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AYŞE ÇAVDAR

AKP's Housing Policy: TOKI as the Loyalty Generator

ABSTRACT Two general elections were held in Turkey in 2015 within only 5 months. The AKP, the party which has governed Turkey since 2002, promised nothing else but economic stability to the voters. In this article, I demonstrate in what way the housing policy of the AKP shapes lower class families' dependence from the financial system and the government party. I argue that the TOKI (Mass Housing Administration), the leading actor in AKP's housing policy, functions as a (political) loyalty generator in the name of the AKP.

In 2015, two elections were held in Turkey, one on the 7th June and one on the 1st November, within only 5 months. The dramatic increase which occurred in the AKP votes was very hard to explain. I suggest that thinking about housing policy and urban transformation in Turkey as a whole provides a good insight to understand the political economy strategy applied by this party. In this context, I do not suggest that it is only the housing policy which generates votes for the AKP from all social segments and economic classes. However, I do argue that the AKP, with a series of economic development and distribution policies, has made the household economies asymmetrically dependent on the AKP's very existence since 2004. The housing policy in general, and the TOKI (Mass Housing Administration, which operates under the prime minister's direct control), as the implementer of this policy, helps the AKP to build strictly regulated new living spaces and to ensure long-term political loyalty of its residents. The TOKI contributes to political loyalty on two levels: first, providing both houses and loans to the families of the lower and middle classes, and second, detaching the new house-owners from their existing urban networks by moving them to new living areas.

Despite the fact that housing-based economic development creates employment in the construction sector and enhances consumption of a wide range of goods in the market, this model provides only short-term benefits. Since the jobs in the construction industry are temporary and house-based consumption further provokes indebtedness, this model creates an asymmetrical dependency on the financial system. I claim that the AKP uses this dependency as one of the tools to generate voter loyalty, bearing in mind that the economic stability in the country depends on its stay in power.

The housing policy of the AKP is symbolised by the increasing number of gated communities in the cities, and the particular gated community management practices developed by the AKP during recent years provide an insight into the content of this model. Through gated communities, which the TOKI builds mostly via a public-private partnership model based on the hypothetical class hierarchy as seen by its administrators, the AKP promotes and regulates an urban and administrative landscape based on the fragmentation of the urban space.

Gated communities manifest a particular type of segregation, which ultimately makes all the actors of the housing market more vulnerable. Hence, it increases the feeling of insecurity (Blakely/Snyder 1997; Davis 2006; Low 2003; Bagaen/Uduku 2010). Marcuse and Van Kempe (2002) suggest that gated communities, as symptoms of globalisation, are becoming more and more dominant in the urban areas and both diversify and deepen urban segregation. In this global urban landscape, gated communities emerge as the everyday places and mechanisms manifesting the divisions between the winners and the losers of the world economy, while highlighting the complications and difficulties of the desired upward mobilisation of the lower classes. I will explain how the AKP's housing policy disguises these complications and difficulties, respectively turns them into hope for improvement and loyalty towards the government.

Gated communities represent a series of changes in the hegemonic relationships in the city, and, in fact, the increasing height and visibility of the fences surrounding these living spaces, especially in the urban areas, indicates the different layers of insecurity. Brown (2011) observes that, all over the world, nation states have the tendency to fortress national borders with walls against outside dangers. These walls are often directed against

the influx of migrants and refugees and declared as protection from traffic of crime that might come from their neighbours. According to Brown, the central factor that pushes nation states to defend their hegemonic territory with walls is the prompt erosion of political sovereignty in internal state affairs.

“Walls signify, *inter alia*, desires for containment and security, responding especially to the powers that declining political sovereignty has unleashed, those of capital and religiously legitimated violence. It is these powers that produce the paradoxical splitting of sovereignty and fencing in our time. On the one hand, there is sovereignty after the fence, sovereign powers (capital, religiously sanctioned violence) without specified jurisdiction or enclosure and without even the promise of containment and protection. On the other, there is fencing after sovereignty, nation-states lacking sovereign powers to delimit and secure their territories and populations.” (Brown 2011: 71)

The rising walls in the downtowns and the tightly locked and guarded gates resemble the construct of political sovereignty to which Brown alludes, and brings it down to the city level. At this level, her observation talks to Lefebvre’s argument (1991: 46) on the production of the urban landscape, which claims that any discontinuity in the urban landscape – in our case represented by the fences of gated communities – is an indicator of the economic, political and social crises taking place within a state. From this point of view, the fences of the gated communities represent a crisis in confidence; calling for exclusionary rule and policy of deterrence, as expressed by the height of those walls, the sharpness of the barbed wire covering them, and the number of guards watching the gates. In this article, I attempt to demonstrate how the AKP translates those fences of the gated communities into voters’ loyalty.

1. Deconstructing urban networks

TOKI is the most important agency in Turkey, regarding urban planning, economic development and the emerging practices of urban citizenship. It was established in 1984 – almost 18 years before the first AKP

government – to provide support and credits to the housing cooperatives which were serving more the middle and lower classes. However, according to Geray, the TOKI re-emerged in the 2000s as a privileged and potent agency, appropriating the municipal urban planning and building licensing authorities (Geray 2009: 747).

Perouse (2013: 90) claims that the TOKI gets its strength from its ‘ambiguous identity’ as constructed during the AKP period: “When we look at its practices, it is both a public and a private body, both an employee and a subcontractor... It both develops investment projects, and manages housing developments; both a Robin Hood, and an unreflective and uncontested king. It is unacceptable that such a huge governmental body is excluded from the bidding law. Plus, nobody can claim that the conditions and processes of the TOKI privatizes public land are transparent.”

This ‘ambiguous identity’ comes from its legal structure and authority. Since 2002, after pressing ahead with several changes in the laws related to the urban planning, housing and construction sectors, the AKP authorised the TOKI as the ‘boss’ of housing and construction sectors and of urban space as well. Law No. 4966 (2003) allows the TOKI to make profit-based projects, like any private company; Law No. 5273 (2004) closed the Public Land Office and transferred all the properties to the TOKI (about 178,000,000 square meters public land); Law No. 5162 (2004) authorises the TOKI to plan *gecekondu* transformation projects; Law No. 5366 (2005) authorises the TOKI to develop projects in the historical neighbourhoods of cities, with a huge immunity from the legal framework protecting material heritage; Law No. 5492 (2006) privileges the TOKI in any kind of infrastructure and superstructure construction projects. With Law No. 5069 (2007) all the authorities of the Housing Ministry over *gecekondu* neighborhoods were transferred to the TOKI. It was the same law by which the TOKI practically became the only planning authority in the *gecekondu* neighborhoods. Moreover, the law of Transformation of Areas Under Disaster Risks authorises the TOKI to make urban plans in such areas, while the Law for Public Finance Management and Inspection exempts the TOKI from all public inspection mechanisms. Furthermore, the TOKI does not need any approval from the government for the implementation of its plans (Geray 2009: 746).

The TOKI uses its planning authority mainly through three types of projects in different urban areas: *gecekondu* neighborhoods, the urban areas under disaster risk, and the ‘collapsed’ historical neighborhoods. The procedure in all these areas is the same, in these transformation or renovation projects. It starts with the declaration of the project in an area to be renovated. Then, the TOKI makes a plan together with sub-contractor companies. Generally, local municipalities directly accept the renovation plans, especially if the mayor is from the government party. If not, the local municipality has almost no power to stop the renovation. The best it can do is to delay or make minor changes in the TOKI’s plan, depending on the resistance of the dwellers. In such transformation projects, the TOKI offers a deal paying the price of land in market conditions, but considers the building on it as derelict. The TOKI also provides some privileges to those people being asked to leave their houses, such as another house in a mass housing project, available to buy with a relatively cheap credit under the guarantee of the TOKI. In most of the cases, these houses are, however, in peripheral areas of the city, also built by the TOKI. The relocation entails a high risk for the dwellers, as the TOKI is not providing any guarantee concerning the credit paybacks. If dwellers cannot pay the credit during three months, the bank re-sells the house. In this case, dwellers lose not only their house but also their savings that they used as the down payment.

At the beginning of the 2000s, just before the AKP became the government, there were 2,200,000 *gecekondus* all over Turkey (Keleş 2004: 561; Yeltekin 2010: 20). Consequently, with its ambitious urban transformation projects in *gecekondu* neighborhoods, the TOKI have become the chief decision maker on the futures of the people living in these areas, bypassing local municipalities in the urban plans. Although these projects aim, at first glance, to provide ‘healthy’ housing for the lower classes, on almost every occasion they ended with the relocation of lower classes from city centres to gated mass housing areas in the urban periphery.

The first implications of *gecekondu* transformation projects received substantial media coverage in the mid-2000s. Despite the fact that many *gecekondu* dwellers accepted to move out from their neighborhoods to the gated blocks, the violent response towards those people, who refused the TOKI’s offer became a focal point. The term ‘TOKI’ evokes a feeling of threat and fear in many areas of the city inhabited by the lower classes.

Furthermore, the story of Ayazma, in the Kucukcekmece district of Istanbul, was one of the most dramatic. After declaring Ayazma and Tepeustu neighborhoods a 'transformation area' in 2004, the district municipality and the TOKI made an offer to the residents. According to the offer, families would receive only a small amount of money for their land and leave their houses to move to the gated mass housing areas in Bezirganbahce, an area almost 40 km further away from the city centre. In addition, the TOKI assured to assist with application for mortgage from a bank with a relatively small interest rate and deposit. Most Tepeustu residents accepted the deal, but Ayazma residents resisted. After a while, the majority of the Ayazma residents also left their houses, but for months 18 families lived in shanties, they had built out of the rubbles of their houses destroyed by the municipality (Soykan 2007; Cakir 2008; Evrensel Daily, 10 June 2010; Cingi 2012). Meanwhile, many news reports appeared in the media that the life in those distant TOKI housing projects was not affordable, since the families had to pay back not only housing credits but also for all public services normally carried out by municipalities for free (Uzunarsili 2010; Celik 2013). Additionally, many families had to leave their new apartments, because they could not afford both to pay back their credits and pay for the services provided by the housing management (Ozdemir 2014). In some areas *gecekondu* neighborhoods organised themselves to put pressure on the local municipalities, using their power as voters. However, as the value of the lands of these neighborhoods increased in last years, municipalities hardly resist against the demands of both the TOKI and the private construction companies in the name of their voters. Of course this becomes even more apparent in the historical neighborhoods of Istanbul, because of their central locations in the city.¹

Since 2013, the TOKI refers to Law No. 6306 in the transformation projects in *gecekondu* neighborhoods. This law gives greater power to the TOKI and municipalities to force the dwellers to evacuate their places. According to this law, when the government declares an area as 'vulnerable to natural disasters', the house owners have to conclude a contract with either TOKI or construction companies to rebuild their houses; if they do not conclude a contract, the TOKI has the authority to expropriate their property in the name of the 'public good'.

	Areas being declared 'under risk' based on Law No. 6306	Units being declared 'under risk' based on Law No. 6306	Independent units being declared 'under risk'	Total of the units being declared 'under risk'
2013	106	377,167	69,288	446,561
2014	152	392,000	174,629	566,781
2015	177	410,000	192,400	602,577

Table 1: The areas and units declared under 'risk' in the context of urban transformation
Source: YEM Working Group 2016

In historical neighborhoods, the Law No. 5366 authorises municipalities to force evacuation of houses for the sake of urban renewal projects developed mostly by the TOKI and private companies. Sulukule and Tarlabasi are the first renovation projects to create a huge resistance and social controversy. In Sulukule almost 5,000 people, mostly the Roma community living in this area for more than 600 years, were displaced (Ingin/Tolga 2013). In Tarlabasi, hundreds of families were forced to leave their homes. These families had settled in this area during the 1990s, after being expelled from their original villages in Kurdish towns. Now they are forced to leave again, and with their tenant's status have no possibility for claiming rights (Kuyucu/Unsal 2010).

For dwellers, the most dramatic consequence of these projects is the loss of their networks, along with the senses of community and security. In other words, these projects mostly ended with the disintegration of neighborhoods hosting more or less those people coming from similar urban backgrounds. In the above-mentioned cases, there were only two alternatives for those people: (1) to accept to live in a gated mass housing project distant from where they used to live; or, (2) to find another neighbourhood with affordable housing prices. In either case, whether they accepted or resisted, they had to leave their urban networks behind to build a new life somewhere else.

Although there are no official statistics about how many houses were destroyed in those project areas, the TOKI built 715,458 housing units in 3,229 construction sites in 81 cities. These projects provided 900,000 jobs,

and the TOKI paid TRY 53,700,000,000 (almost USD 19,000,000,000) to its subcontractors (TOKI 2016). According to these figures the TOKI has become one of the biggest economic distribution agencies in the Turkish economy. In terms of its administrative authorities and projects, the TOKI functions as a bridge between construction companies, mortgage providers, and households.

2. Financial dependency

According to the data provided by the Bank Regulatory and Supervisory Board (BRSB), 7,54% of all the loans in Turkey were used by construction companies, as of December 2015. The construction sector has the second biggest share right after the wholesale trade sector (8,33%) of all the loans granted in Turkey. Housing loans make up 35% of all personal loans. The BRSB data (2015) indicates that consumer loans increased by TRY 44,000,000 to TRY 156,000,000, while housing loans rose from TRY 46,000,000 to TRY 143,000,000, and credit cards TRY 37,000,000 to 79,000,000 between 2009-2015. Another set of data partly explains this dramatic rise in the loans: according to the Banks Association of Turkey (2015), the share of the lower income segments in consumer and housing credits has regularly grown steadily since 2005. The total amount of loans received by the social segments with less than TRY 3,000 income increased approximately ten times between 2005 and 2014 – from TRY 2,365,000 (USD 1,755,492) to TRY 23,192,000 (USD 10,578,844). Considering that the poverty threshold increased from TRY 1,832 (USD 1,359) to TRY 4,014 (USD 1,830) in the same period, the growing inclusiveness of the credit system towards the lower income segments becomes even more visible.

As of December 2015, the amount of unpaid loans under legal monitoring reached TRY 48,000,000. The share of the construction sector in this amount is 3,71% (TRY 1,780,800,000), the second biggest share after the wholesale trade sector. In the same period, 4,28% of all consumer loans (TRY 84,572,800) were under legal monitoring. The amount of unpaid loans under monitoring in the construction sector increased by 233,1% between 2010-2015 (TRY 1,179,129 in 2010; TRY 3,927,200 in 2015; Emlakta Gundem, 31 August 2015). Fortunately, it seems that house-

hold economies are in better shape than the construction sector and also more bind to the payback of the housing credits payments. Although the number of people who received housing loans increased from 315,718 (2005) to 1,839,758 (2014), the share of loans under surveillance out of all housing loans decreased from 25% to 6% between 2005 and 2014. However, when it comes to consumer loans, the degree of liability decreases, while the number of credit users doubles; while the number of consumer credit users rise from 4,861,206 (2005) to 9,973,174 (2014), the rate percentage of loans under legal monitoring grew from 18% to 20% (Banks Association of Turkey 2015).

At this point, I would like to add a detail that probably makes it easier to interpret these figures: since the mortgage system carries the risk of reselling the house when a problem emerges with repayments, many families use consumer loans to buy a house instead of housing loans. In short, they use all their savings to reduce the share of the loan in the total cost of the house. I heard this explanation many times during my field work in Basaksehir, and also in the *gecekondu* neighborhoods, as a journalist. On the other hand, it is very important to keep in mind that the housing loans are long-term credits. Buying a flat in a TOKI housing development means at least 15 years of installments for a lower class family. Although the TOKI repeats that those payments are just like ‘paying rent’, the long-term housing loans mean long-term and continually rising financial vulnerability and dependency, since as the payment plan progresses, the loss of the house costs more to the family. On the other hand, the TOKI builds housing projects as gated communities, and the costs of living increase as do the payments for services and management. However, most of the time the families don’t expect such a dramatic rise in their living expenses while they move into these housing developments. This makes the household budget even tighter and limits social life. Thus, the gated housing areas, primarily being home to lower classes, become places of isolation from not only social exchange but urban space as well.

3. Between threats and privileges: Raising fences

According to a study carried out by a group of urban planners, 2,290 gated community projects were completed or in construction in 2010 (Caliskan et al. 2010). Another study done by EVA Real Estate Company, one of the larger actors in the housing market in Istanbul, indicates that the number of 'branded houses', those housing units built as leading actors of construction with a licensed brand, has dramatically increased since 2013 (Table 2). According to the same report, the current percentage of 'branded houses' in Istanbul, most of them gated communities and condominiums, has already reached 9,5%. Another interesting piece of data indicated in the same report that the number of all housing units in Istanbul decreased by 1% between 2014 and 2015, and the report suggests that the reason for this change might be urban transformation. It means, in effect, that the number of the houses demolished is bigger than the number of the houses built in this period.

Year	Number of projects	Number of housing units	Increase rate of projects %	Increase rate of housing units %
2013	855	395,000	38	25
2014	1,007	430,000	18	9
2015	1,242	500,000	23	16

Table 2: Increase in the number of branded 'houses'

Source: EVA Gayrimenkul 2015

Perouse defines how gated communities fragment the administrative landscape of the cities: "[B]uilt by a private investor as villas or huge housing blocks, surrounded by fences, providing privileged services and features to the residents, and being administrated outside of the given local public authorities." (Perouse 2011: 133)

Considering the figures on 'branded houses', and the general observation that the gated lifestyle increasingly spread not in only peripheral areas but also in the city centres, it is possible to see how this vast

and fast-forward urban transformation in Istanbul has changed not only the physical but also the administrative landscape of the city. Unfortunately, the total number of gated communities (and of course there are also many ‘unbranded’ ones) is not clear. However, both the TOKI and the private construction companies prefer to build and develop housing projects in the form of gated communities or condominiums. In this way, the public life in many urban areas is replaced and limited with over-regulated and secured shopping/meeting spaces in the middle of, or underneath, residences. At first glance, these privileged living areas (re)present a uniform, homogenous and standard lifestyle, but regarding the administrative landscape of the city, they emerge as the spaces of a new city(zenship) constituted through hypothetical class lines to differentiate people through their different ‘needs’ to make them and their needs more governable.²

In our field research in 2014, we came to the conclusion that the gated community-based physical and social landscape reinforces the insecurities rooted in the fast and immediate (global, national, and city-wide) horizontal and vertical mobility (changing living space and class). Gated community life effects the disintegration from political and social mobilisation. At the same time mobility also effects the ‘left-behind’ city areas. These areas suffer from a lack of social autonomy in urban space as well, since the left spaces are either destroyed or filled by newcomers. Fast and vast vertical and horizontal mobility generated by the AKP’s housing policy destroys the possibilities of social or political mobilisation, especially in booming neighbourhoods.

This mobility vs. mobilisation process is reflected more in the everyday life of the booming neighbourhoods of Istanbul. For instance³, a male resident from Esenyurt complains that it is impossible to know your neighbours and build any relationship in a 30-story building (Akay 2015: 54). Another male resident from the same district explains how people refuse to get to know each other: “In the past, you could come to this square and say hello to everybody. You would know them. Now, when you look at somebody, he gets angry and asks why you look at him. Nobody responds to your greetings. Something strange happened to Turkey. This way ends no good. Our destiny is wrong” (Akay 2015: 54). Both of these interviewees are living in the unfenced area of Esenyurt. This does not mean that the inhabitants

of the fenced areas feel better than the people of neighboring Esenyurt. On the one hand, a man from Bahcesehir claims that even the feeling of fear works unusually in the gated communities: “There is a dialectical theory, people come together for their interests and fears. [However] the type of the fear in Bahcesehir does not bind but separate people” (Akay 2015: 62). On the other hand, a female interviewee from Bahcesehir explains very well how these new living spaces destroy not only the familiar landscape of the city but also the history of social relationships. These had the capacity to overcome the fear mentioned by an interviewee: “People don’t talk to each other. As soon as they rise in class, they just detach themselves from their neighbours and friends to get rid of responsibilities.[...] Everybody has a problem with their past. Look at people; nobody has old friends. Old friends did not leave us; we left them” (Akay 2015: 63).

4. Administering the community of strangers

The new life and fenced living spaces built either by the TOKI or private investors show a couple of common characteristics: (1) They are relatively homogenous in terms of income level, because the income level of the household is the most important factor in the decision to invest in such living spaces. (2) Most of the residents do not share a common past, so all the relationships are brand new for everybody in the gated community. (3) The management of the gated community and public services (street lights, garbage collection, and security, etc.) are privatised. Most of the time, the housing developer also establishes a management system.

The gated communities are managed according to the Fifth Chapter of the Property Law (number 34). According to this law, it is necessary to get the support of a special majority of four-fifths of all the residents in order to change the gated community managers. This means that once a management council is established by the investor, the residents have to organise themselves in order to form an alternative management council to replace it. However, regarding the ongoing circulation among gated communities and the housing market, and the limited contact between residents, the chances are very little to build up such an organisation to change the management. Furthermore in order to change the managers, the residents

have to form an electoral system. Naturally, it takes time and energy to make such electoral campaigns in huge gated communities with thousands of residents.

The TOKI directly authorises Bogazici Yonetim A.S. (from now on Bogazici Yonetim) as the manager in its housing developments. It is a profit-oriented company with tens of thousands of compulsory customers – gated community residents – country wide. According to the recent figures published on the website of the company, it manages 224 gated communities in 30 cities, in Turkey. Theoretically the residents can organise an election to choose their own managers, but the fast demographic circulation bears a huge difficulty for these communities in applying democratic procedures. Hence, Bogazici Yonetim ambiguously fills the gap between the legal procedure and the practical necessities without any tender or election process. There is no need to mention that the residents of the gated communities have no say whatsoever in the selection of this council. In the ‘left-behind’, previous neighbourhoods without fences, the local municipalities provide pavement repairs, garbage collection, street lighting, water and sewage services. In the gated communities, all these facilities are assigned to the Bogazici Yonetim and paid by residents.

The situation becomes even more complicated in the large gated communities built by private companies targeting the middle and upper classes. Due to its share in the land (as the leaser or owner), the private construction company undertakes the administrative authority over the whole project and the community⁴. In some projects, the gated community maintenance fees exceed TRY 4000 TL (EUR 1250) (Hurriyet, 26 October 2015) per month and are spent on monopolised residential services created (or contracted) by the construction company. Some gated communities include nurseries, kindergartens and even primary schools as part of their marketing strategy. Especially in the gated communities built in peripheral districts, the monopolisation of services creates a particular type of dependency, making the citizens vulnerable to the construction company.

All these new developments in the urban administration create new problems: for instance, in Kayabasi, in a housing development which contains 65,000 housing units for lower-class families (16,674 already finished) (Letsch 2013), the charges pressed against Bogazici Yonetim and TOKI by the dwellers related to the management problems. Because the

TOKI is also in the courtroom alongside the Bogazici Yonetim as one of the most powerful institutions of the current government, the job of dwellers and the court is not very easy.

The gated community areas, some of the size of a medium or even large-size town, carry with them many ambiguities for the landlords and tenants. The administrative architecture built upon these ambiguities, constituting different levels of dependencies and vulnerabilities generated by the houses of the citizens, demonstrates how gated communities emerge as contemporary places of insecurity and anxiety.

5. TOKI as the loyalty generator

I suggest that this fear and anxiety deriving from this rapid transformation of the city and urban life provide an abundant environment to appropriate political loyalty to the most powerful actors of the scene. This fast-forward transformation makes gated community-life unpredictable, because as I mentioned before, providing finance for the new life through loans is, at least in some cases, precarious. This point is very important for lower income families in particular, because they are often forced to leave their houses and to buy new ones on the basis of long-term loans. In most cases, families leave their homes and their social networks out of their inability to afford their old homes and therefore choose new living spaces.

Considering that the TOKI distributes the houses in its development projects by a random draw makes it visible, how financial and social weaknesses restricts residents' freedom of choosing their communities. The lack of choices created by the forced mobility in the city makes any type of instability, especially economic instability, a matter of deep concern.

The propaganda of the AKP right before the two elections in 2015 demonstrated that both the AKP and the opposition parties have been well aware of these concerns. There were many claims from opposition parties about how the AKP government uses its authority over TOKI and TOKI's housing developments to increase its votes. For instance, with the June 2015 elections approaching, the CHP, as the main opposition party, claimed that most of the housing developments of TOKI are planned for those places where the AKP has relatively more votes (Lıcalı 2014). There

were also news reports in the pro-AKP newspapers interpreting how those people in debt need the continuation of the AKP's rule (Sabah 2014). In fact, after the AKP lost the majority needed for a single-party government in the June elections, many AKP representatives, including President Erdogan and TOKI managers, repetitively warned the voters that any change in the government would be a major cause of economic instability. For those people, like the writer of the letter below, economic instability might mean the loss not only of opportunities for new investments, but more importantly, of all their savings:

“This is the first time I am writing an article for a newspaper in my life as a 20-years old worker. I thought so much whether I should write this letter. Thanks to the encouragement of a friend, I finally decided to write though just. [...] This letter describes my difficult situation. I have been working for the Artemis Factory in Gebze Organized Industrial Zone for 17 years. My monthly wage is 1,650 TL plus three bonuses per year. I have two kids, and both go to school. During all my life as a worker, I only went to May Day for the first time this year. Before, I was watching the protests on TV, and, to be frank, I had negative thoughts about them. I didn't even tell it to my wife that I would go to the May Day. [...] I always voted for the MHP and the AKP. I did not vote in the June elections. If I had gone, I would have not voted for either the MHP or the AKP. I did not consider voting for the HDP. We have two or three Kurdish workers in our factory. We did not have any argument, and I have never despised them. I think there are only two sides, workers and bosses. All the other kinds of divisions, the division between Kurds and Turks, harm all of us. I bought a house from the TOKI project in Tuzla, Aydinli with a 15-years mortgage. I pay 530 TL per month including fees. Our payment increases every six months, according to the inflation rate. After the June elections, thousands of workers started to worry about economic stability. In the TOKI project I live in, almost 6000 people live there with their families. Most of those who bought houses with 15 year mortgage are workers like me. The TOKI Administration told us in the meetings before the last elections: ‘If stability is over, if the AKP cannot make a single party government, your payments will increase dramatically. Look at how currency and interest rates boomed. You bought your houses with difficulties. If you make a mistake you'll lose your houses.’ While I feel secure in the factory, I started to feel alone and hopeless going back home. I was talking about

different things in the mill and at home. The TOKI Administration was making meetings with residents almost every three days. While voting for the AKP on 1 November, I behaved not as a worker but as a person who bought a house from TOKI with a 15 year mortgage.” (Evrensel Daily, 16 November 2015)

The writer of the letter – entitled *Why did I Vote for the AKP?* – explains very well how these housing developments of the TOKI affect his life deeply and bind him to the AKP. Like most of his neighbours, the writer has to pay a long-term loan to own the apartment he lives in (and not to lose his savings). Although he has many criticism of the policy of the AKP, and writes this letter to a leftist newspaper, he frankly expresses the frictions between the leftist and rightist political traditions. However, he cannot escape from his anxiety for the future when it comes to the elections. His decision not to vote for any party in the June elections indicates that he is tending toward leaving his rightist background behind, but, he cannot see any other alternative providing a way for him to get rid of his anxiety for his future. In this context, his developing class consciousness cannot help him to find and support a political party in coherence with his thoughts. Most importantly, he explains to what extent the AKP uses TOKI as a loyalty generator. According to him, TOKI represents the political interests of the AKP, because it is the authority having a direct impact in the living spaces of people and uses its power to persuade them face to face about their political choices.

Neighbourhood			AKP	CHP	HDP	MHP	PARTICIPATION RATE
İstasyon Mahallesi – Bezirganbahçe Konutları	İstanbul	7 Jun	7,682	5,955	2,808	2,761	86.39
		1 Nov	10,436	6,509	2,471	2,476	87.61
Kayabaşı Mahallesi – Kayaşehir Konutları	İstanbul	7 Jun	18,840	3,675	2,069	2,812	88.45
		1 Nov	23,168	4,117	1,643	3,039	90.47
Halkalı Merkez Mh.	İstanbul	7 Jun	13,167	12,444	5,033	7,418	85.60
		1 Nov	18,424	14,502	4,336	6,126	87.28
Esenler Oruçreis Mh.	İstanbul	7 Jun	13,241	3,317	3,715	2,321	87.90
		1 Nov	17,122	3,517	3,196	1,700	90.13
Tuzla – Aydınli	İstanbul	7 Jun	11,425	6,335	4,844	2,368	88.17
		1 Nov	14,893	7,494	2,135	2,135	89.89
Altınevler Mh. Yatıkmusluk	Ankara	7 Jun	1,107	465	103	509	87.90
		1 Nov	1,520	605	79	519	88.58
Gürselpaşa Mah.	Adana	7 Jun	5,160	2,913	3,157	2,689	84.88
		1 Nov	6,789	3,542	2,702	2,322	85.52
Uzundere Cennetçeşme Mh.	İzmir	7 Jun	742	325	712	246	86.51
		1 Nov	892	353	613	204	87.53
Adnan Menderes Mh.	Van	7 Jun	1,689	53	1,373	426	86.51
		1 Nov	2,209	88	1,076	126	75.91

Table 3: Election results in 2015

Source: YSK 2015

The AKP used the possibility of political and economic instability as the focal point of its electoral campaign before the elections in November 2015. Not least it argued that the political and economic instability had been the result of a coalition government. This fact explains why the AKP leadership was reluctant to form any coalition government after the elections in June 2015. Table 2 compares the results of two recent elections in various places, including vast housing developments of TOKI which targeted mostly the lower class. The figures show the electoral regions inclusive of the housing developments of TOKI. There are two main differences between the two elections, as the table shows: first, it seems the participation in the elections slightly increased in these areas, except in the Adnan Menderes neighborhood in Van, hosting a large community of people who lost their houses in the earthquake in 2011, and relocated in the housing developments built by the TOKI. Regarding most of the families living here, it seems the decrease in participation is a protest to all parties, probably because of the rising violence related to the Kurdish problem. The second and the most important difference is that while the votes of two biggest parties, the AKP and the CHP, increased in the second elections, the remaining two lost votes. The only exception to this change is Kayasehir Konutlari, where the votes of the MHP also increased.

6. Conclusion

I demonstrated how the AKP's housing policy makes those families, who buy houses with long-term loans, dependent and vulnerable to the fluctuations in the political and economic sphere. This dependency and vulnerability are reflected in the AKP's political discourse as an explicit and threatening message: "If I don't exist, there is no economic stability for the nation, and no future for you." This message has been very well summarised by Burhan Kuzu, one of the well-known figures of the AKP, right after the elections in June 2015. He tweeted: "The elections are over, the nation made a decision. I said that this is a vote for either chaos or stability, the nation chose the chaos. Good luck with it" (Burhan Kuzu on Twitter, 7 June 2015). This threat echoed fairly well in the society which had a troubled history and several damaged democratic experience under

the shadow of repetitive *coup d'états* and throwbacks in the development of a civic life and autonomous spaces for political and social life. Thus, the AKP has been able to create a middle-class ideology bounding its welfare to the governing party. During the last 14 years, this middle-class ideology replaced even the religious networks, which protected large religious crowds not only from the oppressive secularism of the modern Turkey, but also from the previous global economic crises (Cavdar 2016a). The loyalty to those stable hubs – religious communities, local networks, etc. – within relatively symmetrical interdependencies has been translated to an asymmetric dependency to the AKP, along with the increasing administrative power of the party in the state institutions.

- 1 In terms of how urban networks work to stop or at least to delay urban transformation projects, the best example is Sariyer Mahalle Dernekleri Platformu (Neighborhood Associations Platform of Sariyer). Since the gecekondu votes have a larger share in the Sariyer district, they impacted the local elections and caused the AKP to lose the local elections to the CHP, the main opposition party (Hamsici 2015). However with its limited authority on urban plans, the local municipality seems capable only of delaying the implementation of the urban transformation projects aimed at the gecekondu areas of the district. The neighbourhoods, on the other hand, work on a scheme to renovate their living spaces by themselves through a cooperative, instead of through the TOKI. The main aim of this new plan is to keep the neighbours together, who have a common past since the establishment of neighbourhoods starting in the 1960s (Sariyer Posta 2013). The Gulsuyu, Gulensu and Basibuyuk neighbourhoods of the Maltepe district had a similar experience. The resistance to the transformation projects made a big impact on the local elections, and the municipality passed to the CHP. Local neighbourhoods and the Maltepe Municipality made their transformation project after the negotiation went through in 2015-2016. However, the Metropolitan Municipality rejected this plan and ordered a new one from its planners in collaboration with the TOKI (Cavdar 2016b; for the prior process in these neighborhoods see Karaman 2012; Kuyucu/Ozlem, 2010).
- 2 Even the official names show the hypothetical division among different citizen groups: “Housing projects for the poor”, “Housing projects for lower income groups”, “Housing projects for lower-middle income groups”, “Urban renovation, gecekondu transformation projects”, “Housing projects for organised demand” (which means cooperatives, with the smallest share in all projects), “Housing projects for villages”, “Income-share projects” (for middle and higher classes, TOKI provides land and sub-constructors develop the projects), “Housing projects for the victims of disasters”.
- 3 All following quotes are from field research I conducted together with Hale Akay in May-June 2014 in Istanbul. We undertook this research in the context of a project

entitled “Human Security launched by the Helsinki Citizens Assembly. For this research, we carried out 25 in-depth interviews in neighbouring gated areas of Bahcesehir and newly boomed post-gecekondur neighbourhoods of Esenyurt. The aim of the research was to understand whether physical approximation among the people coming from contesting ideological, ethnic and economic backgrounds increases the feeling of insecurity, especially in conflictual periods, and what happens if most of the residents doesn't have any common past in the living space they share. For the report of this field research see (Akay 2015)

- 4 Here is an example of how this system works when it comes to private investment. “Ağaoğlu'ndan küfürlü baskın”, Cumhuriyet Daily Newspaper, 16 April 2015. Ali Ağaoğlu is one of the biggest investors in gated community business. According to the news report, he terrorised a gated community because some of the residents organised to change the gated community management. After a while, there were some rumours that Ali Ağaoğlu paid back the amount of money the ‘dissident’ residents’ had spent to buy their houses in this gated community and evacuated their houses not to cause another resistance against the gated community management.

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ABSTRACT Im Abstand von nur fünf Monaten wurden in der Türkei im Jahr 2015 zwei allgemeine Wahlen abgehalten. Das zentrale Wahlversprechen der AKP, die seit 2002 die türkische Regierung stellt, bestand in der Sicherung wirtschaftlicher Stabilität. In diesem Artikel zeige ich, durch welche Maßnahmen die Wohnungspolitik der AKP die Abhängigkeit unterer Klassen vom Finanzsystem und der Regierungspartei stärkt. Ich argumentiere, dass die TOKI (Staatliche Wohnungsbaubehörde) durch ihren Einfluss in der Wohnungspolitik als Loyalität generierende Kraft für die AKP fungiert.

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