

AN EVALUATION OF THE ROLE OF HOUSING COOPERATIVES IN
HOUSING PRODUCTION: A CASE STUDY OF ANKARA IN POST 1980 ERA

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ABSTRACT

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Housing cooperatives are the type of cooperatives that provides an alternative housing production model, particularly for low- and middle-income individuals. In Turkey, the development of housing cooperatives began with establishment of the first housing cooperative in 1934 in the Republican era. Regulatory framework that with the Cooperatives Law of 1969, followed by the Mass Housing Laws of 1981 and 1984, which witnessed a peak in the number of housing cooperatives and their contribution to housing production.

However, since the early 2000s, there has been a declining trend in the share of housing cooperatives, while Housing Development Administration of Turkey and private sector have gained prominence in the housing production sector. This study aims to examine the factors contributing to the decline that observed since 1980, financial and institutional transformations in the housing sector, and legislative changes.

To gain deeper insights, semi-structured interviews were conducted with housing cooperative managers in Ankara. The underlying assumption of this study is that housing cooperatives that serve as a robust alternative primarily catering to the needs

of low and middle-income groups. However, over the past four decades, these groups have faced various barriers preventing their accessibility and preference for housing cooperatives.

By conducting causal research and analyzing the outcomes of the semi-structured interviews, this study seeks to validate the assumption mentioned above and shed light on the underlying reasons for the declining share of housing cooperatives. Ultimately, the findings will be discussed in the concluding section to provide a comprehensive understanding of the topic.

Keywords: Housing Cooperatives, Housing Production, Cooperatives, Housing Policy



ÖZ

KONUT YAPI KOOPERATİFLERİNİN KONUT ÜRETİMİNDEKİ ROLÜNÜN DEĞERLENDİRİLMESİ: 1980 SONRASI ANKARA DENEYİMİ

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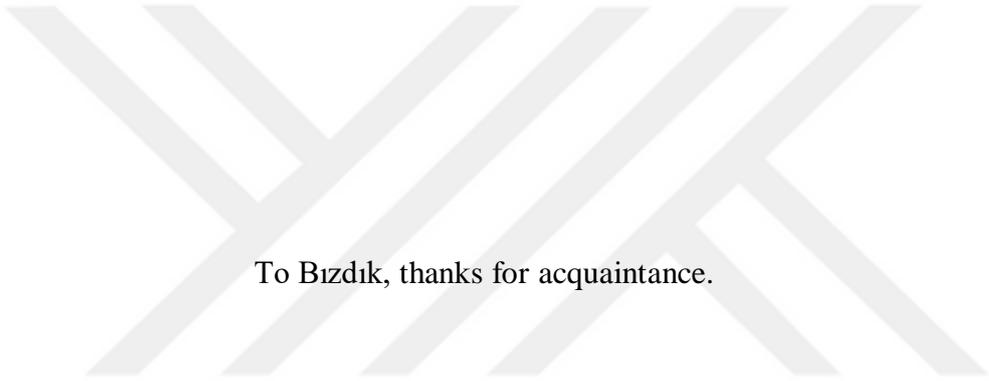
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Konut yapı kooperatifleri, özellikle düşük ve orta gelirli kişiler için alternatif bir konut üretim modeli sunmaktadır. Türkiye'de konut yapı kooperatiflerinin ortaya çıkışı 1934 tarihli olup, yasal çerçevesi 1969 yılında Kooperatifler Kanunu ile oluşmuş ve 1981 ve 1984 yıllarında çıkan Toplu Konut Kanunları ile birlikte konut kooperatiflerinin konut üretimine katkısı zirveye ulaşmıştır. Ancak 2000'li yılların başından itibaren konut kooperatiflerinin konut üretimindeki payı düzenli olarak düşmeye başlamıştır. Bu çalışma; alternatif bir model olarak ifade edilen konut kooperatiflerinin, konut üretimindeki payının azalmasındaki sebeplerin değerlendirilmesini amaçlamaktadır. Bu nedenle, gözlemlenen düşüşün sebeplerini analiz edebilmek adına 1980'den bu yana konut sektöründe yaşanan süreç ve mevzuattaki değişiklikler ile birlikte inceleyerek genel bir çerçevenin elde edilmesi amaçlanmaktadır. Ayrıca, elde edilen çıkarımları takiben, Ankara'daki konut kooperatifleri yöneticileriyle yapılan yarı yapılandırılmış görüşmelerle birlikte birincil elden karşılaşılan sorunların tespiti yapılarak, konut kooperatiflerinin etkinliği hakkında bütüncül bir değerlendirme yapılması amaçlanmaktadır. Bu çalışmanın temel varsayımı, konut kooperatiflerinin öncelikle düşük ve orta gelirli grupların ihtiyaçlarını karşılamak için güçlü bir alternatif olduğu, ancak son kırk

yılda, bu gruplar tarafından erişilebilirliğinin sağlanamadığı üzerindedir. Bu varsayımın doğruluğunu tartışabilmek ve bu nedenleri ortaya koyabilmek adına, nedensellik araştırması ve yarı yapılandırılmış görüşmeler sonucunda elde edilen bulgular sonuç bölümünde değerlendirilecektir.

Anahtar Kelimeler: Konut Kooperatifleri, Dar Gelirliler, Konut Sorunu, Kooperatifçilik, Konut Politikaları





To Bızdık, thanks for acquaintance.

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LIST OF ABBREVIATIONS

HDA: Housing Development Administration

ICA: International Cooperative Alliance

ILO: International Labour Organization

TOBB: Turkish Union of Chambers and Exchange Commodities

TURKSTAT: Turkish Statistical Institute



CHAPTER 1

INTRODUCTION

The ability of low- and middle-income groups to own a house seems to be a situation that cannot be realized most of the time in the current system. Economic, social, and political factors that vary depending on the country and time significantly affect the inequality/imbalance of homeownership, which is an essential component of the overall situation frequently discussed in the literature under the title of the housing problem and housing affordability (Emekçi, 2020; Manomano, 2016; Alkan et al., 2015). Housing cooperatives, which became widespread in Turkey in the 1980s as an alternative form of housing production, in terms of organization with mass housing policy, are seen as an important alternative for low and middle-income people to own a home through collaboration. However, since the early 1990s, it has been observed that housing cooperatives have receded into the background in terms of housing policy, share of housing production, and in literature that studies on this subject (Şengün, 2008; Karayalçın, 2010; Buğra, 1998).

Considering that housing problem may still be an issue for low and middle-income groups, and because of that examining reasons behind the decrease in the housing production of housing cooperatives is essential. This study aims to investigate the changes in housing cooperatives' production in Turkey from the 1980s to the present and the effects of these changes on housing cooperatives. Taking into account the transformations in Turkey's housing policies and changes in housing finance, the primary challenges faced by housing cooperatives and the current situation resulting from these challenges have been addressed. Through qualitative research methods, semi-structured interviews with housing cooperatives in Ankara and data analysis provided primary information for understanding current issues and challenges. Purpose of this study is to provide a comprehensive analysis of housing cooperatives in Turkey, offering valuable insights and suggestions for other researchers.

1.1 Background and Context

In recent years, high inflation conditions in Turkey have led to renewed discussions about housing accessibility (finding affordable rental and for-sale houses) and have placed the accessibility of housing for low- and middle-income people, who are disadvantaged in terms of purchasing power, at the forefront of this agenda. The fact that 8 million people applied for the 250,000-unit Housing Development Administration (HDA) social housing project, which was called as "the biggest social housing investment in the history of the Republic", also reflects the demand in this regard. This situation, combined with the adequacy of the number of housing production for low income group originating from the HDA and the private sector, has raised the question of whether there is an alternative form of housing production actor, especially for the low- and middle-income groups.

1.1.1 Assumptions and Approaches

This study is based on the assumption that housing cooperatives in Turkey have experienced a loss of power due to political preferences and changes in housing policies but have the potential to regain strength and become a significant alternative model. To explore this assumption, the research will approach housing cooperatives as an indispensable model for providing affordable housing solutions for low- and middle-income individuals.

There is some indicators suggesting that housing cooperatives' decline in Turkey, especially since early 2000's, is associated with shifting political preferences and government policies in favor of the HDA's involvement and rising of private sector's housing production (Koç, 2022; Uğurlu, 2013). Additionally, housing cooperatives have faced challenges due to the lack of clear legal frameworks, financial support, and government incentives, which have further contributed to their diminishing role (Günay, 2009; Şengün, 2017). However, some scholars argue that housing cooperatives can regain their prominence in addressing housing needs, especially for low- and middle-income individuals, by adapting to new financial models, revisiting

cooperative principles, and incorporating modern management practices (Güney, 2009; Karasu, 2005).

By focusing on housing cooperatives as an potentially alternative model for housing production, this study seeks to examine the factors that have contributed to their decline, as well as the possible strategies for reviving them as a significant actor in the Turkish housing market.

1.1.2 Housing Cooperatives as an Alternative Model

Housing cooperatives have a long history of being a successful alternative model for housing production in various countries, including Turkey (Tekeli, 2010; Alkan, 1998; Turan, 1992; Özkan, 2009). They can offer several advantages over traditional forms of housing provision, such as affordability, democratic financial system, and social cohesion among members (Koç, 2022; Alkan, 1998). Moreover, housing cooperatives can contribute to a more equitable distribution of resources and help reduce social and economic disparities in accessing affordable houses (ILO, 2013; ICA, 2015).

However, the potential of housing cooperatives to address the housing needs of low- and middle-income individuals in Turkey has not been fully realized due to a combination of factors, including political and policy shifts, financial constraints, and organizational challenges (Koç, 2022; Güney, 2009; Avaner & Hasanoğlu, 2020). Therefore, it is very important to reconsidering possible strategies for addressing suggestions for them as an effective solution to the housing problem for low- and middle-income groups in Turkey.

1.2 Literature Review

Whether housing cooperatives and their situation as more suitable option for low- and middle-income groups is the main focus for this literature review. Review will begin with examining the development of housing cooperatives, followed by a the factors that their decline since the early 1990s according to the literature. Finally, reviewing about potential strategies for housing cooperatives as an alternative model for the housing needs of low- and middle-income groups.

1.2.1 The Development of Housing Cooperatives and Their Role in Housing Provision

Housing cooperatives emerged as housing production actor in the late 19th century in response to the need for affordable housing solutions (Okan & Okan, 2013). They have since played an important role for encountering housing needs especially for low- and middle-income individuals to collectively own and manage residential properties (Birchall, 2001). Housing cooperatives have been successful in various countries, including Turkey, where they first emerged in the 1930s and expanded rapidly during the 1980s (Koç, 2022; Geray, 1992).

The cooperative model has several advantages in providing affordable housing, including democratic governance and less social gap among residents (Birchall, 2010; Alkan, 1998). Moreover, housing cooperatives can help to a more equitable distribution of resources to reduce social and economic disparities in accessing affordable houses (Marcus, 1991).

1.2.2 Decline of Housing Cooperatives' Housing Production Since the Early 1990s

Despite their initial success in addressing housing needs, housing cooperatives have faced numerous challenges since the early 1990s, causing them to recede into the background in terms of housing policy, share of housing production, and literature studies on this subject (Koç, 2022; Karayalçın, 2009; Alkan, 1998). Several factors have contributed to this decline, including shifting political preferences and government policies in favor of the private sector's involvement in housing production (Koç, 2022), as well as financial boundaries and lack of strict legal frameworks and government incentives (IMO, 1996).

1.2.3 Potential Strategies for Reviving Housing Cooperatives

Despite the challenges faced by housing cooperatives, some scholars argue that they can regain their prominence in addressing housing needs, especially for low- and

middle-income individuals, by adapting to new financial models, revisiting cooperative principles, and incorporating modern management practices (Birchall, 2001; Mülayim, 1995).

Moreover, fostering collaboration and partnerships between housing cooperatives, the public sector, and the private sector can help address the housing crisis by creating synergies and leveraging each stakeholder's unique strengths and resources (Albayrak, 1996; Karasu, 2005). By reestablishing housing cooperatives as an effective solution to the housing problem for disadvantaged groups, it is possible to create a more equitable and sustainable housing market in Turkey.

In summary, literature review shows the importance of housing cooperatives in providing affordable housing, factors that contributing to housing production decline since the early 1990s, and the potential strategies for reviving their role as an alternative model for addressing the housing needs of low- and middle-income individuals. By examining these issues, this study aims to contribute to the understanding of the current problems of housing cooperatives and discussing opportunities for revitalizing their effectiveness in meeting the housing needs of low- and middle-income groups in Turkey.

1.2.4 Research Questions and Objectives

Based on literature review, this study aims to trace the following research questions:

- 1) What factors have contributed to the decline of housing cooperatives in Turkey since the early 1990s?
- 2) Which potential strategies can be employed to housing cooperatives become an effective alternative model for addressing the housing needs of low- and middle-income individuals in Turkey?

To answer these research questions, the study aims to analyzing the following objectives:

- 1) To examine development of housing cooperatives in Turkey and their role to provide more suitable housing for low- and middle-income individuals.

- 2) To analyze the factors to the decline of housing cooperatives since the early 1990s.
- 3) To discuss potential strategies and best practices for to housing cooperatives become as an alternative model for addressing the housing needs of low- and middle-income groups in Turkey.
- 4) To provide recommendations for future researchers to strengthen the role of housing cooperatives in meeting the housing needs of low- and middle-income individuals.

1.3 Scope and Limitations

In the second part of the thesis, the emergence of cooperatives in the historical scene and its basic features will be focused on; The development of cooperatives and the principle features formed during this period will be examined as a structural alternative for the society in the production and consumption processes. Thus, it is desired to form an idea about the conditions under which the formation and development process of housing cooperatives in the world took place.

After mentioning the characteristics of the development process in the world, the third part will focus on the formation and development process of housing cooperatives in Turkey. For this, after focusing on the housing problem and the reasons for its formation in Turkey, it will be mentioned how the housing cooperatives contribute structurally in this process.

The fourth chapter focuses on the analysis of the effectiveness of housing cooperatives since 1980, focusing on the change in housing policies through the numerical change in housing production, and based on this, it is desired to reach the impressions about the changes in the financial support provided to the cooperatives and the land support. In this way, it is aimed to draw a general framework about the success and failure conditions of housing cooperatives in the period of 1980-2022.

The fifth chapter aims at the qualitative analysis of housing cooperatives in Ankara and their evaluation within the current framework. For this purpose, the findings that emerged as a result of semi-structured interviews with the managers of housing

cooperatives operating in Ankara are shared, and how these findings agree with the analyzes made in the fourth section is examined.

The sixth section is the section where the information that has been examined up to this section is evaluated together and the result is shared. It will be discussed in this section to what extent the housing cooperatives, which are thought to be an important alternative especially for the low and middle-income people with their structural features and housing production qualities, have achieved this feature between 1980-2022 in Turkey and what main problems they have within the framework of the findings. Further remarks for future research are also included in this section.

1.4 Significance and Scope of the Study

The significance of this study lies in its potential to deepen the comprehension of the problems faced by housing cooperatives in Ankara and the reasons behind their decreased share of housing production since the early 1990s. Through the development of housing cooperatives and their provision of affordable houses for low- and middle-income groups, this study aims to underscore the significance of housing cooperatives as an alternate model for addressing the housing requirements of these groups in Turkey. Additionally, the investigation aims to recognize feasible strategies and best practices for rejuvenating housing cooperatives, which could provide valuable insights for other researchers involved in housing policy and planning.

Given the importance of acquiring firsthand insights from those who have encountered the obstacles confronting housing cooperatives, this study strongly emphasizes its qualitative component, seeking to gather in-depth viewpoints from individuals directly involved in the sector. By consulting housing cooperative managers and members in Ankara, the research aims to acquire a more precise and nuanced understanding of the present issues and obstacles to success within the housing cooperative context.

This study covers the period from the 1980s to the present, with a focus on the modifications and challenges experienced by housing cooperatives in Turkey during this time. The investigation includes an analysis of the factors that have contributed to the decline of housing cooperatives, as well as feasible strategies for revitalizing their

effectiveness in meeting the housing needs of low- and middle-income individuals. The study employs both qualitative and quantitative research methods, including a review of the existing literature on housing cooperatives, an examination of relevant policy documents, and semi-structured interviews with housing cooperative managers in Ankara.

By exploring the intricacies and subtleties of the housing cooperative sector in Turkey, this study aims to provide a comprehensive and nuanced understanding of the present state of housing cooperatives and their potential for addressing the ongoing housing crisis in the country. The findings and recommendations of this study may ultimately contribute to the development of more effective and equitable housing policies and strategies for the benefit of all members of society.

1.5 Structure of the Thesis

This thesis is organized into six chapters, as follows:

Chapter 1: Introduction

This chapter introduces the topic, provides the background and context, outlines the assumptions and approaches, presents the literature review, explains the research methodology, discusses the scope and limitations, and describes the significance of the study.

Chapter 2: Theoretical and Historical Evaluation of Housing Cooperatives

This chapter defines cooperatives and their characteristics, presents the principles and importance of cooperatives, and provides an historical overview of the development of cooperatives and housing cooperatives, with a focus on their emergence in Turkey.

Chapter 3: Interpreting the Situation of Housing Cooperatives in Turkey from 1980 to Present

This chapter examines quantitative developments in housing cooperatives, discusses changes in housing policies, regulations, and finance, and summarizes the chapter's main findings.

Chapter 4: Summary of Interviews with Housing Cooperatives in Ankara

This chapter details the research design, time and frame selection, interviewee selection, and data generation process, including data collection methods and data analysis methods. The chapter also provides a summary of the interview results.

Chapter 5: Discussions of Findings

This chapter offers an interpretation of the results, presents the main themes on the problems faced by housing cooperatives, and discusses limitations and future research directions.

Chapter 6: Conclusion

The final chapter summarizes the research findings, highlights contributions to the field, discusses practical implications, and provides recommendations for future research.

Following the main chapters, the thesis includes a reference section and three appendices.

CHAPTER 2

THEORETICAL AND HISTORICAL EVALUATION OF HOUSING COOPERATIVES

2.1 Definitions and Characteristics of Cooperatives

Cooperatives which have a unique organizational structure utilized in various contexts to address diverse socio-economic needs. They provide numerous benefits to their members and contribute to the development of communities by fostering collaboration and collective efforts. In this section, first will be provided an overview of the definitions of cooperatives, followed by a discussion of their key characteristics, principles, and importance.

2.1.1 Definition of Cooperatives

Cooperatives serve various purposes due to differing circumstances in the countries they are located, possessing a flexible organizational structure adaptable to these contexts, which complicates providing a universal and precise definition (Helm, 1968: 3). Moreover, the diversity of cooperative objectives contributes to the consensus that cooperatives are tools for achieving specific goals rather than a shared objective (Karalar, 1975: 34). Consequently, it is essential to explore different definitions of cooperatives as a tool.

Considering its social significance, Prof. Alex F. Laidlaw explains cooperatives as follows: *"As a social and economic system, cooperatives are based on a set of thoughts and beliefs rather than a single concept or social concept. Among them, we can include the powerless coming together to gain a common power, sharing gains*

and losses equally, self-help, the gathering of people with common problems, the superiority of people over money, the pursuit of a society that does not exploit the individual, and perhaps the longing to reach Utopia" (Laidlaw, 1981: 64). Another definition emphasizes their general economic approach: *"A cooperative is a collective enterprise in which those who suffer from unequal distribution unite voluntarily to eliminate this harm and create balance in distribution"* (Bland, 1992: 54). These definitions suggest that mitigating the opportunity gap created by income inequality is among the cooperatives' aims.

Official definitions, both national and international, should also be mentioned. The International Cooperative Alliance (ICA), which represents and serves cooperatives worldwide, adopted the Cooperative Identity Document in 1995, defining a cooperative as *"An autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise."* (ICA, n.d.). In Turkey, Article 1 of the Cooperatives Law No. 1163 defines cooperatives as *"Organizations with variable partners and variable capital, established by real and public legal entities and private administrations, municipalities, societies, and associations in order to provide and protect them through suretyship."* (Cooperative Law (CL), 1969: A: 1).

Considering the various definitions and perspectives discussed earlier, cooperatives can be characterized as democratically organized communities based on the principles of equality and mutual support. They are established by individuals with similar social and economic backgrounds who voluntarily join forces to create collective power and mutualization to address their shared needs and aspirations. This definition emphasizes the core values that underpin cooperative organizations and provides a foundation for further examination. To enhance our understanding of the concept, the following sections will delve deeper into the fundamental principles, characteristics, and importance of cooperatives within different socio-economic contexts.

2.1.2 Principles of Cooperatives

In the study of cooperatives, it becomes evident that these organizations share a set of underlying principles and values that shape their operations and objectives. These principles form the backbone of cooperative identity and offer guidance on the ways cooperatives function, interact with their members, and contribute to their communities. By analyzing these foundational principles, we can gain a deeper understanding of the cooperative model and its inherent characteristics. The following sections will explore the essential principles of cooperatives and how they reflect the core values and objectives of these organizations.

The cooperative, which was founded by the "Pioneers from Rochdale" in 1844, whose emergence details will be explained in the following sections, constitutes the thought and source of today's cooperative principles at this point. Although 180 years have passed, the fact that these principles remain current without any major changes in their main structure gives the impression that these principles were inclusive, generalizable for various sectors and expressed in detail in the period when these principles were determined.

ICA, which has been the spokesperson for the promotion and development of the cooperatives affiliated to it and at international workshops since 1895, also took on the task of making decisions on the regulation of cooperative principles when deemed necessary. The titles of the 7 principles, which were first reorganized in 1937, in order to observe the change in the cooperative principles, in which small changes and interpretations were added in order to keep up with the conditions of the period 3 times in 1937, 1966 and 1995, are as follows:

- 1) Voluntary and Open Membership
- 2) Democratic Member Control
- 3) Giving Risturn (Refund)
- 4) Limited Interest on Capital
- 5) Development of Cooperative Education

6) Political and Religious Neutrality

7) Advance Sale

By 1966, the principles of "political and religious neutrality" and "cash sales" were removed from the main principles, and "cooperative cooperation" was adopted as a new principle (Turan, 1992, p.12). As the reason for these changes, it was stated in the congresses that the cooperatives were established by the low-income and should continue to appeal to them, and therefore one of the most important supporters should be the union and political parties, and the principle of political neutrality was criticized. The principle of political neutrality, which was no longer the main principle, continued to be included in the principles of free entry and democratic administration. On the other hand, the cash sale principle has been criticized and abolished because the cash purchase of products that exceed the initial income, such as housing, causes debt (Geray et al., 1990: 14-16).

In 1995, at the ICA's 100th Anniversary Convention, the principles of "Autonomy and Independence" and "Observing the Public Interest" were added, and the principles of "risturn" and "limited interest" were combined into the principle of "economic participation of members" and took their current form:

- 1) Voluntary and Open Membership
- 2) Democratic Member Control
- 3) Member Economic Participation
- 4) Autonomy and Independence
- 5) Education, Training, and Information
- 6) Cooperation among Cooperatives
- 7) Concern for Community

To briefly explain these principles:

Voluntary and open membership: It means that people with the same purpose and in a similar situation can become a cooperative partner and leave whenever they want,

as long as they want the responsibility of working together, regardless of religion, language or race. However, the entry and exit conditions to the cooperative can be limited with the conditions determined by the relevant cooperative.

Democratic Member Control: It is the principle that each of the cooperative partners has equal conditions and that each partner has the right to vote. In the decision-making and implementation processes, the partners supervise the project and each other's activities, bringing with it the element of more effective work and achieving results. Instead of a company or institution hierarchy, it is aimed to continue the production and consumption process on an economic basis in a democratic way. The opinion of a former ICA administrator on this situation best describes the situation in an ideal way: "There is no guarantee offered by democracy to be successful in economic life. But cooperatives constitute the only form of organization that has proven that economic democracy is possible." (Marcus, 1991:18).

Member Economic Participation: It is the principle that the members contribute fairly to the cooperative capital and control it democratically. Surplus, on the other hand, is reserved for distribution in proportion to the contribution of the members to the cooperative or to create resources for other/new activities approved by the partners in order to more ideally ensure equality. The surplus here arises from the increase in value with the project, and it is not subject to a transaction to make a profit through its use and distribution.

Autonomy and Independence: It is the principle that states that cooperatives should be organizations that are managed by their own members and financially manage their own capital. It is stated that even if other companies make agreements with governments or other organizations or increase their capital in this way, they must do so in a way that does not lose their independence in their management processes and control of financial management.

Education, Training and Information: This principle, which states that the cooperatives should aim to inform and raise awareness internally and externally, states that the cooperative should provide education and training for the development of the internally the members of the cooperative and effective process management, and

externally, it is necessary to raise awareness of the economic and social problems of the people and to seek solutions. It is aimed to enable them to reach cooperatives.

Cooperation among Cooperatives: This article which aims solidarity against monopolizing production and consumption companies (Alkan, 1998: 47), especially after the second world war, has updated the meaning of cooperation at the local and national level over time, and today, in parallel with globalizing companies, it aims to establish international cooperation, especially within the cooperatives themselves.

Concern for Community: Considering that cooperatives, which try to solve individual problems and needs in small groups and without profit, by collaborative method, have a structure that they try to establish by establishing international collaborations within various sectors, it is necessary to foresee what kind of impact the performances of this structure will have on the society. While this labor system is being created, it criticizes the situation and needs of the society and being in a sense of responsibility for these situations and needs.

The principles discussed above offer a comprehensive understanding of the essential characteristics that cooperatives should embody, regardless of their specific type or sector. These deep-rooted principles effectively capture the economic and social dimensions of cooperatives, providing valuable insights into the unique qualities that define cooperative organizations. As such, these principles serve as both a guide for existing cooperatives and a blueprint for new cooperatives to ensure their adherence to the core values that differentiate them from other organizational forms. In the following sections, we will delve further into the significance of cooperatives within the broader context of economic and social development, highlighting the importance of these principles in shaping the impact of cooperatives on individuals and communities.

2.1.3 Importance of Cooperatives

Cooperatives plays an important role in many aspects of economic and social development across the globe. The unique structure and principles that guide their

operations make them instrumental in addressing numerous challenges faced by societies today (ICA, 2021). In this section, we will explore the multifaceted importance of cooperatives, focusing on their impact on economic growth, social equity, and environmental sustainability.

Economic Growth: Cooperatives contribute significantly to economic growth by providing employment opportunities, supporting local economies, and fostering entrepreneurial spirit (ILO, 2013). They create a sense of ownership among their members, which in turn, leads to increased productivity, innovation, and overall efficiency. By offering financial and technical support, cooperatives enable small businesses and farmers to overcome market barriers and access resources necessary for their growth and development (ICA, 2015).

Social Equity: Cooperatives are well-known for their ability to promote social equity by empowering marginalized and vulnerable populations (FAO, 2012). They can offer members access to affordable housing, education, healthcare, and other essential services that may otherwise be unavailable. As democratic organizations, cooperatives give their members a voice in decision-making processes, ensuring that the needs and interests of all stakeholders are taken into consideration (UNDESA, 2012).

Importance of cooperatives in their qualifications to address a social and economic challenges. The principles that guide their operations enable them to contribute significantly to sustainable development, empowering communities and individuals to improve their lives and strengthen their resilience in the face of contemporary challenges like they continue to play an important role to help a more equitable and sustainable world.

2.2 Historical Development of Cooperatives and Housing Cooperatives

2.2.1 Emergence and Development of Cooperatives

Contemporary cooperative movement began in the 18th century in response to the socio-economic challenges brought forth by the Industrial Revolution in Europe.

While this section is primarily concerned with the development of cooperatives in Europe and the United States, it is important to note that cooperative organizations have had a substantial global impact. This section will examine the growth and proliferation of cooperatives in these regions, presenting numerical data to showcase their expansion and influence.

The rapid industrialization of the Industrial Revolution resulted in widespread urbanization, leading to various social issues such as income inequality and inadequate living conditions (Furlough & Strikwerda, 1999; Mellor, Hannah, & Stirling, 1988). To address these problems, a group of workers and social reformers established cooperative organizations that aimed to provide essential goods and services, equitable working conditions, and self-help opportunities to their members (Craig & Mayo, 1995; Develtere, 1997).

One of the earliest and most influential examples of such cooperatives was the Rochdale Society of Equitable Pioneers, founded in England in 1844 by a group of 28 weavers and artisans who came together to open a store that would sell top-quality, reasonably priced goods to its members (Holyoake, 1971; Birchall, 1997). The Rochdale Pioneers' model was based on a set of principles that emphasized member ownership, democratic decision-making, and surplus distribution according to patronage, which later became the basis for the modern cooperative movement (Birchall, 1997; Fulton & Hueth, 2009).

As the success of the Rochdale Pioneers gained momentum, cooperative organizations began to spread rapidly throughout Europe and beyond, adopting the Rochdale principles and adapting them to local circumstances (Birchall, 2009; Craig & Mayo, 1995). The cooperative movement extended across various sectors of the economy, including agriculture, finance, and housing, and was embraced by both developed and developing countries as a feasible alternative to traditional capitalist enterprises (Birchall, 2010; Develtere, 1994).

By the early 20th century, cooperatives were already an integral part of the socio-economic structure of many countries, with millions of members worldwide benefiting from the goods and services offered by these organizations. (Birchall, 2009). Over the

decades since, cooperatives have evolved and adapted to meet the changing needs and circumstances of their members and society at large (Fulton and Hueth, 2009).

Across Europe, the cooperative movement has played an important role in the development of the agricultural, retail and financial sectors. In Germany, for example, the growth of credit unions led by Friedrich Wilhelm Raiffeisen and Hermann Schulze and his Delitzsch in the 19th century provided financial services to rural populations, helping to reduce poverty and boost economic growth (Guinnane, 2001). In Scandinavia, agricultural cooperatives also played an important role in the development of the dairy and meat industries and contributed to the modernization of rural economies (Ostrom, 1990). In the United States, the cooperative movement gained momentum in the late 19th and early 20th centuries with the establishment of various agricultural, consumer, and financial cooperatives (Pitman, 2018). The grunge movement has played an important role in promoting and supporting cooperatives, especially in rural areas where farmers face various challenges such as market instability and lack of access to credit (Schneiberg et al. ., 2008). New Deal policies of the 1930s further encouraged the growth of co-ops, especially in the rural power and housing sectors, which helped provide affordable power and housing for millions of Americans (Breimyer, 1983; Nadeau and Thompson, 1996)).

In developing countries, cooperatives have often played an effective role in poverty alleviation and community development by providing access to essential goods, services and credit. In India, for example, cooperatives have played an important role in the agricultural and financial sectors, helping to improve the livelihoods of millions of farmers and rural people (Shah et al., 2007). And in African countries such as Kenya and Tanzania, cooperative organizations have provided loans, agricultural inputs and marketing services to smallholder farmers to help them cope with various challenges and improve their economic situation. (Wanyama, Develtere & Pollet, 2008).

The proliferation of cooperatives on a global scale has been extraordinary. The International Co-operative Alliance (ICA) reports that there were approximately 3 million cooperatives with over 1 billion members worldwide in 2020 (ICA, 2020). These cooperatives generated an estimated \$2.1 trillion in revenue, illustrating their significant economic impact (ICA, 2020). Additionally, the cooperative model has

demonstrated its resilience during economic recessions, as evidenced by the relatively steady performance of cooperative organizations during the 2008 financial crisis (Birchall & Ketilson, 2009).

The cooperative movement was established in response to the social and economic challenges of the Industrial Revolution. Over the years, it has expanded and adapted to meet the demands of diverse communities worldwide. Starting from modest origins in Rochdale, cooperatives have expanded into Europe, the United States, and other regions, making notable contributions to the development of various industries, such as agriculture, finance, and housing. The cooperative model, which prioritizes member ownership, democratic decision-making, and surplus distribution based on patronage, has proven to be a successful and robust alternative to conventional capitalist enterprises, enhancing the lives of millions of individuals globally.

2.2.2 Emergence and Development of Housing Cooperatives

The emergence of housing cooperatives was a natural response to the housing requirements of the time, presenting a more sustainable and just alternative to traditional housing provision approaches. One of the earliest examples of a housing cooperative can be traced back to Germany in the 19th century. In 1864, the “Workers’ Consumption and Production Association for the Construction of Healthy Dwellings” was created in Hamburg, marking the start of the modern housing cooperative movement (Birchall, 1997; Scheller, 2019). This cooperative aimed to provide affordable, high-quality housing for its members while encouraging the principles of self-help, self-responsibility, and democracy (Hansmann, 1996).

The growth of housing cooperatives can be attributed to the rapid urbanization and industrialization processes that took place during the 19th and early 20th centuries (Leavitt & Saegert, 1990). As cities expanded and populations increased, the demand for housing intensified, resulting in overcrowded and unsanitary living conditions, especially for low-income individuals and families (Williams, 2016). Housing cooperatives emerged as a feasible solution to these challenges, providing access to

affordable, quality housing while fostering a sense of community and democratic participation among their members (Williams, 2016).

In the United States, the first housing cooperative, the Finnish Home Building Association, was founded in 1918 in Brooklyn, New York (Sazama, 2000). The cooperative model gained popularity in the US during the 1920s and 1930s, driven by the need to address housing shortages and promote affordable housing for low and moderate-income families (Sazama, 2000). Additionally, the establishment of housing cooperatives was encouraged by government policies, such as the New Deal and the National Housing Act, which provided funding and support for the development of cooperative housing projects (Sazama, 2000).

Throughout the 20th century, the number of housing cooperatives continued to increase globally. According to the International Cooperative Alliance (ICA), there were over 65,000 housing cooperatives providing homes to approximately 27 million households in more than 70 countries as of 2019 (ICA, 2019; ILO, 2014). The boom of housing cooperatives has been specifically sturdy in nations consisting of Sweden, in which more or less 20% of the populace lives in cooperative housing (Sørvoll & Bengtsson, 2018), and Canada, in which housing cooperatives have performed an crucial position in imparting low priced and supportive housing alternatives for numerous groups (Ley, 1993).

In conclusion, the improvement of housing cooperatives arose out of the want for low priced, equitable, and super housing alternatives. By embracing the standards of cooperativism, housing cooperatives have efficaciously addressed various shortcomings withinside the traditional housing market, empowering groups and making sure the supply of on hand and low priced housing solutions (ILO, 2014). The non-stop boom and proliferation of housing cooperatives global attest to their achievement in addressing the urgent housing demanding situations confronted with the aid of using special nations and groups (Uzel, 1970).

The position of housing cooperatives in addressing housing wishes has emerge as more and more more vital in current years, as the worldwide housing disaster intensifies because of elements consisting of fast urbanization, earnings inequality, and a

developing call for for low priced housing alternatives (UN-Habitat, 2016; Poggio & Whitehead, 2017). For example, in Austria, housing cooperatives have performed a crucial position withinside the country's housing coverage for the reason that early twentieth century, imparting low priced housing alternatives for a massive part of the populace (Rabong & Radakovics, 2020). Similarly, in Norway, housing cooperatives account for almost 40% of the total housing inventory and feature obtained enormous authorities assist withinside the shape of favorable legislation, low-hobby loans, and tax exemptions (Ley, 1993).

In developing nations, housing cooperatives have additionally performed a considerable position in addressing housing wishes, specifically for low-earnings and prone populations. In Kenya, for example, housing cooperatives were instrumental in imparting low priced housing alternatives for the city poor, assisting to relieve the country's extreme housing shortage (Wanyama, Develtere, & Pollet, 2008). Likewise, in India, housing cooperatives have performed a vital position in meeting the country's developing housing wishes, with an anticipated 12 million households living in cooperative housing with the aid of using 2020 (Shah et al., 2007).

In light of these developments, the significance of housing cooperatives in addressing global housing demanding situations can not be overstated. By fostering a experience of network and empowering people to take part withinside the provision and control of their personal housing, housing cooperatives have the ability to convert housing systems, making them greater equitable, sustainable, and aware of the wishes and aspirations of numerous groups (Coimbra & Almeida, 2013). As such, it's far important that policymakers, researchers, and practitioners retain to discover the ability of housing cooperatives in addressing contemporary housing demanding situations and make a contribution to their in addition improvement and expansion.

2.3 Emergence of Housing Cooperatives in Turkey

Emergence of housing cooperatives in Turkey dated back to the 1930s, when the demand for affordable housing increased due to rapid migration from rural to urban regions (Turan, 1992). With government's incentives which were later promoted by

various organizations including labor unions and public sector entities, housing cooperatives started to occur (Bilgin et al., 2008).

The first housing cooperative in Turkey was established in 1934 with the formation of the Bahçelievler Cooperative in Ankara (Alkan, 1998). The growth of housing cooperatives continued with supportive legislation and favorable financial conditions during the 1960s and 1970s (Koç, 2022).

During the 1980s, housing cooperatives experienced rapid expansion, with their numbers increasing from around 2,000 in 1980 to over 10,000 in 1990 (TURKSTAT, 2008). This growth was driven by factors such as the liberalization of the economy and continued urbanization and population growth (Turan, 1992; Alkan, 1998).

During their process, housing cooperatives in Turkey have faced numerous problems. However, they continue to play an important role in the country's housing sector, promoting equitable and sustainable housing provision (Alkan, 1998).

To understand the challenges faced by housing cooperatives in Turkey and their impact on housing production, a detailed analysis of the relevant literature and specific factors that have shaped the housing sector over the years is necessary. Chapter 3 will examine these challenges and their effects on housing production by considering quantitative developments, changes in housing policies, regulations about housing production, and changes in housing finance, all of which have played a crucial role in the evolution of housing cooperatives in Turkey.

CHAPTER 3

HOUSING COOPERATION IN TURKEY IN POST 1980 ERA

This chapter aims to analyze development of housing cooperatives in Turkey from 1980 to present, focusing on the factors that have contributed to the growth and decline of these organizations over time. The analysis will be conducted from three different perspectives:

- (i) Detailed examination of available data on housing cooperatives;
- (ii) An analysis of the significant housing policy changes and the role of Turkey's Housing Development Administration that impacted housing cooperatives; and
- (iii) Assessment of the relationship between major political, financial, and legal events and the development of housing cooperatives.

3.1 Quantitative Developments

In this section, the change in the number of housing cooperatives established periodically since 1980, as well as their share in housing production and the housing sector, will be examined. This analysis is possible due to the availability of numerical values accessible from open sources of institutions such as TURKSTAT and Turkish Union of Chambers and Exchange Commodities (TOBB). Furthermore, the variations in these figures over the years will be evaluated.

3.1.1 Number of Housing Cooperatives

The number of housing cooperatives established over the years is presented in Table 3.1. To facilitate a better understanding of the trend, the analysis starts from the year 1975 and covers the period up to 2022.

Table 3.1: Number of Established Housing Cooperatives

Years	Number of Established Housing Cooperatives	Years	Number of Established Housing Cooperatives
1975	264	1999	1790
1976	207	2000	1398
1977	281	2001	823
1978	290	2002	729
1979	243	2003	739
1980	131	2004	1073
1981	336	2005	1160
1982	301	2006	870
1983	290	2007	*
1984	1251	2008	*
1985	2444	2009	*
1986	3925	2010	*
1987	5395	2011	*
1988	3364	2012	413
1989	2039	2013	407
1990	2665	2014	343
1991	4024	2015	446
1992	5474	2016	354
1993	5646	2017	418
1994	4406	2018	484
1995	5195	2019	468
1996	3516	2020	647
1997	2895	2021	661
1998	2562	2022	1150

From the mid-1970s to the early 1980s, the number of housing cooperatives established each year was relatively stable, with slight fluctuations. However, a significant increase can be observed from 1984, peaking in 1993 with 5646 housing

cooperatives established. This sudden surge may be attributed to changes in housing policies around that period. For instance, Turkish government's increased focus on promoting cooperative housing as a viable solution to the growing housing demand might have stimulated the proliferation of housing cooperatives.

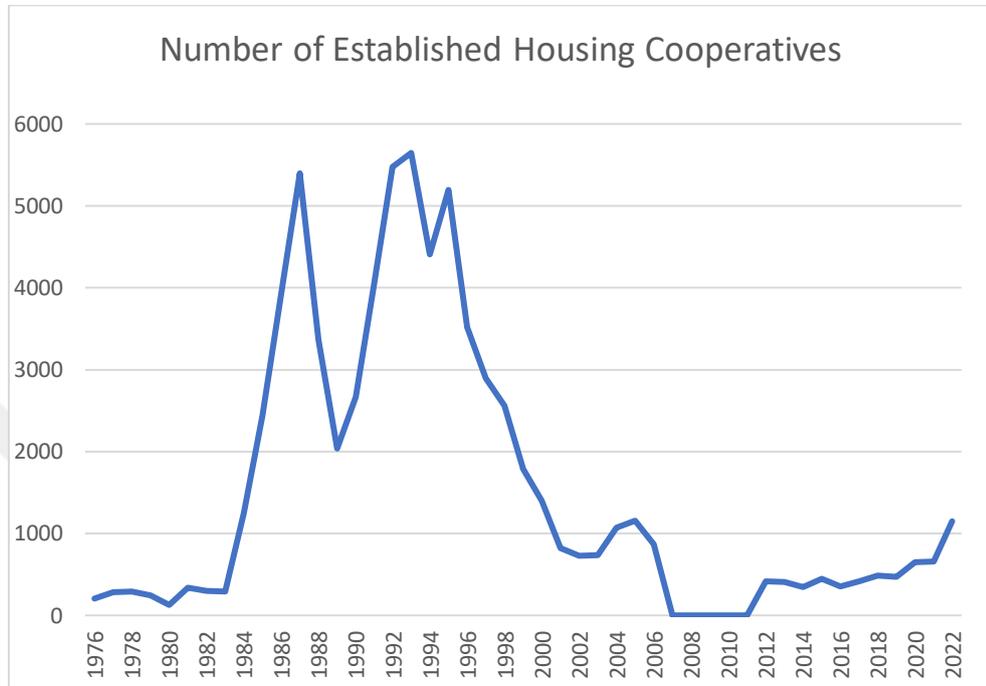


Figure 1: Number of Established Housing Cooperatives

After the peak, the number of housing cooperatives established annually that began to decline and dropping significantly in the early 2000s. One possible explanation for this trend could be the discontinuation of assistance to housing cooperatives by HDA of Turkey. In the 1990s, HDA was a major actor in promoting cooperative housing. However, shifts in housing policies and strategies in the 2000s may have resulted in a decrease in the support provided to housing cooperatives, contributing to the observed decline.

Data from 2007 to 2011 were not available, marked with an asterisk (*). The data from 1975 to 2006 were sourced from Özkan's thesis (Özkan, 2009), which, in turn, was obtained from the Ministry of Industry and Commerce. Meanwhile, the data from 2012 onwards were sourced from the Information Access Directorate of TOBB, available as an open-access resource on their website.

Starting from 2012, there has been a consistent trend in the number housing cooperatives. However, following the increase that observed in 2020 and 2021, it is noticeable that the numbers reached four digits again in 2022. Although this increase may not seem to be short-term or attributed to a specific cause, it can be considered that such demand might have arisen due to people's desire to move away from the city during the pandemic period and the high inflation experienced in recent years in the economy. For instance, there are studies conducted in the United States during the 2008 financial crisis that indicate an increased interest in housing cooperatives (e.g., Scanlon and Whitehead, 2011). However, further research is required to establish a conclusive relationship for such an increase.

3.1.2 Share in Housing Production

In this section, the changes in housing production in Turkey over the years and the share of housing cooperatives in this production will be presented with tables and graphs. At first glance, it can be observed that the share of housing cooperatives in housing production has significantly changed over time.

Table 3.2: Building Permits by Type of Investor (1980-2022)

Building Permits by Type of Investor (1980-2022)							
Years	Total	Public Sector	Ratio	Private Sector	Ratio	Housing Cooperative	Ratio
1980	203989	4692	2,30%	167759	82,24%	31538	15,46%
1981	144394	5482	3,80%	112008	77,57%	26904	18,63%
1982	160078	5557	3,47%	106003	66,22%	48518	30,31%
1983	169037	9911	5,86%	122285	72,34%	36841	21,79%
1984	189486	13332	7,04%	137728	72,69%	38426	20,28%
1985	259187	8194	3,16%	174430	67,30%	76563	29,54%
1986	392825	8627	2,20%	241419	61,46%	142779	36,35%
1987	497674	20545	4,13%	316266	63,55%	160863	32,32%
1988	473582	13276	2,80%	292792	61,82%	167514	35,37%
1989	413004	8453	2,05%	273047	66,11%	131504	31,84%

Table 3.3: Building Permits by Type of Investor (1980-2022) (continued)

1990	381408	23302	6,11%	287376	75,35%	70730	18,54%
1991	393000	16505	4,20%	299427	76,19%	77068	19,61%
1992	472817	20623	4,36%	329500	69,69%	122694	25,95%
1993	548130	26818	4,89%	385300	70,29%	136012	24,81%
1994	523794	25313	4,83%	366701	70,01%	131780	25,16%
1995	518236	15781	3,05%	391349	75,52%	111106	21,44%
1996	454295	18239	4,01%	332299	73,15%	103757	22,84%
1997	464117	10314	2,22%	334483	72,07%	119320	25,71%
1998	432599	25379	5,87%	303034	70,05%	104186	24,08%
1999	339446	10442	3,08%	258681	76,21%	70323	20,72%
2000	315162	31208	9,90%	222687	70,66%	61267	19,44%
2001	279616	24959	8,93%	214188	76,60%	40469	14,47%
2002	161920	6761	4,18%	131598	81,27%	23561	14,55%
2003	202854	10021	4,94%	172486	85,03%	20347	10,03%
2004	330446	18161	5,50%	285076	86,27%	27209	8,23%
2005	546618	55283	10,11%	456491	83,51%	34844	6,37%
2006	600387	27771	4,63%	521115	86,80%	51501	8,58%
2007	584955	37136	6,35%	507003	86,67%	40816	6,98%
2008	503565	59291	11,77%	412290	81,87%	31984	6,35%
2009	518475	53597	10,34%	432950	83,50%	31928	6,16%
2010	907451	80912	8,92%	774516	85,35%	52023	5,73%
2011	650127	52088	8,01%	584441	89,90%	13598	2,09%
2012	771878	73737	9,55%	686814	88,98%	11327	1,47%
2013	839630	67340	8,02%	755231	89,95%	17059	2,03%
2014	1031754	51115	4,95%	965102	93,54%	15537	1,51%
2015	897230	53128	5,92%	829103	92,41%	14999	1,67%
2016	1006650	67300	6,69%	926268	92,01%	13082	1,30%
2017	1405447	93710	6,67%	1293505	92,04%	18232	1,30%
2018	669165	50688	7,57%	609707	91,11%	8770	1,31%
2019	319720	26543	8,30%	288736	90,31%	4441	1,39%
2020	555132	39190	7,06%	508131	91,53%	7811	1,41%
2021	723201	64963	8,98%	651194	90,04%	7044	0,97%
2022	652677	57253	8,77%	587227	89,97%	8197	1,26%

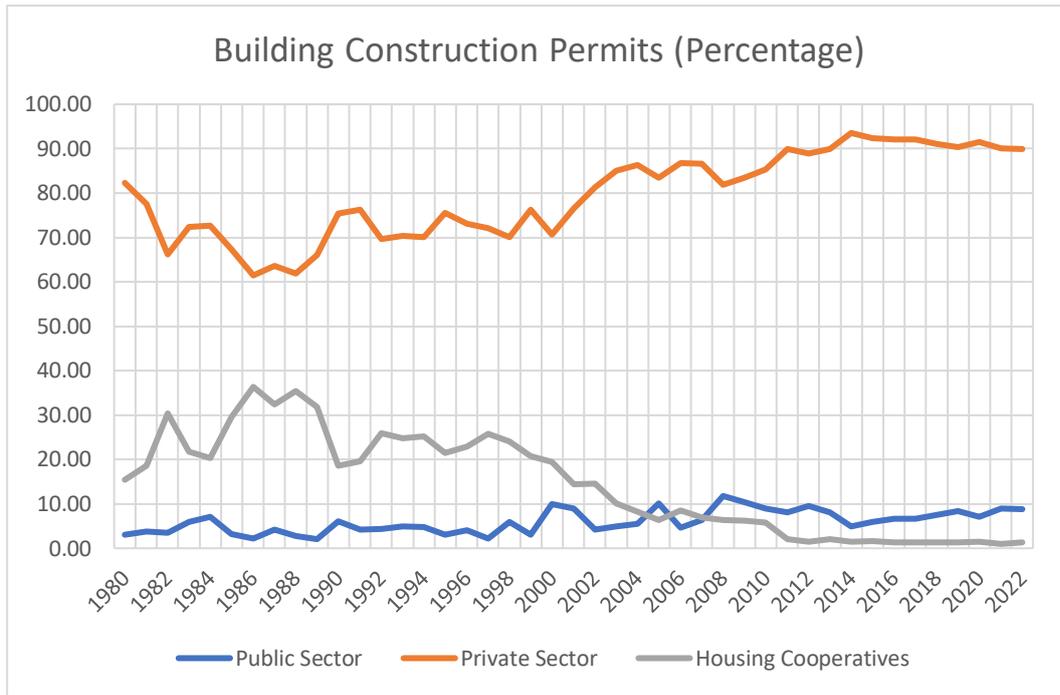


Figure 2: Building Construction Permits (Percentage)

In During the early 1980s, housing cooperatives accounted for 15.46% of housing production, which rose to 36.35% in 1986. This period was crucial for housing cooperatives playing a significant role in Turkey's housing production. This increase coincided with a time when housing cooperatives became more active in housing production, while the private sector's share declined. Furthermore, this period marked a time when Turkey adopted economic liberalization and privatization policies.

Towards the end of the 1990s, the share of housing cooperatives in housing production began to decline and fell below 20% in the 2000s. This decrease indicates a decline in the effectiveness of housing cooperatives in housing production and an increasing dominance of the private sector. During this period, Turkey made significant changes in its housing policies, and particularly after the 2001 economic crisis, the Housing Development Administration became more active in housing production (Erözgün Satılmış, 2011). This situation may have contributed to the reduction in the share of housing cooperatives in housing production. In the early 2010s, the share of housing cooperatives in housing production dropped below 5%, and as of 2022, this figure has further decreased to 1.26%. During this period, it was observed that the Housing Development Administration's effectiveness in housing production increased, and the

private sector's share in housing production exceeded 90%. These changes have been influenced by Turkey's housing policies, housing finance, and regulations related to housing production. These topics will be discussed in detail in the following sections.

3.2 Change in Housing Policies

As a result of the literature analysis, significant changes in Turkey's housing policies from 1980 to present and how these changes have affected housing cooperatives will be examined under four distinct stages. These periods encompass Five-Year Development Plans and specific policy shifts:

The Beginning of Neoliberal Economic Policy and the Rise of Housing Cooperatives (1980-1989):

Following the 1980 military coup, Turkey adopted a more neoliberal economic policy under the influence of the IMF and World Bank (Gülhan, 2022). The government facilitated access to land for cooperative housing investments and provided tax incentives, leading to an increase in the establishment of new housing cooperatives. This period was characterized by high inflation rates and rapid urbanization, contributing to the growing demand for housing (Turan, 1992).

Shift Towards the Private Sector and Decline of Housing Cooperatives (1990-2002):

In the 1990s, the Turkish government focused on promoting private sector participation in housing development under the Sixth Five-Year Development Plan (1990-1994) (Yüksel, 2014). Housing Development Administration, established in 1984, gained more prominence during this period. As a result, the significance of housing cooperatives started to diminish.

Economic Recovery and Revival of Private Sector Investments (2003-2010):

Following the 2001 financial crisis, the Turkish economy entered a period of growth and recovery. Under the Eighth (2001-2005) and Ninth (2007-2013) Five-Year

Development Plans, the government implemented policies to promote private investment in the housing sector (Yüksel, 2014). In 2007, the mortgage law was revised, making private property ownership more accessible (Koç, 2022). This led to an increase in private sector construction permits and a steady decline in housing cooperative permits.

Another aspect where the change in housing policies can be observed is the regulatory changes specifically targeting housing cooperatives or affecting housing cooperatives, which will be examined in the following section.

3.3 Regulations About Housing Production

Since 1980, Turkey has experienced a number of legal changes that have had a direct or indirect impact on housing cooperatives. Some of these changes, as identified through a literature review, are outlined below:

- In 1983, the passage of Public Procurement Law No. 2886 made it easier for housing cooperatives to access suitable land, thereby facilitating their ability to acquire land (Keleş, 1988).
- In 1984, Mass Housing Law No. 2985 increased state support for housing cooperatives, thereby streamlining the process for housing production and financing (Alkan, 1998).
- The significant increase in the share of housing production and the number of newly established housing cooperatives until the early 1990s can be attributed to the importance of these two laws.
- During the 1990s, no specific legislation was enacted for housing cooperatives. However, Solidarity and Mutual Aid Promotion Law No. 3294, passed in 1986, aimed to facilitate housing acquisition for low-income citizens. The state's shift towards policies that encouraged individual housing acquisition rather than supporting housing cooperatives, along with the increasing role of the private sector in housing production and the privatization of housing finance, reduced the effectiveness of housing cooperatives (Özdemir, 2011).

- In 2007, Mortgage-Based Housing Finance System Law No. 5582 introduced significant reforms in the housing loan sector, including new regulations for the provision and management of housing loans. However, it also weakened the role of housing cooperatives in housing finance. While cooperatives generally used a joint financing model, this law made individual mortgage-based housing loans more attractive, reducing participation in cooperatives and hindering housing acquisition through cooperatives (Koç, 2022).
- In 2012, Transformation of Areas at Risk of Disasters Law No. 6306 changed the role of cooperatives in urban transformation processes, providing them with a more active role in urban transformation projects. This facilitated cooperatives in becoming landowners and constructing their own housing in the urban transformation process, thereby allowing them to have a more active role in housing production and urban transformation processes.

In addition to the above regulations, the following section will discuss the changes that housing cooperatives have encountered during this period, particularly in terms of financial exchanges, as they are significantly affected by financial changes.

3.4 Change in Housing Finance

Housing finance has played a significant role in the development of the housing sector in Turkey. Housing production and their prices are influenced by various factors, including construction costs. According to the data from the Turkish Statistical Institute, the construction cost index has consistently increased from 2015 to 2022 (TURKSTAT, 2022).

The construction cost index was set at 100 base points in 2015 and has shown a continuous annual increase since then. Particularly in the period of 2020 and onwards, the increase in construction costs has significantly affected housing costs and thus the need for housing finance (TURKSTAT, 2022).

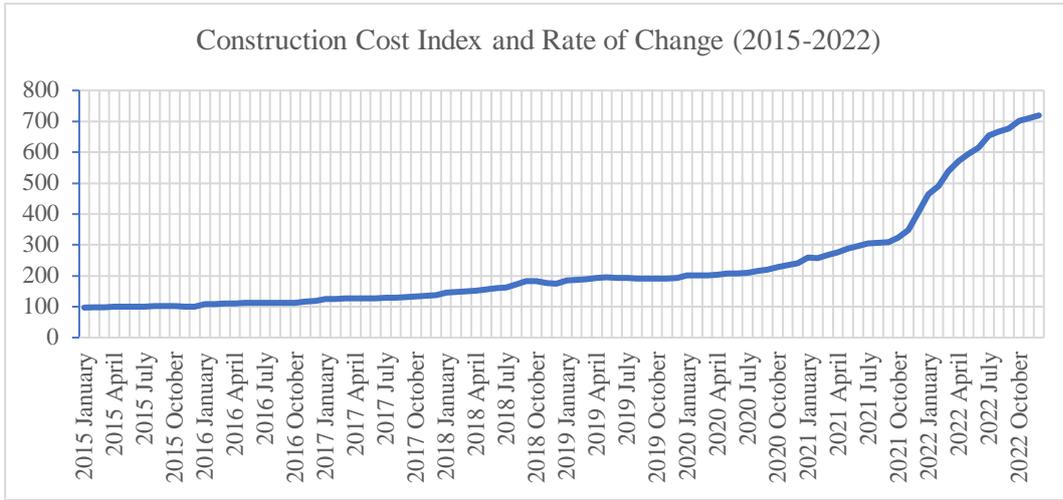


Figure 3: Construction Cost Index and Rate of Change, 2015-2022 (2015=100)



Table 3.4: Construction cost index and rate of change, 2015-2022 (2015=100)

(Source: TURKSTAT, 2022)

Year	January	February	March	April	May	June	July	August	September	October	November	December
	Endeks – Index											
2015	97,1	97,7	98,3	99,1	100,2	100,0	100,8	101,4	102,3	101,6	101,0	100,6
2016	108,2	108,1	109,4	110,3	112,1	111,6	111,5	111,9	112,2	113,1	115,8	118,9
2017	124,7	125,1	126,4	126,8	127,3	127,1	128,2	129,5	130,9	132,8	136,1	138,1
2018	144,9	146,6	149,1	152,1	156,6	160,2	162,8	172,7	182,9	182,6	176,9	173,6
2019	184,8	186,5	189,3	192,3	195,5	194,0	192,8	191,4	190,2	190,4	190,3	192,3
2020	202,0	202,3	202,3	204,1	206,9	208,5	210,4	216,3	220,9	227,5	234,1	240,4
2021	258,2	258,2	267,0	276,5	288,7	297,0	304,6	307,4	308,2	322,8	348,5	403,2
2022	464,6	491,2	538,3	571,2	593,9	614,5	654,1	667,1	677,5	700,8	709,0	

This situation has impacted the housing finance in Turkey. Housing customers and developers have turned to have more bank credits and other sources of financing to meet their needs.

In this period, the banking sector in Turkey has expanded its role in housing finance. Since the early 2000s, share of banks in housing loans has significantly increased. (Ergüven, 2020).

One of the important changes in the financing of housing cooperatives in Turkey is also related to the changes in the roles of the Housing Development Administration and the Land Office. These two institutions have played significant roles in the housing sector in Turkey for many years. However, in recent years, their roles and functions have undergone substantial changes, affecting the financing of housing cooperatives. HDA was established in 1984 with one of the main aim of addressing the housing shortage in Turkey and providing housing to low-income families. However HDA's main function has changed, and the institution has become a general regulator of the housing sector since the early 2000s. This has reduced HDA's financial support to housing cooperatives and increased the financial problems for cooperatives (Koca, 2015).

Furthermore, the Land Office had a significant role in land distribution and usage in Turkey. However, in 2004, the responsibilities of the Land Office were transferred to HDA. This has increased the land acquisition costs for cooperatives and consequently the costs of housing production (Koç, 2022).

To sum up, the changes in the roles of TOKİ and the Land Office have significantly impacted the financing of housing cooperatives. These changes have increased the land acquisition and housing production costs for cooperatives, thereby altering their financing needs and strategies.

3.5 Summary of the Chapter

This chapter has thoroughly analyzed the rules and alterations in financial aspects concerning the housing production and the numerical progression of housing cooperatives in Turkey throughout the last four decades.

Upon examining the progression of housing cooperatives in Turkey, it is evident that they originated in the 1930s and underwent swift expansion (Turan, 1992). During this time, the government's housing policies and rules encouraged the establishment and growth of cooperatives (Alkan, 1998; Mülayim, 1995). However, starting from the 1990s, cooperatives' role in the housing sector dwindled, and the private sector became more dominant.

Concerning rules and housing policies related to housing cooperatives, it is noticeable that the number and production of cooperatives increased in the 1980s. During this era, cooperative members were primarily from middle-income groups. However, this trend altered from the 1980s onwards, and cooperative members comprised both lower and higher-income groups (Koç, 2022). The Land Procurement Act of 1983 is considered one of the primary reasons for this change. The act facilitated land acquisition for housing cooperatives.

In the 1980s, housing cooperatives were given numerous incentives and support for housing production. However, from the 1990s onwards, these supports dwindled, and the impact of regulations on housing production by cooperatives decreased.

Changes in financing have significantly impacted the operations and effectiveness of housing cooperatives. Additionally, changes in housing finance policies, particularly the implementation of the Mortgage-Based Housing Finance System in 2007 and the implementation of urban transformation policies in 2012, have also influenced the financing of cooperatives and housing production processes (Koç, 2022).

In conclusion, this section has examined the historical development of housing cooperatives in Turkey, regulations related to housing production, and changes in financing. All of these factors have influenced the role and effectiveness of housing cooperatives in the housing sector.

The decline in the share of housing production of housing cooperatives may not solely be attributed to changes in the overall framework but may also involve factors at a qualitative level. Therefore, a field study is considered necessary to explore the reasons behind this decrease. The following section will provide details of this field study.



CHAPTER 4

METHODOLOGY: INTERVIEWS WITH HOUSING COOPERATIVES IN ANKARA

In the previous chapter, a quantitative analysis was conducted on available data regarding the numerical development of housing cooperatives in Turkey from 1980 to the present. It was observed that both the number of established cooperatives and the number of housing units produced by cooperatives have experienced a decline in momentum, especially in the last 30 years. Together with these findings, a general situational analysis was conducted to create a quantitative framework for examining the decrease in effectiveness and the challenges encountered by housing cooperatives.

To interpret the obtained framework, it was considered important to incorporate the perspectives of housing cooperative managers who have firsthand experience in the process. The main reason for this consideration is the lack of findings on the extent to which observed correlations reflect the actual process and how the correlations may have emerged due to specific problems and opportunities. In other words, it was believed that qualitative insights from housing cooperative managers, who are directly involved in the process, would contribute to filling this knowledge gap. The qualitative interpretation of quantitative indicators was deemed necessary, and it was thought appropriate to consult housing cooperative managers to achieve this. Moreover, analyzing the challenges faced by active housing cooperatives today, based on their own experiences, would provide feedback on the accuracy and consistency of the identified framework. Additionally, it would enable the qualitative observation of encountered issues and contribute to the creation of sections discussing the extent to which housing cooperatives serve as alternative model for low-income individuals to become homeowners, as well as proposals for enhancing

or sustaining their effectiveness. Therefore, this section provides a detailed account of the stages of the conducted qualitative research process and outlines the main results obtained.

4.1 Research Design

This section outlines the research design of the qualitative study aimed at gathering insights about the activities and challenges of housing cooperatives. Detailed information about time and frame selection as well as interviewee selection is provided in this section, followed by a thorough description of data collection methods and data analysis methods in the following sections.

4.1.1 Time and Frame Selection

For analyzing the effectiveness of housing cooperatives and the significant challenges they have faced since 1980, it was decided to conduct interviews with housing cooperative managers, who have firsthand experience of the process. The contact information of potential interviewees was obtained, and their consent for the interviews was secured. The set of questions for the interviews was prepared, and in the last weeks on December, was selected for conducting these interviews. The dates and the list of questions for the interviews were approved by the ethical committee.

The interviews were designed around five main themes:

- Identification of the interviewee,
- Description of the cooperative they represent,
- Effectiveness of the housing cooperative,
- Problems faced/being faced by the housing cooperative,
- General problems faced by housing cooperatives in Ankara,
- Opinions of housing cooperative managers on solving these problems.

One of the important considerations was to understand if there was a difference between the effectiveness of the housing cooperative and the approach of its manager.

Therefore, questions about the history and experience of both the manager and the housing cooperative were included in the interviews. Another aim was to identify whether housing cooperatives in Ankara faced different challenges compared to those in other regions.

4.1.2 Interviewee Selection

The primary criteria for selecting the housing cooperative managers for the interviews were that the housing cooperative they manage should be officially active, and they should be currently involved in housing production in Ankara or preparing for it. The selection of participants was done using the snowball method, starting with housing cooperatives whose contact information was available online. The interview process ended after interviewing a sufficient number of housing cooperative managers who represented a homogenous group in terms of the responses they provided.

4.2 Data Generation Process

4.2.1 Data Collection Methods

Semi-structured interviews were used for collecting data from housing cooperative managers. The semi-structured approach allowed for comprehensive answers and open-ended questions, providing valuable insights for qualitative analysis. The interviews were conducted face-to-face after obtaining ethical committee approval for the questions and voluntary participation form. The responses were transcribed if the participant gave permission for recording; otherwise, they were noted down and transcribed later.

4.2.2 Data Analysis Methods

Data collection and transcription followed by analysis were undertaken using the thematic analysis method. This involved identifying recurring themes and patterns

within the data. The data were coded, and the codes were organized into categories and themes, following the procedure suggested by Braun and Clarke (2006).

The resulting codifications were used to construct a summary table, using Microsoft Excel as a tool, representing the comparable features of the housing cooperatives. This table will be presented in the following section for a simplified overview.

The similarities in responses and multiple answers that emerged pointed to the qualitative aspect of the study, specifically, the challenges that housing cooperatives are facing. The themes and codes resulting from this analysis of the problems encountered by housing cooperatives will be discussed in detail in Chapter 5.

Moreover, the in-depth examination of the qualitative data, including the themes and codes, provided a comprehensive understanding of the issues and challenges confronting housing cooperatives in Ankara. This thematic analysis offered a rich, detailed, and complex account of the data, supporting a nuanced understanding of housing cooperative management.

It is expected that the findings from this study will provide a robust foundation for future research on the effectiveness of housing cooperatives and the challenges they encounter, thus contributing to the enhancement of housing cooperative management practices.

4.3 Features of Observation Data and Summary of Findings

Based on the conducted interviews, a total of 30 housing cooperative managers were interviewed. The necessary information for identifying the interviewed housing cooperative managers and the cooperatives they represent is provided in Appendix C. The answers that given by the managers to the questions regarding the factors affecting the effectiveness of housing cooperatives and the obtained results are summarized in Appendix D.

Experience Duration: Among the interviewed housing cooperative managers, there is at least one manager with a minimum of 1 year of experience in the cooperative they represent, while the maximum number of years of experience is 29.

Table 4.1: Experience of the Interviewed Housing Cooperative Managers

Years	Number of Cooperatives
1-5 Year	5
6-10 Year	5
11-15 Year	4
16-20 Year	4
21-25 Year	4
26-30 Year	2

When looking at the distribution of the interviewed housing cooperative managers, it can be said that there is a balanced structure in terms of the data that can be obtained based on experience.

Furthermore, 10 of the interviewed managers are the first managers of their respective housing cooperatives.

Number of Housing Cooperatives Affiliated with the Cooperative Union: Out of the interviewed cooperatives, 13 are affiliated with a housing cooperative union, indicating a balanced distribution in this regard.

Number of Members in the Housing Cooperative: Among the interviewed housing cooperatives, the one with the highest number of members has 5000 members, while the one with the lowest member capacity consists of 16 members. As for the current number of members in the cooperatives, the minimum number is noted as 14.

It can be observed that cooperatives with various scales of construction projects were interviewed in terms of their member numbers.

Locations of Housing Cooperative Construction Projects: Categorization of the locations where the housing projects of the interviewed cooperatives are situated is based on the zoning method used in the 2023 Capital Ankara Master Plan (ABB, 2004), and according to that zones, housing cooperatives located in:

- South-West: Alacaatlı, Aşağıyurtçu, Bağlum, Balıkuyumcu, Beytepe, Çayyolu, Dodurga, Yapracık, Yenihisar, Temelli, Uydükent
- West (North-West): Batıkent (Çakırlar), Eryaman (Susuz, Saklıkent), Sincan (Yenipeçenek, Belören)
- South: Gölbaşı (Dikilitaş, Karagedik, Yaylabağ, Koparan)
- East: Mamak (Kutludüğün), Doğükent Project Area
- North: Pursaklar (Saray)
- Centre: Dikmen Valley, 5th Stage

The projects of the interviewed housing cooperatives are mostly located within the South-west region.

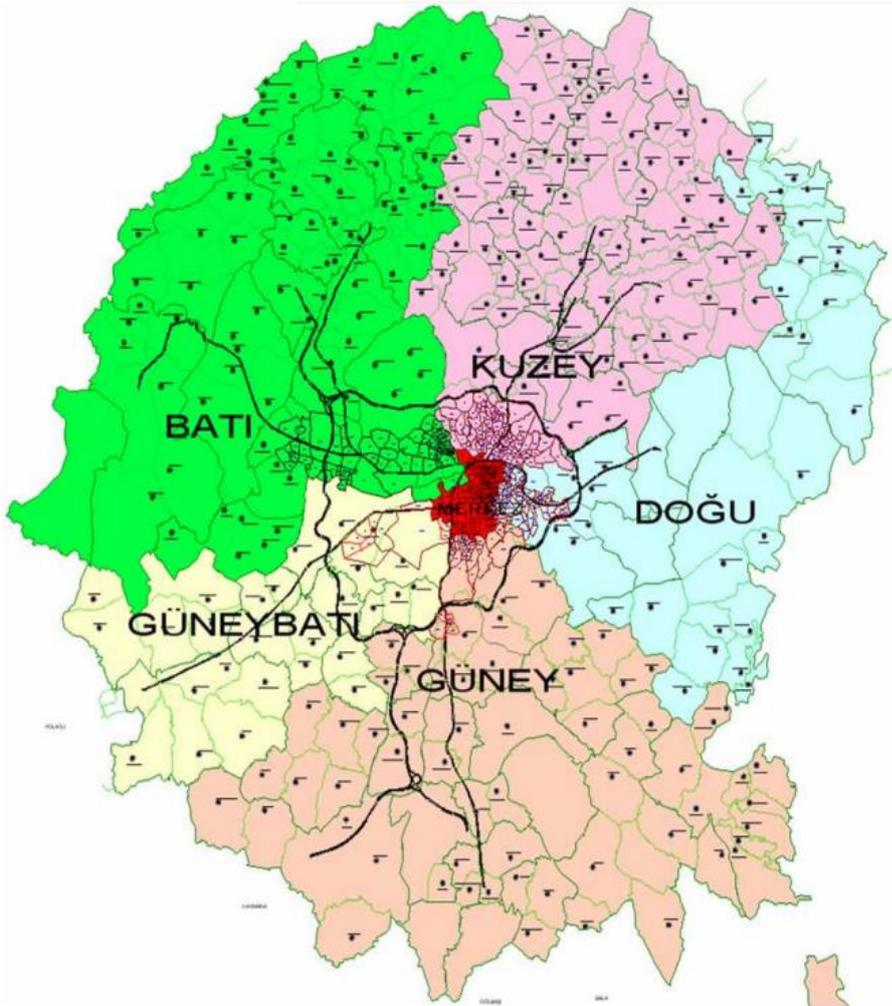


Figure 4: Ankara Planning Areas/Regions

(Source: 2023 Ankara Master Development Plan)

Specific informations about the housing cooperative represented by the interviewed managers can be accessed from Appendix C, apart from the classification made. The answers provided by the interviewed housing cooperative managers to the questions regarding the factors influencing the effectiveness of housing cooperatives, along with the obtained results, are summarized in Appendix D.

The information provided in Appendix D is based on the subjective views of the interviewed housing cooperative managers. In order to better understand their perspectives and ensure a more efficient interpretation, it is recommended to evaluate each view and cell separately. The aim of presenting the views in this table is to provide a concise and succinct summary for the readers, rather than transforming the views into quantitative data.

In addition to the suggested reading format, Chapter 5 comprehensively addresses the responses in the columns under the title “Challenges Faced by Housing Cooperatives,” which aligns with the research objectives. As for the remaining dataset, considering the obtained results:

Problems in Ankara: Since the interviewed housing cooperative managers operate in Ankara, it was not possible to compare their experiences with cooperatives in other cities. Therefore, during the interviews, the managers were specifically asked if they perceive any issues concerning housing cooperatives in Ankara. The majority of respondents stated that they did not encounter any significant problems specific to Ankara. However, a few individuals mentioned the issue of soliciting donations from local authorities, which is discussed in detail in section 5.2.3.1.

Advantages of Become a Member of Housing Cooperative Union: Regardless of whether the managers’ cooperatives were members of a housing cooperative union, they were asked about the advantages of joining such unions. The responses were categorized into three groups. Firstly, many respondents expressed that there were no advantages to being a member of a housing cooperative union. Secondly, a significant number of managers highlighted the advantage of extending the mandatory general assembly meetings from annually to a longer interval, up to three years, for union members. This was seen as a way to reduce the costs associated with organizing

general assembly meetings. Lastly, a few individuals made positive remarks regarding this aspect, emphasizing the reduced financial burden of holding general assembly meetings.

About Low-Income Groups: One of the significant aspects explored during the study was whether housing cooperatives serve as a viable alternative for low- and moderate-income groups and if interventions could revitalize their appeal. Several questions were directed to housing cooperative managers to investigate this matter. Firstly, they were asked about the likelihood of success for low-income individuals to establish and complete the construction process of a housing cooperative. The responses were categorized into two main groups. The first group, labeled as “Impossible,” represented those who firmly believed that it is currently impossible for low-income individuals to establish a successful housing cooperative, citing high costs and the need to collect an average of 10,000 TL in dues. Notably, interviewees 12 and 14 expressed these views, taking into consideration that the minimum wage is 5,500 TL.

The second group, labeled as “Very Hard,” included those who acknowledged that, although there is a slim possibility, a housing cooperative initiated by low-income individuals could succeed with the appropriate support. Financial assistance emerged as the most frequently mentioned form of support, which is also discussed in detail in section 5.2.2. A differentiating response in this category highlighted that without an improvement in the economic well-being of low-income individuals, such initiatives would remain highly challenging (expressed by Interviewees 13 and 27).

For a comprehensive analysis of the challenges faced by housing cooperatives and other factors influencing their effectiveness, please refer to Chapter 5

CHAPTER 5

THE CASE STUDY ANALYSIS OF HOUSING COOPERATIVES IN ANKARA

5.1 Interpretation of the Results

Through the thematic analysis of semi-structured interviews, two different outcomes were mainly addressed by the housing cooperative managers. The first outcome emerged as a result of the answers given to the question “What is the most significant problem of housing cooperatives?” during the interviews. The second outcome was compiled from the problems mentioned by the participants throughout the interviews. The thematic problems identified are as follows:

Table 5.1: Thematik Problems Scheme

Codes / Themes	Sub-Problem 1	Sub-Problem 2	Sub-Problem 3	Sub-Problem 4
Competence Problems	Competence Issues of Cooperative Managers	Competence Issues of Cooperative Members	Incompetence of Cooperative Organization	Incompetence in Construction Industry
Financial Problems	Financial Management of the Cooperative	Financing Problem of Housing Cooperatives		
Problem of Audit	State/Ministry Audit (Through Independent Agency)	Housing Cooperative's or Union's Own Supervision		
Land Issues	Problems with the Area of the Cooperative	Inadequacy of Residential Area / Problems Related to the Sector		

Table 5.2: Thematik Problems Scheme (continued)

Housing Policy Problems	Reduced Political Attention on Cooperatives	Problems Posed by Shifting Housing Policies		
Credibility Problems				

During the thematic analysis, two different indicators were considered:

The Most Important Problem: Interviewed housing cooperative managers were asked the question, "In your opinion, what is the most important problem of housing cooperatives?" The answers were categorized thematically to observe and evaluate the problem that was most commonly mentioned or considered as the initial response by the cooperative managers. This question was deemed appropriate to be asked in order to identify and assess the problem that was most salient in the minds of the managers.

Other Challenges: Problems categorized under this heading were based on the answers and topics discussed during the interviews with housing cooperative managers. The problems mentioned during the interviews were noted and categorized thematically. As seen in Appendix D, all 30 housing cooperative managers referred to multiple problems, so the numerical values provided under this category exceed 30 in total, and the subcategories have higher counts based on the answers related to the most important problem. This approach aims to capture a more detailed and nuanced perspective when a larger number of problems are addressed, allowing for interpretation of any differences that may arise when comparing the answers to the most important problem question. Additionally, it was preferred to conduct such an analysis to explore the possibility that the problems mentioned by the interviewees, without any guidance, could lead to more insightful findings. The distribution of answers to a specific question: "What is the most important problem of housing cooperatives?" is presented in Table 5.3. The distribution rate of the answers is shown in Figure 2.2.

Table 5.3: “The Most Important Problem”

Themes	Number of Responses
Competence Problems	12
Financial Problems	5
Problem of Audit	1
Land Issues	5
Housing Policy Problems	4
Credibility Problems	1
Contractor Problem	1
No comment	1

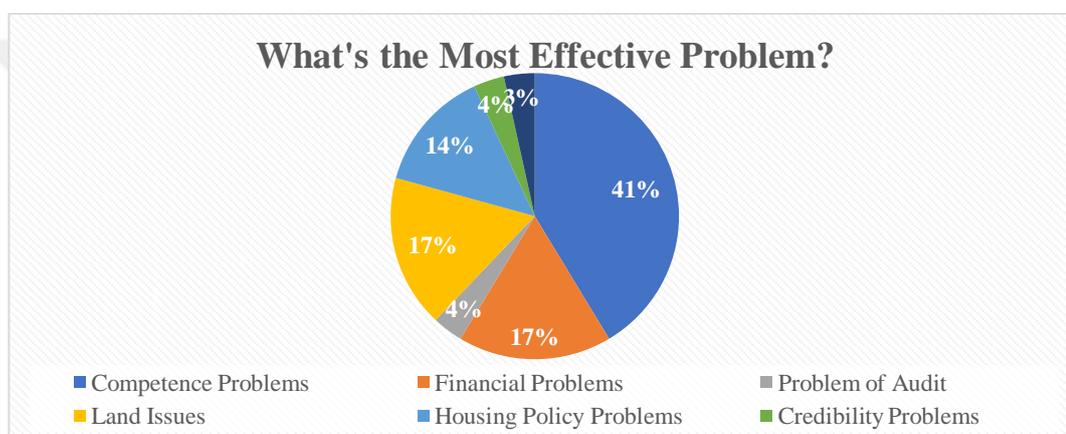


Figure 5: The Most Important Problem

According to the results obtained from the thematic categorization of the answers and comments obtained through the interviews, competence issues are seen as the most effective problem theme among the themes representing the 30 answers given when asked about the most important problem among 30 cooperative housing managers interviewed. Competence issues, which nearly half of the interviewees see as the most critical problem, with a rate of 41 percent, is followed by financial problems, with a rate of 17 percent, and housing policy problems, with a rate of 14 percent.

When asked to identify the most important problem, it was observed that issues related to competence problem were prominent among the themes represented by the 30 responses. However, as a result of the analysis of whole semi-structured interviews and answers, participants discussed and commented on multiple issues. Taking into

account the problems expressed during the interviews within the scope of these themes, the following results were observed:

Table 5.4: Other Challenges

Themes	Number of Responses
Competence Problems	21
Financial Problems	25
Problem of Audit	3
Land Issues	7
Housing Policy Problems	25
Credibility Problems	4
Contractor Problem	2

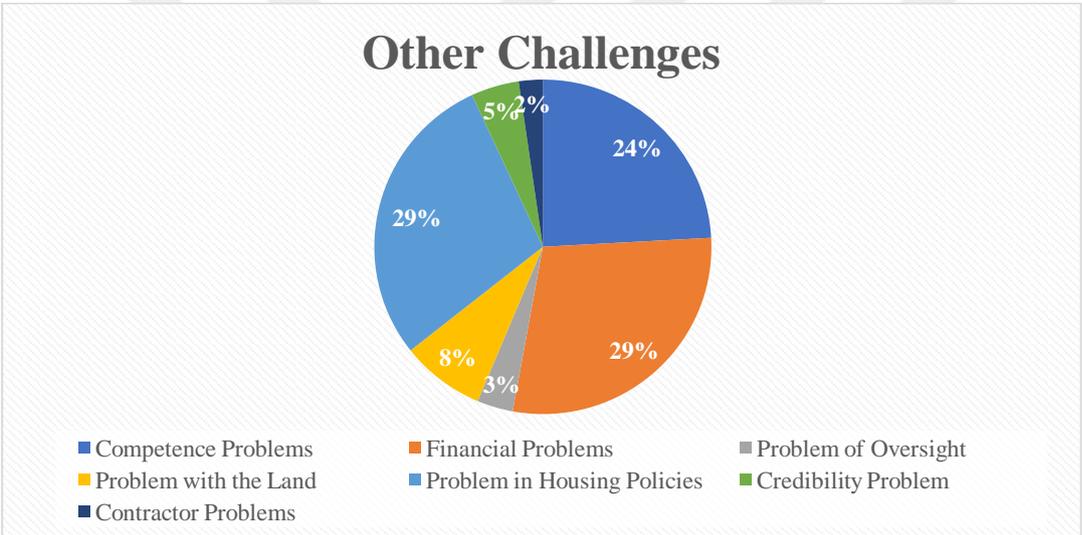


Figure 6: Other Challenges

When examining the problems raised during the interviews, it is observed that a distribution that is not similar to the previous results has been obtained. The issues related to competence problems are not the most concentrated answer this time, but rather the third most frequently mentioned problem. In the first two places, there are financial problems and problems on housing policies, which were referred to 25 times by the 30 participants. The ratio of these two themes in this distribution is 58 percent, while the distribution ratio for the most important problem question remains at 31 percent. The differentiation of the prominent theme was interpreted as the selection of

the semi-structured interview method allowing for a richer discussion ground compared to a more closed-ended method.

According to the results of the other challenges, the themes of competence problems, financial problems, and housing policy problems constitute 82% of all the responses given, and there is a significant difference between these three themes and the next theme (21 responses for incompetence problems versus seven responses for problem with the land). Therefore, it is observed that the responses given within these three themes need to be examined and analyzed in detail to understand the problems that housing cooperatives are facing. In the following section, the meanings of these three themes, the reasons why they were chosen, and their subtopics will be explained. Additionally, some responses that are unique or require further analysis within the theme, as well as some responses that stand out or were insufficiently explained within other themes, will also be discussed in section 5.2.4.

5.2 Main Themes on the Problems of Housing Cooperatives

In this section, the most concentrated and emphasized problems based on the responses received from the interviewees will be analyzed in detail under separate subheadings of competence problems, financial problems, and housing policy problems, which the interviewees mostly highlighted. Other themes will be discussed in a separate section with less detail based on their distribution rates. The details and responses under the analyzed themes can be compared with Appendix D to evaluate the characteristics of the respondents and organizations providing the answers.

5.2.1 Competence Problems

As emphasized in section 5.1, competence problems have been highlighted by the majority of the interviewees as the most important problem and have emerged as one of the three most emphasized themes among other challenges. In order to analyze the answers related to this theme in various ways within the responses of 33 questions asked to the interviewees and interviews lasting an average of 45 minutes, it is

necessary first to explain the subheadings and distribution within this theme. Four codings have been determined within the Competence Problems theme, referring to the sub-problems addressed by the interviewees on this issue. These are:

- Competence Issues of Cooperative Managers
- Competence Issues of Cooperative Members
- Incompetence of Cooperative Organization, and
- Incompetence in Construction Industry.

The coding of the answers given to the question “What is the most important problem you are facing?” has the distribution in Table 5.5.

Table 5.5: Competence Related Most Important Problem

Sub-Problems	Number of Responses
Competence issues of cooperative managers	3
Competence issues of cooperative members	2
Incompetence of cooperative organization	3
Incompetence in construction industry	4

In this theme, where answers do not concentrate on a specific coding, sub-problems are explained in the following sub-headings. The distribution of other answers given as other challenges in this theme (6 out of 18 obtained) are added as 2,3,2 and 2, respectively. The resulting problem association obtained as other challenges as follows:

Table 5.6: Competence Related Other Challenges

Sub-Problems	Number of Responses
Competence issues of cooperative managers	5
Competence issues of cooperative members	5
Incompetence of cooperative organization	5
Incompetence in construction industry	6

It's been observing that these problems are distributed quite evenly, and their classification has been organized from individual to sector-specific, and the following headings follow this order.

5.2.1.1 Competence Issues of Cooperative Managers

One of the issues that the managers have emphasized regarding the competence problem is the incompetence of the managers themselves. Although the reasons for this inadequacy vary from person to person, the common point they have focused on is the lack of knowledge and/or experience in the housing production process. Specifically, their statements indicate that:

According to Interviewee 23, the main point emphasized is that the lack of education among housing cooperative managers leads to harm in the process. This situation is expressed as *“The majority of cooperative managers are uneducated and generally cannot manage the housing construction process. This situation also affects communication with contractors and local government, who cannot help with this situation...”* and it is emphasized that this situation also harms the functioning of other actors involved in the housing production process. The point highlighted by Interviewees 25 and 14 during the interview process aligns with this view.

- According to Interviewee 3, due to the lack of honesty, capacity to perform their job properly and sufficient interest in the housing production process, many housing cooperatives have unfinished or even unstarted housing production processes. Interviewee 10 suggests that the main motivation of those in charge of housing cooperatives is not to participate in the construction process or become homeowners, but to turn the collected dues into their own profit. It has been pointed out that such examples have been seen before, especially in cases where cooperative partners are indifferent and/or do not participate in the process, which can result in the manager taking the cooperative's income and disappearing.

Taking into account the responses and impressions obtained from the other interviews, it can be concluded that the effectiveness of housing cooperatives in the housing production process is influenced by the education and experience level of housing cooperative managers, which affects their ability to work with various actors in the housing sector, including local governments and contractors. The lack of technical knowledge in various aspects such as appropriate land selection, creating projects that comply with zoning plans, cost calculation, and obtaining necessary permits, poses a problem for housing cooperative managers in guiding their subordinates, even if they are not performing the task themselves. The housing cooperative managers also recognize this situation as a problem.

As it was expressed by Interviewee 10, there may be situations where some housing cooperative managers act with ill intentions and turn the collected dues into their profits. Encountering such situations indicates that housing cooperative members need to be even more careful. Therefore, participating in elections and general meetings to ensure managers' accountability, be informed about the operations, and even participate in the management process can help provide more effective management for housing cooperatives. In addition, regular auditing and reporting of cooperatives' financial affairs is also important. Although it may not solve this problem, participation in elections and meetings is thought to be another issue where it could be more effective, as mentioned by Interviewee 10's alleged malicious approach.

During the discussion of the views on the audit issue under the title 5.2.4, a debate will be reached again about to what extent the competence issue can be addressed with the audit.

The final assessment regarding the incompetence of housing cooperative managers suggests that there are some problems with the implementation and/or adoption of the Education, Training, and Information principle, which are the principles of cooperatives. It is believed that the Democratic Member Control principle, which could be applied to solve this issue or may have contributed to its emergence, is the principle that needs to be addressed.

5.2.1.2 Competence Issues of Cooperative Members

Another finding related to the problem of incompetence in housing cooperatives is the role of the cooperative members themselves. The common denominator in the issues mentioned regarding cooperative members is the lack of education and its consequences on completing the housing construction process, which was also expressed for the cooperative managers. In some housing cooperatives, these issues even arise at the beginning of the construction process.

The opinions regarding competence issues of housing cooperative members have been addressed in two points:

- Lack of interest and information, insufficient effort: This issue, which Interviewee 4 considers as the most important problem and is also mentioned by Interviewee 1 during the interview, is raised as a problem where the people who are partners in the housing cooperative do not participate in the production process of the housing except for paying dues, and do not show interest and knowledge about the functioning and situations faced by the housing cooperative. Despite the desire of most people who become partners in the housing cooperative to own a house in a short time, their lack of knowledge about the construction process prevents them from participating in the process. It causes their initial desire to become just a short-term enthusiasm. Therefore, the lack of information leads to a lack of effort and interest, which creates problems for the internal functioning of the cooperative, internal audit, consistent and inclusive decision making, and so on. Interviewee 4 also stated that he believed that the main and most important reason for the difficulties they sometimes face in collecting dues is this lack of interest and participation. This situation has led to the formation of an assessment that lack of interest and participation can also cause financial problems.
- Intention problems and individualistic approaches: Another problem related to the lack of competence among housing cooperative members is the situation created by members who are not involved in the housing production process but are only interested in the financial gain. This issue was highlighted by

Interviewee 11, who stated that this is the most important problem in their own cooperative and in others as well. The members with this profile, who prioritize their own interests, make it difficult to collaborate and progress together in the process. Interviewees 25 and 14 also emphasized that the incompetence present in almost every stage of the construction process is a significant component of this problem, as housing cooperative members are not constructive and participatory during the process and do not contribute to a collective effort.

Considering the stated problems, it is noticeable that there are shortcomings in the Education, Training and Information principle of cooperative principles in this regard, as well as examples where the Concern for Community principle cannot be applied to ensure internal organization and progress within the cooperative. It is also observed that, especially in terms of cooperativization, there are issues that arise. These issues are considered as important as other issues and are given priority by the managers.

When examining the solutions proposed by the interviewees regarding the mentioned problem and their sensitivity towards it, it was noted that they did not put forth any solution suggestions or highlight a specific condition for the lack of knowledge and/or interest and the lack of a collectivist intention among housing cooperative members. Although there is an impression that the managers perceive this problem more as a social issue, during the interviews, there was also a lack of sufficient focus on this issue.

5.2.1.3 Incompetence of Cooperative Organization

Another prominent issue related to incompetence observed in housing cooperatives is related to the organization and internal structuring. In the realm of issues related to competence, which includes previous topics such as the selection and profile of members and managers and the discomfort expressed on these matters, some housing cooperative managers interviewed emphasized the problems arising from the inability of the housing cooperative to organize itself and operate as a cohesive organization, as well as the prolonged construction processes or inability to complete them.

Upon observation, it appears that there is some ambiguity in this issue and the way it is interpreted varies depending on personal experience. The opinions of the interviewees are as follows:

- The most significant problem highlighted by Interviewee 1 is stated as “The existence of a ‘cooperativism’ that is irrelevant to its definition and principles, turning into a profit-driven business”...” Throughout the interview, it is expressed that the logic of working together as a cooperative has not been established in Turkey, and that an organization where all the principles are being implemented is not seen. It is stated that housing cooperatives are used more as a tool to eliminate the housing shortage by individuals and the governments of the time, rather than going beyond that. Therefore, the organizational structure and usage of housing cooperatives in Turkey are identified as the main source of the problems.
- Interviewer 13 developed a similar approach, but emphasized that the main problem stems from the uncertainty of how the function of housing cooperatives should be positioned in the sector. "The uncertain status of housing cooperatives leads to a lack of systematic control, and generates mistrust towards cooperatives due to their relationships with contractors and municipalities," they stated. The multifaceted problems expressed as a lack of a clear and separate title, which is not determined through a clear framework, is the basis of the issue.
- Interviewee 15 emphasized more on the issues related to their cooperative, stating, "The lack of sufficient infrastructure in the area and the region not being valued yet... If there was better coordination among cooperatives, we could have possibly accelerated the appreciation of this region." This statement was noted as a problem that arises at the cooperative level regarding the lack of cooperation among cooperatives. The lack of communication due to educational and knowledge gaps between their own and other cooperatives, and consequently, the interruption of the housing production process, was frequently expressed by Interviewees 25 and 14 and supports this view.

Cooperatives are organizations expected to work based on common values and principles adopted worldwide, serving the purpose of solidarity, democracy, and meeting the needs of their members (International Co-operative Alliance, n.d.). Therefore, it is expected that housing cooperatives, unlike other entities, should be involved in a process that is not profit-oriented but results in providing their members with affordable and quality housing from the beginning of their establishment. Throughout the process, however, the lack of any specific stage that is unique to housing cooperatives, such as land allocation or directing them to suitable land, measures or support the housing construction process that may cause long-term spatial changes, tax items, agreements with contractors, and structured credit support, makes housing cooperatives similar to commercial businesses. This is one of the issues that housing cooperative managers frequently highlight in interviews. Therefore, the lack of a separate title for housing cooperatives in any of the stages mentioned above is one of the opinions that housing cooperatives have an indefinite and indistinct housing construction process. This opinion stands out as a problem arising from the inability to apply cooperative principles due to external factors.

The failure to apply the principle of Cooperation Among Cooperatives can lead to problems such as lack of coordination and inadequate solidarity among housing cooperatives. Housing cooperatives can achieve common goals by collaborating with other cooperatives facing similar challenges and pooling resources together. This principle emphasizes the importance of working together among cooperatives instead of commercial competition. As expressed in the discussions, cooperation among cooperatives can help reduce the difficulties encountered in the housing production process and enable housing cooperatives to serve their common purpose more effectively.

Although there is no specific question or finding regarding whether housing cooperatives collaborate with other cooperatives in the interviews conducted, it is thought that this issue could also be an important part of future studies on the topic due to its inclusion in the problems mentioned during the interviews.

Although the comment made by Interviewer 1 about the inability to implement the cooperative process theoretically and practically in Turkey presents a broad

framework for evaluation, the statements regarding the problems in adopting or implementing cooperative principles in the discussions suggest that a study can be conducted regarding this view.

5.2.1.4 Incompetence in Construction Industry

The last section on incompetence focuses on problems generalized across the construction industry. It highlights the issue of individuals who do not hold their positions based on competence or are questioned about their qualifications. This leads to non-specific and problem-based accusations towards individuals involved in any stage of the housing construction process. While no complaints were raised regarding regulations and rules, there were observations of practical problems, suggesting the need for a separate subheading to address this issue.

Since the responses obtained during the interviews were more general in scale for the broader topic and therefore slightly less specific compared to the previous headings, it was deemed necessary to provide detailed information about the responses.

- As expressed by Interviewee 2, the lack of a requirement for individuals involved in housing cooperatives to have education or experience often leads to an unhealthy housing production process, although this issue is not limited to housing cooperatives. In their opinion, *"When managers make deals with contractors, they usually prioritize agreeing on a low price and don't even ask if they have a business license...partners only ask how much money they agreed upon. Even if we did have an audit system that questions how the business license was obtained, it's just for show... These are just done superficially. Municipalities and Ministries prioritize not having any problems themselves, and what will happen next... Do I even need to say that the contractor will try to finish the job with minimum cost after they receive it? Or that the workers will not do their best when they are not supervised? Have you ever seen how building inspections are done?"*

They also stated that *"The problem is not only in one place, so the solution cannot be achieved by solving a single problem. In my opinion, the problem lies in the entire industry, in the disregard for competence, which in turn brings bad intentions. All of these factors affect each other and create such a vicious cycle..."*

- Interviewee 19 and Interviewee 22 similarly noted that they face difficulties in the construction process due to the current lack of experience and knowledge among actors in the housing sector, and that these difficulties lead to increasingly significant problems in the long term. Therefore, they stated that the most significant problem generally arises from mistakes and neglect in the sector.
- The problem raised by Interviewer 7 is the lack of competence, which is a general issue for any actor in the construction sector. However, the main factor of this problem is not errors or negligence but rather favoritism towards certain individuals or companies, resulting in unequal and unfair treatment. Comments were made without mentioning the names of specific individuals or companies, stating that finding the "right person" is crucial for obtaining project approvals and building permits. It was emphasized that otherwise, problems could remain unsolved for years. Interviewer 17 expressed similar views and also highlighted the initiative-taking as a prominent factor in document approval procedures, which is frequently carried out based on personal connections or shared interests rather than the knowledge or experience of the person in question.
- According to Interviewee 20, it has been emphasized that problems can arise due to any actor involved in the construction sector mentioned above. Therefore a professional approach cannot be achieved. Specifically, it has been stated that *"Cooperating in both land and contractor agreements does more harm than good...in land deals, sales are already going to acquaintances or those who offer more money, and we mostly agree with the contractors on a profit-sharing basis, which is not very valuable yet during construction. Consequently, they choose more profitable places instead of waiting...there is no time limit, no supervision, and when we try to negotiate time initially, they*

refuse, so the work is done arbitrarily..." The dependence on individuals has been emphasized throughout the interview, and it has been highlighted that this leads to reluctance in the construction process with cooperatives, and persuasion becomes necessary in order to be able to do the work.

In this section, which is coded as incompetence in the construction sector, it has been commonly emphasized by the interviewees that problems arise from situations where professional work cannot be carried out, which are often uncertain due to the multi-actor process and can be caused by multiple individuals and/or institutions. For housing cooperatives, which need to work together with other actors in many processes such as establishment, member participation, land acquisition, project preparation, construction process, and delivery and title deed transactions, problems that arise at any stage have a serious impact on the process, and this has been mentioned by the interviewees referred to in this section and observed to be more prominent than other problems. (Kiper et al., 2009).

5.2.2 Financial Problems

As mentioned in section 5.1, the financial problems are one of the most frequently emphasized issues by the interviewees. While 5 out of 30 interviewees considered it as the most significant problem, based on the discussions, it can be observed that 25 out of 30 interviewees prioritized financial problems throughout the interviews. In this theme, where the most emphasized problems are housing policies and financial issues, it has been evaluated that there are two main types of problems. These have been categorized as:

- Financial Management of the Cooperative
- Financing Problem of Housing Cooperatives

When looking at the answers given to the question "What is the most important problem you are facing?", a total of 5 interviewees answered under the theme of financial problems, and all of these answers were found to be included in the sub-heading of financing problem for housing cooperatives after the analysis. Therefore,

it can be said that the most important financial issue that is emphasized among the financial issues is the existing problems in financing of housing cooperatives rather than the monetary management within the cooperative.

When looking at the problems that interviewees mentioned during the interviews, the distribution of the topics that the 25 interviewees touched on in this theme is as shown in Table 5.7

Table 5.7: Finance Related Other Challenges

Sub-Problems	Number of Responses
Financial Management of the Cooperative	5
Financing Problem of Housing Cooperatives	20

In this theme, where it can be observed that the answers are concentrated under the title of financing problem for housing cooperatives, the opinions and explanations within the determined titles will be examined in detail in the following headings.

5.2.2.1 Financial Management of the Cooperative

According to the results of the semi-structured interviews, financial management of the cooperatives was mentioned as a problem by 5 of the interviewed housing cooperative managers during the interviews. These views, which are emphasized more as a criticism of other housing cooperatives than as self-criticism, are listed below in bullet points:

- One of the findings obtained from the interviews is the problem of members not paying their dues on time or not paying them at all, as stated briefly by Interviewee 3 as *"there are problems with dues payments, they do not take the construction process seriously..."* and by Interviewee 18 as *"our members are having financial difficulties, therefore we have payment problems..."*. In addition, Interviewee 10's statement, *"...the strength of the construction is not important to people, it is enough for them to look good and pay as little as possible, so when the dues prices increase, there are still those who do not pay*

in the first months because of this intention...", offers a different perspective on the collection process of dues. As a result of the opinions expressed during the interviews, it appears that members may lose interest in the construction process over a long period, or their financial situation may become insufficient for regular payments in the long run.

- As expressed by Interviewee 24, *"the value of money is decreasing day by day, land prices are constantly rising...financially, things are getting harder every day."* This view is supported by Interviewee 26, who stated *"there is no financial support...a significant majority of time is spent on finding financing and trying to preserve the value of money."* Consequently, the high inflation rates observed in recent years are seen as a financial problem within the cooperative, creating difficulties and challenges for its financial situation.

As a problem also raised by the interviewees, the financial management of cooperatives has been addressed. It has been found that the variability of payments in condominium cooperatives, which are the main and mostly the only source of financing, can be attributed to the recent inflation and the worsening or volatility of the financial situation of cooperative partners. This issue has been highlighted as a separate topic due to its significance. The problems raised by larger and more extensively discussed cooperatives are addressed in the following section.

5.2.2.2 Financing Problem of Housing Cooperatives

The title representing the opinions of 20 interviewees on financial problems, which is one of the problems expressed by the majority of housing cooperative managers, remained quite broad in meaning. The reasons for this are interconnected opinions that need to be evaluated together, but with different starting points or emphasized different aspects. It is analyzed that the scope of the opinions covers the income item of housing cooperatives.

To evaluate the problems arising in the income items of housing cooperatives, the comments and opinions of the interviewees are categorized and presented in bullet points:

- The problems encountered in obtaining loans by cooperatives: Respondents 5, 6, 14, 25, and 26 provided answers with a theme of financial problems to the question "What is the most important problem you are facing?".
- Respondents 5 and 6 stated that it is very difficult to complete the housing construction process in the short term only with dues. As the time extends, completing the construction process becomes much more difficult due to the increase in construction costs. It is stated that some cooperatives have therefore suspended their construction activities and financial support from government institutions is needed.
- The opinions expressed by Interviewees 14, 25, and 26 are also the same, stating that the necessary step to be taken is to provide credit support. It has been emphasized that private sector support, in addition to low-interest loans and other support provided by the government, should also be considered as an option, which stands out as a different expression in this context.

According to the information obtained from the interviewed housing cooperative managers, there is no specific loan available for housing cooperatives from the banks. Among the conditions proposed to obtain existing loans, it is claimed that membership in a housing cooperative should not be present. As an example, in the loan terms provided for the "My First Home Project" recently announced by HDA and the Ministry of Environment and Urbanization, the condition of not having a cooperative partnership is also present (Halkbank, n.d.). It has also been stated during the interviews that loan applications are mostly rejected due to a lack of collateral in loans where such a condition does not exist. The main point emphasized here is the lack of an appropriate, low-cost loan option for housing cooperatives.

- Problems that are included in the other challenges section and emphasized during the interviews have been categorized as follows:
- Interviewees 9, 15, 17, 22, 24, 27, and 28 have expressed problems arising from the lack of government financial support and incentives mentioned above. There has been no mention of the necessity of private sector-oriented credit

support or assistance. It has been emphasized that grant or low-interest credit support, where cooperatives are a priority, is necessary.

- During the interviews, financial difficulties were raised by Interviewees 2, 4, 11, 20, and 23, with land costs being the main issue. The interviewees pointed out that land costs make up the majority of expenses, and that this proportion is increasing especially in big cities. They emphasized that during the construction process, there are often situations where there is either very little saved or insufficient financing available, which leads to delays in construction. This is a problem that is becoming increasingly difficult to solve with inflation. Additionally, after the closure of institutions such as the Land Office, there has been a continuing problem of finding affordable land. Although Interviewees 4 and 11 claimed that cooperatives were not treated equally when purchasing land from the Land Office, it is believed that there has been a direct or indirect effect on the overall provision of suitable land for cooperative housing, as mentioned in Section 3.4 by looking at the share of cooperative housing production after the closure of Land Office.
- The topic expressed by Interviewee 12 and Interviewee 13 is the taxation of housing cooperatives under the same regulations as any commercial enterprise. Unlike commercial companies, the primary goal of housing cooperatives is not to make a profit, but to provide affordable housing to their members. Therefore, they have argued that there should be a distinction made between cooperatives and profit-seeking businesses when it comes to taxation. While the VAT exemption for residential units with a gross area of less than 150 m², may come to mind, both Interviewees 12 and 13, as well as other interviewees as mentioned during the discussions (Interviewees 2, 9, and 10), have stated that the contractor mostly refuses to deal with the government to collect this difference, which puts them at a disadvantage in the construction process. As a result, the majority of housing cooperatives do not apply the VAT exemption.

For cooperatives to maintain their presence in the housing market, they need to be able to compete with the private sector and adapt to market conditions. The financial difficulties such as inflation and land prices, which can be considered external factors,

can be overcome by the dues collected among cooperative members, in a sense, by adhering to the Autonomy and Independence principle. This can be observed as a topic that can be discussed based on the responses obtained from the interviewees. In terms of solutions, continuing to receive government support for cooperatives or cooperatives moving towards a larger-scale economic solidarity among themselves can be seen as possible solutions to be discussed.

5.2.3 Housing Policy Problems

As mentioned in Section 5.1 of Housing Policy Problems, financing issues take the top spot among the problems discussed by the interviewees throughout the interview. Although only four out of 30 interviewees highlighted it as the most important issue and it ranked fourth among the identified themes in terms of responses to this question, when we look at the problems mentioned during the interviews, it is seen that 25 out of 30 interviewees emphasized the problems arising from housing policies. The theme remains broad in scope as it refers to problems within a process and is determined within a policy framework, therefore, it creates two subheadings that are also broad in meaning and contain different expressions. These are categorized under the titles:

- Reduced Political Attention on Cooperatives
- Problems Posed by Shifting Housing Policies

When looking at the responses to the question "What is the most important problem you are facing?", it is observed that 4 interviewees answered within this theme, and when the answers are analyzed, 3 interviewees fall under the heading of "Reduced Political Attention Towards Cooperatives", and 1 interviewee falls under the heading of "Problems Posed by Shifting Housing Policies".

Table 5.8: Housing Policy Related Most Important Problem

Sub-Problems	Number of Responses
Reduced Political Attention on Cooperatives	3
Problems Posed by Shifting Housing Policies	1

It is deemed appropriate to not conduct a review of the distribution of answers due to the small number of responses. It seems more appropriate to interpret them together with the answers analyzed as other challenges.

Looking at the issues that the interviewees have addressed throughout the interviews, the distribution of the topics that the 25 interviewees talked about in this theme is shown in Table 5.9.

Table 5.9: Housing Policy Related Other Challenges

Sub-Problems	Number of Responses
Reduced Political Attention on Cooperatives	15
Problems Posed by Shifting Housing Policies	10

Based on the distribution observed in the answers given under the finance problems theme, it can be seen that the distribution is more proportional. However, similar to the answers given to the question of the most important problem, it can be observed that Reduced Political Attention Towards Cooperatives was expressed by more interviewees.

The opinions and explanations related to the identified topics will be examined in detail in the following sections.

5.2.3.1 Reduced Political Attention on Cooperatives

The subject of this section is the decrease in political interest on housing cooperatives, which is a result of changes in housing policies. Through the analysis of semi-structured interviews, it was observed that the decreased interest in becoming a member of housing cooperatives, the financial support provided by government institutions such as land and grant or loan assistance, and the lack of visibility and popularity of housing cooperatives in transactions with local governments and contractors are among the reasons for this decrease in political interest towards housing cooperatives, or can be seen as indicators of this trend.

The theme related to changes in housing policies in this section focuses on the effects of reduced political attention, which emerged as a result of changes and has become a consequence today. The problems mentioned by 15 of the interviewed housing cooperative managers, or in other words, every other manager interviewed, regarding this issue have been categorized below:

The problem of obtaining construction permits from the municipality: The problem raised by Interviewees 1, 2, 7, 11, 20, and 21 is that the employees of the municipality have a negative impression of housing cooperatives, which causes delays in obtaining construction permits, slow response times to their applications, and more extensive inspections than those of private sector companies when obtaining approvals. Specific allegations include instances where a document was repeatedly requested, and the approval process took years despite being in the approval stage. Six interviewees emphasized that the local government has a negative impact on the construction process of housing cooperatives.

- The donations requested by government offices: The issue raised by Interviewees 4, 5, 8, and 17 is related to the lack of interest from local administrations in the construction processes of housing cooperatives, which was mentioned in the previous point. They also stated that local administrations and the responsible officials in the ministry in charge of addressing any issues in the zoning plans often ask for donations from businesses in return for quick resolution of the problem or approval of the construction project. It was claimed that this practice was particularly common during the tenure of the previous mayor. Several examples were cited where such requests were made to housing cooperatives whose construction had already begun or whose project had been prepared, especially during the tenure of the second-to-last mayor.

"...There was a business located in Ulus, and its account number was given, and it was said that 'thanks for the thanks are necessary'. Most of the housing cooperatives and private sector companies have expressed their gratitude as well..." (Interviewee 4)

“...I won't mention the location, but some officials, let's say, keep their drawers open when they talk to you. If you want to get your job done, you go there with an envelope, and there are moments when they turn their back, and you can put the envelope in that drawer during that time...” (Interviewee 8)

The allegations mentioned are one-sided and also have an accusatory nature, so it would be wrong to make a definitive judgment about their reliability. However, it can be considered as an important topic for discussion.

- Withdrawal of land and credit assistance by HDA: According to the views expressed by Interviewees 12, 22, 23, 24, and 28, HDA has transformed from an institution that supports the housing construction process since the early 2000s to become an actor itself, which is why credit and land assistance have decreased. In meetings where HDA is occasionally involved in joint projects with companies in the private sector, it has been stated by Interviewees 12 and 23 that housing cooperatives are left behind in terms of land and financing support in the housing construction process. This situation has been emphasized as an important factor in the weakening of housing cooperatives.

As a result of the economic approach of the period and the changes in housing policy related to it, the above factors, which were expressed by the interviewees as one of the reasons for the numerical decline of housing cooperatives, especially since the early 2000s, when housing production was significantly behind the public and private sectors, were stated as a decrease in political interest.

The section following this one provides the impression that the changes resulted in a new process for cooperatives, and the next section will focus on how the changes themselves had an impact.

5.2.3.2 Problems Posed by Shifting Housing Policies

Under the previous heading, the consequences of changes in housing policies resulting from the economic approach of the period were observed to cause problems, such as the decrease in the share of housing cooperatives in the housing production process.

This section enriches the discussion on the reasons behind the decrease in the share of housing cooperatives in the housing production process. Another result observed in the interviews with the participants is that changing housing policies not only lead to changes in their consequences, but also generate uncertainty by suggesting that the existing policies may change. This uncertainty contributes to the formation of inconsistencies in approaches over time and, in turn, creates uncertainties in the construction processes of housing cooperatives. Therefore, the opinions of the participants who provided these impressions will be presented in this section.

- As expressed by Interviewees 2 and 30, the approach that housing policies can change at any moment affects the construction process. While some housing cooperatives postpone construction works in the hope of a more favorable period, others are faced with unexpected construction investments in their surroundings. Regarding this issue, Interviewee 30 stated, "*The uncertainty in the government's housing policy... For example, while cooperatives were given a lot of importance in the past, currently HDA is in the forefront and it is not clear where they will build housing. Suddenly, they announced a 3,800-unit project in Balıkuyumcu. Therefore, it is not possible to estimate housing market value, land status, and other factors.*" to explain the situation in their project areas.

The views expressed by Interviewees 1, 8, 12, and 18 are more related to political change. It is emphasized that the communication with the local government and the consensus on the housing project can change according to the political approach and interests of the period, particularly with the change of the current government or local administration head.

Interviewee 8 and Interviewee 12 are managers of two cooperatives among the 230 cooperatives in the Southeast Ankara Environmental Development Project, commonly known as the Doğukent Project. According to them, during the term of the previous two mayors, Murat Karayalçın, the project was announced as a mass housing area and facilities were provided for land allocation to housing cooperatives. However, after the change of mayorship,

the zoning and application plans were revised and the density ratio was reduced. At the same time, the Regulation Partnership Share was demanded twice in total, amounting to 67%. A lawsuit has been filed and the years-long trial is still being continued by many cooperatives. It is also alleged that donations were requested under the guise of expropriation from many cooperatives. However, no documents have been presented for the information provided and it was expressed verbally during the interview.

- The problem expressed by Interviewees 5, 13, 22, and 26 is one of the problems encountered with municipalities. The issue concerns the long process of declaration and approval of the Master and Implementation Plans in the region and the disputes they have with these plans. According to the information provided by the interviewees: For Interviewee 5, this process became valid with the construction approval obtained in 2016, which was intended to start in 1995. For Interviewee 17, on the other hand, due to the change in the zoning plans, the objection made since 2007 is expected to be resolved and/or a new zoning plan is expected to be made in a different region. For Interviewee 26, it has been stated that the construction process, which was intended to start since 2013, has not yet started because they are waiting for the Implementation Plan to be made and approved.

According to Interviewee 13, they did not have any issues with the zoning plans and obtained construction approval in 2004. However, they were in a process of waiting for the infrastructure to arrive in the area until 2016, and in 2021, it was stated that they obtained a new construction permit.

The information regarding how long the construction approval process took can be found in Appendix C even though it was not mentioned as a problem by the managers interviewed representing their housing cooperative.

5.2.4 Other Themes

The problems that were not expressed by the majority of the housing cooperative managers interviewed are included under this title, which may fall into the category of

effective problems for housing cooperatives, and therefore, problems that have been subjected to thematic analysis but expressed by fewer people will also be included under this heading.

5.2.4.1 Land Issues

According to the statements of the housing cooperative managers expressed in the previous sections; the cost of land is considered one of the biggest expense items for housing cooperatives, and whether the land is suitable has a decisive impact on the construction period. Some of the land-related problems have been presented as findings under this title, as they better reflect the base of the problem. Under this title, the statements of the interviewees highlighting the problems caused by the land itself for housing cooperatives will be presented.

Problems Regarding the Area of the Cooperative: In the problems expressed with a focus on their own cooperatives, Interviewees 11 and 12 emphasized the importance of land selection, due to their long struggle for expropriation, regulation partnership shares, and land-use decisions for their projects within the Southeast Ankara Environmental Development Project.

"Where the land is acquired from almost determines everything about the housing project... We took the land from within the Doğukent Project, and we still haven't been able to bring the housing project to a discussion point in 30 years..." (Interviewee 11)

Inadequacy of Residential Area / Problems Related to the Sector: By interviewees Interviewees 9, 16, 18, 27, and 28 indicate that problems were encountered in the construction process due to the purchase of land from the private sector at a serious cost or the purchase of land with low cost but with problems due to the lack of any land system to be applied or requested. It is stated that as an attempt to solve the problem mentioned as one of the highlighted points, land was purchased in places close to the periphery of the city, or a process was experienced, such as buying fields

that have not yet been opened to construction and waiting for the construction to come. This has naturally been highlighted as a significant problem in the process of becoming a homeowner due to both waiting and facing problems.

"In fact, our project is ready, but we are not sure about the process we will encounter... We have to wait for the zoning process, even if they say it will come next year, we don't know for sure... Of course, I would prefer a different location instead of Mamak, but we don't have the power... We have already accepted a troublesome process..." (Interviewee 9)

5.2.4.2 Problem of Audit

Even though the problems regarding audit are discussed in the desired solutions, especially in topics such as competence and financing mentioned in the themes and in the problem of asking for donations in housing policy, it is observed that a total of 3 interviewees mentioned it as a problem. It is stated by Interviewees 4, 8, and 10 that the construction process can take place especially due to the collection of dues and the manager keeping his activities secret; rather than the increase in audit in the desired solution part, it is observed that the need for incentives to be made by the state for the financing of cooperatives has been brought forward. Considering this situation; it is observed that the interviewed housing cooperative managers do not consider being subject to supervision or increasing the supervision as much as other problems, both as a source of problems and as a solution suggestion.

-Although it is not a topic discussed in this study as expressed by other participants, a viewpoint that can be considered in other studies is stated as follows:

"A designated audit expert appointed by the ministry attends general assemblies... We treat them to a nice dinner, and at the same time, we learn if there are any issues that could raise eyebrows in official terms, they assist us in that regard... Everyone already knows that this is done as a formality anyway..." (Interviewee 11)

"Well, audit is mandatory due to regulations, but what difference does it make? No matter how many rules you impose on our people, their first thought is always how to do the opposite... The problem lies in our collective mindset..." (Interviewee 3)

5.2.4.3 Credibility Problems

Although it was mentioned by a total of 4 interviewees as a problem and was highlighted, the trust issue was a subject that most of the interviewees touched on because it was indirectly asked in the interviews with the interviewees. Interviewee 4 and 16 mentioned the distrust towards the actions of the managers and individuals. Interviewee 4 expressed this situation as "...After the news was published in the past that the managers took the collected money and fled abroad, the public's suspicion towards us increased a lot, we see this from the expressions of the people coming ...", Interviewee 16 also stated that a similar situation created a prejudice in the public. Interviewees 19 and 21 stated that problems such as the failure to complete the housing process for many years and the inability to receive the equivalent of the paid money reduced the trust in housing cooperatives. Interviewee 19 expressed this situation as "...There are people who believe that there are more people in the public who cannot own a house by joining a housing cooperative than those who can..." and other interviewees used similar expressions. Although it was not mentioned as a problem,

among the opinions mentioned about the trust problem; Interviewees 8, 13, 24, and 30 stated that they thought the trust issue reduced interest in housing cooperatives and caused a decrease in the number of members. The credibility problem, which could not find much correspondence in the responses received from the managers, is thought to be a subject that can come to the fore more in a survey study to be conducted for the public or a similar study.

5.2.4.4 Considerable Mentions

Several responses obtained from the interviews were not categorized but were deemed to have striking expressions or viewpoints. These are discussed under this heading, although they do not constitute significant findings in this study. It is believed that these statements, which were not included in thematic analysis and coding due to the need for evaluation and decision on how to approach them, can provide insights for researchers in future studies.

Firstly, there is a statement that has been expressed multiple times (by Interviewees 8, 14, 19, and 21) and is considered a popular phrase among housing cooperative members, especially concerning the relationship between housing cooperatives and low-income individuals. The statement goes as follows: "The poor initiate cooperatives, the middle class continues, and the rich end them." This statement, which could be evaluated for both its significance in terms of the long-term position of low-income individuals within housing cooperatives and the reasons behind its popularity among cooperative managers, was not included in thematic analysis and coding. However, it is considered worthwhile to examine in future research for those studying the role of this sentence and its impact on the understanding of cooperative management.

Another striking expression emerged in an interview with a housing cooperative manager. Interviewee 29 stated that almost every opinion in the table could not be obtained due to the manager being a "Shadow Manager" themselves. The manager mentioned that the current project is managed by the housing cooperative union they belong to and stated that the presidency of the housing cooperative they represent is a

mere appearance, with their only connection to the cooperative being the occasional signing authority. Although this claim supports the problem codes identified in 5.2.1.1 and 5.2.1.3, it was not deemed sufficient to make general inferences due to its uniqueness among the interviewed housing cooperative managers. However, examining the prevalence of such situations among housing cooperative managers in subsequent studies could be beneficial for researchers.

5.3 Limitations and Future Research Directions

The semi-structured interviews conducted in this study were carried out with managers of 30 housing cooperatives operating within the boundaries of Ankara province. The obtained insights provide a qualitative examination of the issues within the scope of the interviewed managers and their respective cooperatives. However, the scope of the opinions obtained is limited to the experiences of the interviewed managers and their specific housing cooperatives, and should not be expected to cover the experiences and issues of other housing cooperatives currently active. Additionally, although the minority of managers expressed that the problem occurred specifically in Ankara, it is likely that the sample set obtained on a national scale is much more limited.

This study focused on the periodical changes and problems encountered by housing cooperatives. Considering the potential variations in responses based on the sample, future studies may yield different results, which can be compared with the findings of this study. Furthermore, some statements within the examined themes, which were considered to lack sufficient evidence for analysis or fell outside the main focus of the study, were presented to create a suitable discussion environment for future research at the discretion of researchers. Among the discussed themes, the issues of credibility and audit are believed to provide a rich foundation for analysis in future studies that will be conducted with a primary focus.

The summary of the findings obtained from the interviews, apart from the thematic analysis conducted in Appendix D and is shared in this thesis to encompass additional findings. The relevant researchers may use this information as a guide or example for their own studies.

Lastly, although not directly related to the research topic, statements that are considered to contain significant claims are included. These statements can provide important impressions for individuals studying housing cooperatives, even if not the subject of their research.

5.4 Summary of This Chapter

In this chapter, it was aimed to interpret the problems that housing cooperatives, which are assumed to be significant reasons for the share of housing production in the last 30 years and the decline in the number of new housing cooperatives, are facing, through the views and statements of housing cooperative managers and to share the findings obtained. As a result of the thematic analysis carried out for the qualitative results to be obtained and analyzed, a categorization has been obtained that includes six main themes and the problems within these themes.

The first theme about the most significant problems faced by housing cooperatives is competence problems. In this theme, which is in the first place among the responses given when the most important problem is wanted to be brought forward, problems arising in various individuals and situations, including the housing cooperative manager, members and contractors involved in the housing construction process, and the public institutions where the necessary permissions are obtained, have been mentioned. While the lack of adequate training and experience for managers and their ability to have a vested interest in their approach to the process have been criticized, it has been stated that problems can occur in the housing production process due to the lack of sufficient interest and effort for members and again a vested interest approach. In the criticisms made towards the structure and order of housing cooperatives, it has been noted as one of the possible problem expressions that the process is becoming difficult due to the ease of use for vested interest due to the organization having an unclear definition and functioning, and the lack of cooperation between cooperatives, and therefore neither public institutions nor cooperatives can help and see value. Another problem source affecting housing cooperatives was shown as other actors involved in the construction process, and it was stated that problems that could be

caused by the competence problem in housing cooperatives could also be a problem in these actors and therefore problems could occur. It is thought that a possible opinion for an evaluation to be made is that housing cooperatives face current problems because they do not comply with cooperative principles or do not have a well-defined systematic management, and it is thought that a problem detection related to other mentioned problems such as financing, reliability and auditing in housing cooperatives has been made.

The majority of the problems expressed throughout the interview by the majority of the participants were addressed within another theme, the financing problem. Among the problems expressed regarding the financial management within housing cooperatives and the financing provided to housing cooperatives; the difficulties encountered in collecting dues, especially during periods of inflation fluctuations, and the decrease in the financial accumulation owned during these periods were mentioned as problems encountered in the financial management of housing cooperatives, and it was stated that financial problems were experienced because there was no state support for housing cooperatives in terms of both credit and land procurement. These expressions, where the management of the financial situation by the housing cooperative managers or the financial support between the cooperatives was not mentioned, have led to the inference that the housing cooperatives are seen as an organization expected to progress with state support by the interviewed managers. In the financing problem, which is thought to offer a rich discussion environment for the solution method, it has come to the fore as a subject that the managers mostly agree on due to the difficulties experienced in managing the process only with dues income.

Another theme where most of the problems expressed by the interviewees are in the majority has been themed as problems caused by housing policy. In this theme, which was focused on during the interviews where the process that housing cooperatives have gone through since 1980 and the changes experienced were mentioned; problems caused by changes such as the fact that HDA started the housing construction process rather than supporting housing producers in housing policy and the emphasis on the construction sector from the beginning of the 2000s was mostly benefited by the private sector, and have led to decreased interest in housing cooperatives both in terms

of incentives and public participation. Additionally, changes in housing policy can cause indecisiveness in some housing cooperatives regarding investment, which can affect the construction process. Another problem is the potential issues caused by political decisions and directions influencing housing policy. The observation of problems that may arise from individual approaches within a general framework like housing policy is another considerable point.

The thematic analysis identifies two problems that are not directly referenced by the majority of housing cooperative administrators but are intertwined with other themes and are thought to significantly affect the decline in the effectiveness of housing cooperatives: credibility and audit issues. The 'other themes' section, where the absence of professionalism and adherence to cooperative principles is considered a problem, as in competence problems, illustrates this situation.

Although they are not part of the themed problems, a few expressions thought to contain striking and important details are presented to the discretion of the readers under the heading of 'considerable mentions'.

Finally, during the interviews, Interviewee 11 wanted to give a written answer to the question, "What is the most important problem faced by cooperatives?" and requested that these expressions be used directly if possible. Because it reflects a process and provides an alternative problem summary to the one by the researcher, it was deemed appropriate to conclude this section with the summary made by a housing cooperative manager:

"Housing cooperative boards and presidencies are composed of individuals trusted at the establishment, however, due to the fact that cooperativism is not a school nor a profession, it is often composed of individuals without any specific knowledge or skills. Since they lack formal and specialized training, they often embark on housing projects without conducting technical and social research on the lands they are going to build on, and without investigating the financial conditions of their partners. This leads to service disruptions, problems within the planned work schedule, and long-term grievances for the partners. However, there are also cooperatives that are divided into two, where managers who show sensitivity in the above-mentioned issues conduct their

research timely, take their precautions, and keep their promises regarding costs and payment plans. For example, those described in the first explanation have negatively impacted their own housing cooperative processes by acquiring properties within natural conservation lands, site areas, meadows, and protected areas, and have not been able to reach a conclusion for years. Others deliver on time and in positive condition as described. The third is quite important. While the partners are running the housing cooperative process in trust, some ill-intentioned partners present some negative opinions to obtain benefits, and they change the board, causing damage to costs and partnership rights, and divert the housing cooperative from its main goal, causing the cooperative's business to falter. This situation is only realized at the next general assembly, but by then it's too late. This can happen a few times. Later, with a decision to be taken, an audit commission is established, and the partners express their grievances by complaining to their relatives and the public, saying, "How did we get into this housing cooperative?" In order to prevent this situation, if it is under the control of an upper union and central and national unions, partners can have their houses on the promised day and time without any harm, and live peacefully in their safe and earthquake-resistant homes. Because there is self-control in this system." (Interviewee 11).

CHAPTER 6

CONCLUSION

In this chapter, a comprehensive discussion and evaluation of the research conducted, explaining the knowledge and findings gathered throughout the examining the research questions and objectives that proposed in previous chapters is the main purpose. Assessing the contributions to the literature and provide a critical analysis of the problems that currently faced by housing cooperatives is the purpose the study's findings. Furthermore, potential approaches to addressing housing cooperatives' problems also will be discussed and based on experiences and findings throughout the research, recommendations for future studies on this subject also provided in the end of this chapter.

6.1 Summary and Findings of the Research

This research envisaged to understand the changes in the effectiveness of housing cooperatives in Turkey from 1980 to the present day. In other words, the role of housing cooperatives in housing production was subjected to quantitative research in order to compare the role of housing cooperatives with other actors, and subjected qualitative research in order to reveal the findings about the extent to which they appealed to low- and middle-income people due to their other principles such as economic cooperation and concern for community. The focus was on housing cooperatives because of their special role as an economic cooperation mechanism for housing production, especially for low and middle-income individuals.

The first research question aimed to identify the factors contributing to the decline of housing cooperatives in Turkey since the early 1990s. In order to better reveal the reason and possible indicators of the decrease in both the number of housing cooperatives established and the housing construction permits obtained by housing

cooperatives, it was considered that a general framework should be understood first. Thus, an evaluation was made on the changes in housing policy. As a result of this analysis made in the third chapter, with the neoliberal economy started to be constituted in Turkey since the 1980s, the housing sector has been changed accordingly. In its early years, the housing cooperatives started to rise with the incentives provided by the Mass Housing Laws in 1981 and 1984 and accordingly by the HDA. But in the 1990s, it was observed that with the economic crises, the incentives for housing construction are evaluated mainly by the private sector. Since the 2000s, with the HDA becoming a de facto actor in the housing production, it is observed that both the popularity of housing cooperatives and their access to economic support has decreased, and this situation can be observed in five-year development plans and legislative arrangements in that period.

As another concern, it is necessary to evaluate how the efficiency of the production of housing cooperatives reflects on low and middle-income groups. For this reason, although there is no exact data on the income group targeted by the housing cooperatives in that period, in the direction of the data collected from the literature (Koç, 2022; Şengün, 2017), it can be said that in the current situation of housing cooperatives, it is not possible for low- and middle-income people to provide housing production only with the dues they can collect among themselves, or to be seen as a potential option in this regard, without government support. However, in order to better understand this situation, it was considered that a qualitative analysis should be made by taking into account the semi-structured interviews.

For the qualitative analysis method, semi-structured interviews were conducted with 30 housing cooperative managers in Ankara. Questions were asked on the basis of the problems faced by housing cooperatives from 1980 to the present, and the answers obtained were subjected to thematic analysis. Among the questions asked, it was observed that especially for the answers to the questions on the subject of housing construction for low-income people were negative. Consensus of the comments solidly referring that in present, a housing cooperative to be established by low- and middle-income people could not complete a housing production process, which is the most striking point that confirms the hypothesis made. In addition, it has been noted as a

comment made by all the interviewees that it is very difficult for the existing housing cooperatives to complete their construction projects at present, and the housing cooperatives established by people from the low- and middle-income group feel this difficulty the most.

In order to examine the underlying problems of this situation, which was expressed by all the interviewed housing cooperative managers, the results of the thematic analysis were discussed. As a result, 6 of the themes were obtained. Three of these themes were heightened by the majority of the interviewed housing cooperative managers. Therefore, the problems in this themes are analyzed by discussing them in detail and with different dimensions.

The competence issues, highlighted by the majority of the housing cooperative managers interviewed and addressed as other challenges, to the most significant issue and could potentially affect all actors in the construction sector. It is seen that the honesty problem with lack of education and/or experience for managers, and lack of interest and information and also insufficient effort is emphasized in this regard for members. The individual approach is also expressed as a problem for the members, and the emphasis on intention problems in this regard is similar to the problems addressed by the managers of housing cooperatives. It has been stated that there are problems due to incompetence in the organization and systematics of housing cooperatives, apart from those involved in the housing cooperative. Since there is not only an internal situation in the emergence of this problem, the uncertain status of housing cooperatives is in the foreground. This situation has been expressed as an important obstacle to the development of the owned organization and its continuation in accordance with its competence. Finally, while the problems arising from lack of education and/or lack of experience were expressed for other actors in the construction sector, the problems of not being professional towards housing cooperatives, in other words, not being included in the construction process in an equal and fair approach were also mentioned.

There is an indication that housing cooperatives have problems arising from the inability to apply the principles of cooperatives, especially in the problems expressed regarding competence problems. An approach to the Education, Training, and

Information principle and the Concern for Community principles in order to organize the informational and intentional approaches of the housing cooperative managers and members to the housing production process and to provide the necessary elements for their preparation for this process, could not be observed before the interviewed housing cooperatives. This situation is the same for housing cooperatives that are members of housing cooperative unions and those that are not. In addition, it is another indication that the problems experienced in terms of organization and with other actors in the construction sector are arising from the inability to apply the Autonomy and Independence principle. There is a strong impression that the fact that housing cooperatives have an organization that is affected by individual approaches is the weakness of the system in this regard, and the uncertain status, which is one of the problems that cause the weakness of the organization, is due to the excessive dependence on the approach of other institutions. Economic problems come to the fore as another factor that ensures the formation of this commitment and institutional weakness.

Another prominent theme, financial problems, is one of the main problems referred to by 25 of the 30 housing cooperative managers interviewed. According to the examination, two sub-headings emerged as income-related problems with the financial management of housing cooperatives; In terms of financial management of housing cooperatives, it has been observed that there are cooperatives that have expressed the problems experienced in the payment of dues and the problems that arise due to the decrease in income due to inflation. The problem title expressed by the majority of the cooperatives that talk about financial problems is income-related problems. While the absence of any income other than the dues is expressed as an important problem, it is stated that the lack of any other financial income, support, or credit facility is not sufficient to solve the problems in the periods when there are. The necessity of state support for the solution of the problems experienced in this regard was frequently expressed by the interviewees who expressed this problem.

It can be stated as a result of the information presented in Chapter 2 that the state supported the first examples of housing cooperatives in Turkey during their development and that housing cooperatives only took part in the housing production

process with financial assistance and guidance from the state. This situation is among the answers that can be made, that an understanding has not been fully established in terms of the development of housing cooperatives by their members with the method of economic and social assistance and creating finance on this basis, and therefore the dependence on the incentives provided by the state moving on. This situation, which is not enough to express the problem on its own, shows that the state has a significant effect on the solution of the financing problems, especially when evaluated in terms of the comments of the interviewed housing cooperative managers. When this situation is interpreted in terms of the principles of cooperatives, it is among the conclusions that this approach is contradictory to the principle of Autonomy and Independence, and accordingly, it may cause problems in the application of other principles. In terms of the solution to the current problem, another principle, Cooperation among Cooperatives, can be a solution where housing cooperatives can be financially self-sufficient or reduce the depth of their economic weaknesses, or it is an expression of a systematic in cooperation with cooperatives that provide credit, as in the examples abroad, especially mentioned in Chapter 2. Unfortunately, due to the reasoning and approach mentioned, it was not among the views expressed in the interviews.

Another prominent theme was entitled as problems in housing policies. In this theme, which is included in the expression of the problems that have arisen over a broad period and emerged as a result of the periodically changing housing policies, there are two sub-headings as the decrease in political interest towards housing cooperatives and the change in housing policy. While the loss of credit and land access as a result of the decrease in political interest is expressed as a problem, the bureaucratic difficulty that arose over time in obtaining the construction permit and the donations requested by the government institutions in various ways in order to eliminate this difficulty, It reveals a new idea and a depth in this respect in terms of its emergence from political change. In terms of the problems arising from the change in the housing policy, it is interpreted that the problems arising from waiting for the change are occurring. While the uncertainty about how the state incentives will be made due to political changes constitutes the most general framework, the existence of housing cooperatives that abstain from starting the construction process and delay/hold the

completion process due to this uncertainty reflects the problems in this regard. As another factor, it is expressed as the problems that arise due to the fact that the renewed zoning plans do not progress in the previous direction, which is claimed to be caused by political changes, or that housing cooperatives waiting for the development in distant places to come due to the political attitude taken or the housing policy that is expected to change. It has been stated that the zoning processes are affected by the uncertainty and/or volatility in the housing policy, and they are also negatively affected by this change.

Housing cooperatives, which rely on payment system through dues and engage in housing construction processes through agreements with contractors, experience extended construction process compared to other actors. This is mainly based on the inconsistency and changes in housing policies, resulting in the inability to complete construction within the planned timeframe and such as construction approvals, which further prolong the construction process as intended. These challenges, coupled with the existing financial and competence issues within the housing construction process, pose even more severe difficulties for larger-scale projects. While the regional nature of these problems is unknown due to the focus on housing cooperative managers in Ankara, it has been expressed by the interviewed managers that these issues are also effective among the majority of active housing cooperatives in Ankara. In particular, there is a need for future studies to analyze these problems more specifically and comprehensively.

Credibility, audit and land problems also categorized as themes and explained in other themes part. Although the problems in this theme have been referred by very few housing cooperative managers, it is thought that there are important problems that may be centre stage in other studies on this subject.

When all the obtained results considered, it can be concluded that the journey of housing cooperatives in Turkey, which emerged and developed with government support, has faced significant problems. The economic crises in the 1990s and the involvement of HDA in housing production in the early 2000s have contributed to a decrease in the share of housing cooperatives in housing production. This decrease can be related to the inaccessibility of housing cooperatives to the incentives provided by

government institutions. Furthermore, through semi-structured interviews conducted regarding the qualitative problems faced by housing cooperatives, it has been concluded that the most important problems for the 30 cooperatives interviewed are issues of competence, financial difficulties, and problems based on housing policies. These findings highlight the critical problems that housing cooperatives currently encounter.

6.2 Contributions to the Field

This study contributes to the field by providing a comprehensive analysis, both with quantitative and qualitative analysis, to housing cooperative sector. Since there has been no comprehensive study on housing cooperatives in the literature recently, it is an important resource for researchers who will work on housing cooperatives, both in order to update the existing literature in terms of numerical and qualitative information, and because it is a study that includes evaluations from different perspectives by taking the opinions of housing cooperative managers. In addition, it is hoped that it will be an inspiring resource for researchers who will work on housing cooperatives, since an important data set has been collected especially for the compilation of the problems faced by housing cooperatives in the housing construction process and it is a study that gives clues about the problems observed in Ankara on this issue.

6.3 Recommendations for Future Research

In terms of recommendations, it is considered that make statements for several different segments addressed by this study. First of all, it has been stated in various sections throughout the study that housing cooperative managers should pay more attention to the implementation of the principles of cooperatives and take these principles as a basis for the solution of problems, especially for the problems that arise as a result of the negotiations. The principle of Cooperation among Cooperatives, which is presented for the "cooperation" of housing cooperatives with other cooperatives, especially at the point where they are insufficient in solving the

problems, is that more cooperatives will provide a longer-term solution in accordance with the structural situation, instead of the incentives to be made by the state, which the managers of housing cooperatives see as a necessary solution. is considered. In this respect, for a researcher who is a member or manager of a housing cooperative, it is thought that an up-to-date and more in-depth research that can be made on the basis of Germany and Scandinavian countries, for the economic benefits it can bring and the economic benefits it can bring, and the structural strength it can provide to the cooperatives.

Another research recommendation is for the problems in the titles of credibility, audit and problems with the land, which are discussed as other themes in title 5.2.4 in this study. Due to the sample in this study, there are problems that are thought to be able to reach important findings among these themes, which were expressed by a small number of administrators in this study. With the study to be conducted with different samples or in a different region, the problems in these themes, which are likely to be inadequate in this study, can become important and gaps in these issues in the literature can be filled in terms of the problems of housing cooperatives.

Finally, some information that was not mentioned properly in the study due to the thematic analysis of the semi-structured interviews is shared in this study in summary form in Appendix D. If deemed necessary in a future study, the information here can be used as a reference, depending on the preference of the researcher, as a data indicating that the study has an effective sample.

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APPENDICES

A. Ethics Committee Approval

UYGULAMALI ETİK ARAŞTIRMA MERKEZİ
APPLIED ETHICS RESEARCH CENTER



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01 ARALIK 2022

Konu: Değerlendirme Sonucu

Gönderen: ODTÜ İnsan Araştırmaları Etik Kurulu (İAEK)

İlgi: İnsan Araştırmaları Etik Kurulu Başvurusu

Sayın Osman BALABAN

Danışmanlığını yürüttüğünüz Bilen Deniz Uyar'ın "*1980'den Sonra Konut Kooperatiflerinin Konut Üretimindeki Etkinliği Üzerine Değerlendirme: Ankara Örneği*" başlıklı araştırması İnsan Araştırmaları Etik Kurulu tarafından uygun görülerek **0609-ODTÜİAEK-2022** protokol numarası ile onaylanmıştır.

Bilgilerinize saygılarımla sunarım.


Prof. Dr. Sibel KAZAK BERUMENT
Başkan

B. Table: Features of Interviewed Managers and Housing Cooperatives

Managers		Features of Housing Cooperative				Effectiveness of Housing Cooperative		
No	Current Exp. / Coop. Exp.	Is It Affiliated With Union?	Number of Members/ Units	Project Location	Targeted Class	Project Year – Duration of the Project	Construction Process	Residence Type
1	14/23	Yes	16/16	Gölbaşı/Dikilitaş	Lower-Middle	Parcellation issues delaying start.	Abandoned due to land use issues.	None
2	28/32	Yes	30/30	Etimesgut/Balıkuyu mcu Uydulent Project	Middle	No construction permit since 1994.	Halted at 40% due to cost increases.	Detached, site
3	17/30	No	213/800	Gölbaşı/Karagedik	Middle	Inactive since 2005.	Negotiating with a contractor.	Detached, site
4	20/20	Yes	327/327	Eryaman/Susuz	Middle	Completed project (2002-2012).	Waiting for liquidation due to an ongoing lawsuit.	Multi-storey apartment complex
5	14/27	Yes	60/120 (2 apartments will be given)	Sincan/Yenipeçenek	Middle	Construction permit in 2016, inactive since 1995.	Awaiting favorable economic conditions.	Detached, site

Table: Features of Interviewed Managers and Housing Cooperatives (continued)

6	5/28	Yes	14/45	Mamak/Kutludüğün	Lower-Middle	Plot consolidation stage since 2017.	In the process of land assembly and title determination.	Multi-storey apartment
7	13/13	Yes	6000/7500	Gölbaşı/Yaylabağ	Upper	Land-Use Change Completed in 2016, Waiting for Approval.	Planning a large project.	Detached site; multi-storey apt. complex
8	12/27	Yes	113/115	Mamak/Doğukent Project	Lower-Middle	Land-Decision Problem Unresolved Since 1995.	Will negotiate post land and density determination.	Multi-storey apartment complex
9	27/27	No	917/1069	Eryaman, Susuz, Saklıkent ve Belören	Middle	Land-Decision Problem Unresolved Since 1995.	Waiting for determination of building density.	Multi-storey apartment complex
10	27/29	No	3381/3381	Beytepe	Middle	Construction started in 2020 after permit obtained in 2017.	Fast-progressing construction started in 2020.	Multi-storey apartment complex
11	25/29	Yes	28/60	Mamak/Doğukent Project	Lower-Middle	Unresolved land issue since 1993.	Unable to start due to zoning changes and municipal requests.	Detached, site
12	27/27	Yes	46/120	Mamak/Doğukent Project	Lower-Middle	No construction permit since land acquisition in 1995.	Waiting for zoning and construction permits since 1995.	Detached, site

Table: Features of Interviewed Managers and Housing Cooperatives (continued)

13	18/25	Yes	65/65	Sincan/Temelli, Uydukent Project	Middle	Project on hold due to lack of infrastructure (2004-2016), permit obtained in 2021.	Agreement reached with contractor; construction to begin soon.	Apartment
14	21/21	No	186/200	Etimesgut/Yapracık	Upper	Inactive since 2001, zoning permit obtained in 2016.	Waiting for a profitable time for construction.	Detached, site
15	7/7	No	5500/7000 (1 apartment)	Sincan/Temelli	Middle-Upper	Inactive since 2015.	Waiting for sufficient capital.	Multi-storey apartment complex
16	6/6	No	909/909	Çankaya/Dikmen Vadisi	There are apartments for every class	Construction started in 2021, Completion in Few Years.	Agreed with contractor; planned completion in 3 years.	Multi-storey apartment complex
17	18/18	No	1662/1662	Gölbaşı/Karagedik	Middle-Upper	Ongoing since 2005.	Uncertain due to ongoing lawsuit with Ankara Metropolitan Municipality.	Detached, site
18	6/6	No	153/153	Gölbaşı/Koparan	Middle-Upper	Inactive since 2017.	Trying to determine project details.	Detached, site
19	15/15	No	613/613	Yenimahalle/Batıkent Çakırlar	Upper	Halfway done since construction started in 2020.	Waiting for sufficient capital.	Apartment complex

Table: Features of Interviewed Managers and Housing Cooperatives (continued)

20	14/14	No	731/731	Etimesgut/Aşağıyurt çu- Balıkuyumcu/Toki Temakent Project	Middle	Inactive since 2008.	New land purchased with collected capital; construction not started.	Multi-storey apartment complex
21	1/1	No	2800/470 0	Sincan/Yenipeçenek, Etimesgut/Yapracık	Middle	Land Consolidation Completed in 2022.	Completing the required number of members for the project.	Detached, site; multi- storey apartment complex
22	15/15	No	32/70	Yenimahalle/Susuz	Lower- Middle	1. Inactive since 2007.	Awaiting the result of an objection to the implementation plan.	Apartment
23	14/14	Yes	155/160	Pursaklar/Saray	Middle- Upper	Inactive since 2008.	Waiting for sufficient capital.	Detached, site
24	29/29	No, Workin g With Compan y	114/114	Çankaya/Beytepe	Middle- Upper	Construction permit in 2016, inactive since 1993.	Construction completed; making arrangements within the site.	Multi-storey apartment complex
25	15/15	Yes	300/300	Gölbaşı/Yaylabağ	Upper	Inactive since 2008.	Implementation plans approved; seeking agreement with contractor.	Detached, site; multi- storey apartment

Table: Features of Interviewed Managers and Housing Cooperatives (continued)

26	9/9	No	130/130	Etimesgut/Yukarıyurtçu	Middle-Upper	Inactive since 2013.	1/5000 scale plan approved, waiting for 1/1000. No expropriation yet.	Detached, site
27	21/21	No	1800/1800	Etimesgut/Eryaman/Etiler	Upper	Construction permit in 2019, inactive since 2002.	Completed 3 years ago; liquidation process to begin soon.	Multi-storey apartment complex
28	25/25	No	220/220	Yenimahalle/Susuz/Belören	Middle	Inactive since 1997.	Waiting for determination of zoning plans and land shares, resolution of ongoing lawsuits.	Detached, site
29	26/26	Yes	24/24	Etimesgut/Balıkuyumcu Uydukent Project	Middle	Construction Permit in 2006, Inactive since 1996.	Construction started in 2006 halted due to financial constraints.	Detached, site
30	12/12	No	Uncertain	Etimesgut/Balıkuyumcu	Middle-Upper	Inactive since 2011.	No construction decision yet; trying to determine land size.	Detached, site

C. Table: Summary Of Answers For Challenges

No	Challenges Faced by Housing Cooperatives		Challenges in Ankara		Opinions on Problem Solutions			About Low-Income		
	The Most Important Problem Observed	Other Problems (ordered according to emphasis)	Individual Problems	Problems in Ankara	Requested Sol.	Union Advantages	Gov/Coop Solutions	New Foundations Would Be...	Low income Attraction	Differences 1980-2000 and 2000-2022
1	Incompetent Organization (3)	Incompetent Organization (2), Not being able to find good investors and contractors, Problems in Housing Policy (1)	Mismatched plot decisions	Frequent changes in floor area coefficients area use in Ankara	We lost our hope	Cheaper land allocation and construction	Self-funded land or allocated	Impossible	State should do land allocation.	Cooperatives become a tool for unearned income
2	Incompetent Organization (4)	Problems in Housing Policy (2), Problems in Housing Policy (1), Financial Problems (2)	Plot site decision does not match the interests	There is no specific problem in Ankara.	A systematic arrangement (policy, education, legislation, trust, finance all)	Cheaper land allocation and construction	Joint projects can be done	Very hard	State support and worker unions needed.	Withdrawal of financial support, increase of unearned income

Table 4.4: Summary Of Answers For Challenges (continued)

3	Incompetent Organization (1)	Financial Problems (1),	Problems in housing policy (2)	Unable to find eligible land (1)	The state's support with credits and the putting them under serious control.	Only dues are collected, there is no advantage..	Land allocation or payment of part of the land price by themselves	Very hard	Credit and land support	Withdrawal of land appropriation and credit support
4	Incompetent Organization (2)	Credibility, Problems in Housing Policy (1), Financial Problems (2), Lack of Audit (1)	Lawsuit filed against the affiliated union	Communication with municipality	Cooperatives comply with the main principles	Cheaper construction on projects	Consistent and sustainable housing policies	Very hard	Credit and land support	Toki'nin devlet imtiyazlı tüm konut yapım sürecini ele geçirmesi.
5	Financial Problems (2)	Problems in housing policy (1), Problems in housing policy (2)	Problems in housing policy (1)	There is no specific problem in Ankara.	Cooperation with municipalities	It ensures that the general assembly meets every 3 years.	Should be more state control over cooperatives.	Very hard	Financial support	No difference

Table 4.4: Summary Of Answers For Challenges (continued)

6	Financial Problems (2)	-	Problems in housing policy (2)	There is no specific problem in Ankara.	Financial or ready-made project support	It ensures that the general assembly meets every 3 years.	Municipality should approach with a more social state understanding	Impossible	Projects made by the low-income could be supported.	Decreasing power
7	Not being able to find good investors and contractors	Problems in housing policy (1), Incompetent Organization (4)	Incompetent Organization (4)	There is no specific problem in Ankara.	Implementation plan processes should be accelerated	Provides a organizational evaluation of mass housing projects, but smaller projects more difficult to complete.	The municipality may grant privileges especially in the fees and taxes it will receive.	Very hard	Financial support	No comment
8	Lack of Audit (1)	Problems in housing policy (1), Problems in housing policy (2)	Problems in housing policy (1)	Making too many changes in zoning decisions	Need audit	Only dues are collected, there is no advantage.	Supervision of the entire housing production process.	Impossible	No Comment	Can't compare

Table 4.4: Summary Of Answers For Challenges (continued)

9	Area Related Problems (2)	Financial Problems (2)	Plot site decision does not match the interests, Changing land use decision	There is no specific problem in Ankara.	Finalization of the decision processes regarding the land	There is no advantage	Finalization of the decision processes regarding the land	New: Impossible Existing ones: Very hard	Financial support	There is none
10	Incompetent Organization (1)	Financial Problems (1), Lack of Audit (1)	Cancellation of Implementation Plan	Problems in housing policy (2)	Every spending and operations should be audited	It ensures that the general assembly meets every 3 years.	Inspections must be made in the presence of all actions.	Very hard	No comment	Tax exemption no longer existing.
11	Incompetent Organization (2)	Problems in housing policy (1), Financial Problems (2), Area Related Problems (1)	Plot site decision does not match the interests, Financial Problems (3)	Problems in housing policy (1)	Land and financial support and faster decision making	No advantage. The dues given lead to a more negative situation.	Government should provide incentives.	Impossible	Better purchasing power and incentives	Decreasing purchasing power and less trust in cooperatives

Table 4.4: Summary Of Answers For Challenges (continued)

12	Problems in Housing Policy (1)	Financial Problems (2), Area Related Problems (1), Problems in housing policy (2)	Problems in housing policy (1)	Problems in housing policy (1)	Continuity of policies and financing	It ensures that the general assembly meets every 3 years.	Determined Plan Decisions	Impossible	Minimum wage should be raised	Decreasing state support and Toki taking hold of the sector
13	Incompetent Organization (3)	Financial Problems (2), Problems in Housing Policy (2)	Problems in housing policy (2)	Problems in housing policy (2)	Toki should produce projects	There is no advantage	Infrastructure services should be accelerated.	Very hard	Wages should be raised	No comment
14	Financial Problems (2)	Incompetent Organization (1,2,3)	No comment	There is no specific problem in Ankara.	Continuity of policies	No comment	Accelerating decision-making processes and increasing control	Impossible	Land and financial support	There is none
15	Incompetent Organization (3)	Financial Problems (2),	Problems in housing policy (2)	There is no specific problem in Ankara.	Incentives needed	No comment	No comment	Very hard	Gov. incentives needed	No comment

Table 4.4: Summary Of Answers For Challenges (continued)

16	Area Related Problems (2)	Credibility	No comment	Unable to find eligible land (1)	Appropriation of land for cooperatives	No comment	Cooperation on land or project support	Very hard	Incentives or supports needed	No comment
17	Problems in Housing Policy (1)	Financial Problems (2), Incompetent Organization (4)	Problems in housing policy (2)	Problems in housing policy (2)	No comment	No comment	Professional Approach	Very hard	Income needs improvement	Financing got worse
18	Area Related Problems (2)	Financial Problems (1), Problems in housing policy (2),	Problems in housing policy (1)	There is no specific problem in Ankara.	Land and financial support and faster decision making	There is no advantage	More coordinated work needed	Impossible	Financial support	No comment
19	Incompetent Organization (4)	Credibility	Problems in housing policy (2)	There is no specific problem in Ankara.	Solved(?)	No comment	No need for this	Very hard	State support needed	No comment

Table 4.4: Summary Of Answers For Challenges (continued)

20	Incompetent Organization (4)	Financial Problems (2), Problems in housing policy (1)	No comment	There is no specific problem in Ankara.	Credit support	No comment	Accelerating infrastructure services, financial support	Very hard	Land and credit support	Wasn't active back then
21	Credibility	Problems in Housing Policy (1)	Unable to find eligible land (2)	Problems in housing policy (2)	No comment	No comment	Plan processes should be more stable	Very hard	Wages should be raised	No comment
22	Incompetent Organization (4)	Financial Problems (2), Problems in housing policy (1), Problems in housing policy (2)	Unable to find eligible land (2)	Problems in housing policy (2)	Determination of zoning plan	No comment	Be quicker and more precise about plan decisions	Very hard	Land and credit support	No comment
23	Incompetent Organization (1)	Financial Problems (2), Problems in housing policy (1)	Problems in housing policy (2)	No specific problem in Ankara.	Financial support by the state	Network with local government	Accelerating infrastructure services	Impossible	Land and credit support	Didn't exist back then
24	Prob. in Housing Policy (1)	Financial Problems (1,2)	There is none	No specific problem in Ankara.	Financial support	We organized like an union	Financial support, feasible land supply	Very hard	State support	Land, credit got harder

Table 4.4: Summary Of Answers For Challenges (continued)

25	Financial Problems (2)	Incompetent Organization (1,2,3)	Incompetent Organization (4)	There is no specific problem in Ankara.	Financial support	The main practitioner of our project can be called union, a lot	No comment	Very hard	Financial support	No comment
26	Financial Problems (2)	Financial Problems (1), Problems in housing policy (2)	Problems in housing policy (2)	Problems in housing policy (2)	Land and credit support	There is no advantage	More coordinated work needed	Very hard	Incentives needed	No comment
27	Area Related Problems (2)	Financial Problems (2)	There is none	There is no specific problem in Ankara.	None	No comment	No comment	Impossible	Wages should be raised	No comment
28	Area Related Problems (2)	Financial Problems (2), Problems in housing policy (1)	Problems in housing policy (2)	Conflicts of interest occurred.	Providing Affordable Land	No comment	A more conciliatory approach is needed in the land acquisition process.	Impossible	Credit support	No comment

Table 4.4: Summary Of Answers For Challenges (continued)

29	No comment	No comment	No comment	No comment	No comment	The union we are affiliated with is managing the whole project.	No comment	No comment	No comment	No comment
30	Problems in Housing Policy (2)	Financial Problems (2)	Unable to find eligible land (1)	There is no specific problem in Ankara.	Credit support and long-term policies	No comment	In particular, municipalities should be guiding in the procurement and selection of land.	Very hard	Land incentives and privilege, credit support	No comment

D. TURKISH SUMMARY / TÜRKÇE ÖZET

Kooperatifçilik, sosyal ve ekonomik ihtiyaçların karşılıklı yardımlaşma esasına dayanarak giderilmesi adına oluşturulan bir örgütlenme biçimidir. Sanayi Devrimi'nin başlangıcı ile özellikle dar gelirliler için ağırlaşmış olan sosyoekonomik zorluklara yönelik olarak, kooperatifçilik ilk olarak İngiltere'de, ardından da Sanayi Devrimi'ni takip ederek Avrupa, Amerika ve tüm dünyada yaygınlaşmıştır.

Yapısı itibari ile yardımlaşma ve birlikte hareket etme esasına dayandığı için birçok farklı sektör içerisinde kooperatifleşme mümkün olabildiği gibi, kooperatiflerin bulunulan sektördeki konum ve özelliğinden çok kendi prensipleri ile tanımlanması ve kendi hedeflerini belirlemeleri, ilk dönemden günümüze kadar korunmakta ve geliştirilmekte olan bir özellik olduğu görülmektedir (Mülayim, 1992). Kooperatiflerin prensipleri olarak tanımlanan bu özellikler;

- Gönüllü ve Herkese Açık Ortaklık,
- Ortaklar Tarafından Gerçekleştirilen Demokratik Denetim,
- Ortakların Ekonomik Katılımı,
- Özerklik ve Bağımsızlık,
- Eğitim, Öğrenim ve Bilgilendirme,
- Kooperatifler Arasında İşbirliği,
- Topluma Karşı Sorumlu Olma

olarak ifade edilmektedir.

Kooperatifçilik türlerinden biri olan konut yapı kooperatifleri, kuruluşu ve gelişimi itibariyle kooperatiflerin özelliklerine ve prensiplerine sahip olmakla birlikte, özellikle dar gelirlilerin kendi konut ihtiyaçlarını yine kendi oluşturdukları finansman kaynakları çerçevesinde ve gönüllü olarak bir araya gelerek karşılama esasına dayanan bir yapı sunması sebebi ile, konut üretiminde kamu ve özel sektöre alternatif bir konut üretim modeli sunmaktadır.

Ülkemizde konut yapı kooperatiflerinin gelişimi; Cumhuriyet tarihinde 1934 yılında ilk konu kooperatifi olan Bahçelievler Yapı Konut Kooperatifi'nin kurulması ile

başlamış olup, konut yapı kooperatiflerinin kuruluş ve işleyişine ilişkin düzenlemeler 1969 yılındaki Kooperatifler Kanunu ile sağlanmış ve resmi bir hal almıştır. Konut yapı kooperatiflerinin sayıca arttığı ve konut üretim sayısının ivmeli olarak artış gösterdiği dönem, 1981 ve 1984 yılındaki Toplu Konut Yasaları ile birlikte yaşanmış olup, 2000'li yılların başlarından itibaren ise TOKİ ve özel sektörün konut üretimindeki payının arttığı, konut yapı kooperatiflerinin sahip olduğu payın ivmeli olarak azalmaya başladığı görülmektedir.

Bu çalışma; özellikle dar ve orta gelirliler için alternatif bir konut üretim modeli olarak ifade edilmekte olan konut yapı kooperatiflerinin, konut üretimindeki payının azalmasındaki sebeplerin değerlendirilmesini amaçlamaktadır. Diğer aktörlerle konut üretimi açısından konut kooperatiflerinin rolünü karşılaştırmak amacıyla, 1980 yılından günümüze kadar olan süreçteki konut üretimindeki nicel değişimler araştırmaya tabi tutulurken, bu değişimin altında yatan unsurların bütüncül olarak ele alınabilmesi amacıyla konut yapı kooperatiflerinin karşılaşmakta olduğu sorunlar niteliksel araştırma kapsamında irdelenmiştir.

Çalışmanın ilk bölümünde, konut yapı kooperatiflerinin neden özellikle dar ve orta gelirli kişiler için önemli bir alternatif konut üretimi sağlayıcısı olduğunun irdelenmesi adına kooperatifçiliğin tanımı, prensipleri ve genel özellikleri açıklanmış olup, konut yapı kooperatiflerinin dünyada ve Türkiye'de ortaya çıkışı ve gelişimine yönelik önemli noktalara değinilerek konut kooperatiflerinin mevcut yapısı ve özelliklerine nasıl ulaşmış olduğuna yönelik bilgiler sunulmaktadır. Bu bölümde yer alan bilgiler neticesinde; kooperatiflerinin İngiltere'de ortaya çıktığı ve Avrupa'da gelişiminin başladığı ilk zamanlara bakıldığında işçiler tarafından oluşturulan ve ihtiyaçları karşılamaya yönelik olarak zaman içerisinde birçok farklı sektörde kurulan kooperatiflerinin özellikle yoksul ve/veya ekonomik ve sosyal açıdan yardımlaşma ihtiyacı duymakta olan kişiler tarafından gelişiminin baskın olarak sağlanmış olduğu izlenimine ulaşılabilir. Konut yapı kooperatiflerinin gelişimi için de bu durum geçerli olup, konut yapı kooperatiflerinin Türkiye'deki gelişim süreci ise ilk olarak Bahçelievler Konut Yapı Kooperatifi'nin kurulması ile gerçekleşmiştir. Memurlara yönelik olarak kurulan ve konut yapı kooperatifinin ortakları içinde bürokratların bulunması ve yerel yönetimlerden yardım görmüş

olması sebebiyle konut yapı kooperatiflerinin ilk örneği ve yapılanma özelliği devlet destekli olacak şekilde gerçekleşmiş olup, devamında kurulan konut yapı kooperatiflerinin izlemekte olduğu ve ihtiyaç duyduğu gelişim biçiminde devlet yardımının ve finansal kolaylıkların önemli bir etkisinin olduğu, konut yapı kooperatiflerinin etkinliği olarak değerlendirilebilecek olan niceliksel değişimlerde gözlemlenmektedir. Bu nedenle kuruluş ve gelişim sürecinde Türkiye'deki konut yapı kooperatiflerinde gözlemlenmekte olan en önemli farklılık olarak dar ve orta gelirli kesimden başlayarak gelişen bir yapı olmasından çok devlet destekli ve konut ihtiyacını karşılamaya yönelik olarak bir unsur olarak gelişmiş olmasıdır.

Konut yapı kooperatiflerinin konut üretiminde sunmakta olduğu alternatifliliğin ne derece ülkemizde tercih edildiği veya edilebildiği, bir diğer deyişle konut yapı kooperatiflerinin pratikte ne kadar işlevsel bir konut üretim süreci içerisinde yer aldığına anlaşılması adına, geçmişte günümüze konut yapı kooperatiflerindeki niceliksel değişimlerin incelenmesi çalışmanın ilk önemli sorusunu oluşturmaktadır. Konut yapı kooperatiflerinin 1981 ve 1984 yılındaki Toplu Konut Kanunları ile sayıca ve üretimsel olarak ülke çapında göstermekte olduğu artış, TÜİK ve TOBB verilerinden elde edilen yıllık kurulan konut yapı kooperatifi sayısı ve yıllık konut inşaat izinlerindeki sayısal değişime bakıldığında özellikle 1990'lı yıllardan itibaren düşüş eğiliminde olduğu ve 2000'li yılların başından itibaren bu eğilimin artarak devam ettiği görülmektedir. Bu nedenle ilk araştırma sorusu, 1990'ların başından itibaren Türkiye'deki konut kooperatiflerinin niteliksel olarak gerilemesine neden olan faktörleri belirlemeyi amaçlamaktadır. Bunun için öncelikle genel çerçevedeki etkenlerin incelenmesi gerektiği düşünülmüştür. Bu nedenle, konut politikalarındaki değişiklikler üzerinde bir değerlendirme yapılmıştır. Üçüncü bölümde yapılan bu analiz sonucunda, Türkiye'de 1980'lerden itibaren neoliberal ekonominin oluşmaya başlamasıyla birlikte konut sektöründe de buna uygun olarak politika değişikliklerinin gözlemlendiği söylenebilir. Özel sektöre ve serbest piyasanın güç kazanmaya başlayacağı bu süreçte, konut politikasındaki toplu konuta yönelik yaklaşımın baskınlık göstermesi ile 1981 ve 1984 yıllarındaki Toplu Konut Kanunu ve bu yaklaşıma paralel olarak Arsa Ofisi ve Toplu Konut İdaresi'nin teşvikleri, konut yapı kooperatiflerinin gelişiminde hızlanmasını ve konut üretiminde artışını

sağlamıştır. Ancak 1990'larda yaşanan ekonomik durgunluklar ile paralel olarak, toplu konut üretimi için sağlanan teşviklerin daha çok özel sektör tarafından değerlendirildiği gözlenmiş olup, 2000'li yılların başlarından itibaren ise en önemli finansal destek kurumlarından olan Toplu Konut İdaresi'nin konut üretiminde etkin bir aktör haline gelmesiyle birlikte konut yapı kooperatiflerinin bu dönemde ekonomik desteklerine erişiminin azaldığı ve bu durumla bağlantısı kuvvetli olarak konut üretimindeki ivmenin azaldığı, konut üreticileri açısından değerlendirildiğinde ise konut yapı kooperatiflerinin konut üretimindeki payının azaldığı görülmektedir.

Gözlemlenen azalışla birlikte irdelenmesi gereken bir diğer konu ise, konut yapı kooperatiflerinin konut üretim payındaki düşüşün düşük ve orta gelirli gruplara nasıl yansıdığını değerlendirmektir. Çalışmanın ikinci bölümünü oluşturan ve çalışmanın bir diğer amacını yansıtmakta olan bu bölümde, 1980 yılından günümüze konut kooperatiflerinin hedeflediği ve konut üretimi sağladığı gelir grubuna ilişkin kesin sonuca ulaşılabilecek veriler olmamasına rağmen, literatürden elde edilen analiz ve yorumlar doğrultusunda (Koç, 2022; Şengün, 2017), mevcut durumda konut kooperatiflerinin düşük ve orta gelirli insanların sadece kendi aralarında topladıkları aidatlarla konut üretimini sağlamaları ve konut ihtiyaçlarını gidermelerinin mümkün olmadığı ve bu nedenle konut yapı kooperatiflerinin tercih edilebilir bir seçenek olarak söz konusu dönemde görülmediği yorumu yapılmakta olup, nicel veriler de bu yoruma paralel bir sonuç sağlamaktadır. Çalışmanın dayandığı varsayım olarak kabul edilen bu görüşle birlikte, bu varsayımın doğruluğu ve konut yapı kooperatiflerinin konut üretimindeki etkinliğinin azalmasına neden olan faktörlerin detaylı olarak analiz edilebilmesi adına, yarı yapılandırılmış görüşmeler dikkate alınarak nitel bir analiz yapılması gerektiği düşünülmüştür.

Nitel analiz yöntemi için, Ankara'da 30 konut kooperatifi yöneticisiyle yarı yapılandırılmış mülakatlar yapılmıştır. Mülakatlarda, 1980'lerden günümüze kadar konut kooperatiflerinin karşılaştığı sorunlar temelinde sorular sorulmuş ve elde edilen cevaplar tematik analize tabi tutulmuştur. Sorulan sorular arasında, özellikle dar gelirli insanların konut yapı kooperatifleri vasıtasıyla konut sahibi olabilmeleri ile ilgili sorulara verilen cevapların olumsuz olduğu gözlemlenmiştir. Görüşülen bütün konut yapı kooperatifi yöneticilerinin ortak bir şekilde ifade ettiği görüşe göre;

şu anda düşük ve orta gelirli insanlar tarafından kurulan bir konut kooperatifinin konut üretimi sürecini tamamlayabilmesi mümkün gözükmemekte olup, diğer finansal gruplar içinde yer alan kişilerin de bulunduğu yeni kurulmuş konut yapı kooperatiflerinin ise inşaat sürecini tamamlamasının çok zor olduğu ifade edilmiştir. Çalışmanın dayandığı varsayım olan konut yapı kooperatiflerinin son 40 yılda özellikle dar gelirli gruplar tarafından ulaşılabilirliğinin/tercih edilebilirliğinin çeşitli nedenlerle sağlanamaması, görüşmecilerin tamamının belirtmiş olduğu bu görüşle birlikte doğrulama açısından elde edilen en çarpıcı ve net görüş olarak ön plana çıkmıştır. Ayrıca, mevcut konut yapı kooperatifleri içerisinde halihazırda devam eden inşaat proje ve süreçlerine sahip olanlarının, proje ve süreçlerini günümüzdeki şartlar altında tamamlamasının çok zor olduğu ve düşük ve orta gelirli gruplar tarafından kurulan konut kooperatifleri açısından bu zorluğun en çok hissedilen kesim olduğu, tüm mülakat katılımcıları tarafından ifade edilen bir yorum olarak not alınmıştır.

Dar ve orta gelirli tarafından kurulması ve/veya sürdürülmesi çok zor veya imkansız olarak ifade edilmiş olan konut yapı kooperatiflerinin neden bu şekilde konut yapı kooperatifi yöneticileri tarafından değerlendirildiği analiz edebilmek ve görüşülen konut yapı kooperatiflerinin kuruldukları süreden bu yana karşılaşmakta olduğu sorunları tespit edebilmek adına, tematik analizin sonuçları değerlendirilmiştir. Verilen cevapların kategorize edilmesi ve alt başlıkları ile değerlendirilmesi sonucunda, karşılaşılan sorunlar açısından 6 farklı tema elde edilmiştir. Bu temaların üçü, görüşülen konut yapı kooperatifi yöneticilerinin çoğunluğu tarafından öne çıkarılan ve verilen cevapların çeşitliliği ile alt başlıklara sahip olan temalar olmuştur. Bu nedenle, bu temalardaki sorunlar ayrıntılı bir şekilde ve farklı boyutlarıyla tartışılarak analiz edilmiştir.

Liyakat sorunu, görüşülen konut yapı kooperatifi yöneticilerinin çoğunluğu tarafından vurgulanan ve ayrıca, “Sizce konut yapı kooperatiflerinin karşılaşmakta olduğu en önemli problem nedir?” sorusuna verilen cevaplar incelendiğinde görüşülen yöneticilerin en önemli sorun olarak gördüğü belirlenen başlık olarak ön plana çıkmaktadır. Liyakat sorunu olarak değerlendirilmekte olan kesim içerisinde ise sadece konut yapı kooperatifi ortakları ve yöneticisi değil, konut yapım sürecinde

yer almakta olan her aktör için geçerli olabilecek cevaplar verilmesi nedeniyle hedef kitlesi açısından da en kapsamlı sorun olarak değerlendirilmiştir. Yöneticiler, ortaklar, konut yapı kooperatiflerinin organizasyonel yapısı ve inşaat sektörü olarak alt başlıklara ayrılan bu sorun başlığı içinde; yönetici ve ortakların inşaat süreci konusunda bilgisiz ve buna bağlı olarak plansız olarak hareket etmesi bu başlık altında sıklıkla vurgulanan sorun olarak not alınmıştır. Yöneticiler için eğitim ve/veya deneyim eksikliğiyle birlikte dürüstlük sorunu, üyeler için ise ilgi ve bilgi eksikliğinden kaynaklı olarak yetersiz çaba olarak yorumlanan ikincil sorunlar olduğu da gözlemlenen bir başka sonuçtur. Bireysel yaklaşım, ortaklar için de bir sorun olarak ifade edilmiş ve niyet sorunu olarak ifade edilmiş olan yorumlarla birlikte ele alındığında, ortaklaşa hareket etmek yerine kendi çıkarını ön planda tutmaya çalışan ortak ve yöneticilerin konut yapı kooperatifleri içerisinde barınmasının önemli bir sorun oluşturduğu sonucuna varılmıştır. Konut kooperatiflerinin organizasyonu açısından ise sistemleşme/sürece yönelik hareket etme konusunda oldukça yetersiz ve basit kalan bir yapıya sahip olunmasının karşılaşılan önemli sorunlar arasında yer aldığı belirtilmiştir ve bu nedenle bireysel niyete ve deneyimsizliğe bağlı olarak yaşanabilecek sorunlara konut yapı kooperatiflerinin açık olduğu ifade edilmiştir. Bu sorunun ortaya çıkmasındaki en önemli neden olarak ise konut yapı kooperatiflerinin belirsiz statüsü öne çıkmaktadır. Bu durum, organizasyonun gelişimi ve prensiplerine uygun olarak hem üyeler arasında hem de inşaat sektörü içinde yer alan diğer aktörler ile iletişim ve iş birliğinde problem oluşturmakta olduğu ifade edilmiştir. Son olarak, eğitim ve/veya deneyim eksikliğinden kaynaklanan sorunların diğer inşaat sektörü aktörleri nedeniyle oluşturduğu sorunlar ifade edilirken, konut kooperatiflerine karşı profesyonel olunmadığı, yani inşaat sürecine eşit ve adil bir yaklaşımla konut yapı kooperatiflerinin dahil edilmediğine yönelik yorumlar ön plana çıkmıştır. Bu konut yapı kooperatiflerinin statü ve niteliğinin son dönemde belirsizleşmesi ile yardımlaşma esasına dayanmakta olan organizasyon içerisinde bilgi ve niyete bağlı olarak görülebilen sorunların aynı zamanda inşaat sektörü içerisindeki aktörlerin birbirleriyle yaşayabilecekleri sorunlar olarak yorumlanmıştır.

Konut kooperatiflerinin, özellikle liyakat sorunları açısından ifade edilen sorunlarının kooperatif prensiplerini uygulayamama nedeniyle oluştuğuna yönelik bir izlenimin oluştuğundan bahsetmek mümkündür. Konut yapı kooperatifi yöneticileri ve ortaklarının konut üretim sürecine yönelik bilgi ve niyetsel yaklaşımlarını düzenlemek ve bu sürece hazırlanmaları için gerekli unsurları sağlamak amacıyla Eğitim, Öğrenim ve Bilgilendirme ilkesi ve Topluma Karşı Sorumlu Olma ilkelerinin uygulanmasına yönelik bir yaklaşımın olduğu, görüşülen konut yapı kooperatifi yöneticilerinin yorumları arasında gözlemlenmemiştir. Bu durum, hem konut yapı kooperatifleri birliklerine üye olan konut kooperatifleri hem de olmayan konut yapı kooperatifleri için geçerlidir. Ayrıca, örgütlenme ve inşaat sektöründeki diğer aktörlerle yaşanan sorunlar açısından deneyimlenen problemlerin Özerklik ve Bağımsızlık ilkesinin uygulanamamasından kaynaklı olduğuna yönelik bir izlenim mevcuttur. Konut kooperatiflerinin bireysel yaklaşımlardan etkilenen bir örgütlenmeye sahip olmasının henüz sistematik bir yapıya ulaşamaması nedeniyle gerçekleşiyor olduğuna yönelik güçlü bir izlenim vardır ve zayıf bir sistematikğin olmasına neden olan sorunlardan biri olan statünün belirsizliği, diğer kurumların yardımına ve onayına fazlasıyla ihtiyaç olduğuna yönelik izlenimi arttırmaktadır. Bu bağıllık ve kurumsal zayıflığın oluşmasını sağlayan bir diğer faktör olarak ekonomik sorunlar ön plana çıkmaktadır.

Görüşmecilerin çoğunluğu tarafından ifade edilen bir diğer tematik sorun olan finansal problemler, görüşülen 30 konut yapı kooperatifi yöneticisinin 25'i tarafından ifade edilen temel sorunlardan biridir. Yapılan analiz sonucunda, konut yapı kooperatiflerinin kendi mali yönetimine yönelik olarak ve konut yapı kooperatiflerinin genel olarak elde etmekte olduğu gelire ilgili olmak üzere iki alt başlık altında bu sorunun ifade edildiği gözlemlenmiştir. Konut yapı kooperatiflerinin mali yönetimi açısından, aidatların ödenmesinde yaşanan sorunlar ve enflasyon nedeniyle gelirlerin azalmasından kaynaklanan sorunların oluştuğunu ifade eden konut yapı kooperatifi yöneticilerinin olduğu görülmüştür. Ancak finansal sorunlar hakkında konuşan kooperatiflerin çoğunluğunun ifade ettiği sorun başlığı gelire ilgili sorunlardır. Konut yapı kooperatiflerinin aidat dışında herhangi bir gelir kaynağı olmamasının önemli bir sorun olarak ifade edilirken, diğer finansal gelir,

destek veya kredi imkanlarının bulunmaması nedeniyle karşılaşılabilecek herhangi bir ekonomik dalgalanmanın veya inşaat maliyetlerindeki beklenmedik artışa yönelik bir çözüm yolunun bulunmadığı ifade edilmektedir. Bu nedenle yaşanan sorunların çözümü için devlet desteğinin gerekliliği, görüşülen konut yapı kooperatifi yöneticileri tarafından sıkça dile getirilmiştir.

İkinci bölümde analiz edilen bilgiler ışığında, Türkiye'deki konut kooperatiflerinin gelişimi sırasında devletin ilk konut yapı kooperatifi örneklerinin oluşumunda destek olduğu ve günümüze kadar benzer doğrultuda devletin mali yardımı ve rehberliğine ihtiyaç duyan konut yapı kooperatiflerinin konut üretim sürecinde yer aldığı ifade edilebilir. Bu durum, konut yapı kooperatiflerinin ortakları tarafından ekonomik ve sosyal açıdan yardımlaşma ve iş birliği ile birlikte bulunan kooperatifin geliştirilmesi ve finansmanın bu temele dayandırılması konusunda tam anlamıyla bir anlayış oluşmadığını göstermektedir ve bu nedenle devlet tarafından sunulan teşviklere bağımlılık devam etmektedir. Bu durum, tek başına sorunu ifade etmeye yeterli olmasa da, özellikle görüşülen konut yapı kooperatifi yöneticilerinin yorumları açısından değerlendirildiğinde devletin finansman sorunlarının çözümü üzerinde önemli bir etkisi olduğunu göstermektedir. Bu durum, kooperatiflerin prensipleri açısından değerlendirildiğinde, özellikle Özerklik ve Bağımsızlık prensibine aykırı olduğu ve bu nedenle diğer prensiplerin uygulanmasında da sorunlara neden olabileceği izlenimi elde edilmektedir. Mevcut sorunun çözümü açısından, diğer bir prensip olan Kooperatifler Arasında İşbirliği, konut yapı kooperatiflerinin kendi aralarında işbirliği kurarak finansal olarak kendi kendine yeterli olabileceği veya ekonomik zayıflıklarını azaltabileceği bir çözüm olabilir veya Bölüm 2'de özellikle yurtdışındaki örneklerinde belirtildiği gibi kredi sağlayan kooperatifleri ile işbirliğinin sağlanıp kooperatiflerin kendi içlerinde bir finansal sistem kurmasına yönelik bir seçenek değerlendirilebilir. Ne yazık ki, bu doğrultuda yaklaşımın varlığının görüşmelerde ifade edilen görüşler arasında yer almadığı gözlemlenmiştir.

Görüşülen konut yapı kooperatifi yöneticileri tarafından sıklıkla dile getirilen bir diğer problem unsuru, konut politikalarındaki sorunlar olarak adlandırılmıştır. Süreç içinde ortaya çıkan ve dönemsel olarak değişen konut politikaları sonucunda

gözlemlenen sorunların ifade edildiği bu tema içinde, konut kooperatiflerine yönelik politik ilginin azalması ve konut politikasındaki değişim olmak üzere iki alt başlık bulunmaktadır. Politik ilginin azalması sonucunda, konut yapı kooperatiflerine sağlanan kredi ve arazi erişiminin azalması hatta bu problemi dile getiren konut yapı kooperatifi yöneticilerinin çoğunluğu tarafından kaybedilmesi olarak ifade edilirken, bu süreçte inşaat izni almanın bürokratik zorluğu ve bu zorluğun giderilmesi için kamu kurumları tarafından çeşitli şekillerde talep edildiği iddia edilen bağışlar, konut kooperatifleri üzerine yapılmış çalışmalar içerisinde bu çalışma nezdinde farklı bir yaklaşım ve derinlik kazandırmaktadır. Bir diğer sorun olarak ise, konut politikasındaki değişimden kaynaklanan sorunlar açısından, değişiklik beklemekten kaynaklanan, bir diğer deyişle sürdürülebilir bir konut politikasının eksikliğinden kaynaklanan sorunların meydana geldiği ifade edilmiştir. Siyasi değişikliklere bağlı olarak devlet teşviklerinin nasıl ve kime yönelik yapılacağı konusunda konut yapı kooperatifi yöneticileri tarafında oluşan belirsizlik en genel çerçeveyi oluştururken, bu belirsizlik nedeniyle inşaat sürecini başlatmaktan kaçınan ve inşaat sürecini mali beklenti nedeniyle uzatan konut kooperatiflerinin varlığı, bu konuda yaşanan sorunları yansıtmaktadır. Başka bir faktör olarak, yaşanan siyasi değişikliklerden sonra olduğu iddia edilen, yenilenen Nazım İmar Planlarının bir önceki plandaki yaklaşımı taşımaması veya konut politikasının tekrardan değişeceğine yönelik oluşan beklenti nedeniyle çoğu konut yapı kooperatifinin, özellikle de şehrin çeperlerinde yer alan, henüz imarı alınmamış ve uzak yerlerde gelişmeyi bekleyen alanlara sahip konut kooperatiflerinin etkilendiği sorunlar olduğu ifade edilmiştir. Kısacası imar süreçlerinin belirsizlik ve/veya konut politikasındaki sürekli değişimden konut yapı kooperatiflerinin etkilenmekte olduğu ifade edilmiştir.

Konut yapı kooperatifleri, ortaklar arasında aidatların toplanması usulüyle finansal gelirini oluşturan bir sistem ile işletilmekte olup, yüklenici firmalarla yapılan anlaşmalarla konut inşaat süreçlerine katılırken, sahip olduğu finansal sistem nedeniyle diğer aktörlere kıyasla daha uzun bir inşaat süreci yaşanmaktadır. Bu durum, konut politikasındaki değişkenlik ve değişikliklerden kaynaklanan inşaatın planlanan süre içinde tamamlanamaması ve inşaat onaylarının bekletilmesi gibi faktörlerle daha da geç sürede tamamlanan bir inşaat sürecine neden olmaktadır. Bu

sorunlar, konut yapım sürecinde diğer iki önemli sorunla yani finansal ve liyakat sorunlarla birleşerek, daha büyük ölçekli projeler için daha ciddi zorluklar oluşturmaktadır. Behsedilen sorunların tüm konut yapı kooperatifleri için kapsayıcı olup olmadığı ise, sadece Ankara'daki konut yapı kooperatifi yöneticilerine odaklanıldığı için bilinmemekle birlikte, görüşülen yöneticiler tarafından bu sorunların Ankara'daki aktif konut yapı kooperatiflerinin çoğunluğu için geçerli olduğu ifade edilmiştir. Özellikle bu sorunları daha spesifik ve kapsamlı bir şekilde analiz etmek için gelecekte yapılacak çalışmalara ihtiyaç duyulmaktadır.

Güvenilirlik, denetim ve arazi sorunları da elde edilen diğer temalar olarak sınıflandırılmış ve ayrı bir başlık altında birlikte açıklanmıştır. Bu temadaki sorunlar çok az sayıda konut kooperatifi yöneticisi tarafından dile getirilmiş olsa da, bu konuyla ilgili diğer çalışmalarda ön plana çıkabilecek önemli sorunlara sahip olunan konular olduğu düşünülmektedir.

Tüm elde edilen sonuçlar göz önüne alındığında, devlet desteğiyle ortaya çıkan ve gelişen Türkiye'deki konut yapı kooperatiflerinin yaşanan süreçte önemli sorunlarla karşılaştığı sonucuna varılabilir. 1990'lardaki ekonomik durgunluklar ve Toplu Konut İdaresi'nin 2000'li yılların başında konut üretimine dahil olması, konut kooperatiflerinin konut üretimindeki payının azalmasına önemli ölçüde katkıda bulunmuştur. Bu azalma, konut kooperatiflerinin devlet kurumları tarafından sağlanan teşviklere erişememeleriyle ilişkilendirilebilir. Ayrıca, konut kooperatiflerinin karşılaştığı niteliksel sorunlarla ilgili yapılan yarı yapılandırılmış mülakatlardan elde edilen bulgular, mülakat yapılan 30 kooperatif için en önemli sorunların liyakat sorunları, finansal zorluklar ve konut politikalarına dayalı sorunlar olduğu sonucuna varılmıştır. Bu bulgular, konut kooperatiflerinin şu anda karşılaştığı kritik sorunları vurgulamaktadır. Yaşanan süreçte karşılaşılan olaylar ve yaşanan zorluklar neticesinde ise, çalışmanın başında vurgulanan dar ve orta gelirliilere yönelik önemli bir alternatif olan konut yapı kooperatiflerinin bu misyonunu gerçekleştirmekte güçlük çektiği görüşü, çalışmanın sonunda izlenimi güçlenmiş bir varsayımdır.

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