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CAPITAL, POWER AND THE CITY: UNDERSTANDING THE POLITICAL-ECONOMY AND SPATIALITY OF USURY IN SİİRT

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Abstract

Usury, which is lending money at high rates of interest to generate income, is an irregular money flow system widespread especially in undeveloped economies. In systems where there is a large influence of usury in domestic economies, economic fragility increases, and political economy is shaped according to the wishes of the ones who own capital. Despite this powerful effect, there are not any studies which analyze the structure of usury with a holistic approach. In order to fulfil this need, in this study, the usury system in Siirt, where operations on usurers are intensified, is analyzed. Based on in-depth interviews in this context, the actors of the usury mechanism, relationships among the actors, emergence, functioning and effects of the system have been put forward. At the end of the study, it has been found that usury stems from unequal distribution of all kinds of capital and its power among ethnic groups, that it deepens differentiation among these groups and that through this way; it forms socio-spatial structures and relationships.

Keywords: Capital, Power, Political Economy, Usury, Siirt

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INTRODUCTION

In “The Merchant of Venice” by Shakespeare, the story of a Jewish man who practices usury in order to protect himself from being excluded from a Christian-dominated society and becomes powerful through this way is told. As it is known, Jewish people’s being prohibited from trade in Western Europe caused them to become usurers. In a way, usury stemming from the need of people with capital who were not allowed to do any other business to let their capital be used paved the way for transition to large-scale interest systems (Ustaoglu and Bayindir, 2019: 6-7). Shylock, an actor of this system, tries to earn a living doing a job with low social respectability but one everyone might need. He, at a place in the play, lends some money to a merchant named Antonio, but Antonio cannot repay the loan in due time. Thereupon, Shylock ends up in a court of law. His financial capital enables him to go to court to demand justice. As a matter of fact, it is acknowledged that money does not only make relationships of individuals with a group as a whole more independent but it also provides the formation of a group’s special unity and members’ relationships with the group through undergoing a completely new differentiation process in terms of context (Simmel, 2014: 333). Therefore, Shylock holds power to a certain extent with the power of money and the relationships he establishes and his position in these relationships get influenced by this power.

Shylock demands the pound of flesh of Antonio according to the agreement. He would be able to destroy the body of a Christian using the power of his money (Sennett, 2014: 193). After all, as Marx (1967) argues that “The exchange power of money makes all value interchangeable.” (1967). In other words, “Money has been able to transform all relationships that it labels.” (Simmel, 2014). The attempts to persuade Shylock to change the agreement on this exchange fail. He is accused of cruelty and this cruelty is presented as a part of his isolated identity. However, does the court establish justice in a fair way for everyone? It is seen that, at the end of the play, justice is not established as he comes away empty-handed from a bargain he starts having a lot. The deepest fear of Shylock is dispossession as he gets his power from this. His demanding another person’s dispossession is also related to this. However, the court where he goes to find justice makes him dispossessed (Coral, 2015: 288-289).

Nevertheless, it would be unfair to regard Shylock as a failure as we can say that a more substantive usury system has been founded after learning from the stories of people such as Shylock. Usurers, at least, have succeeded in presenting themselves as merchants doing grain and wool trade and concealing themselves via this (Mundill, 2000: 73). In any case, one of the most significant qualities of loan on interest relationships is that it has succeeded in updating itself benefitting from radical transformation processes of history (Ustaoglu and Incekara, 2019). Well then, with the inspiration from this 16th century play which reveals things becoming ethnical and the relationship between capital power and political economy, how can we analyze similar structures in today’s world? How did usury emerge? Who practices usury and why? In cities what kind of capital and power does usury create?

From these questions forth, in this study, usury practices in Siirt¹ which become a current issue as a result of operations on usurers recently are centered on. All elements of this system are discussed with an integrative approach on this sample field study because everything in a society interacts with each other (Frisby, 2012: 17). No economic behavior can be dealt with independent from social, religious and political contexts and explained through only economic reasoning (Haviland, Prins, Walrath and McBride, 2008: 364). It would be appropriate to claim that usury is a complicated issue following this line of reasoning. Analyses would be incomplete focusing only on its economic aspect without taking into its socio-cultural and spatial aspects (Scaglione, 2014: 80). As it was observed that ethnicity and social gender have a central role in this structure in preliminary fieldwork, ethnicity and social gender features of all parties of these practices were attached importance to and analyses were developed on this base. This study has distinctive features distinguishing it from others. In previous studies, the legal dimension of this practice and its place in economic structure were focused on (Akalın, 2012; Arslan, 2014; Korkmaz and Yazan, 2012; Mashigo, 2006; Özgenc, 2010). Thus, one aspect of usury was dealt with and its political economy and influence on space were not discussed. Another unique characteristic of the study is that it focuses on the reflection of usury practices on micro space. Previous studies focused on Third World countries and regions covering them where this kind of practices are widespread (Vega, 1987). In countries where banking, the official form of usury, is developed studies on usury are quite limited. Nevertheless, even if banking system is developed in a country, the relationship built with this system is at low or high level in different spaces. In order to understand this difference, it is essential to analyze the structures in these spaces and to build their relationships with larger financial systems. Besides, since usury was dealt with an external approach, the voices of the components of the system weren’t paid attention to in previous studies. However, in this study, the system usury created was put forward with all its components and aspects and an interior analysis was developed while doing this, which forms the distinctive contribution of this study to literature.

In the study, initially, emergence and development of usury are discussed. Then, the historical development of the relationship between actor, capital, power and space are put forward through the sample of usury in Siirt. This part

consists of three subparts. In the first one, usury is presented as a non-Muslim practice. In the second part, the transition of this practice to Muslim Arabs is explained. In the last one, emergence of Kurdish usurers is mentioned. In this classification, general tendencies are discussed through groups which stand out. Nevertheless, a group's recession in usury in time does not mean that it completely takes a back seat.

Emergence and Development of Usury

In order to understand the emergence and development of usury, it is necessary to start with money as a major element of usury and its social value. According to [Simmel \(2014: 188-225\)](#), the nature and effectiveness of money is not restrained to only its tangible existence. The reason for its power reaching the peak in the uppermost stage of culture is that countless objects unknown previously are under its command from now on. However, those objects are also thought to obey money from the start. The rich man gains advantage from his money far more than he benefits from the thing he obtains with this money. The merchant does business in a safer and cheaper way than a poor man does. Whether it is the opportunity to profit from his wealth or not, everyone is, in return, more respectful towards him than they would to a poor man, which shows that money, that is, financial capital, has the strength to hold power and to reproduce it. It could be argued based on Harvey's analyses that the aim of the usurer, i.e. investor, is to acquire more money than he puts in initially. In this way, he will have the opportunity to build up savings more rapidly and the power to erase a person with a low saving from the market since a capitalist class has to produce itself again and again. It can do it only by increasing its saving. If capital is not put into circulation, money loses its value of use and exchange through taking the form of commodity. The use value of money is usurer's interest rate. Usury and merchant capital, a parasitical means of exploitation like usury, are sometimes intermingled. These different forms are capitalist modes of production and they could be observed in a multitude of various economic constitutions of a society. Existence of groups which have the control of money in this way and continue to charge interest is the first step towards the formation of a capitalist class. There are two reasons why capitalism allows for such structures. The first one is capital's constant circulation. The other one is that this is an independent power outside production processes, which is necessary for capital accumulation needed by capitalism ([Harvey, 2015: 433-441](#)).

This power of money has caused a lot of attempts to acquire it. In this period, usury system, which means the practice of lending money in return for interest, emerged. In a way, this system is the most direct form of making money from money. When the borrowed capital is used for productive aims, the party which lends money has the right to get interest. As a result, the saver is rewarded. In other words, a person's saving money by cutting the expenses, his making a sacrifice by giving it to somebody, and capitals being channeled into fertile fields to be used in productive projects are actions that are extremely reasonable and need to be supported both financially and ethically.

Despite this view that legitimizes interest, and thus, usury, there is also the view that interest increases social inequality and harms social order ([Ustaoglu and Bayindir, 2019: 10-11](#)) since the fact that the ones lending are the rich and the ones borrowing are the poor deepens class differences ([Bozik and Tunali, 2019: 75](#)). Therefore, Plato and Aristotle argued that interest disrupts ideal state structure and should be banned ([Gül, 2001; Meth, 1958: 637](#)). The reason for this is that people overwhelmed with the burden of interest rebel, which undermines power of political authority and accelerates its collapse ([Ustaoglu and Incekara, 2019](#)). As a matter of fact, it is known that power acquired through loan causes central authority to become weak and paves the way for feudal system ([Bozik and Tunali, 2019; 73](#)). Some historians even argue that usury was one of the reasons for the collapse of the Roman Empire, which dominated a big portion of the Mediterranean coast. As a matter of fact, it is claimed that this unofficial credit system had a part in collapse of the Soviet Union ([Antonov, 2016: 303-308](#)). That's why usury is banned in all religions ([Özdeğer and Zeytinli, 2019: 221; Ustaoglu and Bayindir, 2019: 9](#)). However, the ban placed by the church was not imposed completely because before the ban on interest, the Popedom was the biggest financial institution. If usury had been punished based on the law, a lot of churches would have had to be closed. Usurers independent of the church would donate to the church to elude the ban. Therefore, the ban is argued to have impeded the evolution of capital markets. In fact, the development of modern capital markets was regarded as the third way between the heaven and hell. Usurers either develop their existence or disappear based on their skills for manoeuvre and production between the government in power and strategy ([Galassi, 1992: 313-316](#)).

All the same, there are people who argue that the ban on interest in Bible and Hebrew Bible is related to loan given to the poor ([Demirbaş and Demirbaş, 2019: 221](#)). Again in 1911, Egyptian Head Mufti expressed that interest is "halal" (legitimate according to Koran.). Recently the need for these procedures' being carried out through developed banking system and the importance of legal pursuance of state have been mentioned. It has been emphasized by religious authorities that it is lending of money at exorbitant interest rates -usury- that is banned ([Bayindir and Şimşek, 2019: 244-245](#)). That's why Luther suggested 4-6 % interest rates considering payment status of debtors ([Sağın and Bozik, 2019: 207](#)). In a way, he argued that interest should be arranged depending on the person worrying that it might, in

fact, cause the poor become poorer. Even if these arrangements are not made, the part interest has in the development of trade has caused religious rules affecting the regulation of social life become flexible in time. However, despite these flexible statements, interest was accepted as an activity banned officially and without any respectability for a very long time.

The emergence of interest issue nearly at the same time as that of money gave rise to discussions as well as regulations about it. In other words, it is known that various regulations about interest were introduced in very early periods. The existence of articles regulating debt-credit relationship in the Code of Hammurabi proclaimed by Babylonian king is an example of this. Nevertheless, enforcements related to not paying debt with interest change with regard to societies and time so much so that in Ancient Age civilizations, people used to lose their freedom due to unpaid debts or such enforcements as imprisonment were implemented in late payments. In Sumer and Babylonia, wives and children and other family members were used as indemnity against liability. Besides, interest rate changed depending on the relationships between people. For example, Assyrian merchants decreased interest rates in social, commercial and cultural relationships they established through marriage (Bozik and Demez, 2019).

It was Jews that implemented usury in its most institutionalized manner among groups involved in debt with interest relationships. They could even be claimed to have laid the foundations of modern banking system. Ban on their working in the public sector and dealing with commerce, their political and social status in historical period, unrest in the civilizations reigning in geographies they lived, different effects of social attitudes, teachings of holy book and differences from other religions caused them to earn a living through cash rather than personal estate (Amanov etc., 2019: 163; Ustaoglu, 2019: 134-142). In a way, Jewish usurers became financial monopoly in a sense in the places they lived (Ustaoglu and Incekara, 2019) and usury and debt practices in Jews even enabled them to give loans to big companies, and later, associate with them (Ustaoglu, 2019: 136). This situation has enabled them to be regarded as religious and ethnical minorities who have become experts on money and credit issues due to strong ties among themselves (Bozik and Tunali, 2019: 64). Nonetheless, some examples of other groups exposed to similar isolation mechanisms grouping in certain professions, and through this way, creating their financial capital could be seen.³ If usury which appeared in the 19th century and in the Medieval Age had any religious and ethnical partnerships, people adopted an anti-religion or anti-ethnic attitude towards them. Even socialists who wanted to train working class against the Jews, who owned capital in 1830, adopted this antisemitic attitude (Vance, 2017: 313). Therefore, it is clear that such activities are related to an occupation's getting ethnical. Although this getting ethnical does not have to have historical continuation, it is probable that a group could change its financial capital and social status through such a way. Usurers even increase their relationships with the state and their authority stemming from this and double their financial capital by getting involved in socially respected activities (such as money-changing) in addition to usury (Çiçek, 2001: 271). For example, regional development disparity in Italy caused the first step of usury to emerge in underdeveloped southern region. Later, trade capital convened due to usury and mafiazation emerged. Usury practices bearing mafia traits included hundreds of sectors in Italian market and generated billions of euros. In time, these usury groups in the South moved to the Northern Region and became institutionalized there and started activities in different business areas (Scaglione, 2014: 77-79). That's why; it is possible for a group to quit this activity after some time while another could start doing this to reach various gains. If it were not like this, this activity would have remained as a periodical strategy with no impact on present as although some researchers claim that usury is a Medieval practice (Tan, 2002: 176); in fact, usury at a local scale continues to exist in different forms. However, in recent period, in interest relationships, shifting of focus to developing banking system conceals the current prospect of usury.

Having said that, focusing on the system created by usury with a holistic perspective makes it easier to interpret circulation of social capital, political economy it creates and spatial transformation. In a way, it is possible to make various sociological analyses on structure of usury practice by reading the other way around. This is precisely what is aimed in this study.

METHODOLOGY OF THE STUDY

The study was designed as a multi-dimensional structure analysis established through interpretive social science approach. In order to explain the mechanism of usury in a way so as to allow more room for the voices of components of this mechanism, a qualitative research was done. To this end, in-depth interview and observation techniques were used. In the scope of field study, interviews were held between April-September 2019. 18 people were interviewed in

³ In Medici period, the financial significance of some families from Florence stemmed from the fact that they were forbidden or deprived of their political rights by Medici family and Medici family were dependent on financial procedures to gain power and importance, which is an example of this (Simmel, 2014: 205).

total. In order to reveal usurer- debtor relationship, four debtors and one guarantor were interviewed. In order to show the administrative dimension of the process, one manager, one district governor, one prosecutor, and one bailiff were interviewed. Since usurers do not identify themselves with this identity and have a direct interview, one usurer bodyguard and one relative were interviewed. In addition, two journalists who have no direct relation to usury but have a grasp of the phenomenon and one shopkeeper were interviewed. In order to receive the views of banks representing the official aspect of loaning with interest, 3 bank managers of one state and two private banks were interviewed. The interviews lasted 36 minutes on average. During the interviews, 16 of them allowed sound recording. Data obtained from interviews were analyzed and discourse analysis was made.

Usury issue is one of the risky issues to study because this practice is illegal. This illegality includes a lot of power relationships, and related to this, very different kinds of violence. Therefore, researchers started field study after informing the public institutions. While presenting the data obtained from the study, the identities of the participants were concealed.

Researchers doing the study were both inside and outside in terms of their location in the field. One of them is a man who lived in Siirt province for four years and contributed to the study with a perspective inside whereas the other made her contribution as a woman who does not live in the city. Therefore, internal and external views provided by two different positions were reflected in the study. Besides, gender difference made it possible to clarify the gender dimension forming one aspect of the issue.

ANALYZING THE RELATIONSHIP BETWEEN CAPITAL, POWER AND THE CITY VIA USURY PRACTICES IN SIIRT

Usury as a Non-Muslim Activity

In Ottoman Empire, merchant capital and usurer capital formed a strong alliance. A merchant functioned as a usurer as well. The need for debt in economy led to high interest rates, dependence and increasing need for usurer (Keyder, 2017: 30-31). Besides, sales of tax income as a part of tax farming in Ottomans to the rich and, in relation to this, usurers through auction formed the institutional aspect of usury. In addition, usurers, merchants and the regional elite formed the supply part of the special credit market of the Ottoman Empire (Özdeğer and Zeytinli, 2019: 596-597).

In addition to this, traces of usury getting ethnical could be found in that period, too inasmuch as it is known that in Ottoman time, Non-Muslims (Armenian, Jew, Greek, Venetian, Genoese) did usury but did money changing with the income from this. Money changing was a more elite occupation than usury and some privileges were provided by the state. The reason for this was that money changers financed fiscal and tax farming system of the state.

These groups' not doing their military service and their being prevented from taking part in certain fields are among the reasons why they inclined towards these areas. In a way, they bore resemblances to the Jews. In that period, as a marginalized foreigner to a certain extent, the most reasonable job to do was trade. Although Greeks and Jews formed the majority among money changers and money lenders constituting the main axis of trade, in 18th and 19th centuries, 85 % of the people involved in these were Armenians (Ustaoglu, 2019: 276-277).

This system in the Ottoman was reflected in Siirt, too, for almost all Non-Muslims constituted the urban population. They were involved in banking, trade, industry, jewelry, craft, carpentry, stonemasonry and certain value-added production activities (Der Matossian, 2011: 1). These groups were comprised of Armenians, Yazidis, Jews, Chaldeans and Gregorians. As a matter of fact, in 1919 16 %, 1927 4 %, 1935 0,3 % of the population in Siirt District was made of Non-Muslim groups and mainly Armenians (Obuz, 2017: 44-45). With Armenian Relocation starting in 1915 and experiencing the most severe period in 1919, almost all Armenians were replaced in Siirt and the region. In 1914 114.704 and between 1915-1919 109.521 Armenians were exiled (Sarafian, 2011: 68; Shaw, 1978: 338; Erickson, 2013: 105; Morack, 2017). With their departure, not only some skills disappeared but the economy in the region collapsed as well (Van Bruinessen, 2012: 28). As a result of the significant disappearance of entrepreneurship skills, Turkey lost its trade class and there was no power against bureaucracy (Aktar, 2000: 82). Just as 250.000 Huguenots' deportation from French gave an opportunity for the start of Industrial Revolution in England, so deportation of Armenians and other groups caused Turkish Industrialization to be delayed forty years at both national and regional scale (Oran, 2011: 163). This is because Armenians formed *Armenian Economy* with their trade networks in central cities and nearby cities of Turkey and in international cities (Der Matossian, 2007). As a matter of fact, Armenians even attempted an *Ottoman Armenian Bank* collecting all Armenian capital in one place. However, this attempt failed due to Adana Massacre of 1909 against Armenians (Der Matossian, 2011: 4-6). This event is still ingrained in the memory of local people. In relation to the event, a participant remarked that;

“When we came here, they were great craftsmen. We benefitted a lot from them. They were shoe, gold, cloth craftsmen. When we sent them away, we fell behind 50 years. My aunt puts it: ‘when they went, I was without shoes for 3 years. We were in need of a dress.’”

After Armenians were deported, most of their personal properties were plundered. Some parts of them were sold under their real value by tenders (Keyder, 2017: 105). Others were given to Kurdish and Arabic tribes as booty in return for supporting the Independence War and providing internal unity against external forces (Der Matossian, 2011: 10). In this period, Armenians were prevented from transferring their properties to others. Moreover, 90 % of their properties were not restored to their owners because Armenian properties were regarded as a resource to finance Independence War. After the deportation and the war, Armenians’ arrivals and restoring their properties were prevented using by all available means. As a matter of fact, in order to prevent it, *Enval-ı Metruke Kanunu (Derelict Law)* was enacted (Akçam and Kurt, 2012: 101-108). Besides, some part of Armenian estate was transferred to foundations via Hacı Hüseyin Ağa and Şeyh Halef Foundations.

In this period, some Armenians too poor and weak to take part in deportation became a Muslim although their number is not known (Erder, 2018: 64). Van Bruinessen (2015: 190) remarked that when he went to Siirt in 1976, he came across with Armenians whose ethnical identities were changed. Most of them became Arabized and some became Kurdish. As a matter of fact, a significant proportion of Armenians living in Siirt with Arabs knew Arabic and Kurdish. Therefore, Armenians lost their financial capital as well as their identities and capital related to them.

It is obvious that before the deportation Non-Muslims, and thus, Armenians dominated the general economic life in Siirt. Armenians met the need for cash in both urban and rural regions in the period until the deportation. Their deportation caused crisis. Then, for whom did their crisis create an opportunity?

Transfer of Usury to Muslim Arabs

After the deportation, a significant amount of Armenian property was taken possession by Arabs and they also settled in the city centre where Non-Muslims used to reside. The state policy of populating nomadic tribes accelerated this. In fact, six Arab nomadic tribes were placed in Siirt city center through this. Therefore, Arabs constituted the majority of ethnic pattern in that period, and thus, Armenians’ crisis became Arabs’ opportunity.

Seized wealth and trade circles of Armenians constituted the initial financial capital of emergent Muslim bourgeoisie (Ünlü, 2019: 135). Besides, considerable transformations were realized in the foundation period of the Republic at the region and Siirt scale. In that period, state officials had to resort to landlords and sheikhs to protect law and order (Van Bruinessen, 2015: 296). The reason for this is that in 1925 Sheikh Said rebellion emerged and a significant number of tribes supported it. While Arabic tribes in the centre prevented the rebellion from reaching the center, Kurdish ones supported it. As a result, Kurdish tribes were declared unreliable by the state. In other words, it is known that while some groups came to an agreement with the system and assimilated willingly in the presence of the policies of Republican government, others resisted for a while (Erder, 2018: 127). Arabs were not among the ones which resisted.

The newly-founded state, while getting institutionalized, noticed that it could do so through Arabic tribes (Obuz, 2017: 49). Considering that Arabs were more reliable, the state made first public investments and institutionalization in areas where there was a dense Arabic population. As a matter of fact, President İsmet İnönü described Siirt as an *“Arabic city eager for Turkishness”* in the Report on the East he wrote in 1935. However, Arabs did not believe that they were a part of Turkish nationality yet. Nonetheless, when the state realized that getting tribes under control and help making the relationships with the state warmer were the only ways for the policy of Turkization, it tried to improve its relationship with this new identity by expanding the privileges it provided for Arabs. As a result, Arabs became the means of systematic institutionalization of values imposed by the Republic.

Arabs were able to become a part of the society by historically complying with the state and the central authority and copying power instruments locally. Their political powers continued incrementally as much as they could do it (Yazıcı, 2018: 67). Since they had to become integrated with the system, their differences were ignored by the state and these differences were acknowledged as the state had information about and supervision over them (Chambers, 2006: 52). This is an example of state’s allowing identities showing loyalty and it’s tolerating them (Bauman, 2017: 33). This state of loyalty and not resisting assimilation brought about the state’s preferring Arabs during its establishment and its employment. As a matter of fact, it was Arabs who benefitted from the distribution of land the most as they were the townsmen who participated in the nationalistic cause early (Keyder, 2017: 106).

Arabs who took over the financial capital of Armenians in this structure started to run usury practice. In this way, wealthy people of the city met the need for loan during the economic crisis after the war. Arabs preferred to practice usury less obviously as among them, communitarian religious attitudes predominated. In that context, since

interpretation of interest as unlawful by a group in Islam would mean usurers' practice not being approved, Arab usurers tried to find 'fetwa' to approve their practice through sheikhs. Besides, they presented usury as commerce. In this respect, just as for Non-Muslims, usury is a cover, so is sale of basic consumption goods for Arabs. Participants made a remark about this relationship and its connection to religion and said: "They did it on oil previously. Arabs did the same thing. They had a 'fetwa' to make it 'halal'".

The interest Arabs charged people with they lent money changed according to ethnicity. They charged Arabs a lower interest rate than they did Kurds. In that period, Kurds were a more vulnerable and marginalized group since Arabs were supported by the state, from the city and involved in particular institutions. In addition, the fact that almost all tradespeople consisted of Arabs and the majority of the rest were Kurds showed that victims of usury were mostly Kurds. Arabs who borrowed money from Arab usurers used this money for investments and production work, which helped them to profit, albeit low, continuously. In contrast, Kurds got trapped in a debt-spiral.

Arabs who transformed usury income into investments in sectors like construction business, car renting and jewellery dominated the general economic life in Siirt for a long time. However, in the last few decades, nomadic groups have been forced to reside in the periphery of Siirt. They have started to practice usury there. The ones who borrowed money from Arabs in the past have started to borrow money from these groups, which has caused a crisis for Arabs. Then, for whom did their crisis create an opportunity?

The Emergence of Kurdish Usurers

By 1980s, a state of emergence was imposed in the district including Siirt due to a conflict between the Turkish Armed Forces (TAF) and PKK in the rural part of Eruh, Siirt. In this context, nomadic and settled Kurds living in the rural areas were forced to move, and thus, villages were evacuated. Although there wasn't any formal statistics related to the compulsory evacuation of the population, the scale of this movement was estimated through the use of various methods. 1-3 million people in the region were estimated to have been exposed to compulsory evacuation. Some researchers (Yüceşahin and Özgür, 2006) argued that for Siirt, this figure was 20-39 thousand people while some others, Tuncel and Gündoğmuş (2013) stated that it was 31.848 people.

In Siirt, basically two groups were forced to move. The first group consisted of settled Kurds who lived in the region and dealt with agriculture and animal husbandry. These groups were sent to the settled life in cities from their settled life in villages by force. Although both residential areas were settled lifestyles, basic economic activities had to be changed. The second group consisted of nomadic Kurds (Koçer) who dealt with only animal husbandry. Their economic activities changed with their evacuation. Koçer group were the ones who suffered most from the process.

These displaced groups were forbidden to return to their villages and do nomadic animal husbandry. A *villager without village* group emerged when rural areas and villagers could not finance them at all (Erder, 2018: 226). While it was possible for settled Kurds to claim their ownership of right on the rural area, for nomadic Kurds, to do so was very difficult because the areas they did animal husbandry on belonged to either settled Kurds or the public. Just as the discrimination and exclusion mechanisms Kurds in Siirt were exposed to change, so did the ways they got used to the city. Apart from this, some of them had financial capital to be used in the city since they saved their money by purchasing valuable movables instead of being land-owners.

The groups forced to move to the periphery and the center of the city faced a powerful Arab pressure and nationalism. In addition, they were defined through contrasts like city-dweller-villager, educated-uneducated, uncivilized-civilized⁴, friend-enemy and patriot-traitor⁵. Since this situation increased the social distance between groups, ethnical division in labour market was affected by this, as well. Kurds were employed in jobs Arabs did not do or were not willing to do. These jobs were generally low-status and low-paying jobs. As a result, the areas in the periphery of the city transformed into places where social state was felt less and socio-political tensions were reflected (Alpman, 2016: 142). The process of forced displacement and failure to remove the effects of unfavorable situations experienced afterwards through social state means caused the group to get politicized. In fact, sometimes a state of emergency and a curfew were imposed in places in the city where Kurds lived at neighborhood scale.

The organization of the system in such a way caused the emergence of a structural violence imposed in a way so as to deprive social structure's construction of basic needs. Structural violence combined with the poverty of the groups. These groups were despised by the public by the creation of ethno-racial and national hostility. The regions where Kurds lived were marked as dangerous zone not to be visited. Considering themselves as the victims of violence, Kurds

⁴ Some rumors like Kurds' not knowing general hygiene because of being a nomad, their not taking a bath, and so, their smelling bad emerged.

⁵ According to the city-dwellers, being forced to have a settled lifestyle meant being in cooperation with PKK.

were labeled as the cause of violence, and thus, the animosity towards the group increased. The ethnic group presented as criminal preferred to overcome this situation through solidarity and strengthened its internal bond in time. After all, it is known that without a sense of external group, there cannot be a sense of internal group (Bauman, 2015: 57). If an element changes in the system or an external force is applied forcibly, the whole system moves to adjust to this change. In order for the system to achieve this, the culture needs to be flexible enough to attune to this change (Haviland et al., 2008-119).

While this structure was being formed, Koçer group among the Kurdish groups which Arabs did not support their participation in employment started usury. Although it transformed to a tool of violence afterwards, initially it emerged as an attempt to survive and hold on to city life. However, as a matter of fact, there was a period during which they practiced usury in a less corporate way. It happened as follows: Koçer group, involved in animal husbandry before settling in the city, moved seasonally in order to feed the animals, and in this process, they came across different power forms. On the one hand, there was TAF and, on the other hand, PKK and still another, landlords who were the administrative structure of settled Kurds. As a result of these encounters, they learnt to develop professional relationships with different power forms.

Protecting the balance in these relationships, they sometimes gave money and gold, another time cheese, oil and livestock in return for interest. However, as they did it at lower interest, trading was not unbalanced. All the same, in case of debt not paid, there was enforcement. In fact, when settled Kurds could not pay their debts, Koçer group collected its claim by seizing the land of the debtor. Therefore, settled Kurds were abused in this way (Keyder, 2017: 163).

Usury, renewed after settling in Siirt, became a fighting area of two groups. A participant talked about the struggle between the two groups in that period and said: *“Koçer group had a fierce fight with Arabs... Arabs were more dominant in capital. They did not want the group to get in the market. They tried to prevent this...”*

The effect of the struggle between Arabs and Koçer group on the space could be demonstrated with a two-staged model. *First stage*: the time when Koçer group settled in the periphery and the center of the city coincided with their encounters with Arabs. In the period, Arabs and the group started to separate from each other at neighborhood level. Despite this, a cluster was formed in the center, which created a population pressure (Figure 1). Once again a proximity occasion in which there might be conflicting interests emerged. In the *second stage*, Kurdish population which got crowded exceeded Arab population in quantity. Soaring Kurdish population against main population increased the sense of threat towards the favored group's privilege sources and life style. The reason for this was that on the one hand there was an Arabic group who conformed to *Turkishness Agreement*, and on the other hand, a Kurdish group resisting such an agreement.

Kurds started to struggle to obtain money and consumer goods indispensable for a place in society. As a result of this struggle, first, Arabs started to build new sites in newly developing parts of the city away from the city centre and move to them. In any case, their earnings from usury and the sectors they got involved in to cover usury allowed them to do it. For that matter, they personally began to determine the city's development direction, investments and landscape there. Some of the Arabs there went to the cities such as İstanbul, Yalova and İzmit, making investments and business connections. As a result, the capital, technical knowledge and entrepreneurship spirit moved from the city, too. As the rest are relatively poor, they are in a more suitable situation to be exploited.

Koçer group whose power increased in the city centre with Arabs' leaving followed the same pattern as Arabs in terms of investment practice. They, too, started to do construction business in urban areas where Arabs did not head for, to make business connections through their relatives in cities like Diyarbakır and Bursa and to transfer the capital they earned in Siirt to out of the city. A participant expressed the process as follows: *“On the hilly parts of the Old city are people from the group. They built shantytown for themselves. A part of Kurdish residents in the Old city are tenants, some bought these houses from Arabs. When Koçer group bought the area, Arabs moved to Güres (a street closed to traffic in Siirt). There has always been a border between Arabs and Kurds. Güres has become one. State Hospital, cooperative and Government Street (Hükümet Caddesi) have become a border. (However, in time this border) has got more complicated. Rich Kurds have emerged. Kurds reside in areas where the upper class live.”* As can be seen, relationship between existing capital and government in power changes the organization of the city's space.

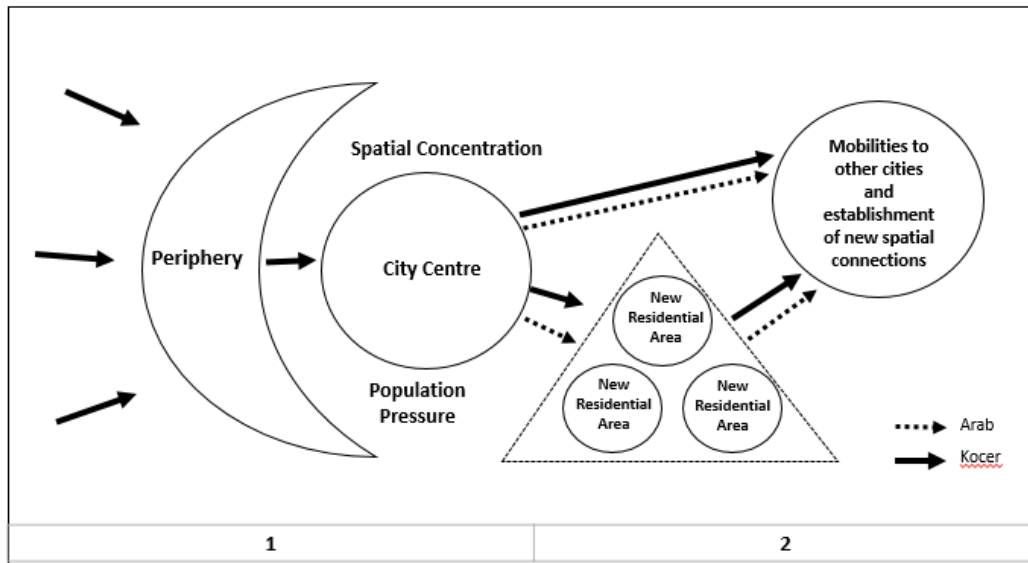


Figure 1: The Model of the Effect of Usury on Spatial Mobility in Siirt

In every society, there are traditional systems both for saving and borrowing. They need a loan of money to cope with emergencies and make use of opportunities that come their way and this situation is part of their life cycle (Moyo Musona, Mbhele and Coetzee, 2002: 4-5). Koçer group provide three different groups with loans with interest: *contractors, people involved in illegal betting, and poor people*. A part of the first group, *contractors*, consists of ones who exceed their credit limit in banks, ones who can never get a credit or ones who will do the job the first time, and thus, are regarded as not credit worthy by banks. Usurers give loans to contractors sometimes with 20 % interest rates. They seize the apartments of those who cannot pay their debts or become partners with them. The dependence of construction sector in Turkey on import material and the fluctuation of the prices of materials in a short time cause fragility and put contractors in a difficult situation. Aware of this, usurers search for and find contractors in this situation and in need of money. The majority of *people involved in illegal betting* get a loan from usurers, too. In some situations, a usurer either has people play illegal betting in his own place or offers loan going to the place it is held in. Besides, villagers were dispossessed upon the construction of the Ilisu Dam which flooded portions of ancient Hasankeyf. The value of the villagers' land was rated and paid to them by the state. These payments have caused prices in the property market in Siirt to increase and there have been many people victims of usury because of the payments. For instance, a family was paid 2 million in return for their land flooded. The head of the household distributed the money among his children. With 240 thousand per head, one family member wanted to do construction work. The usurer dominating the market in that period seized all his money.

Poor people forming the last group mostly get a loan for their daily needs. As these people do not have a fixed and regular income that could be provided as a guarantee for banks, they are not given loans, which causes them to resort to usurers. A civil servant expressed the unjust suffering he experienced due to being a guarantor to his uncle-in-law as follows: "It happened 2 years ago. I got a 50 thousand loan for him. He said he would pay it back in a couple of months. I thought that he would as I had no doubt about his good financial situation. He did not pay it after two months. The usurer called me. He told me to tell him to pay off the loan or else seizure procedures would start. He called a few more times. We also talked face to face. I told him that there was nothing I could do. He started the enforcement. Now, I have my salary cut. I have 1500 enforced pay cut every month. The enforcement continues... My uncle-in-law chose to escape."

As one participant puts it "A drowning man will clutch at a straw." Although it is assumed that usurers do not make money giving loans to these poor groups, the fact that they are crowded increases profit rate. The poor in debt spiral have debt addiction. They become marginalized in time as they are deprived of accessing some services. These people lack necessary skills to do particular jobs in addition to their poverty. Therefore, they often work in low-wage and low-efficient occupations. This situation is also due to these groups' low level of education and their not having social security. This is one reason why these people are pushed into a debt spiral (Mashigo, 2006).

Usurers give capital they earn from poor people as loans to contractors and businessmen. The winner is the usurer in either case. A participant expresses the impact the usurer has on the city in a striking way as follows: "(Usurers) are influential in unplanned construction of the city. They generally use this money in construction. They got the land for

free because they seized some from the people who owed them. Most of them (lands) are valuable. Now the most valuable lands belong to them. They care little about the city plan. They do construction work wherever they want using their money." As can be understood from this expression, usurers are influential in decision making as to which direction the city's growth will be.

Usurers' developing themselves through mere financial capital has enabled them to have an astounding power. Although this power created by the capital of money gets ahead of their social and cultural capital, it is also used for supporting them. Usurers support the education of their children and relatives, and thus, make sure that these people obtain strategic position in public institutions in and out of the city. They strengthen their political capitals both through this way and because of vote potential created by being crowded locally. In this process, a participant puts forward the attitude of the state as follows: *"Usury is practiced very openly here (The state) did not put a serious pressure for banning usury because it wants to limit Koçer group into only economic domain to keep them away from politics, which spread the view that it can be practiced informally. The view that 'no matter what you do, do not get involved in terrorism' is what has caused this situation. Politics is behind the usurer. They either become village guard or informant of the organization, and it supports this."* According to this, it could be argued that the group the state is trying to keep away from politics has become politicized increasing its economic power. Apart from this, it makes it harder for public authority to combat this structure interwoven with the elements of power. A participant puts this forward using these words: *"Marx said that economy determines politics. Usury issue is predominantly economic. As to its political aspect, it is the possession of great political power of the ones doing it or their having it at their back."* This situation contributes to their shaping of the city invisibly and the social morphology of the country through other spatial connections.

CONCLUSION

In this article where the historical development of relationship among capital, power and city through usury practices due to need for debt in Siirt is analyzed, it has been acknowledged that usury is the main regulatory structure determining money system in the city. What should be noted at this point is that usury which was transferred from Armenians to Arabs, from them to Koçer group has transformed into a phenomenon taken over from someone in turns rather than getting institutionalized and producing a new system like the case of Jews. The reason for this is that crises are not towards the phenomenon but ethnic and religious groups. In this respect, usury is a product of not only money policy but also ethno-religious policies.

In addition, in usury relationships, trade is between men. In other words, both loaner and debtor are men. Women become a matter of negotiation as a threat in cases where debt is not paid. As a matter of fact, collecting a debt by threatening or kidnapping debtors' wives and daughters has become one of the most common strategies. A situation similar to the one in Rome where being in debt created slavery has emerged. As it is, usury is primarily a production of men and as in other male production practices; women are placed on the top among sufferers.

Usurers' taking an active role in debt relationships despite all the risks involved but not banks' which are in control of the state reveals that trust relationship between citizens and the state has not been established adequately. As a matter of fact, the 2017 report of The Banks Association of Turkey showing that Siirt ranked the last in banking transactions confirms this (TBB, 2017). The failure to establish this relationship also contributes to the increase in the problems stemming from usury. In fact, 58 % of suicide cases between the years 2008-2013 in Siirt were due to economic reasons with 14 % of this percentage were due to debt to a usurer (Teğin, 2014: 16). Besides, in cases where debt to a usurer is not paid, the debtor escapes to another city and, in a way, usurers put a pressure for migration through loan relationships. In this relationship chain, the eagerness of both loaners and debtors to protect themselves and, sometimes, to attack causes individual armament to increase. This situation, according to a participant, *"is the biggest terror."* The same participant expressed that he owned a gun to protect himself.

The solutions proposed by the bankers in Siirt as to how usury could be eliminated are quite interesting. According to them, providing low-interest loans with government support with long-term options might encourage people to go to banks. Another one is that people need to save at least 20% of their incomes. They demand that usurers be arrested immediately. When these suggestions are taken into consideration, it becomes clear how banking sector, hence, markets have a twisted view of usury and debt spiral phenomenon. Without increasing the income level of poor people, providing low-interest loans in the long-term does not generate a permanent solution. In addition, saving from their income means skipping a meal or at least one of their children not having education for poor people. As long as people are in need of loans, arresting all usurers will not solve the issue.

Under Turkish laws, for crime of usury, the punishment is 2-5 years of imprisonment. This crime could be altered to fine up to 5.000 workdays. Minimum 20 TL and maximum 100 TL daily fine is not an amount that a usurer could not pay.

Under such circumstances, the usurer who was operated on is released after a while, which causes usurers to become a legend for the public. This also causes people to develop the idea that even the state is not strong enough to struggle with usurers. This makes the weak relationship between the state and the public even more fragile. A participant comments on usurers' being arrested and released after a while: "Punishments do not mean anything to them. Fines imposed on usurers are way below their daily income. When they are jailed, they could easily get out. As soon as they are taken under custody, they are sent to an open prison. As the punishment is less than five years for usury, he could get out of prison when he pays the rest of the fine completely. He earns trillions anyway."

Generally, in Turkey, particularly in Siirt, in order to cope with usury practices, first, it is crucial to understand all the components of the system created with usury. Through this, weaknesses of the system could be grasped and effective policies and punishment mechanism to struggle with usury could be developed. Otherwise, this system in which actors change historically but always make itself exist will continue forever.

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