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Calling the Tune: Impact of Domestic Worker's Earnings on Intra-Household Gender Relations

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Antoinette Fauve-Chamoux (Ed.)

DOMESTIC SERVICE AND
THE FORMATION
OF EUROPEAN IDENTITY

Understanding the Globalization
of Domestic Work, 16th–21st Centuries



PETER LANG

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Calling the Tune: Domestic Workers' Earnings and Intra-Household Gender Relations in Turkey

Gül ÖZYEGIN

"We [women] worked but never saw the face of money." This is how most of the rural migrant Turkish women I studied, who are employed as domestic workers in the middle-class homes of Ankara, expressed the absence of wages in their past lives as peasant women, when I asked them if they earned wages back in the village. Indeed, these women were characterizing an important part of their lives as a transition from unpaid family workers to urban, "individualized" wage earners. The basic patriarchal organization of the Turkish peasant family and its economic and social life allow women no direct control over money when women do not receive individual wages. Although female labor is central to the production process, this production system is characterized by the absence of autonomous female economic activity and independent female earnings (Sirman 1988; Berik 1987; Kandiyoti 1990). Furthermore, when women are employed as wage laborers their wages are negotiated by and paid to the head of the household, and, as a result, women have no control over cash flow. Now, as wage earners, these women have become major contributors to their household economy. Does finally "seeing the face of money" affect these women's lives in terms of greater control over resources and allow them participation in decision-making processes from which they were previously excluded? How and in what areas of life are women able to translate economic agency into decision-making authority? How do women feel about earning wages? What role, if any, does earning wages play in the alteration of their subjectivities? Does earning wages put them in circumstances to challenge patriarchal authority?

In this paper, I investigate these questions comparatively as they pertain to the two groups of rural migrant women, who share similar migratory histories and socio economic profiles. However, their different social locations in the urban space create differences in the dynamics involved in

women's ability to control their income and to translate income into decision-making influence.

As many have demonstrated, women's earnings neither inevitably translate into their exercise of independent control over their money, nor automatically increase their decision-making authority in households (Safilios-Rothschild 1990; Standing 1985; Blumberg 1991; Blumstein and Schwartz 1991). There are many reasons for this. Women's subordinate position in the labor market rarely allows them to achieve wage and status parity with men, rendering the relative size of women's monetary contribution to the household economy smaller than men's. Inferior earnings provide women with low bargaining power inside the family, lending them no special leverage in household politics of redistributive practices. Gender and family ideologies naturalize and legitimize gendered relationships to money and authority.

In this paper, I build on these ideas of women's control over earned income and their spending practices in my examination of Turkish domestic workers' experiences with their earnings. I probe two sets of interrelated dichotomies in the literature, subsistence/surplus spending and maternal altruism/self-interest, that inform main parameters of the discussion in assessing women's empowerment in relation to income earning. My aim is to posit an analysis of Turkish domestic workers' experiences that encompasses the interaction of these dichotomies.

Research Context

Turkey is a large increasingly modern and industrial nation with a population exceeding 65 million, which has undergone social transformation so rapidly that it has been described as a society "on the brink of a social mutation" (Tekeli 1990, 3). One aspect of change is an ongoing urbanization that is drawing the rural population into the big cities in a process one social scientist calls "depeasantization" (Kiray 1991). The impact of these social and economic transformations on women and gender relations is not uniform in Turkey. Migration of peasant women often results in their "housewifisation" (Senyapili 1981b, 214). Most women, especially mar-

ried women in rural migrant communities, are not allowed to work outside the home because of patriarchal opposition to women's employment, and, thus, they show the lowest urban female participation in wage labor (Ayata and Ayata 1996). Economic hardship in many migrant households does not erode deep-seated male objections to women's employment. Only 16.5 percent of the urban female population in metropolitan areas were employed in 1994. Recent studies conducted on women's informal occupations in urban settings suggest that the labor of migrant women is becoming increasingly informalized (Cinar 1991; White 1991). Women are confined to particular branches of the informal sector, concentrated in those activities that occur within the home and are compatible with their roles within the domestic sphere. Informal wage-earning activities reinforce women's dependent status as wives and mothers rather than as income earners.

A recent national survey of the division of labor by gender in Turkish families reveals that housework and childcare are territories of work occupied solely by women. Women have sole responsibility for household tasks and childcare. The only area of work that men share with women is grocery shopping. There is no significant difference between urban and rural families' pattern of gendered division of labor (KSSGM 1998, 50–57). The most recent findings on some aspects of decision making indicate that routine household spending decisions are mostly made by women (Ozbay 1990) representing a shift from the male-dominant decision-making profile found in the national survey of Turkish family structure in 1968 (Timur 1972). And more importantly, controlling for such factors as social class and women's social status as employed wives or housewives, decisions pertaining to women's physical mobility, women's employment, birth control, and sex belonged to men indicating the pervasiveness of male domination in Turkish society.

This Study

This paper draws upon a larger study of two groups of rural migrant women now living in Ankara, the capital of Turkey. These rural migrant

women work in private homes as domestic workers, where the terms and conditions of their labor are neither officially determined nor regulated. I distinguish the two groups of women by the proximity of their homes to their work places. The first group of women I studied are the wives of doorkeepers of middle and upper-middle-class apartment buildings and I refer to this group (N=103) as *wives of doorkeepers* in this paper. Unlike the majority of rural migrants, doorkeeper (*kapici* in Turkish – literally means “doorkeeper”) families live and work in middle and upper-class areas where husbands are employed as doorkeepers¹ and wives as domestic workers. Doorkeeper families live in the basements of the buildings in which their services are required. Wives of doorkeepers constitute a prime pool from which middle-class tenants recruit waged domestic labor. Because of this, wives of doorkeepers rarely navigate the domestic labor market, but hold a virtual monopoly over domestic service.

The second group (N=57) of domestic workers consists of those who live in squatter settlements in the margins of the city and commute daily to upper-middle-class neighborhoods for work. I refer to them as *women of squatter settlement* in this paper. The two groups experience urban space in quite different ways. While *women of squatter settlement* negotiate the diverse contexts and dynamic pace of urban life, and the domestic labor market, wives of doorkeepers remain firmly attached to their apartment houses. Wives of doorkeepers can undertake paid domestic work without leaving the home or the oversight of their husbands. Squatter women, however, are accustomed to long daily commutes across subcultural and geographic boundaries. Indeed, the latter embodies the constraints placed on female spatial mobility in Turkey.

The comparison between wives of doorkeepers and squatter settlement women offers a vantage point for delineating the conditions under which women are able to retain control over their earnings. Both groups of women have undergone a radical transition from unpaid family laborers

1 The doorkeepers' main duties include operating central-heating systems, performing maintenance duties, taking out the residents' trash, buying and distributing fresh bread twice a day, grocery shopping for the residents, providing building security, collecting monthly maintenance fees from tenants, and disposing of refuse from coal-burning furnaces. Duties may also include walking tenants' dogs, tending gardens, or taking tenants' children to school. The closest North American term for this job is “janitor” or “super”, or the “concierge” in France, though none of these fully describe the Turkish doorkeepers' work and occupational identity. For a study of janitors in the United States during the 1950s, see Ray Gold (1952).

(as peasant women) to individual wage earners as domestic workers. The institution of doorkeeping perpetuates the familiar patriarchal structures, albeit in modified forms by enabling men to maintain their traditional control over women's labor and earnings. The imprecise boundaries between the locus of work and of home allows for the peripheral involvement of household members other than the official jobholder, the doorkeeper husband. In contrast to squatter settlement women, doorkeeper wives retain the "unpaid family laborer" status from their rural past, despite working as wage earners. The doorkeeper's job structurally reinstates some of the terms of the peasant conjugal contract that defines men as absolute holders and managers of the earnings of those under their authority and protection. Cash wages owed to the doorkeeper wives are occasionally paid to husbands (just as they were in the village). Thus, in these cases, cash does not even find its way into women's hands, let alone enter into their pockets.

With a few exceptions, the women in this study come to Ankara with no previous urban experience. During the time of my survey in 1990, the majority of these migrant women had lived in Ankara for a fairly long time, roughly eleven years on average. They range in age from 18.5 to 66.0 years with a mean age of 33.2. The women in the squatter settlement group are, on average, 6.4 years older than the wives of doorkeepers. The mean age of marriage is 17.6 years for the doorkeeper group and 16.7 for the squatter settlement group. Length of employment in domestic service ranged from one month to 37.0 years with a mean of 7.7 years. Nearly half of the women are illiterate, and only 3 percent have as much as a middle school education. The two groups are similar in terms of number of years in primary school and literary rate. The two groups have similar household characteristics. Eighty-nine percent of the doorkeeper households and 81 percent of the squatter settlement households were nuclear. Though, the doorkeeper households were smaller, with an average of 4.3 members compared with 5.3 members in squatter settlement household. Doorkeeper families have an average of 2.6 children living at home, while squatter families average 3.1.

Method

Three sources of field data: a survey, participant observation, and in-depth interviews provide the empirical foundation of my analysis. The fact that the majority of domestic workers in Turkey are wives of doorkeepers offered a unique opportunity for drawing a representative sample. The apartment buildings that house this group of domestic workers and employers provided me with a frame for random sampling. I selected 103 domestic workers in the doorkeeper group by using a mixed sampling strategy (systematic and random). In addition, I interviewed a total of 57 domestic workers from four different squatter settlement neighborhoods. Due to the lack of an adequate sampling frame, though, a representative sampling procedure for this group was not possible. Instead, this group was chosen by a snowball method. The survey included forty questions probing issues related to domestic financial arrangements, ranging from sources of income in the household, income-pooling strategies, allocation of income into different spending categories to patterns of money control. In addition to these questions, the survey instrument contained questions pertaining to spending decisions in four areas: the purchase of food, the purchase of household durables, the purchase of electrical appliances, and the purchase of clothes for religious holidays. It also included one question on how saved money was spent and two questions pertaining to the raising of their children. In addition, three questions were designed to explore decisions about both self and social life, including questions about birth control and sex (“when to have sexual intercourse”). Finally, the questionnaire included a question about who has the “last word” in important family matters and its normative counterpart: who should have the word? The survey probed for open-ended responses to many questions, including “how they define/see the impact of earning wages on their marriages”.

I and my two research assistants administered the survey through face-to-face interviews. For another source of field data, I took part in many informal gatherings of women for drinking tea and chatting. I was also invited to circumcision and wedding ceremonies and to women’s periodic “acceptance-day” (*kabul günü*) gatherings. I spent a considerable amount of time in their homes, casually socializing, watching television and eating meals with them, their husbands and children, and their neighbors. I became a constant presence in their communities. This status allowed for

considerable informality: participating in daily routines without setting-up particular meeting times and without radically interrupting the rhythm of work or leisure. For example, I assisted women as they folded laundry, prepared food, and bargained with the street peddlers. On a few occasions I accompanied them on visits to a doctor's office or to stores when they went into debt to purchase a set of steel cookware or fancy sheets. Qualitative data offers me interpretative lens for understanding the grounded complexities of the lives of these women. Although the doorkeeper sample is based on a representative sample, the snowball sample of squatter women limits the generalization of my findings.

Theoretical Underpinnings

In the last three decades feminist scholars have made great progress in denaturalizing a household model which had been the hallmark of a diverse range of theories from the New Home Economics to Marxists economic and development theories. These theories identify the household as a sharing and pooling unit without considering the relations of power that structure it. The concept of the moral economy of the household, common to these views, assumes that the internal economy of the household is governed by principles of reciprocity, consensus, solidarity and altruism (Wolf 1992; Folbre 1988; Berk 1985; Harris 1988 for criticism of the New Home Economics and Marxist models). According to this model, adaptive household strategies are "objectively" beneficial for all members of the domestic group. This model not only ignores differences of gender and age in family experiences, but also underestimates conflict and adversarial negotiations concerning money or distributional practices within the household (Dwyer and Bruce 1988; Hartmann 1981; Thorne and Yalom 1982; Harris 1988; Hondagneu-Sotelo 1994).

Indeed, a growing body of empirical research has shown that income and other financial resources are not always pooled and reallocated according to the family's collective well being and resources such as food, education and health care are distributed unequally by gender and age in households (Dwyer and Bruce 1988; Hartmann 1981; Whitehead 1988; Maher 1988; Hoodfar 1988; Fapohunda 1988; Mencher 1988; Charles and Kerr 1987). There are also important differences in the ways men and

women spend household earnings under their control. Women devote more of their incomes than men to subsistence and nutrition, while men withhold their earnings for individual spending (Whitehead 1988; Maher 1988; Bolak 1995; Delphy 1979; Pahl 1980; Wilson 1987; Dwyer and Bruce 1988; Kiray 1985; Celle de Bowman 2000). White (1981) describes women's close attachment to the collective or family aspects of consumption as reflecting "maternal altruism", a powerful ideology that effectively creates barriers to women disposing of their income freely in the market.

Blumberg's (1991) cross-cultural studies show that wives' incomes affect their power only to the extent that they retain control over that income. Patriarchal organization of gender relations assign women as wives and daughters no authority in allocation and distribution of their earnings, which are often regulated and controlled by the male head of household. Thus, limiting the role of earned income in making differences in their own lives. Blumberg further argues that women's empowerment is especially limited in low-income households where women, even when they have full control over money, cannot translate their income into increased power for themselves because subsistence incomes allow for little discretionary spending (Safilios-Rothschild 1990; Standing 1985; Blumberg 1991; Blumstein and Schwartz 1991).

In this chapter, I attempt to empirically probe these two dichotomies: one that delineates sharply spending for subsistence and surplus and the one that casts women as maternal altruists and men as self-interested and individuated actors. Subsistence and surplus level spending are neither empirically tangible given nor universally applicable categories. Meanings of "subsistence" and "surplus" are not only culturally defined but also shift depending on the income level and social class. Similarly, the dichotomy that casts women as maternal altruists and men as self-interested and individuated actors needs to be empirically specified within the normative context of gender order in a given society. I argue that this dichotomous framework bypasses the importance of women's consumption decisions in defining female identity. My analysis will suggest that the boundaries between the maternal altruism and self-interest in Turkish migrant women's lives are permeable.

In what follows I first examine allocation of women's income in the household and distinguish the main money control patterns, discussing women's experience in money control in relation to the levels of women's contribution to the household economy. I then examine strategies women

employ to create conditions in which they can autonomously dispose of portions of their income. Here, scrutinizing the distinction between subsistence and surplus spending, I address the crucial question of what women do with money at their disposal and suggest, as alternative to maternal altruism and subsistence/surplus explanations, a different way of looking at the worth of women's and men's personal spending money. Finally, I examine women's perception of decision making according to women's different contributor status and money control systems.

Findings and Analysis

"The Money That Comes In Daily, Goes Out Daily": Allocation of Women's Income

A pattern of gender-specific purchasing, where husband's and wife's incomes are channeled into different spending categories, characterizes most of the households' spending practices in this study. Nearly 40 percent of the women in the doorkeeper sample reported that their earnings go toward specific expenditures, primarily for food but also including clothing, household durable goods, children's education, and their daughters' trousseau. In the squatter settlement group, a much higher percentage of women (78 percent) reported that their income paid for subsistence and nutrition, primarily for kitchen expenses.

Meanings attached to husbands' and wives' financial contributions and the devolution of their incomes to specific expenditures are related to differences in the ways in which husbands' and wives' earnings enter the household, reflecting differences in the frequency of payment for women and men. In these households, women receive their wages daily, whereas men receive their cash wages monthly. Thus, there is a built-in tendency to spend women's wages on food and other daily expenditures and men's wages on fixed expenditures that require monthly payments, such as installments for consumer goods and other monthly bills (rent, utilities, phone, etc.) Many women noted that "The money that comes in daily, goes out daily". But this expression is more readily translated into practice

for women in the squatter settlement group who, on the way home from work, spend a great proportion of their daily wages on food shopping.

Yet this clear-cut channeling of women's earnings into gender-specific spending areas does not always mean that women control spending in these areas. Even when women's earnings are earmarked for particular kinds of expenditures, they are consolidated in a "common pot", which is often controlled by the husband. With the exception of a small number of cases (N=8) in the squatter settlement group where only "abstract" pooling is present, *as far as the members of the nuclear family are concerned*, all households in this study pool their income and other financial resources.² Nonetheless, the control of money, rather than the presence of pooling, is a crucial factor that allows us to assess the relations between power and income for women.

Women's Level of Contribution and Control of Money

In order to compare the control women have over the disposal and distribution of their incomes at different contribution levels, I subdivided the sample into three groups according to the relative size of women's contribution to household income. Women whose contribution is equal to or higher than 60 percent of the total household income are classified as "major" contributors; those who contribute 40 to 60 percent are classified as "equal"; and those who made up less than 40 percent of the total income are categorized as "minor."

In the doorkeeper group, the proportions of major, equal and minor contributors are 44.1 percent, 38.2 percent and 17.6 percent, respectively.

2 Perhaps, as argued by Fapohunda (1988), having knowledge of a spouse's income, knowing where that income is spent and the existence of joint financial planning are good measures of existence of pooling. According to this criterion, households in my study are pooling-households. First, the majority of women had full knowledge of their husbands' income (at least the stable part of it). In cases where they did not, this was more an effect of the unpredictability of the informal petty cash earning activities than an instrument of intra-household power or separation of budgets. Second, they had full knowledge of how their husbands spent their money. Third, as explained in this paragraph, they had an understanding that each spouse's income would go to particular items of spending and investment – regardless of who controlled the money and who had decision-making power.

which means that the overwhelming majority of women are the main source of household income (Table 1). In the squatter group, 13.7 percent of women are major contributors, 49.0 percent are equal contributors and 37.3 percent are minor contributors.

Do different proportions of male and female contributions produce differences in control and redistribution within the household? Control signifies a capacity to enforce direction and disposal of money against competing claims. Control over money is a difficult concept to measure, because the important distinction between "execution of money" (management and/or budgeting) and "control" often gets blurred. Pahl (1983) analytically distinguishes between "control" that concerns major intra-household decisions of a "policy-making" kind and "management" that puts policy decisions into action. The concept of control as I use it here covers both the senses of "policy-making" and "management".

Table 1. Women's level of contribution to the household income

	Doorkeeper		Squatter	
	%	N	%	N
Major contributor	44.1	45	13.7	7
Equal contributor	38.2	39	49.0	25
Minor contributor	17.6	18	37.3	19
<i>Total</i>	100.0	102	100.0	51

Table 2. Control of money

	Doorkeeper		Squatter	
	%	N	%	N
Male control	61.8	63	37.3	19
Female control	17.6	18	37.3	19
Shared control	20.6	21	9.8	5
Separate	n.a.		15.7	8
<i>Total</i>	100.0	102	100.0	51

Two items from the survey instrument produced a four-part categorization. The following have been used in assigning each woman to a specific control category: 1) who physically holds the household money – the wife, husband or neither (neither holds but there is a designated place

where money is kept), and 2) who manages the household money. The four categories developed from these two variables are “Male control”, “Female control”, “Shared control”, and “Separate control” (Table 2).

Under *Male control* system, household money is held and administered by the husband. It basically takes two forms. In the first the husband holds and manages the money, and the wife rarely deals with money after handing over her wages. Alternatively, the husband controls the money but delegates the daily management of a portion of it to the wife in the form of *partial housekeeping allowance*. In the majority of doorkeeper households, money is under male control (62 percent). In the squatter settlement group, male and female control are equally distributed (37 percent). It is only among minor contributors that I found the second variant of the male-control system, the partial housekeeping allowance system.

If the husband’s and wife’s earnings are combined and she manages the money, either held by her or kept in a place where she has exclusive access, it is defined *Female control* system. This system is more prevalent in the squatter settlement households. *Shared control* system presents a pattern of joint conjugal financial control and management where the money is either held by the woman or is kept in a designated place to which both the husband and the wife have access. *Shared control* is the second prevalent mode among the doorkeeper households (21 percent), while its proportion is the smallest in the squatter group (10 percent).

In *Separate control* system each spouse holds and manages his or her own money. Physical pooling does not take place. A gender-specific division of responsibilities for expenditures constitutes one of the bases for the separately controlled system. While women’s and men’s incomes are allocated to gender-specific expenditures across the sample as I explained earlier, within the separate control system women and men assume control of gender-specific spending. Each spouse keeps his/her own earnings separately; they control and manage them separately – what Pahl (1983) calls the “independent management system”. I found this system only in the squatter households (16 percent).

One would expect women who are major contributors to the total household income to maintain control of financial resources. That is, major contributors would be the least represented under the male-controlled money system. This expectation is confirmed in the case of the squatter group in which 57 percent of households where women are major contributors are female-controlled. As the women’s contribution increases,

the proportion of squatter settlement households with money under male control decreases and those under female control increases (Table 3).

Table 3. Level of contribution by type of control over money

	<i>Doorkeeper Group</i>				<i>Squatter Group</i>			
	Major	Equal	Minor	Total	Major	Equal	Minor	Total
Male	64.4	53.9	72.2	61.8	14.3	32.00	52.6	37.3
Female	20.0	15.4	16.7	17.7	57.1	36.00	31.6	37.3
Shared	15.6	30.8	11.1	20.6	0.00	16.00	5.3	9.8
Separate	n.a.	n.a.	n.a.	n.a.	28.6	16.00	10.5	15.7
<i>Total</i>	45	39	18	102	7	25	19	51

However, in the case of the doorkeeper group, no *linear* relationship is apparent between who controls the money and the level of women's contribution. Instead, the relationship appears to be hyperbolic. While nearly three quarters of the minor contributors are under male control, a much smaller proportion of major or equal contributors are under male control. Yet, the proportion of *equal* contributors under male control is smaller (54 percent) than that of the *major* contributors (64 percent) under the same type of control.

The overall proportion of doorkeeper households under female control is not very large either. While 82 percent of doorkeeper wives are either major or equal contributors, only 15 percent of these households are under female control. Indeed, incidence of female control is relatively uniform despite differences in contribution levels.

In the doorkeeper group, then, the type of control and the size of contribution are relatively independent factors while the two are closely correlated in the squatter group. This striking difference results from the doorkeeper husband's job, which allows him to exert substantial control over household money. His home-bound and shopping-centered work informs the internal structure of the household economy, constraining women's control over their earnings. Wives interpret their limited relationship with money in terms of a traditional conjugal contract that defines men as leaders of the household. In the modern form of this traditional idea, they believe that the husband's job places him in an objectively privileged position to decide what is needed in the household and how it can be obtained.

Comparable "Worth" of Women's and Men's Personal Spending

The degree to which women can claim any part of their earnings for themselves or for discretionary purposes varies. Three groups emerged: "non-claimers", "known-claimers", and "clandestine claimers". Thirty percent of the doorkeeper wives and 57 percent of the squatter women set aside some portion of their income as money under their exclusive control. The frequency and the amount set aside vary considerably in both groups. Some regularly reserve a portion of their daily wages while others withhold money as they need it. About a quarter of women in the doorkeeper group and a third in the squatter settlement group are "clandestine claimers" who set aside money without the knowledge of their husbands.

In both the doorkeeper and squatter groups, a strong relationship exists between male control of household money and women setting aside money for discretionary use. There is, however, a difference in the relation between control type and clandestine withholding in the two groups. In the doorkeeper group, eight of the nine clandestine claimers are in the "money under male control" group. In the squatter group, clandestine claimers are evenly distributed across types of control.

Men also claim personal spending money, with nearly 20 percent of doorkeeper husbands and 52 percent of squatter settlement men withholding some portion of their income. A larger percentage of doorkeeper husbands do not hold back money for two reasons. First, the majority of these husbands have exclusive access to the household money. When asked whether their husbands set aside money for their personal use, these wives said "all money is his money". When money is under his control, the doorkeeper, as well as the squatter settlement husband, can spend it for personal use without designating it as "his set-aside money". The same explanation may apply to women whose set-aside money becomes more visible when men control all household money. Second, since the doorkeeper works inside the apartment and its vicinity, he has less work-related expenses requiring personal spending money. In contrast, among the squatter group, where men work away from home, a much higher proportion keep personal spending money regardless of the type of control in the household. Both groups' percentages of set aside-money still fall below those of women's. Interestingly, the direct relationship between setting aside spending money and men's control observed among women is more strongly mirrored among husbands. More men in the households

where money is under female control appear to keep personal spending money than in households where men control money themselves.

Men's personal money is spent on cigarettes, work-related expenses (transportation) and routine socializing activities such as trips to coffee houses, the modal "recreational" activity among lower class Turkish men. Men's personal spending patterns cause no conflict unless they are markedly irresponsible (husbands with gambling and drinking problems.) Indeed, women believe a man should not go around without any cash in his pocket – for, as I will discuss below, day-to-day male-gendered routines require more visible personal cash.

Women's "personal" spending money is usually channeled into collective and non-personal expenditures. A great proportion of women spend their discretionary funds on children's education and clothing (61 percent in the doorkeeper and 34 percent in the squatter group). Such expenses might include sending children to *kurs* (private courses outside the school system) or to extra-curricular courses (for instance a mother from the doorkeeper group sends her artistically gifted 11 year old daughter to an art class) and providing children their daily allowance for school.

Many women also invest discretionary money in golden bangles and gold coins which serve as security and savings. Although women use golden bangles and chains as ornaments to display wealth and self-worth, these goods also serve as savings for the well-being and security of the family. Such jewelry is converted into money when an urgent need arises. However, the moment of conversion occurs most typically when a big sum of cash is needed for property investments (house and land) or when the family marries off a son. Savings in the form of collecting gold bracelets and coins also frequently functions as an informal banking and loan mechanism in the women's community, where women borrow and pay back gold instead of cash. Women open credit accounts in neighborhood stores to buy items to beautify their homes such as drapes, tablecloths, towels, blankets, expensive steel pot sets, fancy tea pots and sets of coffee cups to be displayed in glass cabinets. Women also spend discretionary money on sheets, comforters and similar items as well as on material to make embroidered household items for a daughter's trousseau.

As described thus far, these patterns of discretionary spending and what women's income pays for are fully consistent with other cross cultural findings: women devote their income to subsistence and nutrition and they tend to closely identify their discretionary spending interests with

home and children (Whitehead 1988; Maher 1988; Delphy 1979; Pahl 1980; Wilson 1987; Dwyer and Bruce 1988; Kiray 1985). Should we, then, conclude that Turkish migrant women's altruistic behavior benefits their families and children at the expense of their own autonomy and empowerment?

I suggest that we should not automatically assume that "maternal altruism" necessarily entails negative consequences for women. We should, instead, empirically demonstrate the actual meanings and consequences of "maternal altruism". Accepting the proposition that women do not benefit from their earnings *because* of their maternal altruism risks ignoring cultural meanings of such spending and the ways it defines identity. Even though women in this study channel their earnings into home and children-centered spending categories, like their counterparts in similar contexts, they often cherish independent access to and control of money, even for apparently "subsistence" level spending because their consumption decisions enhance their status as mothers and housewives. Spending categories that are closely associated with these women's aspirations for modernity and urbanity, for example, stews – which can be made with or without meat – are an important part of the Turkish diet. Some women interviewed felt they had provided something out of the ordinary for their children when they were able to add meat to such dishes. Clearly, in these women's lives, adding meat is a "surplus" level act. These women rarely worry about their ability to feed hungry children. Instead, they wonder if they can bring them bananas (the most expensive fruit in Turkey), buy their family *kabob* from the corner *kabob* shop, or serve their guests pastry from the bakery rather than homemade cookies.

The conceptual framework that proposes that women do not gain power from discretionary spending unless, like men, they spend on themselves is workable only in circumstances where men and women participate in the *same sphere of activities* (especially leisure consumption). We need to qualify such assumptions to express cultural contexts where women's social identity depends upon their role in the family and where there is a generalized gender segregation, such that equal gender spheres cannot be presupposed.

What happens when the activities that women and men engage in and the possible terrains of sociability are gender-segregated? By borrowing the notion of "comparable worth" from the wage-equity movement (Steinberg and Haigener 1991), we can assume a comparable worth of

women's and men's personal expenditures even when women do not spend their "personal money" on items and leisure activities that are deemed to be personal. Although men and women operate within partially divergent gender domains with distinct conceptions of value and prestige, they may perceive themselves as gaining "comparable" degrees of status and self-esteem from different forms of spending.

Thus, maternal altruism may be a highly feasible form of investment in a cultural sphere with good returns of fulfillment and social recognition. As rational and self-interested actors, these women devote their "personal" money to home and children-centered spending categories to enhance their status as wives and reputations as good mothers. Seemingly private, altruistic spending can be experienced as enhancing the status and self-image of the spender. To deny the benefits derived from "altruism" spending disregards women's agency and empowerment and belies their own perceptions of their lives and decisions.

What I am suggesting is that the "worth" of a wife's entertaining her friends by baking chocolate cake (plain cake has a rural, unprestigious identity), serving instant coffee (a prestige item in the Turkish context) rather than cheaper traditional coffee, along with cubed sugar over the less expensive loose sugar because it signifies urban, modern refinement or sending her daughter to an art class are comparable in status value to her husband's treating his friends with coffee in the coffee-house or smoking high-priced imported Malboros rather than Turkish cigarettes.

Moreover, intra-gender competition is not an exclusively male phenomenon as is often assumed in the literature. Women compete among themselves for recognition and identity within their gender sphere – and, in financial terms, such competition can be just as costly as men's if not more so. Women are judged, gain worth, judge themselves, and find fulfillment according to culturally established standards of womanhood.

Women's Influence in Household Decision Making

How do women perceive decision making within the household? On the whole, doorkeeper wives seem to have a more limited influence in household spending decisions in all categories than the wives in the squatter settlement group, a discrepancy reflecting their different positions in the

money control systems discussed earlier. Yet their decision-making profiles are almost identical in the areas of decisions concerning self, sex, and overall decision making.

As I described earlier, the survey instrument contained questions pertaining to decisions in four areas of spending as well as one question on how saved money was spent. There were two questions pertaining to the raising of their children. Three questions were designed to explore decisions about both self and social life, including questions about birth control and sex (when to have sexual intercourse). Finally, the *questionnaire* included a question about who has the "last word" in important family matters and its normative counterpart: who should have the word? For each decision, the respondent was asked to state which of the following choices best described the household arrangement: 1) "I have all"; 2) "I have more than him"; 3) "Equal"; 4) "He has more than me"; and 5) "He has all". Table 4 presents resulting total scores for the doorkeeper and squatter groups based on a *summary ratio index*.³ Women in both doorkeeper and squatter households claim to have a pronounced influence on

- 3 In order to quantify the claimed relative weight of women's versus men's decisions in such matters I developed a *summary ratio index*. Decisions were defined as husband dominant when respondents answered 4 or 5, female dominant when respondents answered 1 and 2, and equal when respondents answered 3. The ratio index involved the sum of all female dominant decisions plus 1/2 of equal decisions divided by male dominant decisions. The formula can be represented as follows:

$$\text{Decision Influence Ratio} = \frac{1 + 2 + (\text{half of } 3)}{4 + 5 + (\text{half of } 3)}$$

The result is a ratio whose size shows the relative *aggregate* reported influence of the wife over that of the husband *within any specified group* in the sample. A score of 1.00 indicates "equal influence"; scores less than 1.00 indicates less influence than men, and scores over 1.00 indicate higher influence than men. Obviously, this ratio does not lend itself to a literal, naturalistic interpretation. Instead, it should be taken as a conceptually defensible measure of women's claimed influence in decision making. The justification for inclusion of the reported mid-point (i.e. "equal influence") in such a ratio is in the substantial social meaning of these women reporting an "equal influence" with their men. Since the women in my sample belong to a culture that is thoroughly patriarchal, it would be highly misleading to underestimate the weight of the "mid-point". Reporting to have an "equal say" in certain items may signal a claim to have very un-patriarchal powers in the family, and this measure is designed to capture that possibility.

purchasing and savings decisions.⁴ While the fact that most figures are below 1.00, therefore indicating less influence than men, the results for certain items in this survey are striking, for they suggest a level of women's influence that is markedly different from conclusions reached in other studies on decision-making profiles of Turkish families. It is also important to emphasize that the wife's increased participation in decision making is really an index of shared decision making rather than evidence of autonomous decision making.

Women generally claim to have more influence on purchases that directly benefit them, including household technology that would reduce their work load, than they do on purchases related to electronic gadgets, a male domain. Women have less say in deciding how much to spend on food than men, even though a greater proportion of women's earnings go toward food-related expenses. This finding is not unexpected in the context of the income control patterns of these households, but it does deviate from the more general cross-cultural pattern found in similar contexts where women have predominant or exclusive influence. The score on this item for the doorkeeper group is smaller than that of the squatter group, indicating the significant role of the doorkeeper husbands as agents of food-related purchases.

Besides purchasing decisions, women in the doorkeeper group also have markedly less influence than men in decisions concerning expenses associated with children's education and how to bring them up (0.67 and 0.86 respectively). A substantial difference in this area of influence between women in the doorkeeper and in the squatter households is also evident. Squatter settlement women claim to have more influence than their husbands in making decisions concerning children (1.08 and 1.15), reflecting again the sharing of childcare responsibilities by the doorkeeper husbands and the virtual absence of such involvement in the squatter group. In both groups, husbands have considerable influence over whom their wives may associate with. Although the score which reflects women's influence on choice of associates is very high for both groups, the size of the score for this item should not be considered comparable in

⁴ Furthermore, Elliott and Moskoff (1983) found that the responses in their sample to similar family decision items clustered on the mid-point, decreasing the real variation which they believe that there was. My formula, by dispersing the mid-point toward the extremes, also takes care of this problem – albeit with a considerable fiat of mathematical aesthetics.

size to the scores of any other decision-making items. In the doorkeeper group, for example, 50 percent of the women report having the say on this matter, 19 percent report having equal say with the husbands, and 31 percent report that the husband decides with whom she may associate. Corresponding percentages for the squatter group are 57.4 and 39, respectively. The fact that husbands are involved at all (as "equal" or "more" influential) in such directly personal decisions at such high proportions is indicative of the extent of patriarchal control of women's social interactions in these families.

Birth control is the only area of decision making in which husbands do not have any predominant or exclusive influence. Questions pertaining to birth control were asked only of those respondents who reported practicing birth control in response to a previous question; therefore, these scores, apply to a subset of a sample and should be interpreted with caution. If and when a "decision" on the birth control is present, women are the predominant decision makers in this domain (1.97 for the doorkeeper group and 6.20 for the squatter settlement group). In the doorkeeper group, 31 of the 46 women who use birth control (mean age 30.3) reported that it was a joint decision whereas 15 women (mean age 31.1) stated that it was exclusively their decision. In contrast, 13 women (mean age 35.1) out of 18 (those who use birth control) in the squatter settlement group reported that using birth control was their own decision, and 5 women (mean age 33.4) said that this decision was made jointly with the husband. Women seem to have less influence on the decision of when and how frequently to have sex. The ratios are almost identical for both groups (0.20 for the doorkeeper group and 0.16 for the squatter group).

The ratios on "overall decision making" indicate that the last word belongs to the husband (0.13 in both groups and constitutes the lowest ratio). This response is consistent with my analysis of men's influence on "woman's association". This unspecific item contrasts well with a question that frames the same issue with a normative orientation, "Who do you think should have the final say about important decisions affecting the family?". While only 22 percent of the wives of doorkeepers and 12 percent of the women in the squatter group report having equal or more influence on important matters that affect the family, 65 percent and 55 percent of the women uphold the normative view that women ought to have equal or more influence.

Table 4. Women's influence in decision making.
Doorkeeper and squatter. Totals

	Doorkeeper	N*	%**	Squatter	N*	%**
<i>Consumption & saving decisions</i>						
Food	0.64	81	79.41	0.82	30	58.82
Household electronics	0.45	102	100.00	0.65	43	84.31
Household durables	0.74	102	100.00	0.87	44	86.27
Clothing	1.36	99	97.06	1.59	44	86.27
Children's education	0.67	76	74.51	1.08	26	50.98
Savings & investment	0.45	95	93.14	0.61	45	88.24
<i>Marital & self-related decisions</i>						
How to raise children	0.86	96	94.12	1.15	44	86.27
Birth control	1.97	46	45.10	6.20	18	35.29
Woman's association	1.46	102	100.00	1.45	49	96.08
When to have sex	0.20	97	95.10	0.16	39	76.47
<i>Who has the "Last Word" and Who should have it</i>						
Who has the last word on important family matters	0.13	102	100.00	0.13	49	96.08
Who should have the last word	0.55	102	100.00	0.44	49	96.08

* N is the number of applicable responses to the item.

** PCT is the proportion of applicable responses to the item in the total number of cases.

Do Women's Higher Earnings Translate into Greater Power?

How do women's earnings and control of money affect decision making for the doorkeeper and the squatter groups? As Table 5 shows, in the doorkeeper households, a positive relationship occurs between the level of women's contribution to the household income and their influence in decision making in the spending areas, indicating that major and equal contributors have more influence than minor contributors. Across the board, major and equal contributors have more influence than their minor counterparts, except in the case of household electronics. The most notable observation, however, is the existence of a small marked difference between "major" and "equal" contributors – being a major contributor does not immediately entail having more influence than an "equal" contributor.

As shown in Table 6, in the squatter settlement households, major contributors tend to participate in purchasing decisions to a greater extent

than minor contributors. With the exception of decisions concerning food and savings, equal contributors have more say than minors. The difference is especially marked in the area of self, sex, children's education, and clothing purchases. Child raising is the only area in which there is a reverse relationship between the level of contribution and decision making.

In the doorkeeper group, control of money is closely related to decision-making power, and generally speaking, women who belong to households where money is under their control have a greater influence in all decision-making areas than women who are in households where money is under male control. This difference is especially pronounced in decisions concerning food and children. Parallel observations can be also made in the case of the squatter settlement group, where a strong association exists between women's greater control of money and their greater influence in decision making in all areas

Table 5. Women's influence in decision making by the proportion of female monetary contribution to household in doorkeeper group

	MAJOR	N*	%**	EQUAL	N*	%**	MINOR	N*	%**
<i>Consumption & saving decisions</i>									
Food	0.63	31	68.89	0.83	33	84.62	0.36	17	94.44
Household electronics	0.38	45	100.00	0.56	39	100.00	0.38	18	100.00
Household durables	0.70	45	100.00	1.00	39	100.00	0.44	18	100.00
Clothing	1.67	44	97.78	1.39	37	94.87	0.80	18	100.00
Children's education	0.68	32	71.11	0.75	28	71.79	0.52	16	88.89
Savings & investment	0.51	40	88.89	0.61	37	94.87	0.13	18	100.00
<i>Marital & self-related decisions</i>									
How to raise children	1.15	44	97.78	0.75	35	89.74	0.55	17	94.44
Birth control	1.94	25	55.56	2.09	17	43.59	1.67	4	22.22
Woman's association	2.00	45	100.00	1.36	39	100.00	0.80	18	100.00
When to have sex	0.28	41	91.11	0.16	39	100.00	0.13	17	94.44
<i>Who has the "Last Word" and Who should have it</i>									
Who has the last word on important family matters	0.15	45	100.00	0.15	39	100.00	0.06	18	100.00
Who should have it	0.53	45	100.00	0.63	39	100.00	0.44	18	100.00

* N is the number of applicable responses to the item.

** PCT is the proportion of applicable responses to the item in the total number of cases.

Point of Saturation

The preceding observations suggest that women's agency as decision makers is based on their control and disposal of their earnings. Comparing higher contributors with minor contributors, we clearly see the influence of earning power on decision making. However, this relationship does not seem linear: "major" contributors (i.e. those who contribute over 60 percent of total household income) have less, not more, influence than equal contributors (i.e. those who contribute between 40 to 60 percent of total household income). Like those discussed earlier, this finding is consistent with the non-linearity (*curvilinear*) of the relationship between contribution level and male or female control of money. Just as the size of women's contributions does not ensure them control over money, contribution size does not automatically translate into a proportionately increased influence in household and self-related decisions. The "major" contributors who are under either female or shared control are clearly more influential in most decision areas than the corresponding groups among the "equal" contributors.

The intriguing fact is that the women who make a "major" contribution but whose money is controlled by men are worse off than the corresponding group of women who make only an "equal" contribution.

How then do we explain this predominance of male control arrangements under conditions where women are the major contributors? It is possible to conclude that wives' earnings generate increased decision-making influence as long as those earnings are subordinate or equal to husbands' earnings.⁵ When women's earnings surpass those of their husbands, men appear to exercise increased control in decision making. The threat entailed by women's economic power is countered by an increased exercise of patriarchal prerogative.

5 This finding is consistent with Safilios-Rothchild's (1990) observations in the cases of Greece, Honduras, Kenya.

Table 6. Women's influence in decision making by the proportion of female monetary contribution to household in squatter group

	MAJOR	N*	%**	EQUAL	N*	%**	MINOR	N*	%**
<i>Consumption & saving decisions</i>									
Food	3.00	4	57.14	0.65	14	56.00	0.71	12	63.16
Household electronics	0.71	6	85.71	0.78	24	96.00	0.44	13	68.42
Household durables	1.40	6	85.71	1.00	24	96.00	0.56	14	73.68
Clothing	1.40	6	85.71	3.00	22	88.00	0.78	16	84.21
Children's education	2.00	6	85.71	1.44	11	44.00	0.50	9	47.37
Savings & investment	1.00	6	85.71	0.50	21	84.00	0.64	18	94.74
<i>Marital & self-related decisions</i>									
How to raise children	2.00	6	85.71	0.90	20	80.00	1.25	18	94.74
Birth control	5.00	3	42.86	8.00	9	36.00	5.00	6	31.58
Woman's association	0.71	6	85.71	2.43	24	96.00	1.00	19	100.00
When to have sex	0.00	5	71.43	0.31	19	76.00	0.07	15	78.95
<i>Who has the "Last Word" and Who should have it</i>									
Who has the last word on important family matters	0.50	6	85.71	0.07	24	96.00	0.12	19	100.00
Who should have it	0.40	7	100.00	0.39	23	92.00	0.52	19	100.00

* N is the number of applicable responses to the item.

** PCT is the proportion of applicable responses to the item in the total number of cases.

Conversely, women under such conditions do not seem to seek to increase their influence commensurately with their earnings, perhaps because continued gains involve different kinds of costs for women and result in increasing marital conflicts. Women, therefore, may be more likely to avoid using their superior earning power as leverage for intra-household bargaining once they clearly become the dominant income providers. There seems to be a threshold, a saturation point, beyond which women cannot – or imagine they cannot – proceed.

The data clearly underscore the extent to which men reassert male control of female income once that income clearly surpasses their own. Interviews with domestic workers further illuminate women's attempts to change the dynamics of their marriages with money and male response to such an attempt.

Table 7. Women's influence in decision making by "control of money" in doorkeeper group

	Men	N*	%**	Women	N*	%**	Shared	N*	%**
<i>Consumption & saving decisions</i>									
Food	0.42	47	74.60	2.09	17	94.44	0.55	17	80.95
Household electronics	0.34	63	100.00	0.64	18	100.00	0.68	21	100.00
Household durables	0.70	63	100.00	0.57	18	100.00	1.10	21	100.00
Clothing	1.26	60	95.24	1.77	18	100.00	1.33	21	100.00
Children's education	0.58	49	77.78	0.86	13	72.22	0.87	14	66.67
Savings & investment	0.39	59	93.65	0.68	16	88.89	0.48	20	95.24
<i>Marital & self-related decisions</i>									
How to raise children	0.64	60	95.24	1.62	17	94.44	1.24	19	90.48
Birth control	1.84	27	42.86	3.00	6	33.33	1.89	13	61.90
Woman's association	1.47	63	100.00	2.00	18	100.00	1.10	21	100.00
When to have sex	0.14	58	92.06	0.38	18	100.00	0.27	21	100.00
<i>Who has the "Last Word" and Who should have it</i>									
Who has the last word on important family matters	0.09	63	100.00	0.29	18	100.00	0.17	21	100.00
Who should have it	0.47	63	100.00	0.71	18	100.00	0.68	21	100.00

* N is the number of applicable responses to the item.

** PCT is the proportion of applicable responses to the item in the total number of cases.

Zehra Kibar (a pseudonym), wife of a doorkeeper, described a Sunday afternoon when she and her husband took their two children, an 8 year old girl and a 10 year old boy, to the amusement park (*Gençlik Parki*). At the beginning of this outing, the boy misbehaved – did something that made his sister cry. The father decided to punish the boy on the spot: first he lightly smacked him and then declared that the boy would not get the ice-cream he was promised and was eagerly anticipating. Zehra intervened, turning to her husband and saying "the boy is going to get his ice-cream. I'll pay for it. In fact, my money is paying for this whole outing". A marital argument ensued and continued at home; the husband accused her of using her money to undermine his authority. "Who do you think you are?" he asked. The boy did not get his ice-cream: Zehra could not act in direct defiance of her husband's wishes. Her defiance of his will was limited to

the mere assertion of a disposal right. Going further than that by actually buying the ice-cream would be costly.

Table 8. Women's influence in decision making by "control of money" in the squatter group

	Men	N*	%**	Women	N*	%**	Shared	N*	%**	Separate	N*	%**
<i>Consumption & saving decisions</i>												
Food	0.24	13	68.42	3.40	11	57.89	0.00	1	20.00	1.00	5	62.50
Household electronics	0.20	15	78.95	1.25	18	94.74	0.67	5	100.00	1.00	5	62.50
Household durables	0.36	15	78.95	1.25	18	94.74	0.67	5	100.00	3.00	6	75.00
Clothing	0.14	8	42.11	3.00	12	63.16	1.00	2	40.00	1.67	4	50.00
Children's education	0.30	15	78.95	1.71	19	100.00	0.11	5	100.00	0.20	6	75.00
Savings & investment	0.58	15	78.95	3.00	18	94.74	1.00	5	100.00	11.00	6	75.00
<i>Marital & self-related decisions</i>												
How to raise children	0.58	15	78.95	1.77	18	94.74	1.67	4	80.00	1.33	7	87.50
Birth control	4.00	5	26.32	7.00	8	42.11	Women only	1	20.00	7.00	4	50.00
Woman's association	0.89	18	94.74	1.92	19	100.00	Women only	5	100.00	0.75	7	87.50
When to have sex	0.13	13	68.42	0.19	16	84.21	0.25	5	100.00	0.11	5	62.50
<i>Who has the "Last Word" and Who should have</i>												
Who has the last word on important family matters	0.06	18	94.74	0.23	19	100.00	0.00	5	100.00	0.17	7	87.50
Who should have it	0.50	18	94.74	0.33	18	94.74	0.67	5	100.00	0.45	8	100.00

* N is the number of applicable responses to the item.

** PCT is the proportion of applicable responses to the item in the total number of cases.

Table 9. Women's influence in decision making and female level of contribution controlled by control of money in the doorkeeper group

	Major Contributors						Equal Contributors					
	Male Control	N*	Female Control	N*	Shared Control	N*	Male Control	N*	Female Control	N*	Shared Control	N*
<i>Consumption & saving decisions</i>												
Food	0.42	17	1.29	8	0.71	6	0.89	18	2.00	6	0.38	9
Household electronics	0.26	29	0.64	9	0.75	7	0.56	21	0.33	6	0.71	12
Household durables	0.61	29	0.64	9	1.33	7	1.33	21	0.33	6	1.00	12
Clothing	1.55	28	3.50	9	1.00	7	1.38	19	1.40	6	1.40	12
Children's education	0.40	21	1.33	7	3.00	4	0.89	17	0.50	3	0.60	8
Savings & investment	0.33	26	1.33	7	0.75	7	0.82	20	0.71	6	0.29	11
<i>Marital & self-related decisions</i>												
How to raise children	0.71	29	5.00	9	2.00	6	0.73	19	0.67	5	0.83	11
Birth control	1.83	17	1.67	4	3.00	4	2.20	8	n.a.	2	1.33	7
Woman's association	2.22	29	5.00	9	0.56	7	1.21	21	1.40	6	1.67	12
When to have sex	0.19	25	0.64	9	0.27	7	0.08	21	0.20	6	0.33	12
<i>The "last word" and who should</i>												
Who has the last word on important family matters	0.07	29	0.50	9	0.17	7	0.11	21	0.20	6	0.20	12
Who should have it	0.49	29	0.50	9	0.75	7	0.45	21	1.40	6	0.71	12
<i>Socio demographic characteristics (Means)</i>												
Age	33.3		29.0		26.9		32.4		28.0		26.8	
Age at marriage	17.7		17.0		17.1		17.9		17.5		17.4	
Years worked in domestic service	7.0		4.1		4.5		7.9		6.8		5.2	
Duration in the city	15.6		12.0		9.7		14.6		10.5		9.4	

* N is the number of applicable responses to the item.

** PCT is the proportion of applicable responses to the item in the total number of cases.

Table 10. Measures of the patriarchal authority and women's responses to patriarchy in the doorkeeper group

	N*	Who has the Last Word? PCT** who say "Men do"	Who should have the Last Word? PCT** who say "Men should"
<i>Total of doorkeeper group</i>	102	78.4	35.3
<i>Level of monetary contribution</i>			
Major contributor	45	75.6	35.6
Equal contributor	39	76.9	33.3
Minor contributor	18	88.9	38.9
<i>Control of money</i>			
Under male control	63	85.7	42.9
Under female control	18	61.1	27.8
Under shared control	21	71.4	19.0

* N is the number of applicable responses to the item.

** PCT is the proportion of applicable responses to the item in the total number of cases.

This cost might even mean facing physical male violence. It may explain why women like Zehra do not attempt to exercise such disposal rights more actively. Wife-beating is quite common in rural migrant families and studies demonstrate a close connection between domestic violence and money issues (Erman 1998).

But Zehra's experience is also representative of the possibilities earning and claiming money open to women's subjectivities, it testifies to the salience of self-worth through economic agency and explains why women in this study are markedly critical of their husband's patriarchal authority. Only about a third of the women think that "Husbands should have the ultimate say". Women feel that familial authority should be based on the resources one contributes to the household rather than gender. They cannot, however, directly demand more power or authority.

When asked, "Who has the ultimate say in important family matters?" women, departing from previous responses pertaining to specific consumption decisions, indicate that the husband has the final word. Over three fourths of the women, regardless of their level of contribution to household income, said that the ultimate word is their husbands'. It is possible that women achieve "equal participation" in a range of specific

household decisions while traditional male domination is maintained at structural levels. The overall decision-making score is not therefore a summary of other item-specific scores, but is instead a measure of "idealized authority" reflecting the husband's traditional institutionalized role. These husbands' traditional authority does not derive from their roles as providers (i.e. the resources they are capable of bringing in), but rather it emanates from their position in the traditional patriarchal family.

Conclusion

This present study reaffirms that the relationship between women's earnings and claiming decision-making power are far from direct and simple. Women's monetary contribution to their households is not directly correlated with independent control over money or with decision-making authority in the household. The contrast between the doorkeeper wives and the squatter settlement women starkly demonstrates the irrelevance of the size of women's contribution to the household budget. Due to male control of money in doorkeeper households, the wives of doorkeepers are much higher contributors to household income than the squatter settlement women, yet they claim less influence in decision making than the latter. This study identified a point of saturation: women's earnings enhance decision-making influence up to a point, as long as those earnings are subordinate or equal to the husbands' earnings. When women pass this point and begin to earn more than their husbands, husbands perceive this as a loss of their patriarchal power and compensate by exerting control over decision making. Decision-making profiles of the two groups of women are almost identical in the areas concerning the self, sex, and overall decision making and show similarities with other studies demonstrating powerfully that non-economic decisions are resistant to challenge by women's income. Neither the size of earnings nor the control of it translates into women's autonomy. Yet, women's earnings and controlling money has generated a situation in which men's unquestioned authority as husbands has become less taken-for-granted and where women have started questioning naturalness of arbitrary male authority.

At a theoretical level, Turkish rural migrant women's experiences reveal the limitations of dichotomous frameworks: they obscure rather than illuminate the many ways that women embrace wage earning as the key to successful motherhood and good reputation as housewives while they simultaneously articulate the significance of financial independence autonomy within marriage for their sense of self worth and the way they express self-confidence. Women's definition of the self through the roles of wife and mother does not mean that they ignore the value of their labor in monetary terms or that the ideology of family unity or identity of interests destroys their sense of individuality. As this study showed, women have their own self-interests, often divergent from men and act on them with their earnings. They actively manage and attempt to increase their standing in the family and the community with their spending decisions. Their earnings offer a capacity to participate in an increasingly pervasive urban consumer culture and to invest into their children's education and upward mobility. This fusion of maternal altruism and self-interest in the definition of migrant women's identity underscores the need for conceptual frameworks that accommodate contradictions in women's lives.

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