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Mamak - Strategies relating to Growth and Slums, Housing Issues and Cost of Living

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MAMAK - STRATEGIES RELATING TO GROWTH AND SLUMS, HOUSING ISSUES AND COST OF LIVING
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Abstract
Mamak is a metropolitan District in the Province of Ankara, Turkey and the 2010 Census reports a population of 549,585 and covers an area of 478km². Since the 1920s, migrants left the agricultural sector and settled in the urban areas of Mamak in search of employment and a better life. However, there was inadequate employment opportunities and the migrants experienced extreme poverty, (defined using the World Bank’s Europe regional poverty lines of 2.5 and 5 USD PPP) and squatted on both public and private land that was referred to as the slums. The slums in Mamak’s urban areas were overcrowded and structurally unsafe with poor water and sanitation infrastructure. The economy was in a poor state as businesses were reluctant to trade and invest in Mamak due to the slums occupying prime urban land and the government was not receiving revenue through rates to reinvest into the community.

Given the poor state of the economy in Ankara, the health issues arising out of the appalling conditions in the slums and the absolute poverty the squatters were experiencing, the Turkish Government worked with the World Bank and the Social Assistance and Solidarity Fund on a program to alleviate poverty and provide a better life for the slum dwellers in Mamak (Sener 2010 p56).

A pilot project called the Squatter Improvement Program (SIP) is proposed to demonstrate strategies that can assist to alleviate the existing problems caused by growth and slums in Mamak. The implementation of this program will reduce the percentage of the community experiencing absolute poverty and will have an indirect approach to creating employment and improving the life of the squatter.

1. BACKGROUND AND PROBLEM STATEMENT
Growth & Slums
To reduce the slums in urban Mamak governments gave incentives to developers to regenerate the urban areas (Ozlem 2008). The regeneration process contributed to economic growth and the government embraced neoliberalism by deregulating its controls on development (Somali 2013) and supported economic liberation, free trade and allowed the private sector to take on a more active role in the economy. Whilst regeneration and neoliberalism was taking place, the squatters:
• were denied a participatory approach to the regeneration that took place and they felt alienated from the community as well as disadvantaged as they did not have education or training to assist them find work and benefit from the changes in the economy.
• cost of living increased as with the better businesses in the area came an increase in basic food items and rents and further increased the level of poverty amongst the squatters.

Fig:1 squatter accommodation in Mamak, 2008 The shelters were structurally unsafe with poor infrastructure.
Source:worldbank.com
2. WORLD BANK AND GOVERNMENT ASSISTED RESPONSE

The proposal for the response is to address the issues that are keeping the squatters in poverty.

PROJECT DESCRIPTION

2.1 GOAL
The goal is to improve the quality of life for the squatters living in the Mamak District.

2.2 OUTCOME
Sustainable improvements in the social and physical environment the squatters live in by providing them with tools to enable them to be economically self-reliant.

2.3 OUTPUT
Output from the planning phase will be a Squatter Improvement Plan developed through a participatory approach.

Outputs from the implementation phase will be determined through the planning phase, and will include education and training, reconstructed shelters, infrastructure and public facilities.

An indirect output of the project will be to generate urgently needed employment opportunities for the squatters and vocational training and education facilities.

2.4 PROJECT IMPLEMENTATION AND PLANNED ACTIVITIES
The World Bank in conjunction with the government funded Social Assistance and Solidarity Fund (SASF) proposes to pilot the Squatter Improvement Plan. The primary goal of this proposed project is to improve the quality of life of the squatters in Mamak through three major strategies.

The proposed strategies to alleviate the problems caused by Growth and Slums in Mamak are:

- A solution to alleviate absolute poverty.
- Improve the structural conditions of the shelters and facilitate developments by reducing the size of the slums in the urban area of Mamak as well as improving the infrastructure in the slums.
- Incentives, educational programs and assistance to allow the migrants who migrated from the rural areas to return with strategies to equip them to be economically sustainable.

2.4.1 Planning Phase
The World Bank, the SASF, Mamak Squatter Community Leaders Group and leaders of the Squatter Improvement Program will work on a social capital, participatory program to address the strategies identified in the program. The World Bank has evidence to suggest that the participatory approach leads to better long lasting outcomes (World Bank 2014). The squatter improvement program will be community led, with support from technical experts, as identified below. Squatter leaders will identify the priorities of the community, based on what will have the most sustained impact on quality of life.

2.4.2 Implementation Phase
Immediate Approach: a Rapid Response Team will work for a resolute to alleviate absolute poverty which is experienced by 6% in the Mamak District (Sener 2010). The Rapid Response Team will provide an aid package that would be speedily distributed to the poor and will consist of school attendance packs, pharmaceuticals, medical supplies, food and heating support (Sener 2010 p56). The SASF will be the implementing agency and will work in consultation with the Mamak District community leaders. The participants involved in the Planning Phase have identified that education is essential to break the poverty trap the squatters are in and have encouraged school attendance packs for young children as per photo attached. The other items in the aid package are to provide speedy assistance to the squatters caught in extreme poverty.
Conditional Cash Transfers (CCT) (Sener p59) will be implemented to provide loans for members in the community to set up small businesses to enable them to be economically sustainable. The benefit of the CCT enables the squatter community to start up a business and start working immediately in an area of interest to them. Businesses such as a market stall (as per photo attached), hairdressers do not have much start-up cost and can provide the squatter with immediate work and livelihood.

Grants will be available for local initiatives such as a market place, vocational education and training centre and other public facilities that have been identified. These grants will be good to create a community life where the community can meet in the market place and other public facilities and help create a ‘place’ for them.

Given the unsafe housing structures and unhygienic conditions in the slums, the Mamak District Community Leaders will work with technical experts from the World Bank and the SASF to provide affordable housing. The consultative group will determine which housing structures can be improved on to make them safe structures with adequate ventilation and water and sewerage infrastructure. After a consultation process, some areas in the slums would need to be demolished for mixed use developments to provide housing that will generate rates for the local government and businesses to provide jobs for the community. This process is to facilitate trade and economic growth to Mamak. This will also lead to improved infrastructure and reduce overcrowding which in turn will attract more business into the community and more employment.

The squatters in the Mamak District were largely migrants from rural areas who moved into the urban district of Mamak in search of work and a better standard of living. A scheme to provide farming incentives, education and programs on assistance would encourage the migrants to return to their farms and with equipping them with education and financial assistance they could create an economically sustainable life back on the farms. This will assist with reducing the over-crowding in the urban areas and would facilitate economic growth as local farming produce could be bought in the local markets.

Education on soil conditions, seeds and grains (as per photo) will assist the squatters return to the farms and remove them from the poverty they are experiencing.
2.4.3 Required Staff

A Squatter Improvement Division will be setup within the District of Mamak to be responsible for developing and implementing the identified strategies. Support staff may be recruited in urban planning, water and sanitation, economic development and community development.

3.4.4 Time Schedule

The initial survey period for the World Bank and consultative group to assess the situation in the Mamak District would take approximately 3 months. The period would include liaising with the Turkish Government on contractual loan agreements for the squatter community.

The project starts at 24/07/2008, And the overall project is expected to be completed within an 18-month period

3. BUDGET

In 2001, the World Bank approved a USD500 million loan for Turkey for a Social Risk Mitigation Project, similar to the project discussed above, for supplementing the bank’s ongoing economic programs in the Country (Sener 2010 p 46).

The following table shows the increase in funds provided from the World Bank to the Social Assistance and Solidarity Fund. The substantial increase in funds shows a commitment the World Bank has to alleviating poverty.

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>USD 2,353</td>
</tr>
<tr>
<td>2010</td>
<td>USD 66,617</td>
</tr>
</tbody>
</table>

4. EVALUATION

The World Bank’s statistics show that there has been a consistent reduction in poverty in Turkey, including Mamak since the 2000s (World Bank 2014). Between 2002 and 2011 extreme poverty fell from 13% to 5% and moderate poverty halved from 44% to 22% (World Bank 2014).

Trade, the labour markets, demographics and pensions have played a critical role in the process of reducing poverty (World Bank 2014).

The World Bank has used the SMART concept in the role-out of the Squatter Improvement Plan. The SIP had a specific goal which was to alleviate poverty for the squatters. It set a time scale to achieve its goal and the scale encompassed short term and long term goals to provide immediate assistance as well as long term sustainable goals, this made the concept achievable as it was realistic with the available funds to enable the SIP to be implemented in a timely manner.
From this perspective, Mamak is a place where a low level cost of living is on offer and attracts the migrants. Supportively, Table 1 shows that the population in Mamak has dramatically increased in recent years. On top of this, higher unemployment rate inherent in low cost of living places with unregistered economy has been also recorded in Mamak and acknowledged as a main issue to be solved. With this consideration, the analysis for Mamak focussed on how to measure the cost of living so to follow it in upgrading the living standards and bringing out the needs of people. However, this was unable due to the measurement methods are not applicable in the district where economy is not registered. For example, a measurement method for cost of living such as customer price index together with purchasing power parity cannot be accurate in Mamak. To do so, it requires a solid endeavour to register the economy. One could acknowledge that it usually starts with registering employment. Such step triggers one another over registering the whole economy. Once it has established, it could be expected to find out the concrete figures of the cost of living and the gaps of spends in reaching an optimal living standard.

Table 1: Population Figures

<table>
<thead>
<tr>
<th>Years</th>
<th>Population (*1000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>407</td>
</tr>
<tr>
<td>2005</td>
<td>440</td>
</tr>
<tr>
<td>2011</td>
<td>520</td>
</tr>
<tr>
<td>2013</td>
<td>532</td>
</tr>
</tbody>
</table>

*Turkish Statistics of office

In light of these findings, this study hereby aims to advise how to establish registered economy in the district and to bring out the impacts on the cost of living issue. In doing so, the essay is structured into four parts starting with beneficiaries and impacts and ending with outcome.

**BENEFICIARIES AND IMPACTS**

Given the fact that a registered economy is obviously a mutual gain for both people and governments, the beneficiaries of this solution at first sight are the people of Mamak and Mamak Municipality. Indirectly, it may affect other people in Ankara and federal government together with national and local level NGOs.

Once again, it is worth to note that the main issue in Mamak in terms of cost of living is unregistered economy. Due to this, no tax amount is tracked in any economical activity and eventually it illustrates a pseudo cost of living at first look. However, the people are far behind to afford proper food, education, health and similar essentials. They even cannot bear basic maintenance budget. Reed (1946) explains that the basic maintenance budget means that affording more than a minimum of subsistence level but less than the health and decency standard which the skilled worker may hope to attain. With this consideration, the whole idea here is to come up with a road map to register the economy in having positive impacts.

As to the impacts, it is explicitly associated with benefits of the registered economy. The primary implication of the impacts could be a boost in the amount of tax revenue and this may lead to the increased infrastructure investments where road upgrades, housing and hospitals are urgent needs.

As has been stated earlier, the first step to do is to register employment in Mamak. For this, a budget of EuropeAID could be utilised to launch public awareness campaign in attracting people over benefits of registered employment (http://ec.europa.eu/index_en.htm).
OBJECTIVES

The main approach here is to see people of Mamak with higher standards of living at a reasonable level of cost of living. Considering the current state, this seems to be very realistic and achievable if the problem detected could be attended thoroughly.

Apart from this general objective, many other objectives are basically on the list. These are;
- Registering local economy
- Registering employment
- Increasing utilization of insurance through the registered employment
- Rise on amount of the collect tax revenue
- Each access to education by increased number of schools
- Upgrading existing health centres and increasing the number of the centres.
- More investment in infrastructure

One may easily understand that the above-mentioned objectives are the outcomes of the registered economy. This study is actually proving policy of registered economy in gaining the end result or objective. Once it happens, people are to be expected to afford the cost of living not only in Mamak but also in Ankara.

METHODOLOGY

The achievement of the end result relies on several approaches. Each approach given below constitutes a milestone and therefore timely management is essential. For instance, utilization of a fund should be done before activities associated with it starts. In general, it is believed that a S M A R T approach (S – specific, M – measurable, A – achievable, R – realistic, T - timely) is adopted.

Task 1 – Data collection
- As regard to the cost of living in general
- Price changes on essential needs of the people over the past years
- The number of informal employer

Task 2 - Utilization of EuropeAid funds
- Project Design for public to understand the benefits of registered employment

Task 3- Workshops with NGO’s, The Municipality, Local Government and the Politicians

Task 4- Conduct a case study with a selected number of families on cost of living following registered employment.

Task 5- Dissemination of the results

The tasks are the main steps for this solution to be effective in cost of living issue. Of the tasks, utilization of EuropeAid funds is the major one as it provides not only budget but also a logical framework for the activities included in the project. Additionally, it ensures accountability and transparency in all activities. For this reason, EuropeAID is simply preferred over the other available financial resources such as Federal Budget, Development Agencies and Local Governments. When this project is accomplished, there could be the stressed benefits of the economy.

Apart from this projection, there is another significant input that may result in a sound cooperation between the authorities such as local government, NGOs. So, the input within the methodology is to create a policy in this field and to attract the bodies to adopt it. Thus, it might be of great importance to contribute to living conditions of the people.

COST OF LIVING - CONCLUSION

In light of the final objective of the study, a road map using the tasks presented above is a gain. What the road map is that it actually indicates a workflow that commences with the information on the current state of the issue in Mamak while ends sharing the gained results with the similar districts. Beside the road map, technical assistance of European Union along
the way these tasks are implemented is another asset for this issue to be achievable.

At completion of the tasks in a proper manner, it is expected that cost of living will be a measurable issue so to know the underlying reasons. From this point, extra policies as to how to increase or to make it affordable could be produced. A timeframe of at least two years in short term is also considered for the accomplishment. More importantly, a sound policy on this issue is to be brought by.

In addition, the policy could play a key role in people to feel part of the community as they are registered with their earnings, employment and many more particulars. Consequently, a proper access to health, education and housing as well as food could be ensured. Thus, decrease in crimes, health issues could be observed.

**HOUSING ISSUE’S INTRODUCTION**

The metropolitan district of Mamak faces a serious problem in housing its inhabitants. The rapidly increasing population and the low attention, which is being given to the housing needs by the public and private sectors, are the main causes of the housing crisis in the district. All the stakeholders, who include the government, private developers, and the public settling in the urban centres, have failed in promoting property housing. The government does not seem to have proper policies that will guide the designs and construction of houses in different places within the area. Developers are not interested in venturing into housing projects due to what can be termed as poor regulation and weak policy frameworks by the government. The people migrating into Mamak are also responsible for the crisis because they establish unauthorized and unplanned informal settlements. The situation calls for immediate remedial measures, especially from the government agencies that are tasked with regulating urban development. Several recommendations can be made in the event that aid is availed to finance programs that are aimed at dealing with the problem.

- **Upgrading Of Informal Settlement**

The government of Turkey has attempted to legalize the informal settlements as a method of dealing with the problem. The approach was initially expected to give people a legitimate permission to develop the pieces of government-owned land. Construction permits were given to all Gecekondu and people were allowed to develop these areas under a well-outlined plan. Despite this attempt, the government has not been successful given that poorly constructed housing units have continued to grow. Upgrading of the already existing slum areas would be the most efficient approach to addressing the problem. The TOKI (Mass Housing Administration) model is famous in Turkey for its effectiveness in urban upgrading programs. TOKI is a public, not for profit entity that is tasked with upgrading urban settlements (Uzun, Çete & Palancıo˘g˘lu, 2010). The agency was funded by the national government through the ministry of finance and office of the prime minister.

Land is sourced from government, public institutions, and even private entities. One of the areas that TOKI has been successful is in the upgrading of unplanned areas that are risky for human settlement. TOKI identifies suitable slum areas for upgrading and then comes up with construction projects where house units are built followed by subsequent transferee of slum dwellers. Alternatively, people are moved to temporal areas as the areas they occupy in upgraded. The Erzincan-Çars Quarter upgrade project is a good example of upgrade projects where 170,304m2 of land, which was previously
FATIMA AHMAD SAAD ALGHAMDI

Mamak: Strategies relating to Growth and Slums, Housing Issues and Cost of Living

characterized by slums and gecekondus has been upgraded (Uzun, Çete & Palancıoglu, 2010). The figure below represents a photographic expression of the upgraded area. It is possible to tell that funding the upgrading programs can be useful in dealing with the problem in Mamak.

In the event that aid money is availed for the Mamak district, it would be important for the authorities to consider engaging public entities such as TOKI in upgrading the existing informal statements. The strategy will help in changing the situation without causing a public uproar given that the huge populations in Mamak may prove difficult to reduce. Collaboration between the local authorities, national government, and slum populations is critical in realizing this goal. The private sector may also be engaged constructively through contracts to encourage them to develop more interest in the slum upgrading projects.

• Policy Reforms

Since the onset of its rapid population growth, Turkey has had serious policy challenges touching on housing. The government has come up with several policies targeting the housing sector, but the rapid growth in population has rendered the policies obsolete (Porter & Shaw, 2013). Some of the policies that the national government has employed include the neoliberalization policy that came into action in the 1980s. After a few years, the policy became ineffective as population grew and wages dropped significantly, making it hard for people to buy houses. The second attempt came in the form of increased funding to the housing sector through the Mass Housing Administration (MHA) in 1984. The inclusion of the private developers in the housing programs by the Turkish government was an important policy-related move that boosted government attempts to provide houses to low income earners (Özdemir, 2011). Encouraging such policy reforms that encourage partnerships would be critical in supplementing any aid money targeting informal settlements in Mamak district. The approach has been successful despite the fact that it was not sustained for long.

The lack of strong policy backing of these efforts is blamed for the sustainability challenges. Recently, the Turkish government empowered the MHA by giving it a policy supported urban planning mandate. MHA has been able to construct over 286,000 housing units in collaboration with the private
developers (Porter & Shaw, 2013). More than 144,000 units have been provided for low and middle-income people. An effective policy formulation can be helpful in dealing with the current state of housing in Mamak district. Policy reforms should be structured to ensure that aid coming to housing programs is utilized in a way that targets the middle and low-income urban populations. Similarly, the policies should target issues of planning and design to address the issue of informal settlement structures, which are leading to the development of slums.

**Increasing Public and Private Investments**

There is minimal participation by the government and the private sector in housing projects in Mamak district. The lack of funds hinders many governments from engaging in such sectors. A poor investment environment also keeps the private sector away from the sector. The investment environment is poor in Mamak given that there are no effective policies regulating the housing sector. Studies show that the housing sector accounts for only 4% of the county’s GDP in terms of government investments (Yetgin & Natalija, 2007). Fixed capital investments are said to be 15-30%, which is low compared to other countries. The investment into the housing sector, not only in Mamak, but also in the entire nation is low. A comparison of the same with the total demand reveals huge gaps, making it important to commit all the amounts that come in the form of aid into housing. The housing demand in Turkey has always been high compared to the supply, a fact that is attributed to low participation of the government and private sectors (Turk & Altes, 2010). Poor planning, ineffective policies, and poor regulations are cited as some of the major forces behind the low interest, especially by the private sector. The table below illustrates the huge gaps between housing demand and supply in the country, which is the case for Mamak district.

Financial aid should be channelled into the housing sector of Mamak. Finances should also target the private players to encourage them to collaborate with the government in trying to improve the situation. For instance, construction contracts, which are funded by aid money, should be given to private companies; the approach is effective in encouraging both the public and private sectors’ participation in handling the housing issues in Mamak district. The government alone cannot bridge the gap without the participation of the private sector.

**Planning**

Despite the fact that aid funds may be channelled to both the public and private

![Fig 2: Housing demand vs. supply in urban centres in Turkey.](image-url)
sectors for urban slum upgrades in Mamak district, the intended results cannot be realized without proper planning. The statutory planning system of Turkey was established to facilitate the process of land use through planning and development (Korthals, 2002). It is important to engage the various government authorities in the planning process since land misuse has been one of the factors, which have been linked to the huge rise or increase in informal settlements even in developed countries like the Netherlands. Some money can be set aside for developing robust master plans for the urban areas of Mamak. Giving the locals authorities, the capacity to develop similar comprehensive urban plans is also a sure way of ensuring that any money that is set aside for any program is utilized effectively. Poor master plans may lead to the wastage of funds.

**HOUSING ISSUES - CONCLUSION**

In conclusion, the authorities of Mamak should ensure that there is a good public policy, which is geared towards effective regulation of urban settlements. Reliable policies will help in dealing with the current scenario, and at the same time, stop the development of informal settlements. Complementing the aid funds with additional funding from the government and private sectors is also important in increasing the pace of development of formal settlements. Given the high influx of people into Mamak district, it may not be possible to adders the issue of informal settlements by discouraging rural-urban migration. Upgrading the existing informal settlements may be the only solution to the problem, making it imperative for the government to direct significant amounts of aid money to upgrading. The efforts should be accompanied by reliable planning strategies to make the upgrade process sustainable.

A Holistic Analysis with an overview of Growth and Slums, Housing and Cost of Living in the District of Mamak, Ankara, Turkey

**INTRODUCTION**

The previous Section of this paper provided an analysis of three topics in the chosen area of Mamak, Ankara, Turkey. The topic on Growth and Slums in Mamak discussed the growth in population from the 1920s with Ankara becoming the Capital of Turkey and as a result began the incessant influx of poverty-stricken migrants who were leaving the agricultural industry in search for employment and a better standard of living in the urban areas (Somali 2013). As the migrants settled in the urban areas and contributed to the increase in population this in turn put stress on the supply of housing in Mamak. As there was insufficient affordable housing the migrants squatted on public and private land and modified and built structures and took up residence. These structures were called the gecekondus, the slums and the rate of population growth in these areas were steady and constant which created concerns to the municipality and higher levels of government as well as concerns to the residents who were not part of the gecekondus settlers (Ozlem 2008). The concerns the government had was that this land was not producing economic growth as well as that these areas were a detriment to the community and there were concerns of crime from the squatters.

The topic on Housing did an analysis on the two types of housing in Mamak. It discusses Informal Housing created by the squatters in the gecekondus and the inadequate supply of affordable housing and the urban transformation that took place. The topic also discusses formal housing which encompasses all the other housing types, namely apartments
and single storey buildings. The governments and authorities in Mamak brought out numerous initiatives to encourage developers to commence projects in Mamak and invest in the areas. Whilst there was a large urban area occupied by the gecekondus there were also numerous projects by developers who created developments to bring in the middle and upper middle class. However, amongst the middle and upper middle class that lived in Mamak there were concerns about their material and personal safety and this led to the creation of gated communities in Mamak, Ankara. The gated communities provided the middle and upper middle class with a sense of security as well as provided a segregation from the gecekondus areas.

The topic on the Cost of Living provides the final analyses of the group and a discussion on the difficulties to measure the Cost of Living is analysed. If living cost is a measure of cost of living, that being the purchase of necessities like food, rent and transport then this becomes a difficult measure as the squatters did not have formal income and so it is difficult to measure. The squatters in the gecekondus experience absolute poverty. Most of the squatters obtain a source of income from an informal and irregular means and hence difficult to measure. As the squatters did not pay rent if the cost of living for Mamak was measured to include the cost of rents, then the results would show a higher cost of living, but if it excluded rents then the cost of living is shown as lower. If cost of living is measured to include a standard of essential expenses such as food, housing, transport, clothing and household expenses, health and hygiene then because the gecekondus dwellers do not pay for housing it does not provide an accurate estimate to measure the cost of living and hence cannot be assessed. There are also components that make up cost of living that are not a factor or a cost that the squatters incur such as transport, as reports show they prefer to walk and clothing and household expenses are kept to a low which is below acceptable standards (Camur 2010). The cost of living in Mamak would have increased with the upper classes in the community as they had disposable income and there were commercial businesses that investors developed to generate business from the upper classes and increase their cost of living.

As we tie these three topics together, Growth and Slums, Housing and Cost of Living there is an inter-relating connection that laces these three topics together. It’s the growth in population by poor migrants that led to the urbanisation transformation and housing concerns in the Mamak area and the extreme poverty which is not measureable by the cost of living. Cost of living is measured at the nation’s level but not at a breakdown at each city’s level.

To follow is a holistic analysis on Growth and Slums, Housing and Cost of Living in Mamak Ankara spanning a period from the early 1920s to recent times.

**HOLISTIC ANALYSIS**

**Migration and Urbanisation**

As has been mentioned in the previous Section, from 1923 when Ankara became the Capital of Turkey there commenced a high migration flow into the urban areas as there had been a reduction in the requirement of labour with the new use of machinery in the agricultural sector. The poorest of migrants moved into the city centres of Mamak in search of employment and livelihood and this created an urban transformation. Mamak did not have adequate affordable housing for the immigrants so as a desperate measure the immigrants
occupied private and public land and created make-do shelters to house them. This ongoing development became the slums in the urban areas and the Turks referred to these slums as the gecekondus (Ozlem 2008). This created the commencement of the urbanisation movement or urban renewal and the regeneration process in Mamak, Ankara.

As the gecekondus were situated on urban land in the city centres this discouraged developers investing in the urban areas and hence it did not bring in economic growth or capital inflow. To overcome this situation the government and authorities had various initiatives to encourage developers to reclaim the gecekondus settlements. Various arrangements were made between developers and squatters such as adequate housing for the squatter was provided in the peri urban in return for the gecekondus (Ozlem 2008). As developers started to rebuild on the gecekondus it brought in the middle and upper middle class into the urban centres. This provided revenue for the municipalities through Rates and Rents and the middle and upper middle class had disposable income to purchase consumables. This led to activity in the economy and enticed the government to offer greater incentives to encourage developers to embark on greater projects in the gecekondus and to bring in capital inflow into the economy (Ozlem 2008).

It could be assumed that this urbanisation process led to an increase in the cost-of-living. The reason for this assumption is because there is no documented statistics on this information. It could be assumed that “cost of living framework measures changes over time in the amount that consumers need to spend to reach a certain ‘utility level’ or standard of living. (BLS). However, the squatters were largely not affected by the rise in the cost of living as their purchase of consumables were to be bare minimum and for absolute necessities and they simply did not have the spending power. This is also assumed as the squatters predominantly worked in informal and irregular employment and often their earnings were not formal.

As the transformation took place from the gecekondus to housing for the middle and upper middles class there was a choice of housing options offered and there was a move away from the informal housing of the gecekondus to a more formal housing structure that attracted rents and rates and the Mamak economy benefited from this change.

The gentrification that took place brought in new developments with more housing options including the rise of the gated community. Whilst developments took place there were still squatters living in the gecekondus so developers built gated communities to screen off and keep out the squatters and the poorer people in the community (Somali 2013). The middle and upper middle class were attracted to this type of community as it provided them with security and a screening from the rest of the community.

By the 1980s more than half the population of Ankara was formed by people who were born in other cities. Also, in the 1980s 75% of the urban population lived in gecekondus (Dayioglu 2006).Home ownership and income distribution

The population of the Mamak District in the Province of Ankara.

<table>
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</tr>
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<tbody>
<tr>
<td>Mamak</td>
<td>District</td>
<td>532,873</td>
<td>549,585</td>
<td>558,223</td>
<td>559,597</td>
<td>568,396</td>
</tr>
</tbody>
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Source: City Population: http://www.citypopulation.de/
Home ownership in Mamak is shared by the well to do community who can afford to pay for and own their home and it is also shared by the very poor who live in the gecekondus and do not pay rent and hence own the home they occupy. In Ankara it is estimated that 50% of the population live in the gecekondus compared to 27% of Turkey’s overall urban population (Dayioglu et al). Hence with the high proportion of ‘home ownership’ amongst the gecekondus it means that the government is unable to acquire rates or rents from this group and this also makes it difficult to assess the cost of living. Housing cost is a component of cost of living but because the squatters fall under the ‘home ownership’ heading it provides an inaccurate measure for cost of living. Some households with low cash-benefits become homeowners and thus better off from a statistical point of view. The rather high home ownership amongst the bottom 20% gives an inaccurate measure in the cost of living.

1990s Urban Transformation Project

Poyraz (2011) discusses that in the 1990s a major housing project known as the Urban Transformation Project was drafted to take place in Ankara and was to include Mamak in the development. The project provided a variety in housing forms from single storey gecekondus, multi-storey apartment buildings, small and medium sized enterprises and functional public service buildings including schools and mosques. In the urban transformation project, the Greater Municipality of Ankara identified approximately 14,000 slums to be demolished as these structures were on the verge of collapse. This area was to be used to construct 50,000 houses on approximately 950 hectares. (Poyraz 2011). Even though the squatters had legal paperwork to this land, the Greater Municipality of Ankara, the Mamak Municipality, State Treasury and the State Railways also had a significant share and entitlement to this inner urban site. The construction of this project is estimated to house 200,000 residents. The site will have 500 commercial centres across Ankara, it will have a library, health clinics, facilities for the aged, parks and recreation open space, education facilities and a state hospital. This urban transformation project is expected to generate considerable economic growth to the region. It will also contribute to a higher standard of living and bring economic growth to the whole of Ankara. The project will be financed by the Greater Municipality of Ankara and the government expects to achieve a billion Turkish Lira revenue from the project (Poyraz 2011 p 75).

CONCLUSION

This paper was an analysis on the District of Mamak in Ankara, Turkey. Individual analyses were done on Growth and Slums, Housing and Cost of Living in the Mamak District. The holistic analysis on these three topics provided an insight in which the influx of immigrants from the rural agricultural sectors to the urban city centres and set up their make-do shelters on public and private land known in Turkey as the gecekondus. The renewal or regeneration of land that the gecekondus occupied provided a source of income to the municipality who then had an interest to accelerate the process of developments and offered incentives to developers. The developments led to an increase in the Housing stocks as well as provided a variety in the houses being built to cater for the middle as well as the upper middle class. With the provision of housing for the middle and upper middle class this led to commercial developments as the higher classes in society
had disposal income. This lead to an increase in the cost of living as housing was a factor that could be measured in the cost of living. The squatters were considered homeowners as they did not pay rent, and this made it difficult to assess the cost of living. Also, there were no statistics reported on this topic in the District of Mamak, the statistics refer to Turkey as a whole. Hence in the topic of Growth and Slums growth was viewed as economic growth to Mamak but also can include the growth in population and the consequences it had on Housing and the Cost of living.

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