Gabriele Rasuly-Paleczek (Ed.)

Turkish Families In Transition

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INFORMAL ASSOCIATIONS AMONG WOMEN IN NORTH-EAST TURKEY[1]

Ildikó Bellér-Hann

Introduction

Household and kinship groups are seldom autonomous or self-contained and, especially in times of rapid social change, much can be learnt from a close examination of the patterns of mutual assistance between them. Here I would like to discuss cooperation patterns in small towns and villages in north-east Turkey, the dynamics of which seem to be directly linked to women's changing economic and social position. Since the forms of cooperation discussed below reflect a certain degree of asymmetry in gender relations and are often, though not exclusively, kinship based, they also reveal some important changes concerning power relations and women's position in the family.

The region where fieldwork was carried out is the north-east corner of Turkey, inhabited by the Laz (self-designation Lazi), speakers of a Caucasian language.[2] Most of the data presented here were collected in the westernmost subprovince of the Lazuri speaking region, both in the small market town which serves as an administrative centre and in several of the villages surrounding it. While most of these villages are fully Lazuri speaking, nearly all the villagers speak Turkish, with varying fluency; their knowledge of Lazuri also varies according to place of permanent residence, age, gender and level of education.[3] The administrative centre is ethnically mixed.

In addition to the Laz another group, the Hemşinli of Armenian origin, are also represented. A large proportion of the population consists of 'ethnic' Turks who have been placed here as civil servants: teachers, doctors, government employees. Since one of the nearby villages has a military base, the number of outsiders is also inflated by officers and their families.

The contact between villages and the town is extremely complex and the differences have been blurred over a long period. Many people have dual residence, one in their native village, one in the administrative centre. Others have homes in a big city such as Trabzon, Ankara or Istanbul. Most local people who live permanently in town go back to their native village during the tea plucking season either to take part in the cultivation themselves or to supervise the work of their hired labourers. Many families living permanently in villages are in constant contact with their administrative centre: for example, the men often go to the central mosque in town on a Friday and usually attend one or both of the weekly markets there. Many village men work outside their village, either as migrant workers in big cities or abroad, or as drivers and employees of one of the many tea factories. Many of the village women also attend the weekly markets, some sell their produce such as vegetables, fruits, eggs and cheese while

others go to shop. Villagers are also dependent on their administrative centre for most modern services, legal as well as economic and social. Finding a good fortune-teller or a suitable hoca who can perform magic in times of trouble may also involve travelling outside the village. The Laz live up to their reputation of being 'hareketli', i.e. energetic and sometimes they are prepared to undertake a long trip to Rize or Trabzon to get services such as specialized medical or beauty care. All local people, regardless of where their permanent residence is, will be buried in their natal villages in the case of the men and in their husband's family's village in the case of women.[4] This very high level of interaction between town and village is my justification for the following comparison of two major forms of mutual assistance, one originally a rural, the other an urban phenomenon.[5]

Informal associations have been well-documented in an endless number of forms over the world. In north-east Turkey, too, several types of informal associations can be identified, ranging from personal and religious to credit and labour associations. The associations to be discussed below are rotating labour associations and rotating savings and credit associations (ROSCAs).[6] I wish to discuss these in greater detail because the local forms seem to correspond to forms widespread throughout the developing world.[7] They share a number of characteristics, but each is formed at one extreme of the social spectrum, which renders them complementary and mutually exclusive. Following a description of each I shall attempt a comparison of the two. Although both involve pooling of resources, the two associations differ greatly in content. But formally they display a number of characteristics which render a comparison highly appropriate.[8]

Rotating labour associations

According to the Redhouse dictionary 'imece', a word of Greek origin means 'work done for the community by the whole village; by the united efforts of the community'.[9] The version used locally is 'meci', which I believe to be a direct derivation from the Greek/Turkish form. According to Feurstein in the mountain villages the Lazuri term 'noderi' is preferred. This means something like neighbourly help (Nachbarschaftshilfe).[10] According to Paleczek the Laz migrant villagers in Western Anatolia use the Lazuri word 'nodi' as the equivalent of the Turkish 'meciye'.[11] Although according to Feurstein *'meci'* is a typically 'Laz' phenomen, the widespread nature of this form of cooperation throughout Anatolia renders such a supposition inappropriate.[12]

In her description of 'imece' in a Central Anatolian village Delaney translates the term as 'community project'.[13] 'Imece' in this wider sense indeed exists in the villages of north-east Turkey: people would get together to build a mosque, a school, a new road or a cable lift, jobs typically carried out by men.[14] The result of such efforts benefits the whole community rather than individual households. Such community projects (imece in the wider sense) are therefore examples of cooperation.[15] These should be distinguished from 'meci' in the local sense which is better understood

as mutual assistance between households. Mutual assistance is based on the principles of reciprocity, rotation and regularity, which differs from the principles underlying community work carried out for the general benefit of the village or hamlet. The term 'meci' will be used here in its local sense of mutual assistance.

Although it is difficult to reconstruct how exactly they were organized in the past, there are grounds for supposing that the 'meci' has undergone little modification. A day or two before the desired help a woman will go around a few of her neighbours, at least some of whom will probably be close kin,[16] asking them to come and help her with a specific job, e.g. the collection of firewood. On the appointed day the person to be helped provides a cooked meal for the workers, who place most of their working hours of that day at the disposal of their hostess. In this way women can be certain that when they need help, they may rely on those to whom they have given help already. The 'meci' is usually open ended: no two parties will include exactly the same people, although there may be considerable overlap. One woman may belong to several groups: the more widely she helps the more help she can rely on in return. All such labour associations may be defined as 'meci', provided that the members do not belong to the same household, i.e. consist of people who belong to independent units of production and consumption. The 'meci' may involve a varying number of people, usually between three to eight, but sometimes going up to as high as fifteen.[17] If a working party has two members only, it is more often than not mutual assistance between two sisters or two sisters-in-law. In such cases defining their help as 'meci' becomes somewhat problematic: by definition it is regarded as 'meci' only if the women involved belong to separate households. The incidence of first cousin marriage and other forms of marriage among close kin today is still relatively high in spite of the strong campaign against such practices. It is probable that tendencies to group and even hamlet endogamy were even more prevalent in the past.[18] This means that 'meci' in its traditional form was probably practised primarily, though not exclusively, among close kin, both agnatic and affinal. Even if some of the brides came from other hamlets or valleys, often the young couple started their married life in a shared household and after separation the nuclear families remained in the same cluster. However, as the isolation of individual hamlets and valleys started to diminish with improved communications, and the tendency to intra-hamlet and intra-village marriage weakened, the basis of mutual assistance between women, many of whom were new brides coming from outside, shifted away from kinship. The present situation seems to be that 'meci' is somewhat less kinship centred. Mutual assistance among women in both agnatic and affinal relationships to each other continues, but it does not always take on this 'classic' form of cooperation but is realized in dyadic or triangular relations.

Rotating labour associations are said to have been a traditional form of mutual assistance in Laz villages. They can be operated by both men and women although, according to informants, they have always been much more popular among women. According to Paleczek, the number of activities in which women pool labour resources

surpasses the number of activities in which men employ 'meci'.[19] This is in line with the findings of other researchers elsewhere. March and Taqqu argue in general terms that '...rotational labor exchange appears ethnographically to be a strategy of the economically marginal, and more women than men fall into that category.'[20]

In the Laz region this can be explained in relation to the traditional division of labour. As in many other parts of Turkey, women have been responsible for all jobs in and around the house, which in the past (30-40 years ago) included everyday household chores, tending the animals, looking after the vegetable patch and growing maize and hazelnuts, the major crops of local agriculture prior to the introduction of tea as a cash crop. Animals used to be more numerous than today, and most Laz households used to have 3-5 cows. Unlike their neighbours, the Hemşinli, who specialized in animal husbandry, being nearer the coast most Laz villagers did not have access to the high pastures and could not engage in full time animal husbandry. But cows were needed to provide them with dairy products at a time when these were not readily available on the markets.

'Meci' has traditionally been used for two main purposes, the collection of firewood and of grass for the animals. The rationale for mutual assistance here is closely connected to the gender specificity of the jobs. To collect firewood in most villages involves walking a relatively long distance outside village boundaries, picking or chopping up wood and then carrying a heavy load back on one's back. Collecting grass also involves lifting and carrying heavy loads and walking. Laz women have been traditionally seen as 'beasts of burden', and many women are capable of carrying as much as seventy to eighty kilogramms at a time.[21] However, women need help to stand up after the weight has been strapped to their shoulders. They must pull each other up and physical help is also required at the other end when unloading. Such help implies bodily contact, and therefore it could not be provided by men (apart from those most intimately related to the woman) because of the meticuously observed modesty code. Since carrying has always been almost exclusively a job delegated to women, it is not surprising that women resort to exclusively female help. There is, perhaps another reason why 'meci' should be particularly associated with the above mentioned tasks. Collecting firewood often means departing from the village for several hours. Lonely women would be extremely vulnerable in such circumstances. According to villagers' recollections, thirty-forty years ago forced elopement was a relatively common practice and many young girls of marriageable age (which at the time was 12-15) were kidnapped as they were gathering wood. Of course, since such kidnappig was sometimes executed by several young men, a group of girls did not necessarily provide effective protection, but going with a party must have given the women greater sense of security.

The Laz themselves say that 'meci' has been practised among them for as long as living memory can recall, but they also talk about a general decline in the practice in

recent decades, which they explain as being due to the introduction of tea as a cash crop. As a result, both hazelnut and maize production became marginal. Like maize, tea production is mainly in the women's domain. Though neighbours' help may occasionally be called for in the tea gardens, most people assured me that this was not typical and when it happened it was not 'meci': such mutual assistance was not possible because of the seasonal and labour intensive nature of tea production, and those with relatively large plots would employ sharecroppers (yarıcı) or day labourers (işçi). Of course, if they had enough workers in the family they could tend their own gardens. If they finished early they might give a hand to a neighbour in need; but such help would normally only be offered for financial reward, usually following the pattern of sharecropping. Tea production does not favour organized mutual assistance, because it restricts the possibilities for reciprocity and rotation, which are the main characteristics of 'meci'. The main factors impeding such labour exchange are the uneven distribution of land and the uneven access to labour: those who have more workers in the family will, for several years at least, be able to provide help for others in need without needing such help themselves, and those with a larger piece of land and a limited work force will continue to need the contribution of others without being able to return it themselves for an extended period of time. According to informants, a similar situation prevailed when maize was the main crop. In other words, the old pattern has not been broken and the tasks centred around the main crop remain unconducive to mutual assistance.[22]

The practice of 'meci' still continues among local village women when gathering firewood and fodder. Its decline is indirectly caused by the introduction of tea. As most arable land has been gradually converted into tea gardens, the size of hazelnut groves has been significantly reduced and there is less wood available in the vicinity. With the increasing popularity of dual residence many families spend the winter away from the village, which reduces the demand for firewood. Women, who are extremely busy with tea during the three plucking seasons, spread over the summer months, have less time to devote to animals. In any case, having more cash enables them to have a more varied diet and their dependence on their cows has decreased. Laz women with no access to high pastures find animal husbandry to be their most difficult job, and most nowadays limit the number of their animals to one or two. This is related also to a decrease in family size and the earlier separation of married brothers. Much less fodder is needed than in the past, but this task, together with the collection of firewood, continues to be performed exclusively by women.[23]

'Meci's' are usually based on an egalitarian principle. They are only convened in connection with jobs that need to be performed regularly by all households over an extended period. Informants imply that the exchange of the same type of labour is preferred, but it is difficult to tell to what an extent this rule is strictly followed. The input of the organizer is always the same, i.e. providing a filling hot meal.[24] The social aspect of 'meci' is undoubtedly important.[25] While working together women

get a chance to exchange gossip. However, this is limited to the mealtime and the period while wood and grass are being gathered. The carrying of heavy loads which takes up most of the working time, is such a demanding and energy consuming job that many women can hardly breathe let alone talk while performing it.

Occasionally men too may resort to similar types of mutual assistance, for example when chopping up wood or when building their own house.[26] However, since most men work outside the village as drivers or factory workers, their occasional helping parties are infrequent compared to those of women. Most people nowadays have their houses built by professional builders which has been facilitated by a relatively regular cash income provided by the man's employement and tea production. But if a future house owner has the appropriate resources or expertise he can usually recruit enough helpers on the day he needs them. Even though few households will need this kind of help regularly, and the possibility of regular rotation is thus excluded, the principle of reciprocity still ensures that, should help ever be needed in the future in a job requiring several strong men, its availability is guaranteed. Presumably because of the implicit presence of the idea of reciprocity in this form of assistance (regardless of whether it is going to be realized or not) this is also labelled as 'meci'. In such cases the women of the organizer's household will do the cooking and serve a hot meal to the workers, perhaps transporting it to the site of the work, as I witnessed in a village in Fındıklı where a party of six men was preparing timber for building.

There is a clear difference between the economic cooperation of the men and that of the women. Women's cooperation is central to their lives, inasmuch as it is performed with much greater regularity over a longer period of time. It involves tasks which women have to do regularly nearly all the year around and women can organize such labour exchange completely independently of their men. Furthermore, women can be sure that their input will be returned in the foreseeable future, often within a day or two after they have helped. Reciprocity and rotation are usually fully realized.[27] Men's work offers little scope for this kind of cooperation. The element of rotation cannot be fully realized, and reciprocity is assumed but not necessarily invoked. Women's labour exchange seems to be based on a more equal footing, since the tasks with which they help each other are usually the same[28] and performing members benefit more or less equally, at least as far as the amount of time put into the job is concerned.[29] For men the nature of the job for which cooperation is needed varies, and therefore the distribution of labour input may be less equally realized. It seems that men's economic cooperation is therefore more ad hoc, and its principle rationale is to maintain friendly relations and the guarantee of help if ever this is needed. It seems likely that reciprocal labour exchange has gradually become marginal for men as they have become more active in wage labour outside the village.

Rotating credit associations: the 'gold day'

The rotating credit association has been defined by Shirley Ardener as 'an association formed upon a core of participants who agree to make regular contributions to a fund which is given,in whole or in part, to each contributor in rotation.'[30]

This form of economic assistance is said to have been brought to the Eastern Black Sea coast about twenty to thirty years ago by the wives of incoming civil servants from other parts of Turkey, and it is widely thought to be an urban phenomenon. This implies that this practice must already have been relatively widespread among the urban population of the rest of the country, although I have not come across detailed ethnographic descriptions of it.[31] This is surprising, since ethnographers have addressed the institution of the 'reception day/guest day' (kabul günü, misafir günü) in small towns of Turkey,[32] which seems to be rather similar to the operation of rotating credit associations in the region of my fieldwork. The precise origins of the practice in Turkey are hard to trace. It is well known, however, that this form of association has been widespread in many parts of the developing world.[33] In north-east Turkey the phenomenon is class specific: it is essentially limited to middle and upper class townswomen. It is not exclusively limited to women or to towns, but, as we shall see, the participation of men and rural women in such associations is relatively new and has so far remained marginal.[34]

In the small towns of this region the rotating credit associations are closely intertwined with reception days, but these are slightly different from the latter as described by various authors.[35] Here the expression 'reception day' is never used: the occasion is called simply a 'day' (gün). In this usage the word 'gün' has acquired a special meaning, which became more obvious to me when one women said 'today is the day of my Day' (Bugün günüm günüdür). The first credit associations were organized in town among the elite, described locally as 'sosyete'. The currency is said to have been pieces of silver, and thus the occasions were called 'silver days' (gümüş günü).[36] Later on these were replaced by pieces of gold (Atatürk altını,çeyrek altın – a small golden coin decorated with a picture of Atatürk's head).[37] Today a list is made of the names of the participants, and the amount of the monthly contributions is fixed. This is usually the value of one or two grammes of gold, depending on the financial status of the contributors. According to some women, instead of money each member brings a gold coin and the recipient of the pooled funds would get her due in gold which she could either keep or sell at the jeweller's. I never witnessed a gathering where the currency was gold. However, the fact that the amount of money to be given is always determined by the value of gold accounts for both terms currently being used interchangeably to describe the meetings of rotating credit associations: 'gold days' or 'money days' (altın günü, paralı gün).

Most 'güns' in this region, in the past and today, involve much smaller groups than those described by N. Tapper, usually no more than ten to twelve people.[38] The

initiative is usually taken by two or three women who are either close friends or somehow related. As far as possible the dates and places of meetings are also decided at the very beginning, though these can be changed if necessary later on. Members take it in turns to host a party. They provide the premises and food, but the hostess contributes financially along with all the other members. To ensure as much equality as possible, the exact amount of money to be paid in is decided according to the current price of gold on the day of the meeting. The hostess (and perhaps some other members) will ring up jewellers in the morning to ask for the exact figure. This of course means a minor fluctuation in the amount of money each person gets, but this is necessary and ensures greater fairness than would otherwise be achieved, given the rate of inflation of the Turkish Lira. At least any resulting inequality is not brought about by human calculation but by luck, fate or one's 'destiny' (kısmet). 'Kısmet' also plays an important part in deciding who the lucky recipient is.[39] On each occasion the names of the participants are written on small pieces of paper, and then one of those present draws out a name. If there is somebody who is not a member of the association, such as the mother of the hostess helping out, a domestic servant, a small child or a visiting foreigner, then she may be asked to draw the name. After a name has been drawn, that person is eliminated from the list of potential recipients within that cycle. Thus there is a very conscious effort to make the credit association as egalitarian as possible. If a person cannot attend a meeting, she will make sure that her money is sent through one of her friends and her name will be among those to be drawn if she has not yet received her money in the cycle. Dropping out during a cycle is inconceivable. Such a person would lose her honour, and would be permanently excluded from joining such associations. In theory, membership is not limited to one association. Only the richest, i.e. the local upper class, could afford to take part in parallel associations, but their number is so limited that this possibility is not taken up.[40] Most though not all 'güns' turn out to have a double function as both credit association and social event.

Among the rich, some participants invest the received funds in gold, while others may use it to meet the cost of a larger household item (dishwasher, microwave) or to contribute to the wedding expenses of a daughter or a son.[41] I never heard of a case where it was used for commercial purposes. The 'altın günü' is consumer-oriented rather than commercially oriented.[42]

Although 'güns' by the Black Sea tend to be organized according to kinship and along the lines of women's husbands' position, these are not rigidly observed rules.[43] A strict internal social hierarchy is observed among small town women in this region, such that the wives of well-to do local families do not mix much with the wives of incoming civil servants, who tend to form their own networks. Only the most privileged of these two categories gain acceptance within the circles of the female members of the former agha (valley lord) families, which even today form the wealthiest, most educated and most prestigious group in local society.[44] It was among this upper class that the custom of rotating credit associations is said to have

started about thirty years ago, in the 1960s. It is very likely that the gold day grew out of the visiting day, a luxury which only the most privileged could afford in the past. From them it spread to the wives of the local well-to-do middle class.

More recently, in the last five years the custom has been taken over, with certain modifications, by village women. In some wealthy villages women explained to me that once they have enough younger women interested (approximately ten or twelve under the age of forty) they will initiate a credit association. But only the wealthiest do it the same way as urban women, providing substantial meals and spending whole afternoons together. Village women with more limited resources and less time more frequently stick to serving tea and cakes. They hold such gatherings especially during the winter when there is less work to be done outside the house. They are especially widespread in villages where wage labourers or sharecroppers are numerous. In these places ROSCAs serve primarily as credit associations and status markers, and the social aspect is more of an additional bonus. Most participants make conversation while occupying themselves with crochet work or knitting.[45] Families which lack the financial means to participate in credit associations along urban lines but which want to organize social meetings for prestige reasons have resorted to organizing 'towel days' (havlu günü).[46] In these associations each participant contributes a good quality, usually embroidered towel. The recipient of such a 'fund' will probably add it to her daughter's or another kinswoman's trousseau, so there is some material gain even if it is not in the form of money. Those villages which are higher up the mountain slopes and therefore produce less tea are much poorer than the villages nearer the coast. In these villages ROSCAs are not organized at all. Those who have heard of them associate them strictly with the small town elite, a level to which they can never aspire. Here gold is rarely given at weddings, unlike the richer villages and small coastal towns.

It is clear that the practice of organizing credit associations, the forms they take and the entertainment accompanying them all reflect the uneven distribution of wealth in this region, both spatially and socially.

The more privileged a group is socially and financially, the more elaborate and formal their meetings become in terms of the food served and the formalities observed (e.g. style of greeting and clothes worn).[47] There is greater flexibility concerning the age and marital status of the members at the upper end of the social scale. While in villages a certain stigma is attached to a divorcee, in the higher urban circles such persons can be regularly included in the membership, as long as the social standing of their natal families is up to the required standard. In villages and among the urban petty bourgeoisie married women and unmarried girls tend not to mix, and members tend to be peers. Here choice of membership is more restricted: in addition to wealth and social status women's marital status and 'moral history' is also taken into account. Girls are more segregated from married women and a divorcee is unlikely to be accepted. In the 'sosyete' these rules are far more relaxed: the most

important factor is the social one, though personal characteristics and physical accessibility are also relevant.

The group whose meetings I attended regularly was made up of women from the three wealthiest and traditionally most powerful local families, which have been intermarrying for centuries. Ethnicity did not seem to play a role at all, for this intermarriage has never been limited by ethnic affiliation. The women who constitute the core of this group are therefore related in complex ways. According to members of this group the first local ROSCA in the town was organized by members of the same families, i.e. the women of the local elite whose association was, as it is now, at least partially kinship based.

The only exceptions in today's elite group were three strangers: one was the wife of an army officer, the second the wife of a semi-retired bank manager, and the third a doctor's wife. The latter held a university degree but did not work herself. It was not simply the high status of their husbands which secured their acceptance into this group. Their place of residence was the decisive factor, since all three women shared apartment blocks with other members of the 'sosyete': in the course of neighbourly relations they had revealed extrovert and attractive personal characteristics which earned them their ticket into this group.[48] The group centred around the rather unusual household of a retired judge. She, as a descendant of the former agha family, was not only the wealthiest person in the town, but thanks to her education and career as well as her advanced years, she held a position of unparalleled prestige in local society. Though she had never married, she has looked after several of her nieces and nephews. Presently she shares her large house with one of her sisters and two adult nieces, one of whom has a prestigious job as a translator. All are unmarried.[49] Their circle includes a divorcee and some unmarried daughters of members, who do not mix with their peers outside their homes and hence find their only opportunity for family visits in these women-only meetings. Though the size of this group (about 20-25) is larger than that required to form a credit association, not everybody takes part in each cycle. No strict rule is observed here. Those who form the core of the group attend most events, but a meeting of the credit association in this section of society may be attended by others not participating in the association, who come solely to socialize. Here clearly the prestige-cum-entertainment elements outweigh the need for credit. The pooled funds are usually used for buying gold rather than for investing in household items as is more common among women of lower status. Membership is exclusive, which gives the members a special pride, but the number of participants fluctuates from one event to the next. The social gatherings are not necessarily limited to meetings of the credit association: they are regularly organized in any case, and it just happens that some 'days' are also 'gold days'. These are most often organized on Saturday afternoons, which ensures that even those members who work (usually in prestigious administrative jobs) can attend. However, the core members may get together more

frequently, often in the evenings, and especially during Ramazan, in the house of one of the divorced or unmarried members.[50]

Although, as in other groups, here too a great deal of time is taken up by eating, sipping tea, crochet work and talking, a special feature of the upper class 'day' is that some of the members will typically engage in gambling. Gambling may take various forms, and there is no pressure on those present to take part. It has not yet spread outside the upper class circle of women (though among men it is undoubtedly widespread). Gambling among these women came close to acquiring a more organized form in this town: apparently a request was made to make regular use of a public building for this activity, but eventually this scheme came to nothing. It is one of the activities which separates the elite from other women.[51] Those who belong to the elite group are proud that they know the games in question, even if they themselves happen not to play (either because they are not interested, or because of religious convictions). On one occasion one of those following the game but not playing herself told me that this particular game was known only to them, and no one outside their circle was acquainted with it. Gambling is criticized by other women as a sign of lack of religiosity among the upper classes. In this context some female members of the former local agha family(but not the judge and her household) are often singled out: the regular, large-scale gambling of two sisters-in-law and their mother-in-law is blamed for the fact that this branch of the family has experienced relative impoverishment.

Apart from gambling, the contents of the 'days' are very similar among all groups. A 'day' begins with the ritual greeting of each member, after which coffee is served.[52] This is followed by small talk before food and tea are served by the hostess. After eating many participants start their embroidery and continue with it for most of the afternoon amid continuous tea consumption. This is accompanied by conversation, the contents of which centre around successful purchases at the local market or elsewhere in town[53] or popular television series and local gossip. This last topic more often than not in 1992-93 centred around relationships between local men and foreign prostitutes. In some tighter knit groups where formalities were more relaxed (such as that of the core of the elite group or the wives of high officials at a tea factory) and informal village meetings, the conversation would occasionally turn to marital problems, jealousy and sex. Sometimes the meeting would also include the playing of popular music and dancing by some of the more flamboyant participants.

In the course of this entertainment, relatively little time is devoted to the functioning of the group as a credit association. The money due is discussed and funds are pooled soon after eating, when the lots are drawn and the money is handed over to the recipient. In spite of the perfunctory way in which this is undertaken it seems that outside the local elite 'days' are organized around rotating credit associations rather the other way around. In no group is it considered proper to discuss what the

recipient of the funds will do with the money received. This is regarded as a private matter although, if it is invested into jewellery, it will in due course be worn and commented upon by other members.[54]

The social activities of women also extend into the field of religion, particularly during Ramazan when people gather for Koran reading sessions. Membership is strictly class-related on these occasions as well.[55] They may also gather for Mevluds[56] at other times of the year, and this has become widespread at all levels of society in recent years, as well as for sermons.

Some women remain completely outside these social activities because they choose to do so, even though their social standing would entitle them to invitations. This was the case with a secondary school teacher, married to another teacher. They were both strangers in the region and preferred to spend their time with their little daughter. They did socialize with other teachers, but usually as a family. This woman took part in only one all-female gathering: she and her female colleagues gathered one evening to celebrate women's day and to discuss problems they were facing at school. She was critical of the 'days', which she claimed were the preserve of the rich, whose lives centred around these events, and who had to have new clothes sewn especially for every such occasion. She regarded this behaviour as a waste of time, and incompatible with being a 'modern woman'. The attitude of the wife of the district administrator in one of the neighbouring towns was similar. She, also a stranger, has attended many güns, but finds the meetings boring and unnecessary. Only outsiders of high social status can afford to choose to be excluded. They retain their prestige through their husbands' position anyway, and they may maintain friendship and association with other 'strange' women in a similar position. In these instances the incomers' inability to integrate into local urban women's culture may be the result of several factors. Being moderately educated they may see themselves as modern and resent the traditional forms of association among women because of their segregated nature. But, since the local elite includes a great number of educated women, this is not an adequate explanation. Rather, as outsiders and newcomers, they feel more secure in the presence of their husbands, and other strangers and newcomers with highly prestigious positions.

The source of resentment among lower middle class women who have not been involved in credit associations of this type is somewhat different. For them association with such a group is one of the few available ways to gain recognition and prestige if their husbands do not belong to an outstanding family or hold a highly prestigious job.[57]

The lower classes see other factors marking a gulf between them and the elite group. While the popular image of the Laz woman and of Black Sea women in general remains that of 'beast of burden', exploited and ruled by her husband, the husbands of the 'elite' women are popularly portrayed as weaklings, who stay at home to mind the children while their wives go out to gamble away the family wealth. Of course,

this portrayal does not necessarily correspond to reality, but the very existence of such an image emphasizes the difference felt to exist between social groups.

Rotating savings and credit associations are mainly but not exclusively limited to women. Whenever they are accompanied by a social entertainment (gün) they are exclusively female. Most working women, who are not members of the elite group, spend their weekends with household chores and socializing with the extended family, which does not leave much time for them to attend 'days'. These women have recognized the financial benefits of belonging to a ROSCA even if they cannot make use of the social advantages because of lack of time. In many workplaces, therefore, ROSCAs have been organized, but here some of the participants may turn out to be male. The fact that credit associations in the workplace can integrate men may partially be due to the 'modern' outlook of people with higher education, who scorn segregation. The dominance of the economic factor at the expense of the social one in such associations may also explain men's enthusiasm for joining such groups. Here the collection of funds is not associated with a social gathering, which would be held in the home and be strictly segregated.[58] Such associations in the workplace bear the same name as the ones described above (altın günü) but in practice the putative host or hostess merely pays for a round of tea for the other members, and even this is not considered absolutely necessary. The participants simply get together during their lunchtime break, and conduct the proceedings with a minimum of fuss.[59]

Conclusion

In summary, women's and men's informal associations take on a variety of forms in this region, among which the most prominent are the rotating savings and credit and rotating labour associations.

Khatib-Chahidi in her analysis of the 'gold day' among Turkish Cypriot women quotes an unpublished description by the Turkish National Folklore Research Department of the Ministry of Culture in Ankara, which "described altin günü associations as similar to the rural custom of imece: people helping each other with tasks that individual households would find difficult, such as the construction of buildings and periodic work on the land. The altin günü association was seen as the city equivalent of imece, its purpose being to save money. However, it was suggested that women initially formed such associations more for social reasons (Having a good time together and forming friendships) than to save money; as people's standard of living improved, the associations became more a means of acquiring credit to purchase items for the home".[60] This quotation clearly indicates a recognition of the underlying common principles between the two types of informal associations but sees them as mere expressions of the urban – rural divide. In fact this is rapidly becoming blurred. The description quoted here obscures the motivations and capacity to participate and degree of involvement of different social groups in these types of associations.

In both types of associations women play a central and men a marginal part. Both types of association are highly organized, are based on the principles of reciprocity, regularity, rotation, and equality. Event organizers in both cases usually provide food and contribute to the pooling of resources (labour/money) themselves. Both types are voluntary organizations, mainly, though not exclusively, organized by women. Women are the main beneficiaries. In villages economically active women gain physical help, protection and companionship from the 'meci'. In towns the social rewards of the 'altın günü' are accompanied by financial gains but the funds gained are not typically used for commercial purposes.

Rotating labour associations are more open ended, i.e. are not necessarily limited to one specific cycle. The number of women is usually more limited and the membership is not fixed. They exist mostly at the lower end of the social scale and are essentially a rural phenomenon. The motivation to help each other physically and to provide group protection in a potentially dangerous environment outstrips the social aspect. This form of association is gradually declining as a result of the shift from a subsistence to a cash crop economy. This has been accompanied by an increase in wage labour and the migration of many local families to urban centres. Women's labour exchange that is labelled as 'meci' seems to be centred around a limited number of regularly performed tasks governed by rotation and reciprocity. Men's 'meci's are implicitly based on the notion of reciprocity but, because of the nature of the jobs, this may remain hypothetical for long periods of time. Numerous other forms of mutual assistance exist both among men and women, but these are not necessarily defined as 'meci'. It is very likely that originally 'meci' was strongly kinship based, and this is still partially true today. However, with the decrease of hamlet and village endogamy there seems to be shift away from a kinship base towards a neighbourly one. Village women, who have resorted to 'meci', have always been economically active, but have had limited or no control over their income.

Rotating savings and credit associations started at the top end of the social hierarchy, but they are slowly making their way downwards and penetrating the lives of villagers. At lower levels they use funds in kind rather than money. ROSCA meetings usually double as a social activity, and the two aspects are equally important. Among the elite the need and means for social entertainment are greater than the need for credit. In the workplace, where men can also be drawn into them, as well as in middle income families it is the financial advantages of such an association that are stressed rather than the social. As far as the origins and present social distribution of ROSCAs are concerned, the Laz case seems to be the exception rather than the rule in a global context. Elsewhere such forms of cooperation have been reported mainly among the middle classes and the poor.[61] Kurtz, for example, has suggested that "...rotating credit associations represent an adaptive response to a condition of poverty and relative deprivation among both peasant and urban populations".[62]

Apart from certain members of the elite and the professional middle classes, other participants are not economically active women, but women who are financially dependent on their husbands. By general consensus a woman is the sole proprietor of the golden jewellery given to her at marriage, or later on by her husband, or bought by herself. Taking part in a credit association enables her to add to this wealth. Her husband will provide her with the funds needed, partly because his wife's membership in such an organization increases her, and thereby his own prestige, and partly because he considers it an investment of which he too may become a potential beneficiary.[63] Since credit associations remain partially based on kinship ties, they continue to reinforce family solidarity among local groups. Their appearance in the workplace, however, represents a major shift from the pattern of segregation and a kinship base.

The two types of associations have existed in parallel for several decades, but their membership tends to be mutually exclusive. Urban women who form ROSCAs are never directly involved in agricultural work which would require their participation in rotating labour associations. Well-to-do village women who take part in a ROSCA (and who often have dual residence) will probably not do much agricultural work themselves, but resort to sharecroppers/wage labourers. Conversely, those village women who are economically active and need the pooling of labour resources cannot afford to take part in ROSCAs.

A thin thread of continuity between these groups is provided by lower middle-class urban women who organize credit associations with modest funds, and poorer villagers whose credit associations are based on goods rather than cash. As elsewhere, the switch from a subsistence to a cash crop economy has had long term repercussions. The traditional 'meci' has lost its previous prominence. The increasing wealth of at least the coastal villages has led to the establishment of a dual residence pattern among many families and to the large-scale employment of labourers and sharecroppers. This in turn has created enough wealth to make the organizing of credit associations possible. Since the latter is associated with high levels of prestige, its emulation among those with more limited financial means was perhaps a predictable development. While we certainly cannot link the growing interest in the rotating credit association among village women directly to the gradual disappearance of the rotating labour association it seems likely that the reasons for the emergence of the first and the decline of the second are both intimately connected to the economic and social changes which have taken place in the region over the last four decades.

The changes described above also reflect changing attitudes towards traditionalism, modernity and women's economic position in the family. While it is true that participants of the 'meci' have always been, by definition, economically active women, they were not economically independent. The participation of women in ROSCAs involves both economically active women, including independent

professionals, and 'housewives'. Meetings organized at home seem to be the perfect means for maintaining traditional values, which involve segregation of the sexes and reinforcement of gender solidarity among women (and indirectly among their husbands). These features are also characteristic of the 'meci', which to the best of my knowledge has always been segregated. 'Gold days' organized at the workplace, however, display 'modern' features such as the freer association of the sexes and the inclusion of men into a formerly exclusively female activity which brings financial benefits.

In spite of these important differences between the traditional and modern forms of the rotating credit association, its general spread reflects the changing position of women. The customary treatment of the gold as women's own, (in theory at least) untouchable property does not necessarily mean independence. Husbands of housewives who are involved in ROSCAs are obliged for prestige reasons to pay up. The growing popularity of such associations may reflect a wish on the part of women to increase their own personal wealth, to acquire a greater sense of financial security in the event of a family crisis. Such associations at the workplace have become expressions of a higher degree of equality between the sexes (because men, too, can benefit from the credit system) and a decrease or even virtual disappearance of segregation in some contexts. The desire on the part of village women to join a credit association may be an expression of yearning for higher prestige. It can also express the desire for some form of credit resource, which can either be used to facilitate her chores if she buys an electric oven or a washing machine, or, if converted to gold, to increase her personal independence. This motivation is probably getting stronger as, in the wake of foreign prostitution analysed elsewhere, more village women are trying to assert their own economic position vis-a-vis their spendthrift husbands by insisting on receiving tea money, opening their own bank accounts and even their own shops, where they control the accounts.[64]

Extending Kurtz's argument, quoted above, both types of informal associations can be viewed as strategies by women to combat their 'relative deprivation'. This deprivation is financial when peasant women resort to 'meci' and lower and middle class women resort to the 'altın günü'. It can also be seen in terms of the relative isolation in the case of upper and middle class women, who then resort to the 'altın günü' for social gain.[65] The pooling of resources within a framework of mutual obligations and reciprocity gives women a sense of belonging to particular social groups, and thus contributes to the construction of their social identities.[66]

References

1 This paper is a product of fieldwork carried out with Chris Hann in 1992-93. It was supported by a grant from the Economic and Social Research Council (R000 23.3208).

2 For general information concerning the Laz see e.g. Bryer (1966-67), Feurstein (1983, 1992), Paleczek (1987), Benninghaus (1989), Toumarkine (1991), Hann (1990, 1993a, 1993b).

3 Throughout the fieldwork all communication was conducted in Turkish. Learning Lazuri, even on an elementary level, was not possible. This was due not simply to shortage of time and of language books and dictionaries, but also to the suspicion which arose when we asked for the Lazuri equivalent of Turkish words.

4 Of course, there are some villages, especially those higher up on the mountain slopes, which are less prosperous than their coastal neighbours. Villagers from these settlements frequent the town less often. Equally, some townspeople, mainly the outsiders, have only limited contact with rural areas.

5 This phenomenon is analysed in more detail by Meeker (1994:39), who calls it two – directional urbanization.

6 A connection between these two forms of cooperation was emphasized by Geertz, who claimed that "...mechanisms for mobilizing cash resources are of essentially the same type as those which were and still are, used to mobilize land, labor, and consumption resources in traditional village society." Geertz (1966:425). See also March and Taqqu (1982:54).

7 March and Taqqu (1982:54). Within the Turkish context these forms of informal associations have been largely overlooked by researchers. Among the exceptions, Carol Delaney (1993) has recently tackled some aspects of 'imece', and Paleczek (1987:149-155) has analysed various forms of cooperation in a Laz migrant village in the province of Bursa. On this subject see also Benedict (1976:236) and Onaran-Incirlioğlu (1991:241-243). On ROSCAs see the recent volume of Ardener and Burman (1995), which includes an article about ROSCAs among Turkish Cypriot women, cf. Khatib-Chahidi (1995), and White (1994:9-10).

8 While I have seen working parties described as a 'meci' or rotating labour association in action, my description of the actual organization and application of it is mainly based on villagers' descriptions. My description of the ROSCA is based on participant observation carried out on numerous occasions in different groups when I took part as a guest.

9 Redhouse (1968); Tarama Sözlüğü (1974).

10 Feurstein (1987:36).

11 Paleczek (1987:149). She translates the terms 'nodi/meciye' as 'Gemeinschaftsarbeit'. Both obligatory and voluntary community work (die verpflichtenden und die freiwilligen kommunalen Arbeiten) are discussed under a separate heading; the Lazuri name for these is 'yomia homises', and the Turkish equivalent is 'imece' Paleczek (1987:153). In central Anatolia reciprocal labour exchange is called 'ödünç' or 'öndüç'. Onaran-Incirlioğlu (1991:241).

12 Cf. Delaney (1993), Schiffauer (1987:138-145), Paleczek (1987:148-155).

13 Delanay (1993:152)

14 Locally known as 'teleferik', these small cable lifts enable people to shift heavy loads from the valley to the high village slopes. These are relatively recent innovations and have been devised to facilitate carrying loads, which is ultimately a woman's job. The same end is served by the construction of new village roads, which make possible access by cars and lorries and the use of another recently introduced device, the handcart (el arabası).

15 I came across a curious example of such a community project among men, when one group of village men one Friday visited another village to pray in their mosque. After the prayer the visitors asked for surplus tea that locals could not sell to the state tea corporation because of the quota restrictions. They could have sold it to the competing private tea factories, but their gesture in donating this 'surplus' to their neighbours allowed the latter to sell the tea in their own village. The money thus gained was put aside towards the building of a new mosque. This was interpreted as an immediate exchange, since those who donated tea knew that by doing so they performed a meritorious deed, 'sevap' that would benefit them in the other world. However, a year later true mutuality was invoked when those who had made a donation went to attend the Friday prayer in the recipients' village with the same purpose.

16 Cf. Paleczek (1987:150).

17 The numbers may vary considerably, see e.g. Paleczek (1987:151).

18 This is confirmed by data obtained from local marriage registers from the 1940s onwards. Benedict (1976) also reports a higher incidence of neighbourhood endogamy in the past for a south-eastern Turkish town.

19 Cf. the table in Paleczek (1987:149) which shows that women's participation in labour exchange covers a broader range of activities than men's.

20 March and Taqqu (1982:59); Cf. Delaney (1993:151).

21 On women's work in the region see for example Yazıcı (1984:252), Hann (1990:5, 82.n.4 and 1993:138, n.4), Karadeniz Kadınları (1992); Kadınlar için (1994:31).

22 This fits in well with the patterns found by others, who connect rotating labour associations primarily to subsistence economies, March and Taqqu (1982:58).

23 Mutual assistance may take place in a great number of dyadic relationships, e.g. between married sisters who live in separate households, sisters-in-law, bride and mother-in-law or close friends. While such assistance may be based on strong emotional ties which originate from the period of co-residence, after separation reciprocity is often strictly observed, especially among affines. One young woman, whose house is built next to her mother-in-law's, explained to me how her situation changed after she and her husband had separated from his family. Before separation they used to live in the same household. Since the bride was in charge of the tea and vegetable gardens as well as looking after the animals, it was her mother-in-law's duty to look after the children while the bride was out working. After the separation the husband took his share from his father's property and even the vegetable patch became divided. The in-law's tea garden was worked by day labourers, but the bride would occasionally take this job on herself at

times when finding wage labourers was a problem. She did this for money, i.e. as a normal labourer. But since normally she does not work for her mother-in-law, either in the house or in the vegetable garden, she can no longer rely on her mother-in-law's free services as a babysitter. According to Benedict's findings elsewhere in Turkey, assistance between mothers and daughters after the latters' marriage may have some bearing upon the daughters' claim to the paternal inheritance, Benedict (1976:236). This is not the case among the Laz, whose custom requires daughters not to take up their share of the paternal inheritance but to leave it to their brothers.

24 They usually consist of rice, a vegetable dish with some meat, bread and baklava.

25 This is also stressed by Paleczek (1987:151f) in connection with the 'nodi/meciye'.

26 Chopping wood is usually a man's job. In practice, however, in the absence of men, many women perform this themselves.

27 Rotation as a means of sharing communal duties among villagers is also manifested in other ways. For instance, I observed in one village how the households took it in turns to take a substantial cooked meal to the mosque 'hoca' during Ramazan.

28 It is 'uniform labour', cf. Paleczek (1987:151).

29 Because of the absence of clearly defined cycles and the seasonal nature of gathering grass it can be argued that equality can never be fully realized.

30 Ardener (1964:201)

31 For references to the 'altın günü' in Turkey see White (1994:9-10) and Khatib-Chahidi (1995). From oral communications it seems clear that it is particularly widespread among upper and middle class women in big urban centres such as Ankara, Istanbul and Izmir; however, members of the professional elite tend to dissociate themselves from these organizations.

32 Benedict (1974), Fallers and Fallers (1976), Tapper (1983).

33 For a good bibliography see March and Taqqu (1982).

34 Compare with Ardener's (1964:207f) description of the situation in Egypt.

35 E.g. Benedict (1974), Aswad (1974, 1978), Good (1978), Tapper (1983).

36 The replacement of silver by gold in this context is consistent with recollections concerning wedding payments. Before the switch from subsistence economy to cash-crop production the obligatory marriage payments given by the groom's family to the bride included a necklace of several large silver coins. This has since been replaced by an ever increasing demand for gold.

37 Such coins are also used as charms (nazarlık): they are often seen pinned to the clothes of babies and young children to ward off the evil eye.

38 Tapper (1983:72f).

39 cf. Geertz (1966:426). Fate or destiny (kısmet) plays an important part in other aspects of decision making as well. For example, when families are buying a flat in a newly erected apartment building, they draw lots to decide which family should get which apartment. In this way nobody can accuse anyone of foul play. All the families in one block on the coast accepted that getting an apartment facing the sea resulted from such

good luck. Lots are also drawn to choose between many applicants for a limited number of jobs in tea factories, though in these cases bribes (torpil) and political affiliation usually play a far more important role than 'fate'.

40 As far as the elite is concerned, their group numbers more people than most 'ordinary' credit associations. The size of their gatherings is controlled by the strict social hierarchy, which makes it impossible for members of the elite to mix freely with local middle-class and lower middle-class women.

41 Cf. Ardener (1964:207f).

42 Cf. Kurtz and Showman (1978:65).

43 That informal associations have been organized along lines cutting across kinship ties has been recognized by authors such as Benedict (1976:237) and Tapper (1983:76).

44 On the agha families of the past see Meeker (1972).

45 The type of handicrafts undertaken by women at such gatherings also has class connotations: crochet work is much more popular among the upper and middle classes, while the lower strata favour knitting.

46 According to informants some groups in the town of Rize have also been organizing credit associations along the same lines. Towels can be replaced by other objects of some value. White (1994:10) mentions 'cooking-pot' days and 'bedsheet days' among Istanbul women. According to some informants the rich in Trabzon also organize 'mark' days, where Deutsch Marks are used as a means of exchange.

47 Among the upper class most women use 'güns' to show off their newly made dresses and go to the hairdressers before attending. Even the pious will take their headscarves off. Further down the social scale women wear their best clothes but these are not necessarily new on each occasion, and devout women will stick to their headscarves. The upper and upper middle class women seem to be in constant competition concerning the food they serve. These may include the elaborate and expensive meat pasties or other types of meat dishes, savoury pasties, fancy salads and cakes as described in women's magazines and Western style cook books. The greeting ranges from the completely informal of the villages to the rather stiff and formal of high society: in the latter case each newcomer would go around those already present, exchange kisses and the welcoming formula 'hoş geldiniz', 'hoş bulduk'). After the newcomer is seated she would then turn to each guest and her hostess exchanging polite enquiries concerning each other's health. It is only after each guest has arrived and all these formalities completed that proper conversation may begin.

48 In contrast, the wife of another doctor, who worked as a secondary school teacher but happened to live in an apartment containing no members of the 'sosyete', became more involved with the lower middle class women who were her neighbours. The wife of the district governor, also a secondary school teacher, only mixed with other outsiders, i.e. with the wives of the local judge, prosecutor and chief accountant, all of whom were closely associated with her husband at work. None of these women had been accepted by the local high society, in spite of their husbands' social position and their own high level of education. Their place of residence was one factor which tended to isolate them, but it

was also the case that their more restrained personalities did not offer the entertainment value provided by some of the other 'strangers'.
Political ideologies rarely affected membership. Women in general are said to vote the same way as their husbands. Although the political views of the members of the different social groups were far from homogenous, prestige is linked more to social standing, wealth and current profession; ideological or party-political concerns did not seem to influence membership.

49 The unusual character of this household is often commented on by local women, who attribute it to the upper class women being too snobbish and choosey: 'nobody is good enough for them'. There are comparable cases of unmarried women from former agha families in other neighbouring Laz towns.

50 Whenever the meeting takes place in a married woman's home, the precise time is usually chosen to coincide with the absence of men from the house. For late evening socializing only the houses of unmarried people will do, because when men return segregation is hard to maintain. This may be one reason why entertainment at this time is rarely found outside the elite group. Incidentally, the judge's house, a place for the most prestigious entertainments, tends to accept female visitors only, the sole exceptions being men related to her.

51 Playing cards has been an activity of visiting days elsewhere in Turkey, Fallers and Fallers (1976:252).

52 Only occasionally do women bring their children to a 'day'. This happened only when husbands could not be persuaded to babysit and there was no available relative or neighbour to look after the children. Women made an effort to come unaccompanied, and if some children had to be brought along, they were usually sent to another room to play, while the youngest ones would toddle around more or less unnoticed. The conversation rarely centred on young children at all, though older children might enter the frame when a prospective marriage was being discussed.

53 Cf. Hann and Hann (1992).

54 For an example of how funds are utilised elsewhere see Fischer (1991:105f).

55 Although I had no opportunity to take part in such a session, informants say that at least among the elite and the middle classes the membership of both secular and religious gatherings overlap considerably. This is in contrast with N. Tapper's findings in western Turkey, where religious gatherings tend to be organized along more egalitarian lines, Tapper (1983:76).

56 The celebration of the Prophet's Birthday. For a discussion see Tapper and Tapper(1987).

57 Other routes to prestige include marriage to a 'haci' or becoming a 'haci' oneself, but this generally applies only to older women. It is also possible for a woman to become a religious leader, but this requires strong commitment at an early age. More recently engaging in business has also become a possibility for women, though this is still very exceptional.

58 Family visiting between members of the middle and upper classes is relatively infrequent. On the rare occasions when there is little or no segregation such visits remain

somewhat formal and tense. Often men and women will withdraw in separate corners of the living room and this always results in a more relaxed atmosphere.

59 The existence of ROSCAs in many government and business organizations in Turkey has been reported by Khatib-Chahidi (1995:254).

60 Khatib-Chahidi (1995:254).

61 March and Taqqu (1982:65).

62 Kurtz (1973.49).

63 Cf. Ardener (1964:220). On women's status-production work see Papanek 1989.

64 Bellér-Hann (1995).

65 Kurtz (1973:49).

66 As noted by White (1994:9-11) in her discussion of 'a web of mutual support'.

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