



## MORALLY IMMUNIZING DEBTS: Wage Bank, Gendered Credit Access, and Intimacy in the Soma Coal Basin

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On a sunny afternoon, Ahmet and I sat on the porch of his coffee shop, tuned in to the latest news on TV. I had first met Ahmet years ago, in the aftermath of a disastrous mining accident that killed 301 miners in May 2014 in this lignite coal basin in the North Aegean region of Turkey. Retired in 2018 from twenty-two years of labor in Soma's treacherous underground coal mines, Ahmet had used his small pension to purchase the coffee shop, which was nestled beside an old plane tree in downtown Soma. Suddenly, a piece of news grabbed Ahmet's attention. It was a piece of regular news about President Recep Tayyip Erdoğan showing how sad he was while visiting his mother's grave. After we finished watching the segment, Ahmet turned to me with a curious look and asked, "Do you have any ideas about why Tayyip [Erdoğan] never talks about his father? He mourns his mother, regularly visits her grave, but never speaks about his father." "Why does everyone stop acknowledging their debts to their fathers? What about the prices paid by those fathers?" Ahmet continued his criticism of Erdoğan's ill treatment of his deceased father. Given our long-term relationship, I knew about Ahmet's recurring problems with his son, Yiğit, and Ahmet's reflections on Erdoğan's treatment of his late father seemed to harken to his own frustrations with his son. As was common among fathers in the mining

profession, Ahmet was the one who helped Yiğit get a job in a nearby pit, a fully mechanized one in the region. Before Yiğit started working as a miner, Ahmet had decided to help his son “kick-start a new life path” by buying him a car with the assistance of a bank loan they had agreed to repay together. What had made Ahmet so disappointed was how Yiğit behaved entirely irresponsibly while repaying the loan, which later defaulted, bringing about a series of financial and legal problems for Ahmet.

During my fieldwork in the fall of 2021, Ahmet was still dealing with legal proceedings relating to the default loan. This included a strict repayment schedule that he had been obliged to sign, which, if not followed, could even lead to imprisonment. Although defaults were common in Soma’s accessible but predatory credit economy, these terms still cause embarrassment to Ahmet. Only a few days after we had watched the scene of Erdoğan on television, Ahmet’s coffee shop was once again visited by the paralegals from the debt-collection office for an overdue monthly payment. Sighing anxiously, he began to complain about Yiğit after this visit: “He will never learn to protect himself from the temptations of others! He just doesn’t know how to take control of his life [*hayatına sahip çıkmak*], and that is why he fails to find someone proper. But I am done, as you see this was the last debt that I could take for him.” As his compassionate complaints revealed, Ahmet’s disillusionment about Yiğit did not simply hail from a failed promise in the case of a bank loan. According to Ahmet, most alarming was Yiğit’s lack of motivation to “take control of his life,” despite the repeated efforts and substantial help from his father. In other words, what Ahmet diagnosed as conspicuously absent in Yiğit’s actions was an aspiration to become morally immune to the temptations and interventions of others. This moral failure particularly concerned Ahmet about Yiğit’s future, as he believed his irresponsibility during the repayment process gave evidence of Yiğit’s inability to resist the influence of his peers, invest in his own life, and establish his own nuclear family.

As Ahmet’s help through a bank loan had already failed, what recently concerned him more was Yiğit’s rapidly increasing drinking habit, or “his nightlife,” as Ahmet described it, a habit “that could even lead to his getting fired if he continues to miss his daily shifts.” To protect Yiğit from such a life trajectory, Ahmet had hoped to instill the morally protective function of formal indebtedness in his son. He believed this would help Yiğit establish a family while remaining immune to the “tempting forms of spending money” that often accompany a highly exploitative labor regime in Turkey’s extractive hinterlands, including gambling, falling into the grasp of loan sharks, and alcohol addiction. Ahmet was also wary

of solidaristic temptations for Yiğit, which persist due to the dangerous nature of underground mining work, such as generously meeting fellow workers' informal borrowing requests in a self-forgetful way. Ahmet aimed to teach Yiğit how to become immune to such temptations and eventualities. By utilizing the car and formal debt as an intergenerational pedagogical tool, Ahmet initially aimed to encourage and prepare his son to "take control of life" through formal indebtedness and establish his own family without delay. Therefore, the coupling of mine work and the ideal of the nuclear family crucially linked to "taking control of one's life," something that takes on special features when combined with easy access to credit.

The aspiration to take control of life has long accompanied the shared fate of young men in the region, including first-generation miners like Ahmet, who often "ended up with mining work." As an underground miner himself, Ahmet believed that a moral investment in family life significantly shaped how miners navigated the harsh realities of their labor and "tempting ways of spending money" in Soma. Without an investment in love and labor-oriented marriage and the nuclear family ideal, mining would remain a harshly exploitative form of labor that would quickly consume a miner. However, Ahmet's concerns about Yiğit were particularly noteworthy in the context of an emerging gender imperative in Soma that hinged on fusing mining jobs, the nuclear family ideal, and indebtedness. In Soma, mining and indebtedness have become the primary indicators of a man's readiness to establish a nuclear family since the second half of the 2000s. The doubling of wages and improvements in working conditions in the aftermath of the 2014 accident further reworked this perspective by transforming mining jobs and subsequent credit access into a prerequisite for marriage and access to family love. Accordingly, Ahmet believed that a young man's desire to establish a family and become responsible, currently reworked through the futurity of debt, had the power to transform mining into the beginning of a self-developmental life trajectory in this coal basin.

The increasing digitalization of banking operations in the second half of the 2010s significantly facilitated the procedures for getting access to easy bank loans in Turkey. Moreover, access to the increasing amount of bank loans after the doubling of underground miners' wages in 2015 transformed easy credit into an integral component of a miner's daily economic "repertoire" (Guyer 2004; Maurer 2015) in Soma. By attending to how indebtedness came to be collectively moralized through heightened attachments to nuclear family intimacy, this article identifies the role of a nuclear family-oriented approach to masculinity

and intimacy in the context of cyclical household indebtedness, particularly the way it couples easy access to credit and formal indebtedness with the promise of protecting self and others from other forms of social expectations and burdening obligations. In this context, easy indebtedness through formal bank loans and one's ability to navigate their terms have become the primary means of measuring a man's dependence or independence in Soma. In other words, in addition to providing access to intimate forms of belonging and nuclear family love, credit access and debt have given rise to a new "moral accounting" (Graeber 2001) among Soma's mining families, which depends on one's adeptness at managing formalized debt transactions as a developmental pathway—the primary and most practical indicator of one's moral immunity.

In this article, I show how *borçluluk*, or "indebtedness," emerged as a financial, moral, and relational status of being, and how it forged a moral life path for miners in Soma amid the provisioning of easy access to bank loans, often with the sole condition of making regular wages. My insights come from long-term engagement with Soma's miner community since 2014, along with fieldwork conducted with miner families, bank workers, and labor activists between 2019 and 2023. By tracing the life trajectories of easy bank loans across various settings—from mines to extended family networks and nuclear households—I show how the emergent masculine imperative of moral immunity opens new avenues of financial value extraction for the domestic banking sector through the effective functioning of this new intimacy regime hinging on love- and labor-oriented attachment to nuclear family, as well as a recently cultivated empathic disposition among Soma's miner community. In doing so, I contribute to the ongoing discussion about how credit access "regulates" when directed at the household sphere (Gregory 2012; Lazzarato 2012; Núñez 2023; Zaloom and James 2023) and how monetary indebtedness can become a means to make and unmake intimate obligations (Han 2012; Schuster 2015; Zaloom 2019). By examining how easy access to credit and cyclical indebtedness became practical means for mutually reassessing intergenerational and kinship expectations in Soma's miner community, along with mine work-informed attachments to masculine pride, I want to direct attention to "collectivizing work of credit" in a globally financialized present.

The aspiration of moral immunity built on the nuclear family ideal constitutes an important dimension of the structures of feelings accompanying household indebtedness. The heightened investment into this form of intimacy also indicates the emergence of new moral dispositions to reconfigure one's

expectations and obligations in different intimate settings. In other words, the rescaling of forms of intimacy through credit access endows the state of indebtedness with moral transactional potentiality, which permits a person to move between different scales of expectations (Guyer 2004), the most intimate one, and the anchor, being the nuclear family. With the exception of cases in which they had defaulted on their loans, indebted miners emphasized how indebtedness with formal bank loans unexpectedly became “lifesaving.” This view of indebtedness as “protective” did not simply result from loans helping them survive a financially difficult period or make familial investments; cyclical indebtedness for familial needs—this new common moral anchor—helped miners reconfigure the flows of expectations from their families, as well as temptations and disappointments created from aboveground and underground everyday relations. To elaborate further on “protective” attachments to debt in Soma and how this ideal of immunity promises one “to be absolved” in certain conditions, I build on the Italian political philosopher Roberto Esposito’s (2011) attention to the “semantic polyvalence” of the concept of immunity. By digging into the semantics of immunity, Esposito highlights immunity’s indispensability from a particular imagination of community relations and prescribed obligations through the connections between *immunitas* and *communitas*, which are both derived from the Latin word *munus*, or “duty.” “The immunization paradigm” operates by rendering the desire for “self-preservation” as the mutual limit that divides self and others in a mutually beneficial way, and that is why Esposito (2008) addresses “immunity” as a critically underlying and immanently reproduced feature of the modern paradigm of self, community, and obligations, something often sidelined as a result of the dominant focus on biopolitics over life (Esposito 2011).

By introducing the concept of moral immunity, I aim to highlight how gendered credit access can foster a new form of social belonging as well as boundary making within the masculine social sphere through a moralized attachment to debt and the moral transactional potentials of indebtedness. By translating the desire for immunity into a mutual concern and a moral disposition that would protect both parties and thus eventually contribute to protecting the greater body, “the community,” Esposito’s approach reveals how collective attachments to immunity can operate as the most intimate iteration of “possessive individualism” by intertwining the desire for self-preservation with the promise of *mutual protection*. My informants repeatedly highlighted this promise of “mutual protection” by emphasizing the ubiquity of debt among the miner community and how they avoid asking for informal loans from fellow miners, which also offered

a glimpse of a different approach to the problem of reciprocity accompanying the provisioning of easy access to credit instruments. This prevalent aspiration for moral immunity via easy bank loans thus reveals how indebtedness comes to forge new mutual ethical dispositions toward obligatory relations. Beyond shielding one from the exigencies of everyday life, indebtedness could help remain “understandable” and even “ethical” while being withdrawn from other forms of intimate expectations and solidaristic encounters. For the purposes of this article, I attend to this function of exemption and absolution of moral immunity, given that the pivotal link between immunity and indebtedness lies within the confines of nuclear family bonds. The intimate ties to the conjugal nuclear family and love- and labor-oriented duties toward this intimate unit are now addressed as the proper way of displaying love and responsibility in Soma. Accordingly, investments in indebtedness could render a family man morally exempted, absolved, and validated in the eyes of the community, further shielding him from other forms of expectations—in other words, rendering him “morally immune.”

### **REVERTING THE GENDER OF INCLUSION: The “Wage Bank” and the Familial Lives of Easy Bank Loans**

Since its introduction in 2005, “credit for need” (*ihtiyaç kredisi*) has proved an increasingly popular financial product in Turkey, contributing to the unexpectedly rapid growth of the national banking industry alongside other forms of consumer credit (Karaçimen 2014; Akçay and Güngen 2019; Açıksoz 2020). Access to credit for need is straightforward—people only require documentation that they earn regular income to establish their creditworthiness. Most coal miners in Soma have, at least once, taken out a small bank loan that falls under the generic title of credit for need. For the national public, the disastrous underground accident in 2014 first unveiled the problematic relationship between mining work and excessive indebtedness in Turkey. In the days following the accident that killed 301 miners in one of Soma’s half-mechanized pits in May 2014, national media featured numerous interviews with survivors who told their stories of cyclical indebtedness with easy bank loans or credit cards to which they gained access through their stable work in the insecure underground mines. In response to national outrage, almost all of Turkey’s national banks issued statements about cancelling or restructuring debts of deceased and injured miners. However, indebtedness has continued to surge in the Soma region despite the accident and the public outcry it caused. This is primarily due to how debt has long become a moralized means for masculine working-class

self-making—particularly in Soma, where it constitutes the primary means of establishing a nuclear family.

A year before this mine accident, the high level of indebtedness among mine workers had risen to national attention after the state-owned Turkey Hard-Coal Institution (Türkiye Taşkömürü Kurumu, hereafter THI) in Zonguldak, an industrial mining city in the Black Sea region, issued a circular “to warn indebted miners about their excessive levels of debt.” Zonguldak, known for its hard coal reserves, is the first and most renowned coal basin in Turkey, and until today, the state owns most of the pits through THI. This circular, issued in January 2013, had warned indebted miners that “if they fail to pay off their debts to banks in a year, their contracts will be cancelled without any compensations.” According to the circular, “there are a lot of miners dealing with impoundments, and some of them don’t get any monthly payments due to the deductions for their unpaid debts to banks.” Moreover, to justify this decision, the circular further stated, “A significant number of indebted miners recently had work accidents.” Attributing ongoing underground accidents to indebted miners, the circular sparked a public outcry, and was soon replaced with a revised version featuring less controversial recommendations, such as “improving miners’ financial literacy to free them from debt bondage and increase their motivation to work.”<sup>1</sup>

While not mentioned in the THI’s statement, the unexpected rise in the number of indebted miners across various coal basins in Turkey had followed the rapid introduction of new credit mechanisms to workers with a documentable salary. These credit instruments were provided through partnerships between specific national banks and THI or private mining companies, which were designated as the official financial institutions responsible for distributing workers’ wages over periods of three to five years. Although mine work has long operated through formal contracts in western Turkey, and mine workers had been formally registered in most cases, wages in Soma’s private mines were traditionally disbursed manually at the end of each working week to groups of miners on the same shift. It wasn’t until the second half of 2000s, coinciding with the expansion of extraction in the region, that mine owners began to mandate that workers open accounts with specific banks for the purposes of wage deposits.

The rapid formalization of the wage-payment structures, and the broader national financial development through digitization, paved the way for miners to gain access to a wide array of credit options, many of which explicitly sought to use their wages as collateral.<sup>2</sup> The adoption of this new payment arrangement in Soma’s extractive industries mirrored a cross-industry trend in Turkey.

Beginning in the 2010s, many companies, especially those dependent on high numbers of employees, began to make special *maaş müşterisi*, “wage-customer” contracts with the national banks. The mining sector, for example, held competitive procurement bids with banks to secure favorable terms. This competition even extended to attracting personal customers, including retirees, through a range of incentives such as bank promotions. As banks began competing with each other, they offered exclusive onetime payments made to customers on their agreement to wage-payment contracts.

This growing credit economy operated under the strict regulation and mediation of the Turkish state. Initiated as a response to the 2001 financial crisis with the aim of establishing a “reliable and self-sufficient domestic credit industry,” the Turkish state’s commitment to the “financial deepening” policy facilitated the rapid development of necessary legal and data-sharing infrastructures with private banks, precipitating the national financial model of *maaş bankası*, “wage bank,” significantly easing the extension of credit and the debt-collection process.<sup>3</sup> As a bank’s wage customer, one can easily obtain a credit card with a generous limit, enjoy fast processing through mobile banking, and is eligible for special interest rates in the case of credit for need, and so on. In this sense, the wage-bank contracts signed between companies and banks silently bred a second contract between banks and workers with the already stated financial rights and promotions and set the stage for the financial inclusion of the working-class masses through state-provided infrastructures—as the most profitable consumer profile for accessible, fast, but predatory consumer credits.

Unlike microcredit initiatives, which typically target “disempowered groups” such as unemployed women and disabled citizens (Schuster 2015; Roy 2010; Rankin 2001) or those in the “informal economy” (Elyachar 2002; Campbell 2020), the Turkish model of financial inclusion is not based on a selective strategy of inclusion but on a strictly gendered and moralized one through the domestic credit industry’s focus on working-class males earning regular salaries. This approach has been accompanied by a moral imperative to address these small loans as a means of self-help for working-class households. In this sense, the wage-bank model and credit for need significantly differ from microcredit projects, which have been the primary forms of lending to the poor through financial inclusion policies. Furthermore, unlike microcredit projects, the nationally provided easy bank loans included in the official category of credit for need do not require borrowers to specify how they will use the funds. Borrowers are completely free and flexible in terms of how they utilize such loans and on whom

or for what this money is spent, further highlighting their morally creative potential. By leveraging this flexibility of the concept of need, the Turkish banking sector has repeatedly mobilized a benevolent and supportive discourse targeting the young male population through a specific framing of the nuclear family as a node of self-sustenance and moral pride. Similarly, framed as “providing cheap and fast consumer credits to everyone in urgent need while simultaneously saving them from the shame of asking for help from others,” gendered narratives surrounding easy access to credit were frequently conveyed in credit advertisements through the portrayal of “an adult male,” typically depicted as “a needy but proud father.”

As this highly masculinized discourse around credit access has revealed, its intricate ties to the family is what rendered debt a “socially sanctioned” (Roitman 2005) economic and moral relationship in contemporary Turkey. As illustrated by Nükhet Sirman (2005), the patriarchal modern nuclear family has played a pivotal role in Turkish nationalism and citizenship frameworks, giving rise to a state discourse centered on themes of love and intimacy—what she terms “familial citizenship.” The nuclear family has become the cornerstone of the ideal of “strong nation” since the founding of the Turkish Republic (Sirman 2005, 2007; Babül 2015), and one of the most effective means of governance. Moreover, the concept of indebtedness has historically proved a central feature of Turkey’s welfare framework, where deservingness and resource distribution are systematically linked to a family-centric and “benevolent” logic (Yoltar 2020). This long-term emphasis on the nuclear family ideal in Turkey’s modern nation-building process and social policy regime serves to further cement “moral immunity” as the primary masculine imperative in a financialized present. The gendered discourses surrounding national credit access, emphasizing masculine pride, have reinforced this moralized attachment to the nuclear family ideal by endowing it with the futurity of monetary debt. The pursuit of moral immunity via credit access therefore illustrates a critical turning point in reshaping gendered notions of social belonging on a broader scale, presenting a fresh interpretation of sovereign masculinity (Açıksöz 2020) at the national level. If a man can effectively employ readily available credit in a morally responsible manner, and can successfully navigate formal debt transactions, this can serve as a practical indicator of moral immunity—even in the absence of generational wealth or other conventional markers of masculinity. Therefore, in its coupling with easy credit access, the love- and labor-oriented imagination of the nuclear family ideal creates a practical way of realizing a life trajectory drawn for a moral and self-motivated

man—something that would quickly empower him by rendering him immune against not only temptations but also the “interventions of others.”

The assemblage of family love and masculine pride shaped highly gendered moral concerns among Soma’s coalminer households, ones that furthered credit demand and cyclical indebtedness. [Caroline Schuster \(2015\)](#) demonstrates that, in the case of microcredit projects in Paraguay, the primary determinant of accountability was women’s supposedly natural embeddedness in their social networks, which would make them responsible borrowers in a group setting, thereby ensuring the repayment of loans through a “social collateral” instead of physical ones. Echoing Schuster’s concept of social collateral, the domestic credit industry in Turkey assumed that the social embeddedness of gendered aspirations, or more precisely, a highly masculinized form of reordering social obligations, would provide the primary means of extracting financial value. The provisioning of easy access to formal debt to male breadwinners thus prescribes a particular form of “kin labor” through heightened attachments to nuclear family love and masculine pride, rendering the nuclear family the “social unit of debt” ([Schuster 2015](#)) in Soma.

### **TAKING CONTROL OF LIFE AND EXPECTATIONS: Underground Extractive Labor and Debt**

Beyond gendered discourses surrounding easy bank loans at the national scale, the peculiar history of Soma’s transformation into a coal-mining town intensified moral attachments to easy credit mechanisms as a means for taking control of one’s life and masculine self-making. Until the 2000s, Soma, a mid-sized town in the North Aegean region of Turkey, was known for its profitable and state-subsidized tobacco cultivation. However, in the two decades following agricultural reforms and the reduction of state subsidies aligned with Turkey’s EU accession process, Soma shifted to an economy centered on mining. Neoliberal policies, driven by an International Monetary Fund (IMF) recovery program after the 2001 economic crisis, accelerated the region’s agricultural transformation. The hasty enactment of a tobacco law in 2002 ([Kayaalp 2009](#)) led to significant economic losses for family farms dependent on tobacco cultivation, as it effectively terminated almost all state subsidies ([Çelik 2023](#)). On the other hand, a strict implementation of the economic recovery program accelerated the privatization of state enterprises, especially in natural resource extraction and energy production. Soma’s lignite coal pits and lignite-firing power plants in the region formed part of this transformation. From 2002 onward, an increasing

number of local residents began working in the region's lignite mines, and the Soma basin became a magnet for young men seeking stable and formally registered employment in the extractive industries (Demirci 2025).

Most of Turkey's domestic coal resources (92.5 percent), including Soma's young basins, are composed of lignite. Lignite, which has a lower heat value than hard coal, was considered an unpopular fossil fuel for many decades due to its unprofitable nature. The construction of large-scale extractive infrastructures in the region was therefore delayed until the start of a revised nationalist outlook in energy development policies in the 1950s. "As a country that was, and still is, heavily dependent on imported energy" (Atiyaş, Çetin, and Gülen 2012, 2), each move to expand cheap domestic energy resources in Turkey depended on the intensification of lignite extraction, especially since the 1980s. This is because lignite constitutes one of the most plentiful natural resource in Turkey—around 20 billion tons with recently discovered resources.<sup>4</sup> Eventually, in the late 1970s, amid the global petrol crisis, lignite coal came to be identified with national sovereignty through this natural resource's capacity to shape a new national energy policy (Mitchell 2011), primarily focusing on domestic resources.

The rapid introduction of neoliberal policies after the 2001 crisis further deepened Turkey's dependency on lignite coal in line with increasing energy needs to boost national industry. It initiated a harsher extraction policy in the young lignite basins of Turkey, specifically in the Manisa-Soma basin (Çelik 2023). Beginning in the early 2000s, most of the existing coal pits were rapidly privatized without proper regulations (Avşaroğlu 2007), and the number of mining fields as well as mine workers in the region quickly increased. Privatized coal mines in the Soma basin, characterized by low wages and technical insecurity, began operations in the second half of the 2000s. Initially semi-mechanized and later fully mechanized, these mines operated with the Turkish state acting as a guarantor to purchase the extracted coal, primarily for use in the state-owned Soma B coal power plant (Erensü 2018). About 13 to 15 percent of Turkey's electricity production has been sourced from domestic lignite in the past decade.<sup>5</sup> To further increase the share of lignite in total energy production, the Turkish state has pursued large-scale initiatives under the *Milli Enerji* (National Energy) policies introduced in 2017. These policies include plans to open several new lignite mines and construct more than ten new domestic lignite-firing power plants.

On several occasions during the extensive time we shared, Ahmet told me how he, his wife, and their daughter "ended up with nothing" when they first moved to downtown Soma for the mining job in the late 1990s, and how they

were unexpectedly excluded from extended family solidarity. Like most agriculturalist-turned-miners, they migrated from a nearby village, only forty-five minutes away from downtown Soma. Ahmet was “the third boy who left the village for mining work,” and his decision to become a mine worker and migrate to Soma with his nuclear family strained his relationship with his natal family. At that time, underground mining work was still stigmatized, primarily due to the dehumanizing nature of the job and the implications of migrating to the city (Soma is often referred to as a “city” [*kent*] by the mining community, despite its official designation as a township). Despite this stigma, many other young men from his village followed the same path and “left to find a *sigortalı* [insured] job in Soma or other areas” as Ahmet put it, which would mean gaining unlimited access to health care for the entire family, as well as the national pension plan. For Ahmet, becoming a miner in the expanding underground pits of the region was, thus, the initial step toward securing essential social services for his nuclear family, establishing his identity as a self-sufficient man, and taking control of life “without relying on anyone.” This masculine ideal of “not relying on anyone” long became a tool for extraction, extracting not only coal but different forms of value and virtue after the opening of private mines.

For an adult man, dependence on one’s natal family implied a reluctance to mature into a self-sufficient adult, especially within an economically declining environment, and such a dependency suggested perpetual vulnerability to external decisions and interventions concerning one’s life, often articulated through the idiom *kimseye muhtaç olmamak* (not being dependent/*muhtaç* on anyone). This phrase, which frequently appeared in my conversations with both generations of miners but was particularly emphasized by older miners like Ahmet, held specific cultural connotations. *Muhtaç*, coming from the Arabic root *hwj*, is directly related to *ihtiyaç*, “need,” and literally translates as “the one with needs.” Its nuanced connotations in everyday Turkish culture often oscillate between “needy” and “necessitous,” and it is even widely associated with *sakat*, “impaired,” and “the disabled street beggar,” revealing how *muhtaç* provides a multidimensional analytic for the “heteropatriarchal contract” (Açıksöz 2020) by sketching out who is structurally excluded from the category of “independence” (Ferguson 2015). In this sense, gendered analytics of *muhtaç* operate as an abstract yet persistent force, marking a body—primarily a male body—as incapable of generating or utilizing subsistence means, a fatal flaw that would undermine any claims for independence.

Recently, attachments to easy bank loans as a means for taking control of one's life have become morally productive in this intergenerational setting, particularly through stories such as Ahmet's. According to the discourse of *muhtaç*, reliance on one's natal family had to be avoided at all costs in Soma. For Ahmet's generation of miners, foregoing financial assistance from their natal families and bravely venturing into the depths of the underground became crucial manifestations of masculinity under the shadow of the gradually decreasing income of family farms. This peculiar attachment to mine work also drove fathers' help to their sons to obtain mine-working positions, even after the disastrous accident of 2014. Gaining control of one's life by securing stable waged work in the region's expanding coal mines has long been the first condition of the masculine covenant carved through long-term investments in the ideal of self-sufficiency—an intergenerational condition for becoming a moral and independent man.

For Ahmet, who had a troubled relationship with his natal family after he became a miner, purchasing a car with a bank loan constituted an act of care, given that the prevalent expectation is the personalization of credit—taking out bank loans individually and successfully navigating the repayment process without default. When Ahmet initially decided to take out the loan and buy the car, Yiğit promised to pay at least half of the thirty-six installments with his salary. Ahmet hoped this would help Yiğit develop a strong bond with his profession. By accelerating the purchase of a car, Ahmet thus invited Yiğit to cultivate moral immunity and have a self-evident reason to resist “the temptations of his friends.” These temptations primarily include nightlife in various pavyons, as well as alcohol addiction.<sup>6</sup> There are also even more dangerous temptations, such as gambling in village coffee shops with friends and succumbing to one of the region's dangerous loan sharks. Despite Ahmet's efforts, Yiğit's drinking habit intensified in the first year of his mining job, and eventually their agreement fell through. Meanwhile, after witnessing the death of another fellow miner in late 2018 when a roof collapsed, Ahmet went through a depressive episode, leading to his unanticipated retirement. Following his retirement, he struggled to pay the installments back alone in addition to the expenses for the new coffee shop he had bought, eventually defaulting on the bank loan and falling into the grasp of predatory debt-collection offices.

Despite Ahmet's help of taking out the loan himself as a father and the failure of the moral pedagogy of indebtedness in Yiğit's case, Ahmet's hope that Yiğit's adherence to credit repayments would instill prudence in his life decisions aptly illustrates how easy credit access has come to shape a new gendered moral

framework in Soma. The prism of easy access to credit, along with pride-induced attachments to insecure underground minework, prompted different possibilities in intimate relations in this coal basin. As exemplified by Ahmet's perspective, bank loans are now seen as practical solutions and frameworks that limit solidaristic relationships, aligning with the intergenerational imperative of self-sufficiency within the miner community and the recently cultivated pursuit of moral immunity. This evolving moral ecology has imbued easy credit access with a particular moral power by providing a framework for navigating intergenerational and intimate relationships through bank loans. Thus, beyond merely operating as a disciplinary pedagogical instrument between generations, debt becomes a prevailing tool for regulating intimate expectations within this new moral ecology accompanying the introduction of easy bank loans. Hence the investments and sacrifices made to avoid dependency (*muhtaç*) status in Ahmet's generation, and the pursuit of moral immunity for the second generation of miners, are not merely about "the management of self or individualized life" (Foucault 2008). Instead, these gendered concerns center on managing intimate relationships and positioning oneself to navigate diverse expectations and scales of intimacy with minimal trouble.

In his seminal work on the affective reproduction of the globally expanding debt economy and the creation of "indebted subjects," Maurizio Lazzarato (2012) highlights the new temporal dimension of financial capitalism, wherein the future is captured and controlled through credit. "Whereas the real economy impoverishes the governed as wage earners and possessors of social rights, finance claims to enrich them through credit and stock" (Lazzarato 2012, 110), but finance does this in a particular way by rendering the uncertain future "knowable," by controlling it through credit and "the promise to pay back." In so doing, debt initiates a particular form of subjectivity through accountability by the functioning of this "future promise" (Nietzsche 2006; Lazzarato 2012). Lazzarato argues that the current pervasive creditor-debtor relationship thus requires "*ethico-political work on the self*, an individualization involving a mix of responsibility, guilt, hypocrisy, and distrust" (Lazzarato 2012, 130; emphasis mine). Despite his inspiring description of how expansive credit access and personal indebtedness engender a stricter control of capital over life and future, something also exemplified in Soma's cyclical debt economy, Lazzarato overlooks how debt and indebtedness, including monetary indebtedness, constitute intricate social relationships that combine multiple actors and mutual obligations that are crudely framed in the category of "household" (Yanagisako 1979; Zaloom

and James 2023). Thus they involve morally generative encounters among close kin and within the household itself.

Contrary to Lazzarato's focus on individual affective analytics of indebtedness, since Marcel Mauss (2016), anthropologists have primarily attended to the "collective regulation" function of forms of indebtedness. As anthropology has long addressed, and recently reiterated as a response to evolving forms of credit access, even if credit and debt "regulate," the unit regulated by relationships of indebtedness lies well beyond the self and its subjective affects and dispositions (Peebles 2010; Roitman 2005; Schuster 2015; Rudnyckyj 2017; Zaloom 2019). One crucial theme commonly addressed in the expanding literature on microcredit is how access to credit can instill, reproduce, or strengthen gendered forms of sociality and social belonging (Schuster 2015; Han 2012; James 2015). Second, such gendered models of provisioning access to easy credit depend on affect-laden relations such as kinship-mediated obligations or group-based responsibilities through "mutual guarantee" and "joint liability" (Roy 2010; Zaloom 2019; Schuster 2015). Similarly, by attending to the power of relations and being "oriented in different ways in time and to time" (Han 2012, 232), anthropologists have also long focused on how credit comes to work on mutual expectations (Graeber 2001) and their temporality (Parry and Bloch 1989), instead of instilling prescribed forms of individualization.

Credit access creates multiple and sometimes contradictory forms of gendered sociality, though often beyond the suggested communitarian or discipline-laden forms of entrepreneurship (Schuster 2014; Han 2012; James 2015). Instead of simply enabling a desire for masculine sovereignty or individualization and, thus, independence and freedom from genealogical hierarchies (Povinelli 2006), in Soma, credit access regulates through a gendered ideal of social cohesion that depends on a highly moralized approach to nuclear family intimacy, rendering debt an intimate tool for self-making and regulation of one's relationships. This gendered form of credit access thus reveals debt's *collective regulatory capacity* in terms of "shaping the priorities and proximities" (Schuster 2014, 566) and of reordering claims that come with different forms of intimate relationships. As Ahmet's way of utilizing debt as a tool of cultivating moral resilience revealed, such a "collective form of debt" could educate a person about how to manage various monetary claims. Thus what is at stake in such a highly gendered model of credit access lies well beyond the "moral evaluation of transactors" (Gregory 2012) or beyond disciplining them through guilt and accountability (Lazzarato 2012).

What lies at the core of this collective moral investment to indebtedness is the nuclear family ideal. It translates moral immunity via indebtedness into a collectively shared gender imperative among Soma's miner community and redraws mutual expectations and limits of solidarity. As I continue to elaborate in the following section through the story of another young miner, the intertwining of the nuclear family ideal and easy credit access further endows the ideal of moral immunity with an empathic approach by reframing indebtedness for familial debts as a ground for mutual understanding within miner families and between fellow miners. Easy credit access and the collective nature of a family and familial debts thus help miners in Soma reconfigure the scope of expectations in various other intimate settings, be it natal family, siblings, extended kinship networks, friends, or fellow workers.

### **“LEARNING TO PAY YOUR OWN DEBT”: Caring through Collective Indebtedness**

Almost all the young miners I interviewed during my fieldwork took their first bank loan during the first six months of work and would typically use the money to pay for marriage expenses. As a young miner, Murat, expressed it, for their generation, access to family intimacy starts with becoming a miner and “a reliable man who is not afraid of debt.” “Consider your parents,” he suddenly invited me into his intricate moral definitions when we first met, and continued, “Who could want their daughter to marry a wanderer? He needs to be responsible. He needs to have a stable job and life, and mine is the easiest job here, especially after the accident.” Most of the second-generation miners of Soma began working within the formalized and financialized payment structure accompanying the semi- or fully mechanized working regime underground. Mechanization attempts started in the basin in the early 2010s. By the summer of 2023, most mine pits were entirely mechanized, or had at least adopted semi-automated systems for coal and miner transportation. These changes led to new pit fields, restructuring the underground hierarchy by gradually eliminating the miners' autonomy underground, and doubling the number of mine workers in the region. After the accident in 2014, conditions improved to an extent; wages doubled, most of the mining companies started to pay overtime, and the frequency of roof falls at least decreased, but indebtedness continued to surge and turned into a collective condition for young miners, as exemplified by Murat's account.

When I first met him, Murat was planning to marry his long-term girlfriend and had been continuing his long search to secure financing for a proper

apartment. He also hailed from a family of miners: Murat's deceased father had worked in state-owned extractive industries for nearly a decade, while his older brother was now employed in a private mine nearby and resided in downtown Soma with his wife and children. They had lost their father and mother at an early age, and Murat grew up with his grandmother and older brother, so his attachment to his brother sounded more like a father-son relationship. When he was just a young boy, his brother once took him to the mine pit without providing a safety light, an experience that both frightened Murat and left him grateful for making him aware of the job's risks and "encouraging him to focus on his education instead." Like several other young men in the region, he had never aspired to become a miner. Initially, he pursued admission to military school, viewing it as an avenue for higher education, decent future wages, and state-provided social benefits. However, the permanent closure of military schools by the Turkish state following a coup attempt in 2016 led Murat back to Soma. Given his higher education, he started working as an electrical technician in an entirely mechanized underground pit, which began operations after the accident of 2014.

For Murat, the combination of mining work and indebtedness offered both a means of self-development and a form of constraint, primarily due to changes in the mining process. The new extraction model relied on mechanization, including roof-bolting systems, automated excavators, and conveyor belts for coal and worker transportation. Some miners, like Yiğit, operated machinery, while others, like Murat, were responsible for monitoring and maintaining electronic systems. Some still performed tasks that resembled traditional mining, collecting leftover coal and placing it back on conveyor belts using picks, thus the recent mechanized system required multiple supervisors and constant interaction with them. This loss of autonomy underground was what rendered indebtedness particularly restrictive according to Murat, as it forced miners "to obey the silly orders of several supervisors." Although he initially considered quitting the job due to these underground pressures, leaving proved nearly impossible in the case of indebtedness and need for a stable income, which, according to Murat, "partially subordinates you to the underground." Yet it also offered the most accessible path to self-development, as he aimed to secure a consumer credit to pay the principal amount for the apartment he desired. Although mining work still takes place under highly exploitative conditions, even in the region's most advanced mine, debt imparts a sense of futurity in Soma. It provides a flexible timeline to fulfill prevailing gender obligations and serves as a moral shield by binding the future to the underground. The breadth of the debt economy thus reveals a

unique, financialized transformation of masculinized labor power, one that historically relied on “stability” as a motivating force for work (Castel 2003; Muehlebach 2011). In Soma, this futurity operates primarily through access to credit.

When I later met him for an interview a few months later, Murat had already bought the apartment. Sharing his pride in doing this all on his own, he told me the story of how he used to sleep in the barracks next to the mine pit in the first months of the job. His voice tinged with pride when he explained how it helped him “save more money,” given the soaring housing costs in downtown Soma that had accompanied the influx of immigrant miners. He had met his girlfriend before leaving for military school, and that was why he had already started to realize his plans to buy an apartment to accelerate the marriage process, and he was proven right. After he bought the apartment, their engagement quickly followed, with a wedding planned for the summer of 2022. As he mentioned several times, his in-laws were quite proud of him. Even though he didn’t have his parents to support him, they knew he was “a reliable one due to his current attempts to follow his own path.” Murat’s indebtedness, and its moral transactional capacity, helped him show himself as a responsible and reliable young man. As Murat’s pride in purchasing his apartment solely through his own efforts highlights, mine work and credit access intertwine to forge private success stories for young men in the region. Mining work in the underground pits becomes the primary tool to build a moral self in Soma through its coupling with credit access by initiating a new trajectory of self-development through making the right kind of investments in intimate relations with the futurity of debt. In this sense, Murat’s story also helps illustrate the intricateness of the life trajectory Yiğit failed to follow, one that, according to his father Ahmet, further hindered his access to nuclear family intimacy.

However, what is crucial here and what further clarifies moral immunity’s capacity to engender mutual ethical and empathic dispositions lies in a different aspect of this story, one repeatedly mentioned but each time sidelined in Murat’s narration. While Murat continued sharing the story of how he found the right bank loan with the best rates, I recalled the time he had spent in the mine barracks, originally built as changing cubicles. As it was quite contradictory to the national rhetoric about family solidarity and norms of hospitality among close kin, it was very striking that he did not stay with his brother, who also lived in downtown Soma, and instead kept sleeping in these small barracks. Given their close relationship and the father-son dynamic they shared, I eventually asked him why he didn’t stay with his brother. Murat calmly responded by addressing an

empathic feeling that accompanies the ubiquitous nature of indebtedness and family-related responsibilities among miners. “You don’t expect your brother to look after you all the time. He already has his kids to look after and his debts to pay back. You must take responsibility for your own life if you want to be independent; you need to learn to pay your own debt.”

Murat’s empathetic approach to this moral dilemma demonstrates a new approach to responsibility in a financialized present. Forged in line with the morally immunizing potentials harbored in one’s attempt to take control of one’s life, this approach is framed through a self-protective outlook against life’s expected challenges and accompanied by a sense of empowerment enabled by easy access to credit. As he explained further, his brother did not insist on this, but Murat was sure that his brother would have welcomed him if he had wanted to stay with them. However, he also recognized that it might impose a burden on his brother’s family and create tensions, not only between his brother and sister-in-law but eventually also between him and his brother. To avoid all these potential conflicts, Murat chose not to ask for help from the outset, a protective measure that would primarily secure his relationship with his brother from any future conflict. Murat’s investment in moral immunity provided him with contentment for a different reason; he found that it enabled him to curtail his potential demands and expectations from his only remaining natal family member—a practical way of showing care for his older brother and keeping their relationship safe. As such, to be independent meant to be morally immune from the potential hazards of relying on Murat’s most significant familial figure.

As Murat’s story exemplifies, through their coupling with the aspiration for moral immunity, these bank loans promise to bring a new moral analytic to govern tense moral negotiations without any serious crises and offer practical solutions to bypass the ambiguity inherent in reciprocity. Seeking moral immunity thus did not constitute a vengeful attempt to become independent. Instead, it signified a collective aspiration in helping reconfigure mutual expectations, primarily through this promise of mutual protection. The dynamism and problem-ridden nature of intimate relations become a part of the production of financial value in Soma by the effective functioning of this debt-oriented interpersonal moral paradigm that enables new ways of boundary making through formal debts and obligations, further engendering an unexpected form of empathy and compassion to “a man’s more intimate obligations”—forged through cyclical indebtedness and nuclear family love.

Because it involves assessing situations through “being considerate and understanding of one’s own and others’ intimate obligations,” this debt-laden moral analytic suggests a new perspective that could offer a shield of exemption for every man in similar circumstances and becomes the object of a shared investment for moral immunity as it primarily involves reassessing expectations with unexpected empathies of indebtedness. Accordingly, it simultaneously works on proper limits of obligations, as well as the limits of disappointment, as disappointment represents a particularly intimate affect and is only allowed to be performed in a specific level of intimacy (now confined to the sphere of the nuclear family). Building on the moral imperatives of the debt-laden public sphere and the intergenerationally forged masculine ideal of “taking control of life,” this new approach promises everyone to build a protective barrier for both themselves and others, thereby also illustrating a method of showing care and empathy exclusively in the masculine public sphere.

### **CONCLUSION: Immunity, the Intimate Nuclear Family, and the Production of Financial Value**

How do gendered models of financial inclusion and moralized narratives about easy credit access establish new common thresholds for understanding, subsequently rendering debt a moral tool and generating future financial value by fostering empathic moral dispositions? Throughout this article, I have demonstrated how the quest for moral immunity through easy credit access and indebtedness unveils the emergence of a novel ethical framework for the interplay between the self, intimacy, and the expectations of others in the context of the rapid formalization of debt relations in the Soma basin. Although Murat succeeded while Yiğit failed to gain immunity through indebtedness, both of their stories illustrate how this debt-laden intimacy regime continues to shape mutual social expectations in Soma, in tandem with national credit expansion policies. This new debt-laden intimacy regime takes the lovingly formed modern nuclear family as its primary knot and addresses it as the central moral sphere for one’s investments for a better future. In this sense, I employ the concept of moral immunity primarily to direct attention to how the mutuality of expectations (Graeber 2001) and different scales of intimacy (Guyer 2004) contribute to the production of financial value in such a constellation.

Beyond rendering the nuclear family ideal particularly productive for capitalist value production by establishing it as one’s primary attachment to debt, repayment, and future, collective indebtedness paves the way for new forms of

social belonging by engendering new thresholds for mutual understanding among miners. The aspiration for moral immunity and the relationally and empathically forged moral ecology of indebtedness reconfigures the dyad of dependence/independence through the collective and moralized nature of owning familial debts in Soma, thus providing a glimpse toward a new approach to reciprocity in a globally financialized present. In light of this empathy, mutuality, and the third-person-focused analysis it entails, the quest for moral immunity via indebtedness offers an alternative reading to the predominant narratives of economic subjectification and individualization through credit access and debt (Harvey 2006; Krippner 2017; Lazzarato 2012). Given the predominance of discussions focused on financial disciplining in the emerging literature on household debt, an immunity-oriented approach to indebtedness presents a critical alternative by revealing how household indebtedness primarily operates on an intimate yet interpersonal ground, rather than a subjective one. Accordingly, the immunity paradigm highlights that every form of debt in the modern credit system, and especially in the case of the household frontier, is socially embedded and can only be sustained if it is also embedded in gendered moral ecologies.

As Murat's story further exemplifies, such a coupling of the nuclear family ideal, masculine pride, and indebtedness also engenders an indifferent categorization that equalizes and helps understand, and even forgive, others for their failure to realize previously expected solidarity norms. Simultaneously it justifies similar choices to invest primarily in and for one's own nuclear family through debt. Ordinary and collective indebtedness promises to immunize everyone through the immediacy of "being the head of a loved family of dependents," thus imposing an almost neutral limit on expectations of solidarity appearing in different scales of intimacy. Access to underground wage work and easy credit, and this pathway of masculine self-making through debt, thus discloses a recently cultivated sense of moral assessment, one based on a new analytic of proximity in Soma's miner community. The quest for immunity via formal indebtedness thus might be imagined as "the defence against the *expropriating* features of *communitas*" (Esposito 2008, 50) in this framing—a kind of mutual protective measure against not only tempting ways of spending money but also reciprocal obligations or disappointments. It is, therefore, a measure that would save each party from future trouble primarily by interrupting the need for the object reciprocated while enabling financial value extraction from each of these transactions through the cyclical indebtedness of everyday life in this Turkish coal basin.

## ABSTRACT

*This article explores the role of readily available credit in shaping new masculine ideals among underground mineworkers in Soma, a lignite-coal basin in Turkey's North Aegean region. The availability of easy credit forges a new approach to self and intimate others in this coal basin, allowing miners to navigate intimate relationships through consumer loans and financial obligations. By concomitantly examining the intergenerational aspiration of "taking control of life" that long accompanied insecure coal mining in the Soma basin and the evolving of national credit access, I show the emergence of a new masculine imperative via indebtedness, "moral immunity," serving as a means to measure one's masculinity and morality. Through the coupling of easy access to credit and increased investments in nuclear-family intimacy in today's Turkey, moral immunity endows indebtedness with a moral transactional potential in intimate relations and enables extracting financial value from empathic, moral dispositions among miners. [indebtedness; extractive labor; banking; family; coal, intimacy; Turkey]*

## NOTES

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1. See the Türkiye Taşkömürü Kurumu (THİ, Turkish Hard Coal Enterprise) circular no. 697 (January 9, 2013) and circular no. 701 (January 22, 2013).
2. In most cases, what technically facilitated this process was the provisioning of immediate access to overdraft debit accounts, also known as "flexible accounts" (*esnek hesap*). These accounts resemble official payday loans provided by wage banks, and they typically granted instant access to around half of a miner's monthly wage. They served as an entry point to credit mechanisms by enabling miners to rapidly get a credit score (usually in only three to six months).
3. Quoted from the AKP's 2002 "Genel seçimleri seçim beyannamesi" [Election Statement]. Last accessed January 2, 2024, at <https://www.akparti.org.tr/media/318780/3-kasim-2002-genel-secimleri-secim-beyannamesi-sayfalar.pdf>
4. See the Türkiye Kömür İşletmeleri Kurumu's (TKİ, Turkish Coal Enterprises) latest reports released on their official webpage. Last accessed June 1, 2025 at <https://www.tki.gov.tr/enerji-ve-komur>
5. See the Türkiye Kömür İşletmeleri Kurumu's (TKİ, Turkish Coal Enterprises) "Kömür (Linyit) Sektör Raporu 2023" [Coal Sector Report], published 2024. Last accessed November 1, 2024 at <https://turkiyekomur.org/wp-content/uploads/2024/12/Kömür-Sektör-Raporu-2023.pdf>
6. A *pavyon* is a type of nightclub most popular in the rural regions of Turkey, where many peasant or industrial workers congregate. For these rural communities, these clubs are associated with the allure of urban life. *Pavyons* feature live music, drinking, and socializing, often with the presence of female hostesses, known as *konsomatris*,

who interact with male customers and entertain these men as their drinking partners while encouraging them to spend money. In Soma, *pavyons* carry a social stigma because of their transactional and gendered dynamics, which stand in stark contrast to the moral investments placed on the nuclear family.

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