

Other faces of being an 'indebted worker' in subcontracted employment relationships: stigmatization, vulnerability and acquittal

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Abstract

In this study, the effects created by indebtedness which have become a strategy of making life sustainable are discussed from the viewpoint of construction workers the subjects of temporary inclusion into unstable and precarious labour market within the frame of their stigmatization and vulnerability processes and their efforts to be acquitted. This study focuses on the fact of stigma in the context of the relationships between indebtedness and the flexible, temporary, precarious working regimes of subcontracting systems. By taking into consideration the interconnection dynamics of subcontracted employment relationships, the forms of production and transmission of knowledge concerning worker's state of indebtedness in their relationship network and the course of [being] discredit(ed) are considered with regards to indebted workers. The influences of the apparency problem, with the conditions that make indebtedness visible, on the processes of inclusion into labour market and of exclusion from it with respect to labour force and also the functional property of existing apparency are studied in terms of employers/foremen. It is anticipated that this study will contribute to analysing the relationships between indebtedness and stigma by pointing out the stigmatizer character of indebtedness and its role in employment relationships.

Keywords: *Subcontracting, stigma, inclusion into labour market, exclusion from labour market*

Introduction: [being] discredit(ed) in the spaces of instability, uncertainty and indebtedness

Development of international markets and "finance capital, regarded as the most determining character of current globalisation" (Boratav, 1996:27), includes various practices of accelerating global financial flux and provides a global scale to capital without undertaking any investment cost. The fact is that finance becomes one of the most important dimension of transnational dynamism and it works "by importing

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the foreign capital, accumulating the foreign exchange reserve and increasing the institutions of foreign banks in developing countries" (Lapavitsas and Powell, 2013: 364). The basic dynamics, in turn, directing financialization which refer to "increasing significance of financial transactions for financial market agents" (Güngen, 2013:49) are the markets and technology itself. Naturally, the process continues in favour of those who hold technological forces and dominate the market. This position in which finance (money-capital) has been gaining importance together with neoliberalism, paves the way for development of financial markets and enables the elites, who dominate this market, to reproduce their economic politics. This fact makes social and economic instabilities dominant over the work environment by producing the weaker economies, especially in relation of developing counties. That environment in which perpetual unemployment amplifies, inequalities in income distributions rise and standards of living diminish, is accompanied by financialization process which contains the gradually sprawling banks.

The banks, appearing as an agent of the financial market, continue their search towards profitable investment areas by appropriation of household incomes.¹ So present change in operations of banks comprises other activities like analyzing and (re)directing the individual consumption patterns and it coincides with the fact that labour force can't meet its basic needs, because "it becomes gradually more indebted and fall into an inclination oriented more financial mechanisms" (Güngen, 2010:99). Working as a temporary, irregular and vulnerable positioning labour market and experiencing the threat of unemployment intensively make the need of financial mechanisms indispensable with regards to disadvantageous subjects. On the other hand, these two factors strengthen the employer's and elite's positions in negotiations who hold sway the capital forces against the labour itself. One of the administrative strategies which supports that position of capital is nothing other than the subcontracting practices that become more significant as a prevalent tendency in current structures of employment relationships.² Subcontracting, as a strategy of

¹ Regarded as in the historical process, finance always has an important function of the "circulation and accumulation of capital". But today's world watches that the role of finance has been gaining importance increasingly and witnesses that a series of transformation occurs in finance field across the world. Today, another distinguished development is that "finance occupies a place in individual's life which have never before occurred at this scale." Household indebtedness is one of the most concrete sign of this phenomenon (Karaçimen, 2015a:19). For a study which discusses the reasons and effects of household indebtedness and which analyses the states of indebtedness of workers by using the financial institutions on the axis of both qualitative and quantitative results and so which makes an important contribution for analysing the financial activities see Karaçimen (2015a).

² Association of flexible and precarious employment conditions and relations with the subcontracting strategy creates an opportunity of productivity and profit conditions on the one hand, it reveals the irregular, temporary and precarious working conditions with regards to labour forces on the other. Subcontracting, as a re-arrangement of employment relationships, occurs as a strategy in which it is possible to destroy the labour forces among themselves and to individualize them as a part of isolation processes. Destroying at issue in addition to functionalising it in favour of capital allows to production of intermediary positions and agents. Therefore, workers are rendered to an instrument of the profit and productivity of capital. One of the increasing sectors in which subcontracting practices are often used is construction sector. For a study focusing on the foremen in construction sector in the context of precarious and temporary subcontracted forms of employment relationships see Kart (2016). Also for a case study which takes the effects of subcontracting on working conditions and relations with regards to the social groups which had occurred as a result of immigration see Çınar (2014).

employment, functions as making the profits and possible productivities of companies perpetual by way of furnishing the companies with competitive advantages and revealing the work regulations in the form of the least costs and low wages.

This strategy not only makes the working conditions and relationships flexible but it also allows the employers to take advantage of labour force in favour of their requirements, with the lower wages, in order to mobilise the labour forces and to diminish the employment costs (Theodore, 2003: 1815-1817). It is remarkable that one of the important dimensions of employment process, in which employer transfers the job to the subcontractor, is related with an understanding on which making labour force more controllable by capital depends. Subcontracting, considered as a re-arrangement of employment relationships, has been reconstructing the labour forces on the basis of new hierarchical levels by fragmentation of labour force in the sense of spatial and temporal dynamics which covers from its individual qualities and social networks of relationships to the sense of belongings; and by allowing the production of intermediary positions and agents which make this fragmentation functional. In addition to that, subcontracting, as a way of regulation of employment, extends the companies' capacity of competitiveness in the free market conditions depending upon the function that regulates the work environment without any job and income guarantee income in a way that flexible, precarious, temporary and unstable methods of working and low wages are the new forms of it. On the other hand, it is evident that the most affected category concerning these regulations is the individuals, who are undereducated, unqualified, and therefore is weaker than others in negotiations and so on. Inasmuch as flexible and precarious ground of labour forces becomes a smooth, provisional and risky zone with regards to subcontracting strategy, it gradually generalizes the use of temporary/casual worker.

Instability and the content of temporary work, related to present unemployment, comprises of insufficient work security, economical vulnerability, limited access to opportunities, regression in union activities and of insufficient wage (Korpi and Levin, 2001:127-128). In the face of such an environment, over which uncertainty becomes dominant and work security rapidly diminishes, certain different and necessary codes of behaviour are created in order to be included in employment market with regards to workers. These codes force disadvantageous individuals to join in the relationship networks of intermediary agents who reinforce subcontracting strategy itself and occupy a crucial and practical position in employment market.

Integrations of "the temporary, daily and occasional forms" (Theodore, 2003:1811) of employment conditions, produced on the ground of precarity and instability with "increasing domination of finance and banks" (Hardt and Negri, 2012:17), give rise to the fact of indebtedness or rather over indebtedness. Debt that is "payable and that refers to finance from the standpoint of debtor" (Lazzarato, 2012:24), has been working as a mechanism which creates a suitable environment for practices of neo-liberal politics: "What we call "finance" in neoliberalism with a reduction is a sign of the increasing power of the debtor-creditor relationship. Neoliberalism, in accordance with its own targets, demands an integration of money, banking and financial systems insistently by using some techniques which render the debtor-creditor relationship as most the central element of politics" (Lazzarato, 2012:23). As Lazzarato puts, neoliberalism targets all segments of society with its operations based on the logic of debt and it functions as a way of appropriation of the economical surplus (Lazzarato, 2012: 29). For debt itself runs as an redistribution mechanism of income and an instrument of macro-economical instructions in the forms of "capture," "predation" and of "extraction" (Lazzarato, 2012:29) aimed at all catego-

ries of society. Today, debtor-creditor relationship becomes a form of domination in a way that it comprises of certain obligations concerning to be included in the social network of intermediary agents (persons, institutions) from the viewpoint of temporary/occasional workers. To reach limited financial facilities means to be indebted in terms of workers who try to survive in precarious and temporary ground(lessness) of work itself.³ Moreover, possibilities of getting credits with increasing domination of banks may cause overindebtedness. On the other side, another factor of overindebtedness is nothing other than subcontractors' delivering the wages by hand or banking just the minimum salary so as to deliver the rest of the wage by hand. Such way of payments leads to financial instabilities by diminishing the insurance rates and regular incomes of workers. In every case of non-payment, at first, financial instabilities get on the stage from the viewpoints of labour forces and after then, these instabilities quickly spread over all areas of their lives.

Nowadays, workers can be included in employment market on the condition that they are a part of the intermediary agents' network and this fact makes the state of indebtedness of worker known when they tries to articulate themselves to that social network of relationships. According to current circumstances, when overindebtedness of workers becomes visible, s/he also becomes more *vulnerable* in that sort of relationships and all these facts cause them to lose their sense of social value. The state of indebtedness is considerably visible in these conditions which cannot be managed by gradually worsening mechanism. Furthermore, the problem of visibility, as a materialised form of "[being] discredit(ed)" has some crucial effect on other perspectives and discourses which have been produced [or will be produced] in response to it. Accordingly, the state of indebtedness of worker and the information that is produced depending upon it are the two sides of the one and the same process and may create the conditions of strategical control that capital/employer needs. Therefore it can be said that the very process of stigmatization has been reproducing its real function on most vulnerable (depending upon overindebtedness) individuals by making new power relations and domination forms. Thus, focusing our attention on overindebted worker enables us comprehend that on what conditions the state of indebtedness becomes a *spatio-temporal stigma* and what kind of structural patterns of relationships and administrative strategies are required to be included in employment market and excluded from it. In addition to that, an understanding, that is able to comprehend the strategies of *indebted self* in employment relationships, also allows to explicate the self-presentations of worker as well as interaction practices of labour forces.

Unstable, temporary and fragmented structure of employment makes the interaction dynamics uncertain and smooth. Social network of relationships that worker tries to join in and the social interaction dynamics of it have some contents in

³ It is clear that workers or working poor have to adopt the state of indebtedness as a strategy of survival. In addition to this, overindebtedness results in breakdown of the organic relationships between the individual and society and therefore leads to the social exclusion of individual. For a study dealing with the social exclusion, the effects of overindebtedness with a field study in the context of indebtedness pattern of global economy and neoliberal practices see Kart (2015). In other respects, how the state of indebtedness functions as a mechanism of domination over workers is illuminated by Karaçimen (2015b). This study takes some topics such as household indebtedness in Turkey, the functions of banks on the process of indebtedness of workers and it also analyses the dependence of workers to capital by showing the domination of debt over labour forces; see Karaçimen (2015b). For a philosophical analyses of the contemporary image of debtor-creditor relationship with a different perspective that makes possible to take the issue on the axis of genealogy see Çalıcı (2015).

which worker's state of indebtedness become visible. These properties of worker's interaction environment strengthen the probability of facing "discredit." "Indeed, stigma is a special relationship between property/attribution and stereotype; on the other hand, it is because of the properties/attributions which lead to defaming effects almost overall society" (Goffman, 2014:32). Workers lose their sense of value, become isolated and are marginalized in employment market with regards to overindebtedness.

Deviant, more precisely "outsider," defined by Becker (Becker, 2013) as another is deeply interconnected with the position Goffman defined as "stigma." Stigma is a possible risk that every individual may encounter in interaction dynamics of life depending upon the property of the relationship itself and "is a method that functions everywhere over which identity norms dominates. This method remains the same whether it is a stigma at issue, traditionally defined as an important deviation, or a trivial difference that one may feel shame in that he contains it in himself" (Goffman, 2014:183). If visibility of stigma has become palpable, every touch of subject to others may make her/his stigma known. But, recognition of stigma may base on some other knowledges about her/him, which is known previously, in addition to present visibility of it (Goffman, 2014:88). In this uncertain and smooth interaction environment, worker's state of indebtedness becomes visible in a way that subject willingly makes herself/himself open to employment environment in some cases but, most of the time the picture is different if s/he can't manage the state of indebtedness. It is important that how the state of indebtedness becomes visible and how that visibility is considered by workmates and employers. The discourses which are created in the frame of these perspective can be transferred both work environment and other social spaces. The content of transferred knowledge and the way of transferring it can affect the inclusion process into employment market and the conditions of working by causing to discredit "not those who has already been discredited but those who have the potential to being discredited" (Goffman, 2014: 80). As Howard S. Becker stated that employer can be regarded as an "outsider" because s/he violates the rule(s) and fails to embrace the required adaptation as an anticipated behaviour. Outsider, as a "deviant" or "other", is "the person who is supposed to be a transgressor of an imposed rule and so he may be regarded as having a special character or evaluated as an untrusted person to live together with the frame of the rules that social groups obey." (Becker 2013:23). In addition to inward and outward compulsions arising from the state of indebtedness, workers may encounter with the problem of managing the knowledge about their indebtedness. In such a case, how present visibility is perceived by others (employer/foreman and other workers) and how it directs the fluxes of interactions and how it effects the nature of employment, gains importance depending upon the interaction environment of workers in which labour productivity is considered as a basic rule. As long as the chain of interaction enlarges, the state of indebtedness is included in it and knowledge about indebtedness is delivered to other interaction networks. Worker's (subject's) state of indebtedness has been becoming visible within the unrecognizable self-presentations in employment environment in some cases depending upon the interaction process based on the property of mutual relationships. Self-presentations of indebted workers who cannot be seen completely seen as passive subjects in social interaction and employment environment, give some important clues related to the problem of administration of visibility. In order to administrate her/his state of indebtedness, perceived as a fault, worker may turn toward strategies of compensation and acquittal by adopting certain regimes of work (quick, teamwork skills, obedient) which are compatible with the productivity politics of employment. To

make fault administrable will lead to different conclusions which will immediately affect both the worker and the employer in work process. In most cases, knowledge about indebtedness, firstly, is acquired by employer through her/his network of relationships and possessing this knowledge can reinforce the weight of employers in negotiations. "It is true that stigma has supplementary functions which considerably vary in themselves" (Goffman, 2014:193). Thus stigma, as such, works as an instrument of control on labour power by allowing employers to develop their strategy via this knowledge in work process.

These determinations will provide a crucial perspective for next chapter of this study. How this present visibility of indebtedness has an impact on inclusions into employment market and exclusion from it with regard to the workers and how it becomes an administrative strategy aimed at forming the work conditions of those who are temporarily included in employment market by way of field research data. The why the leading motive of selecting sample group among those, who works in construction sector (Çınar, 2014; Fellini et al., 2007; Öz, 2001; Sözen and Küçük, 1999), is that subcontracting is a prevalent tendency in construction sector. Relationships in which intermediary agents represent the position of employer and mobilise their instruments have a content which reveals the state of indebtedness. Interviews with subcontracted workers bring forward observations and explications of manageable and unmanageable state of indebtedness and its visibility. This study is based on the data come from a field research which was held between July and October in 2015 and it includes depth-interviews with workers who are a part of low-paying job and who are trained or unqualified male participants, from different regions of Turkey, (31 male participant that 3 of 20-29 age range, 15 of 30-39 age range, 10 of 40-49 age range and 3 of 50-51 age range) who works for small, medium and large-scale construction companies, located at the centres of Antalya and Konya. Analysing process of the results includes the expressions which allow to see some topics such as "production of stigma" and "its function in the employment relationships" from a different perspective. Finally I'd like to point out that the question of this study is how the indebtedness becomes a stigmatizer and what kind of functions this character introduce into employment relationships.

Production of stigma and availability function: inclusion into employment market and exclusion from it

Subcontracted employment relationships are introduced through intermediary agents or medium statues like foremanship in the frame of cooperation with the capital/employer. Every intermediary agent has its own relationship network that constituted in terms of her/his strategy of productivity. Having included other intermediary agents in itself, this relationship network consists in a mutual interdependence of relationships and comes to light as an object of profit and productivity. The agents in medium statues constitutes their working team of those who are included in the category of "acquaintance" like relatives, fellow countrymen, recommended persons and those who had worked together before. Cultural characteristics and personal skills of worker and her/his capacities of adaptation to heavy working conditions, as a whole, are designed and mobilised as a condition of profit and productivity. Working teams created on the basis of work diversity belong to the necessary process in employment rationality of sector and the determining factor of economic benefit is the property of team as such. To join in working teams as a necessity of subcontracted employment relationships amounts to experience of temporary, unstable and precarious employment environment as an occasional

worker. Thus, this fact entails to be included in employment market temporarily, forced to seek new relationship networks and that necessitates to join new interaction environments from the viewpoint of workers. These structural problems stems from the flexible, uncertain, precarious and risky patterns of current employment relationships. Furthermore, when the state of indebtedness is articulated to the subcontracted employment relationships that is under the initiative of intermediary agents/statuses of inclusion and exclusion, *indebted self* becomes more visible. Accordingly, stigmatization process gets on the stage by making worker a subject of isolation and alienation. Interference with the indebted identity appears in the forms of inclusion into environment market or exclusions from it. Debt functions as an administrative instrument consolidating the capital and its intermediary agents' positions in negotiations in the current case of subcontracting strategy that gradually becomes widespread in employment conditions.

Environment of employment market, which brings along with lack of social security, unemployment and unstable working conditions, prevents workers to reach sufficient income in order to meet their needs. Instable, temporary, precarious, risky structure of employment which surrounds labour force and diversity of financial sources presented by banks in the form of individual possibilities gradually increases the usage of personal loans and credit cards. There are also relatives, to whom indebted workers apply as an economical accessing source, among the others. Although primary choices differentiates among workers depending upon their facilities, anxieties and anticipations, it can be apparently observed that banks gradually becomes prominent among other financial accessing sources. This case can be seen from two different perspectives with regards to workers. According to first perspective, older behaviour codes lose their validity; and traditional kinship and friendship must be revalued in reference to new occurrences in the social and cultural environment of workers. For Second perspective, when the worker applies to kinsmen (relatives, friends, acquaintances) as a source of finance, there occurs some problems of confidence and self-confidence of worker stems from her/his position in which s/he is not able to pay the credit back to them depending upon her/his present overindebtedness. It is evident that the more a worker applies to kinsmen and banks as a source of finance, the more her/his state of indebtedness is made visible. On the other hand, if kinsmen of worker is linked with her/his working community, knowledge about her/his state of indebtedness would be more visible, and so it would be transferred between two units. Intertwinement of worker's kinsmen wither working community forces worker to experience of *shame* as well as making the state of indebtedness visible. Thus, in this intertwinement, debt appears as a fault and source of shame, and worker is dragged along the state of *anxiety*:

Once upon a time people lends to each other. But now, it is not even a matter of discussion (...) What may a worker do if he feels suffocated from indebtedness? (...) I would prefer to banks rather than people, because there is no question, no query (...) it is true that banks impose may many sanctions but nobody realizes these awful conditions..." *P(articipant) 1*, "(...) we get credits from banks without feeling ashamed p. 12.

Unstable, temporary and precarious working conditions creates a perpetual debt circle which makes repayment difficult from the viewpoints of workers. *Paying one's debt with debt* is one of the most prevalent tendency in that circle and leads to preclude any possibility of repayment and finally reproduces an unmanageable amount of debt. Every case in which debt is *unmanageable* and *unrepayable* gives rise to

overindebtedness. The state of overindebtedness makes the knowledge of indebtedness visible in work environment and is used as a reason of both inclusion into employment market and exclusion from it. However, the state of indebtedness of worker cannot be seen as an unchangeable and fixed phenomenon. In other words present conditions, which form gradually indebtedness as a strategy of survival for workers, are not alone sufficient to use knowledge about indebtedness of worker in order to reinforce employer's position in negotiations. The reasons of indebtedness, worker's productivity that s/he has to practice, adaptation of her/his behaviours to the rationality of work, somatopsychic manifestations of state of indebtedness in work environment and skill to make state of indebtedness manageable, as a whole, are considered by employers as an element in work process:

After losing the thread of debt you cannot gather strength again..." p. 1, "If a man sinks into overindebtedness, he would attracts all notices on himself. Others think that this guy may cause trouble for us. He will only become obsessed with his debts all the time... surely if he doesn't carry his obsession with himself to work environment, there is no problem" p. 4, "...because loyalty to the work is the most important thing. p. 24.

Process of [being] discredit(ed) of *indebted self*-functions depending upon the other's (employer/foreman/member of workteam) anticipations concerning this indebted identity and her/his social value judgements. As Becker insist that "the extent to which one is an outsider may differ according to the circumstances" (2013: 25). Even if these anticipations have some different properties related with worker's social and cultural determinations, they are usually formed by work-load and time pressure that define idiosyncratic rationality of sector. Knowledge about worker's state of indebtedness appears in association with self-presentations of her/his, based on the reasons of indebtedness, personal characteristics and diversity of work itself. Reason of indebtedness is related with either meeting the various needs like nourishment, sheltering, education, health etc. or to be an investment, common emotions that are materialized in participants' behaviours are nothing other than anxiety, agitation, exasperation and uneasiness stem from obligations to pay:

Debtors feel depressed..." p. 17, "...I don't express anything, rather I withdraw into myself (...) debtor is generally nervous or he withdraws into himself and is isolated..." p. 28, "...he feels himself as loser p.30.

At first indebted subject (worker) is withdrawn and later s/he talks about her/his state of indebtedness:

Debtor himself talks about that. He tells his career. When it is heard that he has changed jobs a lot, it becomes evident that he has fallen prey into debt..." p. 22, "...when he starts to work for a new company, firstly he conceals his state of indebtedness, then he gets used to the new environment he begins to talk about it..." p. 26, "...who is debtor is apparent (...) when he asks for money saying that he promises to repay, it is obvious p. 9.

Another version of this fact leads to unmanageability of pressures stem from indebtedness in working process. Anticipations related to worker's behaviours in working process are convenience to rationality of work and organization of behaviours in order for employer's profit. Determining characteristics of a good performance are considered as according to workteam, working quickly and evenly,

applying the data into field correctly and obeying the working conditions like working hours, price and so on. The self-presentations, which doesn't obey these conditions, encounter with various negative discourses in which central narratives depend upon unproductiveness of worker herself/himself because of her/his behaviours that are opposed to employer's politics of profitableness. Then, these discourses targets at worker's state of indebtedness. Also, these negative narratives lead workers to *abstention* from their workteam or *changing* it frequently. This fact fosters the process of discredit from the viewpoints of workers. Worker's behaviours such as changing the workteam frequently and in some cases relocating in a new city, working as indifferent, anxious, careless, moony etc. are considered as negative factors in productivity of work. Characteristics of these emotional, cognitive and behavioural expressions may lead to exclusion from work process as well as inclusion into it. Meanwhile, these characteristics inform how different ways of worker typologies are posited in the form of to be known in employment market:

Debt has strong effects on working. Correspondingly, you have necessarily some obsessions. So you cannot focus on your work. Work takes three hours whereas it must be finished at two hours..." p. 7, "...Debtor is generally moony and careless..." p. 25, "...If he has troubles in that day he enters into discussion with others (...) then, he can be fired by doing so..." p. 28, "Creditor demands for money. You are unavoidably depressed in your working place. You think that you may resign and get to work in another building-site in order to get a little money p. 2.

Debt, as a power relation that penetrates into all social and cultural processes, lies behind the emotions like shame and guilt and so it makes individual more vulnerable. Therefore, it produces self-alienated subjects as a structural element of discredit. To include worker's state of indebtedness in interaction environment, based on mutual transfer, amounts to produce stigmatization discourses against workers themselves. Accordingly, workers are defined by the agents in different positions of employment as an object of these discourses and so stigmatization leads to discrimination of debtors in working place. Furthermore, all of these things make administration of given visibility problematical. Reactions of workers to that knowledge about their state of indebtedness with a careless, unwilling working way and job switches frequently generate to be represented by some adjectives which have the same meaning with "crook" or "rogue". When these stigmatization discourses target at social, personal and cognitive characteristics of worker, they inflict damages in her/his social identity. In fact, stigmas humiliate worker's identity as well as her/his sense of self. They make worker discredited and even cause to exclusion of her/him from the employment market to which s/he tries to articulate despite of the sufficient wage and precarious conditions. Exclusion from employment market with a stigma minimises participation to social domains and forces worker to isolation. Eventually, stigma prevents worker to obtain necessary economical and social sources in order to participate society and destroy her/his sense of social value:

They are called crook or swindler..." p. 26, "...I cannot recommend anyone to foreman who is ill-famed..." p. 23, "...if you damage your friends, relatives and others financially you would get a bad reputation..." p. 31, "...those who breaks the peace of work always seek new friends and foremen..." p. 28, "...he cannot pay back and comes to seek new building sites..." p. 27, "...debt ruins the regularity of work and harms family order p. 7.

Worker's necessary relationship with employers/foremen/others in order to join

in employment market involves her/his reason of indebtedness and it also it comprises transferring, accessing and producing of that knowledge about her/his state of indebtedness. In other respects, the reason of indebtedness has strong effects on the forms of worker's self-presentations. Thus, to have a stigmatized and *indebted self* can be changeable depending upon the various reasons of indebtedness. On the other hand, certain cases in which indebtedness becomes a condition in order to meet compulsory expenditures and investments may not always cause to exclusion from employment market even if they have different risks. Moreover, they occasionally prevent some judgements which lead worker to be excluded in every case. Production of this view shows an alteration in relation to employer's politics of productivity. It is *needy and helpless self* at issue, that is to say, another appearance of *indebted self*. It is said to worker, whose state of indebtedness is visible, that s/he is a member of a group (foreman, teamwork) and so it amounts that s/he is a worker, includible in work process. But this relationship network or group/teamwork, to which s/he tries to relate, always conserves various knowledges about her/his state of indebtedness and leads her/him to feel herself/himself different from others. It will always save that knowledge as a part of possible administrative strategy for worker herself/himself. Apparently, there occurs a contrast between the stigmatization and promise, indebted self and image of debtless self or guiltiness and (im)possible catharsis. This contradiction transforms self into a *frontier* whose actions depend upon certain definitions of his indebtedness" (Lazzarato, 2012: 31). In this sense, an indebted self has a potential which can be driven away both normal and abnormal. He is *the stranger* who is defined as a sociological form by George Simmel (Simmel, 2009: 149). "The stranger is an element of group itself (...) his allegiance to group is an element which involves both to be outside of group and face off against it." (Simmel, 2009: 149). Her/his characteristics and the case which is emerged by them may have cause to be included in employment market and exclusion from it. Thus, as it is seen expressions of participants, worker's behaviours become clear as adaptation to every negative contents of work abovementioned (excessive working time, insufficient wage) without any objection to them:

If you are overindebted you would surrender to claim your rights..." p. 20, "...I think that this fact of overindebtedness serves the purposes of employers. They hires worker cheaply (...) If there is nothing in reply to your debt, some absurd feelings would come to the fore depending upon money that goes up in smoke (...) but my deby has a reward, I bought a house and I don't have a feeling like that..." p. 31, "...If one has vital needs he will works necessarily. Foremen want to work with him and he would keep his faith with them..." p. 22, "I struggle to hold my job (...) I am afraid of losing my job..." p. 12, "...if it is necessary indebtedness people gives moral support. But they take no notice for those who spend their money for pleasure p. 30.

Those, whose states of indebtedness are the most visible, are composed of different subjects who are swallowed from consumption ideology to the extent that their lifestyles are directed to various contents of consumption rather than those who try to meet their vital needs without considering bad conditions of working. Unmanageable state of indebtedness of those who try to be a part of social structure with *pseudo-needs* created by consumption ideology and consumption surplus may make workers unreliable, suspicious and so unproductive persons in their social relationships. Stigmas work as a production of adjectives, a machine of attributions:

If you spend money for your own pleasure, it is really bad..." p. 18, "...they use some furniture that they don't need (...) therefore they can't make their living..."p. 2,

"A man, who is overindebted, would go away if he find a job with higher daily-wage. You cannot design your daily and weekly programs by relying upon him. In doing so you cannot gain an advantage in the face of foreman..." p. 22, "Someone says that "so what?" when others express their state of indebtedness p. 31.

For this group of workers, "debt became a perpetual state, almost an ontological constant," as Ergur quotes from Batsch (Ergur, 2008:25):

Even if I work perpetually I cannot pay back..." p. 10, "...Debt cannot be paid back through working, we all just save the day p. 29.

Debtors are placed out of employer's/foreman's anticipations because they can no longer be an object of employer's productivity problems. To meet vital needs and to become indebted for investment refer to the states in which workers are turned into objects of differentiated interests and prevalent power relations. Even if they run into debt, workers must keep their livings and thus, even if they feel that they are working in vain, they also feel themselves obliged to experiences unreservedly, like obligation and necessity of negative physical, emotional and cognitive effects of uncertain, precarious and unstable forms of work environment. This state of obligation, producing an effort which includes an escape from stigma that may stick to worker, creates an acquittal and recognition in group. That effort usually functions in favour of employers but makes worker's states of obeying and consenting perpetual:

There must be differences between vital needs and money for pleasures (...) Indebted with vital needs experiences the most strongest financial and psychological collapse (...) Debt cannot be paid back through working, we all just save the day..." p.29, "some has necessarily fallen into debt and others become indebted for pleasure (...) those, who get into debt necessarily, tries to pay back as much as they can.

Conclusion

Expressions of participants show that indebtedness is a process which includes both a strategy and an imposition as a final point that a subject inevitably reaches up in current social structure. For whatever reasons of indebtedness might be depended upon and how the worker's self-presentation so ever compatible with economic benefits of employer; apparent state of indebtedness has *traumatic* and *disturbing* effects on social relationship networks of workers. Worker gradually becomes more withdrawn, anxious, depressed, introvert and weak in relation to the state of overindebtedness that s/he runs into and to the problem of manageability of state itself.

Overindebtedness reinforces discredit and with this property it makes possible that subcontractor or foreman put certain strategies, which are fit to their productivity politics, into practice. On the other hand, overindebtedness annihilates worker's social and cultural integration processes by breaking her/his social relationships in all levels of socialization. It leads to the process of a new deprivation without considering the reasons of indebtedness and the forms of self-presentation.

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