational skills to participate in the work force. Additionally, they are coping with serious health problems that put a constraint on them to engage in income related activities. In this regard, the social and economic condition of this outlier case, which is a true opposite of the other two household examples, in another aspect confirms the critical importance of wage work and the roles of social networks that facilitates the capacity for making a living of low income households in neoliberal times.

### **3.1 Extended family case – The family of Rıdvan and Perihan:**

**Migration:** Rıdvan was exposed to the state pressure and forced to leave his village in Mardin and migrated to Istanbul. Before permanently settling in Istanbul, he seasonally came with his father to Istanbul and worked in informal, temporal jobs. He stayed with his relatives during that time and worked as a dyer and sometimes helped his father's peddling business (*işporta*).

In 1990, he could not resist state pressure and decided to migrate to Istanbul. In a year's time, when he made savings and arranged a fixed job, he brought his family. His family, his parents and his younger brother stayed in his relatives' house at Merdivenköy. Three families were sharing a flat with only two rooms. When the family decided that they achieved a certain economy capacity, they moved to a separate house. They hired a flat at Fikirtepe. In 1995 three families joined their savings to buy a flat in this district. Hence, they became permanent residents of Fikirtepe. Perihan is a daughter of Rıdvan's second degree relatives. Perihan has never been employed as a wage worker. Perihan and Rıdvan are actually first cousins. They married at very young age. They migrated to Istanbul with his husband's decision. Perihan barely speaks and understands Turkish. She is the wife of multi-child family and taking care of the responsibilities of the household. In fact, Perihan in certain periods of the household undertook the whole responsibility of these three families.

**Finding a job:** Rıdvan first worked temporarily as a dyer in his relatives' job. His experience was not long enough to acquire a certain set of job related skills. After a while, Rıdvan engaged in peddling with which he became familiar during his seasonal visits. He made this vending business with his father for a certain period of time. He took money from his close acquaintances and bought a wheelbarrow and by wandering in the streets of Istanbul he sold fruits and vegetables. In this period, he made considerable amounts of money from this business. He was able to meet the households' expenses. Perihan also confirmed that the peddling business was more lucrative than Rıdvan's current job. However, the municipality's increasing pressure on informal peddling and the increasing number of mid-sized groceries in the district forced Rıdvan to quit this job. The savings he made from the vending business and with the money he got from his relatives, Rıdvan decided to run a coffeehouse (*kahvehane*). Due to his lack of experience in the service sector, Rıdvan could not manage to run the coffeehouse for a long time. He passed over the ownership of this coffeehouse but the gain he

had, did not cover his debts. Rıdvan experienced a bankruptcy when he closed down his business. He returned to his initial job and with his last money, he engaged in commission business in the wholesale hall at Küçükbakkalköy. Such entrepreneurial activities and trade relations were unfamiliar to Rıdvan, once again he could not manage as a commissioner and went into bankruptcy. These bankruptcies add to the households' indebtedness. He stayed for 6 or 7 months unemployed but with the help of his former acquaintance, he found a job in a mid-sized grocery. He is the person in charge of the fruit-vegetable section of that grocery. Perihan was never employed as a wage worker. She was responsible for taking care of kids and the whole reproduction of the household. In certain periods, with the help of her acquaintances in the neighborhood, she made piece work. This income contributed to the household budget and covered some of the expenses of the household. Perihan could not sustain this job and was compelled to leave it. Nevertheless, this additional income was able to cover the some of their children's expenses.

**Employment security and social protection:** Rıdvan worked in informal, socially insecure jobs until 2001. He was self-employed. Considering the irregular income and the hardening conditions of the family, he decided to find a job with regular payment. Since then he works as a formal wage worker in the service sector. A job with social protection as he states allows him to cover the health expenses of the non-working members of the households. As mentioned, his father had a serious illness; he had a stroke and was paralyzed. The surgery and other health care expenses of his father were covered by Rıdvan's social insurance. Besides, Rıdvan says that he even could meet the health expenditures of his children who are at schooling age. Working in a job that provides social security allows Rıdvan to make future plans related to retirement. The regular income provided with this job also allows the household to cover part of the installments of the bank loans.

**Period of unemployment:** The condition of unemployment is the shortest period of Rıdvan's life story. Since 1990, due to the bankruptcy and health related problems he stayed as unemployed for one and half years. Rıdvan took small amount of loans from his relatives during his unemployment period. For covering the expenditures of the household, his oldest daughter left her education and found a job as a wage worker. Perihan as mentioned above is non-wage domestic labor. The issue of unemployment is not relevant for her experience.

**Having property:** In this household case, Rıdvan and Perihan managed to buy two apartments with land and deeds (*kat ve arsa mülkiyeti*). The purchase of the first flat became possible by combining the savings of three families (his parents, the family itself and his younger brother's family). They bought the flat by income pooling and taking bank loans. The house once they bought was a worn out building with only two rooms. As the household improved its economic capacity, they made alternations to the house. They added a story and expanded the living space in the years. They had done in-house alternations in order to make the house a more livable place. The extension of the living space allows the living families to separate their houses. They purchased their second house in 2012. With the start of the urban transformation process, family started to seek a new place to settle. They purchased an apartment flat next to their current neighborhood. Perihan made all the arrangements in terms of finding the neighborhood, selecting the suitable flat and completing other procedures for the purchase. The amount of the money they needed was covered with bank loans and loans from their relatives. The purchase of their second house became possible with the provided income obtained by the other household members' regular wage work.

**Indebtedness:** The household was indebted in different periods in its lifecycle. The first work experience of Rıdvan was possible with the loans taken from his relatives. He could engage in another entrepreneurial activity by borrowing money from his relatives. The houses in which

they were currently staying and will move in, were purchased with the long-term bank loans. The household currently has around 110.000 TL debt. The amount of debt the household was currently paying 1.800 TL regular long-term bank loan installments. This debt brings additional financial burden on the household.

**Participation in the work force:** The pattern of the employment strategies in the overall extended family households can be observed in Rıdvan and Perihan family. At least two members participated in the work force. The older child of the family after migration to Istanbul, entered in the work force and began to contribute to the coverage of minimum expenses. The family decided for her to leave her formal education and work in the textile sector. At a very young age, she worked informally in textile workshops. Her working experience was still continuing as I was making the interviews. She took the financial responsibility of the regular payments of the long-term bank loan. The income she got directly goes to the bank loan payments. Perihan for a certain period of time made piecework, but as mentioned she quit. The older son of the family undertook the job of his father and regularly opens a stand in the bazaar four days a week. The remaining two children out of seven are technical interns related to their formal education and able to earn their pocket money.

**Wage(s):** Three members were working in this household. Two of these working members had jobs with social protection and can be considered as relatively secure. By the concept of secure, I mean that these members have significant work experience, good relations in the work place and are able to be employed easily in their sector. They stress their work experiences and confidence. Another working member, their son, is self-employed. The total amount of income the household got was around 3.500 TL. Rıdvan took 1700 TL and his paycheck was quiet over the minimum wage at that time. The 12 years spent in retail business, his work experience brought probably such increase in his wage. The elderly

daughter of the family was not experienced as his father and barely took a salary around minimum wage.

**Small-entrepreneurial activity and additional jobs:** I have previously mentioned the details of the entrepreneurial activities. Ridvan as part of his self-employment career, had run a coffeehouse, made commission business in wholesale vegetable and fruit stall and for short period he opened a stand next to his coffeehouse. All these entrepreneurial activities he engaged in resulted with bankruptcy. It brought a financial burden on the household's budget. Ridvan worked six days a week in his current job. The long hours of work and job conditions did not allow for making overtime. Rather than the breadwinner's making overtime for additional income, another member of the household participates in the work force. This is the common strategy I have observed in extended families. Perihan, apart from the piece work she had done for a period of time, never engaged in entrepreneurial activity.

**The intra-generational vocational and educational differences:** The father of Ridvan never went to school. He did not know how to read and write. Ridvan completed primary school and the conditions of the household at that time did not allow him to continue his education. He is the elderly son of the household and should have taken the responsibility of the household. He dropped out from the school and participated in the work force. Perihan was not able to go to the school. Her marriage at a young age was the main obstacle for her to take formal education. Compared to the first and second generation, members of the third generation used the opportunities of the urban life. They had more access to the schooling. Only one of the seven children did not take formal education. The subsequent two children graduated from high school. The one with the high school diploma, succeed to enter into the university. The other two younger children graduated from vocational high school. They were completing

their internships when I was making the field research. The remaining two children were continuing their formal education and were in elementary school.

Rıdvan's father was a village man who worked in agricultural production and husbandry. With increasing state pressure, the economic activity worsened and the father was forced to go to Istanbul and worked seasonally. He engaged in vending business (sold vegetables and fruits) and opened stands in bazaars from time to time. After the arrival-settlement period, the health problems he encountered did not allow him to continue his business. Rıdvan undertook his father's business, continued it for a while and gradually shifted to wage work. In the third generation, most of the children were continuing their formal education. The children who were currently working got a paycheck around minimum wage. It would be speculative that they would be able to earn more money than their father did. The conditions of the labor market determine the improvement of their wages. The children who were continuing their formal education were expecting to enter into university. In this household, actually one of the family's children succeeded to enter into the university, which is rarely observed in low-income households. The children who graduated from vocational high schools were probably equipped with high work skills and would find jobs that have higher social status and better working conditions. I observe that there is no significant difference in terms of educational and vocational conditions among the first two generations. However, in the third generation these differences become visible and the gap gradually increases.

**Social transfers and non-wage incomes:** The household has two different rents. They get rent from their newly purchased flat and from the flat they hire of their current house. The house they were currently living in is a three-story apartment building. The income provided by these rents was around 900 TL.



**Solidarity relations and cooperative practices:** Cooperative relations have a significant impact on the turning points of the household's lifecycles. Rıdvan was able to find his first job with the help of his relatives. He purchased his wheelbarrow for the peddling business with the financial support provided by his relatives. When Rıdvan's family migrated to Istanbul, they stayed in their relatives' house and for a while with only two rooms. When Rıdvan's business went bankrupt twice, he borrowed from his relatives and acquaintances to cover his debts. He was able to find his wage work with the help of his acquaintances. Perihan found the piece work through the established social networks of her neighborhood.

### **3.2 Nuclear family case – The family of Cahit and Derya:**

**Migration:** Cahit was born in Istanbul. His father because of the household's financial problems decided to migrate from Sivas to Istanbul. After graduating from primary school, Cahit went to vocational school for four years to complete his apprenticeship. When he was 13, he started his first job. He worked in an auto repair shop as an apprentice and his first insurance premium was paid in 1989. Since then, he worked informally in various repair and construction businesses. He was self-employed between the years 2001 and 2009. He made metal related construction and alternations in his business. He opened a workshop with his younger brother in an industrial district at Büyükdere, Sarıyer. Cahit could not meet the expenses of this workshop and decided to close down. He continued his business in mobile as a peddler (seyyar). In 2009, he entered the municipality as a subcontractor worker. Cahit met with his wife in 2000, when he completed his military duty. His wife was from his village and Cahit's distant relative. They stayed one year in Mersin with Cahit's family in law. In 2001, they moved to Istanbul. Since 2001, they started to live in a house in Çayırbaşı previously built by Cahit's father. Cahit's wife, Deniz, was a daughter of a working-class family whose father was currently retired. She married with Cahit in 2001 and moved to Istanbul in 2001.

Throughout her life, Deniz could not find the opportunity to work as a wage worker. She undertook the responsibility of her disabled child and the reproduction of the household.

**Finding a job:** Cahit found his first job with the help of his father's relatives. In his first job, Cahit barely earned spending change. After important events such as military duty and marriage with his wife Deniz, Cahit opened a repair shop with his brother. The taxes of this business, regular rents and other additional expenses forced Cahit to end his partnership with his brother. He continued his job mobile as a peddler and maintained finding short-term contracts with the help of his acquaintances' networks. In 2009 he started a job in municipality as a subcontractor worker with the help of his acquaintances in his neighborhood. While I was doing the interview, he was continuing this job. Cahit's wife, Deniz, had not worked so far as a wage worker. During the interview she told us that she made laces; she was doing piece work from home. She told us that she is insistent on finding a wage work that would contribute to household's budget.

**Employment security and social protection:** Cahit entered his current job in 2009. He works as a subcontract worker with social protection. He thought that he would have job security as long as the political party in the municipality remained in power. Compared to his previous work experiences, wage work with a regular payment has substantially improved the household's economic capacity. During the interview, Cahit told us that his previous experiences were indeed a sort of condition of unemployment. He did not have any kind of job security, constituency and regular income. The wage work also increased the household's borrowing capacity. With the help of regular income, the family could meet the installments of bank loans. The family could predict what the expenses would bring on the family's budget in the long term. The family members us told that they used credit cards for meeting the expenses, and they could make concrete plans for payment of debts with the opportunity of

working in regular wage work. Cahit thought that, together with the wage work, the family could balance the income and expenses. Besides, the health expenses of their disabled child were covered thanks to the Cahit's social protection. The repairs and alternations related to their *gecekondu* were possible with the wage work. Deniz confirmed that the economic capacity of the household had improved greatly since Cahit began to work for wages. Deniz stressed that health expenses of their daughter were previously covered from the household's budget and made real financial pressure on the family. Deniz thought that Cahit's job in the municipality eased the economic difficulties of her family. Deniz told us that keeping that job is very critical in terms of the welfare of the household.

**Period of unemployment:** The unemployment period of Cahit was relatively short in his work experience. However, before his employment in the municipality, the previous jobs Cahit worked in were unstable and provided no regular income. Cahit maintained these jobs according to his clients' orders that were very unpredictable. Cahit, while was narrating his work experience, described his previous jobs as a form of unemployment and mentioned less his unemployment period. The household experienced economic problems during Cahit's period of self-employment. The family was in a great amount of debt: one was a long-term bank loan and the other was debt of unpaid credit cards during Cahit's self-employment. During this period, Deniz's family covered some of the household's minimum expenditure and particularly undertook their daughter's health expenses. Deniz is non-wage domestic worker. She did not have work experience. Deniz made piece work during Cahit's self-employment period.

**Property ownership:** Cahit and Deniz did not possess any sort of property. They were accused of being squatters on public land. During Cahit's self-employment, Cahit bought a vehicle for commercial purposes. The regular taxes and maintenance costs of this vehicle was

heavy. In addition, owning this vehicle added up to the regular premium payments of Cahit. He told us that he had no alternative other than selling this vehicle. The household did own their current house legally, but they did not make any payment for owning this house. However, in time, they made alternations for the house, extended the living space and improved the living conditions of the house. The repairs related to the house in which they were living became possible after Cahit shifted to regular wage work. It is important to emphasize once again that these alternations were possible with the bank loans.

**Indebtedness:** Cahit had nearly 30.000 TL in debt from his previous self-employment, bank loan borrowings for the vehicle he purchased and unpaid credit card loans. Cahit stressed that he was making monthly payments of 1.100 TL. Deniz did not have any personal debts.

**Participation in the work force:** The family had three members. The only working member in this family was Cahit. The schooling period of their daughter was continuing. Because of their child's special health problems—she is disabled—and responsibilities of the household, Deniz was obliged to stay in the house and undertook these responsibilities. The participation of the work force in this household was highly representative of nuclear families' work pattern.

**Wage(s):** The only income resource of the household was Cahit's wage and the additional 1700 TL and the monthly income he got from the additional jobs was around 300-400 TL. The regular salary of Cahit during that time was above the minimum wage. The above average income of Cahit was related to the relatively preferable working and payment conditions that the municipality provided. In addition to that, Cahit thinks that the skills he acquired during his work experience made him a qualified employee and increased his wage. He described his work as a sort of artisanal craft and considered that his skills gave him an advantageous position in the labor market.

**Small-entrepreneurial activity and additional jobs:** For a certain period of time Cahit worked as a self-employed. However, he could not sustain this self-employment. The costs of opening a repair shop, the ambiguities and risks of working mobile and together with its expenses made this self-employment experience unmanageable for Cahit. Cahit was currently having additional jobs. The relatively good working conditions of his regular job in the municipality allowed Cahit to take additional jobs. Cahit told us that his shift in the municipality ends at 5 pm and he was not busily occupied in this job and not so exhausted. He told us that he could spare daily four hours for his additional job. The extra income Cahit had from these jobs covered additional expenses of the household, gave economic comfort to meet the installments of the household debt and made alternations related to their house possible. Deniz did piece work work from home. She told us that her interest in lace making had not provided considerable income so far.

**The intra-generational vocational and educational differences:** Cahit's father worked in the construction business as a worker for a period. After this job, he worked the night shift as a watchman in a factory. After his retirement he and his wife moved back to their hometown, Sivas. I do not have data related to Cahit's parents' educational level. Cahit graduated from primary school and after went to vocational school to take an apprentice license. Cahit's vocational choice and the skills he would acquire were determined by his father. Cahit considered himself as a qualified worker and the work skills he possesses gave him job security in the labor market. He said that he could easily find job at the moment he leaves his current work. When the first and second generations of this household are compared, it can be argued that Cahit is in a relatively better condition in terms of the status of the job he held. Deniz was the daughter of a retired worker father and domestic non-wage working mother. Her family moved to Mersin and engaged in subsistence level agricultural production. Deniz's parents were graduated from primary school. Deniz was raised in Mersin and the

opportunities of living in the urban made possible for Deniz to graduate from high school. Deniz as mentioned twice was not currently working. When the educational level of the two generations compared, it is obvious that the member of the second generation had done better. The third generation member, the daughter of Cahit and Deniz, was having health problems. They told us that they could not predict the schooling performance of their daughter. Cahit predicted that it would be very difficult for her daughter to continue in higher education. According to the family, the mental illness she was having would be a great obstacle for their daughter to complete her education.

**Social transfers and non-wage incomes:** The family receives none of the types of social transfers provided by the state. Besides, they currently have no non-wage incomes. The only social transfer provided to the household is coming from the extended family members. The parents of Deniz sending seasonally dry food. In addition, they gave support to the family during Cahit's unemployment period. They covered partially the kitchen expenses of the household by providing dry food and gave in-cash support to meet the expenses of household's little daughter.

**Solidarity relations and cooperative practices:** In the case of Cahit and Deniz family, solidarity relations had long-term impact on household's survival in the city. After their marriage, the parents of Cahit gave a *gecekondu* to his elderly brother and himself to live in. During Cahit's self-employment period, maintenance of the job became possible with the established relations in the neighborhood. The wage work and relatively secured job opportunity that Cahit had in the municipality was provided by the acquaintances he knew from the neighborhood. A close friend of Cahit was in close relation with the political party that ran the municipality, helped Cahit to get this job. The additional jobs Cahit made after his shift, is found and sustained via the social networks in which he was involved in the

neighborhood. During Cahit's self-employment, the family economically was in worse shape, and their parents gave them a hand to cover some of their expenses. They contributed the kitchen related consumption expenses and covered their daughter's whole expenses by sending direct monetary aid. The household was pleased at that time by the solidarity relations in the neighborhood. Deniz stressed that they have lots of acquaintances nearby and when the household is in need, they can ask help for various expenses. The support the household got from their acquaintances is sometimes in the form of borrowing money in order to pay their debts.

### **3.3 Nuclear family case – Cumali and Lale: The household under harsh deprivation:**

**Migration:** Cumali born and raised in Kars. After he completed his primary education, due to the economic hardship of the family, he could not continue his schooling. He did husbandry and contributed to the family's petty production activity in the village. He and his brother first arrived to Istanbul in 1974. Cumali worked seasonally in the construction sector as an unskilled worker. As Cumali describes, he and his brother barely made a living. Cumali stayed in the construction zone and at that time he did not earn enough money to hire a flat. After the construction season ends, Cumali returns to his hometown with the savings he made. After a while, he together with his brother, started to live in bachelor pad in Çayırbaşı. In 1986, he permanently settled in Istanbul and continued to work in the construction sector.

Lale was born and raised also in Kars. Lale never went to school and does not how to read and write. She had her first marriage before starting to live with Cumali. She migrated to Istanbul 35 years ago with her first husband and children. Her first husband was a worker and worked in the textile industry. They settled in Alibeyköy. In 10 years time her first husband got sick and died due to lung cancer. Lale with her four children returned back to her

hometown and stayed in her parents' house for one and a half years. Due to the economic hardship her family experienced, they migrated to Istanbul and settled again in Alibeyköy. Lale had problems with her daughter-in-law and as she told her children sent her away. She had suffered a lot to make her living. One of her acquaintances introduced Cumali to Lale. Cumali suffered from permanent diseases. Lale was in need of a place to live. They agreed on mutually supporting each other. Lale and Cumali did not have an official marriage contract, but were married by a Muslim cleric (*imam*). Approximately 25 years ago, they started to live together with Cumali in Sarıyer.

**Finding a job:** Cumali's first job was a wage worker in the construction sector. He managed to find his first job from *amele pazarı*. When he first arrived in Istanbul, he worked in daily jobs in the construction sector. Cumali seasonally worked in constructions and, as he told us, after four months, when the season ended, he returned to his hometown. For many years, Cumali stayed in the construction business but was unable to improve his skills and become a qualified worker or foreman. He mostly worked as porter (*hamal*) for the construction business. As the physical harm prevented him from continuing this work, he found daily jobs in restaurants washing dishes. Cumali told us that he was sentenced to prison and stayed in jail for a period time. However, he did not give me the details.

Lale after her first husband's death, had to find jobs to take care of her four children. She worked as a janitor in a kindergarten and she raised her children in Alibeyköy. After she split from her children, she came to Sarıyer and worked in daily jobs. She told that she made cleaning jobs of a school but did not become a permanent worker. The principal of the school actually gave her daily jobs for support and allowed her for a while to stay in the school when she left her family. She met with Cumali quit her job. Lale did not give the exact dates of her leave from these jobs.



**Employment security and social protection:** Cumali in his work experience never managed to find jobs with social security. He always remained as informal worker in the construction sector. He did not have social insurance in the daily jobs he made in the restaurants. Cumali's work experience was an exceptional case in regards to the other households working members. He could not improve his conditions of employment. He told us that his health problems prevented him finding wage work with social insurance in the construction sector. Recently, he was covered under general health insurance but could not pay the minimum premiums since the household did not have a regular income. While I conducted the interview, Cumali told us that he was unemployed due to his health problems.

Lale had social insurance for one and a half years when she worked as a janitor in the kindergarten. She told us that her premiums were paid during that period. During her daily cleaning jobs in the primary school, she did not have social insurance. She told us that she could benefit from her children's social insurance but their regular premiums were not paid regularly. When we conducted the interview, she suffered from illness, went to the hospital, but could not meet the expenses of her treatment. Neither member of the household held any form of social insurance.

**Period of unemployment:** Cumali was unemployed when I conducted the interview. As far as I understood Cumali's work experience was intermittend. He had health problems and could not work. Besides, he went to jail for a while and this also interrupted his employment period. Having been convicted as a criminal probably made difficult for him to find regular jobs. He said that when he had physical strength, he made daily dish washing work in the restaurants. Lale's work experience was similar. She worked in two different jobs. She lasted longer in her janitor work. She was an informal worker when she worked as a cleaning lady. She was unemployed when we made the interview. She told that she sometimes collected

chestnuts from the forest nearby and sold them in the district's bazaar. However, this small transaction did not even cover the households' daily expenses.

**Property ownership:** Cumali and Lale had a cottage like *gecekondu* in Kars Mahallesi.

Cumali, when he could find works regularly in the construction sector, made a note contract (senet) with the guy who he purchased the necessary material for house construction. He paid regular installments with the help of his brother. The house the household lives in had no separate bathroom or kitchen. They told that they put a washbowl in the house, boiled the water and took their bath. They used electricity illegally. The public water system was recently established in the neighborhood. Lale told us that they could not even make infrastructural alternations to benefit from public water system. They carried the amount of water they needed from an outside water storage. They do not have a land title or condominium for their house. Cumali and Lale said that they had a small piece of land in their village. However, they could either rent this land or the land is fertile and big enough for agricultural production.

**Indebtedness:** Cumali told us that years ago he took a loan from the bank. The household did not pay the regular installments since they did not have regular incomes. They owed around 1400 TL that time to the bank. The bank sued Cumali for his unpaid debt. His judicial process was continuing when I made the interview.

**Household's participation in the work force:** Neither Cumali nor Lale participated in the work force. The family did not have any children. Besides, there were no other members in the household other than Cumali and Lale.

**Wages:** The members of the household were unemployed. They did not have regular wages.

Cumali told us that he seldom made around 50-100 TL when he was able to work in the restaurants. Lale did not mention how much money she got when she seldom collects and sells chestnuts in the bazaar.

**Small entrepreneurial activity and additional jobs:** The household members never engaged in their own entrepreneurial activity. Cumali said that he once or twice helped to make the construction and alternation of some *gecekonus* nearby their neighborhood. It was an economic activity that he made during his unemployment career. When I asked Cumali whether he has even considered running a construction related business, he responded that he never acquired that amount of capital to work as self-employed.

**Vocational and educational differences:** I have limited information about Cumali and Lale's parents. They stayed in the village and engaged in petty agricultural production and husbandry. They possess a small amount of agricultural land in the village. Cumali and Lale did not inform me about their parents' educational level. I guess that neither of their parents attended to school. Cumali completed his primary school education but could not continue his education onwards due to his family's financial hardships. Lale never attended official education. She does not know how to read and write. There is little to no difference among this household's generations in terms of vocations and education level. It is observed that Lale and Cumali did not have any economic connections with their hometowns and after they migrated to Istanbul; they became informal workers. Lale did not inform us about her children's educational career. However, she mentioned that two of her children from her first marriage are wage workers.

**Social transfers and non-wage incomes:** The household does not have any form of non-wage incomes. Lale told us that she recently applied for an elderly pension and they get a 250

TL monthly payment provided by the district governorate. They receive aid from the municipality. They did not inform us how often the household acquires this aid. Lale applied for a green card but the officials told her that she could not take it since her children are covered with social insurance. Cumali did not have a green card, either. During the interview, he told us that he was registered for general social insurance but could not pay his minimum regular premiums, which were around 35 TL. Considering households' financial hardship, Lale said that there has been a mistake in their official registration to the social security system. They need to apply to the *muhtar* and renew their entry by giving information about their economic condition. However, they said that nobody in the neighborhood actually helped them to give correct information about the admission process. They are in need of someone to guide them for procedural process to benefit from the social services that is provided by the state. The condition of the household actually denotes their exclusion from the existing networks in the neighborhood.

**Solidarity and cooperative practices:** Cumali told us that the land upon which he built the *gecekond* was given by his brother. It is indeed property of the state, but the land the neighborhood settlement probably was distributed among local residents. The neighborhood population is composed of residents who migrated from Kars and most of them are relatives and acquaintances. Cumali told us that he had taken support from his acquaintances during the time the household built up their *gecekond*. Cumali did not mention from whom he got support during his prison years. The household members who are desperate economically told us that they sometimes took small amount of money (50 to 100 TL) from their acquaintances. The monetary support they have taken is probably given by their relatives and acquaintances, and the payment return is not expected. Lale told us that a person in the neighborhood who runs a restaurant brings them remaining bread and the food of her restaurant. This sort philanthropic aid helped them to compensate daily kitchen consumption. It is important to

note that although there is a kindred relation among residents of the neighborhood and they are acquaintances from the same villages, the household cannot utilize existing social networks to overcome their economic hardships. The social networks of the household do not provide them any form of regular support in terms of finding jobs, informing them how to benefit from public social services or get in touch with local political authority to acquire material support.



#### **IV. Conclusion:**

The findings of this thesis are based on qualitative in depth interviews done conducted in the between the years 2013 and 2015. The main aim of this thesis is to figure out the proletarianization processes and dynamics of subsistence related activities of the low-income households who live in Istanbul for the last decade. The sample of the thesis includes different household types, the households that are in different periods of their lifecycles and the households that migrated to Istanbul in different time periods. During the field research, both the male and female members of the household are being interviewed.

Due to the limits of this thesis's representative power and the narrowed scope of the research design, the findings do not allow for making broad generalizations. Nevertheless, in-depth interviews present important inferences about the income strategies of low-income households. The patterns put in this thesis would serve as a ground for more inclusive quantitative research to test the presented hypothesis.

The major findings of the thesis can be summarized under certain themes. These themes related to the findings can be listed as increasing dependence of low-income households on wage work and small size-entrepreneurial activity done by working members of the low-income households as part of income generating strategies, and, more importantly to move away from wage work. However, self-entrepreneurial activities are not sustainable for low-income households due the lack of adequate capital that would protect and buttress the business against fluctuations in the market. The migration period of the households and its impact on their proletarianization experience and chances of getting by in the city can be considered as another important theme for the findings of the research. The intensification of wage work processes is a response given by low-income households' when creating strategies to prosper in the harsh conditions of Istanbul. Strategies to own property, especially a house

for accommodation, is a common long-term objective observed among low-income households. The role of women in the low-income households is another main theme in terms of how to maintain the reproduction and fix the economic stability of the family.

Low-income households' increasing dependence on wages is the most commonly observed finding of this thesis. Wage work has the central place in income generating strategies. In this regard, I argue that the proletarianization of the households that have migrated to the city has been completed in the last decade. In other words, in-kind or monetary aid coming from the villages has ceased to be a significant part low-income families' income generation. The social transfers provided by the state cover the small section of the low-income households in the sample. It is observed in the receiver households, these social transfers are actually irregular. Particularly, indirect in-cash transfers do not add much to the households' economic capacity. Nonetheless, some form of social transfers contributes households to meet special childbearing expenses. The disappearance of the social support coming from the village can be deciphered from another aspect. The scope of this thesis aims not at the most indigent groups of Istanbul but rather the households whose members are wage workers and have regular income. In this respect, the role of the social support can be more apparent in the most disadvantageous groups of Istanbul. Nevertheless, it can be argued that such a finding is a significant observation for low-income groups of Istanbul. The adult members of the low-income household consider that job security and a job with social protection are the two vital parts of the income generation strategies. The interviewees told us that a job with social protection is actually a turning point in their work experience. Subsistence level production for in-house consumption is rarely observed strategy among low-income households.

Entrepreneurial activities were observed more than half of the households, these engagements mostly are temporal part of the breadwinners' work career. However, these activities are not sustainable particularly for low-income households and the profits obtained from these activities are not satisfactory enough to provide a living for the household. These entrepreneurial activities ended with bankruptcy and brought more financial burden on the household budget. Becoming self-employed, owning your job is an attractive ideology, in terms of providing a window of opportunity for permanently to be freed from wage work and increase the possibility of earning more compared to the low-skilled workers' wages, but as this thesis shows, in practice it does not have strong relevance. Most of the women interviewed are dubious about the self-entrepreneurial activity and find it very hard to maintain regarding household's financial resources.

It is argued that the period of migration has an impact on the experience of the households in terms of proletarianization. The pre-1990 period when the major motivation of the migration was economic and the post-1990 period when the Kurdish citizens were exposed to massive forced displacement were assumed as two major turning points in the extent of the related social science literature and the sample was created accordingly. However, research findings show that the migration period of the households do not have a significant impact in terms of determining their proletarianization experience and income generation strategies. The conditions of indebtedness, having insecure conditions of employment, experiencing health-related problems, bankruptcy of entrepreneurial activities are the common experiences of economic fragility shared by low-income households irrespective of their migration periods. The intensification of work conditions is the commonly observed strategy mostly used to improve the living conditions in the city. The low-income households for income allocation generally generate strategies such as finding additional jobs after their shift or decide on



another household member to participate in the work force. However, these two optional strategies depend upon the adult members' working conditions or eligibility of other household members to be employed. If the employment conditions are flexible and the working hours are relatively short, then currently working members, assuming that they are equipped with necessary skills and involved in social networks, able to find additional jobs. If the prospective candidates are old enough to leave their formal education and healthy enough, then they participate in the work force. Other than these conditions, wage work, which has long working hours and exhaustive conditions, does not allow for currently working members to do a second job or the younger children are not allowed to leave their formal education and become wage workers. Another obstacle in terms of income generation is that most of the male members in the low-income households do not permit their wives to be employed. The participation of women in the work force as creating an opportunity to bring more income is generally closed off for low-income households.

Having a property, especially owning a dwelling (house), has a significant place in the survival strategies of low-income households. However, property ownership requires a certain level of security and more mature economic condition of the household. Relatively secured households' working members have wage work with social insurance, more than one member in the household to be currently working. In most of the cases I observe that having a house or construction of the living space cannot be realized without increasing indebtedness. These debts are generally bank loans or long-term loans taken from their acquaintances. Having a dwelling brings about a condition of indebtedness and indebtedness in the short term effects the economic fragility of the households negatively. Making an investment by owning property that would release the family from the burden of regular rent payment in long term, however, occasions the regular payment of bank installments substitute with rents and in the short term it does not add much to change fragile economic conditions. The objective of

having an ownership is mostly realized by extended families whose economic capacities are more advanced. In addition, the nuclear families who have children at a very young age and these households who are at the beginning of their lifecycles do not possess the adequate capacity to own any form of property.

Another major finding of the thesis is that gendered relations in low-income households reveals an important rift in terms of describing income generation and allocation practices and mainly experiences of making a living. I observe that there is a vast difference in narrating the experiences of survival in the city. These differences become more apparent when telling the stories of the difficulties they encounter, how income provided by the members—especially by women—contributes households' survival, condition of indebtedness and entrepreneurial activity experiences. The differences in the narratives of household members' reveals that women who are mostly not wage-workers, actually are major key economic actors who acts more carefully in terms of economic matters, take less risks and undertake the overall responsibility of the reproduction of the households.

The findings of the thesis also allow for making inferences on the demographical changes that the households have been experiencing through the years. There is not much differentiation in terms of educational and occupational levels in the first and generations of the low-income households. However, it is observed that the younger members born and raised in the city or their schooling process corresponds to the arrival to the city have performed better in education. In addition, the households who are economically in a better position can provide more easily higher education options for younger members. In these households, although they are few in numbers, younger members can even achieve to go to the university. The average education level rises in the third generation of the households. In terms of occupation held by different generations, the findings are congruent with the education pattern. Among

first two generations, the occupations held remained similar. These elderly members are mostly wage workers. Formal employment becomes more widespread in the second generation. Among the members of the first generation, they either stayed in the village and did agricultural production or migrated to the city and for a long period worked in informal jobs. The second generation mostly starts with informal jobs but at last they transformed into formal wage workers. The scope of the research is limited to make comparable inferences about the younger members, namely the third generation. They were continuing their education while I was making the interviews. However, in some of the cases they completed their education process and became part of the work force. Among these, none of them were able to achieve occupations of a higher social status. They remained mostly as low-skilled wage workers.

In conclusion, this thesis presents considerable findings on the survival and income allocation strategies of the low-income households living in the biggest metropolitan region of Turkey. In the last decade, in a context where low income dwellers of Istanbul the complete proletarianization of the low-income families have been realized. Furthermore, together with stability in employment and slight advancement in wages were able to exercise either economic improvement or preservation. The working household members rely heavily on diversifying wage-related and other income generating activities. Along with the wage related activities, the critical role of women in terms of maintaining the reproduction of the household and balancing the economy provided the ground for low-income households to cope under the harsh conditions of Istanbul.

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