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Financialising the Frontier

Harish City

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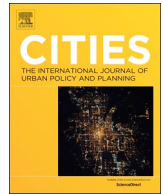
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Financialising the frontier: Harish City

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ABSTRACT

Housing and settlement played a key role in the formation of an Israeli society and its territorial project. While earlier frontier settlement relied on the rural sector and on peripheral development towns, with the liberalisation and privatisation of the local economy it was incorporated in the nationwide suburbanisation process. Eventually, with the neoliberal turn, the state sought to redirect investors, entrepreneurs, developers, and families to frontier areas by creating a real estate market and thus financialising the national territorial enterprise. This paper focuses on Harish, a rapidly developing housing project on the border with the occupied Palestinian West-Bank (the Green-Line). Presenting the geopolitical and societal interests behind its development, as well as the transformations its planning processes went through, this paper shows how the state was able to financialise its frontier and to eventually domesticate its border area. Analysing the spatial characteristics of Harish, this paper explains how the built environment functioned both as the medium and outcome of the alliance between national interests and market economy, merging financial frontiers with economic ones.

1. Introduction

In the global neoliberal turn, city planning has been going through a worldwide process of gradual *financialisation*, which relies on the increasing subjection of urban systems to investment-oriented and speculative real estate development (Moreno, 2014). Despite being a global phenomenon, financialised urban development is constantly mediated to the context it is active in; coping with local interests and agendas while receiving a local implementation (Peck et al., 2013). Therefore, a place-based investigation, as this article proposes, sheds light on the manner in which development policies are formed by a hybrid of multi-scalar influences; merging financial interests with sited power relations.

The Israeli neoliberal turn corresponded with the global shift in economic agendas, yet it was not disconnected from the national territorial aspirations. Correspondingly, to proceed in its geopolitical agenda the state enacted a pro-development approach, which focused on economic feasibility as a means to involve the private sector in the construction of new settlements (Schwake, 2020a). Due to the growing reliance on the private sector, Israeli spatial development entered a gradual process of financialisation, which was significantly enhanced with the post-2008 national housing crisis, as the Israeli government sought to appease the growing public pressure by stimulating the real estate market in areas of geopolitical importance; increasing the focus on investment and regenerating the financial aspect of development once more (Charney, 2017; Mualem, 2018). Thus, opening new

financial frontiers in order to domesticate national ones.

This paper focuses on the city of Harish (Fig. 1), a unique case study whose different development attempts demonstrate the gradual financialisation of the Israeli settlement mechanism. Located along the border area with occupied Palestinian West-Bank (the Green-Line), Harish was considered as a site of national importance and thus witnessed constant development attempts as a means to enhance the state's control over its frontiers. While for more than three decades the different attempts recurrently failed, it was the post-2008 crisis that enabled the current development of Harish, turning it into the fastest growing city in the history of the state of Israel.

This paper studies Harish as a local-based example of financialised urban development, which as several scholars have shown, is a result of increased state intervention; countering the conception of market forces as opponents of regulation. Nevertheless, while critical analysis of neoliberalism usually depicts it as a large-scale intervention meant to serve economic elites, Harish demonstrates a unique case of a sited neoliberalism, where the state promotes financialisation, yet eventually to serve geopolitical interests; illustrating a more complex image of ends and means. To explain this unique case of geopolitical neoliberalism, the paper first explores the concept of Israeli frontiers and then the global phenomenon of financialisation and its local implementation. Then, exploring the different development attempts of Harish, this paper sheds light on the financialisation of the Israel geopolitical project as an advanced attempt to adjust it to the prevailing neoliberal

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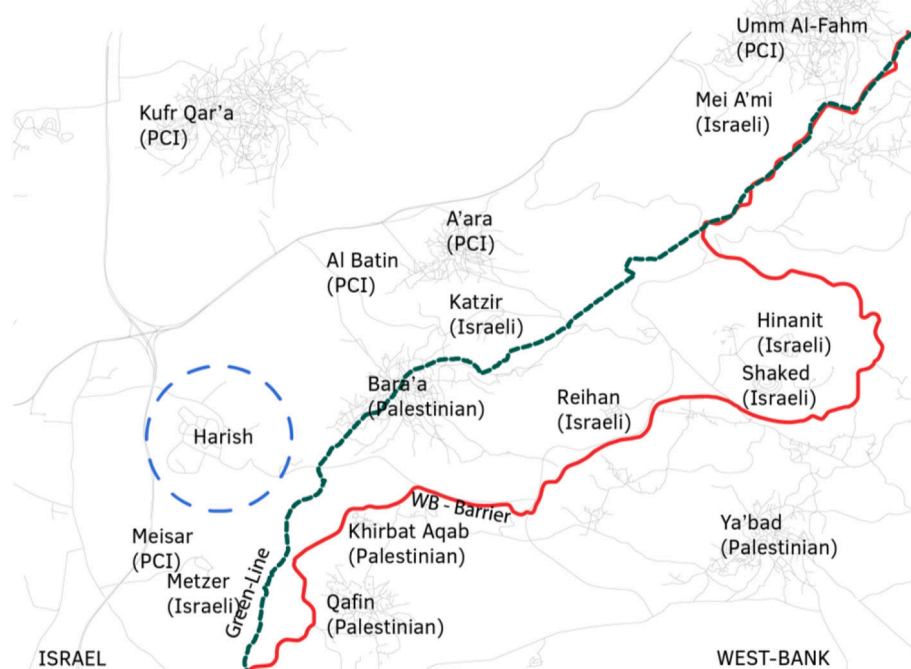


Fig. 1. The area of Harish, based on a map of 2015 (illustrated by the author). PCI are the Palestinian Citizens of Israel.

agenda. Studying policy reports, meeting protocols, news articles and interviews this paper starts by examining the territorial role of Harish and the transforming economic rationale behind its development. Then, studying regional plans, urban outline schemes, and building permits, this paper illustrates how the gradual financialisation was manifested in built space; planned and designed to absorb and generate private investment while enhancing the state's control over space.

2. Territorial frontiers

Frontiers, unlike borders, are zones of varying widths that either lie between two neighbouring states, unpopulated areas within a state,¹ or ones that have not yet been incorporated into an adjacent political entity (Prescott, 1987; Ron, 2003). Though frontier settlement dates to pre-modern time, in the modern era it became a political tool of the modern state to enforce its sovereignty and to practice its control over a certain territory (Prescott, 1987). Thus, by settling the frontier, the state is then able to impose both its empirical and juridical sovereignty, and therefore rule over it (Ron, 2003). As described by Weizman, frontier settlements are an exterritorial geographic system of points and connecting lines that remain isolated from the geographical context that surrounds them until the frontier is domesticated and larger populations are able to migrate and inhabit it (Weizman, 2006). Correspondingly, frontier settlement is directed by the remote entity that it serves, in order for it to eventually expand its control and enforce its sovereignty over it (Pullan, 2011).

The practice of frontier settlement was a key aspect in practical Zionism, tying the *People of Israel* to the *Land of Israel*. The idea of “*Kibush HaShmama*”, conquering the wastelands, answered the material need of the local settler society for land and resources, as well as its spiritual aspiration to create a new nation (Hirst, 2005; Kemp, 1999; Yiftachel, 1996). In the pre-statehood years, frontier settlement relied on the rural sector and the pioneer experience as a means to revive the Jewish nation in its historic homeland (Kemp, 1999). After the

establishment of the state of Israel in 1948, the frontier was incorporated in the attempts to de-centralise the local population and to establish a series of medium-scale industrial towns; promoting a new national identity while fortifying the state's control over its new borders and areas predominantly populated by Arabs (the Palestinian Citizens of Israel – PCI) (Schwake, 2020b). This territorial perspective, which uses human settlement in order to “*bound*” more space (Elden, 2010, 757–58), continued with the Israeli territorial expansion in 1967 (Benvenisti, 1984, 1987; Portugali, 1991). However, the manner in which it was carried out significantly differed.

With the economic changes Israel underwent during the 1960s–70s, frontier settlement turned from a practice into a concept. As noted by Kemp, the settlement campaign in the newly occupied West-Bank used the pioneer frontier terminology as a means to emphasise its national importance (Kemp, 1999). Accordingly, pro-settlement activists, politicians and policymakers constantly highlighted the need for settlements as a defence method that deepens Israel's territorial grip and thus fortifies its physical control over space. At the same time, with the changes in modern warfare and the Israeli constant presence and ever-improving surveillance abilities, one could easily claim that by the 1980s the formula of “*settlements equal defence*” became obsolete (Oren & Regev, 2008; Tzfadia, 2010, 345).

Subsequently, Yacobi and Tzfadia claim that we could be tempted to start thinking of concepts like ‘end of frontiers’ or ‘post-frontiers’ (Abu-Laban, 2001; Anderson, 2000), which resulted from the triumph of ‘geo-economic’ considerations over ‘geopolitical’ ones as part of the new logic of neoliberalism (Yacobi & Tzfadia, 2018). However, while the new national plans from the mid-1990s asked to prevent the construction of new settlements, this led to a major political debate, and “*frontier areas*” were exempted from this restriction (Yacobi & Tzfadia, 2018, 10). Here it is worth to refer to Yiftachel's term of “*Fronti-iphery*”,² which is the use of the national territorial discourse to elevate the status of areas that have turned into mere peripheries as a means to revive their development in light of the increasing privatisation (Quoted in Tzfadia, 2010, 340).

¹ Or populated by indigenous peoples who the settling society considers as part of the natural landscape that needs to be tamed (Mbembe, 2003; Weizman, 2006)

² Yiftachel uses the term in Hebrew as: *Sfari-pheria* (sfar-frontier; peripherya: periphery)

Accordingly, Yacobi and Tzfadia claim that the concept of frontier settlement did not disappear but was rather incorporated in the new neoliberal management approach. Analysing the new approach of stimulating private initiative as the new means to develop territorial settlements they coined the term “*neo-settler colonialism*” (Yacobi & Tzfadia, 2018, 2). Correspondingly, this paper shows that as the state was unable to settle the site of Harish according to pre-privatisation pioneer methods, it constantly tried to do so by promoting the formation of a real estate market and eventually succeeded by financialising its development; promoting a finance-based private initiative and speculation as a means to domesticate national frontiers.

3. Financial frontiers

The financialisation of the built environment forms a new phase in the capitalist mode of production. As an advanced step in the global neoliberal turn, it continued the worldwide liquidation of the welfare-state approach and concluded in the “*financialisation of everyday life*” (Graeber, 2011, 367). Real-estate-oriented urban development was not a neoliberal invention and one could trace speculative-minded planning already during the 19th century and even earlier (Moreno, 2014, 260). Accordingly, Lefebvre's critique on the modern-state's mode of production focused on pre-neoliberal apparatuses, which promoted the formation of “*manageable, calculable and abstract grids*” (Brenner & Elden, 2009, 367); simultaneously homogenising and fragmentising space as a means to turn it into interchangeable commodities (Lefebvre, 2009, 233).

Financialisation is not based on simple speculative production and consumption of space, but rather on a “*multidimensional, contested and conflictual process*”, controlled by financial actors and funded by asset-backed securities, hedge funds, holding companies and securitization (Gotham, 2009, 360). Therefore, the post-war capitalist production of space analysed by Lefebvre seems harmless in comparison to the current neoliberal one, and while homeownership had already been an integral part of the capitalist mode of production (Graeber, 2011, 367), in neoliberalism real estate as investment became the only way to participate in the new economic order (Harvey, 2006). Consequently, market-led instruments became the main factors in urban policies (Tasan-Kok, 2008, 187), and planning turned into a finance-minded strategy focused on constantly promoting additional speculation and investment as a means to persistently re-ignite the economic system (Rolnik, 2019).

Correspondingly, financialised urban development relies on a “*complex meshwork*” of “*multiple opportunities for value-creation*” (Moreno, 2014, 264); eventually, turning “*cities into real estate controlled and managed within financial markets*” (Moreno, 2014, 260). Planning is thus focused on promising the “*yield*”, the return on investment, that the financiers of urban development anticipate (Moreno, 2018, 157) as “*more important than whether the buildings can be rented out... is whether investors think the buildings can be rented out*” (Samuel Delany quoted in Moreno, 2018, 163). Consequently, built space turns into an assemblage of assets, “*packed together with mortgages and traded on the market as a financial instrument*” (Haila, 2016, 72). Not surprisingly, once use-value entirely gives way to exchange-value, this transformation into assets leads to a greater level of standardisation and homogenisation of the built environment (Rolnik, 2019, 223).

The alliance between financialisation and urban development is challenged with the “*spatial barrier*” of real estate (Yrigoy, 2018, 596), which is constantly solved by the financialisation of new investment frontiers (Rolnik, 2019). To overcome the fixity complex that is inherent in real estate, major state interventions are needed, expanding the space of capital accumulation into yet unexploited financial frontiers and enabling spatial fixes that ensure the survival of capitalism once again (Brenner & Elden, 2009, 365). Accordingly, the 2008 world economic crisis, which derived from over-financialised real estate, was ironically followed by further state-backed financialisation as a means

to re-ignite investment and regenerate the economy (Moreno, 2018, 153; Peck et al., 2013, 1092).

As a global phenomenon, financialisation received various sited implementations. As noted by Peck et al., “*neoliberalization is never found alone*”, as it is constantly confronted with various local forces, leading to “*contextually specific histories of institutional organization and regulatory tinkering*” (Peck et al., 2013, 1093). Therefore, studying the Israeli version of financialisation, and in the case of this paper the city of Harish, provides an insight to the contextualisation of neoliberalism and the manner in which it is merged with local agendas. Unlike similar cases worldwide, the financialisation of Harish was not merely a major state intervention meant to regenerate investment, but rather a state-directed effort that is intended to facilitate the national geopolitical project by harnessing the interests of the market. Therefore, while Peck et al., describe neoliberalism as a “*creature of less-than-happy marriages*” (ibid), this paper demonstrates how the development policy of Harish, as well as its detailed urban planning and architectural design, were meant to ensure a happy and fruitful marriage between geopolitics and geoeconomics.

4. Privatisation and financialisation of (Israeli) territorial frontiers

The privatisation of the Israeli economy is a gradual process that began in the early 1970s and accelerated during the mid-1980s (Filc, 2010; Gutwein, 2017; Hason, 2006; Ram, 2008). Regarding urban planning, the state began enacting a series of new policies that attempted to adjust the former quasi-socialist oriented national development agenda to the rationale of the market (Schwake, 2020b; Shachar, 1998), while promoting planning flexibility and small-scale amendments as a means to stimulate private investment (Alfasi, 2006; Margalit, 2014). At the same time, similar to other neoliberalising contexts, the Israeli national planning policy witnessed increasing state-involvement and centralisation, intended to guarantee the new market-oriented approach (Eshel & Hananel, 2018; Yacobi & Tzfadia, 2018).

The state recentralisation of spatial development ensured that it will continue to be aligned with national territorial agenda. Accordingly, despite being a seemingly colour-blind process, the liberalisation of Israel, as explained by Yacobi and Tzfadia or Yiftachel and Avni, consisted of selective privatisation measures that used the neutral market-economy discourse while promoting the national ethnic-oriented settlement project (Yiftachel & Avni, 2019; Yacobi & Tzfadia, 2018). Initially, the state began promoting the establishment of new territorial settlements by stimulating the formation of new real estate markets, using terms like “*areas of high demand*” and “*areas of national interests*” to examine the geopolitical importance and economic feasibility of potential sites (Settlement Division, 1981, 5–15). Consequently, the rationale behind new settlements began depending on the economic interests of developers and entrepreneurs and on the quest of Israeli families for better living standards or more affordable housing solutions (Allegra, 2013; Schwake, 2020c). Eventually, the growing state centralisation led to a series of market-oriented measures that included mass marketing of state-owned lands, tax exemptions for entrepreneurs and accelerated bureaucracy, all in order to redirect private capital and stimulate its accumulation (Eshel & Hananel, 2018); advancing from the former focus on production and consumption to an emphasis on investment.

The fusion of Israeli financial and national frontiers received a significant boost in the post-2008 crisis. While initially it seemed that the small and relatively isolated economy was left untouched by the global turmoil, the local housing market eventually began witnessing severe increases in property values. Despite the usual and common explanation of the lack of sufficient development during the late 1990s (State Comptroller of Israel, 2015), other explanations point the finger at the low interest rate placed by the Israeli central bank, parallel to similar decisions worldwide. This, together with the uncertainty of the

stock market, turned real estate into the most popular investment method. Thus, that the demand for housing was mainly due to the increasing profitability of real estate investment, rather than slow yearly production of new dwelling units (Boruchov, 2018). In other words, the increasing demand was not only for the 'use value' of housing but also (or even mainly) for its 'exchange value' (Harvey, 2014).

The government's measures to fight the evolving housing crisis were in line with its supply-side approach that promoted the construction of dwelling units by answering the private sector's interests for economic feasibility (Barzilai, 2000; Carmon, 2001). Similar to other neoliberalising economies, bureaucracy and regulations turned into the new public enemy that prevents the public from receiving the services it is entitled to (Graeber, 2015). Accordingly, in 2011, prime minister Netanyahu promised a 'Supertanker' against bureaucracy, which would enable the immediate construction of hundreds of thousands of dwelling units in a short period of time (Somfalvi & Lahav, 2011). The Supertanker, is the name of a large-scale firefighting aeroplane Israel had borrowed from the US in the efforts to extinguish the Carmel fires a year earlier. Using this metaphor, Netanyahu expressed his desire to promote massive governmental interventions that would bypass the existing planning and construction procedure (Charney, 2017; Eshel & Hananel, 2018; Muallem, 2018). Netanyahu's Supertankers, included a new National Housing Committee, deregulation and speeding the planning and authorisation of urban outline schemes, and easing private development of state-owned lands (Rubin & Felsenstein, 2017).

Harish, as this paper shows, is an outcome of a "marriage" between territorial agendas and economic interests, which was enabled only due to mass state interventions that facilitated the financialisation of its development. Nevertheless, unlike the common analyses of state intervention as political means serving economic ends, this paper shows that financialisation of Harish was a geoeconomic means to geopolitical ends. Consequently, the significantly homogenous built environment formed both the medium and outcome of financialisation; attracting investment in order to enhance the state's territorial control.

5. Pre-privatisation: rural Harish

The site of Harish has long been a part of the national geopolitical agenda, its mode of development, however, was caught between rural, suburban and urban approaches. The location was mentioned among different potential points as a possible site for a future city already during the late 1970s, in a new plan promoted by the Ministry of Construction and Housing for the development of urban settlements along the Green-Line (Fig. 2). This, according to the plan, "would enable introducing a big urban Jewish settlement in the Nahal Eron region, which constitutes a consecutive Arab area" (Kipnis, 1979, 18). Discussing the mentioned sites, the Israel Land Administration (ILA), the main institution in charge of managing all state-owned lands in Israel, preferred the option closer to the Green-Line, which "breaks" the Arab sequence on both sides of the former border (Fig. 3); favouring the territorial perspective over feasibility (Israel Planning Administration, 1978, 2).

Despite the early urban focus, Harish was promoted as a rural settlement; fitting pre-privatisation state-led development. Located in the predominantly Arab Wadi A'ara region and along the border with the West-Bank, the site was incorporated into the state's different plans to develop a series of small-scale rural and semi-rural settlements in areas with Jewish minority while enhancing the state's presence along the border with the occupied Palestinian territories (Fig. 4) (Drobes, 1978, 4; Falah, 1991). With the strong rural affiliation, it received a farming-related name *Harish* (plough) while its neighbouring settlement was named *Katzir* (harvest).

At first, Harish took the form of a kibbutz; signifying the continuation of settlement on the one hand and its expiration on the other. Similar to pre-privatisation frontier settlement development, Harish was first developed as a temporary outpost in 1982, made out of rows of

prefabricated dwelling units and a communal clubhouse (Fig. 5) and settled by soldiers as an interim stage before the site was turned into a permanent settlement. Simultaneously, the Jewish Agency, which was in charge of developing rural settlements inside the pre-1967 borders, together with the Kibbutzim Movement, to whom the site was assigned by the state, promoted a plan to turn the temporary site into a Kibbutz. Accordingly, this plan consisted of a communal public core, surrounded by the members' dwelling units, which divided between regular, children and youth compounds; all sharing an open green and car-free space; resembling other former rural examples that relied on the fusion of communal life, agriculture and territory (Fig. 6). However, with the continuous decline of the agricultural sector and the financial crisis the Kibbutzim Movement encountered during the 1980s (Schwake, 2020d), the plans for a permanent kibbutz were never fulfilled. On the areas initially designated for farming functions, the state began promoting plans for a settlement of a much larger scale (Regional Housing Committee, 1991); replacing the former rural-oriented vision with a new mode of production.

6. Early privatisation: suburban Harish

By the early 1990s, the Israeli government had already developed a new comprehensive vision for the area, with Harish playing a major role in it. The site was incorporated in the new state-led plan for the development of suburban settlements along the Green-Line. These new settlements were part of the national efforts to enlarge the overall supply of dwelling units in light of the vast immigration from the dissolving Soviet Union during the early 1990s, and the need to enhance the state's territorial control along the Green-Line. Accordingly, the Ministry of Construction and Housing (MCH) focused on turning Harish into a suburban residential environment while leaving behind its frontier-like and ex-urban characteristics (MCH Urban Planning Department, 1993).

With the new vision, the MCH shifted from state-led rural frontier settlement to a privatised mode that relied on the production and consumption of real estate as a means to encourage development. The MCH relied on a detailed market study that included an assessment of the existing situation and possible actions to stimulate sales. While the report stated that in the area of Harish there is an expected surplus in both low and high-rise housing it stated that a proper marketing strategy, which promotes an image of an attractive settlement with high living standards, strong affinity to nature and a comfortable commute to the main metropolis would overcome these negative predictions. Accordingly, the report suggested directing the first efforts to attracting "strong" young families, which would grant Harish the required image of a settlement with a good community (Tznovar Consultants Ltd, 1993, 1–10). Other promotion techniques included marketing Harish as a 'Green Urban Settlement', which blends into the natural landscape and has an environmentally aware community; all in order to attract other well-established families (Tznovar Consultants Ltd, 1993, 5). Compatibly, while advocating for attractive prices that would help in marketing the first units, the report also advised not to lower the prices too much, fearing from attracting families with a weaker socio-economic background, which were defined as a sort of a NIMBY that would harm the desired image of the settlement. Thus, the suggested strategy was to conduct special sales to the pursued type of families, which would gentrify Harish and enable the continuation of development according to the preferred economic rationale.

With the new mode of production, the MCH commissioned a private architectural firm to compose a new suburban-oriented outline plan for Harish. Typically suburban, the plan for around 4000 units, proposed a low-rise and low-density residential environment, with high emphases on integrating with the natural landscape; going as far as dictating planting a tree in each of the front yards (Moshe Zur Architects & Planners, 1992, 9). The core of the plan was *HaParsa* (the Horseshoe) neighbourhood, which was intended to become the first project in

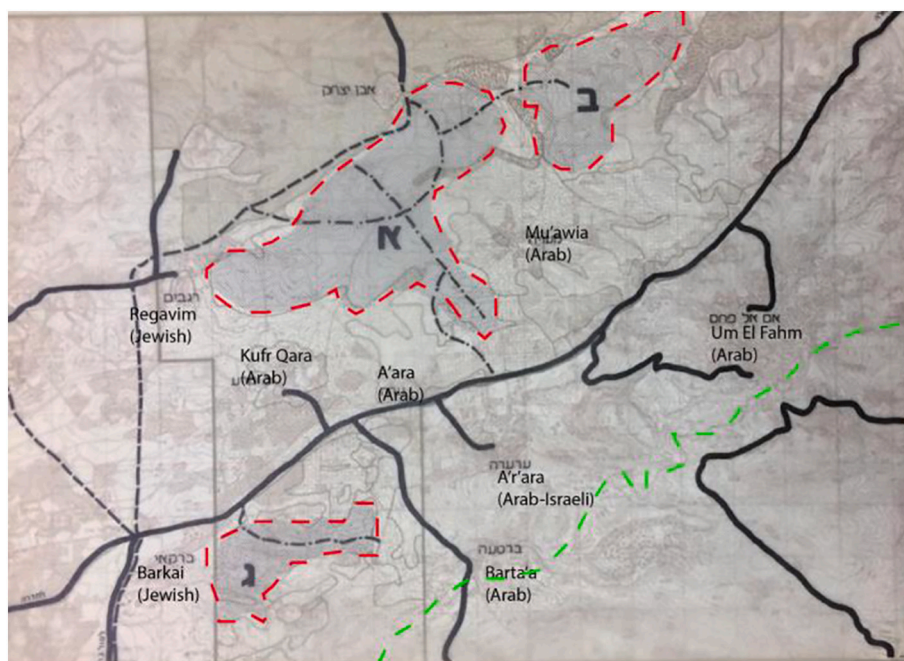


Fig. 2. Possible sites for an urban settlement in Wadi A'ara, 1978, Baruch Kipnis.

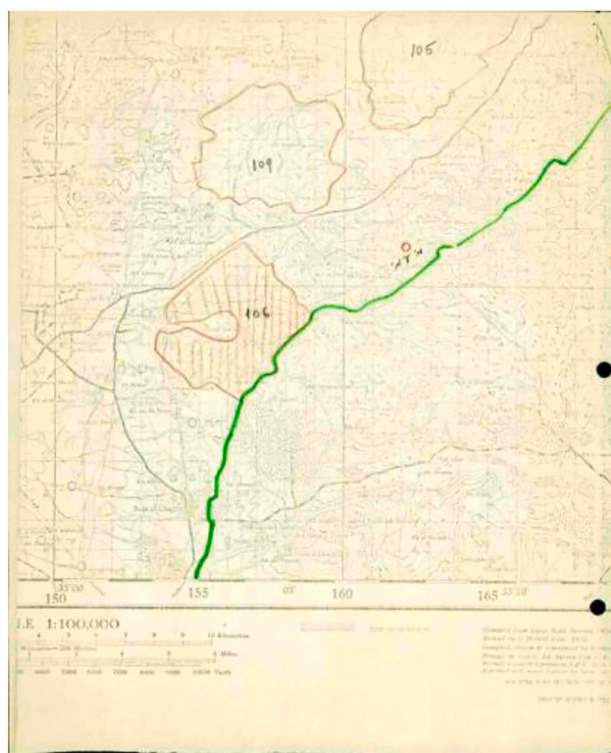


Fig. 3. Possible sites for an urban settlement in Wadi A'ara, Israel Planning Administration.

Harish, followed by the northern part and then the eastern neighbourhood named *HaMagaf* (the boot) (Fig. 7). With four different housing types, the plan allocated each to a specific compound, creating homogenous residential quarters to be gradually developed; starting with single and double-family houses in the first parts, and moving on to the denser three-story and terraced tenements in later phases (Fig. 8).

As a typical Suburban Settlement, the outline of Harish was of a tract housing development that resourcefully subdivided the site into

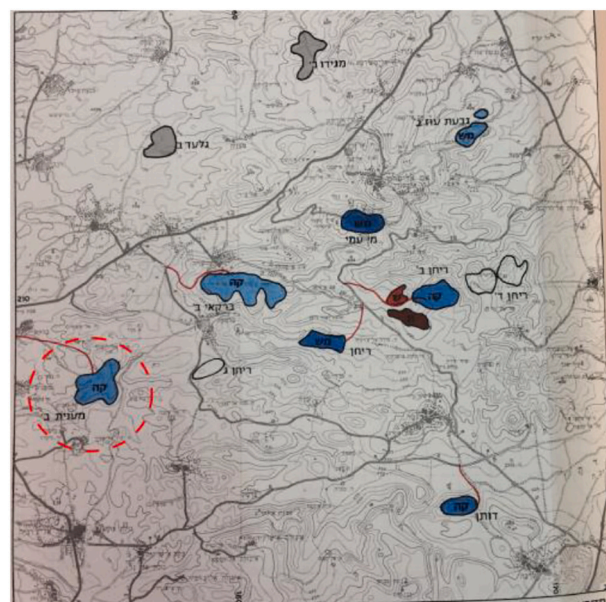


Fig. 4. Jewish Settlements (Blue) in Wadi A'ara, 1980, WZO Settlement Division. (For interpretation of the references to colour in this figure legend, the reader is referred to the web version of this article.)

smaller lots. Relying on an excessive system of roads, the plan was highly car-oriented, and while the main arteries created the different residential areas, the secondary streets subdivided them into smaller marketable compounds and parcels. With the placement of all public buildings on the main entrance road, and not in the centre of any of the residential area, the plan created a public strip, rather than a public core, and thus highlighting the car-oriented approach once more. With the focus on production and consumption, the plan created housing complexes, consisting of a single housing model, tendered to private contractors. Accordingly, the basis of this plan was the residential parcel and the ability to reach it with a private car. Each housing typology, low or high-rise, dictated specific dimensions of residential lots, which would enable an optimised future construction process. Forming



Fig. 5. Plan for the temporary site of Kibbutz Harish, 1981. JA Settlement Department. Central Zionist Archive.

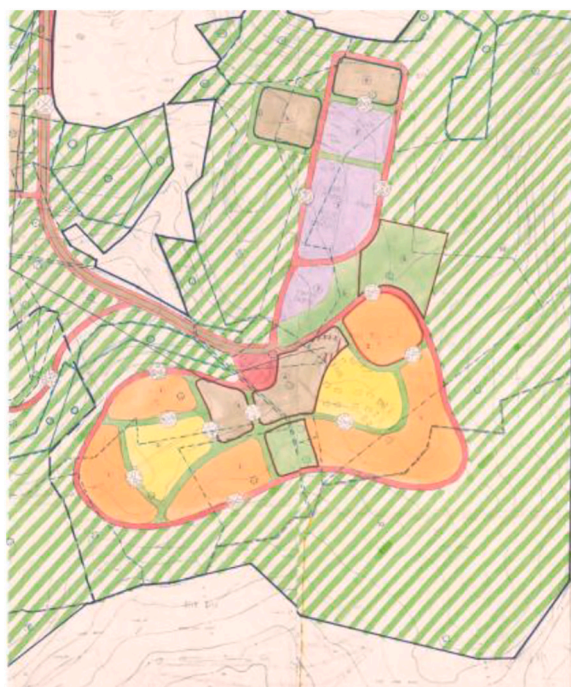


Fig. 6. Harish Outline Plan, 1984, Israel Land Administration.

two rows of the same housing type, the plan ensured an optimal ratio between roads and residential area, dictating the distance between each two parallel streets according to the dimensions of the different housing parcels it served. The site's topography granted the proposed road system a nearly perfect form, which decreased needed groundworks while creating a flowing and continuous car-ride through town; eventually providing the sought comfortable car access to each of the parcels. While highly efficient for the residential lots, this circular setting created an abundance of left-over spaces in the intersection between the streets. Due to their irregular proportions these left-over spaces were of low economic feasibility for corporate residential development, thus

turning into an ideal spot for open areas and public buildings, which are not subjected to the rentability constraints of the real estate market (Fig. 9).

The proposed order of development corresponded with its corporate-led approach. The first neighbourhood to be developed included mainly double-family homes and row-houses, with several tenements in its centre. The following area, the northern section, included a higher percentage of tenements, yet it was still mainly of lower density. The last part in the development order, was almost purely of higher density tenements. This followed the aforementioned marketing strategy, which suggested first attracting 'strong' families as an initial step in creating the financial feasibility needed for the construction of the higher-density dwelling units.

Marketing and populating the apartments in Harish did not go as the MCH expected, causing it to implement various selective promotion campaigns while intensifying planning as a means to promote development. As an example of early privatisation, the MCH acted according to "geopolitical considerations... instead of marketing concerns" (MCH Urban Planning Department, 1993, 2), and it commenced with the construction of the first 300 units despite the negative predictions and not according to the suggested marketing strategy. After almost two years of unsuccessful sales, the MCH began contacting representative organisations of military officers, hoping that respected public profile of the military would promote the image of the settlement and thus help future development and marketing efforts. Several military personnel purchased some 230 units in Harish, who preferred renting out their properties, instead of moving to the settlement (Tel Iron Council, 1995, 1).

With the failure to market the first phase the MCH halted the construction of the remaining compounds, yet it continued the efforts to reignite the development process by facilitating a more productive process of production and consumption (Karp, 1997, 1; Meridor, 1997, 1). The new plans included exploring the options of creating a city of almost 200,000 inhabitants, stretching over an area of around 1000 km², including lands eastern to the Green-Line (Freund, 1997, 1–5). Thus, persistently resisting to re-adjust the large-scale plans, and insisting on enlarging them further; assuming that as the project grows that the interests of the developers and potential consumers would grow as well.

7. Sector-oriented privatisation: ultra-orthodox Harish

By the early 2000s, it became clear to the MCH that the possibility of creating a market-led development in the current conditions was quite impossible. Harish, as described by the head of the Haifa District of the MCH was a site of "prostitution and drugs, which no sane person would like to live in" (Marom, 2001, 2), and while the residents of Harish requested an "elitist" campaign to attract an upper-middle-class clientele (Katzir-Harish Council, 2001, 5) they simultaneously threatened to sell their apartments to the "highest bidder, meaning Arabs³ in the area" (Harish Representatives, 2001, 1). With the MCH officially fearing the possible Arabisation of Harish (Rubenstein, 2000, 1–2), it began promoting a new privatised mode of production, which relied on the Ultra-Orthodox sector (UO) as a means to attract tens of thousands of [Jewish] families to the area (*ibid*).

For the MCH, an UO Harish was the last resort for a privatised geopolitical development. Approaching this specific sector did not mean that the MCH gave up on a market-oriented development, but rather that it asked to adapt the development process to the UO mode of production and consumption. Consisting of families from a significantly low socio-economic background, with considerably high fertility rates and a fundamental need to live in isolated neighbourhoods, the UO sector is constantly facing a housing crisis (Cahaner, 2017; Fogel, 2019,

³ This refers to Palestinian Citizens of Israel (PCI) living in the Arab localities near Harish, within the pre-1967 borders.



Fig. 7. Harish Outline Plan, 1992. (ILA).



Fig. 8. Compounds of Harish, 1992. (ILA).

Interview; Kehat, 2019, Interview). With the over-population of the existing centres in Bnei Brak and Jerusalem, the leaders of the UO sector, the MCH and some affiliated intrapreneurs and housing associations initiated and promoted several UO oriented projects like Ela'ad, Beitar Illit, Modi'in Illit, and others. The main component in a UO

market-oriented development is its masses and loyalty. Private developers would focus on cheap construction, while making deals with rabbis and leaders of the different UO streams, which would guarantee the purchase of all units in a specific project. Therefore, each specific stream is able to form alliances with private developers and to eventually create their own compounds (Fogel, 2019: Interview).

The new vision followed negotiations between the MCH and UO representative and contractors that ensured their participation in the process. As they all agreed to cooperate on this project, the MCH promised to adjust the development and marketing to the needs and abilities of the UO sector. Moreover, it also guaranteed the status of Harish as a site of national priority, which includes a zero pricing for state-owned lands and substantial governmental grants and funding (Assaf, 2001, 1). In return, the UO leaders guaranteed the interests of the different streams to eventually purchase the future dwelling units, bringing tens of thousands of Jewish families to the predominantly Arab area of Wadi A'ara (Rubenstein, 2000, 1–3). Thus, ensuring a privately conducted geopolitical project.

The planned suburban layout was not economically feasible for the new target group and the MCH enacted a series of adjustments. This included transforming the approved fabric of private households into a series of larger parcels, containing four-story apartment buildings, with some 20 dwelling units each (Fig. 10). Consequently, optimising the construction process and securing its cost-efficiency while creating new homogeneous marketable compounds (Fig. 11). Restricting the height of the buildings to four floors derives from the UO sector's avoidance of using electricity during Saturdays, as part of the religious practice of not working on the Sabbath; thus, limiting the use of elevators required in all high-rise tenements. Additionally, the substantially large size of a common UO family that usually consists of 8–10 members, would lead to extensive pressure on the shared elevator system. The extreme homogenisation of Harish, which included turning it into an environment of four-story buildings answered the lifestyle of large UO families and enabled a reasonably affordable development, as the MCH hoped that a concentrated and repetitive process would significantly reduce construction costs to less than half the price of a common project (Rubenstein, 2001).

To promote the planning process, the Ministry of Interior created a special planning committee for the project; bypassing the district of Haifa which Harish originally belonged to and subjecting the town's development directly to the national level. (State Comptroller of Israel, 2016, 613). This would help in accelerating the entire procedure, while also decreasing the public's ability to object to the plan. At the same time, the National Appeals Committee, rejected all appeals to the plan, stating that there is no legal impediment in the decision to define the new town as an UO locality. Nevertheless, the committee directed the planners to insert other possible functions and additional flexibility, in case that Harish would be populated by non-UO families (*ibid*).

8. Financialisation: Harish City

While in 2001 the UO sector was the only optional target group, by 2010 the situation was entirely different. Whether it was due to insufficient construction, or the low interest rates that made real estate a solid investment, in 2010 Israel was facing a major housing crisis

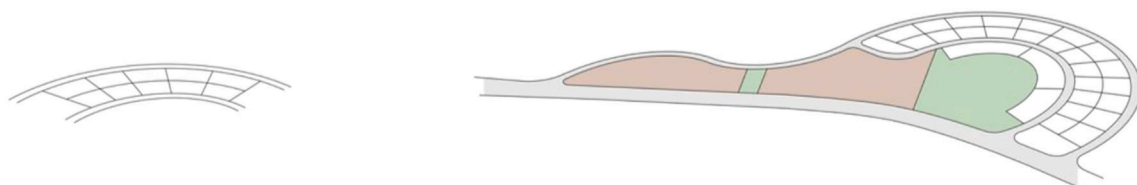


Fig. 9. A section Harish; Functions in Harish-brown-public buildings; green: open public space (illustrated by the author). (For interpretation of the references to colour in this figure legend, the reader is referred to the web version of this article.)



Fig. 10. Local Outline Plan of HaParsa Neighbourhood Harish, 2012. (ILA).



Fig. 11. Compounds Plan of HaParsa Neighbourhood Harish, 2012. (ILA).

(Boruchov, 2018, 63–65; Eshel & Hananel, 2018, 237–39; Mualem, 2018, 269–83; Charney, 2017, 1223–43). Suddenly, remote housing projects like Harish, turned into attractive pieces of real estate. Additionally, by 2010, the new Trans-Israel Highway had already reached the area of Harish, and the construction of the West-Bank Separation Barrier nearby had cut the site from the neighbouring Palestinian environment; causing the area to somewhat lose its peripheral and frontier-like image. Consequently, the intentions of the MCH to exclusively designate Harish for the UO sector raised a wide national objection from the secular and National-Orthodox (*dati leumi* - NO) public.

With the rise in interests, Harish turned into a turf battle between the UO and the secular sectors, and with the success of the latter the city was re-incorporated into the national real estate market. In 2012 the

Haifa district court ruled in favour of the appeal submitted against the MCH's intentions, forcing it to open the marketing process for the general Israeli public, religious and none-religious alike (State Comptroller of Israel, 2016, 619). In the tendering of the first 29 compounds with a total of 4500 dwelling units, most of UO associations were disqualified due to misconduct. As a result, the UO sector received less than 10% of the marketed dwelling units, leaving the majority to secular and NO organised non-profit housing association.

With the secular 'success' the development of Harish shifted from relying on simple production and consumption of real estate, to a new financialised mode. By 2015 all MCH construction tenders were won mainly by private entrepreneurs and Harish became entirely corporatized. To stimulate the pro-investment climate, the MCH promoted the authorisation of additional detail plans for three new neighbourhoods while the Israeli government declared the city as a site of national priority; promising to direct a total sum of one billion Israeli Shekels to incite the development process (State Comptroller of Israel, 2016, 629). In the third neighbourhood, the MCH chose to tender all of the compounds to a single developer; thus, completing the transition from housing associations to private entrepreneurs. Symbolically, this new corporately developed neighbourhood would be built on the ruins of the former Kibbutz Harish. Concurrently, to provide a solution for the UO sector, which turned into a NIMBY in the booming real estate market of Harish, the Israeli government designated the future town of Kasif in the southern Negev for their exclusive use; reasonably far from the expanding demand areas of the Israeli middle-class (Abovich, 2013).

Adapting the existing plan to the new financialised mode of production meant that the proposed urban and architectural setting had to secure the anticipated yield of the private entrepreneurs and investors. This was not a complicated task as the Israeli planning law has several specific regulations that enable some flexibility in the implementation of local outline plans. These enable developers to increase the overall permitted number of dwelling units by 30%, as well the permitted number of floors, as long as the total maximum surface area is maintained and the average apartment is not smaller than 80m² (Ministry of Interior, 2002). As the planners had initially thought of substantially larger apartments and allowed quite generous building rights, the developers were able to significantly increase the number of apartments and to add up to three additional floors (Kehat, 2019: Interview).

The planned density of Harish also implies on the new mode of production. The initial suburban plan included some 4000 units in a total area of 3021 dunams. Excluding the areas designated for a forest, existing farming parcels and plots for future planning, this plan was of 1863 dunams, of which 655 were for residential uses. This means that the proposed gross density was 2,2 units per dunam while the net density was around 6 units per dunam (Moshe Zur Architects & Planners, 1992, 4). The new plans of 2014 and 2015, which dealt more or less with the same site, consisted of a total area of 3564 dunams and 3155 excluding farming parcels and forest area. However, these plans offered some 8500 units and around 880 dunams of residential plots (Mansfeld-Kehat Architects & Planners, 2012, 3; Yaar Architects, 2014, 3–4). Consistently, the new gross density was 2,6 per dunam while the net density was almost 10, and as the former increased by just 20% the latter increased by 60%. Therefore, the overall supply of units was not significantly larger, on the other hand, the potential of each parcel became much more attractive to private investors. Thus, the new plans were mainly meant to improve the profitability of Harish, and less to enlarge the number of planned dwelling units.

The layout of Harish enabled the recreation of the same housing typology, promoting a homogenous, standardised and feasible development that fitted the new mode of production. Like in the first plans, the basis of the ones from the 2000s was the residential parcel. Nevertheless, while former plans were slightly more varied, the current ones consisted of almost a single type of a residential parcel. As in the aforementioned report of the MCH, the residential building with and

affordable and simple layout of four apartments on each floor was the focus of the plans of Harish (Rubenstein, 2001). Therefore, as the mentioned elementary apartment dictated the dimensions of the basic floor plan, the latter eventually created the dimensions of the ideal housing parcel. Respectively, the dimensions of the ideal residential parcel dictated the distance between the roads in Harish, creating two rows of buildings between them, while the circular street layout enabled the uninterrupted ride through town; generating the different residential areas. Just like in former plans, the triangular leftover spaces in the intersection between the roads, which due to their shape had little real estate value, were kept for public buildings and open public areas. Therefore, creating the needed framework to turn the city into a system of assets.

For a city of 60,000 inhabitants, Harish has a significantly limited number of housing types. Essentially, it consists of a single residential model, which the different contractors, developers, and entrepreneurs repeatedly implemented. Surveying more than 150 different permits it is possible to conclude that the basis of almost all residential buildings is the four/five-room apartment. This apartment consists of a shared family area of a living room and kitchen right at its entrance, with the bedrooms being located on the opposite side. In this way, the joint family area forms the core of the apartment, which the bedrooms are attached to. Thus, forming a basic unit with an adjustable number of rooms. This model has mainly three different variations, which differ according to the connection between the living room and the kitchen, with a closed kitchen in apartments for UO sector that prefers a separation between the feminine and masculine spaces, and a fully open one for more secular families (Fig. 12). The outline of the apartment follows the number of rooms creating a broken shape that provides each bedroom with its own window, and the kitchen with a rear service area. A common floor consists of four duplicated apartments, and a building would have 4–6 repetitive floors (Fig. 13); with the penthouse and the garden apartment as the exception (Fig. 14). Defining more than 90% of the buildings in Harish, this simple housing type constitutes the ultimate optimisation of corporate construction, forming an exceptionally basic and efficient model, which could be repetitively implemented and adapted (Figs. 15–17). Thus, completing the transformation of the house into an asset to be sold, rented or leveraged for further investment.

With the focus on promoting a real estate market, the construction of Harish was accompanied by a vast and aggressive advertising strategy; intended not only to attract simple homeowners but also small-scale private investors that would stimulate the financialised development process. While the suggestions for such a campaign during the 1990s remained on paper, by 2015, Harish would become more a PR campaign than a housing project. With private developers taking

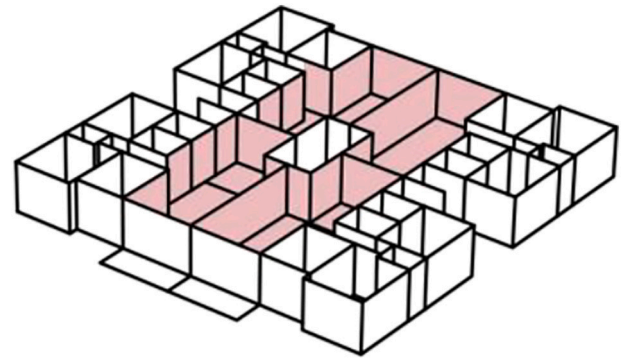


Fig. 13. A typical floor plan in Harish (illustrated by the author).

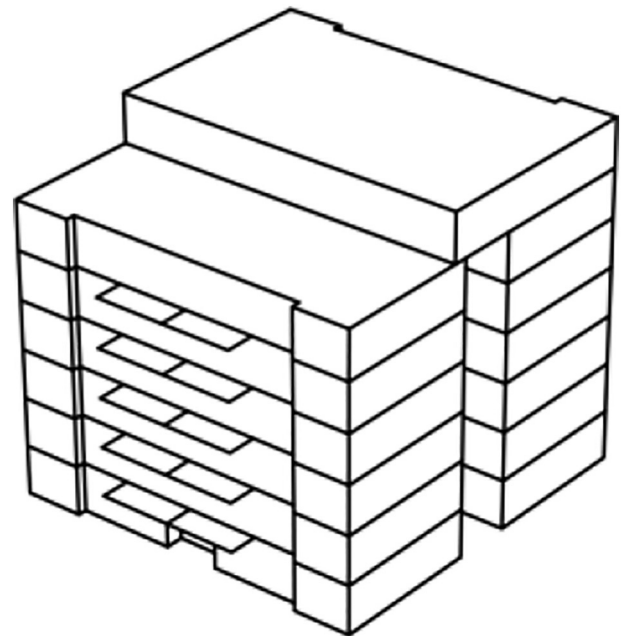


Fig. 14. A typical building in Harish (illustrated by the author).

over, their marketing strategy had some similarities to the initial strategy of emphasising on affordable housing possibilities, reasonable commuting distances and the usual affinity to nature, which is perhaps best represented in *HarishCity*. This is a private internet platform, consisting of a website, Instagram and Facebook page, which

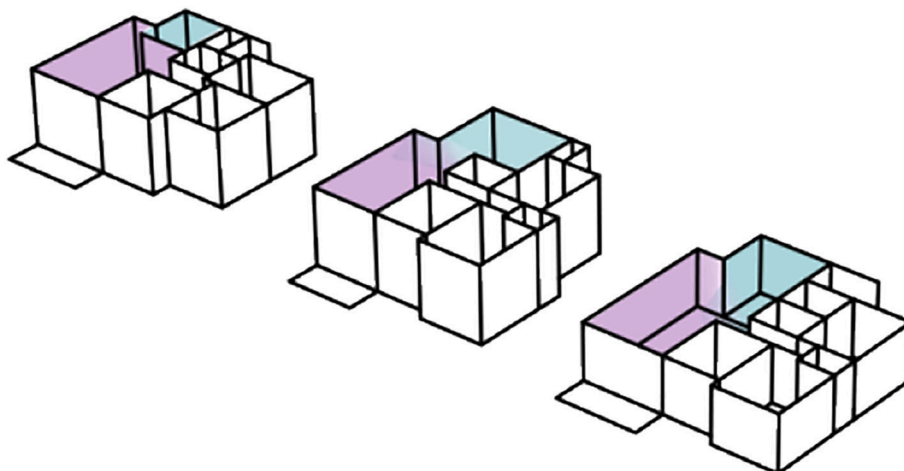


Fig. 12. Types of Apartments in Harish according to the separation between the kitchen and the Livingroom (illustrated by the author).

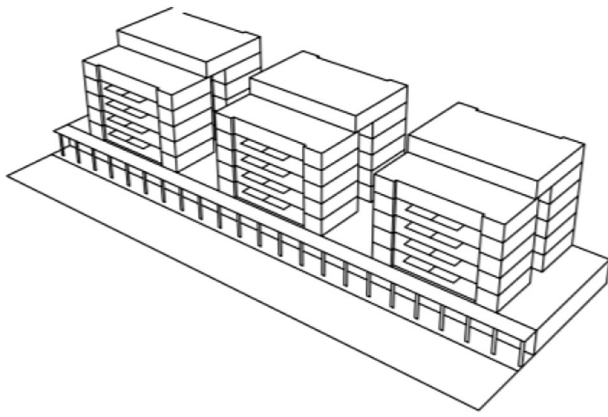


Fig. 15. A group of typical building on top of a commercial floor (illustrated by the author).

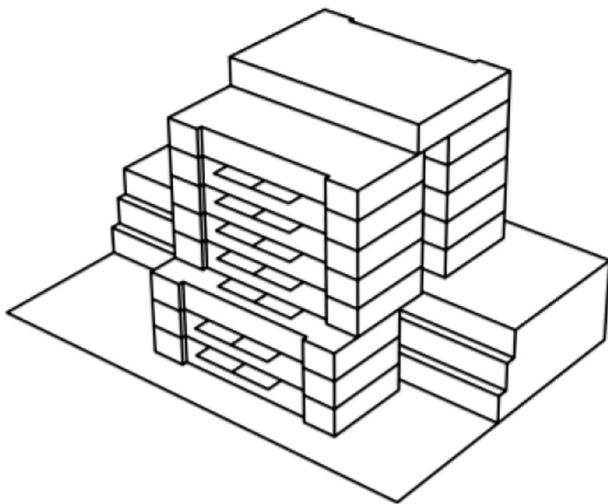


Fig. 16. A typical building in a terraced option (illustrated by the author).

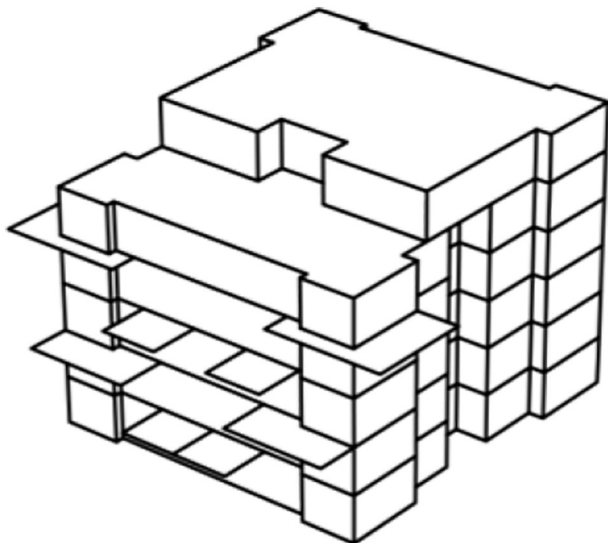


Fig. 17. A typical building for UO families, note the “jumping” sukkah terraces (illustrated by the author).

concentrates all the development updates and advertisements of all entrepreneurs active in the city. Consistently, it is focused on promoting an image of a young community, living in affordable houses with high

living standards, which is of course surrounded by nature, yet just a car ride away (HarishCity, 2012). A similar effort is seen in the collaboration between the municipality of Harish with ynet, Israel's largest news website, in a special section called “Building a City”, which includes a series of promotion colour pieces, with far from objective titles such as “First family in Harish: ‘A city is not built in a day’” (Somfalvi, 2016), “A city in the speed of light” (Petersburg, 2019a) or “We will be the first” (Petersburg, 2019b).

The PR campaign included the rebranding of Harish as a nature-oriented, environment-friendly and inclusive city. This included changing the previous neighbourhoods' names of *HaParsa* (horseshoe) and *HaMagaf* (boot) to more appealing ones, like *HaPrahim* (flowers), *HaHoresh* (Grove), *Maof* (bird-flight) *Avne Hen* (Gems) and *Tzavta* (together). The fierce PR campaign included a new logo, in green of course (HarishCity, 2016), as well as endless colour pieces that intended to promote the same young image. Noticeably, almost all promotion articles included an interview with a lesbian couple that owns and operates a local diner; adding some pink-washing to the green-washing efforts while cynically using the LGTB community as a means to market real estate (Arad, 2019; Patilon, 2019; Shaked, 2018; Ynet, 2019).

In the new financialised mode of development, to continuously attract private investors, the state enacted a strategy of ‘too big to fail’. Accordingly, the state enlarged the municipal borders of Harish and its intended target population, hoping that the intensified development and state-guided funding would attract additional private investment. Therefore, Harish was Netanyahu's promised *Supertanker*, which flooded the market with tens of thousands of new dwelling units. However, as shown by Boruchov, this approach eventually keeps igniting the national real estate market, leading to additional increases in housing prices, instead of lowering them (Boruchov, 2018, 63–64). Not surprisingly, according to unofficial estimations of the MCH, half of the apartments in Harish were bought by investors that relied on derivative rents to generate financial profits (Levi & Bahor-Nir, 2018; Tzur, 2018). No wonder that the constant rise in property values in Harish is repeatedly used as a marketing tool for new housing projects in town (Cohen & Horesh, 2019). Thus, the success of the city that was built in order to fight the increasing real estate prices is proven by the increase of real estate prices; which is the main purpose of financialised urban development and therefore its main weakness as a housing policy.

9. Conclusions

As seen in this paper, the development of Harish went through a process of gradual privatisation and financialisation. Harish proves the common critique on neoliberalism, which claims that while this new economic agenda is usually used as an antonym to state intervention, it is actually a direct outcome of increased state control. To create a market in Harish that private developers would invest in, the Israeli government thought in an ‘if you build it, they will come’ approach; repeatedly investing public funds to enlarge the project and create a pro-business environment that would appeal to private developers. Therefore, similar to the common neoliberal development approach, the increased involvement was used to enforce the logic of the market on all aspects of the urban system (Brenner & Theodore, 2002, 349–79). Nevertheless, while in most neoliberalising contexts planning policies turn into the “new ally of market forces” (Lovering, 2001, 238; Charney, 2017, 1238), in Harish market forces turned into the allies of the greater national territorial project. Therefore, the financialisation of Harish was a geoeconomic means to a geopolitical end, as the state sought to facilitate the survival of its territorial project by turning it into a real estate market.

In the financialisation of Harish, the focus shifted from relying on a simple mode of production and consumption of real estate to a new mode that relied on private investment, assets and derivative rents. Therefore, while up until the 1970s frontier settlement was a “housing regime” (Allweil, 2016, 5), in early privatisation mode it turned into a

property regime (Schwake, 2020c), which eventually became an asset regime. As spatial speculation became the leading force behind the project's development the main focus was on how to efficiently and feasibly extract the economic potential of a given site. Therefore, besides the governmental subsidies and exemption measures, the urban planning of Harish was eventually the tool that enabled its financialisation, creating three-dimensional grids that enabled private entrepreneurs to generate an optimal layout and number of apartments and thus to secure their investment. Respectively, as *exchange-value* took the lead, architecture turned into the art of optimally using the building rights of a given residential parcel in order to generate profit. Not by chance, almost all of the buildings in Harish followed very similar spatial features.

The financialisation of the Israeli settlement mechanism formed an additional step in its normalisation. As claimed by Elden and Brenner, “states attempt systematically to hide or at least to mask their own role in producing and reorganizing social space” (Brenner & Elden, 2009, 372), granting their interventions an apolitical and technical front that turns them into “pregiven features of the physical landscape” (Brenner & Elden, 2009, 373). Correspondingly, while the attempts to normalise the Israeli territorial project in the West-Bank are usually attributed to the banal and mundane aspects of suburbia (Allegra, 2017; Newman, 2017; Segal & Weizman, 2003), the financialisation of the Green-Line presents a more sophisticated approach that granted the territorial project the seemingly colour-blind façade of real estate investment. Tying the settlement development mechanism to the rationale of the market camouflaged its geopolitical aspects and turned it into a supposedly neutral real estate venture. Thus, while the financialisation of the frontier accelerated its domestication, it also enhanced its legitimisation.

Peck et al. described neoliberalisation as a “*less-than-happy marriage*” between economic interests and local mechanisms (Peck et al., 2013, 1093). In Harish, as this paper shows, this marriage is quite happy and stable. Accordingly, the offspring it produces continue to serve geopolitical and economic agendas, whereas social, individual, environmental and communal issues are set aside, or used as mere marketing techniques. Therefore, it is impossible to speak of people-oriented planning policies as long as this marriage is the main force behind spatial development.

Declaration of competing interest

The authors whose names are listed immediately below certify that they have NO affiliations with or involvement in any organization or entity with any financial interest (such as honoraria; educational grants; participation in speakers' bureaus; membership, employment, consultancies, stock ownership, or other equity interest; and expert testimony or patent-licensing arrangements), or non-financial interest (such as personal or professional relationships, affiliations, knowledge or beliefs) in the subject matter or materials discussed in this manuscript.

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