Neoliberalization of Social Housing in Turkey: The Case of Kayaşehir

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Abstract

"Neoliberalization of Social Housing in Turkey: The Case of Kayaşehir"

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for Modern Turkish History at Boğaziçi University, 2019

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This thesis investigates the transformations in the realm of social housing in Turkey in the AKP era. Using the theoretical framework provided by critical urban geographers, which asserts that neoliberalization processes include both commodifying and marketizinig and context-specific properties, it sets to decipher the properties of neoliberalization of social housing in Turkey. It finds that the transformations in the realm of social housing in the AKP era include the demise of the housing cooperatives and gecekondus, and the rise of urban transformation projects in the gecekondu areas on the one hand, and the initiation of the social housing program of TOKİ on the other. While investigating these transformations, it finds three properties of neoliberalization of social housing in Turkey, namely commodification and marketization, increasing power and capabilities of the state and redistribution. Finally, it traces the manifestations of these three properties of neoliberalization of social housing in the largest social housing project of TOKİ, namely Kayaşehir.

43,000 words

Özet

"Türkiye'de Sosyal Konutun Neoliberalleşmesi: Kayaşehir Örneği."

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DoçentUmut Türem ve Profesör Şevket Pamuk, Tez Danışmanları

Bu tez çalışması, Türkiye'de AKP döneminde sosyal konut alanında yaşanan dönüşümleri incelemektedir. Eleştirel kent coğrafyacılarının sağladığı ve neoliberalleşme süreçlerinin hem metalaştıran ve piyasalaştıran, hem de bağlama özgü özellikler taşıdığını ortaya koyan teorik çerçeveyi kullanan bu çalışma, Türkiye'de sosyal konut alanının neoliberalleşme sürecinin özelliklerini ortaya koymayı amaçlamaktadır. Çalışma, AKP döneminde sosyal konut alanında yaşanan dönüşümlerin bir yandan konut kooperatifleri ve gecekondu tipi konut biçiminin düşüşünü ve gecekondu alanlarında ortaya çıkan kentsel dönüşüm projelerini, diğer yandan da TOKİ'nin sosyal konut programının ortaya çıkışını içerdiğini ortaya koymaktadır. Bu dönüşümleri incelerken, çalışma Türkiye'de sosyal konut alanının neoliberalleşme sürecinin metalaşma ve piyasalaşma, devletin artan gücü ve kabiliyetleri ve yeniden dağıtım şeklinde üç özelliği olduğunu ortaya koymaktadır. Son olarak, bu çalışmada, sosyal konut alanının neoliberalleşmesinin bu üç özelliğinin, TOKİ'nin en büyük sosyal konut projesi olan Kayaşehir'de kendini gösterme biçimleri incelenmektedir.

43,000 kelime

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Acronyms

AKP	Adalet ve Kalkınma Partisi
ANAP	Anavatan Partisi
ANHI	Agence Nationale pour l'Habitat Insalubre
ASPB	Aile ve Sosyal Politikalar Bakanlığı
BAĞ-KUR	Esnaf ve Sanatkarlar ve Diğer Bağımsız Çalışanlar Sosyal Sigortalar Kurumu
CME	Coordinated Market Economies
EU	European Union
HM-IPE	Historical materialist international political economy
HOPE	Housing Opportunities for Everyone
IMF	International Monetary Fund
LME	Liberal Market Economies
MGM	Mesken Genel Müdürlüğü
NAFTA	North American Free Trade Agreement
NGO	Non-governmental organization
OYAK	Ordu Yardımlaşma Kurumu Genel Müdürlüğü
SRS	Slum Rehabilitation Scheme
SSK	Sosyal Sigortalar Kurumu
TDR	Transferable Development Rights
TOKİ	Toplu Konut İdaresi
TÜİK	Türkiye İstatistik Kurumu
VoC	Varieties of Capitalism
VSPB	Villes Sans Bidonvilles Programme

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1

Introduction

In Turkey, in the 2000s, during the rule of the AKP, the construction and real estate sectors were among the most crucial sectors driving forward economic growth and the processes of capital accumulation (Balaban, 2011, Buğra and Savaşkan, 2014 pp. 76-109). Largely framed by this political economic context, significant transformations were underway in the realm of housing. On the one hand, the 2000s witnessed the demise of the *gecekondus*. The gecekondus functioned as an informal type of housing provision, often built on state owned land, for the rural-urban migrants since the process of industrialization had begun roughly in the 1950s in Turkey, similarly to its counterparts in other developing countries. Despite various changes in the ways through which it was provided and its property structure, the gecekondu continued to spread in the major cities of Turkey until the 2000s. The AKP, which came to power in 2002, was resolutely against the gecekondus, and implemented policies against them. A highly controversial policy in pursuit of this goal were the urban transformation projects, through which many existing gecekondu neighbourhoods, as well as dilipitated inner city neighbourhoods, especially in Istanbul, were transformed in pursuit of more profitable uses. Some of these projects were halted largely as a result of the discontent of the residents, while many which were implemented have resulted in the dislocation of the people that were living in these neighbourhoods (Bartu Candan

and Kolluoğlu, 2008, Kuyucu and Ünsal, 2010, Türkün, 2011, Çavuşoğlu and Strutz, 2014, Kuyucu 2014, Arslanalp, 2018).

At the same time, in the realm of housing, in the 2000s under the rule of AKP, Turkey witnessed the emergence of a social housing campaign by the state. By 2018, the state, via the Mass Housing Administration (Toplu Konut İdaresi, TOKİ) had built 515,152 housing units for what it classifies as poor, low and middle income groups. These social housing units were sold to the designated poor, low and middle income groups at affordable prices, in long term monthly payment schemes, with maturities ranging from 8 to 25 years. The declared goal of this housing campaign was to make those citizens homeowners, who were unable to meet their housing needs in existing market conditions, "as if they were paying rent"(TOKİ, 2011, p.28). It was a noteworthy development that in the 2000s, the state in Turkey has embarked on a a social housing campaign, in a context where the social housing schemes in the European welfare states have been in decline for a long time (Glynn, 2009a).

Of these two major shifts in the realm of housing in the AKP era, it was the urban transformation projects have received the most attention from the academia (Kuyucu and Ünsal, 2010, Karaman, 2013, Lovering and Türkmen, 2011, Kuyucu 2014, Çavuşoğlu and Strutz, 2014) Accordingly, the urban transformation projects were framed as neoliberal interventions, aiming to institute full-scale commodification in the urban land and housing markets. The ambiguities in the property regimes of the gecekondus were no longer tolerated in the new neoliberal order. Many of the historic areas of the cities, as well as gecekondu neighbourhoods, were to be transformed into areas with more profitable uses. The active role of TOKİ, as a state institution, in fostering these urban transformation projects, was highlighted in the studies.

In turn, the social housing units program by TOKİ did not capture the same attention as the urban transformation projects. They were mostly merely mentioned in the articles which have dealt with the urban transformation phenomenon as the places that the people that were affected by these urban transformation projects were relocated to (Kuyucu and Ünsal, 2010, p. 1488, Karaman, 2013, p.12, Çavuşoğlu and Strutz, 2014, p.153, Lovering and Türkmen, 2011, p.83). Of my knowledge, only a few studies dealt with these social hous-

ing projects extensively and directly (Bartu Candan and Kolluoğlu, 2008, Erman, 2016). However, these studies dealt with only those social housing projects which were specifically projects inhabited predominantly by the people who were affected by the urban transformation projects and were relocated to these social housing projects. These works do situate these social housing projects within a broader narrative of neoliberalism. However, they are narrated in a way which prioritize urban transformation projects in gecekondu areas as the primary manifestations of neoliberalism in the realm of urban land and housing, and the social housing projects are handled as merely side effects of this policy, dislocating the urban poor in peripheral areas of the cities, disconnecting them from their previous sources of livelihood and burdening them with various sources of expenses brought about by the formalization of their homeownership status.

While I by no means overlook the findings of these studies about the social housing projects and the effects of relocation people from gecekondu neighbourhoods to social housing projects of TOKİ, I suggest that there is more to explore about these social housing projects. The social housing projects of TOKİ are not only built to relocate the people from gecekondu neighbourhoods effected by urban transformation projects, but they are part of the housing policies of the AKP era, aimed at making people homeowners, who are not able to obtain houses in market conditions. One of the main arguments of this thesis is that these social housing projects do have redistributive aspects and effects, despite significant limitations. Both a close examination of the application conditions to obtain one of these houses, which I explain in Chapter 4, and my case study, Kayaşehir, explained in Chapter 5, reveal that there exists redistributive aspects of the social housing built by TOKİ in the AKP era[1].

However, by emphasizing the redistributive aspects of the social housing policies of TOKİ, I by no means deny there have been marketizing and commodifying transformations in the realm of housing in the AKP era. On the contrary, one of the main focuses of this thesis is to chart the process of the

1 Lately, there have also emerged various studies which have recognized the redistributive aspects of the social housing projects of TOKİ (Marschall et al., 2014, Arslanalp, 2018, Demiralp, 2018)

neoliberalization of social housing in the AKP era. This neoliberalization process involves the demise of the housing cooperatives, the demise of the gecekondus and the rise of urban transformation projects, and the social housing projects of TOKİ. I argue that besides the redistributive aspects of the social housing provided by TOKİ, there exists commodifying and marketizing characteristics of this housing provision, as they involve the eventual commodification of state owned land and the eventual addition of housing units to the housing market.

Temporally, this thesis is situated between 2002, when AKP rose to power and adopted an economic strategy partially relying on the vitality of construction and real estate sectors, and 2018, when the construction sector became the first sector of the economy to enter into a serious crisis as a result of an incipient economic recession in Turkey, triggered by the sharp decline in the value of the Turkish Lira (Sönmez, 2018, Daraghi, 2018). As it will be explained in Chapter 4, the transformations in the realm of social housing were largely reliant on a wider political economic frame, where the construction and real estate sectors were crucial to maintaining economic growth and fostering capital accumulation in Turkey. Furthermore, these sectors were extensively utilized by the AKP for political means, namely diverting economic resources to its preferred business groups (Buğra and Savaşkan, 2014, Ocaklı, 2018) and also securing political support from some segments the population through various scales of infrastructure investments and the construction of social housing (Marschall et al., 2016, Paker, 2017). Looking from 2019, this political-economic frame, which has contributed immensely to the electoral success of the AKP, appears to be shattering, as all the indicators point out to a dire crisis in the construction sector, which has contracted 8,7 percent in the last quarter of 2018 (Habertürk, 2019).

As my theoretical framework, while investigating the transformations in the realm of social housing in Turkey in the AKP era, I adopt the approach of the critical urban geographers, most notably Neil Brenner, Nik Theodore and Jamie Peck. In the seminal article "Cities and Geographies of "Actually Existing Neoliberalism"", published in 2002, Brenner and Theodore introduce the concepts of actually existing neoliberalism and neoliberalization. The con-

cepts of "actually existing neoliberalism" and neoliberalization simultaneously recognize the commodifying and marketizing characteristics, the processual nature of neoliberal restructuring projects, and that these projects are context-specific and contexually embedded, i.e that they are shaped through interaction with local contexts. Drawing on this concept, which both recognizes the commodifying and marketizing character of the process neoliberalization, as well as its context specific features, I will seek to decipher the processes through which the realm of social housing in Turkey in the AKP era was commodified and marketized, and the context-specific properties of this process of commodification and marketization.

By adopting the theoretical framework provided by critical urban geographers, and investigating the realm of social housing in Turkey through this approach, I seek to answer the following questions: What have been the neoliberalizing transformations in the realm of social housing in 2000s in Turkey? What are the context-specific properties/characteristics of these transformations? How do these context-specific properties interact with eachother? In addition, through my case study in Kayaşehir, I seek to answer the following questions: How do the properties of neoliberalization of social housing in Turkey manifest themselves in practice? How are people's lives affected by the characteristics of this neoliberalization process? What does the case of Kayaşehir indicate with regard to the social housing policy of TOKİ and AKP in the 2000s? What does this case tell us about the nature of neoliberalization? Through seeking answers to these questions, I aim to contribute to (1) the literature of urban studies, especially that literature which outlines the main contours of urban restructuring in Turkey in the AKP era and (2) the literature of neoliberalization, especially through my findings which outline the context-specific features of the neoliberalization of social housing in Turkey in the 2000s and (3) the literature concerned with the social and informal types of housing provision in Turkey.

Methodologically, except the chapter that involves my case study, Kayaşehir, I mostly benefited from secondary sources. Occasionally, I have also used reports of TOKİ and statistics from Turkish Statistical Institute (*Türkiye İstatistik Kurumu*, TÜİK) when necessary. For my case study in

Kayaşehir, I conducted eleven semi-structured interviews with seventeen people, living, working or aiming to move in Kayaşehir. Through these interviews, besides personal information of the people regarding their age, employment and occupation status and the like, I tried to gather information about subjects such as whether the people living in Kayaşehir thought that the housing provided in Kayaşehir was affordable, from which neighbourhoods the people have come to Kayaşehir, the main differences between Kayaşehir and their previous neighbourhoods, what people thought the advantages and disadvantages were to live in Kayaşehir and occasionally, what the people thought about the increasing value of land and housing in Kayaşehir. I also interviewed a high ranking TOKİ official about the social housing program of TOKİ more generally, and to gather information about Kayaşehir and the plans of TOKİ for the future of Kayaşehir more specifically. I also gathered information from primary sources through reviewing documents of TOKİ, from real estate websites such as Hürriyetemlak and Zingat[2], and through scanning from the internet the news articles that have been published about Kayaşehir. These have proved to be very valuable in terms of finding various types of information about Kayaşehir, such as the views and plans of the officials with respect to Kayaşehir, the increasing value of land and housing in Kayaşehir, the major public and private investments in and around Kayaşehir, as well as finding more general information about Kayaşehir itself.

The structure of this thesis is as follows. In the second chapter, initially, I introduce my theoretical framework, i.e actually existing neoliberalism and neoliberalization. Then, I conduct a review of the literature that deals with the changes brought about by neoliberalism in the realm of social and informal housing. I review this literature by establishing two categories, which are neoliberalism and social housing in the West and neoliberalism and informal housing in the Global South. I establish that with respect to the West, the most common change brought about by neoliberalism in the realm of social housing is the rolling back of social housing through various policies. In turn, the main transformation brought about by neoliberalization in the realm of housing in the Global South has been with regard to informal settlements, which

2 These two are widely used real estate websites of Turkey.

were historically a significant component of the urban fabric of major cities in these countries. The main aim of neoliberal policies toward the informal settlements have been their eradication and the relocation of their inhabitants, and the formalization of the tenure status of the residents.

In the third chapter, I review the historical evolution of two forms of housing provision in Turkey until the 2000s, which are the gecekondus and the housing cooperatives. As I aim to show how the commodifying and marketizing transformations in the realm of housing in the AKP era in the third chapter, I dwell specifically on these two types of housing provision as I argue that they involved some non-market and non-commodified characteristics.

In the fourth chapter, I seek to decipher the properties of the neoliberalization of social housing in Turkey in the AKP era. By relying on the concept of actually existing neoliberalism, which both recognizes the commodifying and marketizing character of the process neoliberalization, as well as its context specific features, I seek to decipher the processes through which the realm of social housing in Turkey in the AKP era was commodified and marketized, and the context-specific properties of this process of this commodification and marketization. I establish that in the AKP era, in the realm of social housing, the most influental development has been the shift in governance of urban land and housing markets to a neoliberal mode within the context of strenghening of central state institutions and increased capabilities of the state. This development has facilitated many transformations in the realm of housing, which are the demise of the housing cooperatives, the demise of the gecekondus and urban transformation projects, and the luxury housing projects and the social housing projects of TOKİ. I argue that the social housing projects, besides their commodifying characteristics, also have a redistributive aspect to them. Based on these findings, I contend that the main of features of neoliberalization of social housing in Turkey are commodification, redistribution and the increasing authorizations and capabilities of the state.

The fifth chapter involves my case study, Kayaşehir. Kayaşehir is by far the biggest social housing project of TOKİ in Turkey. Out of the 32,433 mass housing units in Istanbul, 21,586 are located in Kayaşehir. Before TOKİ engaged in building social housing there, it was mostly an empty lot, located in the periphery of Istanbul. By 2018, besides TOKİ's social housing units, there exists

various luxury housing projects, as well as various public and private investments in and around the area. In this chapter, I trace the three characteristics of neoliberalization of social housing in the AKP era through Kayaşehir. In the conclusion chapter, I summarize the findings of this thesis, discuss some contemporary developments with regard to the realm of housing in Turkey.

2

Theoretical Framework and Literature Review

§ 2.1 Neoliberalism 101: Different Approaches

The concept of neoliberalism and the adjective of neoliberal have been used quite extensively in both in the popular terminology of the left and in critical social scientific scholarship in the last several decades. For the popular left, it has become sort of a slogan, used in a pejorative way, to signify phenomena such as marketization, deregulation, commodification, the disproportionate influence and power exercised by the wealthiest on economy and politics, and the like (Peck et al.,2018, p. 4). In critical social scientific scholarship, it has come to signify a bewildering array of meanings, to the extent of being identified as a 'rascal concept' (Brenner et al.,2010) or a 'magic key' (Yazıcı, 2013), an all-encompassing analytical tool through which various disparate subjects and phenomenon can be explained. Therefore, I think it is necessary at the outset to clarify which approach to neoliberalism (or more accurately for this thesis; neoliberalization) I use in thesis and why I use it. Therefore, in the following, I will conduct a brief overview of different approaches of heterodox political economy which adopted varying conceptualizations and analyses of neoliberalism, and then shortly explain the approach that I adopt in this thesis, that of critical urban geographers, most notably Neil Brenner, Nik Theodore and Jamie Peck. In the following section, I explain this approach more comprehensively.

Following the article of Peck, Brenner and Theodore(2010), named *Variegated neoliberalization: Geographies, modalities and pathways*, I discuss here three heterodox political economy approaches that have made use of the concept of neoliberalism, namely the varieties of capitalism approach, historical material approaches to international political economy and the governmentality approaches.

The varieties of capitalism (VoC) approach distinguishes between two types of ideal typical capitalist models, namely those of liberal market economies (LMEs) and coordinated market economies (CMEs). Liberal market economies are typically associated with short-termist and shareholder pressures, dominating a market driven system, while the coordinated market economies (CMEs) exhibit features such as interventionist industrial policies, ample welfare arrangements, long-termist capital markets and the like (Albert, 1991, Hall and Soskice, 2001, Peck et al., 2010). These binary of two regime types were later further developed, in the form of different varieties of CMEs. However, what remained consistent in this approach is that nation states were the unit of analysis and they were taken to be "natural institutional containers within which macro-regulatory integrity is both accomplished historically and comprehended theoretically"(Peck et al., 2010, p.187). That is, LMEs and various types of CMEs were conceived as national regime types, with each nation state homogenously in itself exhibiting the characteristics of either of the mentioned models. In this approach, neoliberalism is associated with the characteristics and institutional structures of the LMEs and neoliberalization is understood in the form of pressures emanating from LMEs to CMEs in the form of financialization, privatization and liberalization, and the convergence of institutional structures of CMEs towards the Anglo-American LME model (Hall and Soskice, 2001, Hay, 2004, Peck et al., 2010, p. 188).

In turn, the historical materialist approaches to international political economy (HM-IPE) conceptualize neoliberalism not in the analytical level of a national regime type, but of a comprehensive geohistorical formation, in other words, as a historically rooted and dominant formation of the world economy(Peck et al., 2010, p. 190, Gill, 1995, Crotty, 2003, Dumenil and Levy, 2001). According to the narrative of HM-IPE, the neoliberal formation of the

world economy superseded the previously dominant Keynesian-developmentalist world formation, which entailed restrictions on the extent to which land, labour and money were commodified, and limits on capital mobility and financial speculation. At the same time, economic policies of the states were directed towards industrial investment, redistribution of economic resources and corporatist accomodations (Gill, 1998, Peck et al., 2010, p. 193). In turn, neoliberalism is associated with policies such as deregulation, liberalization, privatization and global economic integration (Crotty, 2003), with the advancement of capital mobility, commodification of previously decommodified areas, the isolation of economic relations from democratic control and with the increase of the power of transnational corporations and financial institutions. Hence, here neoliberalism is closely correlated with the process of economic globalization, and is advanced by transnational economic and financial institutions such as IMF, WTO, World Bank and by international and transnational institutions such as EU, NAFTA and similar ones (Gill, 2000). Prototypical neoliberal and neoliberalizing policies therefore include structural adjustment programmes of IMF and Bank, trade liberalization agreements, the European monetary union and the like. According to this approach, neoliberalization is associated with such policies becoming the common sense in the world economic order, through their consistent promotion by the mentioned institutions (Gill, 2000, Peck et al., 2010, p. 194). Although this approach does not arrive at the conclusion that this parameterization of neoliberalization results in a homogenous neoliberal landscape of the world, it asserts that it highly constrains the policy options available for the states and institutions (Gill, 1995).

In stark and deliberate contrast to the HM-IPE approach, the governmentality approach to neoliberalism strongly emphasizes the context-specific, and going further than that, mostly ungeneralizable nature of neoliberalism. This approach resolutely refrains from making overarching generalizations about neoliberalism, and consciously produces analyses of neoliberalism which are 'low flying' and on the ground (Ong, 2006, Peck et al., 2010, p. 199). As the governmentality approaches focus on discerning biopolitical practices, which can be defined as 'modes of governing social life through context-specific po-

litical technologies' (Peck et al., 2010, p.199, Rose, 1996), analyses of neoliberalism through this approach focus on the penetration of the market logic and market-like calculations into the realm of politics and mundane practices of social life (Ong, 2006). Especially aspects such as 'entrepreneuralization of the self' and the downgrading of social risks from the state to the individuals themselves in areas such as poverty, healthcare and unemployment are analyzed through the lens of the governmentality approach, and are associated with 'neoliberal modes of subject (re)formation and strategies of rule' (Peck et al., 2010, p.199, Rose, 1996). As stated, governmentality analyses of neoliberalism have an open disdain for the presupposition of structurally rooted and all pervasive neoliberalism, i.e 'Neoliberalism with a big "N" (Ong, 2007), and methodologically prefer a 'neoliberalism with a small "n", which emphasizes the 'abstract, mobile and dynamic' nature of neoliberalism (Ong, 2006). Analogous with this, analyses of neoliberalism from the governmentality approach tend to focus in places, such as various parts of Asia, where neoliberal logics of governance are not the general rule, but the exception, and entangle with other governance logics such as authoritarianism, colonialism, socialism and so on (Peck et al., 2010, p.200, Ong, 2006).

Having briefly explained the three distinctive approaches to neoliberalism in heterodox political economy, now I shortly explain the theoretical framework of this thesis, i.e the approach of critical urban geographers, most notably Neil Brenner, Nik Theodore and Jamie Peck. This approach prefers to use the terms "neoliberalization" and "actually existing neoliberalism", instead of simply neoliberalism, to underline the processual character of the phenomenon at hand and to highlight their assertion that the neoliberalism(s) of each unit of analysis (which can be localities, nations and so forth) is context-specific and different. It conceptualizes neoliberalization as "one among several tendencies of regulatory change that have been unleashed across the global capitalist system since the 1970s; it prioritizes market-based, market-oriented, or market-disciplinary responses to regulatory problems; it strives to intensify commodification in all realms of social life; and it often mobilizes speculative financial instruments to open up new arenas for capitalist profitmaking."(Brenner et al., 2010, pp.329-330). It represents an historically specific,

unevenly developed, hybrid, patterned tendency of market disciplinary regulatory restructuring (Brenner et al., 2010, p.330). This approach recognizes the structural characteristic of neoliberalization, in contrast to the governmentality approaches, in that it emphasizes the patterned characteristic of neoliberalization, arguing that "processes of neoliberalization have generated significant, markedly patterned, cumulative effects upon the geo-regulatory configuration of capitalism (Brenner et al., 2010, p.332), At the same time, it also emphasizes the context dependent character of neoliberalization, in contrast to the VoC and HM-IPE approaches, in its emphases on uneven development and hybrid character of neoliberalization, asserting that "neoliberalization is never manifested in pure form"(Brenner et al., 2010, p.332) and insisting that "neoliberal restructuring strategies interact with pre-existing and coexisting uses of space, institutional configurations and constellations of sociopolitical power" (Peck et al., 2018, p.13). I adopt this approach in this thesis both due to its emphasis on context-specific nature of neoliberalization, as it makes this theory useful for case studies, such as the study at hand, and due to the careful balance it maintains in its approach to neoliberalism on the spectrum of being solely context-specific and being all-encompassing. In the coming section of this chapter, I elaborate and explain the main contours of this approach.

§ 2.2 Actually Existing Neoliberalism

I begin introducing the concept of actually existing neoliberalism by initially mentioning an important distinction made by the scholars who invented the concept of actually existing neoliberalism. I think it is more apt to begin from there and then to explain and elaborate on what the concept entails.

Brenner and Theodore, who coined and elaborated on the concept of actually existing neoliberalism, make an important distinction between neoliberal ideology and "actually existing neoliberalism". Accordingly, neoliberal ideology holds that "market forces operate according to immutable laws no matter where they are "unleashed" (Brenner and Theodore, 2002, p.349), and it emphasizes that the most efficient way of achieving economic development

are open, competitive and unregulated markets, free from state interference (Brenner and Theodore, 2002, p.350).

However, Brenner and Theodore warn that it is not sufficient to understand the neoliberal ideology's claims about itself to understand how neoliberalism works in reality. This is due to two reasons. First, taking neoliberal ideology's explanations of itself for granted leads us to reproduce the same false assumptions inherent in neoliberal ideology, such as the diametrically opposed conceptions of state and market, or the "one size fits all" policy models in which a policy is expected to yield the same results everywhere and every time, regardless of the temporal or spatial context (Brenner and Theodore, 2002, p. 352). Secondly, and more importantly, taking neoliberal ideology's explanations of itself for granted without a critical understanding will render us blind to the contradictions between the ideology of neoliberalism itself and its regular political operations and societal impacts. For instance, while the ideology of neoliberalism opposes state interference, in its everyday political operations it usually entails an abundant use of state intervention to implement neoliberal policy objectives, which characteristically involves the extension of market discipline and commodification in a given policy area. Also, while neoliberal ideology claims that free, self regulating markets are the most efficient way of allocating resources, in practice, it is evident that neoliberal policy practices have led to market failures, deepening inequalities and intensified uneven development (Brenner and Theodore, 2002, p. 352).

Due to these reasons, Brenner and Theodore argue for a more nuanced and critical understanding of neoliberalism. As opposed to the omnipotent conceptualization of market forces in neoliberal ideology, in which they are assumed to operate the same way regardless of geographical, institutional and temporal differences, Brenner and Theodore emphasize the contextual embeddedness of neoliberal restructuring projects. Accordingly, neoliberal restructuring projects are contextually embedded, "insofar as they have been produced within national, regional, and local contexts defined by the legacies of inherited institutional frameworks, policy regimes, regulatory practices, and political struggles" (Brenner and Theodore, 2002, p.349). In addition, they assert that these projects are never imposed as fully fledged, ideal typical ne-

oliberal policy solutions but are always mediated by the context. This recognition that neoliberalism is not a single, unified and coherent phenomenon but is dependent and shaped by the context to which is implemented allows for more grounded and context sensitive analyses of processes of neoliberalism.

The proponents of this approach emphasize that neoliberal restructuring projects and strategies are in constant interaction with former and current regulatory arrangements, institutional configurations, socio-political power constellations and struggles and in turn, this constant interaction moulds the concrete forms the neoliberal restructuring projects take in any given policy area in a given context and temporality (Brenner and Theodore, 2002, Peck et al., 2018). They conceptualize this interaction between neoliberal reforms and context specific variables as path dependency (Brenner and Theodore, 2002, p. 361). Through this interaction with different contexts and contextual constraints, neoliberalism becomes "variegated", and differences emerge among various policy areas, from the scale and scope of state intervention, from labour market regulation to urban policy, from strategies of inclusion to social policy (Brenner et al., 2010). In line with this argument, they assert that actual processes of neoliberalization are inescapably hybrid, being shaped and moulded by other state and social formations, such as authoritarianism, conservatism, developmentalism and the like, therefore acquiring distinctive 'properties, potentialities and frailties' (Peck et al., 2018, p. 10, Brenner et al., 2010, p. 332).

These considerations lead the proponents of this approach to argue that through the interaction of neoliberalizing currents and the given context, there emerges varieties neoliberalisms, having their own peculiar characteristics. The scholars conceptualize this phenomena as the variegated character of neoliberalism (Peck, Theodore and Brenner, 2009, pp. 52-54). This interaction between neoliberalization processes and contextually specific variables and hence the emergence of varied policies, institutions and discourses depending to the context also leads to the uneven development of neoliberalization. The scholars assert that this uneven development is not a transitiory phenomena which will eventually result in the fully fledged constitution of a neoliberal order, but is one of the distinguishing characteristics of the processes of neoliberization (Brenner, Peck and Theodore, 2010, pp. 4-5).

While this emphasis on local and context-specific factors, is important in terms of deciphering the local factors and the local forms the neoliberal policies take shape, the proponents of this theoretical framework are also careful to emphasize that actually existing local neoliberalisms can not be treated as seperate phenomenon from the global policy context. While certainly neoliberalism and processes of neoliberalization are shaped by the context and locality, even to the extent that it should not be expected to result in policy convergence, it is important not to miss the wider structural link and that there exists "family resemblances" between the neoliberalisms or neoliberalizations in different contexts and localities, and that neoliberalism "exists as an extralocal regime of rules and routines, pressures and penalties "(Peck and Tickell, 2002, p.392). In this sense, neoliberalization is at the same time both a systemic and contextually embedded process (Peck et al., 2013, p. 1093). The fact that processes of neoliberalization produce distinctive varieties in different contexts does not lead the proponents of this approach to reject that there exists systemicity to it. In fact, they argue that uneven development and geographic and institutional differentiation is one of the most important drivers of neoliberalization, and it is considered as internal to the workings of and as a major propelling factor of neoliberalization (Peck et al., 2012, p. 269, 273).

The proponents of this approach propose the concept of creative destruction in order to better understand and grasp how this interaction between neoliberal reforms and context specific variables work. Accordingly, they distinguish between the (partially) destructive and (tendentially) creative moments of the processes of neoliberalization. In the destructive moments, the collision between market oriented neoliberal reform initiatives and context-specific variables result in (partial) destruction of previously existing institutional arrangements and political compromises, while in the creative moments, there occurs a "(tendential) creation of a new infrastructure for market-oriented economic growth, commodification, and the rule of capital" (Brenner and Theodore, 2002, p. 362). For instance, with regard to the restructuring of housing policies and markets, the authors provide the example of "razing public housing and other forms of low-rent accommodation" as the destructive moment of neoliberalization and the "introduction of market rents and tenant-based vouchers in low-rent niches of urban housing markets" and the creative

moment (Brenner and Theodore, 2002, p. 370). However, they emphasize that this distinction between destructive and creative moments is not a strictly temporal distinction as if the destructive and creative moments necessarily occur in a linear fashion. Rather, the distinction between the destructive and creative moments is an analytical one, designed to capture dialectically interconnected nature of the interaction of neoliberal restructuring projects and context specific variables (Brenner and Theodore, 2002, p.362).

Furthermore, the proponents of this theoretical framework argue that neoliberal policy agendas themselves have evolved through their interaction with context-dependent configurations and through their search for new policy solutions to the adverse impacts earlier rounds of neoliberal policy reforms. Accordingly, while neoliberalism first emerged as an alternative policy reform strategy in the 1970s in response to the crisis of Fordist-Keynesian capitalism in the West, it was rather in the status of an abstract economic doctrine, rooted in the scholarship of the economists Friedrich Hayek and Milton Friedmann (Peck and Tickell, 2002, p. 387). In the 1980s, as a policy reform agenda, it evolved into its roll-back phase, in which it was primarily concerned with the dismantling and deregulating of the Keynesian welfare arrangements. Finally, in the 1990s, it modified into its roll-out phase, in which it sought to find solutions to the socio-political contradictions engendered by earlier forms of neoliberal reform, as failures in various policy areas brought about by neoliberalization became evident. While the neoliberal policy objectives were still within the parameters of market-oriented reform strategies, they were not merely concerned with marketization and deregulation anymore (Peck and Tickell, 2002, p. 389). Rather, in the roll out phase of the neoliberal project, the focus shifted from dismantling and deregulating Keynesian and/or collectivist welfare and social arrangements to more socially interventionist, rule-making and institution building policy objectives. Whereas the rollback neoliberalization is characterized by structural adjustment programmes, attacks on traditional pillars of welfare and privatization, the roll-out phase is characterized by policies on good governance, active social policy and public private partnerships (Peck, 2010, p. 106). Brenner and Theodore argue that the transition from orthodox and anti-statist neoliberalisms to more moderate and socially

responsible neoliberalisms can be understood in this context, whereas the former corresponds to the roll-back phase of neoliberalism, the latter corresponds to the roll-out phase. (Brenner and Theodore, 2002, 362).

Due to the considerations mentioned above which are, to briefly summarize, (1)the contrast between neoliberalism as an ideology and neoliberalism in practice, (2)the interaction between neoliberal, market-oriented restructuring projects and context-specific variables(existing institutional arrangements, socio-political struggles and so on, and (3) the transformations of the neoliberal policy agenda itself as a result of changing political and economic environment and socio-political contradictions engendered by itself, these scholars prefer to use the terms "actually existing neoliberalism" and "neoliberalization" rather than simply the notion of neoliberalism. The concept "actually existing neoliberalism" captures the path dependent and context specific nature of neoliberal restructuring projects more accurately than only using the notion"neoliberalism" to describe the same phenomena, while using the term "neoliberalization" instead of "neoliberalism" signifies that the phenomena at hand is an ongoing and contested process, not a definite end state (Peck and Tickell, 2002, p.383).

Before moving on to our literature review of neoliberalism and social and informal housing, one final caveat about our theoretical framework is due. Brenner, Peck and Theodore (2009) distinguish between three analytical dimensions of neoliberalization processes, namely regulatory experimentation, inter-jurisdictional policy transfer and the formation of transnational rule regimes. Regulatory experiments refer to place or territory specific neoliberalization processes which occur in a given locality, through the interaction of currents of commodifying and marketizing neoliberal reforms and the context-specific characteristics of the given locality. This dimension corresponds to case-study based studies of neoliberalization in various national, regional and local contexts (Brenner et al., 2010, p.335) The second dimension of neoliberalization, i.e inter-jurisdictional policy transfer, refers to the circulation of prototypical neoliberalizing regulatory refroms across various contexts, through institutional mechanisms and networks of knowledge sharing (Brenner et al., 2010, p.335). The third dimension of neoliberalization, namely the

transnational rule regimes, refers to the 'large-scale institutional arrangements, regulatory frameworks, legal systems, and policy relays that impose determinate 'rules of the game' on contextually specific forms of policy experimentation and regulatory reorganization, thereby enframing the activities of actors and institutions within specific politico-institutional parameters' (Brenner et al., 2010, p. 335). These 'rules of the game' are often to be found in transnational institutions and networks such as IMF, WTO, World Bank, G7 and the like. This thesis operates in the first analytical dimension of neoliberalization, i.e neoliberalization neoliberalization as regulatory experimentation.

To conclude, the concepts of actually existing neoliberalism and neoliberalization are analytical tools through which one can analyze the interaction of neoliberal restructuring projects and context specific variables in a more clear and concise way, and such an analysis serves as an antidote against the totalizing approaches to neoliberalism which do not take into account the context specific ways the neoliberal restructuring projects affect any particular geography/locality in a given temporality within an institutional/socio-political context. Due to these reasons, I will employ this concept in this thesis to be able to decipher both the commodifying, commercializing and marketizing features, and the context-specific, path dependent features of the changes in the realm of social housing in Turkey in the AKP era. But before that, I conduct a literature review on what changes have been brought through neoliberalism in the realm of housing in the West and the Global South. To my knowledge, there exist no studies which inquire the transformation of social housing through an elaborate conceptualization of neoliberalization and actually existing neoliberalization of the critical urban geographers. Therefore, I will conduct a literature review on social housing and neoliberalism, as defined (and not defined) by various studies.

§ 2.3 Neoliberalism and Social and Informal Housing

2.3.1 *Neoliberalism and Social Housing in the West*

Housing has been one of the main areas that has been subject to state intervention in the West since the early 20th century. Especially after World War II, most of the Western states have actively intervened in the domain of housing as part of their welfare state policies, through public and social housing programmes, by providing direct supply of housing, forming a public rental sector and providing supply side subsidies for the construction of social housing. De-commodifying state intervention in housing was so widespread that it was dubbed as the 'wobbly pillar of the welfare state' in the academic literature (Harloe, 1995). These public and social housing policies, the institutions that have provided social and public housing, the ways through which housing assistance has been provided, and the actual sites of social and public housing have been among the main tenets transformed by neoliberal housing policies (Rolnik, 2012, Glynn, 2009a). Common neoliberal arguments blaming the welfare state programmes for excessive costs and fiscal unsustainability, as well as creating welfare dependency and a too strong and paternal state, were also directed at such policies (Glynn, 2009b, pp. 57-58, Dodson, 2006, p. 224). Therefore, social housing policies were among the main tenets of the welfare state against which commodifying and marketizing neoliberal policies were directed. The shift from welfare state policies implementing prevalent and widespread policies of social housing satisfying the housing needs of many segments of the society, to neoliberal housing policies aimed at eradicating the social and public housing units and policies was reflected in the shift of the targets of housing policies.

Of course, the level of social housing, as well as their ways of provision varied across countries in the golden age of the Keynesian welfare state. However, it is possible to identify some generic neoliberal policies directed at social housing in the West. For instance, Brenner and Theodore identify "razing public housing and other forms of low rent accomodation" and "creation of new opportunities for speculative investment in central-city real estate markets" as a generalized forms of neoliberal policies aimed at restructuring ur-

ban housing markets (Brenner and Theodore, 2002, p. 370). When we investigate the literature which deals with the neoliberal policies with regard to social housing, the most common policies that run across the literature are the privatization of social housing units, the termination of social housing programmes or severe cuts in the budgets of these programmes and the resulting residualization of social housing, reserved only for the poorest. In addition, the delegation of responsibility for social housing provision from the central state to municipalities or from municipalities to various non governmental local actors, the transfer of responsibility for social housing provision from the state to market actors, and similarly, the marketization of the structures of governmental institutions that are authorized to provide social housing are the threads that are commonly found in studies which deal with the impact of neoliberalization on social housing. Below I present some country specific cases dealing with various aspects of neoliberalization of social housing in the West.

The UK is one of the most iconic cases where the neoliberalization of social housing was experienced (Hodkinson et al, 2013). A major part of the literature that deals with the neoliberalization of housing in general and neoliberal policies directed to social/public housing in particular either mentions UK as a prime example for neoliberalization of social/public housing policies or gives examples from the neoliberalization of public housing in the UK in order to support their general claims on neoliberalization of housing (Glynn, 2012, Glynn 2009a, Rolnik, 2013, Forrest and Hirayama, 2009, Hodkinson et al., 2013, Watt, 2009). Therefore, I think it is important to consider the case of UK in some detail here.

The UK was one of the most significant countries among Western nations in terms of the prevalence of public housing provision and the substantial role of public housing among its wider welfare state structure (Malpass, 2005). At the time of the election of Margaret Thatcher in 1979, one of the most symbolic proponents of neoliberalism and the dismantling of the welfare state, the number of public housing units stood at 6,5 million and the public housing units housed one-third of the population of the UK (Hodkinson et al, 2013). Thatcher effectively pursued neoliberal policies directed at the welfare state in the UK, one of the major pillars of these policies being policies with regard to

public housing. The policies directed at public housing initialy by Thatcher and then by the following governments have several dimensions. The first dimension is right-to-buy policies, which gave tenants living in council housing provided by the local authorities(public housing was operated by various local authorities in the UK) the option to purchase their dwelling units at a heavily discounted price (Glynn, 2009b, p.48). This was a strategy that enabled the large scale privatization of public housing without creating mass disquiet and even making the tenants "the main agents of privatization"(Hodkinson et al., 2013, p.8), as the tenants living in council housing(public housing in Britain) were given an option towards homeownership at rather cheap prices. The privatization through right to buy policies were reinforced by severe cuts in public spending for public housing, which rendered the maintenance of public housing more difficult by local authorities(Hodkinson et al., 2013, p.5). By 2000, 1,6 million households had purchased their council housing, as the share of council housing tenure declined from 31% in 1980 to 22,4 in 1990 and to 14% by 2002 (Dodson, 2006, p. 229). The building of new public housing units had also declined severely, from 75,000 homes a year to only 1,540 by 1997(Hodkinson et al, 2013, p.9). These policies targeting public housing eventually led to the residualization of public housing in the UK, which was once one of the most popular and secure forms of housing tenure (Glynn, 2009b, p. 50)

Another form of neoliberal public housing reform in the UK has been the massive transfer of public housing units from local authorities to housing associations. These transfers are decided through ballots in which tenants decide whether they want the transfer of their units from local authorities to housing associations. However, the long-time neglect of the maintenance of public housing due to the shortage of funds, as well as housing standarts that the government expects the local authorities to fulfill for their public housing units tends to skew the vote towards transfer of public housing units to housing associations, which are well-funded (Glynn, 2009b, p.51, Watt, 2009, pp. 231-236). Hodkinson et al. argue that "Thatcherism was not simply concerned with expanding home ownership at the expense of council housing, but about removing the town hall from the direct day to day provision and management of social housing" (Hodkinson et al, 2013, p.5). The transfer of public housing

from local authorities to these housing associations, dubbed as "stock transfer" in the literature, is the way through which the municipalities were removed from the day to day provision and management of social housing. Housing that is transferred to housing associations do not lose their social housing character but the housing associations to which they are transferred operate increasingly under market conditions and assume market-like characteristics (Watt, 2009, p.134). Dodson states that between 1988 and 2001, only in England, 600,000 public housing units were transferred to housing associations (Dodson, 2009, p.229).

The UK has been arguably the most important case in which neoliberal policies attacked public housing from many directions. However, there are also other important country specific case studies within the literature which deals with the connection between neoliberalism and public/social housing.

Netherlands held one of the biggest social housing stock in the world, as by 1990, 41 percent of the total housing stock was social housing (Boelhouwer, 2002, p. 226). The neoliberal privatization policies, which were in effect in Europe since late 1970s did not make a strong apperance in Netherlands in 1990s, until when social housing continued to become more and more prevalent (Boelhouwer, 2002, p. 220). By the 1990s, Dutch housing policies turned into a more neoliberal direction, although it would be unfair to say that it was a radical one, as redistributive concerns were stil strongly present. However, since 1990s, the individual has been placed at the centre of the housing policies and the state moderately retreated from the housing sector in favour of the market and as housing no more being conceived as a "merit good" but rather as a "market good" (Boelhouwer, 2002, p. 226, Dodson, 2006, p. 232). Dodson states that "the social character of housing has changed from being a good that all members of society could relatively easily access to being differentiated on the basis of tenure and affordability within the context of market processes"(Dodson, 2006, p. 226). In 1990s, funding for social housing units have declined and the share of social housing decreasedfrom 41 percent in 1990 to 35 percent in 2005 (van Gent, 2012, p. 510). In the 2000s, a further push towards market has occured with a housing memorandum, which foresaw the conversion of 50,000 social-rental housing units to homeownership each year

(van Gent, 2012, p.510). Similarly, the another document on housing in Amsterdam foresaw the decline of social-rental housing tenure from 55 percent in 2005 to 40 percent by 2020 (van Gent, 2012, p. 514). Also, the same document foresaw a radical decline of social housing among total housing stock, from 57 percent in 2007, to 33 percent in 2020. In a nutshell, despite the strong tradition continuing presence of social housing, neoliberal policies directed against public housing also infiltrated Netherlands.

Canada's social housing was also the target of neoliberalizing housing reforms. Canada had significantly less social housing than its European counterparts, standing at only 6 percent (Hackworth, 2008, p.10). Hackworth argues that marginalized status of social housing might make it more vulnerable to ideological interventions and this was the case in Canada(Hackworth, 2008, p.11). In Canada, assistance by the federal state for social housing started to be cut back initially in the 1980s, and more critically after 1990s. Concomitantly, social housing production fell from between 20.000-30.000 units in 1970s annualy to only 1.000-2.000 after 1990s (Kalman-Lamb, 2017, p. 303). Especially significant in these cuts in assistance was the restructuring of Canada Mortgage and Housing Corporation's housing assistance programmes, which was restructured towards market and homeownership promotion (Kalman-Lamb, 2017). This amounted to the relinquishment of a major part of the responsibilities with regard to social housing subsidies of the federal government towards the promotion of social housing by the central state (Hackworth, 2008, p.12). This was accompanied by the delegation of responsibility with regard to social housing from the federal state to the provinces. Studying the situation of the province of Ontario, Hackworth explains that the delegation of responsibility to provinces led to even further delegation of responsibilities in Ontario from province level to numerous housing "service managers" in the province, who were responsible for the regulation of social housing in their portfolio (Hackworth, 2008, p.13). Due to simultaneous fiscal cutbacks, radical delegation and diffusion of responsibilities, as well as pressures act according to market criteria, the local housing providers were hard pressed to pursue any meaningful social housing policies in Ontario due to neoliberal austerity policies and radical delegation of responsibilities with regard to social housing(Hackworth, 2008, pp. 15-21).

Similarly to Canada, the US had a much less comprehensive system of public housing than those countries in Western Europe. The US has historically preffered to promote homeownership rather than social housing. As he does for the case of Canada, Hackworth argues it is "this marginality that makes US public housing a useful vehicle through which to observe the process of neoliberalism" (Hackworth, 2009, p. 233). He identifies the period between 1937 and 1973 as 'Keynesian public housing' in the US, not because the public housing was too widespread or the housing policies were free from market considerations, but because it was 'justified on the grounds of redistribution' (Hackworth, 2009, p. 234). The neoliberalizing attacks to public housing begun in the US with Nixon in 1973, who halted the construction of new public housing and later decreased the funding of government branches providing and maintaining public housing in the US. These budget cuts continued throughout the 1980s and 1990s, while simultaneously, existing resources with respect to public housing were used to demolish or privatize the existing public housing stock(Hackworth, 2009, p. 237). For instance, as part of the HOPE[1] VI programme which aimed to deal with 'severely distressed' public housing, about 92,740 public housing units were demolished between 1993 and 2003, and only half of them were to be replaced for the existing residents. It was reported that this programme exacerbated the poverty of many of the tenants(Hackqorth, 2009, p. 240). Furthermore, many other housing policies were pursued in relation to public housing along neoliberal lines, which linked housing assistance with workfare and community service programmes, linking eligibility for housing assistance with individual responsibility. In short, while the US did not have widespread social housing stock and policies, even the existing programmes were attacked since the 1970s with neoliberal policies which discontinued the construction of public housing, cut the funds of social housing, demolished a part of the existing stock and emphasized individual responsibility for eligibility for housing assistance programmes.

To sum up, in many of the Western countries, both in those which have a strong and a weak tradition of social housing, existing social housing policies,

1 Acronym for Housing Opportunities for People Everywhere.

the institutions which have provided social housing, the mentality of housing assistance by the state, and actual social housing units have been transformed to a significant extent. These transformations involved the privatization and in some occasions the demolition of the existing social housing stock, the marketization of institutions which provide social housing, the devolution of the authority to provide social housing from higher to lower levels of government and sometimes to private institutions, and the targeting of the individual (rather than the collective) as the subject of housing policies.

Some of these transformative features of neoliberalism with regard to social housing in the West are also present with regard to the Global South. However, there is a more characteristic transformation emerging from the literature, brought about by neoliberalism in the realm of housing in the Global South, which is the interaction of neoliberalism with informal housing. Now I move on to reviewing this subject.

2.3.2 *Neoliberalism and Informal Housing in the Global South*

In what may be loosely conceptualized as the Global South, from the mid-twentieth century on, within the context of rapid industrialization and the ensuing rural urban migration and urbanization, and in the absence of widespread social housing schemes that would be able to meet the housing needs of this rapidly increasing urban population, informal settlements which were built by the incoming migrants, usually on public land, provided a problematic but widespread solution for the accomodation needs of the urban poor (Rolnik, 2013, Erman, 2016). In the developmentalist era, these informal settlements were largely tolerated as they overtook the burden from the states to build formal housing solutions to this population as they were focused on industrialization efforts and as it was expected that these informal settlements would eventually help in fostering the integration of the rural urban migrants into the cities (Erman, 2016, p. 427). In this context, even the supranational agencies such as the UN and World Bank supported these informal housing solutions and provided assistance schemes to states which would help them to extend infrastructural services and other urban amenities to these informal settlements (Jones, 2012). As a result of these trends, informal settlements built

by the urban poor themselves, mostly on public land, without the explicit permission of the state, which were also called slums and acquired different names in different geographies (such as *Favelas* in Brazil, *Gecekondu* in Turkey, *Bidonvilles* in Morocco), became a very widespread urban phenomenon which had an unignoreable presence in the landscapes of the most of the major urban areas of the Third World.

Brenner and Theodore argue that processes of neoliberalization aim to commercialize, commodify and marketize every sphere of life (Brenner and Theodore, 2002). This especially includes the urban areas and more specifically housing, for our subject matter. As I have elaborated on above, this is reflected, among other things, in the commodification and commercialization of social housing units and of the related housing policy programmes and institutions in the West. As these were non-commodified or incompletely commodified forms of housing provision, they constituted a fertile area with regard to housing through which neoliberalizing policies focused on commodification, commercialization and marketization could be implemented. In the Global South, the incompletely commodified forms of housing which were targeted and transformed through commodifying neoliberalizing policy reforms were mainly the informal settlements. The dynamics of inter-urban competition and the aim of creating a conducive environment for attracting investment, jobs and tourism were not dynamics confined to the Western cities but were also influential for the major cities of the Global South (Smith, 2002, Nijman, 2008, Doshi, 2013). As rent generation from urban areas became one of the primary goals of national and local governments, interventions in the informal settlements of the major cities of the developing world became a widespread neoliberal policy tool (Rolnik 2013, Erman, 2016). However, a brief review of the existing literature on these neoliberalizing interventions on informal settlements reveals -echoing the main premise of the concept of actually existing neoliberalism- that these neoliberalizing policies with regard to the informal settlements are moulded and shaped through the different features of the different contexts. In what follows, I will briefly review the literature on neoliberalization and informal settlements in various country contexts of the Global South, on which there exists a literature with regard to the transformations of informal housing through neoliberalization.

First I will begin with India, more specifically with the case of Mumbai, as there exists a rich literature dealing with the transformations brought about by neoliberalization to its informal settlements (Nijman, 2008, Anand and Rademacher, 2011, Doshi, 2013). Mumbai hosted and still hosts a highly significant amount of people living in informal settlements. By 2008, half of 15 million people living in Mumbai lived in informal settlements (Anand and Rademacher, 2011, p. 1752). Thus, the issue of informal settlements and policies and contestations with regard to their situation have always been of central importance. Doshi (2013, p. 847) states that by the 1990s, 'state interventions in slums shifted from welfare accomodations distributed through patronage to neoliberal resettlement practices aiding the proliferation of new land markets and lucrative redevelopment opportunities'. Central to this shift was the initiation of a policy named 'Slum Rehabilitation Scheme (SRS)', aimed at eliminating the slums, resettling the slum dwellers, and creating new opportunities for real estate and infrastructure redevelopment (Doshi, 2013, p. 848). SRS stipulated market led redevelopment of the slum settlements in Mumbai. Accordingly, after getting organized, a slum community would get the permission of the Slum Rehabilitation Authority (SRA) to conduct a rehabilitation project, giving the slum community legal rights to the land they occupy, or in other words, the regularization of their tenure status. Afterwards, the slum community ought to find a developer who would be willing to conduct the rehabilitation project. After the completion of the project, the slum dwellers are given a flat of their own for free. The upside for the developer and the market component of the SRS policy is that the developer can build additional units which he/she could sell on the market, so that he/she would profit from undertaking the slum rehabilitation project. In case there is no space to build additional units in the area, the developer gets Transferable Development Rights(TDRs), which allows him/her to build additional units on public land, in order to sell these on the market (Nijman, 2008, p. 77). This policy was initiated in the context of a hike in real estate values, so building additional units in the area of the rehabilitation project or elsewhere provided a lucrative opportunity for the developers, thus giving an incentive to developers to carry out these projects (Nijman, 2008, p. 77).

What I have explained so far however is only valid for the slum rehabilitation projects which would occur in the site where the previous informal settlements existed. These are called in-situ tenements. In cases where the land that is occupied by the informal settlement is needed for public purposes such as airport, road or railway projects, the settlers were evicted and settled in another area where the housing project is conducted, often in the peripheries of the city (Anand and Rademacher, 2011, p. 1753). These are called ex-situ tenements. By 2008, 50,000 in-situ and 80,000 ex-situ tenements were completed through the SRS scheme in Mumbai (Anand and Rademacher, 2011, p. 1753).

Another important feature of the SRS scheme is that it only recognizes informal settlements built prior to 1995 as legitimate settlements. Thus, the settlements built after 1995 are left unprotected. Indeed, there occured mass demolitions in areas built after 1995, through which tens of thousands of homes were bulldozed (Anand and Rademacher, 2011, 1750). Doshi contends that the demolitions especially targeted neighbourhoods with a majority of North Indian and Muslim residents, which were disliked by the then ruling xenophopic party (Doshi, 2013, p. 858). Nijman (2008) sees a neoliberal component in these demolitions, in that the neoliberal logic 'shows little tolerance for potentially wasteful policies aimed at supporting slum dwellers (Nijman, 2008, p. 75)' intensifies the competition for land, and creates a political climate in which large-scale slum demolitions are seen as legitimate (Nijman, 2008, p. 78).

However, as indicated above, the policy fostered by the SRS for the slums built before 1995 is not one of mass demolitions but one of resettlement of slum dwellers, either in-situ, where the residents are not displaced, or ex-situ, where the residents are displaced but not dispossessed or indebted, i.e they acquire a dwelling free of cost, usually in a peripheral area. Anand and Rademacher (2011, p. 1751), referring to this policy, ask the question "how has it come to be more "costly" to bulldoze these settlements than to house their residents in SRA high-rise structures?" and find the answer partly in the long history of housing struggles established in the city. Accordingly, since the beginning of the postcolonial period in India, an active struggle for the rights of informal settlers ensued, which manifested itself in 'a combination of large scale mobilizations, political party advocacy and NGO collaboration'(Anand

and Rademacher, 2011, p. 1755). This struggle was further enhanced through the support of international organizations such as the World Bank, which advocated the extension of rights and services to the slum dwellers. Throughout these processes, NGOs concerned with informal settlements made their way into the consultation and decision making procedures of the state with regard to housing (Anand and Rademacher, 2011, p. 1758). The result was that when the state was drafting and implementing a policy with regard to informal housing, even if they were neoliberal policies promoting the primacy of the markets and capital accumulation, they also had to take into account the positions and the expectations of the slum dwellers themselves.

That being said, the literature elaborating of the Slum Rehabilitation Scheme in Mumbai also conveys that the SRS has not been a particularly effective policy. This is mainly due to the primacy given to the developers and to the market mechanism in this policy. Accordingly, the developers, who by nature seek profit, are seeking to select the most profitable sites in which they can conduct slum rehabilitation projects (Nijman, 2008, p. 84). This blocks the possibility of a massive slum rehabilition occuring in Mumbai.

In short, a close inspection of neoliberalization of informal settlements in Mumbai echoes the main premise of the approach of urban geographers to the processes of neoliberalization. The commodifying and marketizing features of neoliberalization, in the form of the primacy given to market mechanisms, manifests themselves in the transformation of informal settlements in Mumbai. Context specific characteristics, as asserted by the urban geographers, can also be seen at work, in the inclusion of the interests of slum dwellers in the neoliberalizing informal housing policy, as well as the mass demolition of informal settlements built after 1995, which is explained with the prevailing ethnic and religious tensions in India.

Another country in which the neoliberalizing housing policies interacted with the informal settlements and people living in them is Chile. Before the military coup of Pinotchet, there were organized struggles around the right to housing and squatting operations were common place and were increasing in frequency (Salcedo, 2010, p. 94). Furthermore, the since the 1960s, Chile had officially recognized housing as a right to which all of its citizens were entitled and the public sector was highly active in housing construction (Posner, 2012,

p. 55). Between 1964 and 1973, the state had built 62.5 percent of the 400,000 total housing units constructed (Posner, 2012, p. 56). Furthermore the government was providing supply side subsidies to the builders. The military coup of Pinochet in 1973, among other things, also changed the approach of Chile to the realm of housing. Pinochet government is well known for being the pioneer of neoliberal policies, and this was also the case in the realm of housing. A new housing policy was enacted in 1980, which made the private sector responsible for social housing. In addition, the new policy has switched from providing supply side to demand side subsidies, through which it provided subsidies to individuals to promote homeownership (Salcedo, 2010, p. 94). While these demand side housing subsidies were intended to benefit the poor, due to the inefficient targeting system, they mostly ended up in the hands of the not-so-poor and the middle classes. As this system did not benefit the urban poor, housing shortage in the period of the military rule expanded (Posner, 2012, p.58).

Chile returned to democratic rule in 1990. While the new government did not change the basic neoliberal structure of the housing system(social housing built by the private sector and demand-side subsidies), they reformed it by significantly increasing the funding allocated for subsidies, and introducing a more efficient system ensuring that the subsidies ended up in the hands of low-income people (Zunino and Hidalgo, 2009, p. 523). They also decided initiate an ambitious campaign to eliminate the informal settlements in Chile, setting a target of annually building 90,000 social housing units, to which the people living in informal settlements would be transferred (Salcedo, 2010, p. 91). This policy was also resolutely pursued by the following governments, and by the mid 2000s, the informal settlements were largely eliminated in Chile, as their numbers reduced from 1.2 million in 1990 to 120,000 by 2006 (Salcedo, 2010, p. 91).

As is evidenced by the statistic above, the housing policy since 1990 was largely successful in its declared goal, which was eliminating informal settlements and transferring the people living in them to formal, social housing. However, the literature on these social housing units suggests that while policy was successful in eliminating informal settlements, these policies resulted in other problems (Salcedo, 2010, Zunino and Hidalgo, 2009, Posner, 2012). The

common charge is that this policy led to the concentration of poverty in the areas where the social housing was built, leading to social problems. This is primarily attributed to the segregated and peripheral location of these social housing projects (Salcedo, 2010, p.96) . While the Ministry of Housing in theory could determine the location of these projects, in practice this was left to the private developers, for whom it was more profitable to build social housing projects in remote locations, due to the low cost of land (Posner, 2012, p. 58). This dimension of the housing policy has eventually resulted in mostly socially and spatially segregated social housing projects, inhabited by low income people, away from their previous social networks and employment opportunities, resulting in incrased rates of unemployment, increased violence, crime and drug use (Salcedo, 2010).

Another country case where the interaction of neoliberalization with informal housing produced the construction of social housing has been Morocco. In Morocco too, informal housing was the main solution to the housing problem of the urban poor. Until the 1980s, informal housing was largely tolerated by the state, due to its incapacity to provide housing solutions for the urban poor. The combined effect of general economic neoliberalization and a specific event in Morocco, the bread riots of 1981, has pushed the state to increase its control and surveillance of slum areas. As a part of this strategy, an agency named *Agence Nationale pour l'Habitat Insalubre (ANHI)* was created, which was tasked with the eradication of slums, and the resettlement of its inhabitants to social housing. However, this agency was ineffective due to the constraints neoliberal structural adjustment programs, which translated into insufficient funds to finance the programme. The suicide bombings in Casablanca in 2003, which involved two slum dwellers as petpetrators, has resulted in the renewal of the state's commitment to eradicate informal housing. To this end, the state initiated the *Villes Sans Bidonvilles Programme* (VSBP), which aimed to 'upgrade all the slums in Morocco and prioritize the relocation of their inhabitants' (Boagert, 2011, p. 721), amounting to the upgrading of 1,000 slums, which housed ca.1,5 million inhabitants. The private developers would also be an important actor in the execution of this programme. As part of the programme, the informal settlements would be demolished and the inhabitants would move into an subsidised apartment, partly funding their

relocation themselves, often through bank loans and credits. Similarly to the case of Chile, the slum dwellers are relocated in the peripheries of urban areas, 'transforming urban periphery into a monotonous mass of low-cost apartments', and detaching people from their informal social networks and employment opportunities(Boagert, 2011).

To conclude, the main transformation brought about by neoliberalization in the realm of housing in the Global South has been with regard to informal settlements, which were historically a significant component of the urban fabric of major cities in these countries. One of the main aims of neoliberal policies toward the informal settlements have been their eradication and in various instances, the relocation of their inhabitants in social housing units.[2] Furthermore, the regularization and formalization of the tenure status of these slum dwellers is also a common strategy in countries of the Global South, albeit in a fashion that "materialize(s) in policies that facilitate the penetration of market forces in informal settlements." (Fawaz, 2013, p.28). The success and the impacts of these policies vary from country to country, as well as within the countries or even in the same city, as is evidenced by the case of India.

§ 2.4 Conclusion

In this chapter, initially, I have conducted a brief review of heterodox political economy approaches to neoliberalism and neoliberalization. ThenI have elaborated on my theoretical framework, i.e actually existing neoliberalism/neoliberalization and I have explained various aspects of this framework. The most important features of this concept for this thesis is that it both recognizes that neoliberalization is a process, and that through the conceptualization of "actually existing neoliberalism", the inventors of this concept recognize both that neoliberalization entails a movement toward commodification, commercialization and marketization, but also that this process is mediated by the context and may result in hybrid formations. In the second part of this chapter,

2 Of course, these transformations have not occured as smoothly as has been narrated in this chapter. There have occured various struggles, bargains and failures in the process of these transformations, in cases of India (Doshi, 2012), Chile (Salcedo, 2010) and Morocco (Bogaert, 2011).

I reviewed the transformations brought about by the processes of neoliberalization in the Western context and in the context of the Global South. From one angle, my literature review on the transformations on the housing landscape validates the claims of this theory, as both in the Western context and in the context of the Global South, there exists various transformations in the direction of commodification, commercialization and marketization, but this movement takes different forms in different contexts. For instance, it takes the form of the demise of public and social housing units in the Western context, and the demise of informal housing in the Global South. Surely, what I have presented here is a rather simplified version of the transformations that have been brought about by neoliberalization. Many transformations that have occured in the Western context have also occurred in the context of the Global South. For instance, the privatization of social housing, as well as severe cuts in the budget of social housing programmes were also to be found in the Global Southern, especially the Latin American context (Rolnik, 2013, pp. 1061-1063) I have focused on the transformation of informal housing in the context of Global South only beacuse this transformation is the most characteristic transformation that has occurred in the realm of social and informal housing.

Having reviewed the world context in terms of transformations brought through neoliberalization in the realm of social and informal housing, in the next two chapters, I turn to the Turkish context and initially explain the historical forms of social (and informal) housing in Chapter 3, and the transformations that have been brought about by processes of neoliberalization and their interaction with context specific characteristics in the realm of social housing in Chapter 4. .

3

Prevalent Forms of Social Housing Provision in Turkey: A Historical Sketch

In the previous chapter, I have investigated the transformations brought about by neoliberalization in the realm of social and informal housing. What have been the transformations that were brought about through neoliberalization in these realms of housing in the Turkish context, in the AKP era? The next chapter will seek to answer that question. To set the stage for the next chapter, in this chapter, I will elaborate on the story of the historical evolution of two historically important forms of housing provision in Turkey, which are the gecekondu and the housing cooperatives. These two forms of housing provision are important for this thesis due to three reasons. First, they are widespread and prevalent forms of housing provision in Turkey and were highly significant in terms of meeting the housing needs of the population. By 1995, 35 percent of the urban population was living in gecekondus (Keleş, 2012, p. 510). In turn, while until 1980s, housing cooperatives constituted a minor percent of the total formal[1] housing stock, hovering around 8 to 11 percent between 1975 and 1980 (Öncü, 1988, p.43), their numbers have skyrocketed after the establishment of TOKİ in 1984, reaching 25,2 percent of the total housing supply in 1990 (Berkman and Osmay, 1996, p.6). Second, these two forms of

1 As opposed to the gecekondu, which is a form of informal housing.

housing provision had some non-market and non-commodified characteristics, as I will explain in this chapter. Third, their existence in the housing landscape in Turkey has been related to the Turkish state's policies in the realm of housing. The gecekondu has been made possible through the 'deliberate negligence' of the state (Eder, 2010, p.159), allowing the rural-urban migrants to squat on public lands and ensuing periodic building amnesties to regularize these informal housing units. In turn, housing cooperatives have been supported by various state institutions throughout republican history through the provision of credits.

In the following section of the chapter I start by explaining the more prevalent form of housing provision, which is the gecekondu. However, before moving on, I find it necessary to conduct a brief discussion on the term 'social housing', in order to explain and legitimize why I will prefer to use the term social housing in this thesis to refer to the gecekondus, housing cooperatives and the social housing units built by TOKİ.

The concept of social housing is a floating signifier, meaning that it has no definition of it on which there exists a general consensus (Hansson and Lungren, 2018). Hansson and Lungren conduct a literature review regarding social housing for the years between 2010 and 2017 and find 16 different definitions referring to the term social housing (Hansson and Lungren, 2018, pp. 6-8). To give a few examples of these definitions; Braga and Palvarini (2013) mention "three common elements in defining social housing across EU Member States, a mission of general interest, the objective of increasing the supply of affordable housing and specific targets defined in terms of socio-economic status or the presence of vulnerabilities.". The Oxford Dictionaries (2017) define it as "Housing provided for people on low incomes with particular needs by government agencies or non-profit organizations." and The European Federation of Public, Cooperative and Social Housing (2011) defines it as "Housing for rent or accession to ownership for which there are defined rules governing access to households with difficulties in finding housing", with the core elements of social housing being "Affordability, the existence of rules for the allocation of dwellings, a strong link with public policies at the local level, security of tenure, quality standarts and a strong involvement of the benefiting households."

Despite the existence of various definitions, some common themes do exist in these definitions referring to social housing. First, almost all definitions refer to a specific target group, to which social housing is provided (Hansson and Lundgren, pp. 9-10). The second theme is the type of provider and relatedly, public intervention. In definitions that do not shy away from specifying the type of providers, state and public actors are mentioned as among the providers of social housing. Furthermore, although public institutions are not the sole providers of social housing, they are considered as "the essential part of any social housing system" (Hansson and Lundgren, 2018, p. 13).

Returning to the context of housing in Turkey, both the housing cooperatives and the social housing built by TOKİ are provided with specific target groups in mind and through direct state intervention or through the financial assistance of the state. As I will elaborate below, housing cooperatives initially aimed to benefit civil servants and bureaucrats and eventually mostly served for the housing needs of the registered section of the workforce, through financial assistance by the various institutions of the state. In turn, as I elaborate on the next chapter, the social housing by TOKİ is provided through direct state intervention in the urban land and housing market, and is officially aimed at various different income groups determined by TOKİ, such as the low and the middle income group, and TOKİ claims that its housing projects are in general aimed towards people who can not afford to buy houses under market conditions. Therefore, in this thesis, I refer both to housing cooperatives and the social housing provided by TOKİ as social housing.

As for the gecekondus, there are mostly dubbed as informal housing in the relevant literature (Buğra, 1998, Eder, 2010, Erman, 2016, Türem, 2017). As I elaborate in the next section, the emergence and sprawl of gecekondus were made possible through the deliberate (non)intervention by the state, by preferring not to enforce a strict capitalist type of property relations on the lands that it owns. In some studies, in the context of the lack of effective formal social housing policies for the poor, they have been dubbed as an informal pillar of the welfare regime of Turkey (Buğra and Keyder, 2006, Eder, 2013). At least initially, they were the main mechanism of housing the urban poor and newly arriving rural urban migrants resorted to. Therefore, if we take into account the fact that the term 'social housing' is a floating signifier, and if we apply the

two criteria above for social housing, i.e specific target group and state intervention, gecekondus may as well qualify as social housing[2]. Therefore, for the purposes of this thesis, I will refer to gecekondus, housing cooperatives and TOKİ social housing as social housing.

§ 3.1 The Gecekondu

Gecekondu (built overnight in literal translation) is a form of housing in Turkey, initially associated with the housing needs and provision of migrants who have migrated from rural to urban areas. The predecessors of gecekondus were the *barakas*(shacks). The erstwhile housing issue of the newly established Turkish republic was the housing problem in Ankara. Before becoming the capital of Turkey, Ankara was an ordinary Anatolian town. After becoming the capital of the newly established Republic, it was naturally supposed to host a significant amount of state officials and bureaucrats. This led to the emergence of a housing problem in Ankara for state officials and bureaucrats. This housing problem was sought to be solved via the construction of lodgements and cooperatives. Surely, this construction activity for the bureaucrats and state officials required many construction workers to build these lodgements and cooperatives. Although a neighbourhood was planned to host these workers, no housing provision for these construction workers was actually implemented by the state. So, in order to solve their need of accommodation in the vicinity of the city, these construction workers started to build *barakas*(shacks) with leftover materials, in the periphery of Ankara. These shacks became the dominant form of accommodation for the construction workers in Ankara in the early years of the republic, and are considered as the first predecessors of the *gecekondus*. (Pulat, 1992, pp. 23-27)

The true emergence of gecekondus as a striking phenomenon in the urban fabric of Turkish cities, however, starts and goes paralel with the acceleration of rural-urban migration in Turkey. Between 1923 and 1945, urban and rural

2 I by no means assert that gecekondus should be conceptualized as social housing in the urban and housing literature, only that it is apt for the purposes of this thesis to consider gecekondus as a type of social housing.

population of Turkey, in terms of percentages, was fairly stable. As mechanization in agriculture did not yet exist on a large scale and industrialization attempts were at their incipient phase, rural-urban migration was not a striking phenomenon. Urbanization of Turkey accelerated after the end of the Second World War, and especially with the impact of the Marshall aid, which led to the mechanization in agriculture, the development of transportation networks and eventually the accelerated development of industrialization after mid 1950s (Pamuk, 2014, pp. 230-231). These developments have led to an accelerated process of rural to urban migration, starting roughly in the late 1940s and early 1950s. While the urban population constituted 25 percent of the total population in 1950, this had risen to 32 percent in 1960 (Pamuk, 2014, p. 73). In parallel with accelerated urbanization and rural-urban migration, the gecekondus started to emerge and spread in the major cities of Turkey.

The word gecekondu both refers to the illegal, irregular low cost housing unit itself and to the (gecekondu)neighbourhoods which are mainly constituted by the gecekondus. Its initial apperance and characteristics is rather similar to the squatter areas of the developing world (Buğra, 1998, p. 307) As I have stated above, the initial appearance and spread of gecekondus in Turkish cities can be dated back to late 1940s and early 1950s and are mainly an effect of accelerated rural to urban migration. In the absence of an effective state policy which could meet the accomodation and housing needs of the newcomers of the city, the gecekondu emerged as the sole effective solution to the emerging housing and accomodation needs of the newcomers to the city (Buğra, 1998, p. 307). In these years, early gecekondus were built by the labour of the newcomers themselves, with the aid of their families, friends and relatives, in collective effort, as one or two storey houses, predominantly on public land but also sometimes also on private land and for the use of the newcomers themselves (Keleş, 1990, p. 163). As waves of rural-urban migration continued, these gecekondus and gecekondu neighbourhoods spread both within the geography of the city and also in terms of their density, as neighbourhoods. In Istanbul, the first gecekondus and gecekondu neighbourhoods started to be established in late 1940s and early 1950s around the areas where the industrial establishments were located (Pulat, 1992, pp. 32-33). However, the people living in gecekondus were not only workers in these establishments. In fact, they

were a significant minority. According to Keleş, most people living in the gecekondus and active in the workforce worked in unskilled service jobs such as janitors, bagel sellers, shoe-shiners, trash collectors and the like (Keleş, 2012, pp. 512-514).

The gecekondus spread rapidly in the big cities of Turkey throughout the 1950s, as waves of rural-urban migration continued. This is evidenced by the increasing the number of gecekondus and their increasing share within the total number of housing units. While there were approximately 50,000 gecekondu houses in 1955, their numbers raised to 240,000 in 1960. Between the same years, the share of gecekondu houses in total number of houses has raised from 3,5 percent in 1955 to 13,7 percent in 1960 (Keleş, 2012, p. 510).

There are several factors which have significant explanatory value in explaining the emergence, the formalization and solidification and the spread of gecekondus in the urban fabric of metropolitan areas of Turkey. As I have mentioned above, most of the gecekondus were built on land that has belonged to the state. Buğra mentions that by 1991, 76 percent of all the gecekondus in Istanbul, 88 percent of those in Ankara and 81 percent in İzmir were built on public land, i.e land that belongs to the state (Buğra, 1998, p. 309). Türem states that even if a gecekondu was built on privately owned land, it was difficult to enforce the property rights due to the ambiguity in property registrations due to incomplete cadastral operations (Türem, 2017, p. 16).

Normally, under a capitalist system under which property rights are enforced, this kind of irregular housing development on state owned land would not be so easy, or even possible. What enabled this in the Turkish case was the legacy of the Ottoman Empire in terms of its land system and the peculiarities of the ways in which the Turkish state has governed its land regime in these years (Buğra, 1998, Keyder, 1999, Türem, 2017). In the Ottoman Empire, before 1858, in theory, all land was considered to belong to the state, unless it was owned by an Islamic Charity Organization (a waqf). The people who farmed the land were given the use rights of the land by the state, not the actual ownership of the land. In 1858, as a part of the westernizing and modernizing reforms of the Ottoman Empire, the new Ottoman Land Code recognized private property on land. However, even after this reform, most of the land remained under state's ownership and a process such as the accumulation of

land by few major land owners did not occur. Moreover, after the independence of Turkey in 1923, most of the land left vacant after the disapperance of Armenians and Greeks, who constituted a major portion of the wealthier urbanites of the Empire, was nationalized (Keyder, 1999, p.45). In short, the Turkish state held a significant amount of land, including urban (or prospectively urban) land in its possession after its independence. Therefore, when rural-urban migration accelerated in the 1950s and the migrants started to build gecekondus in the urban areas, it was mostly on public land on which they built their gecekondus. The state at this point could choose to strictly enforce its property rights and make squatting and gecekondu construction illegal and impossible. Indeed, there were several legislative attempts to ban squatting and gecekondu construction, especially in late 1940s and in 1950s. For instance, Law No. 5431 foresaw the prevention of the building of gecekondus and demolishing the existing gecekondus, although it could never be implemented (Pulat, 1992, p. 208). However, the more common type of legislation with regard to gecekondus took the form of building amnesties which have called for the amelioration of the conditions of the existing gecekondus and preventing the further spread of gecekondu or prohibiting the building of gecekondus. The first of the many laws of this kind was enacted in 1953, with the legislation of the Law no. 6188 (Pulat, 1992, p. 210). Afterwards, many such amnesty laws were enacted, recognizing the legitimacy of the hitherto existing gecekondus and prohibiting or calling for the prevention of the further spread of gecekondus. In practice however, each such amnesty law meant that the prohibition or calls for prevention in the previous amnesty laws were nullified. These amnesty laws were a reflection in the legislative area of the public opinion which have accorded moral legitimacy to the gecekondus, as the public, especially in the early years of the gecekondu phenomenon, thought of gecekondu construction not as a violation of the private property rights but as a form of housing aimed at the satisfaction of the very natural and understandable housing and accomodation needs of the low income newcomers to the cities (Buğra, 1998).

In practice, then, as these successive amnesty laws legitimized the hitherto existing gecekondus, it meant that the state did not enforce a 'capitalist regime of property relations' (Keyder, 1999, p. 146) on its land on which gecekondus

were built, and it turned 'a blind eye to the 'occupation' of its lands and not putting urban migrants through the legal system' (Türem, 2017, p. 17). Ultimately, by not strictly enforcing the capitalist regime of property relations and hence legitimizing the construction of gecekondus, the state in retrospect has distributed urban land that it has predominantly owned to the urban poor to satisfy their needs of housing in the absence of a formal social policy that has answered their needs of accomodation and housing (Buğra, 1998, Türem, 2017). This gecekondu policy has been even dubbed as an informal pillar of the welfare regime of Turkey (Eder, 2013).

Another facilitating factor for the state to implement such an urban land and gecekondu policy is the import-substituting industrialization strategy implemented between mid- 1950s to 1980. Simply put, for this economic strategy to work out rather smoothly, the state needed urbanization, rural to urban migration and a workforce to work in both in the industrial jobs and also in the precarious informal jobs created in the city for the more or less healthy functioning of the economy. In the absence of a formal social policy with regard to the housing of the newly arriving migrants, which would probably be more costly and require more effort to implement, the gecekondu type of housing provision was a win-win deal. The migrants, who were expected to transform into workers in the formal and informal sectors of the urban economy, occupied public lands and constructed houses for themselves through their own labour and effort. In effect, the cost of the reproduction of labour was reduced, as some of the workers were living in their homes and not paying rent, and in actuality enabling the industrial enterprises to pay lower wages to their workers (Türem, 2017, p.16).

Yet another factor enabling the emergence and spread of the gecekondus were the populist and clientalistic nature of politics in Turkey. Turkey has transitioned to a multi-party democracy in 1946. Afterwards, several political parties have competed for votes in multi-party elections, with the exception of short interruptions of military rule. The gecekondus and gecekondu neighbourhoods, with their rapidly increasing numbers and population, were important places for these political parties from which they could take derive a significant amount of support and votes. As for the people living in gecekondu

neighbourhoods, formalization of the legal status of their houses was an important concern as they lived under the constant danger of losing their homes due to their illegal status. Furthermore, the extension of infrastructural services such as running water, electricity and the like, and the extension of other urban amenities such as public transportation, garbage collection etc., was important both in terms of improving their quality and chances of life and also in terms of securing their position within the urban geography as legitimately recognized urban dwellers. Therefore, one of the most important aims of gecekondu dwellers and gecekondu neighbourhoods were their official, formal recognition as 'neighbourhoods', which would in time bring with itself the much needed security within the city and the much needed infrastructural and superstructural urban amenities. In short, the needs of the political parties of votes and the needs of gecekondu dwellers for improved conditions of living and formalization of their homes and neighbourhoods gave rise to a clientalistic and populist form of urban politics (Keyder, 1999, Öncü, 1988, Keleş, 2012, Pulat, 1992). This type of clientalistic and populist form of urban politics functioned in actuality as 'selective implementation of regulatory powers of local government, particularly in the areas of urban planning, the issuing of construction licenses, the enforcement of zoning and building codes' (Öncü, 1988, p. 44), as amnesty laws for the legitimation and regularization of gecekondu houses, and as actual and/or pledged recognition of gecekondu settlements as official neighbourhoods extension of infrastructural and superstructural urban amenities, particularly right before and right after the general and local elections, in exchange for political support and votes from these households and gecekondu settlements.

All in all, the combination of the enabling factors I have mentioned above, which can be roughly summarized as the ultimately permissive attitude of the state for the migrants to occupy its lands and build houses over them, the usefulness of the gecekondu type of housing provision in lowering the cost and the efforts for the reproduction or the labour force, needed for the general functioning of the economy and the ISI model of development, and the populist and clientalistic nature of politics in general and urban politics in particular, have generated a fruitful athmosphere for the gecekondu to emerge, consolidate and spread as a significant type of housing provision in Turkey over

the years. Indeed, the number of gecekondus have increased an enourmous amount between the years 1960 to 1980. While there were approximately 240.000 gecekondu units in Turkey in 1960, by 1980, the number of gecekondu units had risen to 1.150.000 in 1980. Furthermore, while there was an estimated 1.200.000 people living in gecekondus by 1960, constituting 16,4 percent of the urban population, these numbers had risen to 5.750.000 people and 26,1 percent respectively (Keleş, 2012, p. 510). While in early 1960s, 45 percent of the urban dwellers in Istanbul, 59 percent in Ankara and 33 percent in Izmir (three most populated cities of Turkey) lived in gecekondus, these percentages were 70 percent in Istanbul 55 percent in Ankara and 50 percent in İzmir by the 1980s (Buğra, 1999, p. 307). However, as the number of gecekondus rose and they spread around the metropolitan cities of Turkey, their characteristics in terms of provision, function and nature started to change to a significant extent. Basically, while in its initial phase, gecekondu was a rather uncommodified type of housing provision, relying on the generosity of the state to let migrants take over its land and build houses without official permission by the migrants own labour, for the use of the migrants themselves, these characteristics transformed to a significant extent and the gecekondu phenomenon has progressively become commodified starting from the early 1970s up until the late 1990s.

The phenomenon of the commodification of gecekondus is also closely related and a consequence of the solidification of the status of the gecekondu dwellings and neighbourhoods through building amnesties which regularized the status of the gecekondus to a certain extent, the formalization of the status of gecekondu settlements as in time they turned into officially recognized neighbourhoods, and the provision of infrastructural and superstrucal services, such as water, electricity, public transportation and other urban amenities, to these neighbourhoods. As through these processes the gecekondus gradually became a solidified reality within the urban fabric of the metropolitan cities, and as waves of migrants continued to come to the cities, the nature of the gecekondu started to transform from a relatively uncommodified form of housing provision to a gradually commodified and commercialized one.

One of the most significant aspects with regard to the commodification of gecekondus is their apartmentalization, progressing hand in hand with their

regularization and legalization throughout the years (Öncü, 1988, Buğra, 1998, Keyder, 1999). As successive series of amnesty laws legalized and regularized the status of the gecekondus to a certain extent, both the gecekondu owners and the developers saw an opportunity in the gecekondus to be valorized in the informal land and housing market. The apartmentalization process of gecekondus had already begun by the late 1970s and early 1980s. However, especially influental in this process of regularization were the building amnesties in the 1980s, especially Laws no. 2981 in 1984 and Law no. 3290 in 1986, and which encouraged gecekondu dwellers to request for land titles from the municipalities and the governorship (Keleş, 2012, p.538-39). By the 1990s, most of the gecekondu owners held at least some sort of certification to their land, as 45,3 percent of them had regular property titles, 25,8 percent had shared title deeds, and 8,6 percent held a title allotment document(tapu tahsis belgesi, TTB). Only 20,3 percent of the gecekondu houses had no title at all (Buğra, 1998). The continuing rural-urban migration process made sure that there was an effective demand for the newly built flats in the apartmentalized gecekondus. Through this process of apartmentalization of gecekondus, gecekondus were transformed from a type of housing which was built for the self-use purposes of the newcomers to the city, to a type of commodified housing in the secondary housing market, either sold or rented out to the newcoming migrants. This process created a significant opportunity for the people who migrated to the cities earlier, in the 1950s and 1960s and built their own gecekondus, for upward social mobility and capital accumulation, as they have transformed their single-storey gecekondus which were built for self-use into multi-storey apartment blocs with the help of small-scale housing developers, who saw a lucrative opportunity in this informal or secondary urban land and housing market, as they shared the rent of the flats with the recently apartmentalized gecekondu owners as a form of payment for their share in conversing the single- double flat gecekondus into apartments (Öncü, 1988, p. 47, Buğra, 1998). The apartmentalization process of gecekondus were so prevalent and widespread that 'the distinction between neighbourhoods with squatting and non-squatting histories has in many instances become blurred through time' (Öncü, 1988, p. 46).

Another transformation with regard to the commodification and the commercialization of the gecekondus is with regard to the land provision of the gecekondus. By the mid 1970s, investors emerged who acquired vast pieces of land in the peripheries of the urban areas. These investors, known as 'squatter lords', started to partition the land that they acquired and sold them to the people who wanted to build gecekondus. Therefore, an urban land market has emerged constituting of small pieces of peripheral urban land. These type of land provision is called "split-deed" in the literature (Öncü, 1988, p. 47). These people were also active in the process of finding building materials for the construction of the gecekondus (Keleş, 2012, p. 518). In effect, a new type of gecekondu production has emerged with the rise of these 'squatter lords', in which the land ownership had a legal base but the construction of buildings on it was illegal (Pulat, 1992, p. 54). However, given the precedent of amnesty laws which legalized the gecekondus, this was probably not major concern for the gecekondu developers. With these developments, as Öncü states, "it was no longer possible to squat in the time- honoured fashion" (Öncü, 1988, p. 47).

With the apartmentalization of gecekondus and the changes in the style of land provision of gecekondu, it was no longer so easy for the newcoming migrants to the cities to be able to find an empty public land and build gecekondu on it as was the case in 1950s and 1960s. Rather, Öncü describes, "fresh waves of immigrants arriving from the mid-1970s onwards were forced to pay enormous rents in peripheral neighbourhoods without the most basic infrastructural services, while at the same time trying to save the exhorbitant sums necessary to acquire the split-deed of some unserviced land even further out in the periphery "(Öncü, 1988

, pp. 47-48). Supporting this claim, Erder in her seminal work investigating a partly gecekondu neighbourhood called Ümraniye also shows that the people who lived in the gecekondus of Ümraniye had changed their residential location 2,5 times in average before acquiring their gecekondu flat in Ümraniye (Erder, 1996).

The commodification and commercialization of gecekondu is evidenced by the statistics of the State Planning Organization (Devlet Planlama Teşkilatı, DPT) in 1991 which show that 75 percent of gecekondu owners in Istanbul, 60 percent in Ankara and 63 percent in İzmir have not enclosed the land on

which gecekondu was built by themselves but bought it from another person, relative or real estate agent (Buğra, 1998, p. 311). Also, the estimated amount of renters in the gecekondus was 24.3 percent in Turkey, with the figures standing at 33 percent, 29 percent and 28 percent for Istanbul, Ankara and İzmir respectively.

In these increasingly commercialized and commodified conditions for the production of gecekondu, which involve their apartmentalization and the commodification of their land provision, gecekondus continued to spread throughout the 1980s and 1990s in the urban areas of Turkey. While there were 1,150,000 gecekondus inhabited by 5,750,000 people, constituting 26,1 percent of the total urban population in 1980, in 1995, there were an estimated 2,000,000 gecekondus, inhabited by 10,000,000 people, constituting 35.0 percent of the total urban population (Keleş, 2012, p. 510).

§ 3.2 Housing Cooperatives

Another type of housing provision which has been historically significant in the Turkish context are the housing cooperatives. Housing cooperatives are formal institutions or companies formed by collectively by people to meet their housing needs (Keleş, 1967, p.18). In that respect, they differ significantly from housing via market provision in which people encounter the housing market individually and are left alone with their own devices and resources in order to meet their housing and accomodation needs themselves. Furthermore, as I explain below, state institutions provided cheap and extensive credits for the construction of housing cooperatives, which is another factor separating housing cooperatives from a type of fully commodified housing provision by the market.

Housing cooperatives have a lengthy history in republican Turkey. The emergence of the initial cooperatives is again related to the housing needs of the bureaucrats and civil servants in the newly established capital Ankara. The insufficiency of the housing stock in Ankara, which was an ordinary Anatolian town before being declared as the capital of Turkey, was the main factor that led to its establishment. Hence, the first housing cooperative of Turkey was established in order to meet the accomodation need of this group. It was called

Bahçelievler housing cooperative, constituting of 169 housing units, established in 1934 (Keleş, 1967, p.18). After the establishment of the first housing cooperatives by bureaucrats and civil servants, until 1950, housing cooperatives slowly increased in numbers. While there existed 4 housing cooperatives in 1939, this increased to 26 in 1942 and 50 in 1946. Until 1950, most of these cooperatives served mainly the bureaucrats and civil servants (Moreau et al., 2012, p. 76).

Although the state did not explicitly support the development and spread of housing cooperatives during the 1950s, there also occured some significant developments in the late 1940s and early 1950s which would shape the future development of the cooperative sector (Keleş, 2012, p. 418). The first among these was related to the establishment of the Social Security Organization (Sosyal Sigortalar Kurumu, SSK). SSK was formed in 1946 as the social security organization of the registered workers in Turkey, responsible for the pensions, health and disability payments of the registered workers. In 1949, the SSK started to provide financing and extend credits for the housing cooperatives established by the registered workers (Moreau et al., 2012, p. 76, Keleş, 2012, p. 419). The SSK provided housing credits as extensive as 90 percent of the cost of the respective housing unit (Pulat, 1992, p. 210). Another important institution which came to be highly significant in terms of the financing of the housing cooperatives was the Real Estate Credit Bank[3]. This bank was initially established with the name "Real Estate and Orphanage Bank[4]" with by the state in 1926 in order to support and catalyze the development of housing in Turkey (Pulat, 1992, p. 203). The bank was reorganized in 1946 and in 1948, it was enabled to finance credits for people with a need for housing as extensive as 75 percent of the cost of the housing unit with low interest rates (Pulat, 1992, p.208). The bank lended its housing credits mainly to the civil servants (Öncü, 1988, p. 42). These two institutions, namely the Social Security Organization and the Real Estate Credit Bank supported the development of the housing cooperatives and have been highly influential institutions for extension of credit to the housing cooperatives from 1950s until the early 1980s.

3 Emlak Kredi Bankası in Turkish.

4 Emlak ve Eytam Bankası in Turkish.

After the initiation of the policy of extension of credits to housing cooperatives, these cooperatives picked up pace started to become more widespread and extensive. Between 1950 and 1965, 32,862 dwellings were produced by 374 cooperatives, with more than 25,000 financed by the Social Security Organization (Moreau et al., 2012, p. 76).

Several developments have brought forward and accelerated the provision of housing by the cooperatives throughout the 1960s and 1970s. These are mostly related to the explicit support for housing provision through the housing cooperatives by the state and as a related factor, extended financial opportunities for the cooperatives via credit provision by either the SSK and other newly established social security institutions. Furthermore, a state institution directly related to the Ministry of Reconstruction and Settlement (İmar ve İskan Bakanlığı) has also directly supported the development and proliferation of the cooperatives.

One of these developments was the enactment of the cooperative law of 1969, which enabled cooperatives to establish cooperative unions. These cooperative unions had some priviliges, such as being exempt from various taxes (Gürbüztürk, 2017, p. 66, Tekeli, 2012). The ability to establish such cooperative unions was one of the main factors which led to the increase of both the numbers of cooperatives and their numbers in terms of membership (Gürbüztürk, 2017, p. 64). Another institution through which the state has supported the proliferation of housing cooperatives was the Ministry of Reconstruction and Settlement, established in 1958. An institution was formed within this ministry called General Directorate of Settlement (Mesken Genel Müdürlüğü, MGM), which provided various forms of housing assistance, including providing land and financing for the housing cooperatives. Between 1970 and 1980, the MGM provided land to 41,802 individual members of the housing cooperatives in gecekondu prevention zones and it provided housing credits to 19,379 individual members of 510 housing cooperatives. (Pulat, 1992, p.222). One of the other aspects through which the state has encouraged the proliferation of cooperatives was the Second Five-Year Development Plan[5], in which it explicity en-

5 After 1960, the Turkish state has started to prepare extensive 5 year development plans.

couraged the development of mass housing projects, including the cooperatives. Thirdly, two social security institutions were established, which would also start to provide credits and finance to cooperatives. OYAK was established in 1961, as an institution providing some social security services to the military. OYAK also started to provide financing to the housing cooperatives. Secondly, Bağ-Kur was established in 1971, as the social security institution for the self-employed, artisans and craftsmen. This institution also started to provide housing credits for the cooperatives throughout the 1960s and 1970s (Keleş, 2012, p. 418). The housing credits provided for the cooperatives by these different social security institutions, covering different sections of the workforce reflected the fragmented and corporatist structure of the welfare regime in Turkey in this era (Gürbüztürk, 2017). Furthermore, the fact that much of the housing credits for the cooperatives were provided by the established social security institutions, covering only the registered section of the workforce, is another explanatory factor for the prevalence of informal housing solutions such as gecekondu in Turkey, in which much of the workforce was working in unregistered, informal jobs. This resulted in a dualistic structure in terms of housing provision, reflecting the dualistic structure of the labour market and hence of the welfare regime in Turkey (Gürbüztürk, 2017).

Due to the various factors that have been explained above, housing provision through cooperatives have held an important place in terms of housing provision between 1960 and 1980. The largest housing cooperative project of Turkey was also a product of this era, called the Batıkent project. This project was undertaken by the Kent-Koop Union, an umbrella organization of various housing cooperatives in Turkey. The Batıkent project served 275 individual housing cooperatives, with approximately 250,000 individual members, and it consisted of 70,000 housing units (Moreau et al., 2012, p. 76). Another indicator for the importance of housing cooperatives in terms housing provision is their share in total legal (as opposed to the gecekondu) housing production. Between 1975 and 1980, cooperatives produced approximately 9-10 percent of the total legal housing production (excluding gecekondus), with the private sector standing at 87-90 percent and the housing produced by the public sector standing only at 1-2 percent. Between 1968 and 1980, a total number of 4,336 housing cooperatives were established, producing a total of 235,620

housing units (Pulat, 1992, p. 221). The influence of SSK was very important, as it provided credits to 3,279 individual cooperatives, facilitating the production of 155,887 housing units between these years. (Pulat, 1992, p. 221). The role of Bağ-Kur remained somewhat more limited, as it provided credits to 464 housing cooperatives, producing 14,824 housing units (Pulat, 1992, p. 221). In addition, between 1964 and 1980, the Real Estate Credit Bank provided credit to 1067 housing cooperatives and 52,408 individual cooperative members and between the same years, OYAK provided cooperative housing credit to a total of 3,063 individuals (Gürbüztürk, 2017).

Although the prevalence of cooperatives as a form of housing provision had increased considerably through deliberate encouragement, incentives and legislation by the state and state institutions in the 1960s and 1970s, the real golden age of the cooperative housing has occured in the 1980s. The rise of the cooperatives is closely related to the legislation of the Mass Housing Law and the foundation of the Directorate of Mass Housing and Public Partnership Administration (Toplu Konut ve Kamu Ortaklığı İdaresi Başkanlığı). A mass housing law, no. 2487, was enacted in 1981 by the military government, which would be replaced in 1984 by the civilian government with another mass housing law, no. 2487 (Keleş, 2012, p. 477). The purpose of these laws was to encourage mass housing initiatives, of course including of the cooperatives. Through the first law, a fund called the Public Housing Fund was established which would be renamed after the legislation of the second mass housing law as the Mass Housing Fund (Keleş, 2012, p. 477). This fund would be administered by the Mass Housing and Public Partnership Administration, which would in 1990 split into two, which would lead to the emergence of the Mass Housing Administration (TOKİ) as we know it today. Another significant transformation in terms of our subject matter is that this law brought about was the termination of the housing finance functions of the social security institutions (SSK, OYAK, Bağ-Kur) and of the Real Estate Credit Bank (Gürbüztürk, 2017, p. 73). All of these institutions had been significant credit providers to housing cooperatives up until the 1980s. The role of these institutions as credit providers for housing cooperatives has been replaced by TOKİ, which administered the Mass Housing Fund, throughout the 1980s and 1990s. The Mass Housing Fund was maintained, until 1993, through extra-budgetary

resources. These changes with regard to the financing of the housing cooperatives resulted in the skyrocketing of the number of the cooperatives established, the numbers of the members of the cooperatives the the housing units produced by these cooperatives throughout the 1980s and 1990s, although this development lost its pace by the mid 1990s, due to the worsening general economic conditions in Turkey (Keleş, 2012, p. 381). The resources of the Mass Housing Fund, administered TOKİ, were predominantly allocated to the housing cooperatives in this period. 90 percent of the credits of TOKİ were used by the housing cooperatives and their unions (Keleş, 2012, p. 484). The result of this policy was a skyrocketing of the housing units produced by the cooperatives, with TOKİ financing the production of 940,000 housing units by the housing cooperatives between 1984 and 2002, with 549,000 of these units produced between 1984 and 1989 (Gürbüztürk, 2017, p. 79). The numbers of the cooperatives and the numbers of the members of the cooperatives had rose concomitantly, with the number of active cooperatives rising from 14,872 in 1979 to 20,727 in 1991, to 38,450 in 1998, and the number of the members of the total amount of cooperatives increasing from 366,800 in 1979 to 2,582,581 in 1991 to 4,587,671 in 1998 (Geray 2009, p. 494). Paralelling these developments, the share of the housing cooperatives in the total number of dwelling units produced rose from 8.7 percent in 1980 to 25 percent in 1990 (Berkman and Osmay, 1996, p. 6).

Having explained the emergence and the development of the housing cooperatives from 1930s until the 2000s, now I will shortly dwell on the topic of the beneficiaries from the cooperative housing in Turkey. It was predominantly the registered section of the workforce that benefited from cooperative housing (Buğra, 1998, p. 309, Osmay, 1995). Considering the historical prevalence of informality in Turkey, this means that a significant section of the population, which was in the informal section of the workforce and did not have steady income, was excluded from opportunities with regard to cooperative housing. A study which investigates the socio-economic situation of the cooperative members finds that in terms of occupational groups, administrative personnel, low ranks of civil servants and pensioners were the predominant occupational groups living in housing cooperatives, while the second most prevalent group were the artisans, techicians and skilled workers (Osmay,

1995, p. 186). Informal workers were excluded from opportunities to cooperative housing according to this study. It was also significantly more advantageous to be a member of a formal institution in order to have access to credit opportunities with regard to cooperative housing (Osmay, 1995, p. 187). Having said this, we must also mention that cooperative housing was a significant opportunity for the registered section of the workforce to have access to homeownership opportunities (Buğra, 1998, p. 308). For instance, the abovementioned study finds that 75 percent of the people who lived in cooperative housing were tenants in their previous houses (Osmay, 1995, p. 185).

Organizationally, cooperative housing differs from housing through market provision in that people are organized in a collective fashion and pool their resources to meet their housing needs through the cooperatives, as opposed to housing provision via the market, where people meet their housing needs as individuals and as consumers in the market. However, in the case of cooperative housing in Turkey, there were some features which did not conform to the non-market and non-individualistic features of cooperative housing. For instance, housing cooperatives in Turkey functioned as building cooperatives, where after the completion of the construction, property titles were transferred to individual members of the cooperatives. After the completion of the construction, the cooperatives are dissolved unless the cooperatives change their objectives from construction cooperatives to management cooperatives (Moreau et al., 2012, p. 77). Also members of the cooperatives can leave the membership or sell on the market or transfer their share (Moreau et al., 2012, p. 78). Furthermore, especially starting from the 1980s, there emerged some further features of the housing cooperatives incompatible with its essentially non-market nature. For instance, some housing cooperatives started out as construction companies and later turned into cooperatives, while some were de-facto managed by construction companies, while some other cooperatives engaged in land speculation and for profit activities (Özüekren, 1996). Finally, due to the perceived plentifulness of the credit opportunities for the cooperatives in the 1980s, many cooperatives were formed and started their construction process in this period but were left incomplete and could not finalize their construction due to insufficient funds to complete their construction (Berkman 1996, p. 150).

§ 3.3 Conclusion

In this chapter, I sought to provide an overview of two historically significant forms of housing provision in Turkey, which are the gecekondu and the housing cooperatives. These forms of housing provision are both important both in terms of their prevalence and with regard to their non-marketized and non-commodified features.

The gecekondu has been the prominent, irregular form of housing provision for the rural urban migrants in Turkey. It entailed some non-commodified and non marketized features. For instance, the land on which the gecekondu was built was predominantly public, and sometimes private land, on which private property rights were not strictly enforced. Also, early gecekondus were built for self-use and through collective efforts of the migrants. These features of the gecekondu emerged due to the permissive attitude of the state for the migrants to occupy its lands and build houses over them, the usefulness of the gecekondu type of housing provision in lowering the cost and the efforts for the reproduction or the labour force, and the populist and clientalistic nature of politics in general and urban politics in particular. However, the non-commodified and non-marketized features of the gecekondu became commodified and marketized to a significant extent, starting from the mid 1970s. Under these rather commodified conditions, gecekondus continued to spread throughout the 1980s and 1990s. By 1995, there were an estimated 2.000.000 gecekondus, inhabited by 10.000.000 people, constituting 35.0 percent of the total urban population (Keleş, 2012, p. 510).

Housing cooperatives are formal institutions or companies formed by collectively by people to meet their housing needs (Keleş, 1967, p.18). Organizationally, cooperative housing differs from housing through market provision in that people are organized in a collective fashion and pool their resources to meet their housing needs through the cooperatives, as opposed to housing provision via the market, where people meet their housing needs as individuals and as consumers in the market. Furthermore, state institutions provided cheap and extensive credits for the construction of housing cooperatives, which is another factor separating housing cooperatives from a type of fully commodified housing provision by the market. In Turkey, they predominantly

served for the housing needs of the registered workforce. The housing cooperatives first emerged in the 1930s in Turkey, however, they started to become more prevalent in the 1960s and 1970s thanks to deliberate state policies supporting these cooperatives and credit opportunities through the formal social security institutions. However, their golden age had come in the late 1980s and early 1990s, with the establishment of Mass Housing Administration and Mass Housing Fund. It became so widespread that by the year 1990, its share in the total number of dwelling units produced was 25 percent, and the number of the members of the total amount of cooperatives standing at 4,587,671 in 1998(Geray 2009, p. 494).

As I have explained in the beginning of this chapter, gecekondu and housing cooperatives can be conceptualized as social housing. In the next chapter, I will explain how these two forms of social housing provision in Turkey, which had several non-commodified characteristics, declined through the processes of neoliberalization in the 2000s.

4

Neoliberalization of Social Housing in the AKP era

§ 4.1 Introduction

In the 2002 general elections, which was held against the background of the destructive 2001 economic crisis in Turkey, the newly established AKP[1] swept to power by obtaining 34 percent of the vote. Since then, through winning subsequent elections and tightening its grip to power, the AKP ruled the country without interruption[2] and ushered what has already been termed in the Turkey history as "the AKP era". The AKP era has witnessed profound transformations in the political, economic, cultural and social life of Turkey. Among other countless transformations, the realm of the urban has also been immensely transformed throughout the rule of the AKP (see for instance Yalçıntan et al. 2014). This massive transformation in the urban realm, which occurred against the backdrop of a highly active construction and real estate

1 AKP is one of the successors of the Islamist Welfare Party, which had garnered significant electoral support in the 1990s. For instance, in the 1994 local elections, the Welfare Psrty, and its candidate, Recep Tayyip Erdoğan, won the elections in Istanbul. In the 1995 general elections, the Welfare party garnered 21,38 percent of the vote, bebecoming the leading party of the elections.

2 Except a brief interval between the 7 June 2015 and the early 1 November 2015 general elections.

sector under the rule of the AKP, has ranged from urban transformation projects in gecekondu areas with incompletely commodified property relations, to large scale infrastructure and transportation projects, to social housing projects carried out by a central government institution and to the sprawling of large and small scale shopping centers all around the major cities.

These transformations have received widespread attention in the academic literature, and they have often been conceptualized as "neoliberal" transformations, which have fostered commodification and marketization in urban areas (Bartu Candan and Kolluoğlu, 2008, Kuyucu and Ünsal, 2010, Türkün, 2011) The transformations in the realm of what I conceptualize as social housing, such as tighter regulations which in effect prevent the spread of the gecekondus, the urban transformation projects conducted in incompletely commodified gecekondu areas, the demise of the housing cooperatives and the social housing provided by TOKİ, have also received plenty of attention. However, as far as I am aware, no study has been conducted which has framed these transformations around solely around the subject of housing, except Gürbüztürk(2017), who has studied the transformations in the realm of social housing in the AKP era by linking them to the transformation of the welfare regime in Turkey. Secondly, the abovementioned studies have conceptualized these transformations in urban areas in the AKP era as neoliberal, emphasizing their marketizing and commodifying transformations, however, only a few have made use of the concept of "actually existing neoliberalism" (Aksoy, 2014), and to my knowledge, no study has adopted it as its essential theoretical framework. In this chapter, I will attempt to give an account of the transformations in the realm of social (and informal) housing in the AKP era, through the theoretical framework of "actually existing neoliberalism", therefore highlighting both the commodifying and marketizing characteristics of these transformations, as well as their context specific characteristics.

The chapter will proceed as follows. In the first part, I will explain the demise of two forms of social housing with partially decommodified characteristics, namely the gecekondu and the cooperatives, in the AKP era. While some of the structural conditions which led to demise to the gecekondus have already existed since the 1980s, the AKP made the prevention of the further

spread of the gecekondus a top policy priority. In addition, many urban transformation projects were conducted during the reign of AKP, often in the rather incompletely commodified gecekondu areas especially of the major cities. These projects sought to bring about an unambiguous and fully fledged commodified property structure in the former gecekondu areas (Kuyucu, 2014), at times displacing or dislocating the residents. In turn, the construction of the housing cooperatives, which were partially financed by the social security institutions of the state until the 1980s and by TOKİ from 1984 onwards, gradually declined from 2002 on as TOKİ has withdrawn its financial support from the cooperatives. The novel mortgage law of 2005 has also been also a contributing factor to the demise of the cooperatives.

In the second part of the chapter, I explain the developments in the AKP era which have transformed TOKİ into a "massive capitalist-bureaucratic machine" (Türem, 2017). While the major function of TOKİ was to provide financial support to housing cooperatives until the 2000s, TOKİ was transformed by the AKP into an institution with overarching powers and capabilities with regard to the urban lands and with regard to the realm of housing. In addition to TOKİ's transformation, some other developments are also noteworthy in terms of underlining the increased powers and capacities of the state on its urban lands and housing, such as the enacting of various legal changes which has enabled the state and private developers to conduct urban transformation projects and the completion of land registry and cadastral operations of the state in the AKP era. As Türem (2017) has argued, the combination of all these developments points out to the emergence of a state which adamantly enforces capitalist property relations on its lands, showing a radical departure from the attitude of the state towards its urban lands in the developmentalist era. I argue that the combination of these developments shows us one contextually specific facet of the neoliberalization of social housing in the AKP era, which I conceptualize as "the increasing power and capabilities of the state."

In the third part of the chapter, I elaborate on the housing activities of TOKİ since 2002. In addition to participating in urban transformation projects, TOKİ also engaged in activities with regard to construction of luxury and social housing since 2002. In this part, I will provide information on the

luxury and social housing activities of TOKİ, and I place a heavier emphasis on TOKİ's social housing activities, since TOKİ constructs more social housing than luxury housing. I argue that the social housing activities of TOKİ shows us the second contextually specific property of neoliberalization of social housing in the AKP era, which is an emphasis on redistributive activities, notwithstanding that it takes place in a commodifing and marketizing context. Having explained the neoliberalization or the actually existing neoliberalism of social housing in the AKP era, which entails, besides commodification and marketization, contextually specific features that point out to the hybrid nature of the neoliberalization processes, as put forward by Brenner and Theodore(2009), I move on to my case study, namely Kayaşehir. In the final chapter of my thesis, I trace the three properties of the neoliberalization of social housing in the AKP era, namely commodification (and marketization), redistribution, and increasing capacities of the state, in my case study, Kayaşehir.

§ 4.2 The Demise of the Housing Cooperatives and the Gecekondu

4.2.1 *The Demise of the Housing Cooperatives*

As it was elaborated on in the previous chapter, housing cooperatives were a partially non-market mechanism of housing provision in Turkey that catered to the housing needs of the formal sector employees. Until the 1980s, they were partially supported by the formal social security institutions. From 1984 on, the success and the productivity of the housing cooperatives was primarily dependent on the extension of TOKİ credits towards the construction of housing cooperatives and the close cooperation between the state through the TOKİ, the municipalities and the cooperative sector. After the inauguration of the AKP government and the broad authorizations and competencies given to the TOKİ, on which I will elaborate in the next section of the chapter, the type of cooperation that facilitated the production of a high number of cooperatives was no longer possible. After the restructuring of the TOKİ by the AKP government, very few TOKİ credits were available for the housing cooperatives. Between 2003 and 2010, only 40,000 cooperative housing units were

supported by the TOKİ credits (TOKİ, 2011, p. 132). This has divested the housing cooperatives from their main source of financial support and left them with very few options for financing, which were bank credits and contributions of individual members (Moreau et al., 2008, p.77). Furthermore, various legal advantages accorded to cooperatives, such as tax benefits, were also withdrawn by the state after 2002 (Moreau et al., 2008, p.77). In addition, occasionally, public land was allocated to the cooperatives for the production of housing units in the golden age of the cooperatives since the 1950s. However, beginning from 1998, and continuing throughout the AKP government, no public land was allocated to them (Moreau et al., 2008, p. 78). The final blow to the cooperatives was the passing of the mortgage law in the parliament in 2005 and subsequent initiation of the novel mortgage system. Gülhan (2014, p. 442) describes this development as the 'last nail in the coffin of cooperatives'. First, as one would expect from a neoliberalizing reform extending market relations, the new mortgage system excluded the cooperatives, as only individuals could benefit from this mortgage system. (Moreau, 2008, p. 78). Second, although most cooperatives were functional and through cooperatives many dwelling units were constructed in the past, stories about unfinished cooperative undertakings and cooperative developments which were taking a very long time to be finished were not in shortage. The institution of mortgages directed towards individuals were a remedy towards this uncertainty element in the cooperatives and therefore provided a more secure alternative for people who wanted to own a house (Gülhan, 2012, p. 442).

Table 4.1 Occupany Permits According to Number of Buildings*[3]

Year	Construction cooperative
1970	1 328
1980	2 351
1990	10 332
2000	16 746
2001	18 812
2002	15 057
2003	10 797
2004	8 510
2005	15 923
2006	9 117
2007	5 344
2008	5 155
2009	8 804
2010	6 285
2011	4 339
2012	2 859
2013	2 912
2014	2 919
2015	2 470
2016	11 321
2017	2 800

Compiled from TURKSTAT, Yapı İzin İstatistikleri. (TÜİK, n.d.-a)

In brief, due to the withdrawal of state support through the termination of credits extended to the cooperatives by the TOKİ, the removal of certain legal advantages accorded to cooperatives, and the institution of a mortgage system which only benefited individuals, the AKP era has witnessed the demise of the cooperatives. This can be clearly witnessed through Table 1, which shows the yearly occupancy permits extended to cooperatives. Although there exist some anomalies in the years of 2005 and 2016, this table clearly shows the gradual decline in the production of cooperatives. While before 2002, the

3 Completed or partially completed new buildings and additions by type of investor.

building permits given to cooperatives was mostly above 15,000, it gradually declined 8,510 in 2004, 6,285 in 2010 and below 3,000 dwellings since 2012. Although in terms of tenure status, the housing cooperatives of Turkey were different from various social housing mechanisms in the West that have been explained in Chapter 2, in that the social housing mechanisms of the West were most commonly rentals (as opposed to homeownership in housing cooperatives in Turkey), the demise of the housing cooperatives in Turkey resembles the demise of social housing in the West. Both social rental housing programs in the West and the housing cooperatives in Turkey were (partially) decommodified forms of housing provision that had been financed by public institutions, and both declined as forms of housing provision through the market oriented neoliberalizing housing reforms.

4.2.2 *The Demise of the Gecekondu and Urban Transformation Projects*

In the major cities of Turkey, there existed a number of structural pressures which worked against the further spread of gecekondus since the 1980s, well before the AKP rule. These were related to the availability of urban land for the further construction of gecekondus. First, from the 1980s on, there emerged a new source of demand for urban land, in the form of big construction firms who needed urban land to build gated communities, middle class housing complexes and office towers and other urban amenities (Keyder, 2005, p. 130). Second, a law in 1984 created a two-tier system of greater and district municipalities, in which the municipalities were enabled to "prepare and approve urban construction and land development" (Eder, 2013, p. 130). This has resulted in incentives for the municipalities to engage in the subcontracting of "giant urban development and construction projects, as well as residential complexes to the private sector" (Eder, 2013, p.130). However, despite these structural pressures for rent creation, the spread of the gecekondus continued, due to the persistance of clientalist mechanisms in land and housing markets, as 'no political party dared to terminate such a vibrant channel of vote-seeking and wealth redistribution' (Kuyucu and Ünsal, 2010, p. 1484). It was in the AKP era that the gecekondus stopped to spread in the major cities

of Turkey and more comprehensive measures to fully complete the commodification of the gecekondu areas were taken.

AKP ascended to power in 2002 as a single party government. A few months after their election, they have published the Emergency Action Plan, in which they outlined the policies they aimed to pursue in various policy aspects (T.C. Başbakanlık, 2003). In the section of this document with regard to urbanization, it states that one of the main aims of the government is to prevent the spread of gecekondus, remove the existing gecekondus through transformation projects and to provide alternatives for the gecekondus. One year after the Emergency Action Plan, the building of gecekondus were made a criminal offense, charged with five years of prison, clearly demonstrating the orientation of the new government towards the gecekondu issue (Kuyucu and Ünsal, 2010, p. 1483).

A more crucial and structural factor in the demise of the gecekondu however, has been the increasing capacities and the visible change of attitude of the state towards urban lands, and the urban transformation projects which are mostly a result of this change of attitude. As I will elaborate on in the next section of this chapter, the mentality through which the state manages its land has transformed significantly in the AKP era. The most significant enabling factor for the emergence and spread of the gecekondu phenomenon before the AKP era was that the state, instead of strictly enforcing capitalist property relations on urban land, chose to allow and deliberately neglect the squatting of rural-urban migrants on the urban land. This attitude of deliberate negligence started to shatter throughout the 1980s and 1990s (Keyder, 2005, Demiralp, 2018, p. 92), however, it was in the AKP era that it was transformed completely. The political economic context of the AKP era considerably relied on the vitality of the construction and real estate sectors for economic growth and capital accumulation. Within this political-economic context, the combined impact of the authorizations given to TOKİ, various legal changes with regard to urban transformation and the increase in state-owned land through land registry and cadastral work, all of which will be broadly explained in the following section of this chapter, signified that the control of the state over its land has increased to a great extent. In other words, there emerged a state which "jealously guards its (urban) land against 'intruders'" (Türem, 2017, p.3), if only

to be able to commodify this state owned land through market mechanisms. This meant that the state owned land, which earlier functioned as a redistributive mechanism, enabling the gecekondu type of housing provision, was no longer available for the construction of informal housing. This is the main structural reason which has led to the demise of the gecekondus in the AKP era as a mode of housing provision.

Related to the demise of the gecekondu as a mode of housing provision have been the rise of urban transformation projects. The urban transformation projects in the AKP era have been effectively the major tool through which the stated goal of replacing the gecekondus in the Emergency Action Plan were to be implemented. Several legal changes throughout the AKP years have been initiated to constitute the legal ground through which urban transformation projects could be initiated, and through these changes, the municipalities and especially TOKİ were equipped with overarching authorizations and capabilities to conduct these urban transformation projects. By 2018, for the whole Turkey, the share housing units produced for the urban transformation projects in the total share of housing units produced by the TOKİ was 17,16%, and it has produced 139,136 housing units for these urban transformation projects (TOKİ, 2018). In Istanbul, the TOKİ has produced 11,872 housing units as a result of urban transformation projects[4].

The urban transformation projects have been regarded in the relevant literature on Turkey as "the main mechanisms through which a neo-liberal system is instituted in incompletely commodified urban areas"(Kuyucu and Ünsal, 2010, p. 1484) and as "the primary mechanisms by which a capitalist logic is imposed on urban land and housing markets, especially in incompletely commodified informal housing areas and 'rundown' inner-city neighbourhoods"(Kuyucu and Ünsal, 2010, p. 1480). The urban transformation projects which are conducted or which have been planned to be conducted by the TOKİ, municipalities and the Ministry of Environment and Urbanism[5] have been concentrated either in historical neighbourhoods inhabited by low in-

4 The statistics I have obtained from the interview with the TOKİ bureaucrat

5 This ministry was formed in 2011.

come people or in gecekondu neighbourhoods with incompletely commodified property structures(Dinçer, 2011, Türkün, 2014). Another common point of the areas in which urban transformation projects are conducted are their yet unrealized rent-creating potential, unrealized due to the low socio-economic structure of these neighbourhoods (Kuyucu and Ünsal, 2010, Lovering and Türkmen, 2011). Often, these areas are planned through urban transformation projects to be beautified and physically upgraded and to serve the needs of the upper-income groups and investors, so that the potential rent can be extracted from these areas (Kuyucu, 2014). This is related to another function of the urban transformation projects, which is to integrate these informal housing areas into the real estate market. Although in the 1980s, through various amnesty laws, many of the gecekondus have been legalized and therefore integrated into formal markets, this legalization has not been flawless as many gecekondus received 'title-allotment documents' which are titling documents promising for the future legalization of the gecekondus after the development plans for these respective neighbourhoods have been made (Kuyucu 2014, p. 618). The development plans for many of the neighbourhoods were never made and many people continued to have title-allotment documents instead of fully established titles for their houses (Karaman, 2013, p. 8). Furthermore, many gecekondus and gecekondu neighbourhoods have been built after 1980s, not having any sort guarantees with regard to their legal status. For instance, one of the most notorious urban transformation projects has been conducted in such a neighbourhood, called Ayazma (Lovering and Türkmen, 2011). All this means that despite all the legalizations and building amnesties for the gecekondus, there still remained considerable legal ambiguity concerning property rights in many gecekondu neighbourhoods, which enabled their circulation only in the secondary/informal market and not in formal capitalist circuits, and hence made them incompletely commodified. Hence, urban transformation projects also functioned for the substitution of these uncertain, ambiguous and flexible property relations with a more rigid and certain property structure, fully commodifying these areas and enabling their full integration into formal real estate markets (Kuyucu and Ünsal 2010, Kuyucu, 2014, Lovering and Türkmen, 2011).

Despite the ambitious urban transformation agenda of the AKP aiming to fully commodify gecekondu areas, in practice, many such projects came to a halt, mainly due to the strong resistance of the residing population to these projects (Türkün 2014, Arslanalp, 2018). These projects were largely unpopular among the residents of the neighbourhoods as they involved the relocation of residents to social housing units built by TOKİ and indepting them with the monthly payments of these units. As a result of the unpopularity of these projects, they were never implemented in the extent to which AKP initially aimed to implement them. Indeed, in 2018, the AKP government initiated a new policy called 'Development Peace'[6], which basically aimed at the regularization of illegal buildings, including the gecekondus, except those in some designated coastal areas neighbouring the Bosphorus Strait (Gazeteduvar, 2018).

However, to the extent they were implemented, these urban transformation projects had varying impacts on the inhabitants, depending on their tenure security and income levels. Although there are known to be differing practices in different projects, some general trends can be mentioned. To begin with, most of the time, the tenants were totally left out of the process and left to their own devices (Türkün, 2014, p. 6). As for the owners with some sort of legal documents, there were usually three options on the table (Türkün, 2014, p.7). First, they could sell their units by the demolition prices determined by the planners of the project and leave the neighbourhood. Second, the owners could remain in the newly built units only if they pay the price difference between their existing units and the to-be-built units with an 15 year payment scheme. However, as there is a considerable amount of price difference between the two, in practice this is only an option for the higher-income inhabitants. Third, they can go to the social housing units built by TOKİ, which would be sold to them by again substracting the price of their existing unit from the price of the TOKİ unit. So in practice, only the higher income inhabitants could afford to remain in the neighbourhood after the project was finished and could benefit from the increased rent as a result of the project. The rest either moved to TOKİ's social housing units by being indebted or left their neighbourhood by selling their units. Furthermore, Kuyucu(2014) establishes

6 İmar Barışı in Turkish

that the hierarchies within the informal gecekondu market are reproduced in the process of determination of rightful ownership and in the process of the determination of prices to be paid to the gecekondu owners. While those who have formal title deeds were paid for both the price of their land and their dwellings, those who had title allotment documents were partially paid for their land and the demolition value of the gecekondus, determined by the Department of Public Works, and people without any documents only got paid for the demolition value of their gecekondus. This has in practice resulted in the reproduction and fixation of the hiearchies existing in the informal housing market and their transmission to the formal housing market (Kuyucu, 2014).

To briefly summarize this section, the conditions which had led to the proliferation and consolidation of gecekondus as an informal mode of housing provision were decisively over by the 2000s. Since the 1980s, there existed a number of structural pressures on urban lands which worked against the proliferation of gecekondus, but it was the AKP who took heftier measures against them. The most crucial factor explaining the demise of the gecekondus was the change of mentality of the governance of urban lands by the state, which occurred against the backdrop of a political economic context where the construction and real estate sectors were highly significant in terms of economic growth and capital accumulation. Instead of overlooking the gecekondus, the AKP government was resolutely against them, which was clearly reflected in their Emergency Action Plan. They aimed to eradicate the gecekondus and the main tool through which they have pursued this objective were the urban transformation projects. The major actors in urban transformation projects have been the municipalities, the TOKİ and after 2011, the Ministry of Environment and Urbanism. The urban transformation projects, especially have been concentrated in low-income gecekondu or inner city areas. A gloss over the existing literature on these projects reveals that their aim was to open these areas into more profitable uses and to increase the land rent of these areas. The literature on these urban transformation projects reveal that they were"the main mechanisms through which a neo-liberal system is instituted in incompletely commodified urban areas"(Kuyucu and Ünsal, 2010, p. 1484). In the process of urban transformation projects, the conditions that were presented

to the inhabitants were inconducive for them to remain in their neighbourhoods and caused significant displacement in many cases (Kuyucu, 2014, Bartu Candan and Kolluoğlu, 2008). Furthermore, in the process of determining rightful ownership and determining the rights of the inhabitants and the compensation that they would receive, urban transformation projects reproduced and solidified the existing inequalities in the informal gecekondu market and transferred them into the formal housing market (Kuyucu, 2014). Nevertheless, the urban transformation agenda has not been implemented to the extent that AKP initially envisioned, due to the considerable unpopularity of these projects for the residents of the neighbourhoods, in which urban transformation projects were planned to be conducted (Arslanalp, 2018).

Although a strict comparison is beyond the reach of this thesis, several parallels can be drawn from comparing the contexts of Turkey and the Global South in terms of the impact of neoliberalizing policies on informal housing. In both contexts, commodifying and marketizing neoliberal policy agendas have aimed to eradicate informal settlements through various interventions, such aiming to halt the further spread of these settlements, regularizing and formalizing them via the penetration of market forces in these areas. As witnessed in the initial urban transformation agenda of the AKP and the case of India and Chile that was explained in Chapter 2, their physical demolition and the relocation of their inhabitants to social housing units in the peripheral areas of the cities was also a strategy that was occasionaly adopted by neoliberalizing housing interventions, although this strategy could be applied in a limited fashion and has been largely unsuccessful in Turkey.

As it has been indicated throughout this section, both the demise of the housing cooperatives and the gecekondus, and the urban transformation projects conducted in incompletely commodified gecekondu areas were partially related to the overarching authorizations and capabilities accorded to a state institution, namely TOKİ. In addition, several legal changes in the AKP era in the realm of urban lands and housing also augmented the authorizations and capabilities of the state. In the next section, I elaborate on this subject.

§ 4.3 Increased Authorizations and Capabilities of the State over Urban Lands and Housing

As mentioned in the beginning of this chapter, relatively recent studies in Turkey have identified a shift in the realms of urban governance and housing in the neoliberal(izing) direction (Bartu Candan and Kolluoğlu, 2008, Kuyucu and Ünsal, 2010, Türkün, 2011). This shift has occured as a central state institution, namely TOKİ, was given overarching authorizations with respect to the governance of the realms of land and housing. Related with this, the AKP era witnessed 'increased material capabilities of the state' (Türem, 2017) with respect to its urban (and rural) lands (Atasoy 2017, Türem 2017). The shift in governance of urban land and housing markets to a neoliberal mode within the context of strenghening of central state institutions and increased capabilities of the state has ushered many transformations in the realm of housing, such as the demise of the cooperatives, the demise of gecekondus and the urban transformation projects, and new modes of housing provision through a central state institution, TOKİ, which are the luxury housing projects[7] and more importantly for this thesis, social housing projects. I have elaborated on the demise of the housing cooperatives, the gecekondu and the urban transformation projects in the preceding section of this chapter. In this section, I will elaborate on how the increased authorizations, power and capabilities of the state over urban land and housing came about in the AKP era, in a political-economic context where the construction and real estate sectors were among the most significant sectors in terms securing economic growth and ensuring the continuation of capital accumulation in Turkey. First I explain how TOKİ, whose main function before the AKP rule was to provide credits for the financing of the cooperatives, was transformed by the AKP into a "massive capitalist-bureaucratic machine" (Türem, 2017), acquiring overarching authorizations and powers over urban lands and in the realm of housing, and often using these powers to enable the commodification of urban land. Then,

7 The official name of these luxury housing projects by the TOKİ are "resource development projects."

I explain some other noteworthy developments, such as various urban transformation legislations enacted in the AKP era which reflected the increase of the state's discretion and control over its urban lands and therefore housing, and the completion of land registry and cadastral operations in the AKP era. Finally, I will highlight the political economic context where the construction and real estate sectors were among the most significant sectors in terms securing economic growth and ensuring the continuation of capital accumulation in Turkey, and the ways through which the vitality of these sectors were utilized by the AKP to nurture its allies in the private sector and also secure and maintain political support from various sectors of the population.

4.3.1 *The Transformation of TOKİ*

The most significant institution that is both the evidence and the initiator of the abovementioned neoliberalizing shift in urban land and in the realm of housing is TOKİ. As an institution, the TOKİ is not the creation of AKP. It was formed by the ANAP government led by Turgut Özal in 1984, with the declared intention of providing affordable and legal housing(as opposed to the informal gecekondus) for the low income citizens and fostering planned urban development. In practice, until 2003, it has functioned mainly as an institution providing credit for the housing cooperatives. However, during the AKP period, through numerous legal reforms and administrative changes that have been initiated by the central government, TOKİ has been transformed into an immensely powerful institution, driving forward the commodification and commercialization of the urban land in Istanbul and Turkey. On the one hand, these legal reforms and administrative changes have enabled the concentration of power with regard to urban land and housing in the hands of the TOKİ. On the other hand, they were 'focused on the prospective production of land as property and commodity' (Türem, 2017, p. 19). Therefore, it is imperative to explore which capabilities the TOKİ has acquired throughout the AKP era through legal and administrative changes and became the most significant institution driving forward the neoliberalization of land and housing.

After it has been elected to rule in 2002, AKP has lost no time and radically restructured TOKİ through a series of legal and administrative changes in the next two years, in 2003 and in 2004 (Altınok, 2012, p. 124). To begin with, the

land portfolio of TOKİ has expanded immensely during the AKP era. The lands belonging to the Real Estate Bank and the Land Office have been transferred to the TOKİ in the years 2003 and 2004 respectively(Altınok, 2012, pp. 124-125, Atasoy 2017, p. 672). The lands belonging to the Real Estate Bank were 3.7 square kilometers wide, while that of Land Office are 64.5 square kilometers wide[8]. In addition, TOKİ has obtained 110 square kilometers of public land in 2011 (Atasoy, 2017, p. 672). Last but not the least, the the administration has been enabled to take over plots and lands belonging to the state treasury in 2003. Through these land transfers and competences, TOKİ has become an institution that owns a significant amount of land at its disposal.

Furthermore, TOKİ also acquired very powerful competences and authorizations, through which it can conduct plans and projects on the lands that it acquired, in partnership with the private sector. In 2003, the TOKİ acquired the competencies of a private company, having been enabled to establish companies, to enter into partnerships with private companies, and to conduct profit oriented projects to create revenue for the administration (Altınok, 2012, p.123, Demiralp et al., 2016, p. 88). In 2004, it has been enabled to make and execute zoning and development plans on its own plots and lands, and on the areas that have been designated as mass housing areas by the governership. Furthermore, TOKİ has been authorized to make and execute zoning and development plans and conduct gecekondu renewal (in other words, urban transformation) projects (Altınok, 2012, p. 125). Also, it was enabled to make and execute zoning and development plans on its own plots and lands, and the right to buy and sell land for the purposes of housing, industry, education, health, tourism and public services (Altınok, 2012, p. 125, Kuyucu, 2014, p. 616).

In addition to the land portfolio and the authorizations and capabilities it has acquired, the TOKİ has also been restructured through legal changes and reforms in a way to become a privileged institution in terms of public accountability. Through a series of legal and administrative reforms and amendments

8 While the width of the lands that belonged to the Real Estate Bank look insignificant compared to the those that belonged to the Land Office, Altınok(2012)remarks that the most prestigious projects of the Administration have been mostly on the lands that have formerly belonged to the Real Estate Bank.

between 2003 and 2010, the TOKİ has been linked directly to the office of the prime ministry, held exempt from the requirements of the public procurement law, acquired a budget of its own independent of the state treasury, exempted from the land tax and from the auditing process of the Turkish Court of Accounts (Altınok, 2012, pp. 124-126, Demiralp et al, 2016, p. 88)

Ultimately, during the first few years of the reign of the AKP, through legal and administrative changes, the TOKİ was transformed from an institution whose main function was to provide financing for cooperatives, to a capitalist-bureaucratic machine, with many authorizations and capabilities, lacking in terms of public accountability and linked directly to the office of the prime minister.

At this point, I think it is necessary to open a parenthesis about the subject regarding the relationship between state intervention and neoliberalization processes in general. In some understandings of neoliberalism, as well as in the claims of the neoliberal ideology about itself, one of the components of neoliberalism is understood as the fading of state institutions in favour of the market. However, it has been recognized that in actuality, commodification and marketization often go hand in hand with state intervention, and the state and the market are not binary opposites (Polanyi, 2001, Harvey, 2005). The proponents of the theoretical framework that I adopt, i.e "actually existing neoliberalism", also recognize that while the ideology of neoliberalism opposes state interference, in its everyday political operations it usually entails an abundant use of state intervention to implement neoliberal policy objectives, which characteristically involves the the extension of market discipline and commodification in a given policy area (Brenner and Theodore, 2002, p. 352). Therefore, it is not an anomaly that in Turkey, commodification of land and housing goes hand in hand with increasing capacities of the state.

4.3.2 *Urban Transformation Legislation and Completion of Land Registry and Cadastral Work*

The transformation of the TOKİ is the primary constituent of the neoliberalization of urban land and housing within the context of the centralization of power and increased capabilities of the state towards its urban lands. However,

there have also been some additional legal and administrative changes regarding urban policy, which have fostered the commodification of urban land and housing. The first of these are the legislations that have formed the legal background of the much discussed urban transformation projects in the AKP era. To begin with, new municipality laws were enacted in 2004 and 2005[9]. The most striking aspect of this law for our subject matter is that they made it easier for municipalities to establish private companies and enter into public-private partnerships and granted municipalities the authority to plan and conduct urban transformation projects in partnership with the TOKİ(Bartu Candan and Kolluoğlu, 2008, p. 13, Kuyucu and Ünsal, 2010, p. 1485). The second legislation related to the urban transformation projects is the "Law for the Protection of Dilapidated Historical and Cultural Real Estate Through Protection by Renewal"[10], which has authorized district municipalities to plan and conduct urban renewal "derelict' and 'obsolescent' areas within protection zones(Kuyucu and Ünsal, 2010, p. 1485) of the city, in partnership with TOKİ or private developers. Third, a law called "Law on the Transformation of Areas under Disaster Risk"[11] was enacted in 2012, which has given authority to the central government institutions such as the newly established Ministry of Environment and Urbanism in 2011 and the TOKİ to plan and conduct urban transformation projects in areas deemed under disaster risk. Many scholars studying urban transformation and related subjects comment that this last law has in effect significantly boosted the central government's power to carry out urban transformation projects and extends its capability to make any intervention on urban land(Kuyucu, 2014, p. 613, Kayasü and Yetişkul, 2014, p. 219, Demiralp et al., 2016, p. 88, Aksoy, 2014, p.33). Together, these laws have enabled the carrying out of the urban transformation projects in Istanbul and other parts of the country.

The second development with regard to this subject is the completion of the land registry and cadastral operations of the state on its lands in the AKP

9 Laws no. 5216 (Büyükşehir Belediyesi Kanunu, 2004) and no.5393 (Belediye Kanunu, 2005)

10 Law no. 5366 (Yıpranan Tarihi ve Kültürel Taşınmaz Varlıkların Yenilenerek Korunması ve Yaşatılarak Kullanılması Hakkında Kanun, 2005)

11 Law no. 6306 (Afet Riski Altındaki Alanların Dönüştürülmesi Hakkında Kanun, 2012). This law is publicly known as "Afet Yasası"(Disaster Law in English)

era. Whereas in 2002, the amount of private immovables of the state treasury was close to 95,000 squarekilometers, this amount has increased to 230,000 squarekilometers in 2013 (Atasoy, 2017, p. 662). This was due to the modernization of the land registry and cadastral work in Turkey in the AKP period. Atasoy explains that due to administrative changes concerning the General Directorate of Land Registry, the allowance given by the state to the private sector to survey lands, and a World Bank loan for Turkey for land registration and cadastre modernization, the amount of land registered to the state has increased significantly (Atasoy, 2017, pp. 662-663). Türem points out that, through cadastre modernization, 'the capacity of the Turkish state to see like a state was greatly enhanced' (Türem, 2017). This increase in the land registered in the name of the state occured in a time where the privatization of state owned land and property has also accelerated. The AKP era witnessed not only the privatization of state owned land, but also the accelerated privatizations of state owned institutions. Of the total revenue that has been obtained by the state through privatizations between the years 1985-2010, 80 percent has been obtained during the 2003-2010 period (Altınok, 2012, p. 101). With regard to the privatization of state owned land, whereas between the years 1995-2002, 8,729 hectares of state treasury's land had been privatized, this number increased to 25.478 hectares of land for the period between 2003-2010. 94 percent of the revenue obtained from the privatization of state treasury's land in between the period 1995-2010 has been obtained in the period between 2003-2010 (Altınok, 2012, p. 101). The fact that the amount of state owned land increased during the AKP period within the context of accelerated privatization of state treasury's land once again highlights the point that the state driven commodification process has gone hand in hand with the increased capabilities and authorizations of the state on its urban land. In other words, "the commodification and market mediation of land becomes possible, again in a seemingly contradictory manner, in the context of the increased material capabilities of the Turkish state"(Türem, 2017).

4.3.3 *The Political-Economic Context: The Place of the Construction Sector in AKP's Political Economy*

The neoliberalizing shift in the governance of urban lands and housing through increased authorizations and capacities of the state has occurred in a political-economic context where the construction and real estate sectors were among the most significant sectors in terms securing economic growth and ensuring the continuation of capital accumulation in Turkey (Demiralp et al., 2016, Karatepe, 2014, Yalçıntan et al., 2014, among others). In the AKP era, while the average growth rate of GDP from 2002 to 2016 is 5,75 percent, the average growth rate of the construction sector between for these respective years is 10,85 percent (TÜİK, n.d.-b). Furthermore, the volume of construction sector activities (according to fixed prices) has almost quadrupled (3,7 times) from 2002 to 2016, from 31,764,688 thousand liras in 2002 to 117,588,337 liras (TÜİK, n.d.-b). In addition, the number of building permits issued in terms of the number of dwelling units was 161,920 in 2002. This number rose to 1,323,118 in 2017, never falling below the threshold of 500,000 between the years 2005 to 2017.

The significance of the construction and real estate sectors in the AKP era were not limited to securing economic growth and ensuring the continuation of capital accumulation. These sectors were important and received widespread academic and as well as public attention, as they were utilized by the AKP for political means, namely diverting economic resources to its preferred business groups (Buğra and Savaşkan, 2014, Ocaklı, 2018) and also securing political support from some segments the population (Marschall et al., 2016, Arslanalp, 2018).

The reflection of the considerable activity of construction and real estate sectors in the AKP era were to be found in the transformation of the landscapes of metropolitan areas through the proliferation of various types of property development projects (Demiralp et al., 2016). These included the construction of shopping malls, skyscrapers, luxury housing projects, large-scale infrastructure projects, urban transformation projects and to a lesser extent, social housing projects. The landscapes of non-metropolitan cities were also transformed through shopping malls and social housing projects. While transforming the landscapes of these cities, the vitality of the construction and

real estate sectors were also being utilized by the government to a political end, which was aptly dubbed by Buğra and Savaşkan (2014, p.20) as "a process of politically supported capital accumulation" by the government. The simultaneous centralization and deregulation of the urban governance, as well as the gradual dilution of the institutional checks on the government procurements[12],have prepared the legal ground through which the government could 'direct urban transformation according to its preferences, harnessing the interests of its allies and consolidating its power' (Demiralp et al., 2016, p. 96). The legal changes mentioned in the preceding parts of this chapter made new urban land rents available, mainly through the privatization of state owned land, which were then directed towards capital groups who had connections to the government (Buğra and Savaşkan, 2014, Demiralp, 2018, Ocaklı, 2018). The public contracts granted by the central government, its local branches and the municipalities, as well as the investment projects carried out via public-private partnerships were instrumental in the realization of this process (Buğra and Savaşkan, 2014, pp. 90-95).

Another significant institution in realizing this process of politically supported capital accumulation was TOKİ. Through the new authorizations, capabilities and exemptions from public oversight it acquired in the AKP era, TOKİ was able to develop property in various forms[13], including luxury and social housing projects. In the process of the construction of these projects, TOKİ employed private construction firms to physically complete the construction. In its luxury housing projects, it employed a practice called 'revenue sharing', where the expected profit from the project is shared between TOKİ and the construction company. Given that TOKİ's luxury housing projects were developed in the highly profitable areas of metropolitan cities, there emerged a significant amount of profit to be made for the private sector from participation in the construction of these projects. Here, having close connections to the government was an important determinant for participating in such projects, improving the fortunes of the construction companies that could secure access to the government (Buğra and Savaşkan, 2014, pp. 92-93,

12 This was achieved mainly through numerous and extensive amendments to the Public Procurement Law (Kamu İhale Kanunu, 2002) (Buğra and Savaşkan, 2014, Demiralp et al., 2016)

13 Hence often facilitate the commodification of previously decommodified public lands.

Ocaklı, 2018). For the government, these construction projects constituted resources for clientalism and patronage, creating and/or sustaining private construction firms dependent on the government for profits. Such relations were not only apparent in the luxury housing projects of TOKİ, but also in its social housing projects (Ocaklı, 2018, pp. 380-381). Tenders of social housing projects of TOKİ, the majority of which are constructed in provincial cities and did not require high levels of technical expertise, benefited small and medium sized construction firms (Buğra and Savaşkan, 2014, p.86). These projects enabled the government to 'cultivate new companies that lacked the size and know-how for larger projects' (Ocaklı, 2018, p. 381).

The vitality of construction and real estate sectors in the AKP era were also linked to the ways through which the government secured and sustained its popular support. To begin with, the proliferation of infrastructure projects, in the form of roads, bridges and other means of transportation, as well as the spread of shopping malls, were framed within a developmentalist discourse which asserted that these projects were the undisputable evidence of a Turkey that was developing and improving under the AKP rule. This developmentalist discourse based on widespread infrastructural projects and investments did indeed resonate with the populace (Çavuşoğlu and Strutz, 2014, Paker, 2017). Second, the social housing projects of TOKİ provided material benefits to the lower middle and middle income segments of the population, providing them a path towards homeownership, especially in provincial cities (Arslanalp, 2018). Furthermore, these housing projects also stimulated the local economies of the districts in which they were built (Marschall et al., 2016). As a result, the social housing projects of TOKİ became an important tool through which the AKP derive support of the population. Indeed, Marschall et al.(2016), controlling for other possible explanations of sources of support towards AKP, find that the existence or non-existence of social housing projects of TOKİ in a respective district is a highly significant factor in explaining the success of AKP in local elections.

In brief, the vitality of the construction and real estate sectors in the AKP era served various purposes, including helping to secure economic growth and capital accumulation, the nurturing of the private sector actors which established close relations to the government, and securing and maintaining

support from certain segments of the population through infrastructure projects and social housing projects. It is this final aspect of the political economy of construction in the AKP era, namely the social housing projects, developed by TOKİ, that I will mainly focus on in the remainder of this chapter. So far, we have established two features of neoliberalization of social housing in the AKP era, namely (1)commodification (via demise of housing cooperatives and gecekondus) and (2)increased authorizations and capabilities of the state (via the transformation of TOKİ and several other legal and administrative changes). The third feature of the neoliberalization of social housing, namely redistribution, is to be found in the social housing projects of TOKİ. In the next section, first, I will mention the activites of TOKİ in the realm of housing in general, and then move on to the subject of social housing.

§ 4.4 The Housing Projects of TOKİ

One of the policy priorities of the AKP since its initial inauguration in 2002 has been the issue of housing. In 2003, the AKP published an "Emergency Action Plan", which outlined a housing campaign to be pursued by the government, establishing goals such as were the prevention of gecekondus, establishing alternatives to gecekondus, enabling low income citizens to become homeowners "as if they were paying rent" and ensuring planned urbanization through increasing the supply of land (T.C. Başbakanlık, 2003). The AKP pursued these policies with varying levels of consistency and success throughout its rule. Above, I explained its policies with regard to the gecekondus and urban transformation. Now I will explain its policies with regard to the issue of enabling low income citizens to become homeowners, a policy that has been pursued through TOKİ.

As explained in the previous section, in the AKP era, TOKİ was gradually transformed into an enormously powerful institution. To briefly summarize, it acquired a substantial state-owned land portfolio, as well as the ability to take over plots and lands belonging to the state treasury, and the ability to confiscate land when it deems necessary. In addition, the TOKİ had acquired the authority to make and execute zoning and development plans on its own plots and lands, and mass housing areas designed by the governorship. It could

also buy and sell land for various purposes, including housing. Finally, it was given the ability to conduct the plans and projects on its lands in partnership with the private sector.

In the 2000s and 2010s, the AKP, through the empowered TOKİ, which was tied to the office of the prime minister, pursued a remarkably active housing policy, not previously witnessed in Turkey in terms of state's participation to the production of housing (Özdemir, 2011). From the inauguration of AKP in 2002 to June 2018, TOKİ has countrywide produced 837.572 housing units (TOKİ, 2018). For comparison, from its establishment in 1984 until 2002, TOKİ had only produced 43.145 housing units (TOKİ, 2011, p.5).

TOKİ classifies the housing units it produces into two broad categories. These categories are resource-development projects and social housing projects. Resource development projects refer to luxury housing and real estate projects developed by TOKİ. In turn, what TOKİ categorizes as social housing includes five sub-categories, which are housing for the poor-group, housing for the low and middle income group, gecekondu (urban) transformation, disaster homes and agricultural housing[14]. As of June 2018, out of all the housing it has produced, according to TOKİ's own categorizations, 86.46 percent (717,154 housing units) were social housing and 13.54 percent (112,265 housing units) were resource development projects (TOKİ, 2018).

Resource development projects refer to luxury real estate developments, including luxury gated communities, business and residence blocks and scattered low rise luxury housing projects, developed through the initiation of TOKİ (Atasoy, 2017, p. 672). TOKİ claims that it conducts resource development projects in order to raise revenue for its social housing projects and to close the gap between its short term capital expenses and long term receivables (TOKİ, 2011, p. 72). These resource development projects are executed through public-private partnerships, the public side being TOKİ. In these projects,

14 Disaster homes refers to the housing build by the TOKİ in areas that have been harmed by earthquakes. Most of the disaster homes were built by the TOKİ after the Van Earthquake in 2011. Agricultural housing stands for the housing built by the TOKİ in rural areas. These are rather marginal forms of housing provision (4,65% for disaster housing and 0,79% for agricultural housing in terms of total number of houses produced by TOKİ) and they are not very relevant for our subject matter. Therefore, I will not dwell on them in the following pages.

TOKİ, or one of its subsidiaries, place a piece of land from their land portfolio in a tender, and then select that construction company who offers the most advantageous revenue sharing ratio in favour of the TOKİ or the subsidiary company. In effect, the bidders offer around 30-40 percent of the revenue expected to be obtained from the prospective project (Topal et al., 2015, p.52). The private developer that wins the tender assumes all the remaining responsibilities of the project, such as construction, marketing and sales (Atasoy, 2017, p. 672). This model is named as the revenue sharing model by the TOKİ. As mentioned in the section with regard to the political economy of construction, the revenue-sharing model was one of the major tools through which AKP nurtured its allies in the private sector.

Out of all the housing produced by the TOKİ, only a minor fraction has been resource development projects. As stated above, out of 837.572 housing units, 112,265 units, or 13,54 percent of the units produced have been resource development projects. Most of these projects have been concentrated on metropolitan cities with potentially high land and housing values, such as Istanbul and Ankara (TOKİ, 2011, p.72). For instance, by 2018, in Istanbul, through resource development projects initiated by TOKİ and its affiliate Emlak Konut, 94,365 housing units were produced[15]. In other words, 84 percent of all of the resource development projects by the TOKİ were produced in Istanbul. Furthermore, a total of 130,670 housing units (luxury and social housing combined) were produced by the TOKİ and its affiliates in Istanbul. This means that 72 percent of the housing units produced by the TOKİ in Istanbul are resource development, i.e luxury housing projects. Considered from the lens of commodification of land and housing, we can argue that through TOKİ's resource development projects, especially in major cities such as Istanbul and Ankara, potentially valuable state-owned land, existing within the land portfolio of the TOKİ, is commodified and commercialized through a state institution, TOKİ, and is turned into a luxury housing or real estate site. In other words, "TOKİ acts as a broker of state-owned lands for luxury real estate developments" (Atasoy, 2017, p. 672). In turn, TOKİ receives part of the revenue

15 Information obtained from the TOKİ

derived from the sale of the luxury housing units, which it claims that it uses in order to finance its social housing projects.

4.4.1 *Social Housing Projects of TOKİ and its Redistributive and Commodifying Aspects*

The main activity of TOKİ in the 2000s has been to produce what it categorizes as social housing projects. This reflects one of the policy priorities of the AKP government, which is 'to make the low income citizens homeowners as if they were paying rent', as has been declared in its Emergency Action Plan, and repeatedly emphasized by its leaders (T.C. Başbakanlık, 2003, p. 105). The main tool that the AKP used to pursue this goal has been TOKİ. The restructuring of the TOKİ, especially the amount of public land added to its land portfolio, the ability of the institution to take over lands belonging to the treasury, its authority to expropriate land and its authority to prepare plans on these land and execute them have been major factors in enabling it to produce these housing projects (TOKİ, 2011, p. 140).

As I have mentioned in the introduction of this section, according to its activity report, from 2002 to June 2018, out of all the housing units TOKİ has produced, 86.46 percent (717,154 housing units) were categorized by TOKİ as social housing. In its activity report of January 2018[16], the social housing categorization of the TOKİ has five sub-categories, which are housing for the poor-low income group, housing for the middle income group, gecekondu transformation, disaster homes and agricultural housing[17]. Out of all the housing it has produced, 18.59 percent (150,741 units) were for the poor and low

16 I use here the numbers provided in the previous activity report of TOKİ in January 2018 because in its latest activity report in June 2018, TOKİ did not provide any sub-categories with regard to its social housing activities.

17 Disaster homes refers to the housing build by the TOKİ in areas that have been harmed by earthquakes. Most of the disaster homes were built by the TOKİ after the Van Earthquake in 2011. Agricultural housing stands for the housing built by the TOKİ in rural areas. These are rather marginal forms of housing provision (4,65% for disaster housing and 0,79% for agricultural housing in terms of total number of houses produced by TOKİ) and they are not relevant for our subject matter. Therefore, I will not dwell on them in the following pages.

income group, 44.96 percent (364.411 units) were for the middle income group, and 17,16 percent (139.196) were for the gecekondu (urban) transformation projects. In this study, I will consider TOKİ's housing production for the poor income group, low income group and the middle income group as social housing, as these housing units satisfy the criteria that I have determined in Chapter 2 to categorize a housing unit as social housing[18]. As I have explained in the previous section of this chapter, gecekondu(urban) transformation projects are rather controversial in terms of their impacts, especially with regard to its function of displacing or dislocating the residents. Therefore, I will not consider the housing provided by gecekondu transformation projects as social housing in this thesis.

Keeping in mind the caveats that I have mentioned above, it can be said that from 2002 to January 2018, TOKİ, reflecting the policy priority of the AKP government to make low-income people homeowners, built a total of 503,607 housing units for what it categorizes as poor, low and middle income groups. This, I claim, is the redistributive aspect of the neoliberalizing social housing policy of the AKP government in the 2000s, as the state directly intervenes in the realm of housing in order to provide housing for income groups that it sets the criteria for. To acquire a better understanding of the nature of this redistributive policy in the realm of housing, we need to delve into the details of these income categories and understand the criteria according to which they are determined, as well as the criteria set for these income groups to be able to acquire these housing units produced by TOKİ.

In the case of the housing produced for the poor group, TOKİ states that this particular housing program is conducted in collaboration with the Ministry of Family and Social Policies and the General Directorate of Social Aid. When we look at the preconditions set by this respective ministry, it states that the beneficiaries of this housing program should not be covered by social security and have to be under the scope of Law No. 3295 (ASPB, 2016, p. 119). To be under the scope of this respective law, the household income divided by the people living in these households should not exceed a third of the minimum

18 To briefy remind, these categories were first, a specific target group, to which social housing is provided and second, the type of provider and relatedly, the existence of public intervention.

wage. Therefore, we can clearly state that this housing program targets the poor-income households. For the middle income group, the requirement is that the applying person, his/her spouse and the children under his/her custody should not own any real estate (TOKİ, 2010). For the low income group, in addition to not owning any real estate, the household income of the applicants should not exceed a certain amount, which is being updated every year (TOKİ, 2010). By 2018, the income limit was 3,700 liras for Turkey and 4,200 liras for Istanbul[19].

In terms of the selection of the beneficiaries for the housing programs and the payment requirements from the beneficiaries, the conditions are as follows. In the case of the poor-income group, the only information we have that the beneficiaries will be selected among those people who are under the scope of the Law No. 3294 (Sosyal Yardımlaşma ve Dayanışmayı Teşvik Kanunu, 1986) by the General Directory of Social Aid (ASPB, 2016, p. 119, TOKİ, 2016). For this group, the size of the housing produced varies between 45 to 65 m2, no down-payment is required and monthly installments are made through a maturity of 25 years (TOKİ, 2016, p. 23). For the low income and the middle income group, if there are more applications than the number of housing units supplied by the TOKİ, the beneficiaries are determined through a lottery. If not, all the qualifying applicants become eligible for the housing units. The beneficiaries that have applied for low-income housing, which vary between 65 to 87 m2, make a down-payment of 12 percent and pay the rest of the house with a maturity of 15 years. The narrow and middle income group beneficiaries, the size of the housing units vary between 87-146 m2, and they should make a downpayment between 10 and 25 percent with a maturity varying between 8 to 10 years (TOKİ, 2016, p. 22). The monthly payments are increased twice a year, indexed to the rate of increase for the public sector wage (TOKİ, 2016, p.14). The beneficiaries receive their title deeds once the payments are finished.

When we interpret the criteria set by TOKİ for the determination of the income groups and the criteria set for their application and acquiring of social housing produced by TOKİ, several conclusions can be drawn with regard to

19 For the sake of comparison, the minimum wage was 1,600 liras in 2018.

the nature of this redistributive housing policy in the AKP era. First, the housing programs of the TOKİ, except for the poor-group housing program, which demands no down-payments and very low monthly payments, assume the existence of a certain amount of savings and and a regular wage-earner in every household, as the programs for low and narrow-middle income groups require a certain amount of down payments and regular monthly payments. In a country, such as Turkey, in which labour force participation remains low[20] and informality remains high[21], these preconditions which require the ability of a household to make a down-payment and regular monthly payments indicates that the majority of the housing built by the TOKİ, does not benefit the poorest as much as it benefits the lower middle and middle income groups (see also Arslanalp, 2018). Unfortunately, we do not have the exact numbers with regard to how many housing units TOKİ and the Ministry of Family and Social Policies produced for the poor income group, which does not require any down-payments and very low monthly down payments, and therefore is the most affordable type of housing produced by TOKİ for the poor. This is because in its activity reports, TOKİ collapses the poor income housing units and low income housing units it produces under a single category, and provides the number of the units produced for these categories accordingly. However, when we compare the data from TOKİ in 2011 and in 2018, it emerges that TOKİ increasingly produces housing for the middle income group rather than the poor and low income group. By 2011, out of the 416,000 social housing units built by the TOKİ, 33 percent (or 139,000 housing units) were for the "poor-low income group" and 47 percent (or 195,000 housing units) were for the and middle income group (TOKİ, 2011, p. 22). In comparison, by 2018, 19 percent of the social housing (150.741 units) were for the poor-low income group and 45 percent (364,111 housing units) were for the middle income group. From these data, it emerges that from 2011 to 2018, TOKİ has given priority to building more housing units for the middle income group and very few poor-low income group housing was built. Considering that the require-

20 53,2 percent as of January 2018 (TÜİK, n.d.-c).

21 32,5 percent as of January 2018 (TÜİK, n.d.-c)

ments of the middle income category of TOKİ is only that they or their families should not own their own houses, in contrast to the requirements for the poor and low income categories, which for the former require set a definite income limit, we can argue that from 2011 on, the redistributive housing policy of the AKP and TOKİ has only very meagerly benefited those who more urgently need access to affordable housing.

In this section, so far I have only dealt with the redistributive aspects of the social housing produced by TOKİ in the AKP era. However, there also exist some commodifying aspects of this policy. For instance, through its social housing projects, TOKİ facilitiates the commodification of state owned land and the eventual addition of housing units to the housing market. TOKİ conducts its social housing projects mostly on the land that belongs to its own land portfolio. However, sometimes, the area that the social housing project is planned to be developed does not belong to the TOKİ in its totality. Kayabaşı(Kayaşehir) for instance, is one of these cases. In these cases, TOKİ expropriates these lands from its owners, paying the price of this land to its (former) owners. Through this way, the TOKİ completes total ownership of the land on which it plans to construct social housing (Altınok, 2012, pp. 301-304). Then, the development plans are made in the area by the TOKİ. After that, TOKİ, through a contractor, starts to construct the social housing project. Meanwhile, it announces the social housing project to the public and receives the applications. After construction is finished, the units are delivered to the beneficiaries. Depending on to which income group the project is built for, there are various payment schemes as I have explained above. However, regardless of the income group, the housing units are sold (i.e they are not rentals or given free) to the beneficiaries, even to the poor income group. In turn, there are various temporal limitations regarding the saleability and rentability of these housing units. For the poor and low income group, the beneficiaries cannot sell or rent the units before the monthly payments are finished (TOKİ, 2010, p. 21, 27). In the case of the poor group, they can also not sell and rent for 10 years even if the payments are finished (ASPB, 2015, p. 121). For the middle income group, the only requirement is that if the units are acquired through a lottery, they cannot be sold for one year. Regardless of these temporal limitations however, eventually, through the social housing projects of

the TOKİ, new housing units are added into the housing market, as they are able to be bought, sold or rented after the respective temporal limitations expire. In addition, state owned land, and in some cases, privately owned land which is converted by the TOKİ into state owned land, becomes commodified, through these social housing projects conducted by a central state institution.

As it was also mentioned in the section with regard to the political economy of construction in the AKP era, the social housing projects, as well as the resource development projects of TOKİ in that regard, also fit in well with the political economy of the AKP era which entails the importance of construction sector for economic growth and the "use of different mechanisms politically supported capital accumulation" by the AKP (Buğra and Savaşkan, 2014, p. 20). In its social housing projects, TOKİ does not directly construct but it builds them through a contractor, through opening a tender for its construction projects (Ocaklı, 2017, p. 9). In its resource development projects, it places a piece of land from its land portfolio in a tender, and then selects that construction company who offers the most advantageous revenue sharing ratio in favour of the TOKİ. Therefore, through both the social housing and the revenue sharing projects, various business opportunities are created for the construction sector by TOKİ (Ocaklı, 2017, p.9). From 2003 to 2010, the TOKİ has opened 3000 seperate tenders and worked with 600 construction companies (TOKİ, 2011, p. 14). The social housing projects of the TOKİ does not require an extensive techical expertise and therefore the TOKİ can nurture small-medium sized construction firms through awarding these contracts (Arslanalp, 2018, p. 28). In turn, in the case of the resource development projects, patronage mechanisms between the AKP and the contractors are can be witnessed (Ocaklı, 2018, p.9). As I have explained, most of the housing produced by TOKİ in Istanbul are resource development projects. By 2012, nearly half of all the housing units produced by TOKİ in İstanbul were built by only four construction companies (Altınok, 2012, p. 254). This indicates the patronage mechanisms in the resource development at work in the resource development projects of TOKİ. In sum, we can state that through its housing projects, the TOKİ contributes to the growth of the construction sector, nurtures small and medium sized construction firms and through its resource development

projects, the patronage networks between the construction companies and the AKP can be seen at work.

§ 4.5 Conclusion

In this chapter, I explored in detail the tenets of neoliberalization of social housing in Turkey in the AKP era. The conceptualization of "actually existing neoliberalism" or neoliberalization as both entailing commodifying and marketizing characteristics as well as contextually embedded features allows for a nuanced analysis of this process. With regard to my subject, i.e the transformation of social housing in Turkey in the AKP era, I have found three properties of this process of neoliberalization, namely; commodification, redistribution and increased authorizations and capabilities of the state in the realm of social housing.

Commodification and marketization in the realm of social housing is evident in the decline of historically significant and partially decommodified forms "social" housing in Turkey, i.e. the gecekondus and housing cooperatives, as well as in the urban transformation projects that sought to completely commodify many incompletely commodified gecekondu neighbourhoods. Such commodifying features of neoliberalizing social housing policies parallel the developments in the West with regard to social housing, and the Global South with regard to informal housing. Furthermore, some aspects of the social housing built by TOKİ also attest to the relations of commodification formed around social housing, such as the commodification of state-owned land through construction of social housing by TOKİ for sale and the incorporation of the people who acquire houses from TOKİ into mortgage-like payment schemes.

The redistributive features of the neoliberalization of social housing in the AKP era can be witnessed through the social housing programme of TOKİ for poor, low and middle income people, although it must be stated that TOKİ's social housing program, especially since 2010s, benefits not so much the low income people but rather the middle income segments of society. Finally, the third feature of the neoliberalization of social housing in the AKP era, which is the increased power, authorizations and capabilities of the state in the realm

of urban lands and housing, is what enables the extensive intervention of the state and TOKİ into the realm of housing and construct its luxury and social housing projects, as well as to participate in urban transformation projects.

These two features of the neoliberalization of social housing in the AKP era, namely redistribution and increased authorizations and capabilities of the state, emerges from an analysis of neoliberalization of social housing in Turkey which adopts the context-sensitive approach of critical urban geographers to the processes of neoliberalization, as opposed to totalizing approaches towards the phenomenon of neoliberalism. As I have mentioned in several parts of this chapter, the commodifying features of the neoliberalization of social (and informal housing) in Turkey closely resembles the the generalizable developments in the contexts of the West and the Global South. While the demise of the housing cooperatives resembles the demise of social housing in the Western context, the developments with regard to gecekondus and urban transformation projects in Turkey have strong parallels with regard to the developments in the realm of informal housing in the Global South. However, our context-sensitive analysis reveals that these commodifying and marketizing developments in the realm of social and informal housing in Turkey occur simultaneously and in an inextricably tied fashion with other context-specific properties of the neoliberalization process; redistribution and increased authorizations and capabilities of the state. The increased authorizations and capabilities of the state plays a central role in explaining how commodification and marketization in the realm of social housing was achieved in Turkey. It also helps to explain how, in a context where commodification in the realm of social housing was so potent, the Turkish state could adopt a (partially) redistributive approach to social housing through the social housing program of TOKİ. Furthermore, the awareness that the neoliberalization of social housing in the AKP era both entailed commodifying and redistributive characteristics helps us to decipher how, in the redistributive social housing program of TOKİ, commodifying features, such as the commodification of state-owned land through construction of social housing by TOKİ for sale and the incorporation of the people who acquire houses from TOKİ into mortgage-like markets, were embedded.

Having deciphered and elaborated on the main properties of the neoliberalization of social housing in Turkey, in the next chapter, I trace these properties in detail through my case study, Kayaşehir, which is the largest social housing project of TOKİ in Turkey.

5

Neoliberalization of Social Housing: The Case of Kayaşehir

§ 5.1 Introducing Kayaşehir

In May 2008, then president of TOKİ, Erdoğan Bayraktar, announced that TOKİ would build 40,000 social housing units for the low and middle income groups in Kayabaşı, a neighbourhood within the district of Başakşehir, in the northwestern part of the European side of Istanbul. In addition to social housing, this project would also include luxury housing, cultural centers, sport complexes, health complexes and various types of public schools (Hürriyet, 2008). This project and the area in which it would be built would later be called, by the government, its residents and the media as Kayaşehir. By 2008, in the 12 million m^2 area that Kayaşehir project would be built, there existed two gecekondu neighbourhoods and several unlicensed factories (Milliyet, 2012). Besides these, the area was mostly empty land, as can be seen from the Google Maps snapshots of the area in 2008 in Figure 2 and 3. The population of Kayabaşı was 5,529 in 2008 (TÜİK, n.d.-d) In stark contrast, the population of Kayaşehir rose exponentially to 87,217 in 2018 (TÜİK, n.d.-d). By then, TOKİ had built 21,586 social housing units there. Besides social housing, TOKİ had also built eight primary schools, six high schools, four day-care centers, three kindergartens, seven mosques, four trade centers, two guesthouses, three workshops, and 86 shops (TOKİ, n.d.). In addition, there existed

various luxury housing projects either in construction or finished in Kayaşehir by prominent real estate firms, often in partnership with TOKİ (Ekonomist, 2015). The land and real estate values had risen spectacularly in Kayaşehir from 2008 to 2018, partly due to TOKİ projects and partly due to the proximity of Kayaşehir to the infamous "megaprojects" of the AKP such as the Third Bridge, Third Airport and the Kanalistanbul project[1]. In short, Kayabaşı, an unknown and sparsely populated neighbourhood of Istanbul in its periphery in 2008, was transformed into a vibrant neighbourhood within a span of ten years, mostly due to the efforts of the AKP and TOKİ, which were pivoted around building social housing in the area for the low and middle income groups.

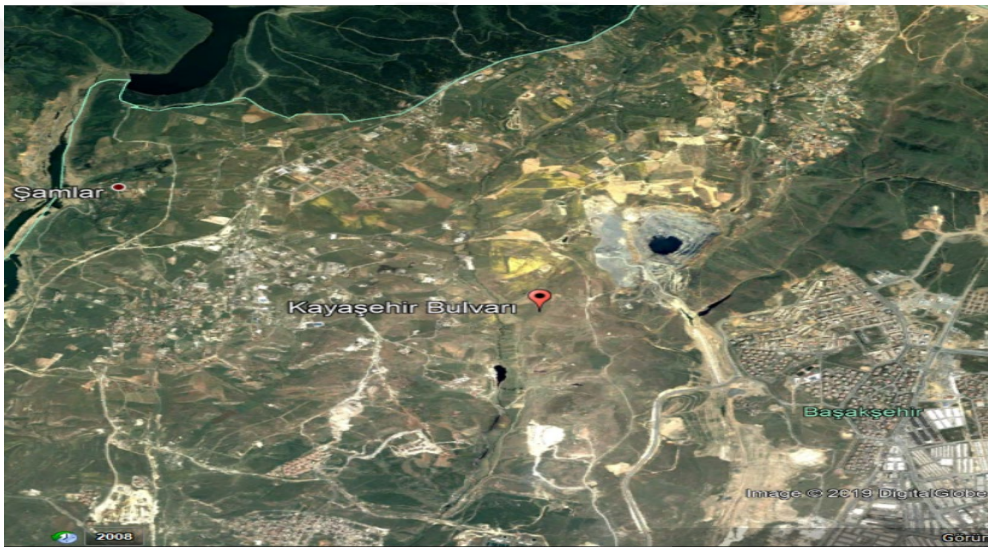

Figure 5.1 Kayaşehir in 2008

1 These large scale infrastructure projects will be explained in the following parts of this chapter.

Figure 5.2 Kayaşehir in 2018

Although Kayaşehir is unmatched in Turkey in terms of the size of the area on which the project is conducted and the number of social housing units built by TOKİ, it is indeed a part of the broader social housing policy of the AKP and TOKİ from 2002 on. As I have explained in the previous chapter, the aim of this policy is to make people homeowners who cannot afford to buy houses under market conditions, and make them homeowners as if they were paying rent. Within the scope of this social housing policy, TOKİ developed a total of 503,607 housing units for what it categorizes as poor, low and middle income groups from 2002 to 2018 around Turkey. In Istanbul, TOKİ has built rather little amount of social housing, a sum of 32,433 units, 25,639 of which were built through the initiation of TOKİ itself and 6,794 of which through TOKİ's affiliate, Emlak Konut REIT (TOKİ data obtained in interview, 2018). The social housing projects of TOKİ in Istanbul are mostly scattered around the rather peripheral districts of Istanbul (Özdemir, 2011, p.1112). According to data I have compiled from TOKİ's website, there exist nine social housing projects of TOKİ in different districts of Istanbul. By far, the biggest social housing project of TOKİ in Istanbul, and also in Turkey, is Kayaşehir. Out of the total 32,433 social housing units built by TOKİ and its affiliate Emlak Konut REIT, 21,586 are located in Kayaşehir (TOKİ, n.d.).

Being the biggest social housing project of the AKP and TOKİ, Kayaşehir is clearly one of the most important concrete reflections of the phenomenon of neoliberalization of social housing in the 2000s. Therefore, I conducted a field research in Kayaşehir for this thesis, in order to trace the reflections of the neoliberalization of social housing on the ground, and substantiate how the three properties of neoliberalization of social housing, namely commodification, redistribution and increasing authorizations and capacities of the state; manifest themselves in practice. In addition, investigating Kayaşehir from such a perspective may also contribute to our understanding with regard to the process of neoliberalization. Brenner and Theodore (2009, p.333) emphasize that the processes of neoliberalization are by nature "intrinsically contradictory" as they "entail regulatory strategies that undermine the very socio-institutional and political-economic conditions needed for their successful implementation." As I will elaborate at the end of this chapter, some developments in Kayaşehir attests to the intrinsically contradictory nature of neoliberalization. A third rationale for conducting a case study in Kayaşehir comes from the fact that although there exists an immense literature on the urban transformation in Istanbul and Turkey, social housing projects of TOKİ, which I think are an important component of the wider phenomenon of urban transformation in the 2000s, remain understudied. While there exists a few studies which examine these social housing projects, they are discussed in relation to gecekondu transformation projects, as the places where the people subjected to gecekondu transformation projects are relocated to (see Bartu Candan and Kolluoğlu, 2008, Karaman, 2013, Erman, 2016). However, relocation of people displaced by urban transformation projects to social housing units built by TOKİ is only one function of these social housing projects. As will be seen in the following pages of this chapter, many people apply to the social housing projects of TOKİ voluntarily. Therefore, I think investigating Kayaşehir as a case study will contribute to our understanding with regard to the phenomenon of urban restructuring that has been experienced in Istanbul and in Turkey in the AKP era.

Methodologically, in this case study, I conducted desktop research to collect as much relevant information as possible about Kayaşehir. I primarily collected these information by browsing through various online news platforms.

I also benefited from online real estate websites, to obtain information about the current prices of houses in Kayaşehir and elsewhere. In addition, I conducted semi-structured interviews with 18 people, 13 of which lived in Kayaşehir and 4 did not live in Kayaşehir but came there for work or for leisure activities, and one high ranking TOKİ official. Interviewing people who did not live in Kayaşehir but were familiar with the place was also important in terms of their comparison with the neighbourhoods that they lived in and Kayaşehir. I interviewed the high ranking TOKİ official to obtain information both with regard to TOKİ's perspective on Kayaşehir in particular and with regard to the social housing program of TOKİ in general. I accessed my interviewees in Kayaşehir through snowball sampling, as an acquaintance introduced me to the director of a football club located in Kayaşehir who then introduced me to several people who lived in the social housing units built by TOKİ in my several field visits. Consequently, all the interviews took place in the facilities of this football club, as this place was the only place that I had direct access to. I conducted these interviews at weekends as the people were bringing their children to this club to play football. All my 17 interviewees were males, except one. Therefore, the interviews are biased towards the views of the males, living or visiting Kayaşehir, who have families and children. Thus, I acknowledge that my sample in Kayaşehir is not perfectly representative of all the people who live there. Having said that, I also maintain that these interviews have revealed invaluable information with regard to Kayaşehir, and the impact of the social housing program of TOKİ to the lives of people[2].

Having explained my methodology in conducting this case study, now I turn to the primary focus of this chapter, i.e tracing the reflections of the neoliberalization of social housing on the ground and substantiating how the three properties of neoliberalization of social housing that I have identified in the previous chapter, namely commodification, redistribution and increasing authorizations and capabilities of the state; manifest themselves in Kayaşehir.

2 The names of all the interviewees have been changed throughout this chapter.

§ 5.2 Increased Authorizations and Capabilities of the State and Kayaşehir

As I have explained in Chapter 4, one of the features of the neoliberalization of social housing in Turkey in the AKP era has been the increased authorizations and capabilities of the state over its urban lands and in the realm of housing. The major component of this feature has been the transformation of a central state institution, namely TOKİ, by the AKP government, from an institution whose main function was to provide credits to housing cooperatives to a "bureaucratic-capitalist machine" in the 2000s. Overarching powers and capabilities with regard to urban lands and the realm of housing were accorded to TOKİ through several reforms and legislative changes. Some components of these powers and capabilities are an extensive urban land portfolio, authorizations through which TOKİ execute zoning and development plans on its own plots and land as well as in public lands declared, in partnership with the private sector if it wishes to, the power to expropriate private land and property when it deems necessary, and the right to buy and sell land for the purposes of housing, industry, education, tourism and public services. TOKİ has not only acquired these powers but also used them to an enormous extent, having conducted luxury housing, urban transformation and social housing projects, and thereby initiating and coordinating the construction of a total of 837,572 housing units from 2002 to 2018 (TOKİ, 2018).

By existence, Kayaşehir is a direct evidence and consequence of the increased authorizations and capabilities of the state with regard to urban lands and housing in general, and social housing in particular. As a result of its immense public land portfolio and its powers to buy and expropriate private land, as well as its authorizations to execute zoning and development plans, and as a result of AKP's social housing campaign in which it was the main institutional actor, TOKİ was able to perceive, build and sell the Kayaşehir project. The increased authorizations and capabilities of the state in the realm of social housing therefore enabled the transformation of a mostly empty neighbourhood in the periphery of Istanbul, to a vibrant neighborhood in 2018, with its population skyrocketing almost 16-fold in ten years from 5,529 in 2008 to 87,217 in 2018. By 2017, some real estate actors branded the area as

an area constantly increasing in value and one of the best places for low and middle income people to live in (Harmonigd, 2017). All these developments were achieved primarily through the construction by TOKİ of 21,586 housing units for low and middle income groups, as well as through the construction of luxury housing projects by prominent real estate firms in partnership with TOKİ, developments owing to the increased authorizations and capabilities of the state in the realm of urban lands and housing.

The increased capacities of the state that have materialized in the Kayaşehir project have also led to commodifying and marketizing, as well as various redistributive developments in or revolving around the realm of social housing. In the rest of this chapter, I will thoroughly analyze the commodifying and redistributive aspects of Kayaşehir.

§ 5.3 Redistributive Aspects of Kayaşehir

The official aim of the social housing campaign of TOKİ and the AKP is to make people homeowners, who cannot afford to buy homes under market conditions, as if they were paying rent. This redistributive housing policy seems to have been successful in the case of Kayaşehir, at least for some segments of the society. My respondents, who have obtained their housing through applying to TOKİ lotteries, were either living in rented houses, in the houses of their relatives or with their parents. They have all claimed either that they could not have obtained a house at all if it were not for TOKİ, that they might have obtained a house but in a way longer time span or they might have obtained a house but a lower quality one and in one of the worse districts of Istanbul. When asked about why they have come to Kayaşehir, the most common reason they had in their answers was being able to own a decent house under appropriate circumstances that is not possible elsewhere in Istanbul. To give an example, when asked about whether he could buy a house under market conditions, a respondent stated:

> My personal opinion is that maybe we could but we could in a longer term. Because you know the conditions in Istanbul, everything gets more expensive so quickly. That's why I think we should be fair to

> TOKİ. If it was not for TOKİ, it would be way harder for me to buy a house. (Yasin, personal communication, May 20, 2017)

In a similar fashion, when we were talking about her reasons to move to Kayaşehir, another respondent argued:

> If only one person in the household is working, and no money has been left from your parents, you do not have the chance to buy a house. It is impossible to save sufficient to buy a house. Therefore people do not have another opportunity to buy a house other than TOKİ. (Fatma, personal communication, February 9, 2018)

Yet another respondent stated;

> There is also the fact that 80 percent of the people in Kayaşehir, if this place did not exist, would definitely not be able to own a house. 20.000 liras of downpayment, 300-350 liras of monthly payments. Such an opportunity does not exist elsewhere. (Salih, personal communication, January 12, 2018)

As the last respondent that I have quoted also indicates, the affordability of the housing provided by TOKİ is also closely related to the affordability of the amount of monthly payments. In some of the studies mentioning TOKİ's social housing in Istanbul, it is indicated that the monthly payments are unaffordable for the targeted groups, and that it creates an huge financial burden for the people who try to meet the monthly payments (Bartu Candan and Kolluoğlu, 2008, pp. 22-23, Karaman, 2013, pp. 12-13). In contrast, all the respondents that I have interviewed in Kayaşehir, who were paying monthly payments for their houses, stated that they were able to pay these amounts very easily, that the monthly payments very affordable, and that these payments does not create a financial burden for them. Many of my respondents stated that the monthly payments for their houses in Kayaşehir are lower than the monthly rent that they were paying in their previous houses. This difference between my findings in Kayaşehir and the findings of the abovementioned studies can be attributed to the fact that in the case of these studies, people were forced to move from their gecekondu houses to the social housing units of TOKİ. In contrast, my respondents have come voluntarily from their

neighbourhoods to Kayaşehir to own a house. Secondly, my respondents all had a regular wage-earner in their household. In contrast, the respondents in the abovementioned studies mostly were on precarious jobs and irregular incomes (Bartu-Candan and Kolluoğlu, 2008, Karaman, 2013, p. 14). These differences between the findings of my study and the abovementioned studies once again reaffirm a crucial characteristic with regard to the redistributive housing policy of TOKİ in general, and Kayaşehir in particular. Except the housing program of TOKİ for the poor income group, which requires no down payments and a very low amount of monthly payments, TOKİ's social housing program does not cater to the lowest income segments of the population. As for the case of Kayaşehir, the TOKİ official that I have interviewed told me that there is no poor group housing in there (Turgut, personal communication, February 12, 2018). However, later in my internet searches, I found that in one of initial housing sales of TOKİ in Kayaşehir, out of 7.898 units put on sale, 504 were for the poor-income group (Emlakkulisi, 2009). In any case, it is safe to assume that there is a very limited amount of poor-group housing in Kayaşehir, if there is any. This means that although the social housing built in Kayaşehir by TOKİ functions as a redistributive policy in that it enables people to become homeowners, this redistributive policy does not benefit the lowest income groups as it assumes the ability of people to be able to pay a certain amount of downpayments and regular, monthly payments. In short, the social housing built in Kayaşehir by TOKİ amounts to a redistributive housing policy enabling people to become homeowners as if they were paying rent, but these people are not the lowest income groups, who are in the most disadvantageous position to obtain houses under market conditions.

A second aspect of redistribution related to the social housing built by TOKİ in Kayaşehir is the upward social mobility experienced by the residents, especially the families with children. The evidence of this upward social mobility is to be found in the interviewees answers to the question that I asked "Why did you move to Kayaşehir?" In addition to moving from renting to homeownership, which itself alone can be regarded as a component upward social mobility, the respondents also replied to this question that they moved to Kayaşehir to provide better conditions for their children. A direct reflection of this can be found in the following symbolic quote;

> I am here since the end of 2011. Previously I lived in a bad neighbourhood in Bağcılar. When I came here, my daughter was 2 months old and my son was 1,5 years old. When I saw this place, I said to them "May God enable you to play in the gardens of TOKİ houses. (Tolga, personal communication, February 9, 2018)

Almost all of my respondents have expressed their desire for upward social mobility through their children. Many of these respondents have come from congested, crowded, low-income neighbourhoods, with no places to play for children and with a perceived security risk, with prevalent use of drugs amoung young people. They were worried about the conditions under which their children would grow up, and they considered Kayaşehir as a place where they could raise their children more safely. When asked about the differences between his previous neighbourhood and Kayaşehir, a respondent stated;

> I came here so that my children would grow up in a better environment. Previously I lived in Sultangazi. It is a bad place raise a child, in terms of the social and cultural conditions of the people. You see every kind of people there. There exists the usual problems of *varoş* neighbourhoods. There always exists chaos and fighting there. Also many young people consume drugs. I came here to bring my children to a safer environment. (Birol, personal communication, February 9, 2018)

Similarly another respondent stated;

> In my previous neighbourhood (Bağcılar), when I was going to work and seeing the situation of the children, I was becoming worried. Children were on drugs on so on. Those children have mothers and fathers too. But they grew up in a bad environment and ended up like that. I did not want my children to grow up and end up like that. Since we came here (to Kayaşehir), I do not have such worries anymore. (Mesut, personal communication, February 9, 2018)

Many of my respondents had similar backgrounds in terms of moving from neighbourhoods with worse conditions to Kayaşehir, in order to raise their children in a better environment. In addition to people already living in

Kayaşehir, I also interviewed a person who was living in an adjacent neighbourhood called Güvercintepe, and he was also willing to move to Kayaşehir due to similar reasons with people who came from other neighbourhoods to Kayaşehir. He stated;

> We are also seeking to move into Kayaşehir. Because I believe there are more social opportunities here. I send my children to the sports club here, my boy to football and my girl to Taekwando. Our neighbourhood is more rural, there are not many social opportunities there. We also want to come here because it seems more orderly and safe for children. The school in my neighbourhood is in bad condition. Here at least there are exist better families. We are doing what we can to raise our children in better conditions. (Ali, personal communication, May 20, 2017)

A final aspect of redistribution with regard to Kayaşehir is related to the rapidly increasing real estate values, on which I will elaborate in the section with regard to commodification in Kayaşehir. Here it suffices to repeat that the real estate values have skyrocketed in Kayaşehir since the project has begun. To give a concrete example, in one of the first sales by TOKİ in 2009, the price of a 85m^2, 2 plus 1 dwelling was 79,950 liras (Emlakkulisi, 2009b). In 2018, when we check out the real-estate website Zingat, the average price of a 85m^2, 2 plus 1 dwelling in Kayaşehir is 261,825 liras (Zingat, n.d- a). In addition, according to the same website, in the last three years, the value of housing on sale increased respectively by 19 percent in Istanbul, but 62 percent in Kayabaşı (Zingat, 2018). This increase in the real estate values in Kayaşehir can be considered as a redistributive mechanism. Many people in Kayaşehir, who did not own a house, have applied to the relatively affordable TOKİ housing sales to be able to become a homeowner, now own a house or pay the mortgages of a house which has been rapidly increasing in value. The rapid increase in real estate values in Kayaşehir can be attributed to the luxury housing projects, various public investments in Kayaşehir, and megaprojects of Istanbul such as the Third Bridge, Third Airport, and the Kanalistanbul project, all of which either

through their connection roads or their location enhanced the value of land and housing in Kayaşehir[3].

The residents of the social housing units in Kayaşehir, especially those who have moved there in the initial stages of the project, have witnessed massive changes and improvements in the neighbourhood in a few years. TOKİ has continued to construct housing, many private construction companies have started to develop luxury housing projects, many shops have been opened, the transportation networks improved a great deal, many schools, mosques, sports facilities and the like have been constructed, the value of their houses skyrocketed, and the population of the neighbourhood has increased 15-fold from 2010 to 2017. In essence, over the years they have seen Kayaşehir transform from an isolated, barren place into a real and increasingly improving neighbourhood. This fact, combined with the statements by TOKİ and state officials that they will keep on investing in Kayaşehir and that megaprojects of Istanbul will benefit Kayaşehir, naturally creates future expectations in the residents with regard to Kayaşehir. All of the residents that I have talked to are well aware of the increasing value of Kayaşehir and the public and private investments made into and around the area. This further creates future expectations in terms of the increasing value of their residential spaces in particular, and Kayaşehir in general. For instance, one of my interviewees stated;

> The state is investing heavily in Kayaşehir. They are planning a metro line, and in the future, the Third Airport and Kanalistanbul will be finished. In time, this place will become a very attractive neighbourhood. People here will also understand that they are living in an elite place and will act that way. (Fatih, personal communication, February 9, 2018)

Similarly, another respondent argued;

> I live here since 5 years. It improved continuously as time passed. It is still a new place, after 10-15 years it will be established more completely. The city hospital project will accelerate its transformation. The connection road to the Third Airport will also be near Kayaşehir. These

3 I will elaborate more on this aspect in the next part of this chapter.

> will contribute to its development. (Musab, personal communication, January 12, 2018)

Another respondent, when asked about whether the distance of Kayaşehir creates problems for her, answered;

> It does a little bit. This place is a little distant from the city center. But there are a lot of plans to improve this place. I think in time, the center of the city will come closer to this area. Then there will be no need to go to the city center. (Fatma, personal communication, February 9, 2018)

In summary, there are several findings from my fieldwork in Kayaşehir which point to the redistributive aspects of the neoliberalization of social housing in the AKP era. First, many people who thought that they would not be able to become homeowners under market conditions have been able to obtain a house through the soial housing built by TOKİ in Kayaşehir, although these are not the poorest people in society, but rather low and middle income people with regular wages. Second, many people have come to Kayaşehir from low-income neighbourhoods with many social problems, in search of a better life for their children and themselves. Therefore, there exists an upward social mobility dimension of moving into Kayaşehir, and such expectations with regard to Kayaşehir seem to be satisfied for the time being. Third, due to increasing public and private sector investments in and around the vicinity of Kayaşehir, the value of Kayaşehir as a neighbourhood in general and the value of TOKİ social housing units in particular have increased significantly. This can also be tought of as a further dimension of redistribution, as people, who have only recently have been able to obtain relatively affordable housing through the social housing projects of TOKİ in Kayaşehir, now own or pay the relatively affordable monthly payment of an increasingly valuable dwelling in an increasingly valuable neighbourhood.

The increasing housing values and the increasing value of Kayaşehir as a neighbourhood is closely linked to the aspects of commodification and marketization in Kayaşehir. Having explained the redistributive properties of Kayaşehir, now I move on to explaining its commodifying and marketizing aspects, and the resultant increase in the value of land and housing.

§ 5.4 Commodification, Marketization and the Increasing Value of Land in Kayaşehir

The first instance of commodification in Kayaşehir is with regard to the process of commodification of land instigated by the social housing project in Kayaşehir itself. Through the plans of TOKİ and through the actualization of these plans, the land in Kayaşehir becomes commodified and eventually, new housing units are added to the housing market.

The land of Kayabaşı neighbourhood consists of close to 12 million m2. Kayaşehir project was conducted on 6.5 million m2 of this land belonging to TOKİ (Hürriyet, 2008). I unfortunately could obtain partial and incomplete information on the ownership structure of the land of Kayaşehir before TOKİ's social housing project and what existed on this land before. In his doctoral thesis, Altınok (2012) claims that before the Kayaşehir project, the land that now belongs to TOKİ was partly owned by the state and partly it was private property, and that the part of the land that was private property was expropriated by the state. The information given by a real estate website confirms this and gives the information that the expropriated land was initially transferred to the state treasury and then it was transferred to TOKİ (Emlakansiklopedisi, 2013). I also have incomplete information about what existed on the land of Kayabaşı before the project. A high ranking TOKİ official has claimed in 2012 that there were two gecekondu areas and several factories within the area, and that they have demolished the gecekondus by making an agreement with the gecekondu owners in exchange for TOKİ dwellings, and that they also demolished the factories (Milliyet, 2012). According to other information I was able to find, there also existed a stone pit (Milliyet, 2010), and a housing cooperative called Rumeliler Sitesi, on the land of Kayaşehir.

Although it is understood that there existed some structures in the area of Kayabaşı, it was mostly emply land, as can be it seen in the comparison of Google Earth images of the area in 2008 and in 2018 (Figure 2 and 3). TOKİ, through the construction of social housing and associated facilities in the area, has turned this mostly empty land into a commodity to be traded in the real estate market. In addition, as I have explained in Chapter 4, the social housing program of TOKİ is based on the sale of housing units. Ultimately, a price is

set for the social housing units built by TOKİ, and they are purchased by the people, who have applied to TOKİ lotteries for the social housing program, through down-payments and monthly payments. Consequently, not only new land becomes commodified, but also, new potential housing units are are added into the real estate market, through the social housing program of TOKİ in general, and in Kayaşehir in particular. TOKİ did not build all of the 21,586 housing units in Kayaşehir all at once, but it has constructed and subsequently announced their sale in phases. With each and every new phase of sale and construction, new urban land and housing units are added into the real estate and housing market of Istanbul and Turkey.

However, it must also be stated that there are some preconditions set by TOKİ for the sale and renting of the social housing units in the market. For the poor and low income groups, the sale of the housing units before the monthly payments are finished is prohibited by TOKİ (TOKİ, 2010, p. 21,27). Furthermore, the renting of these units before the payments are finished is also prohibited. For the middle income groups, the sale of the units, if they are acquired through a lot, is only prohibited for the first year (TOKİ, 2010, p. 35).

Although TOKİ sets some limitations with regard to the renting and sale of the social housing units it produces, in the end they are marketized housing units which have been sold to the respective applicants. Also, the limitations put by TOKİ for their sale and renting eventually end after the one-year limit expires for the middle-income housing, and it expires for the low-income residents in the long term, after all the monthly payments have been made, or if the resident pay all of their remaining debt. Therefore, despite all the limitations set by TOKİ, in the long term, new housing units are added to the housing market through the social housing projects of TOKİ in general, and through the production of social housing in Kayaşehir in particular. Furthermore, although the sale of the low-income housing units are prohibited until monthly payments are finished, it is possible to find ways around this prohibition. For instance, if the seller and the buyer trust each other, the seller can take the money of the buyer and pay the remaining price of his housing unit. Once the seller gets his title deed for the housing unit, then there remains no legal reason prohibiting the sale of the housing unit.

Currently, in Kayaşehir, there exists a lively real estate market, both in terms of sale and in terms of renting of the social housing units. One can easily observe this through making a quick search in the prominent real estate websites on the internet by typing Kayabaşı in their search engines. Also, when one walks around Kayaşehir, the prevalence of real estate shops is eye-catching. Out of the 12 people I have talked to, who live in the social housing units produced by TOKİ in Kayaşehir, seven had acquired their social housing units directly from TOKİ drawing lots, three bought it directly through the housing market and two were renters. Although I might not have a wide and all representative sample, I think it is an important indication that out of the 12 people I have interviewed who live in Kayaşehir, five people were living in Kayaşehir not due to TOKİ lot drawings, but due to the housing market mechanisms of sale and renting. Topics about the vibrant housing market also came up during my interviews with the people who were living in Kayaşehir. Some of my respondents have indicated that there exist people who are buying the social housing units which are on sale for the purposes of investment. Many of my respondents have argued that although it is prohibited to rent social housing units until the payments are finished, many people rent them anyway, and get an income from it. For example, the following respondent has stated;

> In the social housing units the monthly payments are very low, it began with 300-350 liras, now it should be 500 liras at most. I know a person who rents his house here for 800 liras. He gives 500 liras to TOKİ, and the remaining 300 liras are left to him. Normally it is forbidden, TOKİ prohibits it. But people do it anyway. (Ahmet, personal communication, January 12, 2018)

Many of my respondents have argued that due to the increasing prices of the social housing units, some people started to sell or rent their dwellings. When I asked a resident whether he knows people who were unable to pay the monthly payments and leave Kayaşehir, he answered;

> No, I haven't heard of any such thing. Most of the houses that are sold here are sold for the purposes of rent. People acquire their houses for very low prices and sell them for high prices as the rent increases here. Until now I have paid 52 thousand liras for my house, including the

> down-payment. If I wanted to sell it right now, it costs 320 thousand liras. There exists an enormous rent here. (Birol, personal communication, February 9, 2018)

As is indicated in the quotes above, the housing market in Kayaşehir is lively mostly due to the fact that the value of the land of Kayaşehir, and subsequently the value of housing units have been increasing at a rapid rate. The increasing value of land and housing in Kayaşehir is not just a phenomenon mentioned by the residents of Kayaşehir. There have been several news stories (Milliyet, 2013a, 2013b), as well as statements by the leading actors in the real estate market that Kayaşehir is one of the most rapidly increasing places in terms of land and real estate value. For instance, in 2017, the president of the sector board of construction of MÜSİAD[4] has mentioned Kayaşehir as the most rapidly developing place in terms of increasing real estate values in Istanbul (Harmonigd, 2017).

A prominent reason leading to the increase in the real estate values of Kayaşehir are the luxury housing projects that have been constructed and still are being constructed there. By 2015, there were 11 luxury housing projects being planned or constructed in Kayaşehir (Ekonomist, 2015). Many of the prominent luxury housing developers have projects either established, or which are still being constructed in Kayaşehir. Some of the major construction companies include Tahincioğlu, Makro Construction, Avrupa Konutları and Torunlar REIT. TOKİ and Emlak Konut REIT, half of whose shares is owned by TOKİ, are partners in almost all of these projects, and they have several luxury housing projects which they conduct themselves. The high-ranking TOKİ official that I have interviewed told me that in the projects where the Emlak Konut REIT is present, the land of the project is sold by TOKİ to Emlak Konut REIT (Turgut, personal communication, February 12, 2018). Many of the luxury housing projects in Kayaşehir, which include TOKİ and Emlak Konut REIT as partners, are most probably the revenue-sharing projects of TOKİ, in which TOKİ gives the land that it owns in exhange for the part of the revenue derived from these luxury housing projects. In addition, occasionally, TOKİ organizes auctions, selling off the public land that it owns to

4 A prominent business association consisting mostly of conservative businesspeople.

the private sector, including the land it owns in Kayaşehir (Tokikayabaşıkonutları, 2016). The fact that TOKİ is actively involved in the luxury housing projects that have been developed in Kayaşehir is not surprising, given that in the initial plans of Kayaşehir, out of the 60,000 housing units planned to be constructed, 40,000 were planned to be social housing and 20,000 were planned as luxury housing (Hürriyet, 2008). Confirming this, TOKİ official that I have interviewed has stated that their plans for the future of Kayaşehir is a place where both low-income and high-income people live together, and that they are planning the future of Kayaşehir with this goal in mind (Turgut, personal communication, February 12, 2018). These luxury housing projects, by constructing luxury housing on the land of Kayaşehir and by introducing well-off people into the neighbourhood, are one among the many factors that enhance the value of land and housing in Kayaşehir.

It is obvious that TOKİ and its partner Emlak Konut REIT are highly active and influential actors which are able to bring the luxury housing producers into the area of Kayaşehir. But howcome do the luxury housing producers see a future in Kayaşehir, an area which was almost empty in 2008, and until recent only had social housing for low and middle income groups and other social facilities before the luxury housing producers came in? The answer lies in public and private investments made in and around Kayaşehir, the megaprojects conducted by the AKP in Istanbul and the future envisioned for Kayaşehir by the government officials and the related ministries.

Several public and private investments were made in the area of Kayaşehir since its inception. One of the initial private investments in 2011 was the 'Merkez Kayaşehir' project, which was a complex consisting of a shopping mall, a hotel by the famous hotel brand Hilton and a business tower complex (Emlakjet, 2011). Yet another private investment was the 'Giriş Kayaşehir' project, which consisted of 212 street shops on the outside facet of a luxury housing project named 'Bahçetepe' (Milliyet, 2013a). All of these projects were constructed by Makro Construction, which also constructed several luxury housing projects in Kayaşehir. In the websites of the many housing projects and other investments made by Makro Construction in Kayaşehir, the logos of TOKİ and Emlak Konut REIT are present near the logo of Makro Construction (Makroinsaat, 2018). Also, in the website of one of the luxury housing

projects of Makro Construction, called Seyranşehir, it explicity states that the project was conducted in collaboration with Emlak Konut REIT through a revenue-sharing scheme (Seyransehir, n.d.). All of this information indicates that these private sector projects, which raise the value of land in Kayaşehir, are conducted within the knowledge and in collaboration with TOKİ and Emlak Konut REIT, which is a partner of TOKİ. This is all the more possible given that most of the land in Kayaşehir is owned by TOKİ, and given that TOKİ official that I interviewed told me that their aim is to lure not only low and middle income people, but also high income people to Kayaşehir.

In addition to these, there also exist several other investments made by the public sector through public private partnerships in and around Kayaşehir. Among the most important of those is the City Hospital[5] which is currently under construction. This city hospital is the third biggest investment of Turkey in the realm of health, developed through a public private partnership and is expected to be finished in 2020. It is not an ordinary hospital but a health complex, including many specialized hospitals in itself, built on an area of 790,000 m2 and expected 65 thousand people daily when in operation (RSY, n.d.). Yet another major public investment in the area is a major recreational public park, called Kayapark. According to the statements of the officials, this will not be a simple park, but it will consist of an area of 1,5 million m2, quadrupling the size of the biggest park in Istanbul, and including in itself many facilities such as event platforms for concerts and exhibitions, an amphitheater, gardens with special plants (TOKİ, 2017). Another highly significant public investment with regard to the increasing land and housing values in Kayaşehir is the metro line that is planned to be build between Başakşehir and Kayaşehir, which is planned to be finalized in 2019 (Sabah, 2018).

The final factor which has caused the increase in the land and housing values in Kayaşehir are the megaprojects in Istanbul. The rule of the AKP has been marked with various infrastructural megaprojects around Turkey, ranging from the field of energy to urban infrastructure and transportation. Among the most well known of these projects are the Third Bosphorus Bridge, the Third Airport and Canal Istanbul (Paker, 2017). The Third Bosphorus

5 Şehir Hastanesi in Turkish.

bridge is the third bridge of Istanbul connecting the Asian and European sides of Istanbul and has been completed and opened in 2016. The Third Airport has been opened October 2018. It is expected to be one of the biggest airports in the world, with a capacity of 150 million passengers (Hürriyet, 2014). Canal Istanbul is an artificial waterway project, which will involve opening a waterway from the Black Sea shore of Istanbul all through the Marmara Sea. Besides the waterway, it is envisioned to involve a new city built around it, which is planned to host a population of 500,000 people (Hürriyet, 2015). This project has been speculated about since 2011, and its official route has been announced in January 2018 (NTV, 2018).

All of these projects have been detrimental or are expected to be detrimental for the ecology and ecosystem in Istanbul, as they involve interventions in the Northern Forests of Istanbul, which are the last remaining forests in Istanbul, and in the case of Kanalistanbul, detrimental effects on the marine ecosystem (Paker, 2017, pp. 106-107). Their impact with regard to Kayaşehir, at least in the short term, has been to increase real estate values even further. This is the case especially for the Third Bridge and Canal Istanbul. In the case of the Third Bridge, the connection routes to the main highway to the bridge pass along Kayaşehir (Habertürk, 2009). In the case of Kanalistanbul, the announced official route of the project goes 2 km near Kayaşehir (Sabah, 2018). Furthermore, in 2013, the Minister of Environment and Urban Affairs announced that the center of this new city would be Kayaşehir (Emlakkulisi, 2013). However, there is no such statement to be found in the recent statements with regard to this project. Regardless, the statement with regard to Kayaşehir being the center of the new city seems to have been taken seriously by the real estate developers, as in the advertisements of the luxury housing projects, Kayaşehir is mentioned as the center of the envisioned new city (Seyransehir, n.d.). We can definitely say that these megaprojects, through augmenting the interest of real estate developers towards Kayaşehir, lead to increases in the value of land and housing in the area.

All in all, the luxury housing projects in Kayaşehir, the public and private investments made in and around the area, and the megaprojects of Istanbul that are somehow linked to Kayaşehir all have an significant heightening impact on the value of land, real estate and housing prices there. As I mentioned

in the previous part of the chapter, the increase in value of land is a welcome development for the already existing residents of the social housing units, who have acquired their units for affordable prices. However, this increase in the value of Kayaşehir is a development that is apparently detrimental for the further construction of affordable social housing units for low and middle income people. Although I did not explicitly prepare questions with regard to this subject, it occasionally came up during my interviews. For instance, one respondent stated that;

> Kayaşehir has become a place with highly increasing rent. Especially after the luxury housing constructions, TOKİ has stopped the production of housing for low income people. Normally it is an institution making projects towards low income people, but now it is producing for high income. (Birol, personal communication, January 12, 2018)

Confirming this statement by the interviewee, in 2017, the president of TOKİ has that they are "having difficulties in places such as Istanbul to produce low-income housing, where the production of land is very difficult" (Star, 2017). When we look at the latest "social housing" sales by TOKİ in Kayaşehir, it becomes evident that the prices set by TOKİ for the housing units are not below the market levels of Istanbul. The standart 100m² housing produced by TOKİ but on sale in September 2017 costs 400.000 liras, while the market average for a 100m² dwelling in Başakşehir was between 282.652 and 471.086 liras in April 2018, according to real estate website Zingat (Zingat, n.d-b). This seriously jeopardizes TOKİ's claim that they are producing housing in Kayaşehir for people who cannot obtain houses under market conditions.

Another clear evidence that TOKİ does not or is having difficulties to produce affordable housing in Kayaşehir came up during my interview with the high ranking TOKİ official. When I asked him about how they determined the prices of the housing units that they produced, he stated;

> Of course, our policy to set the prices of houses that we produce is different in Anatolia and Istanbul. Here, we are getting help from a real estate rating company to determine the prices. We ask them to price the housing according to market conditions. By taking into account the price that they set, and by accounting for the costs, we set the

> prices, of course also considering the situation of the respective area...When in the respective area the private sector sells for 4,000 per m2, we cannot sell for 1,500 per m2, as this would be harmful for the private sector…when the private sector sells for 5,000 per m2, we sell for 3,600 per m2. (Turgut, personal communication, February 12, 2018)

The quote above shows that TOKİ takes into account the existing market value of a place and sets a price which is below the market level, but not so low that it would harm the private sector. This means that in a place like Kayaşehir, which has been increasing in real estate value due to the factors explained above, it is highly unlikely that TOKİ would be able to produce truly affordable housing for the residents of Istanbul. Implicitly confirming this, when I asked the official about whether the rising market prices in Kayaşehir creates renders the production of social housing difficult, he stated;

> When the first dwellings were constructed in Kayaşehir, the expectations of the people with regard to a dwelling were different. Back then the existed a need for accommodation. The social housing produced in Kayaşehir back then was to meet that need for accommodation. Now people demand for life spaces. It is true that there is a price difference in the recently built houses, but there also exists a quality difference. (Turgut, personal communication, February 12, 2018)

To sum up, there exist various dimensions of commodification and marketization related to the social housing project of TOKİ in Kayaşehir. First, the social housing project of Kayaşehir involves dimensions of commodification and marketization in itself as it facilitates the commodification of previously mostly empty urban land. Also, although it conducts a social housing program, in the end, TOKİ sells the social housing units it produces, therefore eventually facilitating the addition of new housing units to the housing market. The consequences of this is visible in the dynamic housing market in Kayaşehir, as many people who live in the social housing units are not those who acquired it through TOKİ, but either bought or rented the housing units through the housing market. A second dimension of commodification and marketization in Kayaşehir also related to the vibrancy of the housing market

is the ever increasing value of land and housing there. Since its inception, many public and private investments have been made into Kayaşehir, including a large-scale parks, health complex, a hotel, a shopping mall and the like, and various luxury housing projects, in which TOKİ plays an active role. In addition, the infrastructural megaprojects of the AKP, such as the Third Bridge, Third Airport and Kanalistanbul all are in the proximity of Kayaşehir and have the impact of further augmenting the value of land and housing there. The increase in the value of land and housing is welcomed by the already existing homeowners in Kayaşehir, as the housing units they acquired for a very affordable price now become way more valuable in the housing market. However, this development seems to heavily constrain the further construction of affordable social housing units in the area, as the land of Kayaşehir becomes too valuable for the construction of affordable housing.

§ 5.5 Conclusion

This chapter focused on revealing how the three properties of neoliberalization of social housing in the AKP era that I have delineated in Chapter 4, namely commodification, redistribution and increasing authorizations and capabilities of the state on its urban lands and in the realm of housing, manifest themselves in practice, by focusing on the biggest social housing project of TOKİ in Istanbul as well as Turkey, namely Kayaşehir. I argued that the ability of the state and TOKİ to conceive and implement a social housing project as extensive as Kayaşehir relies on the increasing authorizations and capabilities of the state on its lands and in the realm of housing. With regard to aspect of redistribution, I have elaborated on three main findings. First, through the social housing built by TOKİ in Kayaşehir, people, who cannot afford homes at market prices, are able to become homeowners at affordable prices and through affordable monthly payments. However, there are limitations to this redistributive policy, as the payment scheme provided by TOKİ requires a down-payment and monthly payments, which are difficult to afford for the poorer sections of the population that do not have regular incomes. Second, moving into Kayaşehir has a component of upward social mobility in itself, as many people and families, who live with their parents or in rent are

able to become homeowners through the social housing program of TOKİ. Also, people and families often move there from low-income neighbourhoods with many social problems and state that these problems do not exist in Kayaşehir. This is the second dimension of upward social mobility experienced by people and families who move to Kayaşehir. Third, the increasing value of land and housing in Kayaşehir points towards further redistribution as the people, who have become homeowners through relatively affordable housing units, now own or pay the monthly payments of a house which is increasing value, in a neighbourhood that has also been increasing in value. I also had three main findings with regard to commodifying and marketizing aspects of Kayaşehir. First, the social housing project of TOKİ in Kayaşehir facilitates commodification of land as it transforms an almost empty area into an inhabited district which includes social housing that is sold to the inhabitants. Second, the housing units produced by TOKİ, sooner or later, are added to the housing market in Istanbul, evidenced by the current existence of a lively real estate market in Kayaşehir. Third, as I also explain in the section regarding redistribution, through the luxury housing projects, public and private investments in the area and the megaprojects of Istanbul, the land and values of housing in Kayaşehir increases[6]. This is a welcome development for the already existing residents of Kayaşehir, but detrimental to the further con-

6 Here, it must be noted that, in many ways, besides being the largest social housing project of TOKİ, Kayaşehir is also a sort of microcosmos where all the components of the political economy of construction of the AKP era that I have explained in Chapter 4 are concentrated. First, by existence, Kayaşehir is an attestment to the vitality of construction and real estate sectors in the AKP era. Second, the juxtaposition of social housing projects of TOKİ with various luxury housing projects, many of which are the resource development projects of TOKİ, is a perfect reflection of AKP's political economy. On the one hand, TOKİ builds social housing, at least partially in order to generate and maintain political support from certain segments of the population, and on the other hand, it becomes a partner in luxury housing projects, through which it aides the capital groups with which it has close relationships, in the same area, namely Kayaşehir. Finally, in addition to these, another significant component of AKP's political economy of construction, namel large scale infrastructural investments, are also located in the vicinity of Kayaşehir.

struction of affordable housing units there. Therefore, the increase in real-estate value of Kayaşehir is an obstacle towards the further construction of affordable housing in Kayaşehir.

As it can be discerned from this chapter, the increase in the value of land and housing in Kayaşehir due to the public and private investments in and around the area lie in the intersection of the two properties of neoliberalization of social housing that I have identified, namely commodification and redistribution. To put it more clearly, the commodification of the land in Kayaşehir by the social housing project of TOKİ, and the subsequent increase in the value of land through these investments functions as a redistributive mechanism for the already existing inhabitants in Kayaşehir, as the value of housing, which they acquired for an affordable price from TOKİ, substantially increases. However, this development simultaneously inhibits the effectiveness of the redistributive component of the social housing policy of TOKİ and the AKP, as the land of Kayaşehir on which TOKİ constructs its social housing units becomes too valuable to construct affordable housing. This development might be indicating a fitting example to neoliberalization processes being "intrinsically contradictory", i.e "undermine(ing) the very socio-political and political-economic conditions needed for their successful implementation" (Brenner et al., 2010, p.333). The commodification of land through the social housing project and the subsequent increase in the value of land through public and private investments acts on the one hand as a further redistributive mechanism for the already existing residents, however, on the other hand, the increase in the value of land makes this land too valuable for the construction of affordable social housing by TOKİ, thereby undermining the redistributive dimension of the neoliberalizing social housing policy of the AKP.

6

Conclusion

Throughout this thesis, I sought to find answers to various questions related to the transformation of social housing in Turkey in the 2000s. The questions that I have pursued were: What have been the neoliberalizing transformations in the realm of social housing in 2000s in Turkey? What are the context-specific properties/characteristics of these transformations? How do these context-specific properties interact with eachother? Moreover, through my case study in Kayaşehir, I sought to find an answer the following questions: How do the properties of neoliberalization of social housing in Turkey manifest themselves in practice? How are people's lives affected by the characteristics of this neoliberalization process? What does the case of Kayaşehir indicate with regard to the social housing policy of TOKİ and AKP in the 2000s? What does the case of Kayaşehir study tell us about the nature of neoliberalization? In this section of the thesis, first, I summarize my answers to these questions, i.e the main findings of this thesis. Then, I end this thesis by discussing some contemporary developments with regard to the realm of social housing in Turkey.

The components of neoliberalizing transformations in the realm of social housing in Turkey in the AKP era can be summed up as (1)the demise of housing cooperatives and gecekondus, and (2)the urban transformation projects conducted in various gecekondu neighbourhoods (3)the social housing projects of a central state institution, namely TOKİ. The housing cooperatives

were an increasingly prevalent form of housing provision mainly for the registered workforce from 1950s to 2000s. They were a partially decommodified form of housing provision, as people got organized to meet their housing needs collectively, as opposed to the market form of housing provision, in which individuals are left to their own devices to acquire housing, and as they were a type of housing provision which was financially supported by various state institutions through cheap credits. In the AKP era, this form of partially decommodified housing provision declined as a result of the withdrawal of state support from cooperatives, mainly attributable to the restructuring of TOKİ, which divested the cooperatives from their main source of financial support, as well as the withdrawal of various legal advantages to cooperatives, and the institution of the mortgage law in 2007, through which housing credits were only provided to individuals. The gecekondus, which were another partially decommodified form of housing provision (albeit an increasingly commodified one from the late 1970s on), due to its incompletely commodified property structure, also declined as a prevalent form of housing provision in the AKP era, evidenced by the strong rhetoric by the leaders of AKP, their policy priorities to hinder the spread of gecekondus and unprecedented legal changes which made the construction of gecekondus punishable by prison. A more significant factor for the demise of the gecekondus was the increase of the control of the state of its urban lands, evidenced by the authorizations accorded to the state via TOKİ and various legal changes promoting urban transformation projects and the increase in state-owned land through land registry and cadastral work. Considered together, this signified a shift in of attitude, from the deliberate negligence of gecekondus by the state (Eder, 2013) to a state which "jealously guards its (urban) land against 'intruders'" (Türem, 2017, p.3), if only to be able to commodify this state owned land through market mechanisms. This shift of attitude by the state was also reflected in urban transformation projects, especially initiated in the incompletely commodified gecekondu neighbourhoods of major cities, in order to facilitate their complete commodification and their full integration into the real estate market. Although some urban transformation projects were completed, many of them were halted or completed in a compromised way, integrating some of the demands of inhabitants of the respective areas. All of these developments with

regard to social housing took place within a political-economic context, where the construction sector was accorded an important role in ensuring the economic growth of the country and promoting capital accumulation. At the same time, this sector was utilized by the government to support its allies in the construction sector via granting them contracts, and to derive and maintain support from various segments of the population, through infrastructural investments and social housing projects of TOKİ[1].

With regard to the properties of the neoliberalization process, the demise of the housing cooperatives and gecekondus, and the proliferation of urban transformation projects reflect the core of the neoliberalization process, namely commodification and marketization. In addition, they also reflect a context-specific characteristic of neoliberalization in the Turkish context, namely the increased authorizations and capacities of the state, reflected in the robust enforcement of capitalist property relations by the state on its urban lands, and in the concentration of power in central state institutions in the realm of urban lands and social housing, via TOKİ, and several legal changes with regard to urban transformation. In effect, increased authorizations of and concentration of power in the state often what enables and facilitates commodification and marketization.

Simultaneously with the demise of housing cooperatives and gecekondu and the proliferation of urban transformation projects, the AKP, via TOKİ, was embarking on a large scale social housing campaign in the 2000s, with the self-described aim of making people homeowners, who were not able to obtain homes in market conditions. In the context of that campaign, TOKİ has developed a total of 503,607 housing units for what it categorizes as poor,

1 By late 2018, the Turkish economy entered into a recession, triggered by a currency crisis which started in the summer of 2018 that saw the value of the Turkish Lira plunge against the foreign currencies, especially the dollar. The erstwhile sector to enter into a crisis due to the economic recession was the construction sector, which has contracted 8,7 percent in the last quarter of 2018. News about halted large-scale infrastructure and construction projects, due to increased costs, unsold office buildings and dwellings, as well as construction companies which have applied for bankruptcy protection became increasingly abound by late 2018 (Sönmez 2018, Daraghi, 2018, Magid and Farooq, 2018). Most probably, these developments signal the end of the political-economic context, in which the AKP relied on the vitality of the construction and real estate sector for various purposes, as outlined in this thesis.

low and middle income groups. An examination of these respective categories reveals that the poor category corresponds to those households not covered by social security arrangements and whose income divided per person does not exceed the minimum wage. In turn, the low income category corresponds to those households who do not own houses and whose income do not exceed a certain monthly threshold determined periodically by TOKİ, and the middle income category covers those people who do not own their house. These criteria reveal that the social housing policy of the AKP has redistributive aspects to it, as at the minimum (considering the middle-income category), it targets those households who do not own their houses. Therefore, we can argue that the neoliberalization of social housing has another contextually specific feature, namely, redistribution.

However, the social housing campaign of the AKP via TOKİ also has commodifying and marketizing aspects to it. The main reason for this is that the social housing units of TOKİ is sold to the beneficiaries (in contrast to the practice renting for a limited amount of time to the applicants, as was in the case of social housing in various Western contexts). Therefore, it entails the commodification of large-chunks of state owned urban land (as social housing projects of TOKİ are conducted on state-owned land) and the addition of marketized housing units in the real estate market. Furthermore, these social housing projects entail a degree of financialization, as those households entitled to the social housing units of TOKİ pay for their houses in a mortgage-like fashion, through monthly payments, to a bank determined by TOKİ. Furthermore, the social housing policy of AKP via TOKİ exhibits the other context-specific property of neoliberalization of social housing in Turkey, namely the increased authorizations and capacities of the state, as such a wide-scale social housing campaign directed by the central state would not be possible without the the concentration of power in central state institutions in the realm of urban lands and social housing. Therefore, it is possible to say that in the social housing campaign of the AKP in the 2000s, we can see all the three properties of neoliberalization of social housing in interaction, namely; commodification and marketization, increased authorizations and capacities of the state, and redistribution.

In my case study, Kayaşehir, the biggest social housing project of TOKİ in Turkey, I traced the three properties of neoliberalization of social housing in Turkey, in order to decipher how they manifest themselves in practice and how people's lives are impacted by them. I argued that the ability of the state and TOKİ to perceive and conduct such a massive social housing project as Kayaşehir, consisting, so far, of a total 21,586 housing units, hinges on the increased authorizations and capacities of the state in the realm of urban lands and housing, particularly the land portfolio of TOKİ as well as its ability to buy, sell and expropriate land, and its mandate to execute zoning and development plans. The clearest manifestation of increased authorizations and capacities of the state is the transformation of Kayaşehir from a more or less empty lot in 2008 gradually to a rapidly growing and increasingly valuable neighbourhood in 2018. Kayaşehir also exhibits the other two characteristics of neoliberalization of social housing in Turkey, i.e commodification and redistribution. The redistributive characteristic of neoliberalization of social housing manifests itself as (1) people who cannot afford houses in market prices become homeowners, although this aspect of redistribution has its limits since lower income people without regular incomes would find it difficult to afford the housing in Kayaşehir, which requires a down-payment and monthly payments (2) being able to move to Kayaşehir has an aspect of upward social mobility, as people, who live either in rent or with their parents become homeowners in a relatively decent neighbourhood, which compares favourably to their previous neighbourhoods (3) the increasing value of land and housing in Kayaşehir due to public and private investments in the area means that the people who became homeowners in Kayaşehir through modest prices now own an increasingly valuable housing unit. In turn, the commodifying and marketizing characteristic of neoliberalization of social housing manifests itself as (1) the social housing project of TOKİ in Kayaşehir facilitates commodification of land as it transforms an almost empty area into an inhabited district which includes social housing that is sold to the inhabitants (2) the housing units produced by TOKİ are eventually added to the housing market in Istanbul, evidenced by the existence of a vibrant real estate market in Kayaşehir and (3) the value of land and (social) housing in Kayaşehir increases through the public and private investments in and around the area.

The increase in the value of land and housing in Kayaşehir provides insights to the interaction of the redistributive and commodifying characteristics of neoliberalization. While this increase results in further redistribution for the already existing inhabitants of Kayaşehir, it also undermines the redistributive dimension of the social housing policy of TOKİ, as the land of Kayaşehir becomes too valuable to construct additional affordable social housing. This development shows the limits of a redistributive policy, which also entails or does not exclude commodification and market logic. Theoretically, it also provides evidence to the critical urban geographers conceptualization of neoliberalization as an intrinsically contradictory process, amenable to policy failure (Brenner et al., 2010, p.333).

The social housing project of TOKİ in Kayaşehir is exceptional in terms of its size and the amount of public and private investments in and around it. Nevertheless, it can still provide some insights and points of generalization with regard to the social housing policy of the AKP and numerous social housing projects of TOKİ in the 2000s. Needless to say, most of the commodifying and marketizing features of Kayaşehir, namely the commodification of state owned urban land and the eventual addition of social housing units into the real estate market, and the mortgage-like payment scheme for the social housing apply to all of the social housing projects of TOKİ. Secondly, and more significantly, in contrast to the existing literature on the social housing by TOKİ, which generally depicts these projects as deprived areas, where people dislocated from urban transformation projects are forced to move, Kayaşehir shows that people may voluntarily apply for social housing by TOKİ to become homeowners and move to these projects, and that these places are not necessarily deprived areas. I suspect that various other social housing projects of TOKİ in different places may exhibit similar features to Kayaşehir in terms of their redistributive impacts, including the expectation for upward social mobility. This might especially be the case for social housing projects of TOKİ in major cities, which are near the newly urbanizing areas or areas increasing that are increasing in value. Having said that, the limits of the redistributive aspects of Kayaşehir, such as the exclusion of the poorest sections of the population from Kayaşehir, who do not have the ability to make

the down-payments and the mortgage-like monthly payments, is also generalizable for the social housing projects which do not include housing for the poor income categorization of TOKİ. Also, similarly to Kayaşehir, those social housing projects of TOKİ which are close to the newly urbanizing areas or areas that are increasing in value, might in time become too valuable for the construction of additional affordable social housing.

As I have stated in various parts of this thesis, the declared aim of TOKİ was to make people homeowners, who were not able to afford buying houses under market conditions. Although, when considered together, the application conditions to social housing of TOKİ, and the number of housing units developed by them since 2002 indicates that this aim was achieved, there exists serious limits to this achievement. First, as also explained in Chapter 4, from 2011 to 2018, TOKİ has given priority to building more housing units for the middle income group and very few poor-low income group housing was built. Second, from the outset, TOKİ has developed a very limited number of social housing units in metropolitan cities, such as Istanbul and Ankara. Furthermore, in 2017, the president of TOKİ explicitly stated that it was very difficult for TOKİ to construct social housing for low-income people in large cities such as Istanbul, due to ever increasing land prices. Third, and perhaps most importantly, the statistics show that the homeownership rate in Turkey declined from 70,1 percent in 2003 to 64,1 percent in 2014 (Ceritoğlu, 2017). This signifies that although TOKİ's social housing campaign has made many people homeowners, it was highly inadequate in terms of meeting the increased affordable housing need throughout the country.

That the significant decline in the rate of homeownership in Turkey coincides with the demise of partially non-market mechanisms of housing, namely the gecekondu and housing cooperatives is telling. It shows that, as Turkey continues to become increasingly urbanized and as the average household size continues to decrease[2], the demand for housing could not be met through a system of housing supply which consists of housing provided by market mechanisms, band-aided by social housing provided by TOKİ, which consists roughly a mere 10 percent of all the housing supply (Türel and Koç, 2015, p.58).

2 The average household size decreased from 4,5 in 2000 to 3,5 in 2016 (Yılmaz, 2018, p.30)

All of this shows a definite and urgent need for alternative policy mechanisms to be established, which are primarily based not on mechanisms of market or considerations of profit, but on mechanisms of and considerations towards providing affordable and sustainable housing solutions for the people of Turkey.

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