— FORMALIZATION BY THE STATE, RE-INFORMALIZATION BY THE PEOPLE: A Gecekondu Transformation Housing Estate as Site of Multiple Discrepancies

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Abstract
This article demonstrates residents’ transformative practices and discusses attendant outcomes to contribute to an understanding of state-built housing estates for people affected by urban transformation projects. It draws upon ethnographic fieldwork conducted in a social housing estate (K-TOKI) in the Northern Ankara Entrance Urban Transformation Project (NAEUTP). It addresses questions on why formalization of informal housing takes place today, under what conditions it is countered by re-informalization practices, and what the outcomes of this process are. As informal housing became formalized by NAEUTP, gecekondu dwellers were forced into formalized spaces and lives within K-TOKI, which was based on a middle-class lifestyle in its design and its legally required central management. Informality re-emerged in K-TOKI when the state’s housing institution, in response to the estate’s poor marketability, moved out, allowing residents to reappropriate spaces to meet their needs and form their own management system. When cultural norms that are inscribed in the built environment and financial norms that treat residents as clients conflict with everyday practices and financial capabilities, the urban poor increasingly engage in acts of informality. I argue that the outcome of this informality in a formal context is a site of multiple discrepancies.

Introduction
Rent generation from urban land has been a major tool of capital accumulation within global capitalism. It has led to intervention in informal housing areas via urban transformation projects (UTPs). While the term ‘slum renewal projects’ is commonly used in the literature, these are called ‘urban transformation projects’ or UTPs in Turkey. This article investigates the outcomes of formalization of informal housing as squatter houses are demolished and their residents relocated to state-built apartment blocks. In the literature, the formalization of squatter settlements is discussed exclusively in terms of land tenure, and the main arguments are framed around the question of whether owners of squatter housing should receive land titles (Benjamin, 2004; Handzic, 2010)—that is, whether informal settlements should be transformed into formal private property regimes (Kuyucu, 2014). The discussion develops further on the basis of ‘rights of possession’ versus ‘rights of property’ (Neuwirth, 2005). Hence the literature on the formalization of squatter housing fails to go beyond the question of legalization. This article aims to fill this gap by defining formalization as regulation of the lives of squatter housing owners through state-led UTPs, by (1) incorporating them into the housing market via mortgage loans (Karaman, 2013a), and (2) relocating them to housing estates designed and managed by professionals. The article is based on an ethnographic study of a gecekondu transformation housing estate (K-TOKI). The research for this article was supported by the Scientific and Technological Research Council of Turkey (TÜBİTAK), project no. 109K360.

The term gecekondu refers to squatter housing in Turkey; it literally means ‘built overnight’.
estate,\(^3\) built for those affected by the biggest urban transformation project in the Turkish capital.

Urban restructuring has been on the agenda of the Turkish government since the early 2000s: the Islamist AKP (Justice and Development Party) won the 2002 elections and has remained in office since. The government declared war against \textit{gecekondu} settlements, announcing its aim to clean cities from such ‘tumours’ via UTPs—essentially the ‘neoliberal market-making tools’ of the government (Kuyucu and Ünsal, 2010).

A critical literature has developed regarding UTPs in Turkey, pointing out the problems they have created for the urban poor. The formalization of homeownership via mortgage loans is at the centre of these criticisms. Displacement and dispossession, along with forced relocation, are emphasized in descriptions of the outcomes of UTPs in the literature (Baysal, 2010; Kuyucu and Ünsal, 2010; Karaman, 2013a). In the literature on \textit{gecekondu} transformation estates, terms such as ‘urban captivity’ (Bartu-Candan and Kolluoğlu, 2008), ‘relocated poverty’ (Bartu-Candan and Kolluoğlu, 2009) and ‘robotic lives’ (Karaman, 2013a) have been introduced to conceptualize the unfavourable conditions that are created for those who are displaced and forcibly relocated to these estates. Relocated residents are cast as victims, as they are forced into a physical environment that conflicts with their way of life and into a loan system that conflicts with their financial situation (Bartu-Candan and Kolluoğlu, 2008; 2009; Baysal, 2010; Schäfers, 2010; Karaman, 2013a). This victimization literature is an important introduction to an attempt at understanding UTPs by prioritizing disadvantaged populations. It supports the fact that, despite some resistance taking place in some UTPs (Karaman, 2014; Lelandais, 2014), people fail to organize themselves collectively once they are relocated in their new housing estates and are brought into the banking system via mortgage loans. Yet it is necessary to pay attention to the question of to what extent and in what ways this population can be active in shaping their new environment\(^4\) so that we can develop a more detailed understanding of the outcomes of UTPs. In this article, I propose to draw attention to this issue in the hope that it will bring a more dynamic view and more nuanced insights into \textit{gecekondu} transformation housing estates. As I shall describe in the rest of the article, the informalization\(^5\) of the estate I use as the research site is observed through the practices of residents, who appropriate space to make it responsive to their needs and preferences, as well as through their efforts to set up their own block management system. I then proceed to ask how we should understand the transformation of the estate by residents, both in physical and managerial terms, in response to their cultural preferences and economic situation.

A further weakness in the literature on UTPs is the treatment of the \textit{gecekondu} population as homogeneous, thus neglecting the heterogeneity within it. The \textit{gecekondu} population is quite diverse in terms of aspirations and economic resources, as well as ethnicity and religious affiliation. This article draws attention to the diversity of residents and of conflicts between different groups of residents over their estate.

In the section that follows, I first discuss the question of why informal housing, tolerated by the state for decades, is now being formalized through state intervention, and what the effect of this has been on the lives of the squatter population. In my discussion I differentiate between the pre-1980s, a time that was characterized by a national developmentalist economy and populist politics, and the post-1980s, characterized by the market rule of neoliberalism. This is followed by a third section in which I present

\(^3\) I call housing estates built by the state in order to relocate the \textit{gecekondu} population whose houses are demolished in UTPs ‘\textit{gecekondu} transformation housing estates’.

\(^4\) This \textit{active involvement} of residents in shaping their new environment can be broadly referred to as their \textit{agency}. However, because of the loaded nature of the term, I prefer to use the former expression.

\(^5\) Informalization is understood as activities that fall outside the rules and regulations of the established system. In this article it concerns challenging the rules of conduct as defined by the housing authorities.
the formalization of gecekondu housing in the Turkish context, with a focus on the first UTP in the Turkish capital. In the fourth and fifth sections, I consider in more detail the ethnographic research that captures informalization practices in housing estates and demonstrate how these practices are experienced by residents. In the concluding section, I discuss the outcomes of this informalization for residents, who are mainly economically disadvantaged rural-to-urban migrants. By placing the discussion within the framework of neoliberalism, I aim to contribute to an understanding of the formalization of informal housing in the global South.

The formalization of informal housing in the global South: neoliberal urban practices and the governmentality of the urban poor

The literature on squatter settlements in the national developmentalist era (1950 to 1980) illustrates the informal place making of rural-to-urban migrants on the urban periphery through practices of building shanties situated mostly on public land. On the one hand, these building activities were commended as reflecting the right of the urban poor to shelter. This, it was believed, would eventually lead to their integration into urban society. On the other hand, the shanties were condemned for being a violation of the private property regime and for disrupting the vision of modern planned cities (Balaban, 2011; Varley, 2013). Supranational institutions, such as the World Bank and the UN, in their concern for the housing problems of the ‘developing world’, supported poor people in building their dwellings themselves, prompting states to provide sites-and-services schemes using the credits they would provide (Pugh, 2000). John F.C. Turner, adviser to the UN, advocated self-help housing, which, he argued, would benefit both the poor states of the ‘developing world’ and the poor masses: the poor would build cheap and flexible housing that responded both to their way of life and their limited economic situation (Turner, 1972; 1976). Turner injected social idealism into his advocacy by basing it on ‘humans’ self-fulfillment and their commitment to housing for expressing things of value in their lives’ (Pugh, 2000: 326). Accordingly, a permissive atmosphere towards the urban poor to build their houses prevailed in the international community. Yet this permissiveness was abused by the states of the developing world, as they kept turning a blind eye to their mushrooming squatter settlements without much attempt to regulate the process.

In Turkey, squatter or gecekondu housing was tolerated by the state to varying degrees and in selective ways, despite the urban elite’s counter-position. Tolerance in this matter was state policy because of its prioritization of national industrialization. This led to the state ignoring its responsibility to provide housing for the rural migrants who were flooding to the big cities. As small groups of kin and fellow villagers built their gecekondu houses, and, empowered by their voting potential, made collective demands for infrastructure and services from elected municipal officials, gecekondu settlements became consolidated into densely built neighbourhoods (Payne, 1982; Şenyapılı, 1982; Balaban, 2011). This can be regarded as the popular ‘agency’ of informality, which enabled migrants from the countryside to create their own cultural habitus in the city.

Stated briefly, in the national developmentalist era the need of the private sector for cheap labour and populist politics that relied on the votes of the masses brought some bargaining power to the gecekondu population. Yet there was always the threat of demolition, rendering the poor masses vulnerable to state authorities (Erman, 2011).

In the neoliberal era that evolved in the aftermath of the economic crises of the 1970s, there was a paradigm shift in the state’s approach to squatter housing. As the world moved into a new era—that of neoliberal globalization in which the global expan-

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6 In my research I call this group rural-to-urban migrants, despite the years they have spent in the city, as they continued to live quite rural lives in their gecekondu communities located on the city’s periphery, and many preserved their self-identification as rural people (Erman, 1998).
sion of markets and the proliferation of profit-oriented activities occupy the political-economic centre, squatter areas were redefined using the logic of neoliberalism. Based on Prügl (2015), I define neoliberalism in terms of three domains: as a political project that advocates privatization, deregulation and the withdrawal of the state from its welfare functions; as an economic doctrine or ideology that prioritizes private enterprise and the market; and as a form of governmentality that envisions individuals as self-responsible subjects that manage their lives without state support. The reflections of neoliberalism on squatter housing are multi-faceted. First, squatter residents lose their agency as they lose the spatial informality they had when they remained outside state intervention. Secondly, as squatter settlements come under the spotlight of urban investors and real estate agents, some lose their houses and communities as a result of demolitions (Doshi, 2013; Weinstein, 2013), while others gain some power in the contestations over squatter land along with other actors, including real-estate agents, state actors and even the mafia (İşik and Pınarçıoğlu, 2001; Benjamin, 2008; Roy, 2011; Rao, 2013). Thirdly, some squatter owners are incorporated into renewal programmes as development partners (Mukhija, 2003; Karaman, 2014), which is a paradoxical issue that dwells on the borderline of advantages and disadvantages for the poor. In this new era, the World Bank, in line with the UN’s mission statement in its Millennium Development Goals to create ‘slum-free cities’ provides credits in repayment schemes to slum/squatter dwellers to improve infrastructure. These projects, as argued by Jones (2012), can be understood as the product of the vision of slum upgrading through financialization, which is based on neoliberal principles.

As seen above, a radical change has occurred in the approach to squatter housing: a tolerant approach in which the state turned a blind eye to squatter development that allowed rural migrants to reproduce their cultural habitus in the city is replaced by an increasingly interventionist approach in which the state implements slum/squatter renewal projects to turn informal land into an economic asset, thus expanding property markets. Various studies on slum renewal projects describe housing schemes that have been built on the principles of market institutions and self-responsibilization of the poor, and have been implemented with the support of central and/or municipal governments (Wong, 2001; Yuen, 2007; Nijman, 2008; Anand and Rademacher, 2011). In such projects, even socialist municipalities act on the basis of neoliberal principles, mixing them with socialist ideals. For example, the Recife municipality (Brazil), during its slum upgrading project, tore down houses and relocated residents to a housing project, promoting it though tropes of modernity and progress. Although this conflicted with socialist ideals, the houses were sold to the poor via subsidized mortgage loans. Interestingly, the residents transformed the estate into a new favela, which frustrated the municipal authorities and architects, who then blamed the residents for cultural backwardness (Koster and Nuijten, 2012).

To summarize, the literature demonstrates that slum/squatter renewal projects are carried out based on the actions and decisions of the state, with the aim, on the one hand, of turning slum land into an economic asset to be appropriated by the private sector for profit, and on the other hand of incorporating slum/squatter dwellers into the system of apartment ownership, which is assumed to bring residents’ self-responsibility and commitment to bear. This new idea of promoting homeownership for the poor, with its attendant promises and burdens, is a major element of urban transformation projects in Turkey. The section that follows considers this issue, focusing in particular on a field study carried out in the Northern Ankara Entrance Urban Transformation Project (NAEUTP).

7 The UN employed the term slum in order to call attention to the gravity of the problem. Yet this word is dangerous, because it confuses the physical problem of poor-quality housing with the characteristics of the people who live there.
The transformation of *gecekondu* areas through neoliberal urban policies and the Northern Ankara Entrance Urban Transformation Project

The first phase of neoliberal urban policies in Turkey was introduced in the aftermath of the military coup by the elected government in the mid-1980s. It was in line with what Roy (2011) calls neoliberal populism: *gecekondu* land was brought into the formal market via the distribution of titles to *gecekondu* owners. These owners were entitled to construct apartment buildings that were up to four storeys high by contracting private developers. This housing regime is celebrated by Anand and Rademacher in the context of Mumbai, as it ‘confers tenure to a significant subset of the city’s settlers, and entitlement to negotiate on-site, cost-free, and new high-rise housing’ (2011: 1766). In the Turkish context, as the commodification of *gecekondu* land under neoliberal populism brought about the possibility of rent appropriation for *gecekondu* owners by turning their single-storey *gecekondu* into multiple-storey apartment buildings, it changed the view of *gecekondu* dwellers from ‘poor peasants in the city’ to ‘those after easy money’, stigmatizing them strongly as the ‘underserving rich’ (Erman, 2001).

The second phase of neoliberal urban policies was initiated by the Islamist AKP, this time without populist leanings. This second phase, under the AKP rule, differed from the first phase in that the state became directly involved in the process of reaping rent from the transformation of the urban periphery: the Turkish Housing Development Administration (TOKI), which is directly connected to the prime ministry, forms partnerships with municipalities to carry out urban transformation projects in *gecekondu* and slum areas (Kuyucu and Ünsal, 2010; Karaman, 2013a). In this phase, which can be defined as roll-out neoliberalism (Peck and Tickell, 2002), the institutions and the legal systems necessary for the implementation of new policies are constituted or restructured (Kuyucu and Ünsal, 2010), and the discourse of neoliberalism is normalized. The zero-tolerance *gecekondu* politics of the AKP increasingly put an end to the populist *gecekondu* politics of the previous era; in terms of its new urban agenda, Turkish cities were being transformed through activities of increasing scope and harshness. Dislike of the visibility of poverty in cities and an anti-poor politics initiated by the government in its project aimed at ‘elevating’ the position of *gecekondu* dwellers to apartment owners brought radical changes to the city spaces and lives of the urban poor. Through the process of imposing on *gecekondu* areas a formalized private property system, Turkey promoted the ideology of homeownership as it opted for incorporating *gecekondu* owners into the formal housing market via forced apartment ownership in ‘affordable’ payment schemes (Kuyucu and Ünsal, 2010; Karaman, 2013a). Through this process, the state intervenes in the lives of the *gecekondu* residents in multiple ways: it intervenes in the economic situation of people by forcibly incorporating them into the banking system for apartment ownership; it intervenes in the physical space of people by relocating them to the housing estates built by TOKI; and it intervenes in the everyday behaviour of people by governing the housing estates via TOKI’s private management company.

The Northern Ankara Entrance Urban Transformation Project (NAEUTP) was the first large-scale project in Turkey that exemplified *gecekondu* transformations. It was implemented jointly by the Ankara Metropolitan Municipality and TOKI to ‘develop’ the area along the highway that connects the city and the international airport, in order to free it from the ‘views of embarrassment’ that would be visible to foreign state and business people entering the city from the airport. Respondents in our research project explained this in their own words as follows: ‘When President Bush visited Ankara, our Prime Minister Özal, pointing to the *gecekondu* said, “these are beehives”’, and recounted that ‘[t]he electricity in the *gecekondu* would be turned off so that the foreign statesmen would not see them’. The legal framework was not
yet ready for massive intervention into gecekondu areas, so a special law was passed in parliament to enable TOKI and the municipality to form a partnership to implement a project aimed at demolishing 7,000 gecekondu. In terms of the project, gecekondu land was treated like currency: those who were in possession of land titles (the ‘rightful owners’) could exchange their land for apartments—an apartment of 80 square metres would be exchanged for 333 square metres of land; if the land was larger than this, the municipality would pay the difference to the owner, and if the land was smaller, the owner would have to pay the difference to the municipality within 48 months (see Kejanlı, 2013, for details on exchanging gecekondu land for TOKI apartments in UTPs). Those who did not have land titles (that is, those who had built their homes on treasury land) were entitled to an apartment in the ‘social housing’ project to be built in Karacaören (hereafter called K-TOKI) on condition that they pay monthly instalments for 15 years subject to an increase twice a year indexed to wage increases in the public sector. Accordingly, those who had titles would be relocated to the housing estates TOKI was building close to the highway, whereas those without titles would be relocated to housing estates built in an uphill area further away from the highway. Tenants were left out of the equation in terms of the project.

Despite the formalized process of exchanging gecekondu land for TOKI apartments, the complexities and ambiguities of the process of bringing a massive piece of land that contained varying degrees of informality in terms of land tenure and house type into a formalized land tenure led to abuse (Kuyucu, 2014), opening up opportunities for taking advantage of the ‘gray spaces of informality’ (Yiftachel, 2009): some land and constructions would be ‘whitened’ by the authorities to define them as fulfilling the project’s criteria, while others would be ‘blackened’ if they were interpreted as illegal. During my research, I heard people complaining about the way the project was implemented, and the mayor and TOKI were accused of rent-seeking behaviour: ‘TOKI became rich. What did it give back to us? Two rooms and a salon [a guest room in a Turkish apartment]’; ‘This is not urban transformation; it is transformation for rent. The mayor acts for his own gain under the cloak of working for the interests of the public’. The president of the people’s housing management office at the first housing stage was even more vocal in his criticisms: ‘There is a lot of rent here; it is the state that generates it and it is again the state that appropriates it, abusing its citizens. TOKI says it works by a social state mentality, yet it sells apartments to poor people for twice the price of their cost’.

Moreover, during the implementation phase of the project, the fact that the only asset in people’s lives was their gecekondu housing led to assertive demands by gecekondu owners in an emotionally charged atmosphere. Those without titles were especially vulnerable. They were defined as ‘invaders’, and their bargaining power in terms of the project was curbed when TOKI presented the apartments to be built for them as a favour. Despite some attempts at opposing the project, those affected were

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9 TOKI calls its gecekondu transformation housing estates ‘social housing’. Yet these estates do not offer the cheap rentals usually associated with social housing projects. Based on a mentality of expanding markets and the consolidation of individual responsibility, the project entailed subsidized homeownership. In an interview with a TOKI official, I was told that social housing projects differed from other TOKI projects in that apartments were smaller and only basic services were provided. In my interviews with residents, I heard many complaints about the low quality of construction materials and poor workmanship. Accordingly, I use the term ‘social housing’ in quotation marks.

10 The ‘rightful owners’ blocks’ were planned on one side of the highway, and the other side was reserved for the ‘financial blocks’ of the project—luxury villas, triplexes and blocks that were meant to be sold in the open market in order to subsidize the construction costs of ‘social housing’ for the displaced gecekondu residents.

11 There were residents who had titles to their homes, residents who had tile assignment documents and residents without titles. Houses also differed; in some cases, extensions had been made, new rooms or extensions had been built over the years; also, some homes had been replaced with reinforced concrete structures, while yet others had a shanty-like quality.
pacified by their pragmatic concerns (the incentives offered by the municipality)\textsuperscript{12} and by their helplessness before the ‘strong’ state. In some cases, people’s unconditional loyalty to Tayyip Erdoğan, leader of the ruling Islamist AKP party, whom they idealized as the only figure to represent them,\textsuperscript{13} helped suppress anger. Ironically, Erdoğan’s neoliberal urban projects were not in the people’s interests.\textsuperscript{14}

Demolition of the gecekondu areas took place between March 2005 and December 2006. The outcome for gecekondu owners without title deeds was forced incorporation into the market via conditional apartment ownership in the K-TOKI housing project, an off-site relocation area, which is the subject of my ethnographic research.

**Ethnography in a gecekondu transformation housing estate: K-TOKI**

K-TOKI is a ‘social housing’ estate built in the Northern Ankara Entrance Urban Transformation Project (NAEUTP) for those whose houses were demolished but who did not have land titles. The construction of the estate was completed in 2008. In addition to the first three housing stages, which were built for the gecekondu families, there is a fourth housing stage, located at the entrance of the estate; these blocks were sold by TOKI at subsidized rates on the open market. They are called ‘civil-servant blocks’ and are highly coveted by former gecekondu residents. However, because the majority of residents in this fourth stage of K-TOKI were also former gecekondu residents who rented apartments while waiting to move to their apartments in the rightful owners’ project, this has diluted the fourth stage, in contradiction to its aim of becoming a mixed-income project (see Chaskin and Joseph, 2010, for information about mixed-income projects).

I carried out ethnographic research in K-TOKI between April 2010 and December 2013.\textsuperscript{15} My research goal was to understand the dynamics behind its formation and how inhabitants experienced it. The study was a longitudinal one that extended over 44 months, enabling me to gain an understanding of changes, both in terms of place and people, over time. The fact that I had carried out a research project from June 2007 to August 2008 with the families living in municipal housing who were waiting to be placed in their TOKI apartments, which were then under construction, helped me find initial contacts. I conducted 60 in-depth interviews and completed 200 questionnaires with residents over two different time intervals. The research also included unstructured interviews with representatives of local institutions, including housing management officials. Most importantly, I carried out participant observation: through repeated visits to the estate, I familiarized myself with it, observing changes as residents appropriated spaces in order to consolidate their presence in the estate. I also visited homes and was sometimes invited to a lunch or breakfast set out on the floor; I sat down and chatted with groups of women who were gathered outside; I visited the pastry shop in the shopping centre; I attended local fairs and shopped at the local bazaar. Over time, I became a familiar figure: people started greeting me and sometimes struck up conversation with me.

Before I started my research, I had expected the rules of the housing management to curb residents’ ability to continue their former gecekondu lives in the estate. This, in fact, was one of the main themes in the literature on gecekondu transformation estates (Bartu-Candan and Kolluoğlu, 2008; Baysal, 2010; Schäfers, 2010). During my

\textsuperscript{12} The Ankara Metropolitan Municipality offered either to pay residents money to enable them to rent apartments or to provide free accommodation in municipal housing until the project was completed. The latter option accelerated the demolition process since the apartments would be distributed on a first-come, first-served basis.

\textsuperscript{13} Sunni Muslim Turks make up the majority of the population in this project, as well as in Turkish society. Many are conservative families from rural Anatolia.

\textsuperscript{14} Tuğal (2013: 23) writes: ‘The irony of the Turkish case is that with the empowerment of the Islamists, religious opposition to neoliberalism is muted’. See also Karaman (2013b) for a discussion of urban neoliberalism and Islam in the Turkish context.

\textsuperscript{15} This research was funded by TUBITAK (the Scientific and Technological Research Council of Turkey), project no. 109K360. Interviews with respondents were held in Turkish and subsequently translated by me.
longitudinal study, to my surprise, I observed inhabitants reappropriating everyday life spaces. I also observed the conflicts that arose as a result. In the next section, I introduce my findings about the ways in which and to what extent the formalization imposed on former gecekondu dwellers via the urban transformation project is challenged by residents in their practices of informality, and the significance of this challenge for different groups of residents. In my attempt to bring in the voices of people, I include extensive quotations from respondents.

K-TOKI as the new site of informality

The formalization of homeownership via mortgage loans and especially the twice-a-year increase in instalments emerged as the main complaints in interviews. Within K-TOKI, residents no longer had the financial flexibility of the gecekondu to build their houses piecemeal by adding rooms as they saved money. The bank expected apartment payments to be made regularly and on time. The formalization of housing management through a private company, and the formalization of everyday life through the designed environment of the estate, as well as the rules imposed by the management office were other new realms of formalization that former gecekondu dwellers experienced in their new housing environment. I discuss these issues in the subsections below.

— From centralized housing management by a private company to fragmented management by residents

In the K-TOKI housing estate, multi-family apartment living in high-rise blocks necessitated some regulation of behaviour, known as ‘common rules of conduct’. During the initial stages, when residents were moving into the estate, these rules of conduct were drawn up by TOBAŞ, a company set up jointly by TOKI and the Ankara Metropolitan Municipality to govern the process of the demolition of gecekondu and the relocation of residents to the TOKI housing estates. TOBAŞ then convened meetings with the new residents to communicate these rules of conduct: rugs and tablecloths may not be shaken out of windows; laundry should not be hung over balconies; litter and cigarette butts should not be thrown out of windows; shoes should not be left in the block hallways; fire stairwells should not be blocked by storage items; buildings should not be entered wearing muddy shoes; elevators should not be used to move furniture; and so on. Although some of the rules were meaningful in order to regulate individual behaviour in the high-rise blocks, others were problematic in cultural terms. TOBAŞ modelled these behavioural rules on a private middle-class lifestyle, not allowing for the reproduction of everyday cultural practices of gecekondu life. In this way, it took a stance against the visibility of ‘rurality’ inside the estate; ‘gecekondu activities’ were forbidden in the public spaces of the estate, as was sitting outside entrances to the blocks. The gap between what the authorities defined as acceptable or correct behaviour and what residents were accustomed to intensified the condescending attitude of TOBAŞ officials towards residents, with officials complaining about ‘unruly crowds’ failing to live a ‘civilized’ life.

16 TOKI was obliged to show some ‘flexibility’ in regard to this strict payment regime, thereby bringing in informality. This ‘flexibility’, which was implemented selectively, helped solidify the commitments of residents to the AKP: they needed to prove their loyalty to be ‘eligible’, so they became more religious than ever.

17 This choice, I came to realize during interviews with municipal and TOKI officials, was not about the acculturation of former gecekondu residents into urban middle-class values. Rather, it was the result of TOKI having to build a large number apartment units very fast—one million units are to be completed by 2023, the 100th anniversary of the foundation of the Turkish Republic, which requires the implementation of standard apartment plans and block types.

18 For convenience, I call activities such as fluffing up mattress wool, baking bread and washing carpets, which are usually done collectively with neighbours, ‘gecekondu activities’; they are an extension of the cultural norms and habits of the village.
As TOBAŞ completed its task of relocating residents, it moved out and TOKI’s Real Estate Management Company (REM) moved in. This was standard procedure in TOKI housing estates, many of which were built for the middle classes. In the gecekondu transformation estates, which are a more recent programme, the role of REM officials was not clearly defined: for example, it was not clear whether they would merely provide maintenance in return for the monthly fees they collected from residents (as they did in the other housing estates they were running), or whether their role would be expanded to include training residents for apartment living. As a result of blurred boundaries, this led to ex-gecekondu residents being treated not as neutral clients but as stigmatized subjects.\textsuperscript{19} It was standard procedure for the REM to expect residents to pay for maintenance services; these included cleaning the buildings and landscaping the gardens. This conflicted with the notion of ‘social housing’ and was in stark contrast to the practices of the gecekondu, where residents maintained their homes and neighbourhoods through their own labour, sweeping the public spaces in front of their houses, taking the garbage out, planting trees and flowers in their gardens, and the like. The role of the REM was therefore contested by a group of residents in the first housing stage, who belonged to the AKP’s strong rival, the Nationalist Action Party. They argued that people could not afford the REM’s service charges and opted to set up their own housing management office (called the ‘people’s management office’). The reaction repeated itself at the next two housing stages: residents challenged the notion of a centralized authority managing the housing estate, as required by law, insisting instead on electing block managers from their own ranks. Although this would produce a fragmented management system and was against the law, TOKI paved the way for informal management structures by allowing people to govern their own estate.\textsuperscript{20} As K-TOKI was located a considerable distance from the highway and was therefore out of sight, it did not threaten the image of the mayor’s ambitious prestige NAEUTP project. Moreover, the fact that residents were without a title to gecekondu land and therefore had to pay for homeownership in instalments, which lowered their status, made it easy for TOKI to give up this estate. As I show in this article, TOKI was interested in rent appropriation in UTPs, and the poor marketability of K-TOKI led to it losing TOKI’s attention.

The governing of any housing estate has both a cultural aspect (that materializes in the regulation of the everyday behaviour of residents) and a financial aspect (the collection of money from residents in order to spend it on the maintenance of the apartment blocks and gardens). In the presence of a centralized management by a company, as in the case of the REM in the fourth housing stage, the management office, by implementing a strict payment regime, attempted to discipline the ex-gecekondu residents. As they believed that these residents had not developed a habit of paying for housing services, residents had to pay their maintenance fees to an assigned bank every month by a specific date; if they failed to do so, they would be sent a warning, and if they continued not to pay, they would face confiscation of their valuables (state officials could seize private belongings such as television sets to sell as compensation for money owed).

The centralized management also strictly implemented the rules of conduct. However, disciplining people in their everyday behaviour is harder than collecting maintenance fees. Compromises had to be made, which bred contempt. The public relations

\textsuperscript{19} In a gecekondu transformation project for Kurdish residents (Şehir-Ankara-TOKI), TOKI management company officials, in their discourse concerning re-socializing residents, attempted to introduce practices to regulate residents’ behaviour, which were successful to some extent in that this led to some control over the estate.

\textsuperscript{20} The TOKI management company retains a presence in the rightful owners’ estate despite the dissatisfaction of the residents who moved there from the gecekondu settlements. Interestingly, a TOKI management officer told me that the office is supported by those who bought their apartments on the open market: ‘They want us here. Some come to us, saying, “I do not want people in my building who make bread in the halls. They cause my property to depreciate”’. When a housing management company is in charge, the value of the estate goes up’.
officer in the fourth stage management office complained: ‘We landscape the gardens, and right away women go out, place their cushions and sit on the grass. Living in a housing estate requires culture, it is about rules. But these people, since they moved from the gecekondu, do not care for the rules’.  

On the one hand, when residents abandoned the centralized management system in this gecekondu transformation project in favour of block management, this led to a more ‘flexible’ approach to maintenance-fee payments: elected block managers wished to remain on good terms with their neighbours and therefore preferred to adopt a tolerant attitude. However, this became an obstacle to collecting money from fellow residents. In the words of a block manager: ‘I go from one apartment to another, asking for money. But they say, “Sorry, uncle, I have no money. Please forgive me for this month.” Usually I feel I should pay from my own pocket, so they become indebted to me’. In the interviews, many respondents acknowledged the importance of paying maintenance fees, without which, they realized, their blocks could not be maintained properly. Yet they were torn between paying maintenance fees and using their money to pay for other expenses (including new furniture and appliances that many believed apartment life required). Others prioritized apartment payments over maintenance-fee payments. Long lists of names of those who had not paid that month’s fee were regularly put up at the block entrances. I heard many residents complaining about neighbours who were not paying their fees because they spent their money on other things. The inability of the people’s management office in the first housing stage to collect sufficient maintenance fees led to it becoming bankrupt after five years: when the office failed to pay for the blocks’ utility bills, there was a power outage. Elevators stopped operating and no water was pumped to the upper floors. They solved this problem by laying illegal connections to the power system—a practice that had also been common in gecekondu settlements.

The problems block management encounters with the collection of maintenance fees in the absence of a centralized management system is compensated for to some extent by the residents’ own actions: residents themselves help maintain their buildings and floors; women who live on the same floor take turns to clean the hallways; men volunteer to plant trees and flowers; retired men mow the grass, and so on. However, in the crowded environment of high-rise blocks designed for formally regulated life, such spontaneous acts (for example, the planting and watering of trees) may be problematic. Other residents object, arguing that their opinions should be heard first. Occasionally they might even blame others for forgetting that they no longer live in the gecekondu. There might also be complaints about financial implications. I observed that such objections frustrated those who were taking action, as they were expecting appreciation rather than criticism from their neighbours. Moreover, individual attempts at maintenance are bound to fail, both in how these are performed in practice and in their outcome, given the physical features of the estate (the high-rise blocks) and the emerging societal expectation that a professional company should be running all decent estates.

On the other hand, the abandonment of the centralized management system allowed residents more freedom in terms of behaviour. This is discussed in more detail next.

Reappropriation of everyday life spaces by the people

K-TOKI imposes modernity on the lives of its residents via its design: the standard plans it used in order to ensure efficiency in the construction process did little to assist residents to achieve acculturation to modern values. It consists of high-rise blocks (19 blocks of 12 storeys, and four blocks of 15 stories) and several four-storey houses (38

21 Some of the apartments in the fourth housing stage changed hands as middle-class owners moved out and let them to gecekondu families who were waiting to be relocated in the TOKI housing estate that had been built for the rightful gecekondu owners.
in total), all grouped around parking lots. In the high-rises, there are four apartments on each floor, which adds up to 48 and 60 apartments in 12-floor and 15-floor blocks, respectively. This densely built environment—TOKI economized by using the minimum possible construction area for the project—creates a setting that contrasts sharply with the former housing of gecekondu residents, which consisted of single- or double-storey single-family houses with gardens. Moreover, the design of the estate, in which private and public spaces are strictly separated from each other, creates a formal relationship between residents and their housing environment. This relationship conflicts with the one residents were accustomed to in their earlier lives in the gecekondu.

Furthermore, the design of the apartments does not meet the needs of the relocated families from the gecekondu: the apartments are small (they have a gross area of 90 square metres). Each apartment consists of two bedrooms, a salon and an American kitchen (an opening in the wall between the kitchen and the salon (many families closed this opening by building a brick wall instead). There are no storage spaces and only one small balcony opening off the kitchen.

The relaxation of the rules of conduct in the estate when the centralized maintenance office moved out gave residents the freedom to assign their own meanings to the estate and to transform it to fit their way of life. Thus, for example, I observed women who were sitting in groups in front of their blocks or on the grass in their block gardens, fluffing up mattress wool on the sidewalks [the stuffing of woollen mattresses has to be washed, dried and fluffed up once a year], in the gardens and even atop parked cars, while rugs and carpets were hanging over the fences that enclosed the gardens. Gecekondu activities became common. Even in the hallways I met various groups of women—some fluffing up mattress wool, others stuffing grape leaves, yet others making dough for pasta strips. I also saw women picnicking in the hallway in front of the elevator door on the top floor. Families used the hallways of the buildings and the fire-escape staircases for storage, placing cabinets there for storing sacks of flour and dried foods, much of which they had brought from their villages. The complete lack of storage space inside the apartments built for gecekondu families was a big paradox because gecekondu families were known to bring various foodstuffs from their villages. Residents solved this problem by encroaching on the public spaces of the buildings.

Many respondents mentioned the freedom they gained after the management company left the estate: ‘We can do anything we want in the hallways. We can make baklava [a dessert made of layers of dough], we can make pasta, we can fluff up mattress wool. No management now, so we are free. If the management were in charge, they would not let us’. Especially women, many of them housewives, were freed from various stressors, since they were the ones who spent almost all their time inside the estate and were responsible for taking care of the living spaces. This freedom not only empowered them to go about their daily and seasonal chores in the way they were used to in the gecekondu, but also enabled them to recreate the close informal neighbourly relations of the gecekondu, which they missed so much: ‘I saw my neighbour fluffing up mattress wool in front of the building. I went down to help her. Some other neighbours joined us. We chatted while we worked. This is so much better than sitting alone inside the apartment’.

Yet the reproduction of gecekondu activities in a physical environment that is not designed to accommodate these activities did lead to problems. Baking bread in the hallways of the blocks carried the risk of fire; the dust spreading from mattress wool being fluffed up in the hallways posed a health threat, and there was always the danger of complaints from neighbours: ‘They [our neighbours] do not let me wash my carpets in front of the building. They call the gendarmerie’. However, washing carpets was
important to many women: families had their meals on a cloth that was laid out on the carpet, and family members slept on mattresses on the carpet when they could not all fit into the two small bedrooms. Having them washed by a professional company was both costly and culturally unacceptable. This also held true for other gecekondu activities that many respondents regarded as indispensable: ‘We need to air our woollen mattresses every year. We wash the wool, dry it in the sun and fluff it up. We should keep up this habit. We become sick if we do not sleep on a woollen mattress’; ‘We continue baking our bread here. We cannot give up this habit. We are people who are fond of eating. We miss homemade bread’.

Many women spoke in favour of gathering with neighbours in front of the blocks: ‘Of course, we sit outside. Do we have any alternative? If some people are offended, this is their problem’; ‘When I go out and sit, those who see me come down and sit with me. This is how we come together and socialize’. The imam [the worship leader in a mosque] approved of this stance, arguing that K-TOKI was not a middle-class housing estate and hence should not be compared to such estates.

Despite the positive outcomes for the majority, the narrative of cultural backwardness that TOBAŞ officials used was reproduced by those residents who were concerned about the negative image of the estate that might result from gecekondu activities in public spaces. They were worried that the estate would become stigmatized as a place for peasants who are ignorant of apartment living. Especially young women (second-generation rural migrants with some education, whom I call ‘modernizers’) complained about their ‘ignorant neighbours’. A young woman who worked in a pharmacy before she became pregnant said: ‘This is not normal. When they sit outside, our estate looks like a gecekondu’. She continued: ‘Actually K-TOKI is not an estate, it is like gecekondu placed on top of each other’.24 Men who had grown up in the city took a lead in these complaints: ‘These people should be educated about apartment living; they should learn how to behave in apartments. Yesterday you could not enter my building. I guess women were baking bread’. As these comments show, these residents placed themselves above their neighbours culturally. They believed that apartment living meant a regulated environment, which should be provided by the TOKI management office. They harshly criticized ‘ignorant’ neighbours who did not follow the rules of apartment living, their criticism largely stemming from a desire to distance themselves from the gecekondu and its social environment,25 while others were more concerned about the marketability of their apartments.

In Turkey, the political economy of regulated versus informalized environments is a significant issue in housing estates (or site in Turkish), which are a quite recent development. Thus, activities such as hanging laundry over balconies, women sitting in groups in front of buildings and other activities in the public spaces of the estate are viewed as causing the depreciation of property values. A local real-estate agent who was active in the rightful owners’ housing estate had the following view on this issue:

I try very hard to attract to this place those with higher cultural and economic assets. I say to residents, ‘My dear sister, please do not hang your laundry down the balcony, instead use a clothes horse. If you continue your habit, the value of your apartment will go down, and also it looks bad’. I say, ‘Please, my sister, do not sit in front of your block. Your apartment loses value. Do not leave your shoes out. It is culturally inappropriate’. She responds, ‘So what? I am not going to sell my apartment’.

24 Some residents aspire towards the hegemonic view of a housing estate as being surrounded by walls and controlled by private guards at the entrances. Therefore, they complain about their estate. Yet their dream is an impossible one: as they have very modest incomes, they would never be able to afford to live in such an estate.

25 Significantly, 57.2% of the respondents in our research project stated that they had preferred living in the gecekondu; 53.2% said that if it had been up to them, they would have stayed in their gecekondu.
FORMALIZATION BY THE STATE, RE-INFORMALIZATION BY THE PEOPLE

This was frustrating for the real-estate agent, whose goal was marketing the apartments in NAEUTP. Although the TOKI housing management office was in charge of the rightful owners' estate to ensure that properties retained their value, it was full of compromises and failures. Creating marketable property is never easy in the gecekondu transformation housing estates because of the 'problem of disciplining' former gecekondu residents, both in cultural and financial terms. The real-estate agent was not interested in K-TOKI; he regarded it as a missed opportunity because of the fact that TOKI's management company had left the estate.

As is evident from the real-estate agent's comments, even in the rightful owners' housing estate, the concern for the exchange value of apartments is not commonly shared. In K-TOKI, many residents are interested in maintaining the good image of their blocks not because of their interest in the exchange value of their apartments but because they care for their apartments—it is their only accomplishment in life, and they do become upset at the thought of K-TOKI developing a bad reputation: 'The image of our estate has become so negative. No order whatsoever. They call it Texas here'; ‘They say K-TOKI is like a gypsy neighbourhood; no rules, no authority here'.

Reactions to the unregulated way of life in the estate materialize in the form of various activities, ranging from posting of notices of all sorts at block entrances, on corridor walls and in elevators, to verbal warnings to neighbours, which sometimes lead to fights, although the gendarmerie is seldom phoned. Some block managers made it their personal mission to run a well-regulated block. For example, a retired officer—the first woman block manager in K-TOKI—put up warnings written in capital letters everywhere in the building. However, her success depended less on these actions and more on her close cooperation with the women in her block, mostly housewives, whom she met with regularly in her apartment to discuss problems and projects in the building. These few successful attempts, however, could not solve the issue of regulation in K-TOKI.

Consequently, the fact that some residents took a permissive attitude towards gecekondu activities while others were strictly against them brought residents into conflict and resulted in failure to build a community with shared norms. The conflict among residents over the type of activities that should be allowed in the estate also extended to requesting additional funding for improvements: some residents wanted higher fees to be collected for security cameras at the block entrances and for fences to enclose the block gardens, while others could not simply afford such fees.

To summarize, former gecekondu residents, used to an informal way of life, tend to transform a housing estate into their own cultural habitus, described by Bayat (2000: 545) as 'quiet encroachments of the ordinary', although this is contested by modernizers and gives rise to problems associated with negative place image. From an outsider's perspective, K-TOKI is a place of disorder and conflict that challenges the dominant understanding of what a housing estate should be like. Furthermore, property values in this particular housing project are bound to drop as a result of the negative cultural meaning attributed to it, which may or may not be significant for different groups of residents. From an insider's perspective, it is a place in the making and for many residents it represents their only chance of homeownership. Accordingly, they believe that it should be well cared for and residents should take responsibility for

26 An official at the TOKI management office said about gecekondu activities in the rightful owners' estate, 'We tolerate some activities to some extent. We expect they will abandon them as they adapt.'
27 The district municipality is another actor in the regulation of K-TOKI. Yet the municipal police is almost invisible in the estate; thus informal commercial activities do take place on sidewalks. When the gendarmerie intervenes, it is selectively, for example, in the case of noisy outdoor wedding parties and fights between neighbours.
28 Some typical examples are: 'Clean your shoes before entering the building'; 'Do not make a noise on the staircase'; 'Keep your block clean'; 'It is strictly forbidden to shake out carpets or throw cigarette butts from the balconies'; 'Do not disturb your neighbours'; 'Do not damage the elevators' and 'Do not smoke in the elevators'. I also came across a notice that said: 'Our janitor has left his job, everyone should clean their own floor'.
it. This creates conflict between those who hold onto their gecekondu habits and those who desire a new way of life in keeping with the image of apartment life in society.

**Conclusion**

This research demonstrated the transformative practices of former gecekondu residents, challenging the view that relocated gecekondu residents are passive victims in their new UTP housing estates, albeit remaining outside collective mobilization. As a result of its unfavourable location and stigmatized population, the housing estate could not be profitably marketed within the context of the political economy of regulated housing estates. Once TOKI had moved out of the estate, opportunities were created for residents to transform it via informalization: both by appropriating spaces via their cultural practices of place-making in everyday life and by setting up their own block management system. In this way, solutions were created for the discrepancy between residents’ way of life (many were rural-to-urban migrants) and a built environment designed for an urban middle-class way of life, as well as for the mismatch between the formal maintenance-fee structure (implemented strictly by the management company) and residents’ economic situation (some were employed irregularly and others in minimum-wage jobs). Residents have now been empowered to perform their everyday life practices, as they are situated outside market discipline and to some extent beyond state regulation. They have also been empowered by the fact that they are situated outside the centralized management system required by the law.

However, this informality, which differed from the informality in the gecekondu settlements, produced new discrepancies. Residents now had to engage in acts of informality in a formal context, both in terms of physical and institutional aspects. The housing project, which was designed by professionals, was not conducive to the ‘gecekondu activities’ the majority of residents were engaging in: the crowded environment in the high-rise blocks hindered the reproduction of informal practices of maintenance. The fragmented and personalized block management (residents knew the managers, who came from their own ranks) found it a challenge to collect the necessary maintenance fees for the blocks. Moreover, the social context in which apartment life would breed new aspirations lacked material base. These discrepancies brought a strong stigma upon the project’s residents, reproducing the view of rural migrants as unfit for apartment life. This created major disadvantages for the estate, causing the rapid deterioration of the built environment.

The unregulated environment of K-TOKI has also become a site of conflict. When residents themselves set up the rules, disagreements arise over whether certain activities in which those from a rural background engage, are appropriate in the estate. Such conflicts are fuelled by the social construction of apartment living as the urban way of life in the Turkish modernity discourse. On the one hand, the majority of residents are inclined to reproduce their gecekondu practices and community-oriented lives in their new housing estates. On the other hand, there are others (mostly young women) who regard apartment life as the path to middle-class status. They therefore perceive gecekondu activities as a source of stigma that taints the reputation of the estate. As a result of their middle-class aspirations, they opt for regulated housing environments and privatized lives, favouring a strict division between the private and public realm, both physically and socially. The outcome of this is a divided housing community. Conflicts regarding the proper use of the estate are accompanied by conflicts regarding spending for the blocks: while some residents push for improvements (security cameras, garden fences), others want to keep monthly maintenance fees at a minimum.

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29 This view is being challenged nowadays as gecekondu residents move into apartments and the urban middle classes move out to the suburbs.
When the estates are subsequently informalized by the people, they run the risk of falling into increased conflict among residents. In addition, the standard apartment designs—chosen for reasons of construction efficiency—and the high-rise blocks fail to respond to residents’ way of life. When the estates are subsequently informalized by the people, they run the risk of deteriorating and stigmatizing. Moreover, as these estates are promoted as sites of modernity and progress, informalization practices fuel conflict among residents who have differentiated subjectivities and layered economic capacities, as is recognized in this article. Similar outcomes are expected in the slum/squatter transformation estates in cities of the global South that are guided by the tenets of neoliberalism. Innovative approaches to the transformation of informal housing that do not push residents into formalized lives built upon market principles are needed to move beyond this impasse.

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