

Possible Solutions for Informal Housing Settlements in Turkey

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Introduction

Squatter settlements are the result of rapid urbanisation processes in developing countries and are formed to meet housing requirements for urban poor which migrate to big cities and have no chance to find adequate housing supply. Squatter Settlements are defined as mainly uncontrolled, low-income and/or poor residential areas with an ambiguous legal status regarding land occupation, built to a large extent with people's own means, and usually not or poorly equipped with public utilities and community services. In most countries they are officially illegal, due to their non-conformity to national and urban planning, and building and servicing standards (Nzioki et al, 1991).

The housing situation in Turkey has improved overall, but housing continues to be a major urban problem in Turkey, as it does in all developing countries. Turkey's housing problem needs to be investigated from a perspective that looks back to the 1950s. From 1950-1965 Turkey's urban population increased sharply with 60% of the total population. Today, although the ratio of urban poor population differs per city, it is approximately 50% in the five largest cities in Turkey (Keles, 1993). This flood of people into urban centres resulted in a marked housing shortage (Tequila, 1993). Four different solutions were developed to solve the housing shortage and fill the needs for housing for the poor: (i) Squatter Settlements (housing by people), (ii) Housing by Private Establishments, (iii) Housing by Co-operatives, and (iv) Housing by State and Local Authorities (Saglamer, 1990). The first three methods proved incapable of solving the needs of the poor, and the government was unable to devise a system that met their housing needs. This resulted in a process directed towards meeting the housing needs of other classes within the society. Within this process, as the number of dwellings being built within the legal framework was highly inadequate, the poor who were migrating to the cities in search of employment opportunities began to build their own squatter housing on government lands that were problematic in terms of topography but which were located in areas contiguous to places of employment (Tequila, 1993).

It must be mentioned that both the structure of squatter housing and the user characteristics of these kind of dwellings in Turkey have been changed substantially since the 1950s. Initially they were constructed to only provide a shelter. Now they are transformed to multi-story semi-squatter buildings which were built on land legally owned by the builder, even though the building itself is illegal. These builders now have an urban identity. Dwellings are seen as commodities meant for sale or rent, and they show urban identities in both settlement and building scales, rather than rural identities (Dursun & Saglamer, 1996).

Former Solutions to the Squatter Problem in Turkey

From the start of the squatter problem in Turkey, governments have tried to prevent this trend by passing various laws and planning measures, but each new law has resulted in the legalisation of the already constructed settlements. Measures taken by governments can be distinguished in two groups: legal and planning measures (Ergün, 1991).

Legal Measures

Three main policies were implemented during the pre-central planning period. The first policy was the motivation of legal housing construction. State lands were sold to the municipalities with easy payment conditions and municipalities tried to prevent the construction of squatter houses by buying cheap land from the various state authorities and distributing them among homeless people. The second policy was the prohibition of squatter house construction by means of various laws. The third policy, implemented after the failure of the first two policies, is the legalisation of the previously built squatter houses (Keles, 1993).

Also before the central planning period squatters had become a political power. On the one hand the state was trying to prevent squatterisation by passing various laws and taking certain measures, while on the other hand populist policies (such as the provision of municipality services and legal titles to these areas) tended to increase the rate of squatterisation, mainly during election campaign periods (Ergün, 1991). The central planning period started in October 1962 with the preparation of the first five year development plan.

The policy objectives regarding illegal settlements in the *First Five Year Development Plan* (1963-1967) were improving the existing squatter areas, preventing the development of new squatter areas and demolishing poor quality squatter housing. Improvement means to solve both ownership problems and to improve the settlements by providing public services. Demolition means the removal of those houses that are in a very bad condition. Prevention means to prevent construction of new settlements by taking some measures. The first plan contains two proposals: (i) economic and social measures to create a balance between migration to big cities and employment opportunities in urban environments, and (ii) the increase the number of housing stock to meet housing requirements of new comers (Keles, 1993).

The 'Squatter Housing Law' was passed in 1966. Main principles of the current policy are taken from this law. This law gave priority to the prevention of squatter areas by introducing 'Squatter Prevention Areas' and also stipulated the provision of infrastructure services to existing squatter houses. The law also called for the destruction of very poor quality housing, after suitable housing had been found for their current dwellers (Saglamer et al, 1994).

The objectives of the *Second Five Year Development Plan* (1968-1972) are similar to the first one: giving priority to prevention, getting benefit from user participation, solving land ownership problems. The *Third Five Year Developing Plan* (1973-1977) is based on the idea that major problems in the society can be solved by economic growth. In the *Fourth Five Year Developing Plan* (1979-1983) there are some remarks about giving priorities to providing some public services and giving rights to occupants which have houses in squatter prevention areas.

The *Fifth Five Year Development Plan* (1984-1989), based on Law 2981, attempts to provide infrastructure to squatter settlements and to upgrade them. This period can be thought of as a period in which the government tried to legalise constructed squatters (Keles, 1993). According to this law, houses built illegally on public land were pardoned and their owners were provided with title allocation documents which, after the preparation of an upgrade plan for the area, could be replaced with permanent titles. The idea was to reorganise the existing squatter houses into legal settlements with proper titles, and to let the municipalities and various authorities bring infrastructure and facilities to these areas. Such upgraded squatter districts would be integrated with planned and deeded urban districts. On the other hand upgrading plans which are based on Law 2981, makes it easier for the inhabitants to have shared title deeds for the land and this law gives the opportunity to transform squatter-houses to multi-storey buildings (Konut, 1996).

The main goal of the *Sixth Five Year Development Plan* (1990-1995) was to build houses on lands already provided with infrastructure. Municipalities would bring infrastructure to the areas allocated for housing and prepare core house design within the self-help housing programme (Keles, 1993). In the *Seventh Five Year Development Plan* (1984-1989), the main purpose is to reduce the differences between development levels of urban and rural areas with directing the migration process towards the middle scale rather than to the big cities. There are also some proposals to optimise agricultural land and make new arrangements for how to purchase and sell useless land (Yüksel, 1998).

To summarise the developments: The supportive and restrictive policies which have been implemented since the 1950s have no success. The politicians which admitted squatters because of potential votes did little to prevent these kinds of settlements.

Planning Measures

Governments have also adopted various planning measures and have tried to implement them. The most important one among these planning measures are the 'upgrading, elimination and prevention areas' proposed by the Squatter Housing Law (Keles, 1993).

Squatter Elimination Areas: The elimination policy was adopted to clear both state and privately-owned lands from their invasion by newcomers. The idea is to demolish the squatter houses and transfer their inhabitants to legal houses constructed within prevention areas. The government was not able to build a sufficient number of houses for these people and this programme was not very successful.

Squatter Prevention Areas: This policy calls for the allocation of appropriate state and municipality lands as 'Squatter Prevention Areas' in order to meet the housing requirements of low income groups. This approach is referred to as 'Site and Services' and has been included

on the platforms of various political parties since the 1970s. However, until recently this approach has been widely neglected. Among the major components of this approach are the protection of existing public land, the acquisition of suitable lands, detailed determination of site selection criteria, determination of target population groups, and a clear definition of the housing policies to be followed by authorities (Gürel et al, 1996).

Two other features in the prevention areas are 'Self-Help Housing' and 'Core Houses'. In the Self-Help Housing implementation, either the ministry or the municipality may provide assistance to inhabitants of a squatter (in an upgrading or elimination area) who want to build their own houses. This implementation was not successful due to a lack of fiscal resources, difficulty in finding available land and a failure in providing for the necessary funding. 'Core Housing' constitutes housing designed in a core form, so that new rooms may be added on to the structure at a later date. In the *First Five Years Development Plan* the principle of building core houses was supported. However, this implementation was discontinued later (Ergün, 1991).

Squatter Upgrading Areas: Upgrading entails raising the standards of a rectifiable squatter area to a liveable level through co-operation of the government, local authorities and the squatters. In a specific sense 'Squatter Upgrading Policy' can be defined as 'plans of action to modify an existing environment through the improvement of physical and socio-cultural conditions in squatter settlements' (Turgut & Ünügür, 1989).

Different Models for the Squatter Problem in Developing Countries

In general, government housing policies of most of development countries fall into three broad categories: ignore the squatter problem, restrictive and supportive policies.

In the first type of policy, governments basically ignore housing problems and direct financial resources to other development sectors. In restrictive policies, the governments attempts to solve the problem by eliminating low income communities, while supportive policies try to improve the living conditions of the urban poor. Actions in this category include public housing projects, site-and-service schemes, and, in recent times, community upgrading programmes (Obudho & Obudho, 1991).

Today the need for a planning strategy especially for low-income housing has been recognised and different attempts have been made. But so far these efforts have not been successful, mainly because of social, political and financial implementation problems as well as the magnitude of the urban population which needs to be served in these countries. Following is a brief summary of some of the attempts made in various developing countries to solve their problems with squatter housing. Although there are substantial differences between squatter settlements and slums, a few slum policies are discussed as well to show alternative solutions to housing problems of low income people.

In many countries different approaches like demolition, resettling and upgrading are implemented to solve the housing problems of low income inhabitants in both squatter settlements and slum areas. Among these approaches two juxtaposed options may be distinguished. The people who live outside the squatter settlements consider this kind of environments as substandard, eyesore and unfit for human habitation. On the other hand the

dwellers of such environments accept their environment as a solution for their housing problem. Non-dwellers evaluate these kinds of environments from an economic and traditional point of view and prefer a demolition policy. On the other hand the inhabitants of these environments evaluate these settlements from a socio-cultural and environmental point of view and they prefer an upgrading policy (Ajibola & Deshmukh, 1992).

Demolition Policies

Today, the approach of demolition and resettling the inhabitants is discussed from a different point of view and is based on implementations and experiences in both squatter settlements and slums. Experiences from different parts of the world, South America, India, etc., show that slum demolition is not an appropriate solution. Slum removal is inconsistent with a situation of real housing shortage. It makes absolutely no contribution to reducing that shortage and only serves to use large amounts of capital investment (Ajibola & Deshmukh, 1992).

The concept behind these demolition operations has been to resettle the evacuees elsewhere. Nevertheless in the developing countries such programmes have seldom been successful. In most cases, resettlement camps were created away from the city and poor inhabitants who had been actively engaged in the informal sector began to come back either to squat or to take shelter in inner city slum dwellings. These types of operations have been carried out in a number of Third World cities from Peru to the Philippines. In the 1960s and 1970s the resettlement policies were as crude as forced evacuation and more recently such attempts still continue (Shakur & Madden, 1991). In order to make an accurate evaluation of this approach examples from different countries are summarised below.

In the mid 1970s a resettlement programme instituted in Delhi, India included the resettlement of low income squatters to a new settlement area that was very distant to the city centre. Removed from potential sources of employment, the squatter families began one-by-one to return to the cities where they resettled into squatter housing. In a similar implementation carried out in Bangkok, squatter dwellers living in road construction areas were removed from their housing and were resettled, at a very high investment cost, in new, alternative areas. It was not long, however, that the resettled low income residents sold their new housing to middle class buyers and returned to the city (Atasoy et al, 1988).

Similar attempts have been observed in Dhaka. Dhaka, the capital of Bangladesh with a present population of more than 6 million, suffers from overcrowding and conditions of extreme poverty. Since the independence of the country, the growth of squatter settlement in the city has been very rapid. Increasing rural poverty combined with various social, political and natural calamities resulted in an increase in squatter settlements in the city, which now poses one of the most critical housing problems in the country. During the 1975, about 200,000 people were forcibly moved out three make-shift arrangements camps. Although most dwellers continue to live in these appalling camps, evidence shows that due to lack of employment opportunities, a significant proportion began to come back to city locations to join the continuing influx (Shakur & Madden, 1991).

In Lima another resettlement project was directed towards a 1200 family squatter settlement set on a twelve hectare parcel in Manzanilla. The aim of the project was to clear the settlement

area by moving many of the dwellers to new, alternative areas and then to develop the original area and sell it. The squatters, however, found the alternative housing too expensive and so only a very small percentage of them moved away to new area. The remainder of the new houses was used as housing for civil servants (Atasoy et al, 1988).

An Innovative Case

In the Çankaya squatter settlement in Turkey a different experience has been lived. Çankaya is an important, well-known and crowded district of Ankara. Here, several ugly, disorganised, unsanitary and crowded squatter settlements spread themselves on the areas lying between and around relatively wealthy modern residential compounds. The municipality of Çankaya having recognised the fact that fighting the shanties on legal grounds by police force is no cure for the problem in hand, decided to try and co-operate with the squatters in order to restructure their shanty-towns into decent living quarters (Yerlici, 1994).

The precious land which the Çankaya squatters occupy are being underused since only one or two story shanty-buildings spread on them. The municipality realised that if the occupied areas were free, than a portion of it could be allocated to modern high-rise residential buildings that can easily shelter all of the squatters, and parks, schools, hospitals, recreation and shopping areas could be built on the remaining portion. The municipality of Çankaya adopted an innovative formula to solve her shanty-town problem in five steps:

- The municipality prepares a master plan for the development of a shanty-town area to be reconstructed, assuming that it is vacant. The plan covers: (i) The infrastructure, (ii) High-rise residential buildings that can shelter roughly twice the number of the shanty people to be re-housed, and (iii) Parks, schools, recreation and shopping areas;
- The municipality promotes the master plan among the shanty-people and convinces them that if the formula is followed they can, in a short while, end up living in the decent squatters shown in the plans, without any financial obligation;
- When the shanty-owners of a specific property lot decide that they want to follow the master plan that will transform their shanties into modern apartments free of charge, they form a corporation;
- The corporation finds a contractor who undertakes the design and construction of residential quarters in return for the ownership of some portion of the building. Upon completion of the construction the appropriate units are distributed among the corporate members and their individual title registration for the independent units are provided;
- The municipality undertakes the financing of the infrastructure systems for the area and organises their construction. Parks, schools and hospitals foreseen in the master plan, are to be built by State agencies as usual. The shopping and recreation centres are to be built by private entrepreneurs on the property allocated by the municipality.

The municipality of Çankaya started to test this magic formula at the end of 1993. The first group of people who were sold on the idea consisted of forty-seven shanty owners. Since then, the shanty group has founded their corporation, evacuated their shanties, obtained their individual title registration for property and contracted a respectable contractor for the construction (Yerlici, 1994).

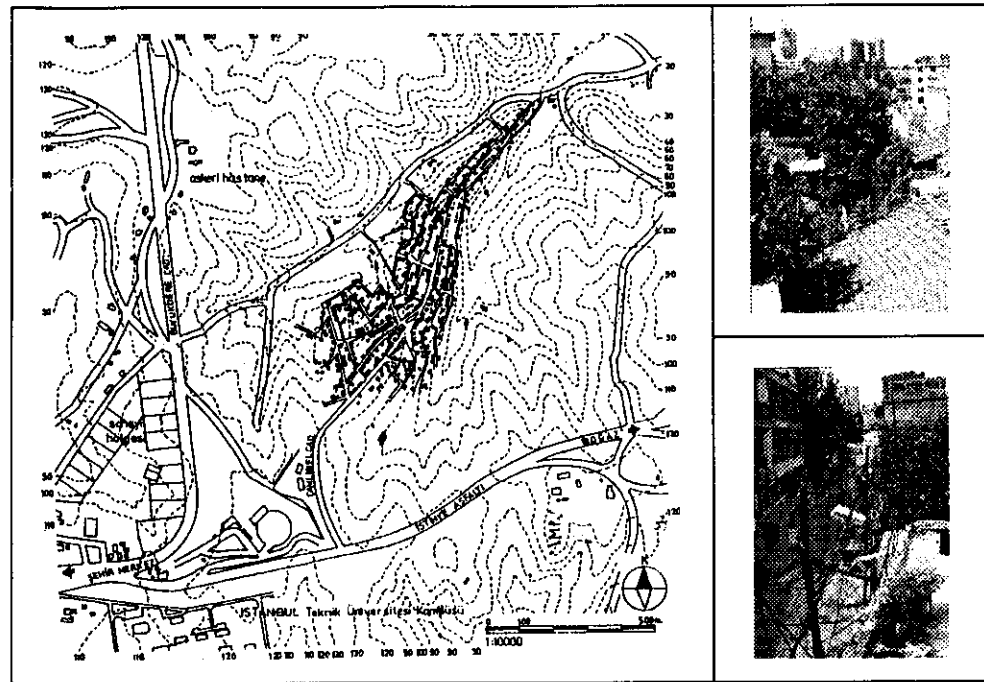


Figure 1: *General Views of Pinar (Turgut, 1996)*

Upgrading Policies

In the discussion about solutions to problems of squatter settlements in big cities, upgrading projects must be examined briefly. Nowadays there are a lot of attempts to change to this type of policy and move away from demolition and resettling the squatter settlements. Economic and social conditions substantially affect these processes. A few examples from different countries are summarised below.

In early 1977 the Egyptian government initiated a comprehensive approach of low-cost sites and service programmes and squatter area upgrading development schemes. The main objective of the new urban development project was to help develop and implement low cost solutions to Egypt's urban problems in the sectors of shelter, employment and other urban services. The sites and services schemes focused on developing sites by installing infrastructure components. Individual lots were allocated to squatters on a long term lease, outright sale or donation basis. The housing itself was left to the new settlers through a self-help process. This scheme thus simulated the existing situation where by squatters construct their own homes gradually over extended periods of time as their income allows (Rizk & Rabbie, 1991).

As mentioned before we can see similar attempts in slum areas. Slum improvement programmes as well as squatter upgrading programmes have aimed to improve slum dweller's access to basic services such as water supply (Parkes & Slingsby, 1990).

In the 1960s the government of India supported urban community development programmes in a number of cities as an alternative approach to slum improvement, but with limited success.

Over the last five years the UK Overseas Development Administration and Government of India have funded integrated slum improvement projects. The project objectives are: (i) to improve the health of the families living in slums, (ii) to improve the education level, (iii) to develop opportunities for employment and income generation, and (iv) to improve housing and environmental conditions (Parkes & Slingsby, 1990).

A last example of this approach is selected from Turkey. In the 1980's two alternative upgrading plans were devised for the Istiklal Squatter Area in Istanbul. In the first plan redevelopment was applied at the block size level. This approach called for reconstruction of most of the dwellings and reorganisation of parcel layouts. In the second plan, the existing built environment was emphasised, therefore a minimum reorganisation of the plot layouts was proposed. The plan called for the demolition of only those buildings that were in bad condition. The second approach was considered more appropriate for implementation by the planning authorities of the municipality, as it called for fewer changes to the existing situation, thus resulting in minimal conflicts during the preparation stages of the land-use map of the area, a document required to distribute permanent titles. This upgrading plan for Istiklal Squatter Area was approved in 1986 and was accompanied by a land-use map, according to which permanent titles have been distributed. Thus a high degree of security to the residents of the area was ensured (Çetiner & Korça, 1991).

Two Proposals for the Pinar Squatter Area, Upgrading and Resettlement: A Case Study

The case study presented in this section, resulted from workshops and course work of the 'Housing for Low-Income People' project, conducted in 1995 within the framework of the European Community MED-Campus Network. The first two weeks of the programme consisted of lectures by related academics, the third week was used to establish a scenario and finally participants spent their last week on a case study of the Pinar district. Participants were undergraduate and graduate students in architectural departments of several universities from different countries, academics, municipal authorities and architects. After the lectures and field studies they split up into two groups and each group developed a proposal for the Pinar case.

The Pinar Squatter Settlement

The Pinar settlement is one of the oldest squatter settlements in Istanbul with its formation beginning in the 1970s. The first settlers came from the Black Sea part of Turkey and settled on state land. After having built their own houses they dissected the land into small plots and began to sell them to the migrants (Saglamer et al, 1994) (cf. figure 1).

Population in this area increased significantly after the 1984 Law, which legalised most of the squatter settlements like Pinar. Kinship played an important role in these developments. The newcomers settle near their fellow villagers or relatives for emotional and financial support. Most of the people in the district are labourers, with a very small number of civil servants also living in this quarter. They work outside the area. The majority in the first generation has only primary school education. In the second generation high school and even university education are much more common.

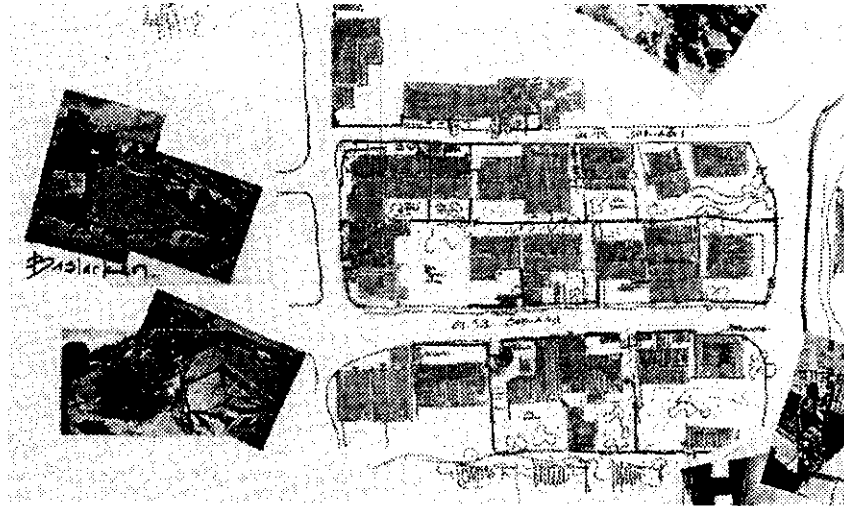


Figure 2: Drawings from Pinar Made by the Upgrading Group

People in Pinar obtained a 'Deed Assignment Certificate' in the mid-1980s, which gave them the right to own their houses, to some extent. This development encouraged people to improve and extend their dwellings. Therefore, the 1984 Law (No. 2981) encouraged more people to invade the land. Since squatters could not use this assignment certificate to obtain bank loans or financial assistance from the Mass Housing Fund (which is a government institution) Pinar inhabitants had no access to finance. Following the 1984 law, however, squatters began to add stories to the existing buildings. In Pinar, infrastructure such as transportation, water, sewage, electricity has been provided by the municipality. Schools, mosques, market places, health services, post offices, police stations and social clubs are also in use. The situation mentioned above has also encouraged land speculation. The increase in land prices has exceeded inflation rates.

Proposal 1: Upgrading

The first study group developed a model aimed at upgrading. According to this model, the current authorities would, while remaining within legal limitations, relax various existing restrictions. The squatter settlement would achieve higher quality in both physical and social conditions through the co-operation of the population of the quarter, experts (architects, city planners, etc.) and local authorities (district chief, city officials) and members of non-governmental agencies. Two possible solutions were suggested:

- *Upgrading of existing dwellings:* Every dwelling and every plot should be individually evaluated. Just as the existing dwelling may be preserved in its current state, decisions may also be taken to make some small additions or to demolish the building entirely. Changes may be made to provide more efficient and better use of the ground and basement floors through changing their relationships with garden and outer building areas. It may also be necessary to restrict the number of floors of the building;

- *Demolition and rebuilding:* Houses in very bad conditions are to be demolished. Existing housing patterns will be analysed and housing plots will be reorganised. It is expected that new design principles will emerge based on analyses of abstractions made of the collected data, and solutions will rise out of the proposed suggestions.

The assumptions of the model developed by this study group were:

- Each squatter settlement has its own unique characteristics, dynamics, and potentials. These must be determined and made use of in solutions to the problem;
- Those squatter settlements currently not under central control or monitoring system must be brought under control;
- The investment and implementation programmes being carried out by the local and central authorities do not reflect the true requirements of the settlers. These must be co-ordinated;
- The squatter settlements exist from an informal relationship between squatters and city authorities. A platform should be established whereby both sides can express themselves;
- Professionals play a very limited and secondary role in the developments of squatter settlements. They should play a more effective role within the upgrading process.

In order to achieve these goals a Local Community Support Office (LCSO) should be established which can give the necessary assistance to the people, and will be a liaison between the needs of the people and the local authorities. This group should include representatives from the local and central authorities, representatives from various professional organisations, and the district head. The LCSO should be responsible for determining the details of the settlement upgrading programme, for its implementation, and for its monitoring. A team made up of representatives from various associations and university members should be established to monitor the activities of the local office.

The general guidelines of the upgrading programme will be determined by the local authorities while the details of the implementation and, if required, proposals should be the responsibility of the local office. The stages of the programme are:

- The expectations of the local populations should be established, their means, recourses and total financial requirements (cf. figure 2);
- Formulation of the programme: Decisions regarding the dimensions of the settlement, dimensions of housing groups and streets, and dimensions of dwellings should be made;
- Implementation, monitoring and observations;
- Distribution of deeds;
- The responsibilities of the local office are completed while the district head and central officials continue their responsibilities towards observing and supervising events within the settlement.

Proposal 2: Resettlement

Istanbul is constantly becoming more densely populated and land values are skyrocketing. The Pinar Neighbourhood is located in an area which is more and more becoming a trade and tourism centre. It is an area of very high property values and constitutes a district that was invaded illegally by squatters. If a decision was made to resettle the inhabitants of this squatter neighbourhood, the area could be used for other purposes at greater efficiency. The reasons underlying a decision to resettle the neighbourhood are:

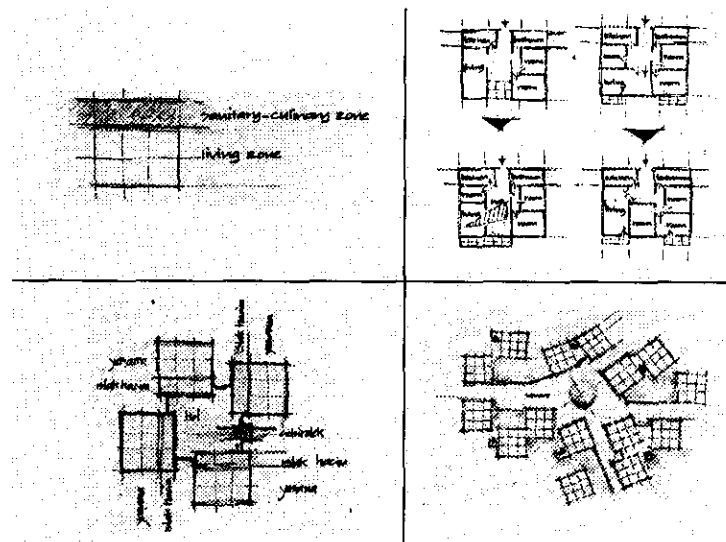


Figure 3: Design Proposals for Pinar Made by Resettlement Group

- The construction in the neighbourhood does not comply with the city's zoning plan;
- There are significant financial losses being incurred by the public as the land was invaded and certain individuals make illegal financial gains from land speculation;
- There are insufficient infrastructure services in the district which could have negative health consequences on its dwellers;
- Urban services are being under-utilised or not utilised at all;
- The inhabitants don't adapt to an urban life style because they do not have legal security.

The policies to be developed in this programme are:

- While the housing acquisition will be carried out on an individual basis, the decisions will be made by societal organisations and associations;
- A team consisting of neighbourhood representatives and technical professional will be formed within the framework of the municipality. This team will provide the technical support for new development areas;
- The design for the new settlement area will be based on socio-cultural data derived from research conducted in the Pinar Neighbourhood (cf. figure 3);
- The implementation process of the resettlement programme will be co-ordinated by national and local authorities with the help from user organisations.

Discussion

This section represents a comparative analysis of the two approaches —upgrading and resettlement— proposed to ameliorate the housing problem in the Pinar Neighbourhood. Despite the fact that in Istanbul land values and costs in relation to the rest of Turkey are higher, it is believed that the 'upgrading' approach is the more rational of the two alternatives. This opinion is based on the fact that Pinar is an old and established neighbourhood with very unique conditions, including the social situation of its inhabitants.

The Pinar Neighbourhood has been undergoing a process of dynamic change. We suggest that an on-going control model, based on the fundamentals listed below, be implemented rather than implementing a rehabilitation/improvement programme aimed at preserving the current housing which is observed to be both unplanned and disorganised in nature:

- There should be consistency between central and local government investments and implementation programmes and these should be directed towards requirements;
- Economic and employment resources that are provided during campaign periods in order to ease the fears of the residents should be organised and distributed in a rational manner;
- In order to curb land speculation at the settlement level, the city should devise a master and parcel plan and develop social and infrastructure services for the area;
- A collective design quality should be developed at the building level (transport, construction system, materials, etc.);
- In this process user participation must be provided;
- Besides the power of the users, different professionals should be involved in the process.

Conclusions

Turkey has been seeking solutions to the problem of informal housing settlements since the 1960s, but none of the various approaches were able to solve the problem. Our solution to the problem would be to direct policies towards the physical growth of the squatter settlement in an attempt to make it more planned in nature. The problem in Turkey should no longer be seen merely as a matter of quantity, but significance should be given to its dimensions in terms of quality. We should accept that it is necessary to propose solutions in accordance with the unique characteristics of squatter settlements. In general, the following proposals can be distinguished:

- *Upgrading of existing, irrational squatter settlements whose elimination would entail high economic and social costs to the public.* Many of the squatter settlements in Istanbul and other Turkish major cities now consist of multi-storey concrete buildings with physical and social infrastructures which begins to reflect an urban character. Instead of the complete demolition of these settlements, it would be more reasonable to upgrade the physical and social make-up of the settlements and thus establish settings which would better integrate with the city and become more liveable neighbourhoods;
- *New squatter settlements which are in the process of forming on valuable city land should be resettled.* Squatter settlements which are located in highly developing and/or the most important areas of the city should be moved to more suitable locations and the original settlement area should be set aside for more efficient land use purposes;
- *Future programmes aimed at giving information and developing skills of low-income residents, and providing ways to organise the financial strength in the settlement should be implemented and these potentials should be used by authorities in the determination of the social and technical infrastructure of the plan. In other words, residents should be assisted in building their own houses.* Most squatter settlement residents today can find the means to finance themselves and are willing to spend this for their own buildings if and when they feel secure enough. This existing potential can be used to create better environments. The aim of such a system would be to organise the existing potentials

- amongst the residents of the settlement in order to create a liveable environment. It is essential that professionals, politicians, and residents work in a synchronised manner;
- Economic and social measures should be implemented by local and central authorities to prevent squatter formation processes as the solution to the housing problems of the urban poor.

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