The Lottery and the Middle Class

Navigating the Boundaries of Risk-Taking and Class-Making in Istanbul

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Abstract: I focus on middle-class engagement with lotteries and numerical games of chance, to understand the symbolic boundary-making processes in the Turkish context. Based on 18 months of ethnographic research (2021–2022) with people who regularly participate in state-regulated games of chance in Istanbul, I argue that the middle class(es) have diversified subjectivities with elusive moral boundary-making and differentiated views on risk-taking that transcend the classic distinction between the old middle class and the new middle class. The uncertain socioeconomic situation has rendered my participants precariat and made them move beyond the illusionary boundaries of a perceived stability or 'in-betweenness' of the middle class. To mitigate future uncertainty, they engage in speculative ventures, such as games of chance and entrepreneurial pursuits and act beyond what has been considered safe, rational, or secure economic activities.

Keywords: boundary-making, Istanbul, lottery, middle class, risk

The first lottery tickets I received in Istanbul were a gift before the special New Year's Eve big lottery draw. As I was intrigued by the gift, I immediately asked Cansu,[1] who gave me the tickets, why she gave them to me. She said:

> This gift will expand your possibility to dream. To start the new year with such a thought is a great idea. Here in Turkey, *Yılbaşı özel çekiliş* (New Year's draw) has *Büyük ikramiye* (the biggest cash prize). You have a greater chance of winning it than any other lottery draw you attend throughout the year. For the sake of increasing the chances that any of these two-quarter tickets might win cash, I bought you two tickets. I bought them for only 30 Turkish Lira (2 USD in 2022), imagine if one would win the *büyük ikramiye*!

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In Cansu's opinion, luck comes to those who are ready for it, stating, 'if you're ready, luck will find you'. How can one be ready for luck? After reflecting on my own views about luck, I realised that I never attributed my life events or encounters to luck or to being ready to receive it. Cansu is 45 years old and teaches English at a high school in Istanbul. She shared her passion for playing other numerical games of chance, such as numerical lotto (*Saysal Lotto),* and she affirmed she can control her habit, choosing when and how much money to spend on the game. She explained that she plays the numerical lottery only once or twice per week, or whenever she feels lucky or depressed. She plays for fun but also for winning a big prize one day. Cansu explained that she plays more often than before because since August 2020, the numerical lottery is online, thus more accessible. The Turkish National Lottery Administration (*Milli Piyango Idaresi*; MPI) developed its own official online and phone application. The phone application also keeps a history of the money wagered on the games. Cansu said: 'The application games are entertaining and help me pass the time, so I sometimes play them instead of other phone games. Playing with real money is also more enjoyable. In my transport rides, I usually open my phone and start playing a game of chance, so this new MPI phone application and its phone games came in very handy.'

As Cansu says that she plays for entertainment only and has never put herself in debt. In her explanation, she describes her background as middle class, where debts and indebtedness are viewed as almost immoral. Throughout her childhood, her parents stressed the importance of not being indebted or taking out bank loans. Since she was under a lot of pressure to avoid debt, she did not take financial risks.

Cansu is one of the participants in my research examining state-regulated games of chance in Turkey. I conducted 18-month ethnographic research with people who participate in or work with state-regulated games of chance in Istanbul from spring 2021 to winter 2022. I also conducted archival research on the establishment and popularisation of games of chance in Turkey. Those who participated in my research came from a wide range of backgrounds, including white-collar workers, housewives, civil servants, retirees, and service workers. However, for this article, I examine how a group of my research participants, who identify as having a 'middle-class' background, construe their engagement with numerical games of chance, risk, and gambling. Neither my methods nor the questions I asked during my interviews used notions of social class or social class discourse. My participants, however, often related themselves to a particular class or compared themselves to another. Their narratives of class recognition prompted me to locate the symbolic moral boundaries they deploy in relation to other groups who play different types of games of chance, and how their risk-taking practices relate to their social class background.

Focusing on Turkey, as a context outside of literature on Euro-American localities, prompts me to ask: How does engagement with state-regulated games

of chance influence the boundary-making of the middle class? By exploring their experiences in relation to their engagement with numerical games of chance, I examine how they forge new ways of being middle class (or not). The article draws on perspectives from economic anthropology, Turkish studies, and gambling studies to understand the moral hierarchies of different games of chance and the symbolic boundary-making processes deployed by the Turkish middle class. Furthermore, I engage literature on middle classes in Turkish contexts in conversation with conceptualisations of the 'new middle class' in order to illustrate the tension between different middle classes in Turkey and the diverse nature of middle-class subjectivities to show the contrast between expectations and reality of the middle class (Donner 2017).

There is scarce anthropological literature examining games of chance in Turkey (Yaşar 2010, 2011) not to mention the middle class's engagement with games of chance in such context. Therefore, this article aims to focus on the middle class's engagement with lotteries and numerical games of chance and utilise their experiences to understand the symbolic boundary-making processes in a contested topic in the Turkish context. I argue that the middle class(es) have diversified subjectivities with elusive moral boundary-making and differentiated views on risk-taking that transcended the classic distinction between the old middle class and the new middle class. Moreover, I argue that the uncertain socioeconomic situation has rendered my participants precariat, who have moved beyond the illusionary boundaries of a perceived stability or 'in-betweenness' of the middle class. To decrease future uncertainty, they engage in speculative and uncertain economic activities, such as games of chance and entrepreneurship, to venture beyond what has been considered safe, rational, or secure economic activities.

The article will start with theory on gambling and a short of history on the emergence of national lottery projects and their relationship to the middle class in Turkey. I will follow that with contextualising the numerical games of chance, the middle class, and the contested topic of games of chance in the current Turkish economic turbulence. Then, I will explain the class boundary-making and the moral hierarchies in relation to different state-regulated games of chance. I will present the experience of my participants in navigating their *nefs* (Islamic concept for soul or psyche) and class boundaries, and ways in which they conceptualise and relate to risk as a concept that is closely tied to their class and speculative activities.

The Lottery and the Middle Class as Sovereign National Projects

Although participation in games of chance can be considered an exceptional activity that offers a break from everyday life events, it has its own sociality that can shed light on people's philosophies concerning their living conditions and their entangled realities (Malaby 2003; Puri 2016: 110). The contested

consequences of people's engagement in numerical games of chance have been subjected to scholarly analysis to decipher their impact. For instance, lotteries have been described as forms of taxation of the poor (Wisman 2006), praised as a means to redistribute wealth and resources (Duxbury 1999), and defined as a mechanism representing collective solidarity manifested in syndicated forms of lotteries (Garvía 2007). In a class-based analysis connecting the lottery to the working class and poor people (Beckert and Lutter 2013), the motivation for participants in numerical games of chance has been identified as chasing wealth and material gain. In some studies, lottery creation is seen as a form of giving, and sharing, and as an evolution of a method of distributing resources between people, satisfying the human need for belonging and exchange of resources (Nettle et al. 2011).

Lottery participation has been theorised as a result of an inverse relationship between socioeconomic conditions and the frequency and nature of participation in the lottery and numerical games of chance (Beckert and Lutter 2013). Along with fatalistic cultural views that motivate people to play the lottery, there is also the assumption of the lack of commitment to a rigorous work ethic (Beckert and Lutter 2013). In addition, factors such as peer influence, educational degree, and perceived impoverishment impact lottery participation (Beckert and Lutter 2013). Reasons and motivations behind participation in numerical games of chance require examining the social structures within which the practice occurs (Beckert and Lutter 2013). Therefore, I suggest that examining Turkish state-regulated numerical games of chance in relation to the middle class can shed light on the contemporary Turkish cultural and economic present and the social structure within which it is performed.

By examining the discourse of the Turkish Lottery and the middle class, I observed that both started as sovereign national projects with political missions. These projects coincided with the establishment of the modern Turkish state and its economic development in the first half of the twentieth century. For example, in 1926, three years after the establishment of the Turkish Republic, the National Lottery was launched to support the Turkish National Pilots' Association. It was called the *Tayyare Piyangosu* (airplane lottery). In 1939, The National Lottery Administration—*Milli Piyango*[2] *Idaresi* (MPI)—was established, and the *Tayyare Piyangosu* was renamed *Milli Piyango* (national lottery) (Uğur 2015; Yaşar 2011). In the 1990s, other numerical games of chance such as Numerical Lottery (Sayisal Lotto), Luck Ball, Number Ten, and instant win scratch-off cards were organised by the National Lottery Administration (Tunçay 1993; Uğur 2015; Yaşar 2010).

In this sense, the establishment of the National Lottery Administration was a patriotic project gaining the support of the nation and its institutions, evoking patriotic and individual sentiments about the wealth of the nation and/or one's own dream in winning the jackpot. Additionally, the nationalist sentiments were closely tied to participation in the National Lottery to support the newly established Turkish state and its pilots' association (Tunçay 1993).

In fact, games of chance industries thrive through state support because of windfall tax revenues they contribute to the national economy (Cassidy 2020; Galston 1995). Turkey is no exception. The industry remains lucrative and contributes to the national economy, channelling taxes to national projects and wealth funds such as the Turkey Wealth Fund, which was established in 2016 and is managed directly by the country's president (MilliPiyango Report 2021; Uğur 2015).

On the other hand, the engineering of the middle class in Turkey is embedded within the country's political and economic development agenda. The Turkish middle class and its ideological construct served a political mission (Akcan and Coskun 2015; Hazir 2014). The discourse of the middle class can be divided into three periods: starting with the republican period in 1930, when an idea of a classless and unprivileged society was promoted (Akcan and Coskun 2015). At that time, national sentiment focused on building a modern state. However, a type of middle class was empowered that included military staff, civil servants, and bureaucrats (Akcan and Coskun 2015). In the 1950s and 1960s, a traditional middle class emerged in Istanbul and Anatolia that was formed of more liberal and different groups rather than the military and high-ranking staff, where being rich contributed to the social capital (Akcan and Coskun 2015; Hazir 2014). After the 1960s, the rhetoric of middle-class society was used to emphasise the sociopolitical aspect instead of a classless society as per the republican era of the 1930s (Akcan and Coskun 2015). An idea that society is classless would only render people in need and the working class more invisible and marginalised (Akcan and Coskun 2015). In contrast, highlighting that society is mainly a middle-class one conceals social inequalities (Akcan and Coskun 2015; Zweig 2012). After the 1980s and 1990s, neoliberal policies and democratisation efforts have contributed to an increase in societal stratification and class distinction, particularly with the increase in consumption (Akcan and Coskun 2015). Thus, a new middle class emerged within the neoliberal sensorium that encouraged increased consumption habits and replaced the traditional middle class (Akcan and Coskun 2015). Other forms of social stratification have been used in the populist discourse in Turkey, such as white Turk and the commons, the elites and the poor, and the centre and periphery, which further marginalised the working class (Akcan and Coskun 2015).

The development of a modern Turkish state was attributed to the presence of an urban middle class that included civil servants, teachers, doctors, and bankers (Göle 1997; Kandiyoti 2012). The old traditional middle class was based on a certain social status, whereas the new middle class, emphasises the free market, increased consumption, and economic growth (Göle 1997). The middle class has been categorised according to various factors, including collective ideology, cultural traits and lifestyle, monetary value, and educational and occupational capital (Hazir 2014, Savage 2000). Rather than harnessing social emancipation and collective solidarity, the middle-class categories are

used to conjure political, economic, and social power (Akcan and Coskun 2015). It plays a critical role in determining electoral choices in Turkey (Akcan and Coskun 2015). Cultural boundaries of the new middle class have been reproduced based on conservative moral boundaries with overt Islamist bias (Akcan and Coskun 2015; Göle 1997). A faction within the Turkish middle class(es) grew during the Justice and Development Party (AKP) era since they had conflicting aspirations, cultural backgrounds, and moral principles (Akcan and Coskun 2015).

I conclude that both the lotteries and the rhetoric of the middle class have economic, social, and political benefits that were capitalised on. Both were utilised particularly as mediums that manifest the sovereign nation-state's governmentality. Imaginaries of nation-states and nationalist sentiments that started with the Turkish republic link the lottery to the middle class. The historical development of games of chance in Turkey indicates that the games were mainstreamed and associated with concepts such as nationalism, modernity, solidarity in times of war, and patriotism (Tunçay 1993). During the Westernisation/modernisation of the Ottoman Empire, habits and tastes labelled *Alafranga* (the European style) were considered superior to those considered *Alaturka* (the Turkish style) (Göle 1997). Hence, lotteries were also part of the modern state's project to replace the divinatory practices prevalent in the Turkish context, such as coffee cup readings that relied on superstitious beliefs (Korkman 2015), with the scientific and Westernised numerical lottery that considers probability theories.

Brief Economic Background

When I started my ethnographic fieldwork in early 2021, 5.5 Turkish liras were worth one US dollar, and by the end of 2022, 19 Turkish liras were worth one US dollar. Inflation has reached more than 80 per cent and Turkish currency has lost 44 per cent of its value against the American dollar (Güngen et al. 2021). Due to the depreciation of the Turkish lira, the monthly income of people who are paid in that currency has decreased and their financial problems have grown. It is estimated that the GDP per capita in Turkey declined from 12,614 USD in 2013 to 8,538 USD in 2020 (World Bank 2023). Furthermore, Turkey's uncertain political and economic environment ahead of the 2023 presidential elections, together with the COVID-19 pandemic's economic toll, have led to a surge of speculative economic activities such as currency trading and the rise of the cryptocurrency market (Saka 2020). The increased financial speculation and financialisation, along with subjugating the working class and its declining political and economic power, have rendered the people precarious and indebted (Yücel and Kabalay 2022).

In Turkey, the neoliberal model differs from similar models because the state's interference in the market is high and runs counter to neoliberal

theories and has repercussions on social and cultural relations (Özbay et al. 2016). Turkish state policies, thus, focus more on capital gain than individual welfare, education, and retirement to serve capital instead of taking care of its citizens, which is typical of a neoliberal system (Özbay et al. 2016). In this case, the neoliberal model does not imply the retreat of the state from the market, paradoxically, the state has a greater influence on the economy, and collaborates closely with the market (Özbay et al. 2016).

The political rhetoric that Turkey must have an independent economy exacerbates the economic crisis because economic conditions are interdependent and respond to the global economic situation (*Daily Sabah* 2021). The Turkish economy also reflects the state of the global economy, which has stagnating due to pandemics and wars that have affected oil and food prices (World Bank 2022). Despite an increase in wages and salaries, the fluctuation in the Turkish lira against the dollar still have an impact on everyday life (Reuters 2022). Therefore, working- and middle-class Turkish citizens' purchasing power has been reduced, which affected their consumption habits and lifestyles.

Laments of the Middle Class

My participants attributed their middle-class status to their occupations and educational credentials as well as the fact that they had inherited this background from their parents or extended families. Their lifestyles are in line with Western modes and tastes of living (*Alafranca*) rather than traditional Turkish customs (*Alaturka*). They expressed the toll of the economic crisis and price increases on their purchasing power. Their shopping decisions depend on closely following the products' sales from different venues. It is difficult for them to purchase the same products they used to consume. They lamented their summer holidays (*Tatil* in Turkish) on the coasts of Turkey, which they considered a yearly tradition that had been taken for granted before the financial and economic crises.

I had Elif, a 38-year-old graduate from a Turkish university's business department, as one of my participants who has regularly purchased the New Year's Eve Lottery since she was a teenager. An energetic and social woman, she works for a small company in the real estate sector and lives with her husband and son. She reflected on the economic situation and explained that she has to follow the sale offers on products at different supermarkets to obtain her kitchen staples such as white cheese, olive oil, and olives. The shopping habits of her family have changed and instead of buying all of her groceries and vegetables from one supermarket, branded a middle-class supermarket, she separates her shopping lists so she can buy vegetables at street markets (*bazaar* in Turkish) and other items at supermarkets. According to her, prices in the *bazaar* normally get cheaper after 5:00 p.m. since the sellers try to sell their vegetables and fruits before they rot. In the past, she did not weigh what

to buy that much before shopping. Her priorities have changed drastically now. Currently, Elif is feeling more economic pressure than she has ever experienced before.

Another participant is Mustafa who is 39 years old and studied electrical engineering at a prestigious Turkish university in Istanbul. He also owns a store selling electrical appliances and lives with his wife and son. The first thing he does in the morning is check the exchange value of the Turkish lira against the euro and the American dollar. In addition to monitoring the fluctuation of the lira, he is worried about how it might affect his living costs. In his view, he compares the fluctuation of the Turkish lira to that of cryptocurrencies, both of which are volatile. Having to pay a mortgage on a flat he bought means Mustafa must plan his family expenses carefully. According to him, they no longer order food, eat out, or participate in other cultural events they used to attend. Besides the pandemic and its lockdown, the economic crisis and price increases also contributed to the change in their lifestyle.

Before 2018, Ahmet who is 45 years old and a veterinarian, was able to purchase affordable, high-quality products for his family. According to him, the quality of the products, especially in clothing, is deteriorating. He lives with his wife and three children, and in his view, the increase in prices has extended the lifestyle of the lockdown, which has reduced their activities and shopping lists to only cover the essentials. However, Murat, who I will present in the following pages, indicates that this fluctuation in currency had a positive impact on his online retail business. Due to the loss of value of the Turkish lira, Turkish goods were cheaper on the international market, and exports increased much more than before, which was beneficial to his business. His income increased, and he thinks he made the right decision in leaving his steady job and starting a new business in 2019. In Murat's view, Turkey succeeded in becoming like China, but much closer to Europe, because it exports good quality products at low prices, which has only been possible after the devaluation of the Turkish lira. After taking the risk at the right time and launching his business, he praises himself for having sharp foresight.

It is clear from my participants' narratives that the economic crisis did not affect all of them equally. There have been reductions in leisure and entertainment activities and living standards for some middle-class workers and self-employed entrepreneurs in Turkey. Nonetheless, other people I met, like Murat, were able to start new businesses that benefited from the economic turbulence. Therefore, it is evident that people who identify with a middle-class repertoire have diverse attitudes to risk, and chance, as well as different perceptions about economic fluctuations.

The Turkish Lottery

The Turkish economists Süleyman Özcan and Sezgin Açıkalın argued that people are more likely to participate in lottery games during times of economic crisis (Özcan and Açıkalın 2015). The games of chance industry flourishes during times of recessions and economic uncertainties and lotteries thrive against the backdrop of economic uncertainties (Cassidy 2020; Olason et al. 2015). During economic crises, hope and risk are mutually constructed to the point that they defy savings and thrift. The convenience and possibility of winning a big prize would, arguably, compensate the doubt in winning in a numerical game of chance. Anthropologist, Ghassan Hage (2020) argues that the likelihood of success or winning is not the only motive that people have while taking a leap towards the uncertain action and writes, 'the person only needs to know that winning is possible, that it has happened once, and is therefore looming somewhere in the horizon. That once is enough' (Hage 2020: 6).

The financial contribution of the games of chance industry to the Turkish economy has maintained profitable revenues. Among the windfall taxes generated by the Turkish Lottery and numerical games were 6,091,657 liras in 2021 (324,643.29 USD), up from 280,000 liras (14,900 USD) in 2004, and 992,881 liras (52,913.15 USD) in 2017 (MilliPiyango Report 2004, 2017, 2021). I have observed that in Istanbul, games of chance are advertised on billboards and subway walls as entertainment activities that bring people together without any warning or message regarding responsible gambling. In case the customer needs to contact the operators, there is a helpline icon on websites and online applications. There are also betting kiosks, betting salons, racecourses, and lottery shops. It is common for lottery tickets to be sold by mobile sellers in Istanbul's bustling streets and squares.

The Turkish National Lottery Administration launched a phone application in 2020 during the COVID-19 lockdown that enabled anyone over 18 years of age to play numerical games of chance anywhere and at any time (MilliPiyango Report 2021). State-regulated online games of chance applications (for betting on sports and horses, as well as the National Lottery) made wagering money and buying lottery easy to consume, expanding them beyond their physical venues. The Turkish Ministry of Information Technology and Communication (BTK) also estimated that mobile phone subscribers will reach 81.7 million by 2020, making online banking applications and credit card payments, including the ability to pay directly for a game of chance at an ATM, fast, convenient, and safe.

A Contested Topic

Games of chance, in general, including lotteries are a contested topic in Turkey. Despite being legalised and regulated by the Turkish state, games of chance are forbidden in Islam and considered sinful. A number of activities were

legalised under state-regulated games of chance, while others were illegal. In the Turkish legislative system, the definitions of gambling (*kumar*, the Turkish translation of gambling) and games of chance (*Şans Oyunlari*) are different from each other (Cizreli 2016; Yaşar 2011). In the criminal code, gambling is defined as 'games played for a gain in which profit or loss depends on chance'. By contrast, games of chance are those that offer a cash prize, such as lotteries, numerical games, and instant wins. State-regulated games of chance include betting on sports such as horse racing and football, national lottery, numerical games, and instant win games. Casinos are not included in the list and are considered an illegal gambling practice. However, casinos were operating in Turkey until their closure in 1998, to the dismay of casino owners and workers, after accusations of money laundering and murder.

The lines between luck-based games and skill-based games are blurred. Lotteries and numerical games, which depend on luck, are legalised, whereas bingo and roulette are not. It is legal to bet on horses and sports that are based on skills, minding the odds of winning, but not to play poker and other card games. Consequently, 'casino life' and its related establishment in both offline and online realms are not permitted under Turkish law. There is an existing market of illegal gambling activities in Turkey that includes unlicensed casinos and overseas gambling activities in Northern Cyprus (Cizreli 2016; Yaşar 2010). However, Turkey's penal code against illegal gambling is strict and imposes large fines and prison sentences for illegal gambling practices (Cizreli 2016; Yaşar 2010).

Psychologists Mark Griffiths and Richard Wood identified gambling as a situation where individuals risk and stake money on events with uncertain outcomes to get rewarded in greater amounts than the amounts staked (Griffiths and Wood 2001:1). Purchasing a lottery ticket with the promise of a large amount of money in the future is considered gambling since it involves wagering money on uncertain monetary outcomes. However, the majority of my participants perceive gambling as different from games of chance. Gambling, for them, is identified with casino activities such as card games, poker, and roulette. Mainly, due to the state's policies in differentiating between gambling and games of chance. Additionally, they link gambling to class, particularly practised among the affluent in the upper middle class. In contrast, games of chance are viewed as affordable and transcending class boundaries, and as a form of gaming, not gambling.

Furthermore, the *diyanet* (the Directorate of Religious Affairs) announced that games of chance, including lotteries, are prohibited in Islam (*Türkiye News* 2022). As a result, games of chance exist in an ambivalent place, creating tension between what is deemed legal and permissible under law and religion. Islam does not oppose wealth. However, it opposes 'easy gains' that are obtained without trying. In Islam, gambling is forbidden because it provides access to 'easy wealth' without any effort. A name for gambling is *maysir* (easy win), which comes from the Arabic root *Yosr* (easiness). Islam has

identified *maysir* without labour to be forbidden or satanic (Quran 5:90–91). Furthermore, Islam explains that in gambling, money is usually taken from someone else. In other words, in gambling, people take each other's fortune. In Islam, efforts make wealth justifiable and applauded. Fate and destiny are strong notions in Islam.

Some of my participants contrasted the government's attitude towards alcohol and games of chance, arguing that the government cares more about making profits than Islamic ideals. They indicated that alcohol and tobacco taxes rose by 47 per cent in the past two years.[3] In contrast, an online lottery and numerical game of chance application were launched in 2020, making participation in state-sponsored games of chance more convenient, especially since its launch happened during the COVID-19 lockdown. As Islam strictly prohibits games of chance (Quran 5:90–91), this illustrates the dissonance between policies associated with Islamic ideals and those that accumulate wealth and taxes. Additionally, they described that the increasing alcohol taxes have been attributed to an increase in domestic Islamist attitudes that encourage lower alcohol consumption. As one of my participants said: *Hükümet insanları kumara teşvik ediyor* (The government encourages people to engage with gambling/games of chance).

Privatisation and Its Discontent

In 2020, the Turkish government privatised numerical games of chance, a move that sparked more discussions about privatisation and its discontents, the controversy over games of chance in Islamic contexts, and how taxes will be used (*Daily Sabah* 2019). The topic triggered debates about religion and politics leading to polarised opinions, especially after the privatisation of the National Lottery (Gazet Duvar 2019). The National Lottery (Milli Piyango), numerical games of chance (Sayisal Oyunlar), and instant win scratch cards (Hemen Kazan) are regulated by the National Lottery Administration, which used to fall under the Ministry of Finance. As the Turkish National Lottery Administration/Directorate is regarded as a national strategic asset, its ownership was transferred to the Turkey Wealth Fund[4] in 2017, which holds its licensing rights. Turkey Wealth Fund is a state company/agency established in 2016 and chaired by the Turkish President to develop the value of Turkey's assets to increase investment resources. The online Milli Piyango/National Lottery was established after the privatisation process in 2020. Following privatisation, Demirören Holding, a Turkish conglomerate company, took over the management of the Turkish Lottery in August 2019 for 10 years. The company operates the national lottery, sports competition betting games, and lottery games as part of a public-private partnership.

The privatisation of state lotteries requires certain factors such as trust in governmental oversight and the operating company to manage a transparent

and profitable state lottery. However, it is not the case in the Turkish example as people are questioning the transparency of the lotteries, the possibility of corruption, and doubting the utilisation of its revenues in charity work. It was perceived to be at the expense of the public and the state, resulting in financial benefits only for the people in power and the company holding the operating rights.[5] Thus, participation in a numerical game of chance would become a political act, polarising the people, and provoking discussions about the government and ruling party's strategies for governance in general.

Locating Class Boundaries in Participation in State-Regulated Games of Chance

How does being of a middle-class disposition affect the perception of risk, gambling, and games of chance practices? I particularly focus on the narratives of boundary-making of my participants to unpack how they make/unmake their class disposition through symbolic boundary-making during engagement in games of chance.

Middle-class dispositions are created by distancing oneself from others and other disreputable practices in gaming and gambling. It is more important to focus on boundary-making rather than class rhetoric, cultural taste, or affluence, to explain the processes of othering (Hazir 2014). Despite the way an overarching terminology of 'middle-class identity' is being deployed in Turkey, tracing the process of boundary-making reveals diverse, contradictory values and configuration of the Turkish middle class instead of focusing solely on the chronological progression from the traditional middle class the new middle class (Hazir 2014). The concept of boundary refers to the symbolic boundaries that are established, maintained, and challenged by certain capitals such as culture, morality, and economics that create, maintain, and contest, differentiation and othering between people (Hazir 2014; Lamont and Molnár 2002: 168).

Due to the uncertainty caused by the economic crisis in Turkey and the toll it has taken on the middle class, as well as the entire population, the borders between classes have become blurred, resulting in the development of common characteristics among people across classes. In spite of this, I believe my participants have maintained certain symbolic and contradictory moral boundaries in relation to games of chance. They have also benefited from privileged backgrounds of education, professional development, and technological access over others who are from working-class backgrounds. Boundaries are in a constant state of flux, allowing people in different classes to diverge and congregate at certain points and contexts, as is the case with lottery participation in Turkey, which is considered a cross-class activity (Tunçay 1993). Nevertheless, in some numerical games of chance, such as scratch cards and betting on horses and football, the boundaries are fuelled by educational

and professional credential checking and prejudice. My participants view stock market and cryptocurrency trading as speculative activities and forms of games of chance that are 'cool', 'intelligent', and part of middle-class repertoires over other forms that are seen as of a lower-class disposition.

My participants indicated that at the time of playing a game of chance, people do not think about whether they are playing to try their luck, skills, or for charity. They experience a mixture of these thoughts entangled together. They value the sense of curiosity, thoughts of what if they win, and the cheerful play and anxious anticipation they experience while engaging in a game of chance. The boundaries between luck and skill become porous as some of them indicated that luck or skill alone do not guarantee winning in a game of chance. My participants, Mustafa, Elif, Cansu, Murat, and Ahmet, who were introduced earlier in the article, have different views about different numerical games of chance.

Mustafa views the National Lottery as a national social custom in Turkey. He thinks that those who play the lottery out of habit are also building on traditional and cultural dispositions of how they relate to a national discourse of contributing to the nation-state, as well as to their traditional views about luck, and fate. However, Mustafa does not play scratch cards because he thinks it is a pastime of fools and can be an impulsive game. He thinks of scratch cards as if they were slot machines and only people from the working class would be interested in getting scratch cards to chase winning small amount of money. Mustafa takes pride in the history of the National Lottery itself as supportive of the state and has history tied to the pilots' association. However, he thinks that other numerical games of chance are embarrassing and a waste of money.

Elif would buy a lottery ticket every New Year's Eve as a tradition that she grew into. She remembers family gatherings on New Year's Eve when they used to play bingo (*Tombola*) and win a quarter of a lottery ticket if they won a bingo game. She is not expecting to win the jackpot in general, but the lottery ticket carries value for her. The value of it lies in giving it to family members and close friends as a gift. It is a way that she is telling them that she cares about them. As such, she recounts that the lottery ticket can have a monetary value (such as wealth and winning the lottery), or it can have a sentimental value, such as remembering and wishing them well in the new year. She clearly draws lines between the National Lottery and other state-regulated games of chance such as betting on horses, for example. The lottery for her is linked to sociality and familial ties and gatherings that connect family and friends together. However, she views betting on horses as a family breaker and a waste money on horses. She also thinks that betting on horses fuels a patriarchal culture and toxic masculinity and that it is usually dominated by working-class men.

Ahmet describes how the National Lottery has changed. As a form of charity, it brought everyone together, regardless of class or ideology. In the past three years, it has become part of the political agenda, particularly after the privatisation of the National Lottery Administration. There has been widespread

distrust of how it is being managed. He recounts that there was more trust in state-managed lottery management in the old days and more trust in lottery results in the old times. Milli, which means national, was added to the lottery in 1939 to emphasise that it belonged to everyone and not just to a company or a special state institution. According to him, the word 'milli' should be removed from lottery descriptions as it implies a false connection to the nation rather than to the businessmen benefiting from its operation. Nevertheless, he keeps on purchasing a lottery ticket every year out of habit. He believes that lottery and numerical games of chance are primarily popular with people who are not well-educated. He believes that the stock market and cryptocurrency trading are also games of chance, but they are practised by the elite and middle classes who have educational credentials that enable them to make profits and calculate risks effectively.

The Lottery, Risk, and Self-Love

Cansu's parents condemn any form of engagement with games of chance. She is single and moved in to live with them to take care of them as they are getting older. She says: 'My parents think that people who play a game of chance are uneducated. They even call them stupid. My mom has a strong faith, she prays, and she believes in fate. However, there is a classist look at people who bet on horses or sports, although they are legal. In the meantime, lottery kiosks and sellers are everywhere!'

Cansu illustrates the enjoyable part of purchasing a numerical game, without delving into the warning hazards of problem gambling, and exposes the classist gaze on different activities related to games of chance in Turkey. The dissonance between how people think of games of chance and the reality of their prevalence is corresponding to class dynamics and dispositions. Cansu talks about her emotional experience of the numerical lottery as a game and as an entertainment and fun activity, yet she would not publicly talk about it because she might be judged or frowned upon. In Cansu's view, buying numerical lotteries is a way to simulate taking risks. Before this, she had never taken a risk in her life and feels that taking risks shows self-confidence, self-love, and self-compassion. For her, to take risks means to expect failure, and to be compassionate towards oneself if one fails. It defies a fear of taking risks that she has grown up with. In Sayisal lotto (numerical lottery), the risk she takes is very small and she feels good when she wins small amounts of money such as five Turkish liras. In her argument, she disputes the idea that engagement with games of chance is only associated with self-destructive behaviour or addiction.

Cansu's narrative, however, is contextualised within her middle-class privilege, because people with less financial security or who come from different socioeconomic backgrounds are more likely to have different experiences than

hers. Cansu is reclaiming her agency in approaching contingent and speculative financial encounters with numerical games that she can afford, without venturing beyond the thought of when the low-risk action would turn into a high-risk one, perhaps because she does not pursue a high profit. As Cansu challenges the middle class's emphasis on financial management and saving to avoid debt and risk, she draws her boundaries concerning risk. Cansu related risk to self-love as compassion towards oneself and allowing oneself to fail. The middle-class ideals that 'paralyse' uncertain and risky financial choices are part and parcel of her social class as a middle-class family that values hard work, debt moralisation, and taking out loans.

I use Jean- Jacques Rousseau's interpretation of *Amour Propre* and *Amour de Soi* as it offers insight into the relationship between taking risk and self-love (Chazan 1993). Rousseau expands on the terminology *Amour Propre* (a French term meaning self-esteem or vanity) and contrasts it with *Amour de Soi* (a sense of self-recognition and self-esteem without caring about what others think of oneself) (Chazan 1993). According to Rousseau, *Amour Propre* is a form of self-love that stems from society and social conformity and comparison to other individuals, leading to misery and unhappiness (Chazan 1993). Cansu's life history interviews revealed that she has always aimed to gain approval from others, especially from her family. Taking risks to buy lottery tickets, regardless of what her family thinks of her, is pushing the boundaries of what is expected of her as part of the middle class. In her views, she is achieving self-realisation and being compassionate towards herself through her efforts to challenge social approval of others. By playing the lottery and imagining winning possibilities, she embraces the irrational aspects of human behaviour as well as questions social conformity. Thus, she achieves the *Amour de Soi* of Rousseau, which challenges social approval (Chazan 1993). She also challenges the discourse viewing gambling as a pathology (Cassidy 2014; Pickles 2019; Schüll 2012); perhaps because she frames it as a game not a gamble. She gives us insights on the experience of practice and how it becomes enjoyable and contributes to her life routine. Additionally, the ability to dream allows people who are affected by socioeconomic turbulence to take a break from their daily burdens.

Al Nefs as an Emic Term for Contradictory Moralities

Games of chance exist in an ambivalent space, with a conflict between aspirations to lead an ethical life, to live with integrity and morality, and to guarantee a status within a cultural context. Participating in games of chance can trigger feelings of regret, shame, and concern about punishment because it is considered a sin in Islam. Cansu would sometimes think she was committing a sinful act, but if it was under control then it would be manageable. However, she would disparage betting on football or horse racing, describing them as

gambling, sinful, and performed by a class that lacked education and credentials. Contradictions of morality occur during times of engagement with games of chance. My participants in such cases used the Islamic term *nefs* to make sense of morality and self-reflection.

In the framework of Islamic ideals and Muslim subjectivities, the concept of *nefs* surfaces when moral contradictions, compromises, and discrepancies occur, leading to embracing ambiguity, and the contention of flexible moralities (Alyanak 2022). I draw on the work of the anthropologist Oguz Alyanak who discusses the concept of the *nefs* concerning Turkish men who are performing sinful acts (2022). Alyanak emphasises the importance of considering local specificities and traditions (2022). Various acts or desires considered forbidden or not permissible in Islam are attributed to *nefs* (2022). *Nefs* has an Arabic etymology, meaning the self or person. In Islamic theology, the concept also refers to the psyche or soul (Abu-Raiya 2012). The concept of *nefs* in the Quran has three different types: there is the *nefs* that encourage people to commit sinful acts, there is the *nefs* that regrets and encourages self-reflection and awareness, and there is the *nefs* that leads to enlightenment and tranquillity. Thus, *nefs* is conceptualised as an aspect of human personality and psyche that is susceptible to temptation. The concept of *nefs* is an emic notion that relates to the weakness of human beings to resist temptation, and at the same time, it shows self-compassion towards oneself but attributing the weaknesses to a human psyche or the way humans were created in general. The concept of *nefs*, thus, is fundamental to what makes a Muslim human who maintains both the acts of sin and repentance allowing the emergence of the contradictory essence of morality (Schielke 2008).

Fortune Favours the Brave

Murat is 42 years old and studied finance and commerce. He is married with two children, and he always makes sure to invest in their education. From time to time, Murat likes to take his family to shopping malls, cinemas, and theatres. In 2019, Murat quit his job as a banker to start his new online business, which acts as a mediator between small businesses and online shoppers. In 2020, during COVID-19 lockdown, he invested money and effort and built a network to launch his business. The risk he took to establish his start-up was fuelled by the great transition to online shopping during COVID (Çiçek and Muzaffaer 2021), and the digitalisation of many services in Turkey. He only buys lottery tickets on New Year's Eve. He thinks that it is not gambling because the real risk is in roulette, poker, card games in casinos, and casino life in general. Murat, however, described the establishment of his new start-up as a gamble because of the unstable economy. Murat has taken a loan from a bank to start his company and has a debt to pay, however, he believes that big profits require small risks.

Murat's narrative blurs the boundaries between investment and gambling because running his own start-up requires daily risk management. According to him, taking big risks would lead to wealth and prosperity. In contrast to other participants, he extends the boundaries of risk beyond manufactured risks in games of chance to his own business. Other participants, however, maintained their boundaries of risk by only playing a game of chance that is a part of their middle-class background. David Graeber (2012) traces the concept of risk that has come a long way from being an 'aristocratic honour' in wagering money on wars and in gambling into a bourgeoise sentiment that I can relate to the sentiment of the middle class in Turkey. Graeber refutes the idea that risk has been transformed from an aristocratic glory, or affordance, into a bourgeoise ideal that is mitigated as well as calculated, unless the person is avant-garde and willing to be an 'entrepreneur' in terms of taking risk to make profits (Graeber 2012). He explains the relationship between risk, calculating risks to minimise uncertainty, and profit-making utilising the scholarly work of the economist Frank Knight in the 1920s who defined profit-making as 'open to ultimate economic uncertainty' instead of calculating the risks of unknown ultimate uncertainty as is the case in war or famine (Graeber 2012; Knight [1921] 1957). People perceive and calculate risk based on their class disposition, economic status, and sociocultural background. Prior to capitalism, risk was a luxury enjoyed by aristocrats who could afford to lose or compensate for losses. Graeber argues that risk, as a concept, is central to the current profit-based economic systems. To make larger profits is to take bigger risks and vice versa (Graeber 2012: 33).

When faced with uncertainty, Laura Bear suggests that speculation shapes our present and our future. This notion reflects our current reality where the pursuit of the future always occupies our present. Bear (2020) introduces the concept of speculation, at times of post-crisis capitalism, particularly to address ways in which modes of accumulation and inequalities are exacerbated in practices that deploy 'technologies of imagination' in markets such as: gambling, real estate, stock markets, and oil and gold trading and mining (Bear 2020). Bear defines speculation as 'future-oriented affective, physical, and intellectual labour that aims to accumulate capital for various ends' (Bear 2020: 2). Bear acknowledges that risk and its mitigation in speculative practices is calculated based on intersectional factors of racial, gendered, ethnic, and local imaginaries and differences (Bear 2020). Means of speculation, Bear continues, are always governed by the financialisation processes and unequal distribution of credits and contracts in society, which is evident in the process of privatisation of the Turkish numerical games of chance industry for example. Bear (2020) argues that speculation is similar to practices of divination and magic because it engages with the unknown and deploys temporalities of past and present to predict a profit in the future, and intrinsically linked to the social constructs of gender, race, ethnicity that influence the concept of speculation and its practices (Bear 2020). In other words, speculation, although it lies in

the realm of imagination at first, is fuelled by inequalities and is as integral to accumulation in post-crisis times as it is part and parcel of the development of economic crises as well, particularly in the Turkish case at hand. The concept of risk is closely related to speculation, especially when uncertainty is present. Speculation challenges the different ways of becoming middle-class that has been associated with economic growth/stability, stable jobs, or entrepreneurship that assume success in the end.

Conclusion

Throughout this article, I argued that the middle class(es) have diversified subjectivities and differentiated perspectives on games of chance and risk-taking that go beyond the classic distinction between the old middle class and the new middle class. During the Turkish Republican era, the lottery was a way to defy class lines because it coincided with nationalist sentiments and the call for a 'classless' society. However, now it has become a contested and polarised subject due to privatisation and mistrust. In the meantime, sports betting and horse racing are stigmatised more than lotteries and numerical games of chance, invoking comparison and class differentiation as it implies that people participating in betting activities are deceitful, uneducated, and want to earn extra money faster than others. Privatisation has amplified the mistrust in the state and the selected company, calling for removing the word 'national' (*milli*) from the state lotteries. Therefore, the controversial nature of Turkish state-regulated games of chance shows the tension points and boundaries between religion and secularism, superstition and modernity, as well as wealth and work conceptualisation in Turkey. This allows us to see how discourses about luck, risk, gambling, games of chance, and economic uncertainty were navigated and used to reveal important insights into Turkish culture and reality.

Middle-class moral and cultural boundaries are contradictory in the way they relate to themselves. The contradictions between what they say and what they do give the impression that they have internalised their class disposition, yet they still find ways to navigate uncertain economic realities. For example, Ahmet does not trust the national lottery, yet he continues to play. Cansu finds risk to be a source of self-love and compassion, while she considers other games of chance such as betting to be impulsive and addictive. She thinks that she is wise enough to ensure that no risk is involved, and no debt is accumulated. In Murat's opinion, entrepreneurship is a gamble and yet he is still a middle-class person due to his cultural disposition and educational credentials. Purchasing a national lottery ticket on New Year's Eve is considered a national ritual and more acceptable than betting on horses or sports. Sociality and family gatherings contribute to the moral purpose of National Lotteries. Speculative activities like stock market trading and cryptocurrency trading are also considered games of chance, yet they are practised only by people with

high levels of education and skill as my participants described. Thus, there is a moral hierarchy of different games of chance and sometimes class boundaries are drawn based on that.

Boundary-making is a fluid process that is always related to others. Middle-class dispositions are created by distancing oneself from others and other disreputable practices in gaming and gambling. Turkey's uncertain and volatile socioeconomic and political conditions gave rise to speculation as a technique for mediating the uncertainty. The practice of speculation consists of understanding local risk, and anxiety about the future, calculating historical precedents, and defining boundaries based on present conditions.

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Notes

1. My research participants are aged 21 to 65 years old, from diverse social backgrounds residing in Istanbul and participating in state-regulated games of chance activities. All names here are pseudonyms.
2. The Turkish lottery is called Piyango. The word comes from the Italian word Bianco (Uğur 2015; Yaşar 2010). It dates to the Ottoman era, since 1854 when it was established to support charity work during and after wars. People realized that it is profitable and organized it on a small scale. Small-scale lotteries were managed by Greek and Jewish minorities at that time. The Ottoman officials banned lotteries in 1857, then specifically banned lotteries between minority non-Muslim communities in 1861. Later, in 1870, lotteries were permitted for charity purposes only (Uğur 2015). Lotteries were organized by Ottoman Empire officials from the 1870s till 1917 to support the economy and charity work, particularly at times of political turbulence and economic uncertainties (Tunçay 1993; Uğur 2015; Yaşar 2010).
3. Taxes increased to constitute 80 per cent of the price of a pack of cigarettes, and 75 per cent of a bottle of *raki* (a type of alcoholic drink), and 67 per cent for half a litre of beer. See Congar, K. (2022), 'How Turkey's Alcohol and Cigarette Tax Hike Is Devastating Cultural Life', *euronew.culture*, 13 January. https://www.euronews.com/culture/2022/01/13/how-turkey-s-alcohol-and-cigarette-tax-hike-is-devastating-cultural-life.
4. See *Türkiye Wealth Fund*, (2019), 'Turnover in the National Lottery to Triple in 2020', *Türkiye Wealth Fund*, https://www.tvf.com.tr/en/contact/disclosures/2019/turnover-in-the-national-lottery-to-triple-in-2020 (accessed 18 August 2023).
5. See 'Milli Piyango'da bilet satışı dibe vurdu: "Demirören'e güven yok" [Ticket sales in the national lottery hit bottom: 'There is no trust in Demirören'], (2022), *Diken*, 6 January, https://www.diken.com.tr/milli-piyangoda-bilet-satisi-dibe-vurdu-demirorene-guven-yok/.

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