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ROBERT COLLEGE GRADUATE SCHOOL
BEBEK, ISTANBUL

PAGE

FOR REFERENCE

NOT TO BE TAKEN FROM THIS ROOM

THE BUYING HABITS
OF LOW INCOME FAMILIES
LIVING IN A SPECIFIC AREA IN ISTANBUL

CANDAN A. SAVGUÇ

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PART I. INTRODUCTION

A. Needs, Wants, Buying Patterns

A city of contrast ... where richness and poorness is found side by side: This is the mysterious, glittering city of Istanbul. While there are cars racing on the banks of the Bosphorus and people dining in luxurious restaurants, there are also the ones who live in places where there are no decent roads, and where the people consider meat a luxury.

This city includes approximately 2 million individuals, and this is the total consumer market. It is a place where there are a large number of purchasers and consumers; where families of high economic level buy more than those in lower levels; and where the typical consumer purchases only for today's needs. People of various occupations, ages, nationalities and religions, and different sizes of income, live in different parts of it.

As to the above-cited factors as age, sex, occupation, income, etc., there are different consumers and purchasers. Accordingly, they have various needs, wants and peculiar buying patterns. This kind of a market, with such diverse characteristics, needs wise study and attention. Then, we see that, one single merchandising policy would not give appropriate answers to product and product services, sales promotional techniques, prices and terms of sale, physical arrangement and display of goods for sale, for all these different segments of the market. In my study, one segment is

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chosen, with certain characteristics, wants and buying patterns, all of which call for a unique merchandising policy for the marketing institutions that cater to this segment of the market.

What are needs and wants? To need something means ability to use it in a situation which has some reasonable chance of arising. To want a product is recognizing it as a means of meeting a situation which is regarded as both probable and important. (7, pp 21)

Among the factors effective in turning a need into a want, price will be mentioned as an example. A product must not only find a place in the pattern of life, but its price must bear some reasonable relationship to the family budget. Every family has a limited income with which to meet a multitude of wants. It is reasonable for it to do its spending so as to satisfy the most desirable patterns of wants. Here comes in the value of market research, whereby the buying patterns of consumers can be determined. Buying habits are the actions taken by the consumer or his agent to acquire the goods and services they want to buy - overt buying behavior.

A study of several major factors in consumer buying provides a practical understanding of the consumer market, in which the market analyst is interested. By the use of modern research techniques, statistics about sex, age, and occupation of the buyer, in what kinds of home they live, their economic status as indicated by income figures, rentals or possession of luxuries are gathered.

Market research, which was applied in my study, supplies information as to conditions, which influence or enable people to

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buy what they want ... It sets the market picture in which the buying act and the motives for it function; it helps to mirror the individual in the buying act, from the outside in, e.g. in making a purchase, the conditions which enable one to make the purchase must not be forgotten. Is there enough money to buy the dress you want? The cost of a dress one likes and can afford are important considerations. (7, pp 10.) An analysis of what, where, how and who, would provide the basis for formulating marketing policies.

B. Consumer Expenditure Surveys

Consumer expenditure surveys are specialized family living studies, where the emphasis is on collecting data, relating to family expenditures for goods and services used in day-to-day living. The patterns for contemporary consumer expenditure surveys are found in studies made in Europe in the mid-nineteenth century. Two waves stimulated them. The first was the unrest among the European working classes in the late 1840's. Family expenditure accounts were collected as a result of their growing concern for their economic well being. The second was the expanding application of statistical techniques in the analysis of social data. In 1857, Ernst Engel, a German statistician, made the most famous of all statistical analyses of budgets. His studies led him to various hypotheses covering the relationship between income and expenditures for various classes of goods. And most current surveys affect the continuing validity of Engel's Law that "the poorer a family, the greater proportion of its total expenditure, that must be devoted to the provision of food."

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(1, pp 16) The law also states that as income increases, a smaller percentage is spent for food; approximately the same percentage for clothing, usually the same percentage for light, heat and rent and a larger percentage for health and recreation.

With time came the changing purposes of surveys... Business, government and public at large needed a background of factual information on the consumption aspects of the economy, against which to evaluate the many current proposals for economic recovery and expansion. (1, pp 19)

In the United States, the rapid and continuous changes in the economy following the Civil War, focused attention on the living conditions of all types of poor in the population. Industrialization, waves of immigrations had expanded "poor" to include many city workers, as well as the old and the unemployable. In this transitional period, the first expenditure survey was made in 1874-75 by the State of Massachusetts. The study was modeled on the European studies which dealt primarily with the laboring classes in the expanding industrial areas or with the poor. Soon, the focus of family income and expenditure surveys, became associated with the cost of production and the inquiries broadened from State to national coverage. The nationwide expenditure surveys were begun in 1888, and rank among the oldest data collections from concern with the welfare and "cost of living" of wage earner and relief groups, to the need for information on consumer expenditures in relation to national accounts for the entire population. (1, pp 18)

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In Turkey, the State Institute of Statistics involves in such activities as for example health personnel survey, survey of the government employees, and family budget inquiry. In 1914 and 1929, two consumers' price indexes were constructed, but these did not depend on family living studies. The 1914 index was constructed during the Ottoman Empire and dealt with the consumption expenditures of moderate income families in Istanbul. The index was based mainly on foods. Consumers' price indexes, depending on family living studies, were prepared in 1938, for the cities of Ankara and Istanbul by the Conjuncture Office of the Ministry of Economy and Commerce. The lack of trained staff and the inadequacy of the organization are some of the reasons for the limited success of the surveys. In Istanbul, the survey involved four income groups of workers; and three income groups of employees in Ankara. At first, different indexes were constructed for those income groups. When there were no considerable differences between 1940 and 1941 in monthly index results by income groups, therefore it was decided to make only one index for all income groups in each city. (1, pp 105-108)

A new index of the Istanbul Chamber of Commerce is based on a family budget inquiry conducted in Istanbul in 1954. The inquiry was limited to families of civil servants, employees and workers. According to the 1950 census, total working people amounted to 221,820. Of this, 89,520 made up the segment on which the inquiry was based.

A. The civil servants: 6,000 - High officials and
technical personnel

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B. Employees (Bureau and Sales officials): 15,990

C. Workers and janitors (including skilled workers): 58,360

For the last group, C, the average monthly net income both of the head of the household and of the other household members, amounted to 207 T.L., the results of the inquiry showed that the A group spent 36.01% of the general expenditures on food, during the year. B group spent 42.37% and the C group spent 50.9% on food. Rent and repair amounted to: for A - 29.35%; for B - 26.16% and for C - 21.39%. The inquiry also showed, opposed to Engel's Law, that as income increased, a higher percentage was spent on rent and repair. It should be mentioned that the rents were very high during the time.

In housing, 28.2% of the A group, 29.3% of the B group and 28.5% of the C group owned their houses. The survey method was used in the inquiry. The inquiry is criticized from many points of view, e.g. sampling, lack of trained staff, etc. (2, pp 1-20)

The Cost of Living Index for the Wage Earners of Istanbul City

(Istanbul Chamber of Commerce)

1958 = 100

Years	Food	Heat & Light	Clothing & Furniture	Rent & Repair	Miscell.	Gen. Index
1955	68	76	68	69	74	69
1956	78	86	75	78	79	78
1957	89	89	87	88	87	86
1958	100	100	100	100	100	100
1959	118	130	118	110	135	120
1960	127	143	121	120	137	127
1961	130	143	118	140	140	131
1962	138	145	119	157	141	137

(2, pp 17)

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After 1954, consumption patterns have been influenced by economic crises, price changes of imported goods and by differences in agricultural products. As a result, the weights of the index are unrealistic. The State Institute of Statistics has decided to conduct family budget inquiries to provide weights for a new consumer price index. The information to be obtained by the inquiries will be important in another way. Law of Strike and Lock-out was enacted by the Grand National Assembly, and the way for greater labor union activity and collective bargaining has been opened. Thus, there is considerable demand for reliable consumer price information.

The State Institute of Statistics has collected data on consumers' expenditures only from the "Çukurova" studies which are basically experimental in nature. The survey on "Çukurova" peasant families was completed in one month, in 1962, relying on the memories of the peasants during a single interview per family. Expenditures were summarized as: 1. Food; 2. Clothing; 3. Housing; 4. Other. The Questionnaire contained a list of food and other expenditures for the past week and additional questions were asked to pick up annual purchases prior to this period. The study indicated that expenditures were understated on an annual basis, and clothing and housing expenditures appeared to be the least accurate. The proportion of expenditures on miscellaneous items was high. Questions about personal expenditures were asked of some peasant families, and not the rest. It seems that the families appearing in the sample resented this situation, and so, there is a doubt as to the degree of reliability of the

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answers given. (1, pp 122-123)

Last summer, Robert College started a survey on Rural Household Consumption of food items only. Data has been gathered and the results will be ready in a short time. Still no surveys have been made, showing information on amounts spent on different items, average prices paid for individual purchases, frequency of purchases, location and type of market outlet patronized, mode of payment and the shopper... the information needed for market analysts.

Today, money plays an important role in the lives of men. Financial status influences individual behavior and often gives direction to it. The income of an individual or his family, can indicate the person's education, political thoughts, hobbies and consumption behavior.

C. Purpose of the Study

In this paper, my study is concerned with the consumption and market behavior of low income families, living in the gecekondu area behind Robert College. A consumer expenditure survey on this market will indicate the buying patterns of these families.

The purpose of the inquiry is to show how much of the current expenditures of the low income families living in a certain area in Istanbul city was spent on food, housing, clothing, education, health, transportation, recreation and other miscellaneous items; how they bought, on cash, credit or installment basis; where they bought, at bazaars, retail stores or from peddlars; and who bought. I assumed in my study that there is a relationship between income

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and the buying patterns. Also, food expenditures would be of the first order of necessity among the items of expenditures included in the family budget.

Results of the study may be helpful in giving some insight to a retailer who wants to formulate a plan for this market, as to what merchandise to stock, at what place, and in what way will he offer the goods - on credit, cash or installment basis, and to whom appeals will be aimed.

In this paper, I have tried to give the whole picture of a specific area, as to their buying habits. Even with the limitations and the problems involved in consumer expenditure surveys, this study may be useful in giving some information which have not been collected up till now in Turkey, on what the people spend their income, place of purchase, mode of payment and shoppers. This small inquiry can be considered as a pilot study or a guide for the future inquiries. Especially presentation of findings in great detail will be attempted. Even single incidents, cases or observations will be put down, not to miss anything which may have some significance.

The paper is divided into three principal parts as follows:

I. Introduction, II. Marketing Research Procedure, III. Observations.

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PART II. MARKETING RESEARCH PROCEDURE

A. The Situation Analysis and Informal Investigation

1. Basic Information:

At this starting stage, background knowledge on consumer expenditure surveys conducted in Istanbul and in Turkey was obtained. The 1954 family budget inquiry of Istanbul city by the State Institute of Statistics, gave some information which has already been shown in Part I.

Mehmet ^ofluç, dean of the Business Administration Institute of the University of Istanbul, was interviewed. What he contributed to the study was the results of the famous 1954 survey. Professor Haydar Furgaç of the University of Istanbul, who was elected chairman of the Cento Symposium on Consumer Expenditures, expressed his view of the great need for such a study as was intended. According to him, the 1954 inquiry was outdated, and had many limitations as to sampling and unqualified staff. He said that in Istanbul City, the families who were considered as "low income", had average monthly net incomes varying between 300 T.L. and about 1200 T.L. These figures are approximations. Professor Hart has found out this same result during his Gecekondu studies. The mean was around 500-600 T.L.

According to Mr. Furgaç, occupation would imply a certain income level. In the 1954 inquiry, workers (including skilled workers and janitors) made up the low income families and their

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number was 58,360. As a comparison, the condition in the United States may be cited. There, a large proportion of the low income units were single wage earners, retired persons, students and young wage earners just starting work. (3, pp 15)

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2. "Gecekondu":

In Istanbul, most of the low income families live in gecekondu (literally, a dwelling run up at night) areas. Twenty years ago, in Turkey, the first few gecekondu, mushroom houses were seen about the area of Kazlıçeşme in Istanbul. Now, the areas of gecekondu make up a large part of the big cities, and great numbers of people live there... How has this come about?

One may start with the cold fact that in Turkey, the population growth is tremendous, 3% per annum. In 1950 the population being about 21 million, has reached 31.4 million by 1965. The village population during the same years, has risen from 15.7 million to 20.6 million, and has shown an increase of about 5 million. In other words, half of the population increase in the last 15 years, had remained in the villages. There, the main source of income is agriculture. Naturally, when this population reaches the active age, it will seek its living in agriculture. In case this becomes impossible, it will move somewhere else, to cities, to find a living. (12, pp 2)

This is what has been happening in Turkey. A ministry of Housing Survey suggests that each year, approximately 170,000 people migrate from the villages to the cities in Turkey. (5,pp20) Other causes which produce heavy migration of peasants can be cited on, as the attractiveness of cities to these people due to educational opportunities which are available in the cities, higher pay rates, modern amenities, and an easier life especially for

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women. In the cities, women no longer have to work in the fields, which is in fact a backbreaking toil. Also, high birthrates and decreasing death rates in the rural areas, result in greater human pressure upon available land.

As a result of these migrations, great number of villagers have come to Istanbul and settled in the gecekondu areas of the city. Now, it is estimated that, of the 400,000 people, which is a guess, living in the mushroom houses, about half have come from Anatolia, and the remaining half are emigrants from the Balkan countries and Central Asia, or native Istanbulis from certain sections of the city by urban improvements. (5, pp 62)

If 400,000 is an accurate guess, this makes 20% of the city's population. If Istanbul's share of migration is accepted to be one quarter, it means that the city's gecekondu population is being reinforced by a 10% yearly increase from outside the city, as well as by the natural increase of the gecekondu people already in the city. (5, pp 58)

Also, the National Planning Department estimates an increase in the number of gecekondu from 250,000 to 700,000 within 10 years. According to the same calculations, it is estimated that the people living in those houses will make up about 25% of the total population after a short period of ten years.

In the development of the gecekondu areas, in their constant new growth, the amount of money and man hours of labor that have gone into it, must have a value of many Turkish Lira. The gecekondu people build their own houses, but on somebody else's land, usually land belonging to the government. The house is built as

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fast as possible, preferably by night. The Government is to be kept away until the roof is built. Thus, at the beginning, the houses look like shacks, but gradually, by being pulled down and rebuilt, through additions and improvements, become more or less decent houses. Naturally, in this process, money and energy is wasted. Still one wonders at the skill and creativity of those people who build their own homes.

When the roof is completed, the Government is asked to supply normal municipal services similar to those provided to legal areas. The situation in all the areas are not the same. Areas like Zeytinburnu and Taşlıtarla, have electricity, municipal services, telephones, some school facilities and even garbage collection, while Gültepe has none of these services.

In gecekondu areas, a great number of the people are wage earners, and many of these work in the nearby factories as in Zeytinburnu. According to Prof. Hart's Zeytinburnu research, it seems that factory work is not highly valued and is considered as merely a stepping stone to house ownership. With house ownership, additional income can be secured by renting one or two rooms. The people, besides being illegal craftsmen, have mechanical or technological skills. There are such cases as the man who makes a unique type of sack by a process which is his own invention. A refugee family that manufactures plastic raincoats and sells them for lower prices, though of equal quality, than those sold in bazaars, and the man who, from a well in his garden, supplies himself and several other houses with piped-in tapwater. (5, pp 70)

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I may add to these cases, the family who in his house makes colorful socks and sells for lower prices and the man who has started by selling sandwiches to Robert College students and now owns an apartment in the city, and maybe, in the near future, will operate a tea garden.

Cities' population is increasing through these migrations, but the economy may be gaining skillful and energetic people who seem to have initiative.

3. Gecekondu Areas of Istanbul

In Istanbul, there are now big gecekondu areas like Taşlıtarla, Zeytinburnu and Gültepe. From nothing but green fields, they have now developed into dynamic sections and suburbs of the city. Here live the people who have come from Anatolia, Balkans and some parts of Istanbul. There are more than 50,000 göçmen in Zeytinburnu, 30,000 refugees in Taşlıtarla and 30,000 Istanbulis in Gültepe.

After settling in those areas, the people work and build their own houses; then the goal of the gecekondu dweller is to furnish the house. Due to the influence of the city, and their new urban surroundings, the needs and wants of these people increase. The almost crumbling houses change shape. Number of rooms increase, separate baths and kitchens are added. Goods are purchased to furnish the house. Now, there are even some gecekondu where one can find commodities such as washing machines and refrigerators. Clothing changes; men use ties, women become particular about their dresses, and hair styles.

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In Taşlıtarla, besides the gecekondus, there are even a few apartment buildings which contain offices. In this area, there are various shops which sell on installment basis. One may find such which contain a variety of commodities, from needles to carpets and Aygaz. "Kolacı's" (starchers), dressmakers and coiffeurs also exist, and are increasing in number. Kolacis serve especially the bachelor workers and mostly young worker girls go to the hairdressers every week, or when there is a special occasion such as an engagement or wedding. In Taşlıtarla, for the first time, Ziraat Bank established its branch in 1958. The minimum amount of money saved and deposited in the bank was about 20-30 TL. Women and children work as well, and save what they can.

Thus, the standard of living, and a consumer market with its diverse needs and wants is emerging.

4. The Area Behind Robert College

Four years ago, there were only a few "overnight" houses on the green hills behind the new Engineering Building of Robert College. Now, in this place, there are about 300 gecekondus. This is a new, growing area in comparison to other old and big gecekondus sections and suburbs of the city. About two thousand people live here and almost all have come from Anatolia, from the villages of Gümüşhane, Giresun, Sivas, Kastamonu, Bolu, Sinop, Elazığ and Erzincan.

At the present, there is no water, nor electricity, nor any other municipal service, but only a single decent road. The people use gas lamps for lighting and "Sakas" (water carriers)

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with their horses, provide water. The houses have been built recently, and need a great deal of improvement yet. But, in time, there will be toilets inside, and at least another room besides the bedroom. Accordingly, there will be better and new household goods to furnish them.

Local grocery stores are frequented by children on day time. Horses carrying baskets of vegetables and men with colorful material over their shoulders wander on the main road. People go to bazaars on Saturdays and shop even from other developed gecekondu areas as Taşlıtarla.

Yet, the people are working constantly, even the women staying at home, make colorful socks and bags, which are in fashion now. Children go to school at Hisar, and the families live with their aspirations for them. People save to improve their homes, to get a radio or Aygaz or even a sewing machine.

Only about two months ago (March, 1966), in a gecekondu, a program of voluntary instructions on reading and writing, and in childcare was initiated. Also, free medical care is given on certain days. The eagerness and the joy of the women, with their notebooks and pencils prophesized the future of the area - growth and progress ...

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B. Methodology

1. The Sample:

As it has already been indicated, the specific purpose of the investigation was to determine the buying patterns of low income families, living in certain sections of the city. In the informal investigation, it was found out that most of the families living in the gecekondü areas were of low income, and we may assume the definition of low income as covering those families whose average monthly net income ranged from approximately 300 T.L. to about 1200 T.L., as indicated in the previous pages.

Some investigations indicated that in the nearby gecekondü area behind Robert College, such a range of income existed. Then, this area would make up the universe, which in a sampling sense, is that collection of units which are to be sampled. (6, pp 150) In the selection of this area, there were also a number of important considerations. For this inquiry, confidence and trust to the interviewer is important. In this area, families knew the institution of Robert College, and were familiar with the intellectual activities of the College. Previously, some college students and teachers had visited the area and done some studies. What is more, many families living there had jobs at the College and knew the interviewer as a student.

This year, the gecekondü problem was crucial and people living there would be suspicious of any stranger wandering in the area and asking questions; especially about their income and their

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expenditures. The person might very well be connected with the government.

Apart from confidence, the interviewer could get cooperation and honest answers from the people. The area being near the College, it could be visited easily and frequently. And simply, the interviewer had a high chance of being accepted to any home.

About 300 families made up the universe and a sample of thirty houses was decided to be chosen to represent the universe. The pilot study had shown that the interviews were very important and took a long time. Since one single individual would be carrying this kind of an interview, (consumer expenditure survey) where the gathering of data is a very difficult task, the sample size was thought to be adequate, and with thirty cases, the interviewer could devote a long period of time to each family, and do the interviewing skillfully and with greater care and patience.

It was planned to design a random sample. After visiting the area, it was found out that the place did not have a plan yet. Houses were built more or less in a haphazard fashion. Apart from the single main road, there were not many definite roads. What were present divided the area into sections. Due to this, something like a rough map was drawn; the roads were indicated. Then, it was decided to visit every second house lying on the side of the roads.

Actually, when calls were made and no one was at home, or no one could answer the questions, the next house was tried and so on.

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2. Type and Source of Data:

The type of data chosen was the survey. In the survey method, which is sometimes called the questionnaire technique, the data would be furnished by the members of the household in a conscious effort to answer a question. The method would be in the form of a factual survey where the respondent would act merely as a reporter. The information for the survey would be obtained by interviewing those families living in the gecekondu area near Robert College.

Actually, record keeping was tried too, but only three members did this. Most of the wives were uneducated and were not able to keep records. Apart from the formal interviews, informal chats with the interviewed families provided valuable information.

3. Forms:

A questionnaire was prepared to be used in interviewing the families. The information would be obtained either from the head of the household, or the housewife or from other members of the household who would be in a position to answer the question. After the pilot study, the questionnaire was revised. The final one had five parts. The first part provided information about the household members, their relation to the head of household, sex, age, principal occupation and other occupations. A large section was devoted to income, to cover all sources and the income of the whole household. Rest of this part dealt with questions as to aids to dependents living away from the household; whether the house was their own or not; how many room there were; whether there was a bath or a toilet and the length of residence in Istanbul and previous residence.

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The second part was prepared to report a complete detail of the family's purchase of food items in the week preceding the interview. To facilitate recall, the major food categories with the season's food items were present. Expenditures on household durables were organized as to kitchenware, bedroom items, room items, house cleaning items. The individual items were not put down. Clothing was also divided into major parts as to woman's underwear, outer clothing, man's underwear and outer clothing, and children's underwear and outer clothing. A separate check list was prepared, but was not read to avoid leading questions. Medical, home improvement and educational expenditures were also asked on an annual basis as clothing and household durables.

Water, gas expenditures were on a monthly basis; heating expenditures were given for the whole heating season. Expenditures on recreation were asked on one week. Check lists were present for the expenditures on education and recreation.

The third part of the questionnaire contained questions as to the place of purchase for food, clothing and other items. Possible types of outlets were listed. In the fourth part, possible modes of payment were listed for food, clothing and other expenditures. Finally, the last part was prepared to get information as to who made the purchases as to the food, clothing and other items.

4. The Pilot Study:

A pilot study was carried in the gecekondü area behind Robert College, in June, 1965. Five families were interviewed during one

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week. The study was useful on several points. After this test investigation, the questionnaire was reorganized, reformulated and reworded. Major methodological questions, which will be discussed later, came up vividly. Plans had to be made beforehand, to deal with them during data collection. There was also an opportunity to think about the problem which the study indicated: In three cases out of five, expenditures had exceeded the incomes.

This may have been mostly due to the food expenditures. Here the period of recall was one week. The question asked was: "What food items did you buy last week?" If, during that week, items were purchased in quantities that could be expected to last for three or more weeks, then overestimations may result. When the families voluntarily do not indicate this fact, expenditures for the week are multiplied by four, to get the monthly expenditures. This is an example of how inaccuracies may creep in. Some food items like bread, biscuits, macaroni, Sana, Vita, milk, cheese, olives, yoghurt, vegetables like cabbage, leek, spinach, fruits, meat and other items like tea and cigarettes are purchased regularly and at short intervals. Then, these would occur in the weekly purchases of all the interviewed families. Then there are some items which may be purchased in greater quantities once a while. Sugar, rice, flour, vegetables like potatoes and onions, and some fats and oils might have been bought months ago. And these may very well be neglected, since the question for food expenditures is on the last week.

To deal with this methodological problem, additional information was obtained about food expenditures, both during the

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interview and during the informal talk. The pilot study had already indicated the popular items purchased for major expenditure categories. When food items were listed by the respondent, additional questions were asked as to how long these items would last, the frequency of purchase, and if there were other items bought in greater amounts and how long they would last. The estimations given were noted on the questionnaire. It was interesting to note how some housewives gave detailed information as to the food items purchased. How a certain quantity of meat could be utilized for so many meals and in so many ways!

5. Interviews:

The inquiry spreaded over two months. It commenced on December the third, lasted till the end of January. Since many of the families were workers and were paid once a month, care was taken to include the time when the monthly pay was brought home. When calls were made, the interviewer introduced herself and explained that this study was school work and only the result of the inquiry would be presented to the teachers; all the other information would be kept secret. As mentioned before, the families knew of Robert College and were sympathetic with the College student's work. Many expressed their aspirations for their own children to be studying like this. It was explained that the study would show how much a month the family spent on various expenditures. The need for accuracy was mentioned.

Respondent's cooperation was elicited through getting familiar with the families; by listening to their problems, by being

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ready when any kind of help was asked, by accepting their invitations to tea or even to lunch with them. There were even times when a loaf of bread with honey sent from Anatolia, was shared by the interviewer, the wife and the husband.

On the whole, the respondents tried to give honest and accurate answers. Numerous details and their own views were expressed voluntarily. They knew that the success of the study and the interviewer's graduation depended on them, on their own answers and information. Appeal to the instincts of pride and vanity always helped.

Out of the thirty cases, 2 were rejected for the first part of the inquiry: On what the families spent their income. The main expenditure categories, those of food, household durables and clothing were all overestimated. Apart from those two cases where total expenditures exceeded income by 447 T.L. in one case, and by 253 T.L. in another, 12 families overspent. Of these over-spending, the minimum amount was 2 T.L. and the largest was 138 T.L.

Care was taken to interview both the wife and the head of the household since, in many cases, either the wife or the husband had less precise ideas of certain purchases. The memory recall is very crucial, when the families were to make sincere efforts to be as accurate as possible in their answers. An attempt was made to limit the data to those which could be remembered by the respondent, so the time period was restricted to one week for the food items, to reduce the demands upon memory as much as possible. "Theory of the Last Purchase" - During the last week, which food

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items did you purchase? To facilitate recall, a long list of food items belonging to their major categories was used during the interviews. To overcome the methodological problem involved in cases where items were purchased for longer periods, additional questions were asked as has been discussed in the pilot study section. This method was followed to minimize error when purchases were expanded to a monthly rate.

The period of recall was one year on clothing and household requisites. And the consensus of opinion is that the period of recall should not be more than one month, except in these two cases. (1, pp 133) Expenditures for clothing are usually done during the year on special occasions like marriages and ceremonial occasions like Bayrams. Here it was assumed that the intensity of stimulus and laws of association would work, and recall would be achieved. With certain clothing items, especially the small items like stockings, socks and head covers, the interviewer has to do a little probing, since these items are forgotten easily. The main ones were remembered either promptly or at some time during the interview. Some families could even remember the meters of material bought, but all the others seemed to remember clearly what they paid for them. In general, one may say that small and inexpensive items have a high chance of being forgotten and this may cause some underestimations in this expenditure category.

Almost the same things can be said about the household durable goods. Here, some items like lampglass, glasses and the house-cleaning ones, had to be asked on monthly or even on weekly basis, since detergents as Star, Vim or soap as Güneş Sabunu, and the

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others are bought more frequently, and it is easier for the respondent to remember them on the weekly or monthly basis. It was interesting to note that the few families who kept records, included those items and moreover, household necessities and pencils besides the weekly food purchases. Educational expenditures were also asked on annual basis. This takes care of such items as bag, and parts of the uniform only. So, according to the frequency of purchase, weekly and monthly purchases can be answered. Items like pen, pencils, erasers and sharpeners are lost very frequently, even daily, according to what the families said, and these were calculated on weekly basis. This may overestimate those expenditures, but the strict annual basis would probably underestimate them. Record keeping may be tried for such expenditures, too, at least for the above mentioned items. Recreational expenditures on a weekly basis, took care of the expenditures made on coffee houses and on newspapers. Expenditures on lottery and movies are made very seldom during the year and toto may be played every two weeks.

Recreational expenditures might have involved some personal feelings, and the questions asked about them might raise some personal prejudice. In one or two cases, the heads of households expressed definite feelings for movies and toto. They answered with emphasis and pride that they did not spend money on such things. However, they were both very religious people and called "hodjas" by the gecekondu people. I cannot say definitely whether such expenditures, including alcohol are considered socially undesirable by most people and hence underestimated.

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For the other sections of the questionnaire containing the place of purchase and the mode of payment, it was better if the head of the household were present during the interview. When the purchases were made from outlets which were not in the gecekondu area, the husband knew the exact place, since usually he himself bought them. Although there seemed a favorism for cash basis payments, most families did admit what they bought on credit or on installment. With expenditures on home improvement, the question was asked as to if any such expenditures were made last year and how much. Many families voluntarily gave information as to whether they ran into debt or whether they paid for the materials on cash basis. In some cases, families explained as to how they saved the money for such expenditures.

On the whole, I may say that the families cooperated very well, and a genuinely friendly atmosphere prevailed during the calls. Trust and confidence which were tried to be achieved during the inquiry, helped much in dealing with the methodological problems involved in consumer expenditure surveys: 1. The interviewer was accepted to all the houses, and the respondents disclosed their intimate information on income and expenditures. Pencils or erasers were given to families who had children, and after the interviews were over, small souvenirs were presented by the interviewer, for the new year. 2. Since information was gathered during a single interview per family, the willingness of the respondent to cooperate was crucial. Recall of numerous details took a long time, and the respondent showed a great deal of patience as well as the interviewer. In addition, he accepted

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a little probing and spent even one or two hours talking about the study and the questions involved. It will be mentioned again that valuable supplementary information was obtained during the informal part of the interviews. 3. Even though most of the families made sincere efforts to answer the questions as accurately as possible, there is the fact of relapse of "memory recall" in the interviewing method, especially during a single interview per family. As a result, inaccuracies creep into the findings: Some expenditures are overestimated and the others underestimated. One may conclude that a day-to-day record for a month would yield better results if the families were willing to do so, and were able. However, in this method, there is the possibility that account keeping may alter family spending patterns. 4. In two cases, interviews could not be carried out only with the respondent. Some neighbors, who have seen the interviewer, gathered around. In one case, they even prompted the respondent to answer in the manner they judged to be correct. Under such circumstances, due to personal prestige and other social factors, the answers may be distorted. 5. Finally, it can be said that the interviewer needs great skill and experience for such kind of an inquiry.

6. Tabulation:

While preparing the tables, other methodological and conceptual difficulties came up. The unit of survey has been the "household" typically composed of the head of the household, wife and the children. However, in some cases, there were relatives staying in the same home and sharing the meals. Some were students, others

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worked in some place or another. This complicated the concept of household and had to be dealt with, when income and expenditures were estimated. Aids and support of dependents living away from the households, and expenditures made when marrying a near relative had also to be considered.

Such extraordinary expenditures on home improvement, posed another problem. In some cases, the percentage of income spent on them was very high. When information was obtained from the respondents, as to whether this amount was paid by previous savings or was a debt, the problem has been dealt more easily. When a certain amount was paid as debt monthly, then this figure appeared both on the expenditure side and on the monthly income side. This was done so in four cases, where the families explained that each month they had to pay 50 T.L. In one case, the annual expenditure for home improvement was 8,000 T.L. Of the amount, 3,000 was contributed by the father of the head of the household, 2,000 by the father of the wife and the rest 3,000 was debt. With the rest of the cases, the expenditures were treated as current.

The collection of data on household income involved theoretical and practical difficulties. Care was taken to cover all sources and the income of the whole household. Income in T.L. in previous month from principle occupation, income in T.L. in previous month from other occupations, income in kind, grants and aids to those who live outside the household, made up the main sections of the income part. There were interesting cases, where one daughter contributed cash, monthly, by living with a rich family and where relatives staying with the family and making the usual expenditures, supplied money from their fathers living in

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Anatolia. The items constituting the income in kind were given by the families and the values for them were suggested by the families as rough estimates. As a result, a great deal of value judgement and approximations were involved in calculating the income in kind. Aids to those living outside the household was subtracted to arrive at the total disposable income figure. Most of the families lived in similar houses; there were only a few houses which were in good condition; as a result imputed rent was not calculated. In fact, the income figure arrived at is a rough estimate. Finally, in preparing the table for major expenditure categories, and the percentage of income spent for each of them, where expenditures exceeded income, the percentages for major expenditure categories were calculated on total expenditures, not on income.

In conclusion, due to the limitations of the survey method, the results of the inquiry are subject mostly to errors of memory. In using the method, I was aware of the limitations, and due to this, a pilot study was conducted, and care was taken in the preparation of the questionnaire, especially in the careful phrasing of questions. A great deal of attention was paid to data gathering. Understanding of the psychology of the respondents was necessary. Reactions of the persons interviewed were observed and noted down in the study. In this way, bias and error was minimized as far as possible.

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PART III. OBSERVATIONS

A. The Area:

Behind Robert College, beside the road going to Etiler, spreads the rapidly growing gecekondü area where this study was conducted. Thirty gecekondü families were interviewed. There were 6, six-membered; 6, five-membered; 6, four-membered; 8, three-membered and 4, seven-membered families. There were 74 children, 44 of them boys, and 30 of them girls. The age range of the head of the households was from 27 to 52. In two cases only, the ages were as high as 45 and 52. The rest clustered around 30 and 35.

Mainly, the household members consisted of the head of the household, wife and the children. Some families had relatives (e.g. brothers' children) staying with them. At times, other close relatives came to visit the families from Anatolia and stayed with them for some period of time. During the summer, with some gecekondü families, the wife and the children went to Anatolia to stay with their own families. Some comments were made in relation to this, that in this way, the head of the household could have additional jobs as construction work, and be able to save more. When the wife and the children came back from their visit in Anatolia, they would be bringing back certain food items like Bulgur, flour, dried beans, etc., and certain household items such as woolen socks, handwoven carpets and covers.

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The principal occupation of 12 of the heads of households was as janitors at Robert College. There were another seven who were skilled workers, employed at the College, too. Of the remaining eleven, three were employed as unskilled workers at Ataköy College in Etiler; 2 were taxi drivers and two were weavers who worked at home. The rest were skilled workers who worked mostly in the near-by areas, such as Etiler. There were seven families in which the women worked, too, e.g. one did housework at homes, another washed the clothes of Robert College students. Of the children, three girls and boys were employed as skilled workers. The rest of the children were either students or too young to go to school. Only a few of the heads of households had other occupations besides the principal one, e.g. a mechanic who is also a "parkeci" (floor joiner); the weaver who is a photographer too. As was mentioned, most of the janitors working in Robert College, could have other jobs as construction workers, during the summer months.

Monthly cash income varied between 310 T.L. and about 1150 T.L. Income in kind consisted mostly of food items. Eighteen of the families had food items such as flour, bulgur, dried beans, potatoes, onions, eggs, white cheese, dried fruits and honey. Mostly the food items were of the cereal and cereal products group and some dried vegetables. Those came from the rest of the family, relatives living in Anatolia, and the kinds of food items depended on the areas from which they came. Complaints were made as to the transportation costs which made bringing of the food items from Anatolia expensive. Due to this, food items could not be sent more often and in greater quantities. There were even such items

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as dried meat, nuts, "salça" (sauce), and "salamura yaprağı" (pickled leaves). In five cases, income in kind consisted of items of clothing, such as dresses, suits and shoes; and in two or three cases, there were furniture items. Only five families had no income in kind. There was also a case where the family received money from a daughter who lived with a rich family.

Grants and aids to those who live outside the household included cash varying from 500 to 1000 T.L. during a year. Seven families helped dependents in cash. Besides cash, nine families who extended aids and grants, sent old clothes and even some food items. Out of 30 cases, nine families helped dependents.

Almost all the families had their own homes, except four, who paid rent ranging from 20 T.L. to 60 T.L. a month. 16 families owned two-room homes, with separate kitchens and toilets. There were 10 one-room, 3 three-room and 1 four-room houses, with separate kitchens. In most cases, the kitchen served the purpose of a hall and was used as a storage place for wood. In fifteen cases, toilets were outside the dwellings. When they were inside, they were used as baths. There were no separate baths.

Most of the families interviewed, eleven of them, had come to Istanbul from the villages of Sivas. The other areas were such as Gümüşhane, Sinop, Kastamonu, Giresun, Erzincan, Bolu and Karahisar. One family has always lived in Istanbul. Ten families have been in Istanbul from one to five years; ten from five to ten years, and another ten from ten to more years.

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B. What

Data gathered from the interviews have shown that the current expenditures of the low income families living in the specified area, were on food, heating (water, gas, and wood), household durables, clothing, home improvement, education, transportation, recreation, medicine and rent. As it was assumed at the beginning of the study, food expenditures were of the first order of necessity among the items of expenditures included in the family budget. The low income families, 28 of them, spent 48% of their income on food.

For reasons of interest and comparison, the situation in the United States is shown below. For the average wage earner or the clerical worker family, the current expenditures were as the following:

1. Food accounted for 40% in 1934-36, 33% in 1950 and nearly one-fourth of the current expenditures, 24% in 1960.
2. Excluding home purchase costs, housing and home maintenance, including labor-saving equipment as automatic washers and the like took almost 30%.
3. Clothing accounted for 11%.
4. Personal and Medical care amounted to 8%.
5. Public transportation and miscellaneous were 3%. The remainder about 25%, was used for the following types of expenditures which, in many other countries, are not considered as important to a wage earner as in the United States: entertainment, television and radio; reading and recreational activities; tobacco

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and alcoholic beverages; automobile purchase and operation (15%). More often used, rather than new cars, were bought and mostly with the help of installment credit. (3, pp 17-18) Table I shows that a greater number of families, eight, had incomes of 600-699 T.L. a month, which was mentioned by Mr. Furgaç to be the mean for low income families.

Table II shows the major expenditure categories, and the percentage of income spent for each of them. In preparing this table, it was found out that in several cases, total expenditures exceeded total income. Especially in two cases there was a great deal of difference between total expenditures and income, that of 253 T.L. and 447 T.L. When examined, food expenditures were found to be very high; the percentage of income spent on food came up to 90% in one case, and to 83% in the second, which were at variance with the rest of the percentages spent on food, in other cases. In these two cases, the percentages for the other major expenditure categories, such as household durables, water, gas and heating, and for clothing, also kept high levels. The cases were rejected since with those, the interviews have been unsuccessful. Too many inaccuracies and overstatements had crept into the answers.

In the other nine cases, where expenditures exceeded income, percentages for expenditures were calculated on total expenditures and not on income. Total expenditure figure was considered as income in those cases. (It is possible that the excess expenditure came from past savings.)

The results showed then, that the percentage of income spent on food ranged from about 70% to 26%. In about ten cases, the

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TABLE I

Income Distribution

<u>Monthly Income</u>	<u>No. of Households</u>
300-499	4
500-599	4
600-699	8
700-799	3
800-899	4
900-999	3
1000 and over	2

Total monthly income for 28 families: 19,793 T.L.

Average monthly income per family : 706 T.L.

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TABLE II

How the Low Income Families Spent Their Incomes
(Average for 28 families)

<u>Expenditure Categories</u>	<u>% of Income Spent</u>
Food	48
Heating, water and gas	10.73
Household durables	7.30
Clothing	7.15
Home Improvement	6
Education	3.30
Transportation	1.73
Recreation	1.63
Medicine	1.33
Rent	1.02

Total % of Income Spent: 88.19%

Savings: 11.81%

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percentages varied around the sixties. In these cases, usually the household durables section, the third main category, was low. The rest varied around the thirties and forties.

The percentage of income spent on heating, water and gas, came as the second highest in the list. This was relatively stable, the variation being around 9 to 15%. There were only a few cases where the percentage dropped to 6% and went up to 19%. In this gecekondu area, there are not yet water facilities. Some families provided water from "sakas" (water carriers), but others utilized wells. Accordingly, the expenditures for water varied from case to case. Expenditures for heating and gas did not show much difference from family to family. Since there was no electricity in the area, gas was used both for lighting and cooking purposes.

The third highest expenditure category was Household Durables, 7.3%. The inquiry has shown that for these gecekondu houses, which have usually one or two rooms, the percentage of income spent on household durable goods and housecleaning items ranged from 1.2% to 26%. In several cases, about seven, where the percentage moved around ten and twenty, the household durable goods purchased, included such items as "Aygaz", radio, sewing machine and "lüks" lamp. About six families had bought Aygaz during the year; the price paid for the item was about 350-400 T.L. Three families had bought radios, the prices of which were about 630 T.L., 850 T.L., and 950 T.L. Again three families bought sewing machines, the prices of which ranged from 520 T.L. to 1220 T.L.

Other expensive household durable items included mostly bedroom goods such as the spring bed, sheets, pillows, bed cover and

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wool for the bed, that is the whole set. This, as a whole, may amount to 200-400 T.L. Lamp (lüks), stove and "kilim" (a kind of carpet), were also among the rather high-priced items. In cases where those relatively expensive goods were purchased, other goods for the kitchen and for the room were almost negligible. But in every case, there were always those expenses made for glasses (tea and water), since these items break easily. In many cases, expenditures were made for other various kitchenware, such as forks, spoons, plates, cups, pans, pots and pails. Also the items for the room included those of the bed set, crib, cover for the sofa and "pala". Expenditures for lamp glasses were very frequently made, since they are fragile, too. Among the most used house-cleaning items, soap and detergents like "Star", "Pop", "Tursil", soda and "Çamaşır suyu" (washing water), took place. "Güneş soap" was used by some families. Apart from the various parts of the bed set, the above listed frequently purchased items were not expensive.

Clothing accounted for 7.15% of the income which was near to that of household durables. The percentage varied from about 2% to 24%. In about eight cases, the percentages fell to such levels as 2 or 3%, and in three cases rose to levels as high as 12%, 23 and 24%. In these specific cases, the total incomes of two families were about 1000 T.L. In one of those families, there were three members, and the wife also worked. Here clothing for the only child, a student, was considerably high. A relatively expensive pullover (50 T.L.), suit (90 T.L.) and shoes and boots were purchased. The clothing expenses of the mother were high, too.

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In the case where the income was about 700 T.L., the head of the household was involved with the welfare of this gecekondu area, and has been actively engaged for this cause. All through the study, he had given information about the area and talked of his connections and contacts with influential people. Clothing would be important for such a person. Among this family's purchases were golden bracelets for the wife, a gold watch for the daughter, silk dresses again for the wife, and expensive coats, suits, shirts a necktie and a hat for himself. However, the popularity of gold has been observed in other cases, too. The wives usually had necklaces made from gold coins. This is also seen in Anatolia where women prefer to wear several gold bracelets on one arm and gold coins around their necks. And these people who have recently come from Anatolia are continuing this tradition in Istanbul. The Anatolian village way of clothing is noted on other items, too. The bright colors, gay designs of the materials, the long pyjamas and hand-made woolen socks worn by women in the day time; the white head covers, and the colorful scarves are some examples.

The heads of households could be seen in their working clothes during the week, and in their best clothes at the weekends. However, on a certain occasion, when in this area child care, medical care and reading and writing courses were started, the women who enrolled and attended the courses were very carefully dressed in the way of city women, and not of the village.

In half of the cases, the heads of households purchased suits, coats, jackets and trousers which were relatively high expenditures. Coats amounted to about 200 T.L., suits varied from 125 T.L. to

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380 T.L., jackets and trousers ranged from 75 to 200 T.L. Women's coats amounted to 120-350 T.L. The most common items purchased were fabric for underwear, material for dresses, head covers, socks, scarves, stockings and shoes. The prices for shoes both for women and men varied from 20 to 60 T.L.

In some cases, coats, shirts and shoes which needed some repair, were given to the families as presents. In one case, shirts were brought from Germany. There have been other incidents where preference for imported (usually from Germany) goods have been observed. Radios and material from Germany have been purchased by some families. There is the fact that some heads of households are working in Germany, and bring some goods from there.

Of the rest of the expenditures, home improvement, education and recreation deserve some attention. Home improvement may be considered as a unique expenditure category for the gecekondu area. The mushroom houses have to be built in a short time. Due to this, they are done in a hurry and are rebuilt several times, to become more or less decent places to live in. From time to time, considerable expenditures have been made for improvement. The first conditions of the houses, and the need for rebuilding, have been explained by the dwellers vividly and in great detail. When the yearly expenditures have been reduced to monthly basis, the percentage of income spent on this has been very high in some cases. The percentages varied from 3% to even 31%. As indicated in Part III, some of these expenditures were made from past savings, some were debt and even part of the expenses were paid by other members of the family.

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Another expenditure category, which occupies an important place in comparison with the remaining expenditure categories, is education on which the percentage of income spent was 3.30%. The items on which the expenditures were made were the school uniform, bag, books, notebooks, pencils, erasers, sharpeners, daily pocket money, and aids to institutions, which are collected at school. The frequently lost items like pencils, erasers and the best quality notebooks and pens might have caused the percentage to be as high as three. The parents seemed anxious to equip their children with the best materials for school work. Education may mean much to such people. Generally, one may correctly observe in such low income families in Turkey the aspiration for their children to go to school. orta, lise and even to the University. They plan and pray to God that someday, with God's help, their children will go up the social ladder, and acquire higher education. So, a large part of their income may be spent on education, willingly.

On the average 1.6% of the income was spent on recreation. The main expenditures were made for newspapers, and sometimes to coffee houses, toto and, once a year, for lottery tickets. Very seldom, some families went to the cinema. However, during summer, movie going may increase. The pilot study made during the summer had shown that some families went to open movies. There will be a new tea house in the area and this may increase the expenses for recreation, too. There were no expenses made for liquors, like beer or raki, the most popular ones in Turkey. This point has been discussed in Part II. No expenses were made for the theater

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or family matinees with music. This is very understandable since these places are expensive.

1.73 and 1.33% of the income went to transportation and medicine respectively. Since most families go to work in the nearby areas, the expenses for transportation were made when the families went to other sections of the city for some purpose or other, as for example to shop or to go to a doctor. Medical care is given to the workers at their working place. When women and children became ill, money was spent on medicine, doctor and "igneci" (man who gives shots). Complaints have been made as to spendings of large amounts on doctors who were not good. There were considerable expenditures for illegal abortions, too.

Until now, Table II has been discussed, excluding the expenditures for extraordinary events such as wedding or circumcision. These cases were mentioned also in Part II. The pattern of expenditures according to major income categories is shown in Table III. Here, in the lower income bracket, 300-499 T.L., the percentage of income spent on food was higher than in the upper income brackets; 63.42% and 31.65% respectively. As income increased, the percentages fell down. For household durables, it was 5% in the lowest income bracket, and showed an increase to 11-13% in the higher income brackets. For heat, gas and water, the percentage remained around 10-11%. Clothing indicated approximately the same percentage, 6.6% in the lowest and 7.15% in the highest income brackets. In between these two extreme income categories, there were some variations as to percentages; about 5% in the income categories 500-599 T.L., 600-699 T.L. and 700-799 T.L., and

TABLE III

Pattern of Expenditures According to Major Income Categories (on 28 families)

Income Categories	Types of Expenditures									
	Food	House- hold dura- bles	Heating, gas and water	Clothing	Medicine	Educa- tion	Trans- porta- tion	Recre- ation	House Improve- ments	Rent
300-499	63.42%	5%	10.45%	6.60%	3.50%	---	2.87%	1.80%	.75%	4.87%
500-599	52.62	9.12	11.42	5.65	1.15	2.37%	.85	.70	4.60	---
600-699	44.13	4.16	10.95	5.13	1.22	3.55	2.67	2.00	4.97	1.17
700-799	46.76	4.10	10.80	4.76	---	3.96	---	1.53	12.16	---
800-899	42.48	11.77	11.17	10.6	.77	5.75	1.23	2.00	1.83	---
900-999	35.83	9.16	8.60	11.06	.90	3.46	.70	.80	15.1	---
1000 and over	31.65	13.85	9.95	7.15	4.70	7.30	2.50	1.80	9.4	---

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about 11% in the 800-899 and 900-999 income categories.

Medicine was 3.5% in the lowest and 4.7% in the highest income brackets. Between them, the percentages were around 1%. Education showed an almost consistent rise from 2.37% to about 5 and even 7%. The 7% figure calculated on two families in the 1000 and over T.L. income bracket, appears to be too high. Errors of memory might have caused this.

Transportation showed approximately the same percentage for most of the income brackets, around 2%. Recreation did not show an increase with increasing income. Opposed to Engel's Law, the percentage of income spent on recreation stayed about 2%, even though income increased, which implies that recreational activity is not a function of income, but is related to other attributes, like social class or status. There were some down to .7% and up to 2% with different income categories. Rent will not be mentioned since only four families paid rent.

Most of what Engel has said about food, clothing and heating, water and gas, has been verified in this study, too. As income increases, a smaller percentage is spent for food; approximately the same percentage for clothing, and usually the same percentage for light and heat ... This is what the law states.

Pattern of expenditures, according to number of children, is shown in Table V. All the families had children; and most of them had one, two or three. As the number of children increased, the percentage of income spent on food increased, but when it came to five children, it dropped to 31.0%. There were only three families who had five children, and these families had monthly

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TABLE IV

Distribution of Children

<u>Children</u>	<u>No. of Households</u>
No children	-
One child	7
Two children	7
Three children	6
Four children	5
Five children	3

TABLE V

Pattern of Expenditures According to Number of Children (on 28 families)

Types of Expenditures

No. of Children	Food	House-Heating, hold durables	Heating, water & gas	Clothing	Medicine	Educa- tion	Trans- porta- tion	Recre- ation	House im- provement	rent
No children	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
One child	42.55%	8.68%	11.50%	8.52%	1.10%	1.67%	.91%	2.05%	6.60%	1.30%
Two children	55.44	5.71	9.75	8.05	1.07	1.62	1.84	6.04	.94	1.48
Three children	44.46	6.73	11.41	4.85	.85	2.70	2.03	1.96	8.25	1.51
Four children	53.28	9.62	12.68	5.48	2.16	3.32	1.48	1.10	3.66	-----
Five children	31.03	5.30	9.13	6.34	.73	6.70	3.30	.66	5.60	-----

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incomes of 600, 800 and 941 T.L. In all these families, at least one child received free food at school or at the working place. The percentages of income spent on household durables, medicine and home improvement showed ups and downs, as the number of children increased. Heating, water and gas moved around 9-12%. Clothing dropped from 8% to 5 and 6%, as the number of children increased. Without the expense of many children, wife and husband could spend more on clothing, for themselves and for one or two children. With more children and thus other additional expenses, the expenditures on clothing might have been reduced naturally. In Anatolia and in the villages, mothers make dresses and underwear for their children from their own old clothes. Also, children use the old clothes of their brothers and sisters. While the percentage of income spent on recreation was 2 and 6% with families of one and two children, it dropped to .66% with the increasing number of children. One can give the same kind of explanation as in clothing. The families might have cut down the recreational expenses due to the burden of many children. The opposite was observed in education, where the percentage of income spent, increased from 1.6% to even 6.7%. This is self explainable.

It has been shown in this inquiry, that with the low income families living in the specified area, the greater proportion of total expenditures was devoted to the provision of food. As a result, the information on food deserved extra attention. In Istanbul, there are those food stuffs which are available throughout the year, such as rice, macaroni, fish, sucuk, dry beans, chick peas and hazel nuts. There are also fresh vegetables and

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fruits which are not available throughout the year, such as green beans, green peas, green pepper, tomatoes, cucumber, eggplant, orange, mandarin, cherry, plum, peach, apricot, melon, water melon and grapes. Nowadays, one may find fruits such as melons or grapes and vegetables like tomatoes even in winter months, but they are expensive.

Data for the study was gathered during the autumn and winter months when many fruits and vegetables are more expensive when compared to summer months when these are at their peak and relatively cheap. The food items were collected under the categories of I. Cereals and cereal products, II. Meat and fish, III. Fats and oils, IV. Dairy products, V. Vegetables, VI. Fruits, and VII. Others.

In Table VI, the percentage of food expenditures spent on each food category is shown. The value of each food category in T.L. was related to the total food expenditures. On the average for 28 families, 34.64% of the total food expenditures was spent on cereals and cereal products, which, in all the twenty eight cases, proved to be the major important food category.

In this category, bread was the chief item; even with families of three members, at least two loaves of bread were bought daily. With families of three and four members, three or four loaves of bread, and with larger families, four or even five were bought. The other items purchased in this category were macaroni, then rice, some "şehriye", biscuits and simit. Only in some cases flour was purchased. The explanation may be found in the practices of Anatolians and the villagers. There, "bulgur" (cracked wheat),

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TABLE VI

Structure of Food Composition
(on 28 families)

<u>Food Categories</u>	<u>% of Food Expenditures</u>
Cereals and cereal products	34.64
Meat and fish	6.07
Fats and oils	10.57
Dairy Products	9.78
Vegetables	12
Fruits	6.46
Other foods	18.71

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wheat flour, "tarhana" (dried curds), "kuskus" (dried dough), "erişte" (noodles), "nişasta" (starch), "yufka" (thin wafer) are prepared at homes, basically from wheat flour, during the summer months. Then these items are consumed during winter. Since most of these families have recently come from Anatolia, it is very likely that they are doing the same thing. And due to this, there were practically no expenditures on these items when the interviews were conducted.

Other foods took the second place, as 18.71% of the food expenditures were spent on it. Here, the most commonly purchased items were sugar, tea, olives, cigarettes and salt. Of these, olives were bought for 6 T.L. a kilo, and a package of tea for 4 T.L. was bought each week. In most cases, the head of the household smoked cigarettes; then one package a day amounted to at least 7 T.L. per week. As one can see, those items alone, being relatively expensive, cost a lot. It was interesting to note that one family used Çmalica which costs 2.25 T.L. a pack. A few families bought a brand of tea (Horon tea) which costs less, 2.75 T.L. Although expensive, olives were purchased frequently, probably due to their high calorie content. Usually jam was made at home, and in some cases honey, which is expensive in the city, came from Anatolia. Most of the families did not buy coffee, beer or other alcoholic drinks. Helva and tahin were bought seldom.

Twelve percent of the food expenditures were on vegetables, which included both the dried and the fresh ones. The basket of fresh vegetables during December and January included such items as cabbage, leek, spinach, celery, radish, carrots, cauliflower,

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potatoes and onions. Of these, the heaviest expenditures were on potatoes, and then came onions, leek, spinach and cabbage. The price of potatoes varied from 75 krş to 1.20 T.L. a kilo, according to the quality and from where they were bought. If bought from "Hal", the fresh fruit and vegetable market, and in great quantities, the price paid was lower. In most cases, it was bought for 1 T.L. a kilo. Complaints were made as to the expensiveness of onions, which were mostly 1.20-1.40 T.L. a kilo; thus, onions were not bought as much as potatoes. During the week, two or three, and even in some cases, four kilos of potatoes were purchased. All the families bought and consumed at least a kilo of potatoes per week. In the pilot study carried in June, onions were bought for 50 krş a kilo. Then, they were still small in size, and many were taken out from the soil, to make room for the remaining ones, which would grow until winter. This is why the small onions cost less.

Of the other commonly purchased items, leek 1 T.L. a kilo, cabbage 75 krş a kilo, and spinach 1.50 or 2 T.L. a kilo, took the priority. Carrots, radish and celery were also frequently bought. Leek is an inexpensive, popular winter vegetable and cabbage was used in great amounts both as a meal and as pickles during the winter. Many families grew "black cabbage" in their gardens and consumed it. It was interesting to see that very little expenditures was made on dried vegetables. In cases where any dried vegetable was purchased, it was dried beans 3-4 T.L. a kilo, which was expensive when compared to fresh vegetables. Sometimes, lentils 2 T.L. a kilo, was purchased too. Dried beans is also a

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popular food item to Turkish people, since it is both nourishing and tastes good, especially when eaten with onions. For low income families, it replaces meat as a source of protein. As has been mentioned, dried beans, lentils and kidney beans appeared in the "income in kind". This may also explain the very few expenditures made on these items.

After vegetables came fats and oils on which 10.57% of the food expenditures went. In this category, especially "Vita", "Sana" and olive oil were purchased frequently. Usually a kilo of Vita - now 7 T.L. per kilo - was purchased every week. Besides it, sometimes olive oil, 6.50 T.L. a kilo, was bought during the same week, too. Most of the time, a kilo would last a month. In other cases, preference was given to olive oil. Besides these, Sana was bought, usually in 250 gr packages which cost 80 krş. Two, three or even four packages were bought during the week. Some families purchased "iç yağı", tallow or cooking fat. "iç yağı" costs less (3.50 T.L. a kilo) and five kilos lasted a month. The same was true for cooking fat which costs about 3 T.L. a kilo. The wide use of fats and oils is seen with low income families, who heavily depend on them for nourishment. Only a small amount of meat, but much oil or fat would serve their purpose.

Dairy products took up 9.78% of the food expenditures. During the interviews, in two cases, no expenditures were mentioned about this category; and in a few cases, expenditures made were low. Milk, white cheese and yoghurt were purchased. Eggs were not bought, since they are expensive; one egg costs 40 krş. Some families ate eggs since they had chickens or eggs were sent from

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Anatolia. Usually, half a kilo or 1 kilo of white cheese was bought during the week; the price paid for it varied from 6 TL. to 9 TL. a kilo, according to the quality. White cheese was another item which appeared in income in kind. Often families with small children bought milk (at 1.50 TL. a kilo) daily, 250 gr each day. At times, it was purchased in greater quantities, to make yoghurt from it, too. When it was not made at home, a kilo of yoghurt was 1.50 TL., or a cup of it 1 TL., bought daily in some cases.

The lowest expenditures were made on fruits and fish on which 6.46 and 6.07% of food expenditures were spent. The basket of fruit included oranges, tangerines, lemons, apples, pears, chestnuts, nuts, walnuts, dried fruits, "leblebi" and "gekirdék" (seeds). Apples and oranges were the most frequently purchased fruits. About 2 kilos of apples, 2 TL. a kilo, were purchased each week. Then came oranges, the price paid varying from 1.75 TL. a kilo to even 2.50 TL. a kilo. Tangerines, costing 15 or 20 kuruş a piece, were much less popular. In the interviews carried on during December, grapes were still bought for 1.50 TL. a kilo; peanuts at 5 TL. a kilo, were purchased, too. These, being expensive, could be afforded by the relatively well-to-do families of this area and where few members were present in the household. "Leblebi", or parched chick peas, or "leblebi tozu", a cheap item, were found to be favorite items of the children, and 1 TL. was spent on them each week.

In winter, fruits are scarce and relatively expensive. Whereas, during the summer months, peaches, grapes, pears and

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melons are at their peak, and relatively cheap; so, low income families can afford to spend heavily on these items. The inquiry has shown that, in winter, expenditures on the relatively expensive fruit category were curtailed. Apples, oranges and tangerines were bought. In Anatolia, and in the villages, fruits such as apples, plums, apricots and cherries are dried during summer, for consumption during winter. It is very likely that many of the families have done this same thing.

The fish and meat category, which is the major food category as to its calorie content, was the most expensive one, in fact, a luxury category for these low income families. Fresh mutton, at 11 or 12 TL. a kilo, fresh beef, at 9 or 10 TL. a kilo, and, if with bones, 8 TL. a kilo, were purchased at times by those families. Sixteen families made expenditures on meat during the week in which they were interviewed, and usually half a kilo of fresh mutton was bought. In some cases "kavurma" (fried meat), which is prepared in a special way during autumn, was consumed. Three families bought fish, about two kilos during the week, at 1.50 TL. a kilo. One would expect more expenditures on fish which is in abundance in Istanbul. Besides, there are various kinds, both expensive and cheap. The cheap ones as "hamsi", "palamut" and "istavrit" could very well satisfy the low income families. There were a few cases where the heads of households caught fish themselves, saved some for consumption, sold the rest or even gave a few as a present to his neighbor. But, most of the families preferred meat or a substitute such as beans. In Anatolia, most of the people do not eat fish, and, in fact, do not have the

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taste for it. It appears that these people, who have come from Anatolia, still have not acquired the taste for fish.

Another table, Table A, shows yearly consumption per consumption unit. (1, pp 110) The highest in the category was bread, with a consumption of 133 grams. Fresh mutton, olive oil, milk, potatoes and sugar had the priority in their respective categories

Before ending the "What" part, a final table, Table VII, has been prepared which shows the pattern of expenditures on food categories according to major income brackets. The percentage of food expenditures on cereals showed an increase from 300-499 TL. income bracket, up to 800-899 TL. income bracket. After this, the percentage fell from 42.3% to 30.5%, and then increased to 40.5%. On the whole, the percentage of food expenditures on cereals, generally increased as income increased. With fish and meat, there was a mixed pattern; the highest percent spent on it, 8%, appeared in the 300-399 TL. and 800-899 TL. income categories, and in the remaining categories, the percentage fell to 4% and moved up to 6%.

In the Fats and Oils category, the percentage of food expenditures on it, on the whole, was from 10 to 12%, except in the income brackets 600-699 and 1000 and over, where it became 5.5% and 19% respectively.

The case of Dairy Products was similar; the percentage of expenditures on them was about 10-14%, but fell to 5 and 6% in the same two income brackets. Vegetables started with 12% of the food expenditures in the lowest income bracket and increased to 14%, and then fell to 10% and finally to 5% in the highest income

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TABLE A

Family Budget Inquiry in Ankara, 1954,
of Families of Civil Servants

Year by Consumption per Consumption Unit

	<u>Kgr.</u>
Bread	133.0
Wheat bread	12.4
Wheat flour	7.1
Rice	8.0
Macaroni	6.6
Fresh mutton meat	27.3
Fresh beef meat	1.8
Fresh veal meat	2.4
Poultry	1.9
Animal fats	3.8
Margarine	4.1
Olive oil	6.3
Milk	60.8
Cheese	5.5
Butter	0.4
Eggs	0.8
Yoghourt	10.4
Potatoes	13.4
Sugar	28.2
Salt	1.8
Tea	0.4
Coffee	0.7
Raki	0.4
Beer	3.5
Wine	0.9

(1, pp 110)

TABLE VII

Food Structure According to Income Categories (on 28 families)

Monthly Income	Food Categories						
	Cereals & Cereal Products	Fish & Meat	Fats & Oils	Dairy Products	Vegetables	Fruits	Other Foods
300-499	29.25%	8.25%	12.20%	14.50%	12%	5.20%	15%
500-599	31.50	6.20	10.20	8.70	14.70	6.20	18.20
600-699	36.70	4.10	5.50	4.80	14.50	7.20	17.10
700-799	42.30	6.60	10.60	10.30	9	4.00	13.60
800-899	30.50	8.20	10.70	12	11.20	7.20	1.60
900-999	34.30	4.30	7.30	13.60	10.30	7.30	20.00
1000 and over	40.50	6.50	19	6	5	7.00	13.50

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bracket. The percentage of expenditures spent on fruit increased from 5 to about 7% as income increased. With the Other Foods category, the percentage moved around approximately 14-20%. All this indicates that, at least for the income range characteristic of the group surveyed, it is difficult to hypothesize any general relationship between income and expenditures on various types of foods.

After having observed the food expenditures in more detail, we are to move to the Where, How and Who parts of this inquiry. Here, the place of purchase as to the food, clothing and other items, the mode of payment and the shopper for the same items are analyzed.

C. Place of Purchase:

Table VIII shows from where the purchases were made with respect to food, clothing and other items. For food items, 29 of the 30 interviewed families patronized the local grocery store, and very close to it came the bazaars; twenty bought from the peddlars, and ten bought from such outlets as the fresh fruits and vegetables market, Migros, Hisar and Levent shops.

The local stores in this newly developing area have been established by some gecekondu dwellers in their own houses. The small plate and the goods seen from the window indicate that the place is a store. There are assembled a variety of food items, and such goods as gas, matches, lamp glass, ropes and so on. Usually, what is bought from the local store is "breakfast items", as the interviewed people expressed it. Bread, tea, salt, sugar,

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TABLE VIII

Place of Purchase
(Number of Families)

<u>Food</u>	<u>Clothing</u>	<u>Others</u>
29/30 Local Stores	22/30 Sümerbank	20/30 Bazaars
26/30 Bazaars	20/30 Bazaars	11/30 Kapalıçarşı
20/30 Peddlars	17/30 Kapalıçarşı	6/30 Peddlars
10/30 Others	7/30 Peddlars	6/30 Others
	4/30 Bohçacı	3/30 Local Stores
	2/30 Others	2/30 Sümerbank
		1/30 Bohçacı

Place of Purchase

<u>Outlet</u>	<u>Food</u>	<u>Clothing</u>	<u>Other Items</u>
Bazaar	26	20	20
Local Stores	29	--	3
Peddlars	20	7	6
Bohçacı	--	4	1
Sümerbank	--	22	2
Kapalıçarşı	--	17	11
Others	10	2	6

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Sana, olives and cheese, especially the last three items were bought frequently, every two or three days. Often, children get the daily needed items, such as the loaves of bread.

The bazaars (those in Beşiktaş, Mecidiyeköy, Unkapanı and Eminönü) are favorite shopping places. Some bazaars are set up on different days of the week, at certain areas, e.g. Beşiktaş's day is Saturday. Bazaars perform many services for the customers. In one part, there is the food section; in another there are the clothing and other items. One can find almost anything there, and for lower prices. The same items would sell for more in their original places. One can buy a pair of Tanca's shoes for 45 T.L. When at the shop in İstiklal Street, it would be selling for 135 T.L. What is important is that the customer does not have to shop around in different sections of the city to find what he wants. Everything is brought to his feet; all kinds of commodities are assembled in one place, and for relatively cheaper prices.

The Beşiktaş bazaar, which is very popular with the gecekondu people of the area, is a unique place where many low, middle and even high income families shop. People wander in it, buying high-heeled shoes for 35 T.L. a pair, ready made dresses, coats, suits, cheese, vegetables and fruits. The variety of the customers, and the variety of the commodities offered make it a colorful place. Especially for the families of the gecekondu, whose recreational activities are very few indeed, this place has the charm of a big, noisy fair. The husband who goes to coffee houses as a recreation, and the wife who visits the neighbors, come together and spend their weekend in this Beşiktaş bazaar, meeting friends and chatting

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while they shop around and watch other people.

In the specific gecekondü area, one often sees a man beside a cart loaded with vegetables or fruits, or leading a horse which carries the same items on its back. These are the peddlars who are found in almost every section of the city. It is quite a help for women working at home, to find these people at their doorsteps selling food items like potatoes, which are bought at least once or twice during the week.

Other places of purchase included those shops at Etiler, Levent, Hisar, "Hal" (vegetable market) and Migros. For food items which are bought in greater quantities, that would last for long periods of time, the fresh fruits and vegetable market is the place. There, one buys what he wants for low prices.

For clothing, the findings indicate that most of the families bought from Sümerbank, twenty from the bazaars and seventeen from Mahmutpaşa. Here, the local grocery store had no role at all. These are all low priced outlets where even middle and high income families shop. In Kapalıçarşı, a variety of goods exist. One can easily follow the fashion there at low prices. Shoes in Italian style sell for 50 T.L. Sümerbank's goods are low in prices, but good in quality. The low income families can get clothing items, e.g. shoes which would endure the cobbled, muddy roads of the gecekondü. Middle and high income families, at times, buy from there, since one can usually find commodities to his liking.

As to the peddlars who carry meters of cloth over their shoulders, and "bohçacı's" who knock on doors, carrying a bundle, there were some definite opinions expressed by the interviewed

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families. These sellers were looked upon a little dubiously by some families. Bohçacı would appear at times and disappear again. There was not much of a chance of knowing these wandering people, as there was that chance of getting into personal or close relationships with the sellers at Beşiktaş bazaar. Also, bohçacı did not sell on installment basis. What is more important, some incidents happened to destroy the trust in them. In one case, the bohçacı had offered a piece of material as imported from Germany and named a price accordingly. The mark on the fabric indeed looked of German origin. Later on, it was found out to be home-made and the same material was selling at Kapalıçarşı for lower prices.

Still, many families bought from peddlars shoes or meters of cloth, on installment basis. There is a chance for the wife to choose herself material for a dress, scarves or shoes to her liking. Otherwise, the husband would be doing the shopping for her in Beşiktaş bazaar or Sümerbank where he goes alone. "Who" part of the inquiry indicated that, with some families, the husband shopped for clothing items alone.

For other items, bazaar was the favorite place of shopping. Then came Kapalıçarşı. Peddlars and other outlets located in various parts of Istanbul, shops in Etiler, Hisar and even in Taşlıtarla were more or less popular. Especially big and expensive items like radios, Aygaz were bought from such places. In those cases, the buyer knew the seller and, very possibly, there was trust towards each other. Often, credit was extended to the buyer.

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Peddlers sold the frequently needed items, usually to the wives. Items for the room like cover for the sofa, material for pillows, could be bought also on installment basis. Plates, cups, glasses, that is, those items which were easily broken, were supplied from the peddlars. Finally, another seller called the "eskici" will be mentioned. This person collects old things, clothes, empty bottles, cans and pieces of metal; and, in return, he gives simit, candy, leblebi to children, clothes pegs, baskets, pails and small goods for the kitchen, to the wives.

D. Mode of Payment:

Table IX indicates the mode of payment for food, clothing and other items. The majority of the families bought the food items on cash and open credit, eleven on cash basis only, and one on cash and installment basis.

Usually, milk, yoghurt and olive oil were paid for at the end of the month. In most cases, the purchases were made from the local store on credit basis. Some families bought on credit for five or six days, at the end of which the total amount was paid. Usually, payments were made at the end of the month, and the amounts paid ran up to , generally, 100 or 200 T.L.

A month seemed a long period for some of the families who purchased on credit basis from the local store. These families were anxious about the correctness of their accounts. They said that there was the possibility of the accounts being distorted, and mistakes might have crept in, especially if the period was long.

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TABLE IX

Mode of Payment

(Number of Families)

Food

18/30 Cash and open credit

11/30 Cash only

1/30 Cash and some installment

Clothing

21/30 Cash only

4/30 Cash and open credit

3/30 Cash & some installment

2/30 Open credit only

Others

21/30 Cash only

6/30 Cash and open credit

3/30 Cash and some installment

Mode of Payment

	<u>Food</u>	<u>Clothing</u>	<u>Others</u>
Cash only	11	21	21
Cash and some installment	1	3	3
Cash and open credit	18	4	6
Open credit only	--	2	--

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For clothing and other items, payments on cash basis only, dominated. In both cases, twenty-one families out of thirty, bought on cash only. In clothing, there were two cases where purchases were made on open credit only. From the bazaar, and from the shops in Kapalıçarşı, clothing items were bought on credit and installment basis; especially coats and suits. The same was true with other items like radios, Aygaz and sewing machines, which are expensive. Otherwise, in general, there seemed to be favoritism for cash basis payments among the interviewed families. "Veresiye içen iki defa sarhoş olur", that is, "Who drinks on credit gets drunk twice", was uttered by one of the families, who avoided purchases on credit and installment basis. The expression may imply the anxiety and the sorrow involved in this kind of payment. The people may feel that they do not own the commodity until it is totally paid. They may feel sorry and anxious every time they notice that the good is being used and getting old, but still not paid.

In one or two cases, families hesitated to say that they bought certain items on credit or installment basis. But, in the informal part of the interview, they admitted that some items were bought in this fashion. On the other hand, with the families who bought on cash basis only, the answers were very definite, and uttered in a proud tone.

I was interested to know if there was any kind of relationship between the length of residence in Istanbul, and the use of cash payments. Table X was prepared for that purpose. The table shows that, for all items, food, clothing and others, as the length

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TABLE X

Use of Cash Payments According to Length of
Residence in Istanbul

(Number of families using cash payments only)

<u>Length of Residence in Istanbul</u>	<u>No. of Families</u>	<u>Food</u>	<u>Clothing</u>	<u>Others</u>
1-5 years	12	5	9	9
5-10 years	8	4	7	8
10 or more years	10	2	5	4

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of residence in Istanbul increased, the number of families using cash payments only, decreased. This may indicate that the people who have come from Anatolia, adopt to their new urban surroundings after some time. Once they have jobs, their own homes and the children going to school, they feel secure, and a sense of belonging to the city develops. They know what they want and from where to get them. Since the sellers in the bazaar, Kapalıçarşı and Taşlıtarla, know them and extend credit, then, why not achieve his goal, buy a radio, now!

E. Agents of Shopping:

The last table of the study indicates the shoppers. Here the findings have shown that most of the time, wife and husband alone bought the food items. In seven cases, they provided the food items together. Where mostly the wife bought, she got the items from the local store and from the peddlars. The husband could go to the bazaar or Hisar, Levent or Etiler shops alone, but the women from Anatolia and the villages usually did not go far alone.

For clothing, wife and husband shopped together and did their purchasing. The word "together" was uttered by the husband with smiles, and with the explanation following it: "I wouldn't dare buy for her alone. What might happen if she did not like it?" But, with some families, the husband did the shopping alone. In such cases, women told their husbands what they needed, and the men would buy accordingly. These may be the newcomers from Anatolia, who have not yet got used to taking their wives along with

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TABLE XI

Shoppers

(Number of Families)

<u>Food</u>	<u>Clothing</u>	<u>Others</u>
12/30 Mostly wife	14/30 Together	17/30 Mostly husband
11/30 Mostly husband	10/30 Mostly husband	7/30 Mostly wife
7/30 Together	6/30 Mostly wife	6/30 Together

Shoppers

	<u>Food</u>	<u>Clothing</u>	<u>Others</u>
Mostly wife	12	6	7
Mostly Husband	11	10	17
Together	7	14	6

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them. They prefer their women to stay at home and not to be seen by strangers.

With other items, in most cases, the husband alone shopped. Usually what the wife bought alone was from peddlars or from the local store, such items as lamp glass or various small items. Generally, the important household durables were bought together. For all the items, when the husband and the wife shopped together, it was either at the Beşiktaş bazaar, Kapalıçarşı, Sümerbank or the shops in the Istanbul section.

F. Implications for Marketing:

In this paper, the study was limited in scope to the low income families living in a newly developing gecekondu area. The findings may be important in indicating some characteristics of this market and the overt buying behavior of the consumers. Each year, similar people, consumers, will be coming to Istanbul from various parts of Anatolia, from the Anatolian villages, and enlarging the kind of market which has been studied.

The marketing man is confronted with people who still retain many of their village habits. These are people who like certain food items, who prepare some like "bulgur" (cracked wheat), "tarhana" (dried curds) and so on at home for consumption later on, and do not like to eat fish as most of the Istanbulu do.

The findings of the study indicated that most of the income of these people, about 48%, is spent for food. The major food categories for these people were cereal and cereal products,

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other foods and vegetables, especially potatoes. The trend is on starches, and it may continue like this. It does not seem very likely that the prices of such food items as meat and dairy products, like butter and eggs, will fall and, as a result, they may be considered as luxury items for these people.

More dwellings are built and improvements needed. Accordingly materials such as cement, briquette, etc. will be needed.

As the newcomers from Anatolia adopt to their urban surroundings and their standards of life become higher, their needs and wants increase. About 7.3% of the income of these people were spent on household durables. Various household equipment, mainly goods for the bedroom, kitchen and also such items as radios, Aygaz, sewing machines, will be among the products offered. Among the clothing items, there will be a market for low priced, ready-made apparel for men, women and children, such as coats, suits, jackets and trousers.

For the retailers planning to establish themselves in the gecekondu areas, the assortment policy may be based upon the clues given by the composition of expenditures found out in this study. This would involve the number and variety of the products to be handled, also their style, design and the quality of the articles. The products offered for sale would be mainly food items. Among the food items, those in the cereal and cereal products, items in the other food categories, and vegetables, would take the highest place. Household durables and clothing items would constitute the next largest section of the products offered for sale. Other goods would include the materials for home improvement, heating

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and gas, and items for education, like notebooks, pencils and bags.

The policy in regard to style must conform to the desires of the group of consumers to whom it seeks to sell its products. Those people, at the present, are following their village habits. The style of women's clothing reflects this. The long pyjamas, woolen socks and head covers were mentioned in another section of Part III. At the present, there is no great demand for style change, which makes redesigning unnecessary. Whereas today, in big cities, many products are not worn out, but are being discarded due to style-obsolence; the style of women's clothing makes redesigning necessary at least once every season.

For this market, the restrictions on style change means lower manufacturing costs for producers and the merchant. However, color and design have to appeal to these people, who prefer bright and gay colors. All the products cited have to be low in prices, but still good in quality, so that they can last for long periods of time.

The retailer can carry the products mentioned, and there are reasons for handling a wide variety. In the villages and in Anatolia, the consumers buy almost all they need from a single shop which handles a great number of products. It has also been mentioned that in the large, developed gecekondü areas like Gazi Osman Paşa, there are shops which sell almost everything one can think of. This may be similar to the general store which was dominant in the rural parts of the United States.

The inquiry has shown that these people prefer bazaars, Kapalıçarşı, Sümerbank, peddlars, that is, low-cost agencies and

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low-priced outlets. Pricing policy can be set up on this fact. To sell the products, the retailer should charge lower prices than he would charge in other areas, such as Taksim, Nişantaş, Şişli or Bebek.

The "Where" part of the study may also suggest a shopping area for such a market. In this area, all the shops for food, household goods, clothing and miscellaneous items may be located. In this way, the consumer may find anything he wants in one single place, without travelling around in search of low-priced outlets from where he can buy. This shopping area can also serve as a recreation place. People could meet each other and chat while shopping, and if there were a tea house, sit and have a cup of tea or coffee.

By time, the customers would come to know the retailers established in this area. Care is needed on the part of the sellers in building trust and confidence. This may be an important factor in the development of credit and installment sales. The findings have indicated that, for food items, cash payments are dominant with some use of open-credit accounts; for clothing and other items, payments on cash basis dominated. Accordingly, the retailer can formulate the credit policy. Food items, which make up the majority of products, would be offered on cash and credit basis; then, most probably, the total bill would be settled at the beginning of the month, on payday. For clothing and other items, installment credit could be extended, and the retailer would expect to be reimbursed periodically. It has been observed that the gecekondü people are anxious to make their payments promptly.

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So, it is very likely that the installment payments will be kept up to schedule. It is probable that the purchase on installment and credit will increase for clothing, household durables and other items, in the future, as the people feel themselves as a part of the big city, and acquire the sense of belonging and feel secure.

Finally, to lure women shoppers, the retailers should concentrate on sales promotion. Price appeal can be stressed for clothing and other goods. Women, especially those in the low income group, are price conscious. Service, also, can be used as an appeal. The seller may guide and assist the women shoppers in their selections. The style and design of wearing apparel play an important part in its saleability. To attract women shoppers, colorful and gay materials should be displayed in a prominent place in the shop. Flashy posters and colorful signs can be used to decorate the shops.

The market now resembles a village one, but it is likely that these consumers will gradually adapt to the city life. For the time being, this village type of market can be satisfied at a good profit.

TYPES OF EXPENDITURES

Monthly Income

Fami- lies	Cash	In Kind	TOTAL	Food		Household Durables		Heating, wa- ter, gas		Clothing		Medicine		Education	
				Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
1*	310	11	321	275	69.4	11	2.8	47	11.8	30	7.5	8	2.0	-	-
2*	310	20	330	270	55.7	47	9.6	50	10.3	34	7.0	45	9.2	-	-
3	430	6	436	270	61.9	28	6.4	47	10.7	18	4.1	12	2.8	-	-
4*	300	12	312	260	66.7	5	1.2	35	9.0	30	7.6	-	-	-	-
5	620	20	640	217	33.9	40	6.2	88	13.7	36	5.6	8	1.2	-	-
6	600	-	600	160	26.6	43	7.1	75	12.5	40	6.6	6	1.0	37	6.1
7	1150	35	1185	332	28.0	255	21.5	139	11.7	43	3.6	10	8.4	37	3.1
8*	600	63	663	292	36.4	174	21.7	86	10.7	193	24.1	4	.5	-	-
9	871	35	906	292	32.2	85	9.3	78	8.6	30	3.3	9	.9	25	2.7
10	825	6	831	298	35.8	180	21.0	123	14.0	80	9.6	20	2.4	40	4.8
11	650	38	688	220	31.9	20	2.9	70	10.1	82	11.9	8	1.1	-	-
12	970	65	1035	366	35.3	65	6.2	85	8.2	111	10.7	10	1.0	120	11.5
13	600	200	800	250	31.2	15	1.8	54	6.7	14	1.7	2	.2	20	2.5
14*	605	25	630	271	40.4	56	8.2	133	19.8	30	4.4	3	.4	75	11.1
15	890	25	915	340	37.1	135	14.0	171	7.7	211	23.0	8	.8	51	5.4
16	540	25	565	347	61.4	67	11.0	65	11.5	32	7.4	25	4.4	15	2.6
17	890	51	941	360	38.2	40	4.2	90	9.5	65	6.9	10	1.0	21	2.2
18	609	50	659	262	39.7	30	4.5	90	13.6	21	3.2	-	-	-	-
19	550	40	590	326	55.2	20	3.3	61	10.3	25	4.2	-	-	20	3.3
20	700	35	735	234	31.8	80	10.0	71	9.6	46	6.2	-	-	59	8.0
21	530	25	555	272	49.0	40	7.2	78	14.0	29	5.2	1	.2	20	3.6
22	560	25	585	263	44.9	90	15.0	58	9.9	20	3.4	-	-	-	-
23	780	10	790	358	45.3	-	-	47	5.9	10	1.2	-	-	-	-
24	675	-	675	421	62.3	16	2.3	70	10.3	29	4.2	-	-	20	2.9
25*	716	-	716	480	63.2	18	2.3	130	17.1	53	6.9	-	-	30	3.9

TYPES OF EXPENDITURES

Fami- lies	Cash	In Kind	TOTAL	Food		Household Durables		Heating, water, gas		Clothing		Medicine		Education	
				Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%	Amt.	%
26	600	-	600	205	34.1	13	2.1	44	7.3	12	2.0	5	.83	41	6.8
27	610	25	635	535	84.2	-	-	66	10.3	20	3.1	-	-	10	1.5
28*	700	-	700	550	66.5	22	2.6	110	13.3	58	7.0	-	-	38	4.6

* Percentages are based upon total expenditures, not on total income.

MONTHLY INCOME				TYPES OF EXPENDITURES								
Families	Cash	In Kind	TOTAL	Transportation		Recreation		Home Improvement		Rent		Total Expenditures
				Amt.	%	Amt.	%	Amt.	%	Amt.	%	
1*	310	11	321	--	--	--	--	--	--	25	6.3	396
2*	310	20	330	--	--	19	3.9	--	--	20	4.1	465
3	430	6	436	--	--	11	.025	--	--	40	.091	426
4*	300	12	312	45	11.5	3	.8	12	3	--	--	390
5	620	20	640	--	--	20	.031	--	--	60	.093	469
6	600	--	600	50	.83	2	.0033	50	.083	--	--	463
7	1150	35	1185	60	.05	32	.027	166	.140	--	--	1044
8*	600	63	663	15	1.8	37	4.6	--	--	--	--	801
9	871	35	906	--	--	15	.016	166	.183	--	--	690
10	825	6	831	20	.024	8	.0096	--	--	--	--	769
11	650	38	688	--	--	50	.072	--	--	--	--	460
12	970	65	1035	--	--	8	.0077	50	.048	--	--	765
13	600	200	800	6	.007	8	.010	30	.037	--	--	399
14*	605	25	630	8	1.1	9	1.3	85	12.6	--	--	670
15	890	25	915	20	.021	6	.006	83	.090	--	--	925
16	540	25	565	--	--	6	.010	--	--	--	--	567
17	890	51	941	--	--	2	.002	170	.180	--	--	758
18	609	50	659	6	.009	5	.007	125	.189	--	--	539
19	550	40	590	--	--	--	--	--	--	--	--	452
20	700	35	735	--	--	16	.021	5	.006	--	--	511
21	530	25	555	--	--	10	.018	95	.171	--	--	545
22	560	25	585	20	.034	--	--	8	.013	--	--	459
23	780	10	790	--	--	5	.006	250	.316	--	--	670
24	675	--	675	75	.111	28	.041	--	--	--	--	659
25*	716	--	716	--	--	15	1.9	33	4.3	--	--	759
26	600	--	600	--	--	--	--	--	--	--	--	320
27	610	25	635	--	--	--	--	--	--	--	--	631
28*	700	--	700	--	--	17	1.4	30	3.6	--	--	626

*Percentages are based upon total expenditures, not on total income.

FOOD COMPOSITION

Appendix II

Families	Total Food T.L.	Cereals and cereal products I		Meat and Fish II		Fats & Oils III		Dairy Products IV		Vegetables V		Fruits VI		Others VII	
		Value T.L.	%	Value T.L.	%	Value T.L.	%	Value T.L.	%	Value T.L.	%	Value T.L.	%	Value T.L.	%
		1	275	85	30.9	24	8	34	11	40	14	48	17	8	2
2	270	92	34	24	8	36	13	46	17	16	5	16	5	40	14
3	270	90	33	48	17	27	10	30	11	30	11	9	3	36	13
4	260	54	20	--	--	40	15	42	16	40	14	30	11	54	20
5	217	72	33	24	11	25	11	18	8	24	11	10	4	44	20
6	160	80	50	--	--	21	13	--	--	36	22	11	6	12	7
7	332	110	33	34	10	55	16	28	8	10	3	47	14	48	14
8	292	84	28	52	17	21	7	36	12	32	10	12	4	55	18
9	292	100	34	9	3	31	10	50	17	30	10	10	3	62	21
10	298	83	27	24	8	37	12	28	9	40	12	46	15	40	13
11	220	54	24	--	--	28	12	8	3	50	24	32	14	45	20
12	366	176	48	12	3	84	22	16	4	28	7	--	--	50	15
13	250	100	40	--	--	27	10	32	12	32	12	12	4	43	17
14	271	104	38	--	--	15	5	16	5	52	19	36	13	48	17
15	340	95	27	22	6	24	7	40	11	39	11	48	14	72	21
16	347	94	27	44	12	34	9	30	8	44	12	23	6	78	22
17	360	152	42	16	4	21	5	48	13	36	10	21	5	68	18
18	262	88	33	18	6	10	3	36	13	30	11	24	9	56	21
19	326	120	36	44	13	28	8	16	4	64	19	10	3	44	13
20	234	60	25	32	13	43	18	25	10	32	13	10	4	32	13
21	272	80	29	--	--	34	12	38	13	46	16	24	8	50	18
22	263	90	34	--	--	33	12	27	10	34	12	23	8	56	21
23	358	230	64	--	--	16	4	36	10	14	3	12	3	50	13
24	421	157	37	42	9	36	8	44	10	50	11	22	5	70	16
25	480	184	38	36	7	50	10	55	11	53	11	28	5	74	15
26	205	80	39	--	--	24	11	--	--	22	10	--	--	40	19
27	535	216	40	40	7	43	8	55	10	45	8	40	7	96	17
28	550	150	27	45	8	80	14	86	15	60	10	36	6	93	16

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I.

Ailenin Fertleri	Aile Reisine olan Münasebeti	Cinsiyet	Yaş	Esas Mesleği	Diğer Meslekler	Esas Meslekten bir ay önceki Kazanç (TL)	Diğer Mesleklerden bir ay önceki Kazanç (TL)
Household Members	Relation to Head of household	Sex	Age	Principal Occupation	Other Occupations	Income in TL in previous month from principal occupation	Income in TL in previous month from other occupations
14			33				
5							

Aynı Gelir (TL)
Income in kind

Kira Kıymeti
Rental Income

Sizden Ayrı Yaşayanlara Yapılan Yardımlar
Grants and Aids to Those who Live Outside the Household

Ne zamandan beri İstanbuldasınız? For how long have you been in Istanbul?

Daha önce neredeydiniz? Where have you been before?

Kendi eviniz mi, yoksa kirayla mı oturuyorsunuz? Is this your own house or do you rent it?

Benim _____, Kira _____ Mine _____, Rent _____

Evde Kaç Oda var? _____ How many rooms are there in the house?

Banyo var mı? Var _____, Yok _____ Is there a bath? There is _____, There is not _____

Tuvalet var mı? Var _____, Yok _____ Is there a toilet " _____, " _____

2) Geçen hafta içinde hangi yiyecek maddelerini aldınız?

<u>Cinsi</u>	<u>Unit</u> <u>Birim</u>	<u>Quantity</u> <u>Miktar</u>	<u>Value in T.L.</u> <u>Değer</u>
--------------	-----------------------------	----------------------------------	--------------------------------------

I. Hububat ve
Mamulleri
Ekmek
Un
Pirinç
Bulgur
Makarna
Şehriye
Kuskus
Bisküvi
Simit

Senede 1.000

II. Et ve Balık
Sığır eti
Dana eti
Koyun eti
Keçi eti
Manda eti
Tavuk
Taze Balık
Tuzlanmış Balık
Diğer Kümes hayvanları
Diğer etler

III. Katı ve Sıvı Yağlar
Vita
Sana
Tama
Tereyağ
İç Yağ
Kuyruk yağ
Zeytin yağ
Mısır Özü Yağ
Salat (ay çarçeği yağı)
Susam Yağ

I. Cereal and
Cereal Products

II. Fish and Meat

III. Fats and Oils

Cinsi Birim Miktar Değer

IV Mandra Mamulleri
IV Dairy Products
Taze Süt
Kesik Süt
Süt Tozu
Beyaz Peynir
Kaşer Peynir
Tulum Peyniri
Kaymak
Yumurta

3

30.35

V Sebzeler
V Vegetables
Patates
Domates
Soğan
Fasulye
Lahana
Pırasa
Ispanak
Kereviz
Karnıbahar
Trup
Havuç
Şalgam
Yer elması
Patlıcan
Yeşil Biber
Semizotu
Maydonoz
Dereotu
Nane
Kuru Fasulye
Mercimek
Nohut
Börülce
Kurubakla
Diğer

VI Meyvalar
VI Fruits
Limon
Portakal
Mandalina
Üzüm
Elma
Armut
Ayva
Nar
Muz
Kestane
Fındık
Fıstık
Ceviz
Kuru meyvalar
Hurma
Leblebi
Çekirdek
Diğer

Cinsi Birim Miktar Değer

VII. Others
VII. Diğeri
Şeker
Misafir şekeri (Çu-
kulata
Marmalat, reçel
Zeytin
Bal
Pekmez
Tuz
Karabiber
Kırmızıbiber
Kimyon
Çay
Sigara
Kahve
Bira
Diğeri içkiler
Ihlamur
Anason
Tahin

3. During this year; what have you purchased as household durables?

3. Sene içinde ev eşyası olarak neler aldınız?

Cinsi Birim Miktar Değer

Mutfak Eşyaları
Kitchenware

Yatak odası eşyaları
Bedroom Goods

Değer

Miktar

Birim

Cinsi

Oda Eşyası
Living Room
Goods

Temizlik Malzemesi
Cleaning Items

Dikiş Malzemesi
Sewing Items

Diğer
Others

4. Su, gaz, elektrik masraflarınız oluyor mu?
(Aylık) (Monthly)

Su _____ TL Water

Gaz _____ TL Gas

Elektrik _____ TL Electricity

Kışlık yakacak masrafınız oluyor mu?

Wood _____ TL Coal _____ TL
Odun _____ TL Kömür _____ TL

Do you have expenditures for heating materials, during the winter months?

5. During this year, what clothing items did you buy?

5. Geçen sene içinde hangi giyecek maddelerini aldınız?

Cinsi Birim Miktar Değer

Women's
Underwear
Kadın İç
Giyimi

Women's
Outer Apparel
Kadın Dış
Giyimi

Men's
Underwear
Erkek İç
Giyimi

Men's
Outer Clothing
Erkek Dış
Giyimi

Cinsi Birim Miktar Değer

Çocuk iç
giyim
Childrens
Underwear

Çocuk dış
giyim
Childrens
Outer Clothing

6. During this year, did you make expenditures for the doctor and the medicine?

6. Sene içinde doktor, ilaç masraflarınız oldumu?

Yes No
Evet Hayır
Doktor Medicine
Doktor İlaç

7. During this year, what educational expenditures did you make?

7. Sene içinde, ne gibi okul masrafları yaptınız?

Cinsi Birim Miktar Değer

Önlük
Yaka
Kordela
Çanta
Aidat
Kitap
Defter
Kalem
Silgi
Kalemtraş
Tebeşir
Kağıt
Harçlık
Diğer

8. Have you expenditures for transportation?

8. Vasıta masrafınız oluyor mu?

Evet Hayır Yes No

Nekadar (Aylık)

How much (Monthly)

9. Geçen hafta içinde

Sinemaya gittiniz mi? Evet Hayır Ne harcadınız

Tiyatroya " "

Çalgılı aile matinesine " "

Gazinoya " "

Kahvehaneye " "

9. During the last week

did you go to the movies? Yes No How much did you spend

7. Did you buy
Newspapers

Yes _____ No _____

How much
did you spend? _____

9. Gazete aldınız mı?

Evet _____

Hayır _____

Ne harcadı-
nız? _____

Mecmua " "
Kitap " "
Toto " "
Piyango " X
Diğer

10. During this year, did you repair your house?
Geçen sene içinde evinizi tamir ettiniz mi?

Evet _____
Yes

Hayır _____
No

Ne Harcadınız _____ TL How much did you spend _____ T.L.

From where do you make your purchases?
II. A alışverişinizi nereden yapıyorsunuz?

For Food Items
II a. yiyecek maddeleri için

Type Location
Cins Semt

Bazaar Pazar _____
Peddlar Seyyar satıcı _____
Local Grocery Store bakkal _____
Others - Diğer

For Clothing Items
b. Giyecek maddeleri için

Type Location
Cins Semt

"Bohçacı" Bohçacı _____
Bazaar Pazar _____
Peddlar Seyyar satıcı _____
Sümerbark _____
Mahmutpaşa _____
Others Diğerleri _____

For Other Items
c. Diğer maddeler için

Type Location
Cins Semt

Bazaar Pazar _____
Peddlar Seyyar satıcı _____
Local Grocery Store Bakkal _____
Others Diğer _____

or on installment basis?

III.

Alışverişlerinizi peşin parayla, taksitle, yoksa veresiye mi yapıyorsunuz?

For food items
a. yiyecek maddeleri için

(Nisbetler) Percentages

Cash Peşin _____

Credit Veresiye _____

Installment Taksitle _____

For Clothing Items
b. Giyecek maddeleri için

Cash Peşin _____

Credit Veresiye _____

Installment Taksitle _____

For other items
c. Diğer maddeler için

Cash Peşin _____

Credit Veresiye _____

Installment Taksitle _____

Do you have accounts in more than one place *butcher*
Bir yerden fazla açık hesabınız var mı? (Bakkal, Kasap, V.S.)

Evet _____ Hayır _____

Local Grocery Store

Food Yiyecek _____

Clothing Giyecek _____

Others Diğer _____

IV. Who makes the purchases in the family?

13. Alışverişi ailede kim yapıyor?

Food a. Yiyecek _____

Clothing b. Giyecek _____

Others c. Diğer _____

Do you ever shop together?
Beraber aldıklarınız oluyor mu?

Food a. Yiyecek _____

clothing b. Giyecek _____

Others c. Diğer _____

Beraber nerede alışveriş yapıyorsunuz?

From where do you shop together?