SHAPING URBAN FUTURES IN MONGOLIA

Ulaanbaatar, Dynamic Ownership and Economic Flux

Rebekah Plueckhahn

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ECONOMIC EXPOSURES IN ASIA

Series Editor: Rebecca M. Empson, Department of Anthropology, UCL

Economic change in Asia often exceeds received models and expectations, leading to unexpected outcomes and experiences of rapid growth and sudden decline. This series seeks to capture this diversity. It places an emphasis on how people engage with volatility and flux as an omnipresent characteristic of life, and not necessarily as a passing phase. Shedding light on economic and political futures in the making, it also draws attention to the diverse ethical projects and strategies that flourish in such spaces of change.

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Preface

This book places front and centre the lived experience of urban development and change in Ulaanbaatar, Mongolia. It does so through an ethnographic account of the ways in which urban residents attempt to own, and hold on to, forms of real estate during times of economic oscillation. Recent experiences of increased foreign direct investment and economic growth, followed by a drop-off in this investment, have deeply shaped Ulaanbaatar's real estate economy and its construction sector. Forms of temporary access to land have created proliferating possibilities of converting urban land into assets. The fast rates of urbanisation occurring in many parts of the world are often buoyed by increased investment of capital and ensuing construction, yet these in turn often give rise to many other unseen effects, diverse economic practices, politics, ethics and urban subjectivities. Construction becomes simultaneously a solution and a problem (Gleeson 2014), especially when economic processes do not work as they 'should', or people are dispossessed of land to make way for further urban change.

This book traces how some of these phenomena have been experienced in Ulaanbaatar drawing from 12 months of fieldwork conducted over 2015–17. It explores expanding circulations of money, housing finance schemes, redevelopment processes and emerging urban ethics during times of economic fluctuation. Following different actions, strategies and techniques that form the ways in which residents precede and underwrite the owning of real estate property, *Shaping Urban Futures in Mongolia* considers Mongolian conceptualisations of growth, multiplication, fair portioning and land custodianship and the way they shape people's engagement with their urban landscape. Connections are revealed between the intimate space of the home, formations and ideologies of the national economy, forms of urban development and disrepair and the types of politics and ethics that can arise as a result. Through residents' attempts to own property in the city, Ulaanbaatar itself becomes a site of examination and critique, as a space of difficulty as well as potential.

Here residents live and work within a dynamic urban economy that is intricately interconnected with transnational flows of finance and urban planning knowledge.

Such a topic explores some of the intersections between the anthropology of economy, ethics, politics and urbanisation. It integrates this with a consideration of Mongolian concepts of possession, ownership and custodianship. It does so with a consideration of Mongolia's experiences with capitalism following the end of socialist governance in 1990. The cross-cutting themes explored in this ethnography stem from research that I conducted as part of a project funded by the European Research Council (ERC) entitled *Emerging Subjects of The New Economy: Tracing Economic Growth in Mongolia*. This research project was based at University College London's Anthropology department and ran from 2014–19. I undertook a four-year postdoctoral research associate position in this project under the supervision of the project leader Professor Rebecca Empson. The *Emerging Subjects* project consisted of four anthropologists and a geographer, all of whom conducted individual research on different topics, including the extractive economy, nationalism, subjectivities and debt (to name a few). Overall our research examined the ways in which people experienced Mongolia's recent significant period of economic growth and subsequent extreme economic downturn after 2013. As part of the preparation for field research we explored different anthropological approaches to the study of emerging economic subjectivities, capitalism, economic temporalities and resource economies. This formed a valuable, conceptual launchpad for exploring other themes that emerged in our own individual research.

My own research interests on these topics emerged earlier during my doctoral research located in Mongolia's west, which I completed from 2008–13 at the Australian National University. This research focused on musical performance, intersubjectivity and social moralities in a rural west Mongolian district. Here I learned how performance formed part of the attempts made by different people to try and create good futures. The majority of fieldwork for my PhD occurred from 2009–10 – a time when there was increased investment in Mongolia's extractive sector. Many of my interlocutors at this time shared with me their anticipations of bright economic futures that were going to accompany this growth. Expectations of future wealth became part of my research on sociality and performance, as people correlated the possible causal effects of their own daily ceremonial and other musical sociality with its ability to harness fortune (*hishig*) and bring in good futures.

Musical performance thus formed part of an active prefiguration of futures people wanted to bring into being, implicating life in this rural area dependent on mobile pastoralism, the surrounding landscape, the climate and national economy of Mongolia as a whole. Researching people's inter-generational, inherited custodianship of different musical knowledges, I also learned about perceptions of ownership, including engagements with spirit worlds embedded in the landscape and the responsibilities one carries when inheriting custodianship. The possession of rights to land access also pivoted around understandings of responsibility and negotiation of value. One cannot separate the cultivation of musical knowledge as a resource from that of the portioning and managing of landscape as a resource as well (cf. Humphrey 1995).

I came to the *Emerging Subjects* project with perspectives on custodianship and ownership that stemmed from rural Mongolian mobile-pastoralist understanding of land tenure. While I was very much aware that the capital, Ulaanbaatar, forms a considerable economic and political centre in Mongolia, living in rural areas revealed the presence of different kinds of centres and peripheries. The rural homeland of my interlocutors during my PhD research was itself a major socio-spiritual centre; they travelled to and from this homeland and referred to it as a significant reference point when elsewhere in Mongolia. Because of this, I began my research on ownership in Ulaanbaatar in 2015 with the perspective of one looking at the city from within Mongolia: from the 'countryside' (*hödöö*) towards the city. From here my ethnographic gaze widened considerably to incorporate the wider political economy of urban development, the development of forms of financialisation around housing provision and the diverse population that has made a home in Ulaanbaatar, both recently and over several generations.

Ulaanbaatar is a city composed of essentially two main built areas: the centre of the city, principally made up of apartments and other buildings connected to core heating and water infrastructure, and the *ger* districts, expansive areas of fenced land plots, often housing self-built houses or *ger* (the white, felt, collapsible dwelling used by Mongolia's mobile pastoralists). The two areas are distinctive, due in part to the fact that Ulaanbaatar's *ger* districts are not connected to core heating and water infrastructure. There is a growing and important body of scholarship being written and produced about the *ger* districts, some of which can be seen in the work by Rick (J. E.) Miller (2013, 2017), Byambadorj et al. (2011), Terbish and Rawsthorne (2016, 2018) and Elizabeth Fox (2019). This book in parts also discusses the *ger* districts (see Chapters 4 and 5). However, overall, Ulaanbaatar's areas of apartment blocks form a major

ethnographic entry point of this book. I present this picture to demonstrate how the two areas overlap, are interlinked and mutually reinforce each other in different ways.

A central theme of this book is the way in which the presence of these two influential built environments influences people's lives. Many residents engage with both areas on a daily basis. Apartment areas, like the expanding city periphery, are also very much a work-in-progress. As Ulaanbaatar faces increasing demands for affordable housing and increasingly severe air pollution in winter, this ethnographic narrative reveals the importance of taking the mutual influence of these two built areas into account. Doing so reveals ways in which Ulaanbaatar's urban residents are questioning their futures, and what they believe urbanism in Mongolia should indeed become.

Acknowledgements

I am sincerely indebted to the many residents, practitioners, officials and friends who spent numerous hours and days in Ulaanbaatar sharing their stories of their life in the city with me. The discussions that emerged – of strategies to gain housing, of their struggles with air pollution, of disillusionment over the failure of economic growth to continue, of great leaps of faith when making decisions around property that would affect one's life for years to come – were deeply personal and emotive ones. Such reflections crystallised larger life trajectories that spanned considerable periods of political and economic change. I am deeply grateful that those I spoke to shared these important life experiences with me, and I hope this book does them all justice in revealing the ingenuity, resourcefulness and dignity that they bring to Ulaanbaatar. Many of the people I spoke to I consider dear friends, and I will remain indebted to them all for a long time to come. Although I have anonymised the people and places discussed in this book, and so cannot thank them here by name, please know that I am sincerely grateful.

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Plueckhahn, R. 2017. 'The Power of Faulty Paperwork: Bureaucratic Negotiation, Land Access and Personal Innovation in Ulaanbaatar.' *Inner Asia* 19(1): 91–109.

Chapter 1 forms an expanded discussion of a blog piece posted on the UCL *Emerging Subjects Blog,* 16 March:

Plueckhahn, R. 2018. 'Ideologies of Mortgage Financing in Mongolia', *Emerging Subjects Blog*. https://blogs.ucl.ac.uk/mongolian-economy/2018/03/16/ideologies-of-mortgage-financing-in-mongolia/ March 16.

Lastly, but by no means least, I wish sincerely to thank Janosch and Sascha Hoffmann for taking this journey with me.

A Note on Orthography

In this book I use the following transliteration system of Mongolian Cyrillic. I have followed the system used by Empson (2011, xiii).

О as O
Ө as Ö
У as U
Ү as Ü
Ë as Yo
Э as E
Е as Ye
Ы as Y
Я as Ya
Х as H
И and Й as i
Ь and Ъ as '
Ю as Yu/Yü (depending on conjunction with front/back vowel)

For the plural of some Mongolian words used frequently in this text, for example *ger*, I have used the Roman 's' at the end, rather than the Mongolian plural.

Introduction: Dynamic Ownership and Urban Futures

Cities are fertile sites, not for following an established pathway or master blueprint, but for a plethora of situated experiments that reinvent what urban norms can count as 'global'.

Ong (2011, 2)

The cities that remain crystallised in images we are afraid of touching are not cities we inhabit as citizens but cities of nostalgia, cities we dream about. The cities … we live in are, like ourselves, continuously changing. They are cities to make sense of, to question, to change. They are cities we engage with.

Caldeira (2000, 8)

In Ulaanbaatar, the capital of Mongolia, fences do not establish permanent boundaries, but have for a long time been mobile transformative devices. Erected from wood or sheets of metal, they act as markers that reconfigure space, bringing a certain idea of land into being. They can be dismantled and re-erected, and in this way the land they demarcate is malleable and transformative. This way of 'holding' and 'releasing' land is most predominantly seen in Ulaanbaatar's proliferating *ger* districts – vast areas of fenced-off land parcels. On these land parcels, urban residents erect *gers* – the round, white, collapsible felt dwelling used by Mongolia's mobile pastoralists – or self-built houses made of wood or brick (*baishin*). Lacking connections to core infrastructure, including running water, sewerage or centrally provided ex-socialist heating systems, the *ger* districts form a built and fenced environment that has long been a feature of urbanism in Mongolia and the establishment of small plots of 'private' property.

Figure 0.1   A view of the core city area of apartments surrounded by expansive areas of *ger* districts. The *ger* districts expand considerably beyond what is shown in the photo. Source: author

Ulaanbaatar also consists of a centre core area of apartment, government and commercial buildings that stems from the way the city was designed during the socialist period (Figure 0.1). Since the end of socialism in 1990, fences have been steadily erected in other ways as well. Following the recent years of a growth in construction from 2011–15 (National Statistics Office 2019a), fences became another ubiquitous sign of land transformation. Usually made out of metal resembling the corrugated sides of shipping containers, and often high enough to obscure one's view from a standing position, such fences often denoted the sectioning-off of urban land for development. They were sometimes erected for many months before building starts – keeping the land on hold. During this period of heightened construction, such parcelling-off of land was often viewed by residents as the co-opting of potentially public land into obscure, proliferating private networks of urban development. To many, these obscuring fences reflected opaque networks of people who could be potentially profiting from a building yet to materialise.

While such fencing was often erected in areas in which lots of new residential apartment buildings were being built, in the years following

this period of heightened construction, other spaces in the city were starting to be sectioned off. These included areas that had been used as public spaces and were viewed by many residents as seemingly untouchable. When I visited Ulaanbaatar in November 2017 for a month-long follow-up visit, one such example of enclosing public land was emerging as an emblematic tipping point for how audacious these incremental forms of profit-driven land acquisition had become. In the centre of the city across the road from Ulaanbaatar's predominant State Department Store, a public square had been sectioned off by large green corrugated iron fences. In a city with a general dearth of public spaces, this square had up until this point been an extremely popular place where families gathered around a fountain, children played and young people hung out together listening to music; it was often the location for concerts and small bazaars during summer months. The square is also the site of an iconic statue of the band The Beatles, which forms part of a monument to the pressures and restrictions experienced by Mongolian rock musicians during the later years of the socialist period.

During 2017, however, this popular public square had been sectioned off, ostensibly earmarked for the development of an underground mall. Plans to this effect were emblazoned on images stuck to the corrugated iron fences that surrounded the site. However, once an area was sectioned off like this, many people considered it to be very likely that the land itself would also be built upon. The sectioning-off of this land provoked significant protest from surrounding residents, and forms of popular mobilisation among them and other concerned citizens culminated in the fences being removed. It was as if the co-opting of *this* particular land was simply too audacious, provoking a kind of tipping point in a wealthy area that had the means to fight back.

This book explores the kinds of environments in Ulaanbaatar that led up to this moment. It describes a time in which residents were becoming increasingly sceptical about the co-opting of public land for private development. Overall, I explore the question: how have residents been negotiating Ulaanbaatar's changing urban landscape up until this point, as they attempted to own property and real estate of their own? This book forms an ethnography of the lived experience of the after-effects of accelerated urban land transformation in Ulaanbaatar following a significant increase in urban construction. Such an increase had accompanied speculation-driven economic growth and foreign direct investment that took place between 2009 and 2013, surrounding Mongolia's growing extractive sector. Post 2014, the country experienced a subsequent economic downturn after foreign direct investment lessened,

severely affecting Mongolia's national economy as a whole. I draw upon 12 months of ethnographic research during this period of economic slow-down in 2015–16, as well as a follow-up visit in 2017. During this time, I researched residents' attempts to acquire and own property (including land and apartments), tracing people's strategies and collaboration that underpin acts of owning and appropriating property.

The environment I describe reveals forms of urban enclosure that echo the experience of cities elsewhere in China (Ho Cheuk-Yuet 2015, 2017; Hsing 2010; Zhang 2010; Chu 2014) and Asia more generally (Harms 2016a; Shatkin 2017). Yet the malleable nature of land possession in Ulaanbaatar also provided striking forms of rupture and opportunity for urban residents. In their quests to own property, residents subtly shaped aspects of urban environments, spheres of financialisation and politics during this period – sometimes supporting nascent financial systems from within and giving rise to shifting forms of emerging urban politics.

Examining the experiences of urban residents in Ulaanbaatar con-tributes to the growing scholarly discussion of the experiences of property construction booms in Asia more generally (Harms 2016a; Ho Cheuk-Yuet 2015, 2017; Zhang 2010). It also provides a focus on resident-driven urban politics surrounding real estate and urban redevelopment emerg-ing in parts of Asia (Hsing 2010, 4; Zhang 2010). However, focusing on Mongolia contextualises the lived experience of urban growth within the context of a volatile, fluctuating resource economy within the Asia region, and the resulting formation of capitalist economic entanglements within it. While Mongolian economic activities are often innately shaped by political networks of power (Radchencko and Jargalsaikhan 2017; Plueckhahn and Bumochir 2018), exploring the lived experience of res-idents attempting to own real estate in Ulaanbaatar reveals the emer-gence of burgeoning, shifting, varying political formations that exist both within and beyond these networks.

Such analysis raises the question of how residents – who may not be part of these assemblages of urban redevelopment processes – attempt to bring into being types of urban futures. It asks what this can reveal about forms of urbanism in Mongolia that have concomitantly been shaped by increased forms of transnational flows of capital? Charting the emergence of ideals, ethics and subjectivities as Ulaanbaatar residents attempt to access, build, appropriate or secure the sale of property and real estate, I provide an ethnographic portrait of Ulaanbaatar as 'a milieu that is in con-stant formation, [made up of] disparate connections' (Ong 2011, 3). It highlights the diverse ways of being urban in Ulaanbaatar, and how these

are often the 'products of inventiveness' within the city that move beyond the influence of Soviet urban planning, transnational financial flows or other international 'influences' or 'models' (Robinson 2006).

Ulaanbaatar forms the largest urban space in Mongolia. While every Mongolian province (*aimag*) has a provincial centre or *aimgiin töv* that also consists of areas with apartments and *ger* districts, these are considerably smaller in scale than Ulaanbaatar. In 2018 Ulaanbaatar was home to approximately 1,491,375 people, roughly 46 per cent of Mongolia's total population of 3,238,479 (National Statistics Office 2019b). Stemming from Mongolian pastoral nomadism that has shaped the country's socio-cultural and political life for centuries, and still continues to do so, Ulaanbaatar itself has nomadic origins. In the seventeenth century it began as a monastic city, consisting of a mobile populace that followed a central Buddhist temple *ger* (Campi 2006, 37). The site of this city shifted every few years after surrounding pasturelands became exhausted (Bawden 1968, 11). Originally named after the temple *ger*, this earlier substantiation of Ulaanbaatar was originally called *Örgöö* (sometimes written as Urga) (Campi 2006, 37). After 1778 the temple permanently settled at the present site along the Tuul River, from which it slowly grew into a place of business (ibid.). When Mongolia was proclaimed a socialist Mongolian People's Republic in 1924, the city's name was changed to Ulaanbaatar, meaning 'Red Hero'. During the socialist period, increased urban planning occurred, including the implementation of two Soviet-influenced city master plans in 1954 and 1975 to account for a growing population (Boldbaatar et al. 2014, 124 and 172). Extensive apartment construction began after the 1960s (Boldbaatar et al. 2014, 146 and 153). Following periods of increased sedentarism, Ulaanbaatar has always consisted of *ger* districts. At the end of socialism in 1990, the Mongolian government allowed the free movement of its citizens. Migration to Ulaanbaatar, and to the *ger* districts in particular, has increased considerably since 1990. In several areas, Ulaanbaatar's expanding *ger* districts as of 2015 covered almost 83 per cent of the city's urban built area (World Bank 2015, 1), bordering the city limits, reaching up into mountain valleys and expanding over hillsides. This form of urban expansion – beyond the reach of centrally provided heating – has contributed to Ulaanbaatar's growing seasonal air pollution. During Ulaanbaatar's extremely cold winters, where an average daily temperature is roughly −23 degrees Celsius, vast numbers of *ger* district residents burn coal-fired stoves in an attempt to keep warm. The city's winter air pollution, which often spans from the months of November to March, is becoming severe enough to constitute

a growing biopolitical crisis for Ulaanbaatar's urban populace (Sorace 2018) (see also Chapter 5).

However, the expansion of Ulaanbaatar's *ger* districts is not solely the result of 'rural to urban migrants' setting up land plots in the city. Considerable movement occurs within Ulaanbaatar itself. Recently, several *ger* district areas in the city have been experiencing overcrowding, spurring numerous types of movement within the city as residents seek available land in less crowded areas on the outskirts. Similarly, there is ongoing movement and linkages between Ulaanbaatar and other areas of Mongolia. Many people move seasonally back and forth from rural to urban areas in order to take up short-term employment, conduct trade, access health services or seek out educational opportunities. Processes of rural–urban migration often occur in stages with people moving back and forth before settling more permanently in the city over a longer time frame, complexifying who could be indeed categorised as a 'rural to urban' migrant. To the south of Ulaanbaatar, numerous luxury apartment developments stretch into mountain valleys. Many apartments have been built into areas of the Bogd Han National Park near to the spiritually auspicious Bogd Han Mountain. Apartment developments in the city's other areas, often catering towards more affordable middle-income housing, sit closely alongside each other where developers have maximised land usage in these sought-after areas. Such jostling for space and high valuations of land in numerous parts of the city forms a striking contrast to the expansive pastoral grasslands that extend for thousands of kilometers beyond Ulaanbaatar. These far-reaching areas form part of Mongolia's many rural districts, or *sum*, where herders move seasonally to herd their livestock.

Ulaanbaatar has recently experienced significant economic oscillation and material change, stemming from Mongolia's period of considerable economic growth that began in 2009. This growth accompanied the vast increase in investment in mining infrastructure at two key mineral deposits – the coal deposit of Tavan Tolgoi and the copper and gold deposit of Oyu Tolgoi – located in the Gobi Desert in the south of Mongolia. During this period Mongolia experienced a growth in foreign direct investment that started rising in 2010 and peaked in 2011 (APIP 2016, 57). This resulted in Mongolia's GDP growing considerably in 2010–11, reaching 17 per cent in 2011 (World Bank n.d.), and continuing to experience growth (albeit in lessening degrees) until 2013.

During this period of economic growth between 2009 and 2013, foreign direct investment in Mongolia had expanded to a number of other different areas, including secondary industries associated with

mining, the banking sector, telecom sector and real estate sectors (Mongolian Properties 2015, 47). Such an increase in foreign investment in the 'emerging' urban real estate economies in Asia and Africa occurred after the post-2008 financial crisis, due in part to the downturn in property markets in other locations (Watson 2014, 216 and 222). When Mongolia's economy was bucking worldwide trends and growing much faster than many other countries, the real estate and construction sectors in Ulaanbaatar were shaped by reverberating and contrasting temporalities that ricocheted off these investment flows around mining. Ulaanbaatar's urban environment became a secondary point of transnational surplus capital absorption (Harvey 2010, 147).

This resulted in an increase in investment in the construction of both luxury and more affordable apartment housing and commercial real estate that spiked in 2011 and stayed consistent until 2014 (APIP 2018, 96). As someone told me in 2015 in Ulaanbaatar, 'real estate is always 3–5 years behind everything else'. Buoyed by collective anticipations of economic growth and a simultaneous growing demand for housing in Ulaanbaatar, construction companies began planning for buildings in earnest in 2008–9. While the minerals lay in the ground, and politicians and companies argued over the details of mining agreements, Ulaanbaatar's urban skyline began to grow – fuelled by anticipations of a future need for an upscale capital located in a soon-to-be vastly rich nation. There was a significant increase in the completion of the construction of residential apartment housing between 2012–14 (National Statistics Office 2019a), reflecting the delayed temporality between an increase in investment and the time required to complete construction. This period resulted in an increase in property prices and rents, which in turn only fuelled further investment. Large and small construction outfits within Mongolia sourced investment from China, South Korea, Russia and elsewhere to produce numerous developments. In 2015 a construction company employee explained to me that during this growth in construction, speculations and rumours abounded on how one could make up to 50 per cent profit on real estate developments – although in reality a lot of people did not.

This increase in construction was also the catalyst for other types of government initiatives. Buoyed by this period of economic growth, an accompanying increase in housing stock, the raising of a sovereign bond known as the Chinggis Bond (APIP 2018, 114) and a growing demand for affordable housing, in 2013 the Mongolian government launched the politically popular 8 per cent interest mortgage (8% *huv'iin ipotekiin zeel*) housing finance scheme. This scheme, intended to target lower- to

middle-income apartment buyers, was one of the most significant steps towards providing more affordable mortgages in Mongolia since the privatisation of apartments after the end of socialism.

However, after 2013 mining negotiations stalled, China's demand for coal lessened, commodity prices dropped and the influx of foreign direct investment tapered off (Dettoni 2014; APIP 2016, 57). As a result of this, in 2015 and 2016 its decline was considerable and Mongolia experienced a period of economic downturn. The research for this book was conducted during this period of economic stagnation, the effects of which were being felt throughout many areas of the population in the form of stalled salaries, proliferating circulations of debt and a depressed housing market. During this time, large swaths of luxury apartment housing stood unfinished or unable to be sold, forming, literally, the material echoes of financial decisions made up to five years earlier. In 2017 one former construction company director told me that before 2014 many Mongolian construction outfits had tried to build apartment blocks that were, in his words, 'too expensive'. They were companies that had tried to gamble big and capitalise as much as they could from the swift increase in property prices during this period of anticipatory speculation.

During 2015 and 2016 when I conducted fieldwork for this book, there was a considerable drop in the price of properties in some parts of the city. Conversely, some other luxury apartments were still being advertised at the same expensive prices in the hope of recouping costs. International real estate investment firms restructured and downsized in order to weather the economic storm. CEOs of these firms flew in less and less, and in-country managers experimented with different attempts to diversify company practices. Mongolian real estate agents charged with selling luxury apartments engaged in different pricing schedules in order to attract the people still keen on buying apartments in the near-to-empty luxury building complexes, or those who wished to utilise the downturn in prices as a way to enter the real estate market. In this increasingly uncertain environment, some construction companies whose investment had dried up were engaging in intricate systems of bartering to obtain construction materials (including exchanging other building materials, cars or apartments) in order to try and complete projects where they could. Meanwhile other companies who had managed to maintain levels of investment did complete the construction of buildings, but then struggled to sell apartments or lease commercial property on a depressed market.

Clear, unmistakable signs of immense wealth were manifest in the luxury real estate developed through this cross-border transnational

investment. However, Mongolia's recent economic growth period and subsequent downturn have meant that the aesthetic qualities of material environments did not always equal clear class delineations within the city. At the time of research, new constructions could signify large amounts of hidden debt circulating between numerous parties as people tried to complete construction. Similarly, while many people living in the *ger* districts experience forms of poverty and social exclusion (Terbish and Rawsthorne 2016), others also choose to live in the *ger* districts. It allows one the opportunity to own their own land and engage in different kinds of small businesses not possible in an apartment, such as growing vegetables for sale or running a car repair business (Byambadorj et al. 2011). During fieldwork, interlocutors told me of their reluctance to risk investing in apartments that may depreciate in value. Indeed, during Mongolia's economic downturn, land became a more stable incubator of value than apartment buildings, proving it to be a more reliable asset to those with full ownership rights (*ömchlöl*).

The period of increased investment from 2009–13 heralded the emergence of different visions of possibility within the city. It provided a kind of junctural shift away from the remnants of the longer-term urban effects of postsocialist economic stagnation.[1] Indeed, while there had been a subsequent economic slowdown, some residents in 2016 were attempting to utilise the drop in prices as a chance to enter the real estate market (Chapter 1). However, the failure of the previous economic growth to continue and the subsequent periods of economic flux instead led to the emergence of new critiques of the city. These critiques arose out of the disjuncture between expectations of what the city *should have become* versus what had instead emerged. Discussions with my interlocutors about owning property invariably became discussions and questions about the very nature of the city form itself – municipal responsibility and effectiveness, the politics of fair access and opportunity and the unpredictable nature of the processes of urban development.

Urban development in Ulaanbaatar: a recent history

Viewing the city through the vantage point of those attempting to access and keep property reveals the long *durée* of real estate and urban environments that expands before, during and after Ulaanbaatar's recent boom in construction activity. The rise in foreign direct investment during this period became a catalyst for different kinds of financial arrangements and municipal efforts – some of which had been long in the making. These

coalesced into the types of urban political-economic entanglements in which residents in Ulaanbaatar found themselves when trying to access property. Throughout this period, growth in construction in Ulaanbaatar has been both the engine and the artefact of 'the underlying processes of accumulation, of money, matter, bodies and ambition' (Gleeson 2014, 2) that expands out into social, financial and infrastructural entanglements in the city. In this section I consider these processes, drawing upon a number of interviews with urban planners, construction company heads and municipal workers conducted from 2015–17. In doing so, I reveal the types of legal and regulatory environments and conditions that arose in the city's urban environment during this period of heightened anticipated consumption (Lefebvre 2003 [1970], 4).

The environment of increased construction gave rise to a rush of buildings being built and building applications made by a multitude of large and small construction outfits, to build different sized residential and commercial properties. This wave of activity inundated a municipality struggling with urban economic disparity, inadequate infrastructural provision throughout the city, a growing population and increased demand for affordable housing. A complicated combination of factors was responsible for the types of urban development, governance and entanglements that arose as a result. In December 2017 I met with an urban planner in Ulaanbaatar. Having trained in Japan, she described how in postsocialist Mongolia urban planning is a relatively new field, with many practitioners in the country having previously been trained in architecture. While numerous urban master plans have been produced – including one in 2002 and a development plan in 2012 – this focus on architecture, she said, has often resulted in a municipal, top-down emphasis on building design over urban planning needs when approving new building developments.

In the rush of investment and applications, a cash-strapped municipality approved numerous applications to build apartment housing during this period. As a number of people during the course of my research pointed out to me, it was a time when, 'the economy sped up, but urban planning did not'. Many new buildings were built on 'greenfield' sites, land that had not previously been built upon. Land permits could be acquired, usually for varying fees, from government authorities. In this environment construction companies had multifaceted roles – a phenomenon that extended from the beginning of Mongolia's postsocialist period where construction companies often acted as multifaceted business entities. Historically, they have operated as builders, designers and real estate agents all in one (Bauner and Richter 2006). This phenomenon

has continued; during Ulaanbaatar's recent increase in construction, construction companies were also often developers and designers.

Thus, many aspects of urban development within the city have become extremely privatised into the hands of construction companies, some headed by only one person. Although numerous municipal regulations exist that involve several regulatory bodies and are required to be applied when approving building plans and auditing buildings during and after construction, one municipal employee told me how resultant buildings often varied from their initial plans. While plans and zoning laws are in place, a lack of comprehensive enforcement of either ultimately gives the private sector considerable authority in shaping Ulaanbaatar's urban landscape. This same person described how, in many cases, the municipality had limited authority to take any action once a building is built. There was the capacity for a temporal slippage between the time the government issued permissions and resultant construction of buildings, during which variations to plans could occur.

This 'free-market' environment, described as being *heterhii chölöötei* ('extremely free'), produced a highly privatised and atomised form of urbanism in Ulaanbaatar. After 2009 the influx of foreign direct investment and the increase of building approvals administered by the municipality resulted in the proliferation of companies with an accumulated, increased amount of sway over the shaping of the urban environment. Such a situation produced private company-driven 'speculative urbanism' (Goldman 2011), in which the state encouraged a diversification of private development as a way of developing the urban environment. These privatised processes became implicated in different kinds of municipal efforts to address the lack of affordable housing and equitable infrastructural provision throughout the city. Often engaging with international finance institutions, including the Asian Development Bank and the World Bank, the Ulaanbaatar municipality and other diverse organisations have implemented numerous projects to try and address infrastructural provision and housing affordability. This included the launching of housing finance programmes in the 2000s, with assistance from the ADB and World Bank, as well as numerous infrastructural projects (ADB 2001; 2008; 2009).[2]

As foreign investment dropped off after 2013, the Mongolian government was faced with a potentially failing construction industry. The construction sector is widely implicated in other business relationships in Mongolia, where several large business conglomerates or 'groups' have construction 'sections' to their companies. The collapse of this industry would have had severe economic reverberations throughout

the economy. During this time, the national and municipal governments tried to alleviate two impending problems at the same time. They sought to provide affordable apartment housing connected to infrastructure in a city of expanding plots of land and to keep the construction sector going, in order to protect both the economy and business interests.

One way this was done was by initiating a *ger* area redevelopment project. This project consisted of construction companies acquiring permissions from the municipality to build apartments in more centrally located *ger* districts – effectively 'redeveloping' areas of fenced land plots into new apartment blocks – after acquiring land from land holders. The municipal government initiated the subsidised installation of infrastructure to these areas of new buildings in an attempt to attract private sector development in this programme. Here the municipality was attempting to solve the need for affordable housing through market-driven solutions, forming a type of speculative urbanism being undertaken for the 'public good'. Construction companies participating in this scheme were in charge of negotiating with existing land holders to obtain land for new developments. They compensated land holders, either through paying people for their land or by arranging to allow them to swap their land plot for an apartment in the finished building-to-come.

This municipal outsourcing of land acquisition and the associated negotiations with land holders became considerably problematic on a number of levels.[3] Numerous cases abounded during 2014–17 of people being unfairly compensated for their land, or given only limited temporary funds to rent another house or land plot during the purported construction of their future building. These problems were compounded when some construction companies failed to build apartments due to the larger economic downturn in 2015–16, and in so doing failed to provide replacement housing for those they had displaced. These processes at the time culminated in a report published by Amnesty International entitled *Falling Short* that provided an examination and critique of the impact of redevelopment processes on residents in Ulaanbaatar (Amnesty International 2016). Aside from those lucky enough to exchange plots of land for completed apartments, many people from the *ger* districts and elsewhere could not afford the now relatively expensive apartments that were put on sale.

In Mongolia the legal regime of land tenure in both rural and urban areas that gives citizens rights to possess land for limited periods (*ezemshil*) differs from outright ownership (*ömchlöl*). Companies, when acquiring urban land in Ulaanbaatar to build, can apply for a possession rights certificate, or *ezemshih erhiin gerchilgee*. Through this they gain

the rights to possess and use land for growth and profit. Exploring the types of entanglements that emerge when these systems of land tenure are combined with the privatisation of urban development forms an important theme of this book. In an environment in which there is a proliferation of land being sectioned off, the demarcation between public and private land was viewed by many of my interlocutors as blurred and permeable. As one city resident told me, in her opinion, 'all land is just potentially future private land'. This is an environment where companies can apply for *ezemshih erhiin gerchilgee,* or people could acquire permits to build on land, using fences to transform it into shifting private spaces.

Rethinking the anticommons

Within this context, residents' attempts to own property in Ulaanbaatar work subtly in the reconfiguration of the city from within. In taking acts of owning as a prism through which to view the city, this book proposes a conceptual frame through which to view Ulaanbaatar at this time in its history – a frame that refers to these shifting relationships between private and public space.

Here I am taking up the discussion by Carol Rose (2004) as she expands upon Michael Heller's (1998) analysis of the 'tragedy of the anticommons'. The anticommons, Heller argues, arises when there is *too* much privatised property, where 'multiple owners are each endowed with the right to exclude others from a scarce resource, and no one has an effective privilege of use' (Heller 1998, 624). This, Rose argues (citing Heller), results in 'universal exclusion rights that prevent … use', whereby 'no one has clear control of the resource, and hence no one is encouraged to manage it prudently' (Rose 2004, 289). The example of a 'tragic anticommons' provided by Heller is the presence of empty Moscow storefronts at the end of the socialist period. Here overlapping claims to ownership of commercial properties kept the properties mired in dispute and unable to be used, even as kiosks on the pavements in front of these properties overflowed with saleable goods (Heller 1998; Rose 2004).

While it could be said that in Ulaanbaatar there is indeed a proliferation of atomised private access to land for commercial gain (in the building of apartment buildings), this book explores how the political economy of urban development in Ulaanbaatar – and the ways residents attempt to access land – presents a different substantiation of the anticommons that may not be quite so 'tragic' or exclusionary. With the retreat of extensive planning oversight, the speculation around the

privatised nature of urban redevelopment, the prevalence of temporary possession rights that underpin company access as well as individual land holders and a proliferation of building approvals during the growth period, Ulaanbaatar presents a context in which any land *could potentially* become co-opted for private means.

This manifestation of private–public spaces is always potentially porous (see Chapter 2), where land, no matter how public, was often viewed by my interlocutors as always being potentially enclosable by those who have the connections, or ingenuity and resources, to do so. While this does indeed give rise to a proliferation of building that locks away land from other people and potentially acts as an exclusionary device, it has also given rise to an environment in which a lot of people have successfully built apartment buildings or residents have set up land plots. Indeed, this free (*chölöötei*) proliferation of multiplied access can be mapped in the physical nature of the urban landscape in the way many residential apartment buildings sit closely alongside each other.

This is a space where an understanding of commons and anticommons continually work on reshaping the other (Rose 2004). The portioning of land through state-provided access to 'recipients' who use the resources provided by this land for fixed periods of time underpins pastoral land access in Mongolia. It also underpins how urban land is sectioned off within the city (Chapter 4). However, viewing Ulaanbaatar as a type of portioned commons perhaps does not consider the way it is shaped by forms of exclusion and the exercising of power. The material nature of the urban form – concrete foundations, unmoveable buildings – and the sheer social, political and subsequent monetary value of urban land, has given rise to considerable forms of concomitant exclusion.

However, this 'anticommons' that consists of a proliferation of access, unlike the shopfronts in Moscow, is extremely productive. The requirement of companies to apply for temporally fixed possession rights means that these rights may be disputable and fluid. They can be cancelled if someone fails to build, which can make a plot of land available for someone else to acquire rights over it. Areas of land between buildings can be built upon, and forms of dwelling and political negotiation allow shifts in these forms of enclosure. They become a space where a type of de-facto commons appearing elsewhere in Mongolia (Munkherdene and Sneath 2018) conceptually overlaps with a type of productive anticommons. While this urban development is uncertain, and the experience of trying to lay a claim on it is by no means easy, its flexibility also presents new opportunities, largely determined through the exercising of productive relationships that implicate politicians, company heads

and residents alike. While encroached upon and enclosed in proliferating ways, this land (and the ways to bring it into being) are highly malleable (Li 2014). As such, these areas of land are open to the myriad number of diverse and productive relationships that arise as a result.

Ownership and property in Ulaanbaatar

This book presents an ethnography of the actions and strategies of residents as they attempt to own land and apartments in this multifaceted and shifting urban terrain. In so doing I explore the types of ingenuity, ethics and world-building occurring within the city that shape forms of emerging politics and social formations. The city's environment of porous public and private spaces has provided types of opportunity that open up during periods of economic decline and flux. To situate this study on acts of owning, I draw from and synthesise studies in the anthropology of postsocialist property regimes, the anthropology of ownership and appropriation more generally, and the anthropology of rapid urban change and development within Asia.

Mongolian conceptualisations of 'property' and 'ownership' reveal an encompassment of two important frames when considering the Mongolian economy. These are in essence the fair distribution and portioning of 'wholes' alongside an understanding of property as an asset and investment borne of 'the market'. The verb *ömchlöh* can mean 'to own'. It can also mean to take possession of, to inherit, where it can also be defined as 'legacy' (Sneath 2002, 202). The term for private property, *huviin ömch*, can literally mean a 'share of the belongings', or a portion of a whole (Sneath 2002, 202). Similarly, the Mongolian term for economy, *ediin zasag*, literally translates to the shared governance (*zasag*) of possessions (*ed*). Indeed, historically, 'resources were parts of a unitary socio-political domain (in both [Mongolia's] feudal era and the collective one)' where 'the economic sphere was not distinct from the political system' (Sneath 2002, 202–3). As the following ethnography demonstrates, the Mongolian economy was often viewed by my interlocutors as a collective concern, giving rise to ethical questions affecting many, and was seen to deeply implicate political spheres in multiscalar ways. As also noted by Sneath (2002, 204), this sense of shared custodial responsibility, rather than being a Soviet import, has long historical roots in Mongolia.

As mentioned above, Ulaanbaatar regimes of land tenure incorporate both categories of ownership, *ömchlöl*, as well as temporally limited possession rights known as *ezemshil.* The legal regime of *ezemshil* stems

from pastoralist forms of land access, in which mobile pastoralists are given limited access to state-owned land on which to herd their herds. Such a land regime forms a direct example of the portioning of a whole, in this case the surrounding landscape. This legal framework was introduced as part of changes to land laws in 1994 (Endicott 2012, 88) that were applied in rural and urban areas. The application of *ezemshil* temporary land use rights within the urban context forms a type of gradation of ownership that can be obtained by land holders in the *ger* districts. It is also used by construction companies to gain the right to construct a building on pieces of land within a set time period typically between five and fifteen years (World Bank 2015, 22). There is also a third category of temporary land tenure: *ashiglal* or use rights, typically given to foreign entities (World Bank 2015). In practice, possession rights of land, in rural and urban areas, can form types of ownership that can last a long time (Empson 2018; Bonilla forthcoming; World Bank 2015; Plueckhahn 2017).

The legal tension between possession rights and the slow but unfolding development of forms of 'outright' ownership reflect the ways in which property 'is both an institution and a concept and that over time the institution and concept influence each other' (Macpherson 1978, 1). Drawing from the conceptual vantage point of discussions of ownership and property in Mongolia as seen in the work of Sneath (2002) and Empson (2015), this book explores how understandings of ownership and possession emerge in the changing urban context of Ulaanbaatar. I ask how do these conceptual frames manifest and shape forms of urbanism in Mongolia? What sort of strategies arise when understandings of a portioning of a whole meets a profit-driven urban environment? This study expands the discussion of ownership and property within Mongolia to look at how these concepts influence the shaping of urban spheres. Processes of *ezemshil*, rather than solely being an application of pastoralist land access to an urban context, also form important ongoing processes of urban land commercialisation in fluid, changing ways.

As noted by Sneath (2002, 202), the English term 'property' does not fully encapsulate the polysemous nature of the concepts of property and ownership in Mongolia. The full term for 'real estate' in Mongolian is *ül hödlöh höröngö*, technically translating to 'immovable investment'. In conversation, when my interlocutors referred to their apartments as their property, they sometimes called their apartment '*minii höröngö*' (my investment/capital). *Höröngö* is an encompassing term that can mean assets, capital, wealth, property or resources. Given its polysemic nature,

the term *höröngö* probably best encapsulates the multimodal financial and economic roles that real estate property actual plays in real life in Ulaanbaatar better than the English word 'property' does at first glance.

A significant theme of this book is how my interlocutors conceptualised, held onto and tried to 'grow' their *höröngö*. In this context, *höröngö* can be best understood as a kind of shifting *stake* in the urban landscape. A key part of the concept of *höröngö* is its potential to *grow* and expand. In this way, it relates widely to Mongolian conceptual frameworks of generative growth and multiplication (Empson 2011, 71–2). The word *höröngö* also means a seed or starter from which something can grow and multiply. *Höröngö* is also the word for the small amount of yoghurt mixed with milk that is used as the starter in making a next batch of yoghurt (*tarag*). The word is also used to refer to yeast, another generative substance that causes bread dough to expand (see Chapter 2). Rather than solely denote a physical form of property, *höröngö* exists as a conceptual paradigm which encompasses the growth potential that the act of *owning* property can generate under the right circumstances.

Such capacities for growth and expansion within Mongolia are also seen in people's engagements with money (Abrahms-Kavunenko 2018, 904), where profitable circulations of money can have both positive and negative affective properties and outcomes (High 2013). As this book will show, the circulation of money in order to grow one's *höröngö* or real estate investment needs to be carefully negotiated and is often determined by levels of trust and the cultivation of favourable relationships (see Chapter 1). Creativity needs to be applied when growing one's *höröngö*, especially when things do not go to plan. The financial stake of one's *höröngö* can be exchanged, collateralised or sold in order to encourage its growth. This might manifest in the ways in which families exchange apartments between one another (see Chapter 1), or hold onto decaying apartments in the hope they will be redeveloped (see Chapters 2 and 3). In the shifting nature of urban transformation in Ulaanbaatar, I argue that using creative means to maintain and grow *höröngö* produces dynamic forms of ownership.

A consideration of how ownership is conceptualised and 'grown' in Ulaanbaatar moves the discussion of postsocialist urban ownership regimes out from processes of privatisation following the dissolution of socialist governance (Verdery 2003) towards the study of ownership over spaces that already contain private assets, or are in the making as *potential* immovable private property within existing private property regimes. However, as Verdery details in her seminal work on postsocialist private property restitution in rural Transylvania, property itself is always 'in the making': it can be the basis for 'social relations conjoining people

and things and … processes of determining the values those things hold' (Verdery 2003, 355). Reformulating land as a private asset in postsocialist privatisation efforts serves also in turn to reformulate political power relationships – creating new relationships and interdependencies that can obfuscate and limit people's ability to acquire and exercise what Verdery calls *effective ownership* over land (cf. Verdery 2003). Agricultural land, in the context she describes, thus becomes an 'elastic' concept; there is much 'pushing and pulling the canvas [of land]' as people argue over what the land should become (Verdery 1994, 1109).

Verdery's observations on the formulations of property that is 'simultaneously a cultural system, a set of social relations, and an organisation of power' (Verdery 2003, 19) hold true in the ethnography of post-construction-boom Ulaanbaatar. In this particular study I aim to pick up where Verdery concluded, and move the discussion away from the making of property per se towards the way in which people formulate, act out and maintain forms of *ownership*. Here I am also taking up the call by Busse and Strang (2011) to shift the focus 'from property and property relations to notions and acts of owning and appropriating which precede, underwrite and inform property relations' (Busse and Strang 2011, 6). In doing so, the negotiation of the dynamic growth potential of *höröngö* is made apparent. This book considers examples of what happens when people attempt to initiate ownership over a stake in the urban environment, find interim solutions when it fails to work, appropriate assets in the hope of one day owning real estate or hold onto existing real estate when it is encroached on by others.

In this context, as others have also demonstrated, the anthropological tenet of property being 'the relation between people in respect to things' becomes problematised (Hann 1998). It is often difficult to maintain analytical clarity between persons, things and the making of things themselves in different cultural contexts (Humphrey and Verdery 2004, 7–8). In Mongolian urban contexts, the things in themselves are also in the making (and unmaking): buildings deteriorate, rubbish accumulates, heating and water pipes are removed. Financial mechanisms are nascent or being continuously re-made through different circulations of money. Relations between people in respect to property are also incredibly changeable; they fluctuate according to numerous volatile factors including political affiliation, rumours of profit-making or different legal cases.

In Ulaanbaatar the making of property into an asset and formulations of ownership are not at all mutually exclusive; as each chapter reveals, they are rather inextricably intertwined. Indeed, it is often the holding of land in place while paperwork is being arranged or disputed

that forms a crucial part of the process of bringing ownership into being (Højer and Pederson 2008). It highlights the varying ways in which ownership forms parts of 'symbolic communication through which people act and through which they negotiate social and political relations' (Busse and Strang 2011, 4). People's actions, alterations to property and social mobilisation coalesce alongside other symbolic manifestations of ownership, such as legal documents.

Each chapter of this book highlights the ways in which ownership gives rise to different conceptual frames. These include ideals of what the national economy *should be* and the ways that residents formulate their own politico-economic subjectivities in order to shape forms of urban redevelopment, as well as the moralities (/immoralities) of profit accumulation versus urban development for the public good. These frames are utilised by different people at different stages as part of larger 'constellations' of concepts that form part of the making of Ulaanbaatar's urban landscape (Strathern 2011). The ways in which people formulate and moralise property ownership in Ulaanbaatar reflect other ways that property and urban forms were viewed in earlier postsocialist contexts (Humphrey 2005). However, 'what might look like legacies' are possibly better seen 'as responses to quite contemporary processes' (Verdery 2003, 11), where individuals draw from their own memories, activities, strategies and networks (Buyandelger 2008). Indeed, what could be described as ex-socialist perspectives on property ethics combine with, and simultaneously exist alongside, the ethics arising out of contexts of economic growth and decline. They form parts of shifting constellations of 'shadow concepts' that alternatingly emerge and retreat as part of people's multifaceted urban subjectivities of ownership (Strathern 2011).

This ethnographic perspective allows a widening of the discussion of the way in which capitalist spheres of activity involving the real estate market in Ulaanbaatar can be conceptualised. Here I am taking the lead of Bear et al. (2015), who advocate for the consideration of 'the generative processes' that form part of capitalist economic engagements that 'variably entail broader human and non-human relations' (Bear et al. 2015). Here, the fact that formal economic models 'emerge from diverse life worlds' is taken into account, not merely as 'manifestations of singular core logics', but instead as something 'generated by particular social and historical experiences … through laborious translation and conversion work' (Bear et al. 2015).

A consideration of the diverse array of materials, kin relations, residential networks and relationships to material urban spaces that form the accessing and keeping of property in this time in Ulaanbaatar reveals

the way that real estate markets and urban economies are being shaped during times of economic flux (Tsing 2015, 66). Methods of accessing, owning and dwelling in property give rise to emergent intersubjective relationships among residents themselves and between residents and the material landscape. By following the piecing together of people's ownership of real estate in oscillating, changeable financial and urban environments, new forms of mutuality emerge in the spaces left behind by absent construction company heads or a lack of funds. Emerging here are types of collaborations, utilisation of flexible legal regimes and forms of ethical critiques and politics.

While the presence of the types of investment and financial arrangements that make up forms of 'global' capitalism are central to Ulaanbaatar's recent history, the types of entanglements, social formations and phenomena that these processes give rise to expand far beyond the discourse of globalising capital flows. Here I am taking up the call by Roy and Ong (2011) to open up the discussion of the types of world-building occurring within cities in Asia to consider the ways in which 'urban environments are animated by a variety of transnational and local institutions, actors and practices that cannot be easily mapped' (Ong 2011, 9) (see also Zigon 2014). Following the types of urban subjectivities that the quest for access into real estate markets gives rise to reveals the diversity within capitalism itself (Gibson-Graham 1996). Other urban domains become deeply implicated, including the 'material intersections of social life', urban forms, 'urban infrastructures, and politics' (Simone 2014a, 2). Attempting to understand ownership in Ulaanbaatar exposed the multitude of different bureaucratic, political, legal and financial processes that one must go through to bring ownership into being. Examining ownership reveals the unlikely linkages between disparate urban forms – bureaucracies, bureaucrats, paperwork, speculation, rumour, ethics and politics.

One of the arguments of this book is that, in an increasingly privatised environment, with fluctuating regulatory oversight, residents' attempts to acquire property form ways in which people are shaping urban processes from within. This did not necessarily mean that people always successfully acquired property. Obtaining property, or attempting to do so, often gave rise to a proliferation of new strategies and 'relational infrastructures' (Simone 2014b, 18) that influenced different kinds of social, physical and financial domains. It gives rise to types of financial entanglements, legal processes and the changing of physical, material environments as residents seek out 'a path towards new possibilities' through attempts to own property (Nielsen 2009, 327).

Visions and politics

The following chapters are structured around a focus on the '*prerequisites for the claiming of rights*' (Verdery 2003, 355) – including creative circulations of money (Chapter 1), the shaping of physical space in holding onto dilapidated apartments (Chapter 2), forms of productive tension that are crucial in shaping emerging politics of accountability (Chapters 3–4) and emerging infrastructural ethics (Chapter 5). In doing so I propose that in creating and engaging in a diverse number of 'prerequisites' of ownership, residents are drawing from different life experiences and knowledge in order to bring new capitalist relations into being. This, I propose, forms a way of shaping urban economies, politics and even the physical landscape itself during times of economic flux. A focus on acts of owning extends such a consideration into the other ways in which people 'construct' their relationship to property and the city at large. Auto-construction – the building of self-built housing and erecting of *ger* – fundamentally shapes the *ger* districts in Ulaanbaatar (Miller 2013; 2017). However, studying acts of owning expands a consideration of other ways people are negotiating forms of ownership. What does it take to delineate property effectively, and own apartments and land in Ulaanbaatar, in a precarious economic climate?

The 'shaping' explored through this ethnography might not always be as overt as erecting a fence. Instead it can be the subtle influence of a myriad number of residential decisions surrounding property that are essential to the way that Ulaanbaatar's urban economy is currently being made, re-made, contested and reimagined. This gives residents more options in an environment with less municipal support and unreliable, fluctuating investment and construction companies that can stall construction. These strategies form parts of how residents are navigating spaces of contradiction and 'silent, emergent processes' that not everyone can comprehend or categorise (Humphrey 2007, 176). This can include attempting to find one's own construction company to redevelop their own block of land and the connections between residential home-owners associations and urban redevelopment initiatives. In times of economic uncertainty, residents in Ulaanbaatar explore and engage in creative strategies in order to access and keep property that can reflect the types of politicised economic environments in which they find themselves.

In exploring the ways in which residents shape perceptions of the urban in their attempts to own property, two main phenomena emerge that form the basis of the structure of this book. The first is the emergence of *visions of potential* that underpin people's acts of owning. These

visions of potential include the belief that engaging in creative circula-
tions of money in order to buy property will support Mongolia's economy
in times of decline (Chapter 1). They also include an intense focus on the
material quality of buildings themselves as a way to navigate fast rates of
construction (Chapter 5). This focus on quality reveals a perceived inter-
relationship between *barilgyn chanar* (material quality) and *am'dralyn
chanar* (life quality). Residents evoking these visions of potential are
simultaneously taking on forms of personal responsibility for the state of
the city and the economy.

The second main theme is the emergence of residential *politico-
economic subjectivities*. Given the privatised nature of construction and
urban development in Ulaanbaatar, some of the most effective ways of
asserting one's rights are to try to turn business ventures to one's own
advantage. However, doing so risks one being concomitantly accused
of attempted profit-making. This is occurring in an environment where
forms of visibility and invisibility form a part of wider political atmos-
pheres. The word *manan* (fog) is often used ironically to describe the 'fog'
that surrounds Mongolian politics – the opaque and hidden networks that
are perceived to shape Mongolian politics at the national level, blurring
the distinction between the two main political parties (Munkh-Erdene
2018). This is an ironic critique – as 'MANAN' coincidentally forms the
acronym of the two major political parties in Mongolia: the *Mongol
Ardyn Nam* (Mongolian People's Party) and *Ardchilsan Nam* (Democratic
Party). In a response to this perceived opacity, this book argues, resi-
dential critiques of urban development reveal an ethics of accountabil-
ity emerging among residents in the city. Working and living alongside
each other, residents are required to balance the desire to enact change
and improvement in the landscape, but with calls to do so in a way that
addresses a wider public good.

A note on method

During my 12 months of fieldwork in Ulaanbaatar, I conducted research
among older and newer contacts and friends, some of whom I had known
for eight years. As my fieldwork progressed I was drawn to several areas
in the city, both geographical and thematic, that emerged as key sites for
thinking about urbanisation and decision-making in terms of the own-
ership of property. I researched how middle-income people obtained
apartments, tracing their actions as they experimented with different
circulations of money and the exchanging of property in order to take

out mortgages successfully. This resulted in my undertaking follow-up research on the financial systems underlying mortgage lending themselves. I also conducted research with people attempting to access and keep ownership of land plots in *ger* district areas.

These first two areas engaged with the two main built areas of the city – apartment buildings and expanding land plots. However, I also chose a third area situated on the cusp and overlap between these environments. Here I traced a failed redevelopment project of an ex-socialist era building, exploring how this influenced people's ability to find and keep hold of property in the changing spaces 'in between'. However, the nature of city life, my expanding circle of contacts and the reality of a disparate, fragmented bureaucracy meant that my fieldwork naturally expanded and overlapped such geographical and conceptual 'areas'. It often implicated other places, bureaucratic infrastructures and social networks. This methodology allowed me to see the interrelated nature of different geographic, social and institutional areas of the city, and to consider the interactions people had between them (Caldeira 2000, 12). While my study focuses on three main areas to obtain an in-depth understanding, this study is not explicitly an ethnography of these areas (ibid.). Instead, I portray the ways in which ownership implicates numerous networks, geographical areas and social entanglements that often supersede any idea of bounded geographical spaces within the city.

The issues I discussed with my interlocutors – economic downturn, property disputes, attempts to gain access to housing and the urban ethics that have arisen as a result – were all extremely topical during 2015–17. In day-to-day fieldwork I was never short of potential people to talk to about these matters – on street corners, in *guanzes* (small cafés) or over the phone with friends. In order to understand the wider urban context of these different kinds of ethnographic encounters, I supplemented this ethnography with numerous meetings and informal interviews with owners of property investment firms, urban planners, real estate agents, bureaucratic officials in charge of approving applications for land possession and construction company employees, as well as bank loan officers who issued mortgages. I also gathered large amounts of newspaper and online articles and government pamphlets for citizens, and took photos of municipal noticeboards as well as resident-posted announcements. When requested by my interlocutors, I also looked over official ownership and related legal documents that formed parts of people's particular cases and land disputes.

This grounded yet flexible approach to fieldwork allowed me to prioritise the interlinked nature of the tangled landscape of 'post boom'

Ulaanbaatar (Tsing 2015, 33). It also allows me to demonstrate how these entanglements influence and shape the property market and types of economic imaginaries. I aimed to follow the 'process of assembly and disassembly, arrangement and rearrangement' (Cook et al. 2009, 56) that occurs throughout the city in different frames. For residents, the *ger* district areas and the areas of buildings and apartments did not necessarily form fixed 'bounded' entities; instead they formed other interconnected substantiations of sites of possibility.

Outline

The following chapters engage with the two main themes of this book: *visions of potential* (Chapters 1 and 5) and *politico-economic subjectivities* (Chapters 2–4).

Chapter 1 provides an overview of the material make-up of the city itself through exploring how forms of housing finance are implicated within and shape the city's built forms. It does so through an ethnographic focus on types of monetary circulation that occur and make mortgage provision and apartment purchasing possible. Following the increase in housing available after the boom in construction, this chapter follows the journey of one particular middle-income apartment buyer as they took out an 8 per cent interest mortgage. It demonstrates how, since Mongolia's subsequent economic downturn in 2015–16, diverse monetary practices are used that perpetuate 'systems' of financialisation from within. A focus on housing finance reveals the ways in which accessing mortgages give rise to visions and ideals of what the national economy *should be*. It contextualises this within a discussion of conceptualisations of generation, multiplication and growth.

Chapter 2 explores the cusp between Ulaanbaatar's two main built environments through providing an in-depth ethnography of a district that overlaps areas of *ger* districts and apartments. Following an instance of a stalled redevelopment project of a socialist-era building, I examine the interrelationships between the dynamics of owning and the shaping of urban space itself. By 2016 construction companies had failed to build, leaving owners of small apartments enduring increasing states of disrepair as they attempted to bring an as yet unrealised vision of urban improvement into reality. During this period residents actively worked to demarcate physical boundaries through clearing rubbish in order to maintain this building as a private asset. I discuss how conceptualisations of *höröngö* or real estate property emerge in this context, as people

attempted to 'grow' their generative stake in the urban environment in changing and unpredictable circumstances. Here residents must negotiate the increasing diversification of homeowner's associations and the emergence of particular types of political-economic subjectivities.

Chapter 3 continues this discussion by charting the types of social tension, engagement and discussion emerging in this failed redevelopment context. Social tension becomes a prism through which to see how people attempt to renegotiate power relationships, property rights and economic direction in stalled temporal states of decline and disrepair. It provides an opportunity to chart the types of ethical world-building that occurs as residents position themselves in relation to each another and to profit-driven urban spaces. In this environment, social tension becomes a productive way to reformulate relationships and build ethics of accountability.

Chapter 4 moves the discussion of ownership to the ways residents utilise the legal and bureaucratic processes surrounding *ezemshil*, or possession rights to land. Through discussing a court case and examples of people holding land plots, it reveals the generative capabilities of *ezemshil* temporary possession rights, showing how residents utilise this legal category and the bureaucratic frameworks around it in order to hold onto land. Here *ezemshil* emerges as a multifaceted legal framework, where its temporary nature allows a degree of flexibility for urban residents. While stemming from Mongolian pastoralist perceptions of usufructuary land access, these temporary possession rights form a productive basis for proliferating urban capitalist encounters that shape forms of urban land access.

Chapter 5 provides an ethnographic and conceptual synthesis to the book by focusing on a theme that interlinks acts of owning in all three built environments. This is the conceptual connection made among my interlocutors between infrastructural quality and life quality. This chapter charts the ways that the conceptual paradigm of infrastructural 'quality' influences residents' perceptions of the material environment as they try to access apartments and land plots. It explores some of the implications of the ways increased construction of residential areas has strained existing infrastructural connections, and expanding land plots not connected to infrastructure have given rise to increased air pollution as people attempt to heat their *gers* with coal fires. Attempts to secure property become a much larger ethical project to secure a better stake or investment within a deeply uncertain infrastructural landscape. Assessing a building's quality forms a type of 'materialist ethics' as people question the rates of urban growth and the nature of Ulaanbaatar's urban form.

Chapter 5 presents an 'infrastructural perspective' on ownership and emerging urban ethics in Ulaanbaatar.

The conclusion of this book revisits the theme of dynamic ownership through exploring the ways in which acts of owning are becoming part of attempts to make the city visible, both physically and politically. It does so through synthesising the two main themes of this book – the emergence of visions of potential and political-economic subjectivities in Ulaanbaatar. It discusses how making the city visible forms an essential part of an emerging politics of accountability arising among residents in Mongolia's capital, a process that innately links the urban home, the body and critiques of the urban form in profound and deeply felt ways.

These chapters present just some of the proliferating ways in which residents are negotiating the changing nature of Ulaanbaatar through acts of owning property and real estate. While this study presents a detailed ethnographic portrayal, such portraits of emerging urban subjectivities are inherently partial. The following chapters reveal just some of the diverse ways in which residents themselves are negotiating the profit-driven urban form in Mongolia. Viewing the city through the prism of acts of owning reveals a diverse city constantly in-the-making.

Notes

1. Since 2016 foreign direct investment in Mongolia has again increased (National Statistics Office 2019c), though not to the same level seen earlier in the decade.
2. As noted by Raven Anderson in his master's thesis entitled 'Too Many Plans' (2014), a large number of different plans and projects have been produced by multiple actors in the attempted improvement of Ulaanbaatar's city infrastructure and affordable housing. Anderson notes that despite there being 'strong agreement about the problems facing the city' there is 'a lack of consensus about how best to tackle them' (Anderson 2014, 6).
3. Not all people living in the *ger* districts have either ownership rights, *ömchlöl*, or temporary possession rights, *ezemshil*, to their land. There is often more than one familial group residing in many land plots in the *ger* districts. In cases of redevelopment, only individuals with land tenure would be eligible for any compensation, often benefiting one familial group. This would often leave other familial groups with no option of receiving compensation. They would be left to rely on the good will of relatives in that land plot who did hold land tenure to assist them with alternative housing options.

1
Productive Circulations – Tracing the City through Forms of Housing Finance

Just after sunrise on a cold, late-November morning, I drove into Ulaanbaatar from the airport with Chuluun, a man in his early 30s.[1] The outskirts of Ulaanbaatar slowly came into view as we drove. Here we passed half-finished apartment developments, interspersed with older *ger* districts that stood in stark contrast to the dark asphalt of the unusually wide, new and empty road linking the airport to the city. This newer, widened road, which replaced a former dual carriageway with its socialist-era overhead sign announcing entry into Ulaanbaatar, heralded previously heady economic visions of 2009–13. As we drove further into the city we passed newer apartments and a black, sleek building housing a deserted shopping mall that glinted faintly in the ample morning light. Arching past some newer developments, the road tilted down slightly, which usually provided an expansive view of the city unfolding below – *ger* districts spanning into the distant hills and the outcrop of buildings in the centre of the city and the south. On this cold early winter morning however, thick smog – caused by the many coal stoves keeping households warm in the *ger* districts – largely obscured clear views of the city. The smoke from the towers of the coal-fired Power Plant no.3 arose above and through the smog to billow in arching plumes that glowed luminously in the orange sunrise.

This was a city working hard to stay warm at the start of a cold winter. Given the increased expansion of the *ger* districts in recent years, many of my interlocutors during this visit exclaimed to me how much more smog there was than usual, and so much earlier on in the winter. Sensing and commenting on smog was a way of critiquing urban change and expansion. As we drove further, Chuluun suggested we turn right and

take the 'mountain road', a newer road that wound around the base of the sacred Bogd Han Mountain range. This road provided Ulaanbaatar's newer, more expensive districts in the south of the city with a clearer, more direct passage to the airport. Chuluun noted how 'in summer, you can get good views here', once the smog of winter air pollution cleared away in the warmer months.

As we drove, Chuluun described to me how he recently bought his car second-hand.[2] Clearly worn on the inside, he noted that this car was meant to be an upgrade, but that he needed to do more cosmetic improvements on it himself. This new investment that relied upon DIY ingenuity was a sensible decision that suited Chuluun's recent experiences of Mongolia's turbulent economy. Since 2014 the Mongolian economy had been in a considerable state of decline. In 2015 and 2016, many people lost their jobs, and many government workers' salaries were stalled. I spoke with construction workers who were completing buildings without pay, with the promise that they might be paid in the near future. From 2015–16 Chuluun had been surviving on short-term contract work in a variety of different companies and organisations, undertaking a mixture of translation and administrative work. During this time, he had also taken out an 8 per cent interest mortgage to buy an apartment for his young family. This mortgage was his most sizeable investment and financial risk, taken on in 2015. Making the most of Ulaanbaatar's recent increase in construction activity and available housing finance, Chuluun had come across a good deal. He seized the opportunity and took a risk for himself, his wife and young child, despite the economic oscillation and downturn that they had so recently experienced.

Focusing on the lived experience of engaging with and attempting to access mortgage financing during times of economic volatility highlights the long relationship that people such as Chuluun, and many others, had with a fluctuating real estate market and Ulaanbaatar itself. Chuluun now viewed the city's changing urban landscape as being deeply embedded and implicated in his life course. His mortgage had become a 'point of entry into the larger cultural economy of the contemporary [Mongolian] urban condition' (Jiménez 2017, 493). Whatever economic fluctuations Mongolia might experience, whatever future fluctuations of property value might occur, Chuluun's mortgage had become part of a larger moral life imperative: it demonstrated the kind of legacy he could leave behind for his young family. For him real estate and forms of housing finance had become 'deeply embedded in the hopes and moral values of the household' (Palomera 2014, S113).

Viewing Ulaanbaatar through the prism of mortgage financing

A sense of the city at large can be gained through an ethnographic exploration of the ways in which residents negotiate the accessing of housing finance and the purchasing of apartments during this period. Buoyed by Mongolia's recent economic boom, increase in housing stock and a growing demand for affordable housing, in 2013 the Mongolian government launched the politically popular 8 per cent interest mortgage (*naiman huv'iin ipotekiin zeel*) housing finance scheme. This scheme intended to reach lower- to middle-income apartment buyers. Linked to several commercial banks, it was one of the most affordable mortgage schemes to be launched in Mongolia since the end of socialism in 1990. Prior to this scheme being launched, individual banks had been offering apartment loans charging interest at between 18–21 per cent.

This chapter explores how personal ideologies accompanying newly emerging types of financialisation and individual techniques for managing economic oscillation work together to shape financial systems themselves during times of economic decline in Ulaanbaatar. In this chapter I explore my interlocutors' journeys as they attempted to access mortgages and apartments, including the 8 per cent interest mortgages. Doing so brings to light numerous types of financial practices and circulations of money (*möngönii ergelt*) that shape Ulaanbaatar's housing market and national economy from within (Empson 2015). These circulations include the exchange of apartments between family members, as well as collaborations between residents, construction companies and banks.

Here, I contextualise ownership within these larger systems of housing finance, highlighting the way people conceptualised the economy and saw potential in times of economic turbulence. Tracing my interlocutors' visions of what *möngönii ergelt* could bring in the urban economy highlighted the generative potential of circulations of apartments and money, and the potential fortune contained within them that could be harnessed through these exchanges (Empson 2011, 72). Monetary circulations in Mongolia can be generative of forms of economic growth and the types of fortune this can bring (Abrahms-Kavunenko 2018), yet money can also be dangerous and polluting, depending on where the money was obtained and from whom it was acquired (High 2013). Corruption is one type of monetary circulation that is viewed as negative. When money is obtained by ill-gotten means, it can be seen as generative of ill fortune (Abrahms-Kavunenko 2018, 900). Evocative ideologies thus become attached to forms of monetary circulation, in both their positive and destructive capabilities.

Given that money in Mongolia is viewed as being affected by 'the process of its generation' (Abrahms-Kavunenko 2018, 900), considerations of trust, motivation, friendship and moral choices are fundamental to the types of relationships my interlocutors build when engaging in housing finance. This is not only to ensure that a collaborator is dependable or not, but to determine whether or not such relationships will engender good fortune overall that extends into the wellbeing of one's own health, that of extended family members and even the country's national economy as a whole. It is thus paramount among my interlocutors when engaging in forms of monetary circulation to situate oneself in the most favourable relationships of exchange possible. Tracing some of the arrangements that underpin housing finance forms a space in which Mongolian esoteric understandings of multiplication, growth and the qualities of money resonate within built urban forms and conceptualisations of the national economy. Making mortgage financing possible revealed morally imbued understandings of the relationship between selfhood and the creation of an idealised version of what the 'national economy' can *potentially* be that resonated throughout various frames, including among residents, apartment buyers and banks. Given the rate of economic decline that Mongolia has so recently experienced, these expectations of what an economy should be often contradicted the forms of economic stagnation that Mongolia has encountered. In such conditions 'fractured epistemological … spaces' are formed, where idealised forms of the national economy and the reality of its decline sit 'mismatched alongside one another for all to see' (Appel 2017, 296).

Housing finance forms an unstable space, where assessments of character and understandings of friendship form an inherent part of what constitutes 'the economic'. Here 'what might count as an "exchange of spirit" and what might count as a commodity exchange' (Højer 2012, 36) are difficult to determine and co-constitute each other in divergent, unstable ways. Such instability, however, allows for the generation of productive ingenuity and diversity of economic encounters in making housing finance happen – especially given that in Mongolia the 'systems' supporting housing finance are themselves nascent and fluctuating according to unstable flows of international investment and increasing national debt.

Viewing the city through the prism of attempting to raise mortgage financing provides a resident-centric perspective on how macroeconomics becomes embodied. Apartments by their very nature fuse perceptions and fluctuations of a national economy with 'emotions and the meaning

of home' (Christie et al. 2008, 2299). This causes 'emotional qualities, and their embedded materiality' to emerge within the financial networks that make the purchase of housing possible (Christie et al. 2008, 2297). It also reveals some of the 'hidden' financial barriers that prevent people living in *ger* districts from moving into apartments, and in doing so sets the scene for later chapters of this book that explore the different forms of strategising and actions undertaken in order to hold onto property and one's stake or investment in the urban environment that expand beyond such finance schemes. It also implicates other catalysts that have instigated forms of urban change, namely the expanding *ger* districts and the corresponding increase in winter air pollution.

Charting Ulaanbaatar's recent history of changing urban forms through the prism of the entangled assemblages of mortgage financing also diverts attention away from the narrative spectacle of economic 'boom and bust'. It instead redirects attention to an examination of how the speculation-driven 'boom' period acted as a type of catalyst for other kinds of financial decision-making, including the launch of the long-planned-for 8 per cent interest mortgage housing finance scheme itself, as well as the decision to buy into a depressed property market when prices of apartments are lower. Here the narrative of boom and bust forms but one aspect of a larger trajectory of complex flows of capital, materials and speculative decision-making that forms the particular nature of Mongolia's recent urban development.

During the time I was conducting fieldwork in 2015–16, after Mongolia's period of economic growth had significantly subsided, the systems of financialisation that supported the issuance of 8 per cent interest mortgages were coming under some strain. In 2013 a system had been launched whereby participating banks received mortgage funds from the Central Bank of Mongolia. The banks then issued these funds as mortgages to apartment buyers. Once issued, the participating banks bundled this mortgage debt back into a circulatory system consisting of these banks and the Mongolian Mortgage Corporation (*Mongolyn Ipotekiin Korporatsi*) – a company whose shareholders consist of public and private entities, following the model of a similar corporation in Malaysia. The apparatus was thus established to support a secondary mortgage market, whereby these bundles of mortgage debt could be sold (priced according to the value of the mortgage loans) on international markets. However, at the time of writing such investment was yet to take place. In 2015–16 the issuances of mortgage funds from the Central Bank of Mongolia (Mongol Bank) to participating commercial banks had been stalled and resumed at various times (Khaliun 2016). Speculations on, and critiques

of, Mongolia's systems of mortgage financialisation and the institutions behind them came up frequently in conversation during fieldwork.

During this time I encountered people engaging in creative forms of circulating money in order to make mortgage financing possible. However, as my research revealed, these forms of creative monetary circulation were not necessarily new strategies, but instead they were forms of collaboration that extended from before the period of economic growth. Such collaborations allowed people to negotiate economic volatility over larger time frames. Seeking to understand how these circulations of money linked up with the financial institutions underpinning mortgages, I also conducted loosely structured interviews and social meetings with bank loan officers at participating banks, economists and with staff at the Mongolian Mortgage Corporation (*Mongolyn Ipotekiin Korporatsi*), in order to understand more clearly the larger interconnected systems that make mortgage financing possible. Through these discussions I learned how different forms of creative monetary circulation existed in numerous spheres that implicated apartment buyers, construction companies, banks and financial institutions alike (Jiménez 2017).

Monetary circulations and economic ideals

These monetary circulations implicated, but also expanded well beyond, the so-called 'formal' systems of financialisation that made the provision of an 8 per cent interest mortgage possible. They formed what could be described as 'elastic continuums of interactions' (Mattioli 2018, 569). Ethnographically tracing the issue of mortgage loans presented a fascinating constellation of not fully ascertainable circulations of money that would appear and crystallise in different frames and forms as my research progressed over 2015–17. These money 'circuits', as noted by Zelizer, form part of the 'vision of connected lives' (Zelizer 2011, 304), serving to synthesise social and economic motivations, values and behaviour. However, considering Zelizer's definition of 'circuits' as something that includes 'a boundary' (Zelizer 2011, 307), Mongolian mortgage financing conversely reveals the permeable nature of these boundaries. Emerging within the city was an endless proliferation of circuits-within (and beyond) that form 'unpredictable forms of capital circulation' (Bear 2015, 31). These kinds of financialised spaces appeared on the one hand 'somewhere else' – within the intricate systems of banks, an agreement made between friends – yet at the same time, potentially 'everywhere'. There can always be a limitless abundance of reoccurring forms of

monetary circulation in financing and making apartment purchases possible. In these spaces, economic ideals emerged that accompanied these ever-expanding circulations of money. In focusing on the ideals that emerge in and shape financial activity, this chapter builds upon recent work in the anthropology of finance that seeks to understand how different kinds of ideals and ideologies, workplace models, organisational values and the personal thought processes and decisions of individuals make 'the market' happen (Ho 2009, 10–11; see also Chong and Tuckett 2014; Zaloom 2003). However, rather than focusing largely on the ideals and values of people employed in financial institutions, such as fund managers (Chong and Tuckett 2014) or investment bankers (Ho 2009), this chapter attempts to take this discussion into how idealisations of monetary circulation and their links to varying but related understandings of what an economy *should be* expand across, and through, numerous interlinked scales, including residents themselves (cf. Bear 2015; Maurer 2006).

To look at the nature of the emerging 'mortgage *durée*' in Mongolia (Jiménez 2017), this chapter incorporates but also expands beyond an anthropological focus on the relationships between a buyer and their mortgage as seen in the literature on countries experiencing extreme amounts of foreclosures, for example the US and Spain (Stout 2016; Jiménez 2017; Palomera 2014). Instead, through drawing from recent anthropologies of debt (Graeber 2012) and Maurer's work on resocialising finance (2012a, 2006), I explore how emerging economic ideals arise out of these different monetary circulations (*möngönii ergelt*) that reverberate between different people, companies and institutions in Ulaanbaatar. Doing so reveals the ideological intertwining of social spaces such as the home and decisions made by the Central Bank of Mongolia – domains that are usually kept analytically separate (Maurer 2006, 2). Proliferating forms of monetary circulation in Ulaanbaatar influence and shape forms of financialisation, where they often contradict types of economic models of supposedly 'successful' financial systems. However, these activities are integral to the creation of mortgage financial systems and serve to influence Mongolia's economy as a whole. People's ideals currently emerging in spheres connected by money form part of a larger economic ideological continuum during times of economic decline and a lack of capital.

Since the onset of the economic downturn, Mongolia's economy has become mired in circulations of debt that have infused private and public, national and individual scales alike (Bonilla 2016; Waters 2016; Batsuuri 2015). The reverberation of public and private debt, and the

lack of clarity on how much public debt Mongolia has actually incurred, have come under significant critique (Batsuuri 2015). In Ulaanbaatar the tension between the need to provide a public good (affordable housing) and the profit to be gleaned from schemes that make this possible is very palpable.[3] Debt moralities were also evoked by the launch of Mongolia's 8 per cent interest mortgage scheme, which has itself come under similar critique. The Mongolian economist H. Batsuuri, for example, has argued that the mortgage scheme itself may have been a populist political decision, instigated to appease the public and launched without adequate and stable (*togtvortoi*) systems of financialisation (Batsuuri 2016).

While participating in these mortgage environs, people are critical of such schemes. However, at the same time they rationalise the effectiveness (or lack thereof) of such schemes within individual spheres in innovative ways, as they consider the links, and indeed contributions, that they, as apartment buyers, are making to a volatile and changing housing market. Construction companies, rather than extract themselves from debt relationships (which is increasingly impossible without filing for bankruptcy), instead 'uphold and perpetuate [relations of debt] … so that parts or portions of the … money gained can be further divided and circulated' (Empson 2014, 183). Such circulations may implicate objects and resources as well as money (Sneath 2012, 465).

In Mongolia's state of economic flux, the financial engines of mortgage issuance extend deeply into social networks, beyond, say, the ways in which people raise housing deposits among kin in order to secure mortgages. Instead they reach into different constellations of cooperation between construction companies, banks and residents. In a country of mobile pastoralists where Ulaanbaatar exists as Mongolia's one main, large urban environment, emerging mortgage environs reveal the hidden and oscillating ethics of housing debt that circulate throughout different financial arrangements that make such a debt, and the opportunities it provides, possible.

Emerging housing finance in Ulaanbaatar

The launch of the more 'affordable' mortgage system in Mongolia emerged from a number of interrelated economic, political and social factors over an expansive, postsocialist temporal time frame. Following the end of socialism in 1990, the system grew out of forms of government economic decision-making, anticipated growth periods and a need for affordable housing. In the earlier stages of Mongolia's post-1990 market

economy, apartment housing was privatised after 1996, often to existing residents who had been allocated this housing during the socialist period. With the freeing of previous socialist restrictions of movement, Ulaanbaatar's population has steadily increased. Up until the early 2000s, emphasis was placed upon national-level 'economic liberalisation, devolution and decentralisation of power' (MAD 2015, 28). This was done at the expense of other emerging social and economic change (Appel 2017, 294), including a focus on urban planning or housing issues, both within Ulaanbaatar's growing urban sector and the rapidly expanding self-built *ger* districts.

Since the Mongolian national parliament's adoption of Mongolia's national development strategy in 2008, a strategy based on the UN Millennium Development Goals, there has been more priority placed on urban development and improvement, with the document listing a shortage of adequate housing as one of Mongolia's development weaknesses (MAD 2015, 28).[4] Ulaanbaatar's *ger* districts have experienced a remarkable increase in size; the city's population has increased 54 per cent from 2005–15 alone (MAD 2015, 24). These kinds of governmental priority shifts were precipitated by increased environmental changes wrought by this urban expansion. An increased construction of apartments that are connected to main heating infrastructure has often been seen as a solution to combatting the significant rise in air pollution, mainly caused by coal fires in the *ger* districts. This has been accompanied by greater traffic congestion and social and health concerns for those living in the expanding *ger* districts, which lack running water or sewerage.

This shift in government policy coincided with wider changing social and economic processes that shaped the way the real estate market has been viewed and developed in Mongolia from the 2000s onwards. These changes have been contingent on the varying interplay between foreign and Mongolian actors. During the 1990s citizens were only able to raise money for housing purchases through either their own savings or family assets (ADB 2001, 11; Bauner and Richter 2006). During the 2000s loans and technical assistance from the Asian Development Bank (ADB) contributed to developing the abilities of Mongolian commercial banks to provide initial housing financing to citizens, through assisting participating banks in developing the infrastructure and expertise to begin offering apartment loans.[5] These apartment loans existed within a *primary mortgage market*, whereby banks offered shorter-term, higher interest, more expensive loans by borrowing against their own capital in the bank itself. They typically required the borrower to pay back their money within 10 years, and the annual market interest rate was roughly

20 per cent. Because of their higher interest and shorter-term repayment schedules, existing forms of housing finance through a primary mortgage market was very much limited to upper class, richer families; it thus greatly excluded lower-, middle-income families from accessing apartment loans. While there was a high need for housing, there was not the equivalent ability for people to finance and pay for them (USAID 2007). Such loans are still available from banks in Ulaanbaatar, and are in fact the only loans available for apartments larger than 80 square metres.

Given these high rates of interest, alternative methods for gaining mortgages have been utilised by Ulaanbaatar residents. Families can collaborate with one another in attempts to circumnavigate these forms of extremely high interest. One such example can be seen in the experience of my long-term friend Nomi and her family. Her extended network of relatives succeeded in creating alternative circulations of money that made accessing housing loans possible. During fieldwork I often visited Nomi, a woman in her 30s whom I had originally met years before when we were both studying overseas. Visiting Nomi in Ulaanbaatar in 2015, 2016 and again in 2017, I was often surprised that each time I returned to Mongolia Nomi directed me to a different address at which she was now living with her husband. She did not come from an overwhelmingly rich family, yet the several apartments I visited her in were often of an extremely high quality and spacious size. Visiting her in November 2016 took me on a 30-minute taxi ride to a snow-covered street in a more prestigious district south of the city. This time she was living with her husband in an expansive open-plan apartment. Upon asking her why she had moved yet again, Nomi explained to me that her uncle had wanted to sell the previous apartment she was living in. She was now in another apartment owned by her mother. Meeting her for coffee some weeks later, I asked Nomi to describe how her family came to own so many apartments.

Nomi then described to me an interlinked familial network of apartment swapping which spanned over 15 years. In order to explain it properly to me, she drew a diagram in my notebook resembling a genealogical family tree linked with apartment markers. In explaining why these property exchanges occurred, Nomi noted that 'The banks in Mongolia have too many restrictions and fees, so it makes much more sense to borrow and lend between trusted people'. Since 2003 Nomi's mother Tsegii had been working elsewhere in Asia, where she had a stable job in a finance institution. Through this job Tsegii had acquired an overseas-based salary loan through which to finance her first big apartment purchase in Ulaanbaatar. 'She would take this money,' Nomi told me, 'and place it in a savings account in Mongolia that earns high interest.' Tsegii then bought

a higher-end Ulaanbaatar apartment with this foreign money. Tsegii's son-in-law Bat proceeded to swap his smaller apartment with Tsegii's new larger one. Bat had received his original smaller apartment from his parents as a wedding gift, and now wished to upgrade it. Nomi explained that it made much more sense for Bat to pay Nomi's mother Tsegii the difference in cost between the apartments, taking a loan from Tsegii to do so and repaying her on a monthly basis. This way, Nomi told me, her relatives avoid going through the banks with their higher interest and strict regulatory requirements.

Within this family similar exchanges occurred, implicating up to nine different family members. The reasons, Nomi explained, were often to help a younger, growing family gain a bigger apartment, or to assist a family member in paying off a debt by exchanging an apartment with them, then paying them the difference. Nomi explained that sometimes relatives exchanged whole apartments, complete with furniture; they simply moved their own personal effects after completing an apartment transfer. She also commented to me that such a transfer between family members formed an extremely sensible strategy during times of economic fluctuation. Rental prices were falling dramatically during this period in 2016, and so it made sense, she said, 'to keep property within familial networks' rather than sell it. Her relatives bought and sold property deeds among themselves, and accommodated rent-paying relatives in other apartments to pay off apartment loans.

This particular example reveals forms of monetary and property circulation that occurred between relatives. This 'alternative' form of monetary circulation, fuelled originally by Tsegii's income and an overseas bank, allowed the family effectively to circumnavigate the need to engage directly with Mongolia's banking system and its perceived associated potential restrictions.

The introduction of Mongolia's 8 per cent mortgage scheme

However, only a small portion of people have the ability to finance home loans through such internationally driven familial exchanges of money. Additionally, within Mongolia, the 18–21 per cent interest mortgage remains prohibitively expensive for many. Several factors in the 1990s and 2000s were coalescing to result in the slow development of a financialised system that could allow the offering of cheaper, longer-term mortgages to a much wider group of people. Mongolia's Housing Law,

approved by Parliament in 1999, allowed for the establishment of a Housing Development Fund that was to assist low–middle income families in accessing house loans. During this period Mongolia's Ministry for Construction and Urban Development (MCUD) and the Government of Mongolia aimed to build and provide financing for 40,000 apartment housing units by 2009 (USAID 2007, 14; ADB 2009, 1).

This Housing Development Fund, through the aforementioned housing sector project initiated by the Asian Development Bank, was transferred to the newly created 'Housing Finance Corporation' in 2008 (ADB 2009, 31). Additionally, a separate company, the Mongolian Mortgage Corporation HFC LLC, was established in October 2006 by the Central Bank of Mongolia and nine commercial banks (MIK.mn). This was the beginning of the *Mongolyn Ipotekiin Korporatsi* or MIK, the Mongolian Mortgage Corporation that would form the backbone of the financial infrastructure that now makes up Mongolia's potential secondary mortgage market and what made the initial launch of the 8 per cent mortgage programme possible in 2013. A Mongolian economist familiar with the Central Bank of Mongolia's role in Mongolia's mortgage market informed me that, while smaller housing schemes existed during the 2000s, prior to 2013 there had not been enough housing stock to support an affordable mortgage scheme. The booming private sector of apartment building and construction ultimately became the driving force that enabled a more affordable scheme to be launched.

In 2013 the need for an affordable mortgage in Ulaanbaatar had coalesced into an important political issue. The 8 per cent interest mortgage scheme was introduced as an outcome of an election promise by the then incumbent Mongolian president Ts. Elbegdorj when he won a second presidential term in 2013. This 8 per cent interest mortgage was available only for apartments under 80 square metres. Criteria were strict: to be successful, applicants needed to have worked full time for at least 12 years and to have paid into a pension fund every month. Borrowers were also required to pay a 30 per cent down payment as a deposit. The maximum apartment size requirement of 80 square meters formed part of the way the 8 per cent interest mortgage scheme was intended to provide opportunities for low- to middle-income first-time home buyers. It was intended to encourage people to move from the *ger* districts to apartment housing, which would help to reduce pollution in the city. However, the stringent requirements one must pass through to qualify for an 8 per cent interest mortgage has meant that many people from the *ger* districts have been excluded from this opportunity.

Closed circulations

Since 2013, the 8 per cent interest mortgage has emerged as an ideal-ised form of housing finance that construction companies and banks are still attempting to provide, regardless of the types of economic oscilla-tion Mongolia experiences in different, reverberating ways. During 2016, I began to learn more about the structure and make-up of Mongolia's mortgage system, as well as its secondary mortgage 'market-in-waiting' that included the circulation of bundled securitised mortgage debt. As my fieldwork progressed, other kinds of creative and strategic 'monetary circulations' emerged between and within banks that make mortgage financing possible.

Available through several predominant commercial banks, the 8 per cent interest mortgage scheme enables people who qualify, to obtain a mortgage loan at this favourable rate. In order to finance these loans, the Central Bank lent money to the commercial banks at 4 per cent inter-est; the banks then issued this money to the public in the form of mort-gages at 8 per cent interest. The mortgage debt is then securitised by MIK through the special purpose companies (SPCs) into mortgage-backed securities (MBS). As mentioned above, at this stage in the 'cycle' the sys-tem is set up so that investors can then invest in these MBS; the money from these investments can then be re-invested into the Central Bank, providing future investment for the issuance of further mortgage funds (Figure 1.1). While there has been no international investment in the Mongolian mortgage debt at the time of writing, the presence of the potential of investment in Mongolian mortgage securities effectively cre-ates a secondary mortgage market 'in waiting'.

This system exists in its current form and in a *potential* capacity. If investors do decide to invest, the infrastructure is there to enable it to happen. However, the reality is that the system is far more closed than it is designed to be. As of 2017, the participating investors in this sys-tem were the commercial banks themselves; they thus created a kind of 'closed' network of monetary circulation that implicated public and private entities. In discussing this 'closed' system in-depth with an econ-omist familiar with the Central Bank of Mongolia, he described to me the issuance of funds and circulation of mortgage securities as a form of *möngönii ergelt* – monetary circulation. To demonstrate this system, the economist physically mimed the passing of something behind one's back and around their front to demonstrate a continuous type of circle. This echoed the other types of monetary circulation I was learning about that
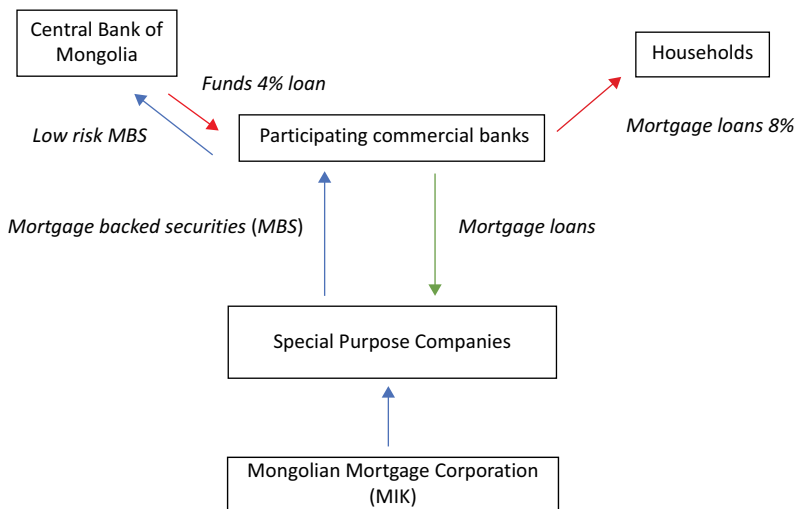
Figure 1.1   The cyclic system that underpins the issuing of 8 per cent interest mortgages. This system connects the Central Bank of Mongolia, participating commercial banks, house buyers and the Mongolian Mortgage Corporation (MIK). Diagram made by the author, derived from discussions with economists.

were proliferating in forms of mortgage financing throughout different commercial and social networks.

In this period of economic decline, flexible and diverse forms of *möngönii ergelt* became a fundamental part of continuing forms of mortgage finance. This was already apparent in the 'closed' system of financialisation that formed Mongolia's secondary mortgage market-in-waiting. In order to function without investment, this system had already given rise to a 'circle-within a circle', in which commercial banks were taking back mortgage-backed securities before sending back low-risk interest earning MBS to the Central Bank of Mongolia. In the years 2013–16 ample funding had dried up, and the significant drop in value of the Mongolian *tögrög* also led to a decrease in funds being issued (APIP 2018, 116). The so-called 'closed' nature of this financial system within Mongolia made the whole network dependent on two main factors: the ability of citizens to pay off mortgage debt and the ability of the Central Bank to keep money injected into the system.

Furthermore, while collateral against the loan can consist of other apartments owned under the applicant's name, these apartments must

have been built after the 1960s. This immediately excludes people who solely own older apartments, acquired through post-1990 forms of privatisation, from using these older apartments as a form of collateral on a new mortgage. The negotiation between public good – providing affordable housing – and the profit-generating growth of Ulaanbaatar's real estate sector clearly forms an integral part of the emergence of Mongolia's affordable mortgage market and the country's municipal housing and redevelopment policy.[6] Despite this, however, the 8 per cent interest mortgage has also provided a long-awaited entry point for many people unable to afford an expensive house loan.

Chuluun's journey

One cool, sunny afternoon in May 2016, I met with Chuluun at a café to chat and catch up over snacks during his lunch break. Our wide-ranging conversation that day touched on different aspects of life and family in one's 30s. Over the past several years, Chuluun's life had taken on increasing levels of responsibility: he had married his partner and had a child the year before. Given that he had taken these life steps at times of increasing economic uncertainty after the post-2014 economic decline, I was wondering how Chuluun was faring and how he viewed the current mid-2016 economic climate. We discussed how he had taken out his 8 per cent interest mortgage during a period of severe economic slowdown in the real estate sector and a glut of overpriced apartments. As we sat in the café that day, he told me how and why he made this possibly risky decision – one that balanced ethical principles, life aims and the need to seize moments of opportunity, borne from what he described as gaps, aberrations and 'loopholes'.

　'It is really important for a man to find a place that is his and separate from his parents', Chuluun explained. Having known Chuluun since 2006, I had often seen how much he was entwined with daily extended family life, with all its pressures and responsibilities. The independence that came from finding his own apartment for his young family was thus very important to him. Branching off from his natal family was partly what he believed a responsible, family man should be doing. For Chuluun, finding a new apartment physically demarcated the extension of the next generation, or *üe udam*, represented by his child (Empson 2011). It made sense, he said, to acquire this asset that allowed him to build this kind of financial independence into his young family's future.

Chuluun had for a long while been amassing as many savings as he could. In the lead-up to the speculation-fuelled period of increased economic growth in 2008, he had started working as an assistant to a director of a company in Mongolia. I had previously met with Chuluun while I was doing doctoral fieldwork in Mongolia in 2009, during the heady days when collective expectations of future economic opportunities were high. Back then, I was surprised to see how much Chuluun, who loved hip-hop music and wore hip clothes, had transformed into a suit-wearing, career-driven businessman, catching up with me in his lunch hour between meetings. Chuluun had marketed his excellent skills in English to find profitable and secure employment in the business sector in his late 20s. He had begun to study for a master's degree at a private college in Ulaanbaatar to enhance his growing career.

However, the severe economic downturn that followed the slow-down in the mining sector in 2013 meant that the company employing Chuluun closed down and stopped business. Chuluun had since moved between periods of unemployment and temporary, precarious, contract work. As we chatted that day, I expected him to express bitterness in recounting these events, but instead he was thankful. 'The boom period was my one chance to really amass some capital', he said. During this period he saved approximately 10 million *tögrög* (approximately $4,000 USD). This amount of money was able to catapult him into a more financially secure future, in which his savings account was something he could 'offer his wife' when he asked him to marry her. While the speculation-driven boom did not develop into sustainable long-term economic prosperity at a national level, in its varied substantiations, Chuluun viewed it as another wave of activity in a landscape of economic volatility from which he could capitalise on. Over the course of our discussions from 2016–18, it formed another example of how Chuluun oriented himself and acted in the world. To paraphrase Robbins (2013), his actions 'outstripped' the conditions of stalled economic temporalities that most concretely presented around him (Robbins 2013, 457).

After periods of unemployment in which he had to use some of his savings, by the time Chuluun was married and his child was born, his savings had decreased to 9 million *tögrög* ($3,380 USD). This was not nearly enough to pay the 30 per cent down payment (*ur'dchilgaa*) required to secure an 8 per cent interest mortgage of a two-bedroom apartment under 80 square metres. In the current state of economic crisis and down-turn some banks were willing to accept 10 per cent or even 5 per cent deposits on apartments, but Chuluun wanted to avoid this. He viewed

it as a risky move for himself, and also described it as action that could 'damage the economy further'. Here Chuluun was idealistically clinging to an 8 per cent interest mortgage requiring a 30 per cent deposit that had been issued in more lucrative and stable times. He was refusing (in his words) to diminish the financial 'system' that was already stagnating and in trouble. Despite not having enough money for the deposit, Chuluun wanted to make the most responsible decision – not only for himself and his family, but also for the national economy as a whole. To achieve his goal, he was willing to pursue other strategies.

In 2015 Chuluun and his wife found a 'good deal' on an apartment through a construction company. This company was directed by the husband of a friend of Chuluun's sibling. He met the construction company director on the first day of the 2015 *Tsagaan Sar*, the Mongolian lunar new year. Chuluun described how, when visiting his parents, he went to help himself to more *buuz* (dumplings). As he did so, a man approached him and said that he knew he was looking for an apartment and that he had one Chuluun might want to view. So it was that this potential business deal was made through extended family connections in a place of respect: the *Tsagaan Sar* celebrations, in which families and close friends come together to pay respects to older family members at the lunar new year. However, Chuluun was quick to point out to me that both he and this construction company director came to *Tsagaan Sar* first and foremost as family, rather than to make any business deal. In actually getting the apartment, Chuluun said that he 'beat another person to the punch' where all the negotiations happened 'behind closed doors'. He mentioned that he himself actually had 5 million *tögrög* less in a deposit than a competing bidder, but was able to convince his construction company friend that he was a surer long-term bet.

In this deal, Chuluun described the construction company as 'acting like everything' – that is, developer, bank and real estate agent, revealing the extended networks and multitasking roles that construction companies have in this environment. While this multitasking is a good economic strategy during times of decline, it was also practised well before the introduction of the affordable housing finance scheme. Post-1990, construction companies built apartments and sold them themselves, often assuming multiple roles in the process (Bauner and Richter 2006). Significantly, Chuluun's wife had a good ongoing employment record in a stable company, allowing them to meet the employment specifications required for an 8 per cent interest mortgage. While Chuluun and his wife had a good-sized down payment on their apartment, Chuluun said they needed extra funds to make up the

roughly 30 per cent deposit required for the 110,000 million *tögrög* total cost of the apartment (approximately $43,000 USD). In order to make up this shortfall, the company director loaned Chuluun and his wife the outstanding amount of money to make up the rest of the deposit. Here the director was taking on further costs to make a sale possible, where Chuluun now owed money to both the bank and the company director.

The moral economy of circulation

Chuluun referred to the loan he got from the company director as a kind of assistance, saying that the loan was really some money exchanged between friends. To get the mortgage, Chuluun and his wife could only apply directly to the bank linked to the construction company, which Chuluun described as the construction company's 'partner'.[7] Inspired by Chuluun's successful purchase, his relatives also bought an apartment in the very same building through the same connections. Staying with Chuluun and his family in 2016 and 2017, I noticed how the two apartments were treated like different sections of the one familial dwelling. Children frequently moved and played between each apartment throughout the day and evening, and at one stage the two families shared the use of a single washing machine.

As with his decision to take out the 30 per cent deposit mortgage (as opposed to the one requiring only a 10 per cent deposit), which Chuluun saw as a way of not 'damaging' an already struggling economy, he described his decision to take the loan from the company director in moral terms. He saw himself and his actions as deeply implicated within a larger, national, socio-economic context (Appel 2017). When I asked him if it was dangerous for the company director to be making loans to buyers in their own buildings, at a time when many had so little money and could not sell apartments, Chuluun answered that it was important that they continued to do so. The company director knows that 'when you are in a crisis, that you have to spend money', he said, emphasising that 'spending money is the best way to get out of debt'. He described the arrangement as 'a form of economic stimulus'.

Chuluun thus conceptually situated this 'stimulus' within the context of Mongolia's stagnating economy overall. His actions in attaining forms of ownership, and his justifications of them, implied a sense of a larger shared economic responsibility, with his apartment purchase forming a potential part of a shared 'governance of possessions' (Sneath

2002, 202). Chuluun viewed his economic actions as having wider moral, collective implications that could implicate, and possibly benefit, wider groups of people. His viewed his steps towards ownership as having reverberating consequences that would influence and shape Mongolia's economy from within.

Here Chuluun's justifications of his actions reflect wider Mongolian understandings of the portioning and circulation of money, and the capacity for multiplication and growth to emerge from these actions. As noted by Abrahms-Kavunenko in her study of Mongolian money-calling *dallaga* rituals (Abrahms-Kavunenko 2018), the Buddhist ritual blessing of seeds, and the containment of these seeds within the home, form metonymic seeds from which further fortune can be generated. Actions overall within Mongolian Buddhist understandings karmically 'behave as though they are a seed. Whatever [action] has been planted, will come back to the person, family and/or region' (Abrahms-Kavunenko 2018, 903). She notes additionally that movement itself 'is positively appraised in Mongolia and is seen in opposition to sluggishness and inactivity' (Abrahms-Kavunenko 2018, 904), where movement itself can be generative in a positive way.

This also resonates with Empson's analysis on the workings and circulating of fortune (*hishig*) within Mongolia (Empson 2011). People, Empson writes, contain portions of hair from animals within their household chests in an attempt to 'contain the fortune of an animal in the face of its possible dispersal or separation' (Empson 2011, 71). Containing 'a part of that animal when separated ensure[s] that the animating life-force, essential to the whole herd, does not depart with that single animal' (Empson 2011, 72). Fortune in Mongolia, therefore, 'is perceived to be an invisible and mobile quality, or force, that exists in the world' (Empson 2011, 71).

Central to these accounts of Buddhist karmic perspectives and the working of fortune in Mongolia is the co-constituting nature of harnessing and containment, on the one hand, and the growth-giving potential of dispersal and circulation, on the other. Chuluun, in his description above, highlights the extent to which taking a loan from the company director forms the acquiring of a portion for himself. On the one hand, this provides him a clear avenue to harness his own 'fortune'-generating potentiality of an apartment, along with the types of financial security and options it provides him for the future. On the other hand, however, his justifications and moral contextualisation of himself within a larger moral and economic framework – shown by his belief that the actions he and the company director perform represent a type of 'economic

stimulus' that can benefit the economy at large – form a way of recognising the generative capacities that such sharing of portions allows: a way of supporting and continuing economic activity, of making the economy happen.

The productive capacities of proliferating circulation

Viewing the system of financialisation that supports the 8 per cent mortgage in Mongolia from an international, macroeconomic perspective – as outlined in Figure 1.1 (p.40) – does indeed give the impression of a type of 'closed' network: that is, if one were to define 'closed' based on the current lack of international investors and thus lacking the links to transnational financial instruments of speculative investment. However, delving deeper into the different stakeholders that make up mortgage finance systems within Mongolia reveals quite a different perspective. Rather than being 'closed', there was a great potential for mortgage financing to branch off into a plethora of different economic connections. These connections, of which people such as Chuluun are a part, help to support and perpetuate this nascent and continuing 8 per cent interest mortgage system from within.

To trace the connections stemming from the 8 per cent interest mortgage system further, I draw here upon interviews carried out with loan officers at two of the participating banks. Discussing the 8 per cent interest mortgage with them in 2017 uncovered a variety of financial practices forming different proliferations of monetary circulation (*möngönii ergelt*), each of which supported the 8 per cent interest mortgage scheme in different ways. These practices challenged dichotomies between 'formal and informal, embedded and disembedded' economic connections (Maurer 2012a, 415). In discussing these practices, I am not attempting to highlight 'faults' or 'weaknesses' of an overarching secondary mortgage market-in-waiting, nor the economic 'fragilities' this could lead to. Nor am I describing anything that was highlighted to me as morally wrong. Instead, I focus on how strategies, practices and experiments with different financial forms support and financially feed into the 8 per cent interest mortgage system itself – features of financial systems also found elsewhere (Maurer 2012a, 414; Mattioli 2018).

Different forms of monetary circulation revealed emerging connections between people, companies and institutions that work 'around and inside known economic forms which are often introduced [to Mongolia] from elsewhere' (Narantuya and Empson 2018). As can be seen in the

example of Nomi and her family, such 'experiments', rather than existing solely as types of aberrations to existing systems, draw instead from financial ideologies, typologies and instruments of financialisation that existed in Mongolia well before the 8 per cent interest mortgage system was put in place. Linking together the perspectives of those working in banks and of people like Chuluun himself serves to reveal the nascent secondary mortgage market in-waiting to be just one of many interlinked substantiations of monetary circulation that makes housing finance possible. One extremely cold November day my research assistant and I met with a loan officer in the warm confines of a bank branch to talk about the issuing of 8 per cent interest mortgages. When discussing how the bank offers both 8 per cent interest mortgages and the more expensive 18–21 per cent home loans, the loan officer utilised different terminology to distinguish between the two. They described the 8 per cent interest mortgage as an *ipotek* – after the Russian word for mortgage. The loan officer then referred to the higher-interest, more expensive loans as *oron suutsny bankny zeel* (apartment bank loan). My interlocutors more generally used both of these terms for any kind of loan associated with the purchase of housing. However, taking the loan officer's use of terms in our conversation, the word *ipotek* in Mongolian relates to a very specific type of financial instrument. It is one that is implicated within the very nature of the urban landscape itself, in that it refers to an apartment of a smaller size and that it is financed through the circulation of mortgage-backed securities on a secondary mortgage 'market-in-waiting'. The loan officer then described the higher 18–21 per cent interest apartment bank loan, meaning one that is '*tatan tövlörüüleltiin höröngö*' – literally, 'capital pulled from a central pool'. This refers to the primary mortgage market within the bank where, in order to provide these loans, the bank used people's loan repayments, and the interest earned off these more expensive loans, in order to finance other similar loans to new customers. This forms a primary mortgage market within a bank, dependent on the bank's own internal monetary circulation.

This primary mortgage circulation drawn from funds within the bank itself had become part of an alternative form of monetary circulation that helped to fund the 8 per cent interest mortgage during times of economic flux. The loan officer described how in 2016 the Central Bank had for a period of time halted the distribution of funds within the MIK 8 per cent interest mortgage system, meaning that payments from this system arrived at different times. This reflected the changing ways in which funds were delivered by the Central Bank of Mongolia to participating

banks elsewhere during this period, where funding started and stopped in different ways. Decisions as to whether to resume or pause the issuing of mortgages given current economic conditions were a cause for debate among Mongolian economists (Saihan 2016), and banks had waiting lists of people waiting to qualify for an 8 per cent interest mortgage. In order to continue to offer the very popular 8 per cent interest *ipotek* mortgage, the bank I was visiting that day had been utilising the monetary circulation within their own system provided by their (in the loan officer's words) *tatan tövlörüüleltiin höröngö* – the 'pooled capital' made off of the more expensive 18–21 per cent apartment bank loans. The loan officer described how the bank was collecting these more expensive monthly mortgage payments to finance a very limited number of 8 per cent interest mortgages to qualifying customers, when they could. In doing so, the bank was financing this option through their own means in an intermittent way, while waiting for the nascent 8 per cent interest mortgage system to continue and for the Central Bank of Mongolia to issue them mortgage funds (*UB Post* 2018).

Just as the economist had earlier described the system supporting the 8 per cent interest mortgages, this loan officer also described this temporary arrangement as a form of *möngönii ergelt* (monetary circulation). In this case it was a bank-centric one, which the loan officer demonstrated by drawing a circle for me on a piece of paper that connected different dots. This form of monetary circulation had come into play to fill gaps made by the fluctuating economic environment and to 'survive the tempestuous turns of late liberal economic policy' (Narantuya and Empson 2018). However, by 'filling gaps' left behind in the stalled 8 per cent interest mortgage system, this intra-bank monetary circulation reflected a pre-2013 primary mortgage market.

While the MIK *ipotek* system still existed in an idealised form, and at the time of fieldwork the Central Bank continued to receive repayments from commercial banks in the form of mortgage securities, the landscape of oscillating economic temporalities resulted in banks engaging with different circulations of money. These echo previous forms of financialisation that had existed in the 2000s prior to Mongolia's recent period of growth.

The idealisation of the 8 per cent interest mortgage

This bank was willing to issue mortgages at the lower rate of 8 per cent interest in order to keep an extremely popular financial product available on the market. However, the reasons for keeping it on the market

revealed economic ideals emerging out of Mongolia's post-boom environment within the collaborations and entanglements of Mongolia's urban and financial formations. The 8 per cent interest mortgage is a heavily politicised financial form. It was launched as part of an election promise. Banks are rumoured to have played a part in its creation and are suspected (and critiqued) of profiting considerably from it (Bumochir 2016). The mortgage has not reached lower-income families in the way that was intended, nor has it allowed many people the ability to cross the material, economic and infrastructural divide between Ulaanbaatar's expansive areas of fenced land plots or *ger* districts and apartments. Instead the 8 per cent interest mortgage, rather than targeting lower-income families, acts as a further tier of economic class delineation within Ulaanbaatar. However, there are simply no comparable mortgages available on the market and the 8 per cent interest mortgage scheme is the only relatively affordable one available. This makes it still an extremely popular option, with banks receiving a volume of applications that far exceeded the current financing available.

As I talked further with the loan officer, her personal convictions about the 8 per cent interest mortgage became clearer. If working correctly, the secondary mortgage system of interlinked banks offering 8 per cent mortgages could, she said, '*ediin zasgiig zöv goldrild oruulah*' (turn the economy onto the proper course). Here the 8 per cent interest mortgage system exists largely in its *potentiality* in the minds of different economic actors and financial decision-makers as well as its practice. Like the company director's loan of money to Chuluun and his wife, circulations of money became part of cultivating a preferred form of economic personhood during times of economic flux, holding an idealised form of financialisation in place so it could be fully realised in the future. Hope and conviction played an important part of imagining and bringing into being future financial possibilities in Ulaanbaatar's urban space (Pedersen 2012).

Banks also offered other expanding solutions. Visiting a different bank on another day, I met with another loan officer. She informed me of additional strategies this second bank had employed in order to offer 8 per cent interest mortgages. This loan officer explained that one way her bank is continuing to offer the 8 per cent interest option is by giving customers a choice of over ten construction companies, from whom they can choose an apartment that is less than 80 square metres in one of their developments. This bank was collaborating with these particular companies; if a customer bought in one of these developments, he or she could qualify for an 8 per cent interest loan as long as they met other

loan qualification requirements. The loan officer then provided me with a photocopied table listing participating construction companies, details of the types of apartments available (including size and number of rooms) and, more specifically, the conditions and additional bank regulations that accompany the different companies which the customer would need to meet in order to qualify for a loan. This was a case in which banks supply construction companies with loans, in exchange for the construction company then directing customers to take out mortgages with their partner bank. Such a phenomenon was being discussed more widely in the media as construction companies attempted to collaborate with banks in order to find a way to compensate for the lack of funds in the mortgage system at that time (*UB Post* 2018). Indeed Chuluun told me that the construction company he bought from had already arranged such a 'partner' bank.

The loan officer in the second bank I visited also described that a form of real estate property they were able to accept, in lieu of a down payment, was land itself. Land had indeed become a more stable incubator of value than the glut of recently built apartments. This opened up opportunities for people with secure ownership tenure over plots of land in Ulaanbaatar's *ger* districts. Around this time, opportunities to exchange one's land in lieu of an apartment down payment appeared in numerous advertisements for apartments in new housing developments. One such video advertisement, which appeared on YouTube in January 2017, was set in the home of a couple living in a *hashaa* (a fenced area of land in the *ger* districts). Depicting the couple discussing how wonderful it would be to acquire an apartment, this advert promoted the ability to use one's land as a deposit (*ur'dchilgaa*) in order to qualify for an 8 per cent interest apartment loan.[8] This opportunity was promoted as being co-ordinated through a three-way circular arrangement between a bank, a construction company and potential buyers. This particular construction company also allowed the trading of self-built houses (*baishin*), as well as cars, in lieu of apartment down payments. For construction companies the attractiveness of the 8 per cent interest mortgage to Ulaanbaatar residents provided a potential avenue for further exchanges to blossom. These are exchanges that could assist companies and banks to recoup losses through creative circulations of goods and money. It was also a way for the municipality to encourage *ger* area redevelopment by offering government schemes that provided people the opportunity to trade in their land for apartments (Tögöldör 2017; Nomin 2016).

For potential buyers, a search for an apartment using one of these schemes becomes a matter of not only deciding on the right apartment at

the right price, but also of finding the most favourable and trustworthy partnership between banks and construction companies. In an uncertain landscape of proliferating, interlinked circles of money and debt, this was not an easy thing to do. Chuluun explained to me that in order to decide whether to take up the offer of the construction company director to buy his apartment, he had to make sure that 'this person would not just take my money and run'. Chuluun described how he focused on the fact that by being the husband of his sibling's friend, the company director was socially integrated within his extended family. In order to ensure that he was not going to be taken advantage of, Chuluun arranged a meeting at his parents' house to finalise the deal, ensuring that the director 'made his promise in front of my parents'. The foundational links binding together the creative circulations between construction company, buyer and links to contacts within banks were founded upon familial and friendship connections.

Chuluun was attempting to solidify and bring into view the social nature of this debt relationship (Graeber 2012), crystallising for the company director the larger networks of people who were going to be implicated by this real estate deal. His actions can be taken further into account when considering the wider synthesis between objects and intentions in Mongolia (Empson 2007; Højer 2012). Like other objects in Mongolia, Chuluun's apartment would thus form 'extensions of the intentionality of people when exchanged' (Højer 2012, 42). Exchange itself becomes representative of the nature of the exchangers' moral constitutions and the relationship between them. Chuluun's actions in contextualising this exchange within his familial networks can be understood as powerful, evocative attempts to bring into being an exchange between trusted friends. His apartment was thus being brought into being as a laden physical space that was constitutive of good intentions and of trust. While deeply practical on a monetary sense – in that it is, of course, preferable to go into a deal with someone who is not going to cheat you – such evocative actions also brought the apartment into being as a reliable asset, imbued with the 'spirit' of this exchange. Such a premise would enable Chuluun to cultivate this asset as something that would benefit his family into the future. These esoterically causative and evocative actions provided a way of negotiating the 'untameable incalculability' (Humphrey forthcoming) at the heart of such real estate deals, in a shifting environment of proliferating circulations of money and goods.

Examining varying forms of mortgage financing within Mongolia in the last several years reveals just how integral 'subjective' opinions are in shaping the mortgage market from within. Moving from Chuluun's

vantage point to consider the diverse and proliferating nature of the company director's connections, and exploring the strategies that banks are employing to keep offering a very popular product – one that has been key to opening up the urban landscape to many Mongolians – presents an intriguing and complex perspective. It is one in which emotive decisions, moralities and ideologies, and the causative actions they give rise to, underpin the varying forms of monetary circulation that hold Mongolia's 8 per cent interest mortgage system 'in place'. While flows of money fluctuate and change, subjectivity allows for new possibilities that maintain the idealisation of the 8 per cent affordable mortgage, the mortgage system to exist in its *potentiality*, as much as in its intermittent practice.

From Chuluun and the company director who collaborated and shared debt in order to facilitate an apartment purchase, to companies accepting land and cars in lieu of deposits, to banks collaborating with construction companies and utilising their own funds to offer cheaper mortgages: as of 2017, these allowed for a system to perpetuate and continue from within. Mongolia's mortgage system is thus able to continue, albeit in fluctuating and varied forms, because of this myriad number of collaborations and conversions of a multitude of different forms of capital and assets (Bear et al. 2015). The Mongolian mortgage financial system itself is also 'a work in progress', with new upcoming developments being planned in order to attract outside investors (MIK analyst, pers. comm. 2017), and different decisions being made to start and stop funding mortgages according to different economic fluctuations (Saihan 2016; Bayarbat 2017). Mortgage financing in Mongolia forms the sum of these ever-changing parts.

Conclusion

Belief in the potential benefits of flexible forms of monetary circulation reveals similar economic ideals emerging at different economic scales in Mongolia's systems of housing financialisation during times of economic flux. From Chuluun, who sought to create economic 'stimulus' through circulations of money between himself and a company director, to banks holding in place a cheaper mortgage option in the hope that the emerging 8 per cent interest mortgage system will one day 'put the economy on the proper path', these actions form different attempts to take moral responsibility for aspects of Mongolia's economy and to 'improve' it in varying ways through engagement with the urban housing market.

In doing so, these actions reveal different idealisations of what 'the economy' should be. Conceptualisations of moral personhood were being sought after and cultivated, where they underpin the forms of financialisation that makes owning possible. These idealised forms of the economy, and of what constitutes good economic personhood, emerge out of the multiple intertwining of different phenomena: institutional and financial formations on the one hand and desires for the creation of a home on the other (Zigon 2014, 752).

While the 8 per cent interest mortgage scheme has allowed a sector of the population to access relatively more affordable housing, this form of financialisation has perpetuated another economic class divide that echoes the infrastructural divide between the two main built areas of the city. The gulf is between the centre of the city, with its access to trunk infrastructure, and the ever-expanding *ger* districts, which exist beyond this infrastructural reach. The mortgage scheme – driven by its strict employment record requirements, plus its hefty required deposit – has simultaneously acted as a form of inclusion for some and exclusion for others (Harms 2016b).

Moving beyond these financial parameters, the next three chapters ethnographically explore a neighbourhood that sits at the cusp between these two main built areas of the city – apartment buildings and expansive *ger* districts of fenced plots of land. Living in older socialist housing, the people discussed in the next chapter have engaged in other kinds of arrangements in order to try to redevelop their neighbourhood and improve their housing – arrangements that reveal the emergence of proliferating kinds of political-economic urban subjectivities.

Notes

1. All names included in this book are pseudonyms.
2. Several of my interlocutors I discuss in this chapter were people with whom I often spoke in English. Given this, apart from explaining Mongolian expressions or concepts, I remained talking in the language of our friendship in conducting research with them. Other people I spoke to, for example in banks and in the Mongolian Mortgage Corporation (MIK), I spoke with in Mongolian. The ethnography for the rest of this book was conducted in Mongolian.
3. This tension between the 'public good' of housing and making profit out of such schemes is also noted by Maurer in his work on Islamic banking systems (Maurer 2006, 1).
4. See https://www.adb.org/sites/default/files/linked-documents/cps-mon-2012-2016-oth-01. pdf for a full copy of the Millennium Development Goals-Based Comprehensive National Development Strategy of Mongolia. Accessed 27 February 2018.
5. For more details of the reach and scope of the Asian Development Bank's Housing Finance (Sector) Project in Mongolia during the 2000s please see the initial project report and proposal for funding (ADB 2001), as well as the Completion Report (ADB 2009).

6. This tension between private sector growth and affordable housing provision in Ulaanbaatar is also noted by analysts during the 2000s. This can be seen in the USAID review into Mongolia's Primary Mortgage Market (2007). In discussing a government-initiated affordable housing project, this document states that measures should be put in place in order to discourage wealthier borrowers from qualifying for subsidised loans.

7. Jiménez (2017), in his work on mortgage markets and environments in Spain after the Global Financial Crisis, describes similar relationships between building developments and 'partner' banks, in which real estate agents direct potential customers to partner banks for their mortgages. Jiménez describes the often-hidden relationships and business connections that underpin these arrangements – ones that are often opaque and confusing to customers, and that seldom work in the apartment buyer's favour.

8. See https://www.youtube.com/watch?time_continue=2&v=cC8bI3vvqBE. Accessed 19 March 2019.

2

The Making of Public and Private in a Redevelopment Zone

Lying on an overlapping 'cusp' between areas of apartments and the expanding land plots of the *ger* districts in Ulaanbaatar lies a particular socialist-era building. The circumstances surrounding this building can be seen as emblematic of some of the larger physical and social processes of urbanisation that have occurred in Ulaanbaatar between 2011 and 2016. This chapter forms an ethnography of some of the after-effects of the stalled redevelopment of this older building. I explore the way some people carved out a life in this space during the economic downturn of 2016.

During that time, this building became the material manifestation of several overlapping phenomena: redevelopment aspirations, municipal stalling, privatisation and economic stagnation. The anticommons environment outlined in the Introduction that underpinned redevelopment projects in this district formed a productive proliferation of potential private enclosures. This, in turn, produced a flexible, malleable space that was utilised by residents[1] and developers alike. With the privatisation of redevelopment projects and a downturn in construction, forging ownership over remaining apartments and buildings became a way for residents to protect (*hamgaalah*) and secure their property or capital (*höröngö*) 'in place' during uncertain times.[2]

Such an example reveals the permeable nature of the Ulaanbaatar anticommons environment, where public land was often perceived by my interlocutors as 'private land in-the-making'. In a climate of stalled construction, collaborations among residential networks in order to maintain the material nature of dilapidated property became a way of holding a stake in the urban environment. The next two chapters of this book each explore the ways in which such resident-driven forms of dynamic ownership form part of emerging, urban, political-economic subjectivities. Here the making of space is becoming an essential part of reconfiguring

Mongolian urban politics (Zhang 2010, 138). This particular redevelopment project (like many others) had been outsourced to a private company; as a result the municipality did not initially take responsibility for the predicaments of residents left living in a dilapidated building. The ruling political party at the time was the Democratic Party, a party that held majority in both national and municipal-level politics. In 2016, the party was facing re-election amidst much public criticism of the state of the economy following the decrease in mining investment and subsequent economic downturn. Local district municipal offices (*horoo*) in Ulaanbaatar are bureaucratic endpoints in charge of delivering social services (Fox 2019).[3] Both of these factors meant that residents' attempts to seek assistance from municipal offices or politicians before the election in June 2016 did not result in changes to their situation. Rather than relying upon seeking state support, residents engaged in complex and diverse political practices consisting of small-scale individual actions in order to secure their place and their stake in the urban environment (Lindell 2010).

Such small-scale actions form part of the ways in which capitalism itself is made up of diverse social and political projects (Ortner 2016; Gibson-Graham 1996). As the next two chapters show, in a context of privatised redevelopment, holding a building in place and engaging in street meetings formed the basis for attempts to try and re-orient forms of redevelopment processes to one's advantage. This reveals complex and diverse political practices that emerge in times of stalled redevelopment (Lindell 2010, 7), where 'knowledges, infrastructures and experiences … come together' in shaping the making of urban land as a resource in Ulaanbaatar (Richardson and Weszkalnys 2014; Li 2014; Ferry and Limbert 2008).

Having an ownership certificate proved to be only one aspect of securing actual ownership in practice. Physically holding a building in place was just as important, if not more so. 'Holding' land and apartments, 'assembling' them in place (Li 2014), required diverse forms of different actions, materials and encounters. Focusing on forms of dynamic ownership implicate the making of 'home' with literal formations of private property. Here 'inside' and 'outside', 'private' and 'public' were formed as key, shifting, paradigms in shaping urban economies in Ulaanbaatar during a period of economic decline. This discussion moves the focus of the book away from Chapter 1's discussion of diverse financial assemblages to consider how the landscape itself can be physically shaped and its meanings and uses disputed by residents as they attempt to own property (Li 2014, 589). Anticipating that an old apartment building will be

redeveloped into a new and better one offers a possibility of maintaining one's property and allowing their stake in the urban landscape to expand and grow. It reveals the expanding nature of the concept of *höröngö* (capital) in Mongolia as it unfolds in practice through residential acts of living and shaping urban environments. Added to this was the agentive materiality of non-human elements. The anonymous depositing of rubbish and the decaying infrastructural make-up of the area also shaped people's lived experiences and the course of events in this district.

In this chapter I consider the 'historical contingency of capitalism's private and public relations' (Rofel 2015) and look at how these play an integral role in the creation of urban real estate economies in Ulaanbaatar during economic decline. Such an analysis highlights the social relations underpinning capitalism that are 'generated out of divergent life projects' (Bear et al. 2015). I examine how the fluid 'dyad' of public and private is implicated in understandings of urban decay and renewal. I then synthesise this examination of the formation of public and private spheres with a consideration of the formation of residential-driven urban politics (Lindell 2010; Das 2011; De Boeck 2015; Sassen 2004).

The privatisation of land and development often results in the commercial exclusion of the *public* or urban citizenry from urban spaces. However, in Ulaanbaatar, given the shifting, privatised nature of urban development, plus proliferating forms of temporary possession, the 'public' can enter so-called 'private' or commercialised endeavours, giving rise to new and varying forms of ownership and access. This presents different manifestations of the role of the state and formations of public and private realms from those seen elsewhere in urban environments in Asia. Unlike the merging of state-owned companies with private, profit-oriented objectives in China (Rofel 2015), the privatised nature of Ulaanbaatar's urban development gives rise to different kinds of economic-political subjectivities. People who were the most successful political actors in the district were those who could attempt to re-orient privatising endeavours to their own advantage.

Ögöömör

The district of Ögöömör[4] sits at the cusp between Ulaanbaatar's built core and its sprawling *ger* districts. In this neighbourhood, and indeed in other parts of the city, it is difficult to tell exactly where the 'core' of the city ends and the *ger* districts begin. During the rise in construction and increase in international investment, Ögöömör was considered an area ripe for

redevelopment. Areas of land plots were being removed and newer buildings were built in their place, containing apartments connected to core infrastructure. In 2016, after the slowdown in foreign investment, the district was in various stages of transformation: newer forms of recently built apartment housing rose up overshadowing older housing. Some land plots had been cleared of inhabitants, but the ground remained vacant as developments stalled. Newly arrived residents living in new apartment housing intermingled with people who had inhabited the district for decades. Such mixed and overlapping forms of buildings and dwelling gave rise to varied types of sociality, speculation and relationships between people and the surrounding environment. These types of redevelopment processes were appearing elsewhere in the city during this period (Figures 2.1 and 2.2).

In addition to the various stages of urban change and development, Ögöömör is also a supply point for the construction industry. A street in this area is awash with a myriad number of different stores selling all manner of hardware and construction materials, from bags of cement to safety equipment, lighting fixtures, doors, carpets and wallpaper, as well as windows and all kinds of other goods. However, the suppliers in these small stores mostly service smaller operations:

Figure 2.1   An older, self-built house containing new improvements sits on a piece of land owned by the same person for several decades. This land sits in close proximity to new developments. Source: author

Figure 2.2   Land in a part of the city has been cleared of fenced land plots (*hashaa*). However, only a few apartment blocks have been completed in their place during a period of economic flux. Source: author

bigger construction companies obtain supplies cheaper in bulk from China, or by bartering with other suppliers and construction companies. Traders in this area are dependent upon smaller-scale work and the many types of individual projects that proliferate throughout the city. It is a bustling microcosm of the myriad number of smaller construction companies and building projects that make up the offshoots of Ulaanbaatar's construction industry and urban building activity. Because of this, Ögöömör receives the foot traffic of many visitors a day, with people from all over the city passing through residential areas in order to reach the district's commercial centre.

This is an area that has undergone significant urban change, some of which was ongoing throughout my fieldwork. It included building developments, where companies had managed to maintain access to building materials. During 2016, close to where I spent a lot of time doing research, a new building was being built as part of a municipal effort to house members of the public service. The hollow repetitive 'clunk' of metal on metal mingled with the sound of cranes whirring across either a cold or hot expanse, depending on the season. These sounds were interspersed with yells from the builders at work on the site. In the shadow of this new building, the wind whipped dust down alleyways alongside old shipping containers, while the smell of sewerage emanated out of a

nearby toilet block, reflecting the lack of indoor plumbing in the imme-
diate area. Because of its essentially mixed built nature, consisting of
apartment blocks alongside fenced land plots, all in close proximity to
existing underground trunk infrastructure, Ögöömör was viewed as ripe
for redevelopment in the later parts of the 2000s. It could be said this
overlapping area, poised on the cusp between apartment blocks and *ger*
district plots of land, was seen as a type of urban 'frontier' that was being
made visible through this redevelopment process (Li 2014, 592).

Sections of the district formed part of the municipal Ger Area
Redevelopment program which was then in operation through the Ger Area
Redevelopment Authority. In this scheme construction companies could
bid for municipal approval to redevelop existing land plots into apartments.
As part of this scheme, a tripartite agreement had to be signed between a
construction company, the existing land owners and the municipality. It
was up to construction companies themselves to negotiate with land own-
ers and agree to the terms of compensation, sometimes including financial
compensation. Land owners were often given the opportunity to exchange
their block of land for one of the new apartments being built in its place. As
well as redevelopments occurring through this official scheme, there were
numerous 'private' redevelopment projects, where construction companies
applied for possession use rights to land, in order to develop apartments in
this area and negotiated with existing land owners themselves.[5]

From 2007, once Ulaanbaatar was experiencing increased investment
in construction, Ögöömör became a speculative zone, considered to be full
of redevelopment possibilities. One afternoon in 2016, as I chatted with
a local sub-district official in her office, we discussed the district and the
changes it had undergone in recent years. The official described to me the
presence and influence of private construction companies in the area: 'Half
of the land is up for redevelopment', she told me, adding 'companies now
have this land'. During the later period of economic growth towards 2013,
Ögöömör indeed became a patchwork of company access and activity.
Redevelopment existed in disparate offshoots of a myriad number of ven-
tures occurring throughout the district. These ventures were undertaken
by companies of varying sizes, funded by investment from multiple sources.

Since the economic downturn, however, Ögöömör had become
a place where certain people – construction company directors, inves-
tors and others – had hoped to make a lot of money but did not. The
urban change in this area now included forms of disrepair, on a scale that
incrementally limited people's physical access to certain areas. Some
residents had hoped to improve their living standards by exchanging
older dilapidated apartments for new ones, or by exchanging blocks of

land for apartment buildings. Some people had now become stranded in older housing; others were left renting blocks of land elsewhere or staying with family members while they waited for as yet non-existent redevelopment work to begin. During 2015–16 several apartment buildings stood half-finished. These empty concrete shells of half-built structures sat alongside decaying old buildings that were not fully torn down and rebuilt. These overlapping stages of urban change were keenly felt by the inhabitants of this varied environment. Several people I spoke to had worked in the construction sector for some time. These residents lived in states of disrepair while helping to make new, clean apartments for others. Ögöömör itself formed a multi-layered extractive location. Its land, as noted above, was close to core infrastructure and as such was extremely sought after. It also provided a significant labour pool for the construction sector. This space reflected some of the processes of material transformation and urbanisation occurring within the city.

The layered and overlapping histories and geographies of company access, attempted redevelopment and change formed an economic topography well known to many living in the area. People often speculated to me about possible failed investments, planned developments and changing possession rights. Several companies that came up in discussion with my friends were smaller outfits that had initiated projects in the area. I now turn to a particular example involving one such smaller private construction company, a stalled redevelopment plan and the processes that unfolded around it during a period of economic decline.

Redevelopment and disrepair – the 'dormitories'

In the Ögöömör area are a group of *niitiin bair*, former construction worker dormitories built in the 1950s for socialist-era construction workers. The word *niitiin* directly translates to 'public' or, in some instances, 'common', and is used to describe this kind of formerly socialist, public, dormitory-type housing. These buildings are made up of small apartments consisting of only one room and no running water. Residents need to collect water from a nearby water kiosk and use public toilets located at the side of the building. These 'dormitories' were said to have been first occupied by construction workers in the 1950s, many of whom were rumoured to have come originally from China. Now a vast array of different types of people and families inhabit these buildings.

This group of old *niitiin bair* sit alongside each other; they form a rough rectangle, with each main entrance facing a central area. This area

also contains a mixture of exposed dirt ground and an older building. It also includes two new apartment buildings that, while small in width, tower over and provide a striking contrast with the small, two-storey *niitiin bair*. The bright colours of the new buildings' facades also contrast with the faded white, crumbling and dilapidated exteriors of the older, socialist-era buildings. This central area was also undergoing other types of transformation. Large parts of the ground were dusty and uneven, marred and furrowed by heavy rainfall and freezing snow over many years of climatic variation. It included a piece of land sectioned off by a fence, where a security guard lived in a *ger*, and a section of land onto which a company had poured a concrete base for an apartment building and then left it vacant. This base had now become a desolate concrete slab, pock-marked in a criss-cross pattern with protruding heavy cable wires for the building that never materialised. This stasis had left the land literally 'held' by concrete and otherwise unusable.

In the earlier days of the period of economic growth in the late 2000s, a construction company had sought to redevelop some of the old construction worker dormitories into new apartments. The land upon which these old dormitories sit is highly coveted – it is close to the city centre and sits above existing and newer infrastructural pipelines, including heating pipes. Excited at the prospects of gaining access to better infrastructure, including plumbing, and so increasing the value of their existing property, some apartment owners in one particular building (building no.'X') signed contracts with one particular company, M X, to exchange their old dormitory apartments for new apartments to be built in their place.[6] The company M X had received financing from foreign investors. Unfortunately, funding dried up, the redevelopment of building no.X did not go ahead and the construction company was no longer active in the area. In the meantime, it was rumoured that this company did not have the legal rights to be redeveloping in the area; these rights were actually held by a different company, H B. This example is not alone: similar situations of failed redevelopments of former socialist-era dormitory-style housing were unfolding in other areas of the city during this time.

Before this was known however, the internal infrastructure of several of the dormitory rooms in building no.X had been removed, including heating pipes, windows, doors and floorboards. Residents said people had sold them for scrap. During April–August 2016 resident owners of apartments in this building were literally stuck in a state of physical disrepair and stalled temporal horizons. During this time, they actively sought out answers for what had happened to the redevelopment plans, as well as possibilities of being relocated to alternative, safe housing. Several

owners remained living in this building, which by now had no heating; it had been condemned and was acknowledged to be unsafe to live in. Yet those living on the second floor had held onto their apartments by remaining in them. People's ownership certificates were only one link to their stake in the urban environment. Physically holding onto and protecting (*hamgaalah*) their apartment and, in doing so, its valuable location in the landscape, was arguably a more important and crucial act of owning in this urban environment (Højer and Pedersen 2019). Other owners had taken one year's rent money offered by the company (ostensibly to cover the time required for the new building to be built) and now lived elsewhere. These owners visited from time to time to maintain an active role in attempts to hold the construction company to account. Other residents who had been living on the lower floor, surrounded by a state of disrepair, had retreated to the top floor, claiming abandoned apartments as their own.

From April–August 2016, I regularly visited people in these buildings and attended informal street discussions held by residents. I started to map different ways that residents dealt with their situation. I accompanied them as they engaged in different forms of collaboration and attempted to appeal to municipal representatives in order to try and receive alternative housing. No-one anticipated that this redevelopment would be unresolved; it should have been finished by now. *Too much* time had passed and their situation had gone far beyond what it should. During these tense months of 2016 there was a palpable sense among my interlocutors of time lost, of time slipping away from them as they sat waiting in their building, staving off the effects of forced disrepair. The longer they waited, the more uncertain the final outcome became.

Emerging 'public' and 'private' spheres – the Apartment Owners Association

Immersing myself in my interlocutors' frequent speculations as to the events and decisions that led to their predicament exposed numerous interconnected networks of people. In addition to the residents and construction company heads, now conspicuous in their absence, a third group was also important in the area – the *Suuts Ömchlögchdiin Holboo* (SÖH), or Apartment Owners Association. Apartment Owners Associations are common throughout Ulaanbaatar, where they are typically corporate bodies of apartment owners in apartment blocks. Often referred to in everyday conversation in Ögöömör by their acronym, the 'SÖH', this association was the

corporate body of several of the socialist-era buildings in this area. Through levying small monthly fees from the residents of these buildings, they took charge of maintaining communal areas such as hallways, stairwells and entrances. This particular apartment owners' association, however, had also supported the construction companies in their plans to redevelop this area. Supporting urban redevelopment was seen by a member of the SÖH as a natural part of attempts to improve the neighbourhood.

The presence of the SÖH within these stalled redevelopments reveals an innate and unfolding interrelationship between shifting definitions of what constitutes 'public' and 'private' – not only in physical spaces, but also economic realms in Ulaanbaatar's housing and real estate landscape. When state-owned Ulaanbaatar apartments were privatised after 1996, ownership was often passed on to long-term residents who had been issued this property during the socialist period. However, communal areas around and within apartment buildings such as corridors, stairwells and entrances remained the property of the state (Bauner and Richter 2006, 13). From the outset this arrangement created blurred boundaries between what is considered 'public' and 'private', as an apartment building could now contain privately owned apartment spaces and state-owned communal spaces separated only by the apartment's front door. Before 1990, former state-owned organisations were responsible for cleaning and maintaining these communal areas. After 1990 these previously state-owned entities were restructured into the current Apartment Owners Associations or SÖH (Bauner and Richter 2006, 13), with the SÖH becoming resident-run organisations tied to the apartment in question. The privatisation of the apartments resulted in the privatisation of this resident-run body corporate, essentially to look after the liminal, state-owned spaces of corridors, stairs and double-doored entrance areas. From 1990 onwards, therefore, definitions between 'public' and 'private' and the spaces they gave rise to were overlapping, and they swiftly became 'categorically murky' in Ulaanbaatar's built environment (Rofel 2015).

In the context of these redevelopment plans, the role of this particular SÖH revealed added understandings of the fluid constitution of private domains and public spaces, and the roles of urban residents in both 'domains'. Given that this SÖH had decided to focus their attention on supporting the redevelopment plans of a local construction company in order to redevelop the area, when I discussed the situation with the resident owners of building no.X, many interlocutors aligned this SÖH with a different kind of 'private' realm – one that no longer meant a private home or building but also meant private business. For many residents this was a world consisting of *potential* connection with elusive construction

company heads and foreign investors. To residents, it consisted of decisions being conducted away from the earshot of those living in the area. Like a 'private' domestic space, this 'private' domain of business was just as hidden and unknowable to those on the 'outside'.[7]

The SÖH's alignment with a different kind of 'private' space blurred the boundaries between civic, 'public' residents and private business interests. Taking these kinds of public/private 'hybrid entities seriously in their own terms' (Rofel 2015) allows for a deeper examination of what occurred on the ground in Ulaanbaatar, in a context where redevelopment is a very privatised process. Overall, there was a lack of direct state involvement in such redevelopment plans, where they consisted of extremely privatised processes. Rofel's apt descriptions of overlapping, 'categorically murky' distinctions between private and public spheres draw upon her ethnography of businesses in China's textile, garment and fashion industries. Here these businesses presented kinds of hybrid entities that were 'profit-seeking, partially privatised, and still part of the state' (Rofel 2015). As described in the Introduction above, the municipality's outsourcing of Ulaanbaatar's redevelopment processes to private construction companies resulted in the municipal facilitation of the concentration of power and decision-making in the hands of private businesses.

In Ögöömör the presence of 'hybridity' between state and private business was not easily discernible. Instead, the formation of both the private business of urban development and 'private' apartment spaces as fiscal assets was dependent on the shifting 'public' sphere, encompassing the residents, the land itself and the surrounding built environment. As the situation unfolded, the 'public' became largely formed of people who, for whatever reasons, were not part of, or were locked out of, current business arrangements, apartment access and/or ownership in which they would like to take part. At the same time resident-owners in building no.X were themselves treated by the construction companies, the SÖH and the municipality alike as types of 'private' economic actors. The environment in which they were left behind formed a different kind of 'public' sphere that gave rise to new and different material flow-on effects. Among the residents of building no.X, critical discourses of rights and responsibilities were emerging in the fallout of stalled redevelopment and construction.

Building no.X

Like the other buildings in the area, building no.X consists of two floors with each floor containing several one-room apartments opening off a

dimly-lit main corridor. Each one-room apartment consists of a room roughly 4 x 6 metres long, with a large window at one end and an entrance door at the other. These one-room apartments have some structural similarities to the *ger* – the white, round, collapsible felt dwelling used by mobile pastoralists in Mongolia. While smaller than the average *ger*, and shaped in a long, thin rectangle, one sees similar uses of space in both forms of housing. The mid-part of the walls surrounding the entrance door are tiled and this is where residents set up their kitchen area, using portable stoves or ovens and a sink with a bucket under it to catch the water. The rest of the room, extending out towards the windows, is where people set up their sofas that converted to beds, televisions and bookcases. It was often in the window area that residents set up their *hoimor*, the most distinguished part of the *ger* or home in which people place pictures of family and burn *arts* (juniper incense).

Living in this older building required residents to work extremely hard to maintain their small rooms. Internal order and cleanliness became a 'space-making' act in a larger, dilapidated building structure. Outside the residents' apartment doors, dust and debris threatened to encroach upon the inside of people's homes. One couple, resolutely living in their apartment throughout the stalled redevelopment process, had carefully created new and better padding and sealing on their door to ward off the cold, damp and dust. The internal structure of this roughly 70-year-old building contained a concrete frame, but the internal walls consisted of plastered wooden lattices – similar to the *hana* wooden lattices that form the structure of the *ger*. Residents mentioned to me their concerns about the old electrical wiring and the risk of fire with these wooden walls. Indeed, several fires had intermittently broken out in several of the dormitory buildings over the past two years.

Infrastructural disrepair

The infrastructural blurring of 'inside' and 'outside' that the residents had long needed to negotiate was worsened by additional processes that were bringing this building into further states of disrepair, occurring as an outcome of events surrounding the proposed redevelopment plans. This mainly consisted of the removal of large parts of the building's internal heating infrastructure, including heating pipes, radiators and windows. Many people whom I spoke to in the street or in the privacy of their homes expressed to me the frustration of not knowing fully who was responsible for this vital infrastructure being removed.

One day, standing on the dusty street outside a different building nearby, a man in his 50s by the name of Badraa described to me the processes he had witnessed. In an emotional and detailed outburst, he described how one of the companies gave residents rent money for one year and urged them to move so they could begin the redevelopment process on that site. In his opinion, he said, the company told the residents upon moving, '*yumnuudaa bügdiig n' avbal av*' ('you can take whatever is yours'). Vacating residents, he said, were encouraged to take internal infrastructure such as heating pipes, radiators and windows with them to sell later as scrap for meagre profits. Badraa believed that this was a company-initiated process, in which residents were urged to demonstrate compliance with the upcoming anticipated redevelopment. He described it to me as one of 'instigation' (*turhirah*, lit. 'to incite/instigate'), observing that 'the reasoning goes that if people take everything out of the building, then they will leave the area. Indeed, what else would they do?' Once rooms were abandoned the rest of the space itself became vulnerable to further damage, with other materials such as windows and doors, as well as floorboards being removed, where some believed materials were being salvaged to sell for scrap by vandals.

In this situation other atmospheres came to play a role in the dissolution of building no.X as viable 'private' living spaces and fiscal assets. Nightfall became a problematic, recurring concern, as it opened up the building to further damage from vandals. One afternoon, when I visited the home of Tugsoo, another resident of building no.X, he told me about the difficulty he was having in sleeping at night. Each time there is a noise, he said, he is fearful that someone else is further vandalising the building under the cover of darkness. The gaping, glassless windows and doorless rooms on the ground floor left space for another, powerful agent of disrepair in building no.X – the anonymous disposal of domestic rubbish and waste. This rubbish had been incrementally disposed through the glassless windows and into the vacated rooms under the cover of darkness. Some residents suspected it was domestic rubbish, brought to the rooms by people living in the surrounding buildings. Almost all rooms in the ground floor of the building were damaged and filled with rubbish. Tugsoo had fought for a time against the disrepair on the ground floor, but then, like someone escaping a tidal water level, decided with his wife to retreat to a vacated room on the top floor; he now lived there instead. The accumulation of rubbish on the lower floors was gradual, insidious and polluting (*buzarlah*), and was mainly confined to the vacant windowless and doorless rooms on the ground floor. It had become an anonymous, incremental incursion of the 'outside' or 'public' space that was

silently destroying the building from the inside out. In doing so, the rubbish further blurred the lines between public, 'outside' space and the contained, 'private' interior. The refuse, its dumping made possible by the removal of essential elements of the building's structure (i.e. windows) continued the destructive actions that the dismantling of the building's infrastructure had begun (Figures 2.3 and 2.4).

Figure 2.3   A room filled with waste has also had its heating pipes and radiator removed, and the glass taken from the window. Source: author

Figure 2.4 Residents maintain a cleaner space on the landing of the second floor of their building. The sign reads: 'Do not dispose of rubbish! Penalties apply.' Source: author

The agentive nature of disrepair

In the context of incrementally increasing disrepair and decay, the ways in which people created and conceptualised 'inside' vs 'outside' space in building no.X were varied and complex. They formed actions and perspectives that were implicated in, and interrelated with, larger market machinations in the economy of redevelopment and economic stagnation in the district. The stalled redevelopment and disrepair caused the residents considerable and understandable discomfort, leading in some instances to despair. In their reactions to it, the residents were also shaping the landscape around them and participating in the formation of market processes. Here I draw from McFarlane's discussion on urban *assemblage* as a 'constitutive human-nonhuman multiplicity of relations', inextricably linked to the role of *dwelling* in the making of urban space (McFarlane 2011, 651). Doing so, he notes, 'brings to assemblage a means for thinking through how assemblage actually *takes place*'. A discussion on the street, a notice posted on a door, the voicing of rumours or speculation as to who was responsible for various actions or the decision

to remove some rubbish all became ways of shaping politics in the district. They formed incremental parts of how the landscape itself is perceived, where these perceptions are 'productive of … a growing sense of moral-political agency' (Schwenkel 2015a, 205).

There were several other rumours as to how the building had fallen into such dereliction. As well as blaming vacating residents for destroying their rooms, other residents claimed to me that much of the destruction was the result of vandals who sold the materials as scrap. The fact that it was never fully known *who* was responsible for the building's state of disrepair produced a climate of uncertainty, speculation and anxiety around who exactly was, conversely, responsible for its improvement. Voicing and circulating rumours as to who had deposited rubbish and where company directors had gone to formed attempts at a type of divination undertaken as a way to 'read meaning and opportunity into the gaps that invariably open up between, or even within, things, events and persons' during this period of economic unpredictability (De Boeck 2015, 49).

While the removal of internal infrastructure was ostensibly done in order to facilitate, or indeed 'welcome' a future life in a new, modern apartment building, this anticipatory act deeply impinged upon the lives of others within and beyond the building itself. As Badraa from the neighbouring building, who voiced the rumour that some of the infrastructure may have been taken from departing residents, exclaimed, 'that is how they got this place destroyed'. Despairing over the increasing ruin in his neighbourhood, he highlighted to me the moral implications of residents following their own singular path towards securing better property through bringing about the ruin of their previous one. He remonstrated, 'Those who take the rent money [from the construction companies] can go, it is their issue … but please don't take the windows and doors as you leave'. As he emphasised, *'Ene chin' hün bolgony l asuudal shüü dee tiim ee?'* ('This is everyone's problem, isn't it?') In this area of valuable land, the removal of valuable infrastructure did indeed prove the first step towards the ruin of the old building, believing this would make space for the new: in essence, the destruction of a private building into a 'public' zone that could be capitalised on by private business. The anonymously deposited rubbish that silently accumulated continued this process, albeit in a much slower, stalled and anonymised form, in the climate of stalled developments. Indeed, the rubbish had created a contradiction: the attempts to bring about improved development had, ironically, only resulted in more stagnating disrepair.

As I conducted research with residents in this building, it became clear that for people living in the *ger* districts, and in older apartments

such as these, redevelopment plans did offer an alternative solution to upgrade one's housing and assist in gaining an improved stake in Ulaanbaatar's environment. Because of this, some owners of apartments in building no.X described to me how they had decided to buy their apartments some years earlier because, they said, they hoped the building might be earmarked for redevelopment. Buying into this building meant that any company wanting to access this land would be required to compensate them with a new apartment. For some residents it had been partly a decision borne of speculating on the surrounding environment; it had been a way in which they attempted to prefigure types of futures in a changing urban landscape. The actions undertaken in 2016 in order to hold onto this capital (*höröngö*) or stake in the landscape only proliferated now that the company had failed to build. Taking into account the speculative decision-making that led some residents to live in the building in the first place, and examining the steps they undertook to hold onto their property in the new situation, recasts the figure of the so-called 'suffering subject' (Robbins 2013) during economic downturn – revealing dynamic, shifting subjectivities emerging in these states of change.

The politics of garbage

The negotiation of the difficult experience of living in a landscape of power imbalances was clearly illustrated in the politics surrounding the removal of rubbish from the ground floor of building no.X. In this situation the intersections between residents, the formation of private property during the economic downturn, private business and the role of the state became manifest. Following how the rubbish was dealt with, and the understandings of the landscape this gave rise to, resulted in the 'uneventful and the atmospheric' playing a key role in new formations of urban citizenship and private/public formations and relationships (Chu 2014, 365).

Negotiating this position was not easy. One cold day in May 2016 residents of this building and those of other nearby buildings affected by the failed redevelopment processes gathered outside building no.X. This informal public meeting was being held to discuss future decisions they needed to make in order to try and improve their situation. The flowing conversation between different people, however, turned into a discussion over what to do about the '*dotorhi hog*' (inside, internal rubbish) in building no.X. The discussion revolved around the question of responsibility.

Halfway through the meeting a woman interjected, emphasising that the residents living in the building needed to clean it out, exclaiming 'that is how it is. In the end, those like us, living here, please clean'. However, engaging in such a mediatory process of coming into contact with the rubbish and its polluting qualities was rejected outright by others: 'Why should we clean what has become some filthy dog kennel?' another woman exclaimed. This discussion continued in other ways, with attendees calling out to people passing by *Tseverleerei!* ('Please clean!'). The discussion over responsibility and people's decisions either to avoid the refuse or engage with it highlighted the ambiguity surrounding the responsibility for this building's interior sections.

Other attendees suggested further measures that they could take that would resolve the ambiguity and overlap between private and public areas. In addition to the removal of the rubbish, some meeting attendees also suggested blocking the porous nature of the lower half of the building. 'We will take the interior rubbish out and put up doors and entrances ourselves', one woman suggested. Later in the meeting someone else beseeched attendees to 'Please shut up and block your doors' – referring to the blocking up of the open, gaping glassless windows and doorless entrances of apartment rooms on the ground floor. This sentiment was echoed by an announcement posted anonymously by 'building no.X residents' on the building's main doorway. This announcement was affixed to the doorway shortly after the informal street meeting, urging residents to meet for a cleaning day. It read: 'Seal up and clean one's own windows and doors! Please participate in cleaning!' Here, cleaning and sealing up the doors and windows in an effort to stop the incursion of rubbish into the building became a way of sealing up and redefining the building as a private, protected asset and form of private property. It formed an attempt to fight against the ambiguity wrought by the common areas of the building and the rubbish's agentive power of decay.

Cleaning in defiance

On the organised cleaning day in May 2016, I arrived at the building with my research assistant, who, like me, was dressed to help clean out the building. By the time we arrived, cleaning had already begun. The process was being informally overseen by a resident who was an active, vocal proponent of the maintenance of the building and the rights of the resident owners. Another resident, Tugsoo, was pushing out rubbish from one of the rooms with a spade and the sound of the metal spade

scraping along the wooden floors resonated throughout the otherwise silent building. Wanting to help, I offered to go and buy some cleaning supplies. On a resident's request, I first bought some chlorine in powder form that can be diluted as a cleaning agent, and then bought some further items – a bucket, two brooms, gloves, some scrubbing brushes and some disposable surgical face masks. However, upon arriving back at the building, my recently bought shiny new cleaning products stood in stark contrast to the layers of filth that surrounded us. The resident politely accepted the new items of the brooms, bucket, scrubbing brushes and chlorine. She promptly disappeared upstairs with them, and I did not see the items again for the rest of the day. As the day unfolded, the reasons for this began to make sense.

The main goal of those present was to scrape the rubbish out of the rooms, pile it onto a sheet and carry the sheet outside to dump it in a heap. I was keen to assist, but at first they did not want me to have anything to do with the rubbish, saying it was too *muuhai*, or dirty/ugly. I insisted on helping, however, and was eventually permitted to help carry out the sheets of rubbish with my research assistant. It was difficult work dealing with that amount of waste. Heavy and bulky, it was an invasion into their building space, but by whom and with what were essentially unknowable. The disappearance of the new shiny bucket and brooms at the start of the day was now not surprising. What sort of clean, colourful objects would be put to work in a place so *muuhai*?

I realised over the course of the day that the object was not so much to scrub these rooms anew, as I had first thought, but more to clean out the waste. It was the waste that was the problem, not the rooms themselves, and removing it was back-breaking work. One resident was busy scraping out the rubbish, pushing it out and scooping it from the rooms using a spade; a hat and mask covered his face in an attempt not to allow the dust to affect his eyes and face. Tugsoo explained to me their plans to seal up the rest of the ground floor of the building, to block all the window spaces and doors and seal off the potential for further rubbish to pollute their building. They also wished to seal up the entrance corridor from the rest of the ground floor, so there was just one path and corridor directly leading to the more protected first floor. At this time, however, they lacked the bricks to do this. Instead they were forced to urge individual residents to invest their time and money in sealing up their own rooms at their own cost, an endeavour that had not yet been successful.

The local municipal sub-district office *horoo*, until this time, had not been involved in the residents' efforts to try and resolve the situation of the rubbish. According to one resident, the *horoo* would not clean

inside the building as they did not consider the interior of the building their responsibility. Instead, the *horoo* office agreed to collect the rubbish once people had removed it from the building. Once all the rubbish had been removed and deposited in a large heap outside the building, a large municipal truck arrived at an agreed time and removed all the waste. Once it had become 'outside' (public) rubbish of such large quantity, the state took on the responsibility for the rubbish's removal. The disrepair and decaying rubbish in building no.X not only formed the evidence of an economic slowdown, but became an extra, non-human substance that was caught up in competing stakes in Ögöömör's land market. Here an act of cleaning became a forcible riposte to claims on one's land and an attempt to secure this building as a more liveable, private fiscal asset.

In doing so, residents were shaping the formation of private and public spheres in this area, holding the land market in place around them during a time when economic expectations had given way to stagnation and disrepair. It formed an attempt to reconfigure the spatial and conceptual public and private divisions in the real estate market in an area that was in demand and pressured by three forces: encroaching developers, the breaking of internal infrastructure and the disrepair that continued as a result of the failure of these economic processes. For these residents, the cleaning activities were part of a larger 'active interaction' between resistance and attempts to bring about change (Ortner 2016, 65), while staving off the material flow-on effects of forced disrepair.

Höröngö – a seed that grows

Such holding onto apartments as separate, private fiscal assets presents an opportunity to consider the generative potential of the Mongolian concept of *höröngö* in more detail. *Höröngö* is a polysemous term that can loosely encompass property, but it can also mean investment, assets, wealth or capital. When applied to the urban context, it is something that denotes a *stake* in something – a way of holding onto one part of a changing larger, urban, economic constellation. However, *höröngö* is also an agentive term that innately encapsulates a potential for growth. It is resonant of understandings of growth and multiplication of wealth and fortune within Mongolia more generally (see Abrahms-Kavunenko 2018; Empson 2011).[8] This can be seen in the way that *höröngö* is also the term used in Mongolian for yeast or the start of a process of fermentation: the initial seed that can cause a substance to grow. One person described to

me how when her mother made yoghurt (*tarag*), she referred to the small amount of starter yoghurt retained from the previous batch as '*höröngö*' – something that enables milk to grow into another sustaining substance.

Höröngö is also a term used to describe the gifting of animals from one person to another in rural Mongolia, where the gifted animals can then breed with one's existing herd, causing the herd to grow and increasing a person's wealth. The word *höröngö* does not apply to just any gift, however. To qualify for the term, a gift must have the capacity to help one's assets grow further still.[9] These residents, in holding onto a dilapidated apartment, were thus holding onto their *höröngö*, the seed of generative potential that they had invested in. Holding onto this property was not only undertaken as an end unto itself. It was also done by some in anticipation of the potential for this prime land to generate into something better – in this case, at least up until this point, it was envisaged by some that this could be a new apartment built in its place.[10]

In this redevelopment zone, holding onto land had become an action that suited Ulaanbaatar's wider political and municipal environment. Several interlocutors described how municipal officials had insinuated that they believed that some apartment owners had simply made bad individual business deals with an ineffectual company. The types of actions that allowed residents to assert themselves in this landscape thus very much needed to expand beyond appealing to the local sub-district office (*horoo*). The municipal outsourcing of redevelopment into the hands of private companies had formed a type of economic governance that then shaped the way residents asserted themselves when redevelopment plans did not eventuate as they should. Clearing rubbish thus became a way further to define their stake in the environment in a physical way that shaped it as an economically recognised fiscal asset. It was an economic action that allowed residents to assert their position as another 'private' realm that competed against the realm of 'private' business. In doing so, the activity of clearing the refuse had also become a political action, forming part of the numerous small-scale individual actions that were shaping power relationships within the district among residents and beyond (Scott 1989).

Before the cold winter months began in 2016, the residents' respective *höröngö* revealed its generative potential in an unexpected way. The national elections in late June 2016 heralded in a seismic political shift away from the incumbent Democratic Party (DP) that had been in power during the period of economic decline. Capitalising on negative public sentiment towards this party as one that had not created lasting economic

growth, the Mongolian People's Party (MPP) swept into power with a significant majority. During the lead-up to the election the area around building no.X, like other areas in Ulaanbaatar, became a site in which politicians made their presence known, through numerous posters and paid teams distributing election materials. The disrepair of building no.X and the plight of the residents stuck in this building caught the attention of political candidates campaigning in the area.[11] Several residents reported having been visited by political candidates during this period. One resident pointed out to me a political campaign poster adorned on a nearby building, saying that they believed this new political candidate in the Mongolian People's Party would assist them. Some months after the election, the municipality did indeed relocate the residents of building no.X to government housing, replacing their unsafe, inadequate housing with replacement municipal accommodation – accommodation that was slowly being distributed to residents of failed redevelopment projects in different parts of the city.

When I met some residents in their new abode, some distance away from their previous district, they reflected on the types of political connections that they believed had partly made this relocation possible. According to them, two politicians from the Ulaanbaatar Citizens Representative Council (*Irgediin Tölöölögchdiin Hural*) had facilitated their relocation. These members, Bold and Bayartsogt, were closely connected to Erdenebat, the newly elected national MP of the surrounding area from the Mongolian People's Party (MPP) (not their real names). I was informed that Erdenebat had told the residents that these municipal politicians were 'childhood friends' of his and would help them. Indeed, one of these citizen representative council members, I was told, had previously been Erdenebat's assistant. Such networks of favours are commonly circulated within Mongolian political factions. As this example demonstrates, these networks often criss-cross political administrative spheres to include national parliament and municipal council politicians. In a context where the local municipal office mainly operated as a service provider, it was these political alliances that could sidestep the limits of bureaucratic processes in order to make this change possible during an unpredictable election year.

In the case of building no.X, the presence of this particular network influenced some residents' personal voting preferences. One resident, for example, had told me how she had decided to vote for the MPP in the hope that these political alliances would gain power. Voting for the Democratic Party, she feared, would only perpetuate the type

of political, municipal and economic stagnation they had been experiencing. Monitoring these kinds of political machinations became an avenue of possibility that extended out from the residents' ongoing attempts to protect (*hamgaalah*) their property and hold it in place. Holding onto land, maintaining visibility and asserting their place within the surrounding disrepair had been a successful form of incremental attempts to build their stake in the environment. Such ongoing efforts were a source of justifiable pride among the residents when I met them in their new housing. They reminisced proudly of their achievements while cleaning on that day in May as an emblematic part of their longer struggle.

Their replacement apartments were owned by the municipality and were located within the *ger* districts. Heated by a central coal burner, these apartments were new, spacious and a remarkable material improvement on their previous apartments. Residents had been housed on the second to fifth floors. The sixth floor of this new apartment was unusable, as the coal-fired heater did not have the capacity to reach the top floor. The seed of the residents' initial *höröngö* and acts of protecting their property while dwelling with and working against the non-human agentive nature of the rubbish and disrepair had allowed them to qualify for replacement municipal housing that was safe and adequate. These apartments were officially provided as a form of temporary housing, with the municipality paying for the residents' rent for two years. However, the temporary form of their access did not necessarily detract from a sense of accomplishment, and understandable relief that they were no longer living amongst rubbish. One resident, Buyanaa, expressed to me her thankfulness that they had now received safe and proper housing. When I had previously visited her in building no.X, Buyanaa was often alone. Now, in the new, bigger apartment, she was surrounded by numerous relatives who were visiting her – including children and grandchildren.

What was technically a temporary housing option provided by the municipality was for this resident a step onwards and forwards in improving her quality of life in the urban landscape. Receiving permanent ownership over a new apartment was not necessary in order for a person to grow one's *höröngö* in this changing city. Instead, *höröngö* itself acted as an expansive, malleable concept, able to incorporate numerous types of actions and incremental steps that help this 'starter' to grow into something different. Temporary access thus provided a type of flexibility that allowed the incorporation of new proliferating temporary opportunities in an unpredictable environment.

Conclusion

The act of dwelling and physically shaping property allowed residents to maintain a stake in the urban land market during a precarious time of economic downturn. The power relationships that emerged through the residents' attempts to stave off the effects of forced disrepair revealed not so much an 'infrastructuralisation of state power' (Chu 2014, 352), but rather an infrastructuralisation of the emerging social relationships found in Ulaanbaatar's 'free market' redevelopment economy (Simone 2014b). They formed a foundational part of the economically-shaped politics of Ulaanbaatar's productive anticommons. The city overall had emerged as a site of transnational financial investment. However, in the new environments emerging though a lack of investment, areas of Ulaanbaatar were becoming places in which new politico-economic claims were being made by residents themselves (Sassen 2004, 169–70).

The SÖH's increasing transformation into a kind of intermediary residential entity also formed an example of a group of people who were attempting to shape the landscape through supporting urban development. It was the blurring and 'porous' nature of public and private boundaries (both spatial and economic) that allowed such manoeuvrability. This was a porous environment effectively utilised by residents, the SÖH and companies alike. Success in this environment was dependent on who could become a better actor in negotiating these fluid frames. The diverse actions underpinning forms of dynamic ownership were not limited to the building alone but expanded out into the surrounding landscape. Engaging with property in this context gave rise to numerous different forms of sociality and strategies, coalescing into changing power relations, forms of tension and the raising of ethical critiques and concerns. The next chapter expands upon these wider actions that underpin forms of dynamic ownership.

Notes

1. When using the term 'residents' in this chapter as it relates to building no.X, I am referring to residents who have ownership certificates over apartments in the area and also residents in these apartments. Many of the themes discussed in this chapter affected people living in this district, regardless of their ownership status. Some owners had left building no.X due to its state of disrepair and were residing elsewhere in the meantime, but these people would also attend street meetings. Continuing to live in an apartment and effectively 'holding onto it' by doing so became important forms of exercising continual property rights in this district.
2. Holding onto dilapidated property in the hope that it will be redeveloped formed an avenue for people to try and capitalise on their existing property. This formed an avenue for people who could not qualify for an 8 per cent interest mortgage.

3. For an ethnography of residents' interactions with sub-district Ulaanbaatar municipal offices (*horoo*) in the *ger* districts, please see Fox 2019.

4. An alternative name of the district has been used in this book.

5. When construction companies acquired land from land owners, only those with full owner-ship rights (*ömchlöl*) were able to receive full compensation. These rights were individually held, meaning that a whole family could be living on the land but only the person who holds ownership rights would receive compensation. Those with possession rights (*ezemshil*) would receive less money.

6. All names of construction companies, buildings, people and politicians have been anonymised.

7. See Zhang (2010), Chapter 7 for a similar discussion of the privatisation of building manage-ment, community governing and its links to residential networks in Kunming, China. While Zhang's discussion reveals significant ethnographic differences, it presents another example of the ways in which urban development processes implicate residential networks within Asia and give rise to new forms of privatised networks that are influential in shaping forms of com-munity governance.

8. For a discussion of Mongolian Buddhist understandings of growth and multiplication in regard to money, please see Abrahms-Kavunenko (2018). For a detailed ethnography of portioning and growth in relation to Mongolian understandings of fortune, please see Empson (2011).

9. Uranchimeg B. Ujeed (pers. comm. March 2019).

10. This physical act of possession and presence, either through fences or by dwelling on land, forms a fundamental way in which ownership unfolds in the city at large. This includes the way in which land holders in the *ger* districts hold onto land by living on it or by making the land parcel more defined through building fences or buildings (cf. Højer and Pedersen 2008; Miller 2013 and 2017; Plueckhahn 2017).

11. See Fox for further discussion of election promises and political manoeuvring in the *ger* dis-tricts of Ulaanbaatar (Fox 2016).

3
Atmospheres of Tension in a Landscape of Change

The public gathering by residents in the north-central district to discuss who was responsible for cleaning up rubbish was not the last form of discussion that I witnessed in Ögöömör. Situations such as this were becoming familiar occurrences through which I was beginning to understand how people negotiated the situation of building no.X. The 'public' space outside building no.X was becoming a landscape in which opinions could be voiced – often between unlikely companions or assemblages of people at different times and on different days. These moments were becoming productive spaces in which people's imaginative visions of their place in the city were being formed and crystallised. These were spaces where residential, political constellations were forming in a context of waiting and neglect. Social tension (*zörchil*) arose over differing perceptions of property, urban change and accountability. Such moments highlighted people's positionality within the greater economy of urban development, and what this could or could not bring to the city's residents.

Grievances over the stalling of construction in the urban landscape, and the impact of this on people's hold over their *höröngö* – their stake in the urban landscape – that occurred as a result, were intricately linked in other spheres of imagination. These included people's conceptualisations of the national economy itself and the politics of wealth distribution throughout the country (Appel 2017). Shedding light onto property in the urban economy exposed distributions of power; between those who were able to profit from the speculative growth in increased urban investment, and those who could not, often people with a severe lack of leverage within the urban economy. Socialities of tension were emerging out of a state of disrepair. Here 'narratives of

discontent [were] part of the process of renegotiating the social contract of property rights' (Kim 2011, 505) between people during times of economic downturn.

Drawing from other writings about forms of social tension in the ethnographic literature in Mongolia (Højer 2004; Swancutt 2012; Billé 2013), I attempt to re-situate a discussion of the Mongolian sociality of tension within the context of Ulaanbaatar's urban economy of property and construction. Rather than a wholly negative form of social interaction, social tension in the district of Ögöömör formed a crucial part of the attempted creation of alliances between disparate residents. It formed a part of the negotiation of potential initiatives that formed in relation to property and attempts at urban renewal. Such negotiations were a fundamental part of the generation and delineation of moral personhood and economic subjectivities in this changing environment. Social tension did not necessarily manifest in an outright public argument nor individual outbursts. Instead, I aim to 'move beyond [these] clear expressions of conflict', and take into account other forms of the 'quotidian, embodied, and micro-scale practices that shape urban politics' (Fregonese 2017, 2). These included forms of avoidance, the utilisation of anonymity and attempts to find common ground. I take this encompassing view to look at how these emerging engagements draw from and 'feed into spatial knowledges that are situated and embodied' (Fregonese 2017, 1).

Tension emerged out of competing moral positions espoused by people living and working in this surrounding urban landscape. While the possible effects of discussions on people's predicaments frequently remained uncertain, the addressing of problems formed spaces through which the *possibility* of a different future could be envisioned. These moments in Ulaanbaatar are being harnessed by residents as part of attempts to shape the urban landscape, both politically and literally. One could possibly ascertain the 'truth' as to why a project went awry. A person *could* become influential in an urban improvement initiative.

Such engagements formed an encompassing expansion of the frameworks of dynamic ownership. One's current hold over a particular apartment in a dilapidated building, for instance, could provide the beginning of a much larger journey: one that sought to bring different types of improvement and redevelopment that implicates not only their apartments, but also the land immediately surrounding it. Patterns of strategic engagement or avoidance form a direct acknowledgement of the efficacy of these types of performative speech acts and the new public social formations to which they give rise.

Temporalities of disrepair

Social tension forms a prism through which we can see people attempting to renegotiate relationships, property rights and directions of economic entanglements in stalled temporal states of decline and disrepair. Crucial to these moments were 'visceral engagements with time' (Harms 2013, 346). Overlapping, contradictory temporalities were arising during these states of delay. Drawing from Nielsen's discussion of 'collapsed futures' (2014), I examine how delayed expectations and returns have given rise to types of Mongolian urban sociality.

Temporal gaps were emerging between heighted expectations of a redevelopment to come and a failure to build. As already discussed in the Introduction of this book, the temporal frames of real estate commonly hinge around a 3–5 year temporal disjuncture. As someone in Ulaanbaatar once told me, 'real estate is always 3 to 5 years behind everything else'. Plans for new developments thus require a leap of faith. International real estate firms engage complex algorithmic calculations in order to make decisions in anticipation of certain types of financial rewards in the future. Real estate forms a type of 'temporal universe that is structured by a set of properties that have not yet been realised' (Nielsen 2014, 214). Putting money towards the slow construction of a building forms a type of 'delayed gratification [where] wealth accrues to those who have the strategic vision and the ability to *wait productively*' (Harms 2013, 357; emphasis mine). By the time a development is built, or construction nears completion, such structures form the material manifestations of financial decisions and investments made years before. It is an industry that on the one hand exists in a temporal projection into the future, but at the same time depends upon the selling of new apartments in the present in order to recoup costs. Completed apartments form material echoes of past and changed economic conditions. This temporal disjuncture that forms an integral part of the industry was plainly and painfully felt during Mongolia's extreme economic downturn during fieldwork for this book in 2015 and 2016. It was embedded within the material nature of the surrounding landscape and shaped the lives and subjectivities of those living within it. Day-to-day experiences of economic hardship and stalled construction worker salaries stood in stark contrast to the advertisements for completed apartments with luxury interiors on the southern fringe of the city.

What happens to people living in a landscape of change when this temporal pattern is interrupted? What happens when plans were

made that brought an anticipation of future financial rewards, but which in turn failed to come to fruition?[1] As discussed in the previous chapter, considerable destructive changes were made to building no.X with the understanding that the building would soon be improved and changed. By 2016 the residents of building no.X had expected their circumstances to be greatly improved. This is a context in which *too much* time had passed. Among my interlocutors in this area there was the palpable sense that unfavourable circumstances had gone on for far longer than they should have. This situation was complicated and compounded by the fact that, unlike particular cases of increased urban development in Vietnam and China, the temporal uncertainty was not emerging through interactions between active developers and potentially dispossessed residents (cf. Harms 2013; Chu 2014). Instead, here in this Ulaanbaatar streetscape, *everyone* – including construction companies – was in a position of failure. Shifting forms of possession rights over land had been temporarily gained by construction companies. However, construction had failed to commence. This meant it was even more difficult for residents or anyone else to hold anyone directly to account. Within these atmospheres of temporary possession there had been a failure to improve the landscape: no further action could seemingly be taken nor accountability for this failure clearly placed (Empson and Bonilla 2019).

This formed a type of collective decaying of the idealisation of anticipated returns. Such a decay was made manifest in the rubbish accumulating in building no.X. Residents were caught in a period of waiting. Different people waited for different things. Some residents wished to obtain alternative municipal housing (which the remaining residents of building no.X finally received in late 2016). Others wished to expose parties that might have profited from the failed business deals and investments; yet others were rumoured to want to facilitate construction development projects of their own. The wider people in this district did not exist as a homogenous group with clear, shared aims. With no idea of when things might improve, or who to hold directly to account, my interlocutors' temporal viewpoints were often fixated towards the past. Attempts to resolve their situation – by trying to seek out compensation, by following a case whereby a construction company was being taken to court to end their *ezemshil* (temporary possession rights) over a patch of land, by commenting on and waiting for elections or holding meetings in the street – provided points of contact for these residents that marked small steps along a temporal journey into further economic uncertainty. Added to this suspended time during 2016 was the extra pressure of

seasonal time – the heating in building no.X had been cut off earlier that year and dealing with the oncoming winter posed a considerable threat to those remaining in the building. At that time political timescales also shaped this stalled landscape. Residents were concerned that national elections would create another possible delay in ascertaining the municipality's accountability towards the residents stuck in this situation. Here seasonal time formed perhaps the greatest temporal certainty. As such, it only exacerbated the lived experience of the economic and political uncertainty surrounding residents in this area.

The emergence of wholly new temporalities did not necessarily 'replace' the aforementioned temporalities shaping the real estate industry in the gap left by the stalling of construction. Instead a projection towards past events produced types of tensions that emerged precisely because real estate temporalities were still held by many as an ideal (albeit a collapsed one). Senses of delay and frustration emerged in combination with frustrated expectations that developments *should have* been completed; that someone *did* promise someone payment for construction work; that the municipality *should* hold construction companies to account for failing to live up to this idealised pattern of real estate market flows. The district consisted of atmospheres of multiple and overlapping temporalities (Ferry and Limbert 2008, 23). These revealed a situation in which 'otherwise "apolitical" people engage with emergent, historically situated, and contested spatio-temporal relations' (Harms 2013, 346). Looking at what these failed expectations produced allows a consideration of the types of sociality that become 'activated by the image of the collapsed future' (Nielsen 2014, 215).

Ethics of accountability

In tracing the failed redevelopment of building no.X through the eyes of resident owners during my time spent in the district, several key figures emerged in their detailed discourse and group discussions. These consisted of the SÖH (the apartment owners association), the city municipality and the construction companies some residents had signed contracts with who were planning to redevelop their building. As mentioned in Chapter 2, several residents had signed individual contracts with the construction company in question, and the SÖH had supported the redevelopment plans. Those residents who had signed contracts with construction companies had done so in atomised types of arrangements between themselves and the company.

Regardless of who had signed contracts with whom, however, the residents viewed their situation in a less atomised, compartmentalised way. Instead they questioned the morality of compartmentalising individual economic arrangements in the first place. Tracing forms of public engagement revealed multifaceted perceptions of accountability and interrelatedness that went beyond the actions of individual people. In the eyes of some residents, the legalistic focus upon whether or not someone signed a particular contract or not did not encapsulate the larger sense of injustice over a stalled economic urban topography and the disrepair produced within it. Forms of social engagement instead raised larger moral questions, arising from coalescing forms of economic failure and the rights of residents to obtain 'quality of life' (*am'dralyn chanar*) (see Chapter 5). This moved the discussion of rights in this particular privatised urban economy away from building no.X to implicate the surrounding landscape. Building no.X borders a central area that contains a mixture of exposed dirt ground and other buildings. Just as the residents in building no.X tried to keep a hold over their building, which was viewed by others as 'up for the taking', I grew to learn how the central area of land between buildings was similarly viewed by residents as a porous, changeable and potentially privatised landscape that was also considered to be 'up for the taking'.

This central area included a section of land in which a concrete base for an apartment building had been poured and then left vacant. This left this section of land literally 'held' by concrete and otherwise unusable. Roughly diagonally from one of the new, taller apartment blocks sat a large and bare, fenced-off section of inaccessible land. A construction company had also gained *ezemshil* (possession rights) to this other block of land and had planned to redevelop this area as well. However, this land had also remained undeveloped, and was now watched over by someone who lived on it in a *ger*.

Absence and anonymity

During this time in early to mid-2016, two pervasive phenomena contributed to the tension arising in this landscape of stalled development and temporal delay. The first of these is the marked absence of some of the important people the residents of this area were trying to hold to account. Two companies featured prominently in the residents' discussions. A company was said to have planned to redevelop building no.X, but another company, which had built a different building nearby,

had also signed contracts with some resident owners of building no.X to rebuild the same building. Several residents thus wanted to hold the latter company to account, but no-one knew where the director of this company was. The director(s) of these two companies, those responsible for seeking initial investment, moved like silent figures in the backs of people's imaginations, crystallising at different points in discussions in one of their varied manifestations.

Speculation over the whereabouts of these people, or even who they might be, formed 'diffused forms of knowledge over which no one ever has full control' (Das 2011, 329). However, the very action of attempting to pinpoint their whereabouts formed a vital part of mapping the physical and social landscape in times of stagnation and downturn. It also revealed the potent role these company directors continued to play, not *despite* of their absence but largely *because* of it. They formed 'agencies exactly *by virtue of being unknown*' (Højer 2004, 60; original emphasis; Højer 2009).

The absence of those who had been so influential in creating the initial temporal landscape of hope created a type of speculative space. This manifested either through personal reflections or through people potentially trying to organise together, in order to try and make their own improvements to their situation. Their predicament formed an outcome of privatised processes of stalled development. People engaged in different strategies to try and work together. In order to meet together effectively, but without drawing attention to any one particular person, people utilised the power of anonymity in instigating residents to gather together (*tsuglarah*). One way this was done was through the posting of anonymous announcements on doorways among the different buildings in the area. As I continued my fieldwork, I learned to check the doorways regularly for updates about upcoming gatherings, developments in the situation of building no.X and signs of activity among residents and the local state municipal offices alike.

These doorways acted as anonymous platforms for the airing of particular grievances or the calling to action of residents over various matters. They also formed a space in which people could advertise the selling of apartments or various kinds of services. These doors served as a kind of temporary canvas (Figures 3.1 and 3.2) through which residents of the area could anonymously call others to participate in street meetings or comply with collective efforts to keep inside and outside rubbish
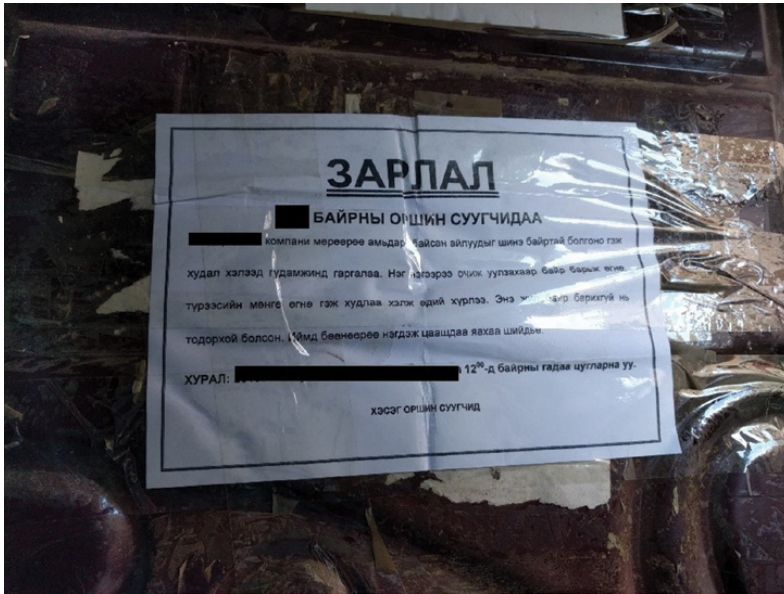
Figure 3.1   A meeting announcement on a doorway. Source: author

to a minimum. They formed a place where residents could fill a gap left by the absence of construction companies.

The anonymity of these announcements allowed for shifting forms of commentary to be displayed and engaged with. Just as speculation circulated among the residents as to the whereabouts of company directors, speculation also circled around who it was that had called different people together at different times, who had posted the anonymous announcements and who had torn them down. The patterns of anonymity, and the issues of avoidance that kept arising throughout this period, formed a direct acknowledgement of the efficacy of these unfolding new public formations.

These new formations revealed the changing moral economies of stalled redevelopment emerging in the area. The notice on the doorway itself reveals a strong and emotionally charged moral positioning, emerging beyond the different models of urban citizenship that have failed in practice (Alexander 2018, 216). This particular announcement called for people to gather in the street in order to make a decision on what to do about the failure to build. The notice itself largely accuses a construction company of having lied (*hudal*), of having promised something
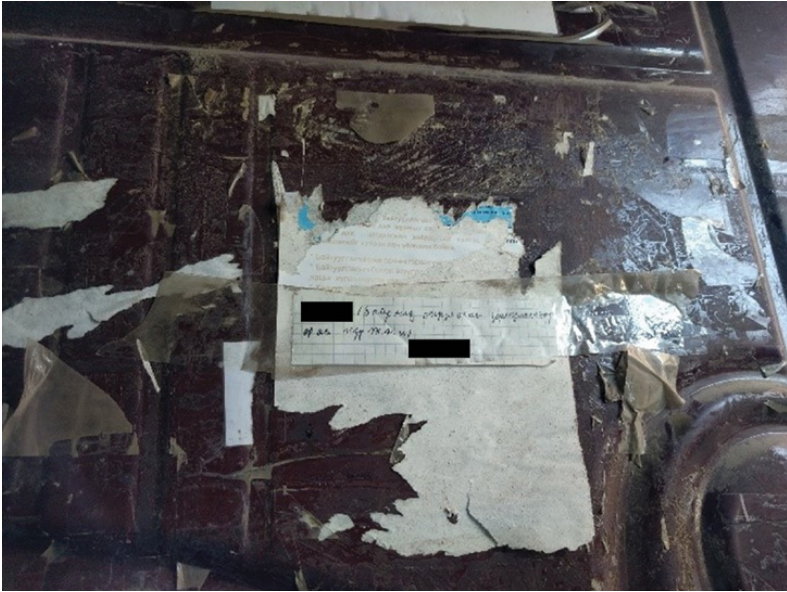
Figure 3.2   On the day of the gathering, the notice had been anonymously torn down as well. Source: author

but having failed to deliver. Calling someone a liar, while a severe moral judgement in many contexts around the world, is in Mongolia an all-encompassing critique. It formed an emotional response to the failure to build. It is this lying, the notice reads, that has resulted in the residents being stuck in this predicament and has forced them to group together to find alternative solutions.

The politics and ethics of profit

One afternoon in late 2016, some time after this summer of waiting had passed, I went to visit the SÖH office located in the district. Enhee, one of the members of the SÖH, sat behind a large desk. The walls of her office were covered in photo display boards which showed the progress of past successful redevelopments and the building of new apartment buildings in this central square of land. Photos included 'before' and 'after' pictures, visually demonstrating the levels of improvement that the SÖH had supported through working alongside residents and companies. Photographs of suited men breaking ground with spades while blessed by Buddhist monks revealed past moments of intense

optimism, and the beckoning in of the transformative powers of a new and improved living environment (*am'dralyn orchin*). However, the photos surrounding Enhee's office walls encapsulating the materialisation of speculative visions paled in comparison to the state of delay and disrepair seen outside through the window. Standing at the window, and using her arms to point out different parcels of land delineated by a poured concrete base here and a fenced area there, Enhee explained to me the different companies that had government-issued permits to build on these vacant plots of land.

When I sat with her on that day, Enhee became reflective. As we drank the small glasses of foreign liqueur that she had poured for me and my research assistant, Enhee shared her perspective on some of the ethical politics arising out of the disjuncture between speculative visions and economic deterioration. Her moral assessments of past events formed part of how she situated herself in the landscape – not only as an urban resident, but also as someone interested in urban development herself. To her the two roles were not mutually exclusive, but had been borne out of one another:

> 'Crime, alcoholism, murder, rape cases used to be abundant here,' she said. 'I raised questions and brought my opinions to the citizens' council … as well as the meetings at all levels of government for the betterment of my living environment'.

However, she noted, her efforts of appealing to the state 'did not result in much'. As our conversation progressed, it became clear that Enhee saw the landscape as being shaped by private business interests and municipal initiatives directed towards the public good.[2] 'Our land/home/residential area is now in the hands of state authorities (*töriin erh medeltengüüd*) and "big people" (*tomchuud*, or business moguls)', she explained:[3] 'Buildings initiated by those in power are rising up with no opposition (*hel amgüi*)'.

'Everyone follows a [political] party', she added, noting that 'the *horoo* (sub-district) and *düüreg* (district) [municipal offices] are politicised'. She described this context as one of the reasons why the SÖH, a typical apartment block owner's association, had risen to have an active role in supporting urban development in the area. Enhee described the land as 'broken up' and said that the government should justly (*shudarga*) distribute 'our' land once more, now that so many construction projects had failed.

Enhee's narrative that day initially evoked a perceived divide between 'residents' on the one hand and the blurring of private business and outsourced urban redevelopment on the other. However, on other days it became clear that people living and working in the district did not represent themselves in a form of uncomplicated solidarity. Over the course of my fieldwork a more nuanced and complex picture became apparent, revealing a different kind of political and economic landscape. The individualised, company-specific, outsourced nature of redevelopment in the district meant that people attempting to organise their own type of redevelopment initiatives often also did so in individualised ways. Talking on another day with a different person, we discussed people's attempts to beat the construction companies at their own game and to organise alternative redevelopment projects. I initially expected that this person would consider this a positive step. However, their scorn surprised me: 'We all have to unite and further this project to completion and build our neighbourhood', they said, 'but these [other] people seek their own profit and money (*ashig, möngö*). They do it not for public claims or rights (*niitiin erh ashgiin tölöö*), but for private, individual interests (*hyv' hümüüsiinhee erh ashgiin tölöö*)'. Such critical assessments reflected larger moralities surrounding the contradiction between perceived free-market profit-making and the portioning and sharing of wholes in Mongolian conceptualisations of the economy. Such a sequestering away of profit is not only considered amoral, but also becomes a potential focus for 'black energy' or anger (Højer 2012, 43). Indeed, the critical assessment above forms an example of negative gossip as well as an expression of such negative energy. Attempts to develop the business acumen of *tomchuud*, or 'big men', and thus attempt to re-establish further urban improvements in the area meant that people were potentially open to the same types of critique levelled at politically powerful people, regardless of whether this political clout was fledgling or not. The future wealth-generating potential of profit, *ashig*, made these people the topic of moral critique (High 2017, 112).

Tension emerged through the privately spoken idiom of gossip (*dam yaria*) or *hel am*, sometimes translated as forms of dispute, gossip or criticism (Højer 2004, 50). *Hel am* is seen as having the potential to cause harm or ill-fortune for the person being critiqued; it can be generated by an accumulation of different people speaking negatively. The gossip in Ögöömör wavered between *dam yaria* (a more benign type of gossip without negative effects) and *hel am*, which can generate negative affective outcomes for the person being critiqued that can unfold over a longer time frame (Swancutt 2012). People might not be at all aware

that their gossip could be considered *hel am*. However, the tendency of my interlocutors to form networks of alliances among each other formed a way in which individuals could attempt to protect themselves from the negative effects of gossip (Swancutt 2012).

Such gossip that I heard in Ögöömör was often centred around the moral assessments of those perceived to be seeking economic advantage, where profiting individually was viewed with suspicion (Højer 2012). This is reminiscent of wider understandings of morality and the market in Mongolia that relate to the way in which Mongolia's market economy emerged after 1990. As noted by Sneath, the term 'economy' in Mongolian (*ediin zasag*) literally means a type of 'governance of property', in which the economic sphere 'depends upon the notion of political authority'. Such intertwining of political and economic spheres has long historical roots (Sneath 2002, 201), with private property being thus 'conceived of as shares of a whole' (Sneath 2002, 202). Applying Sneath's analysis of the way in which the Mongolian economy has become conceptualised, moral evaluations of people potentially profiting off of the urban landscape reveals a tension. This tension is between, on the one hand, a perception of urban Mongolian land parcels as part of a larger, governed whole to be 'justly' divided and distributed, and on the other hand, that urban improvement occurs through privatised arrangements that consist of people acquiring land themselves and developing links with construction companies, as types of more private economic agents.

In order to stake a claim in the surrounding landscape, people are essentially required to adopt similar kinds of strategies as urban developers, although to do so makes them the target of suspected unethical profit-making. Buildings themselves are material manifestations of the contradictory amalgamation between individual profit-seeking and a provision of municipally permitted urban development, ostensibly driven in a planned way for the public good. The structures themselves become animated objects that encapsulate this contradiction. As noted by Højer (2012) when discussing the nature of objects exchanged in pawnshops in Mongolia, engagement with such objects becomes laden with moral connotations and the evocation of particular forms of personhood. This creates an urban landscape where everyone's motivations *could be viewed by others* as potentially suspect. Residents continually needed to negotiate a moral line between being seen as benevolent for providing, developing and improving the urban landscape, and at the same time being seen as morally questionable for allegedly seeking the individual success and wealth that such benevolence can bring to individuals who instigate it.

Højer, in his detailed description on the nuances of *hel am* or neg-ative gossip in rural north-central Mongolia, bases his discussion on the powerful capacity of such words to harm particular people (Højer 2004). He describes how the belief in the power of *hel am* is enhanced through the actions of particular 'out of place' or 'liminal' and more unknown figures, where such people can 'produce a fear, a belief in [their] power' (Højer 2004, 49). In contrast to the rural district that Højer describes, where social formations are arguably delineated more along familial lines, the urban Mongolian environment produces a landscape in which other kinds of alliances need to be forged that move beyond familial and kin networks. While people were extremely critical of powerful peo-ple with political connections, or 'big men', such gossip did not neces-sarily reach nor affect these powerful people. In the context of severe economic decline, when municipal permissions and corresponding com-pany activities have retreated and become absent in the environment of temporal delay and stagnation, the remaining residents needed to reconceptualise and reconfigure their relationships and form shifting alliances with each other. Just as the land plots between the dormitory buildings existed within liminal, changing states – not quite private, not quite public – so did the residents become increasingly unknowable lim-inal figures themselves. They became poised between being a local resi-dent and becoming the next potential person who could bring a change to their situation.

The powerful speech act of critiquing another person becomes a 'performative exercise through which the speaker discursively reiterates his or her own [moral rights]' (Billé 2013, 16) in relation to someone else. Criticising another's decisions as being purely driven by profit allows a person to position him- or herself as someone who wants to improve this area and help people, not to seek out their own personal profit. This type of economically driven 'indirect interpolation' (Billé 2013) allows one to bring oneself into being as a morally condoned economic sub-ject through delineating clearly what one is not. Through being acutely aware of others' perceptions of oneself, this 'reciprocity of perspectives' means that the personal identity of the emerging subject is continually being made through a distinguishing of an objectified amoral 'other' as a point of reference (Wagner 2018, 509). Through such criticisms of oth-ers, idealised understandings of Ulaanbaatar's emerging urban moral economies can come into being, presenting a fuller picture about what constitutes morally sanctioned forms of contemporary Mongolian urban citizenship.

Rupture and confluence

The complex lived reality of these competing moral evaluations became especially apparent during instances of discussion. Such discussions formed an important point of contact in a temporal atmosphere of waiting, stalling and disrepair. They became spaces in which the ethics of urban economic decline were reflected on and questioned. As recent theoretical developments in the anthropology of morality and ethics have shown and discussed, such reflections reveal a move beyond spheres of morality that are largely collectivist or made up of sets of rules or norms (Mattingly and Throop 2018, 478). Instead these were ethical (as opposed to moral) reflections, in that they formed a 'second order reflection on the norms themselves' (Mattingly and Throop 2018, 479, quoting Laidlaw 2018). This was a landscape of change, with shifting types of allegiances and economic conditions. The ethical landscape itself was being reformulated as people became more and more critical of political directions and processes. These critical ethical reflections were deeply felt and influential. Not only did they constitute new critical ethical reflections, but also forms of personal ethical subjecthood as well.

Here the productive possibilities of these moments of discussion became extremely apparent. They were at once 'unusual circumstances', i.e. a moment of heightened tension, and a context dealing with matters of unmet expectations and calls for redistributive justice through the provision of suitable housing. However, they also extended from and contributed to 'everyday comportment and understanding' of residents' place in the city, and in the economy at large (Lambek 2010, 3). Here I draw from some of the threads in recent anthropological debates over 'ordinary ethics' (Mattingly and Throop 2018). In these debates different scholars have discussed whether ethical perspectives are something that occurs in the mundane routine of everyday (Das 2015; Lambek (ed.) 2010), or whether they emerge in contexts of critical reflection in a diverse number of ways. The latter approach, advocated by Zigon (2014), emphasises taking seriously the diverse ways in which ethical positioning can emerge ethnographically. This, he argues, expands our understanding of what we can consider ethical reflection to be.

I wish to emphasise here that in the context of the district of Ögöömör the situation in which my interlocutors found themselves meant they were negotiating challenging circumstances on a daily basis. However, following Zigon (2007; 2014), I wish to also emphasise that ethical reflections

did not occur uncritically in the routine unfolding of everyday events. Nor were ethical norms necessarily assumed among my interlocutors. Instead, as the last two chapters have shown, everyday activities were 'taut with moments of world-making and world-annihilating encounters that could unfold in a few seconds' (Das 2015, 54). Everyday events were unpredictable, prompting surprising social encounters where ethical reflections came into view. A failure to build and the lack of accountability shown by those who had been influential in instigating urban development in the first place had produced a type of 'moral breakdown'. As a result ethics of accountability were being reformulated in the city through moments of social tension and rupture (Zigon 2007, 137).

The building no.X's residents' perception of rights and ethics extended into numerous incremental activities and perceptions about what could be done to alleviate their situation. This largely stemmed from the fact that their dwelling in this complex landscape expanded well beyond simply trying to make a construction company pay them compensation. In fact, compensation was not something people necessarily expected to be possible, given the climate of debt and a dry-up of cash throughout the industry. Instead, their being-in-the-world implicated vast arrays of actors and people, creating a shifting constellation of relationships (Zigon 2007, 135). Wide-ranging discussion among residents and people in the area evoked a shared questioning about why the urban landscape itself did not change *when it was supposed to*. It was about questioning the ethics of living among so much disrepair and critiquing the truncated temporalities that did not align with material expectations. Ethical critiques were about the moralities of profit, a critique of the material environment and the real and perceived networks of power that underpinned them. This 'habitus of language' had a history that was 'entwined with a history of power' in Ulaanbaatar (Zigon 2014, 752). A critique of a failed redevelopment thus 'exceeded what it is that concept ha[d] come to represent' and formed a larger critique of the city and economy at large (Zigon 2014, 752).

Through these discussions certain types of moral selfhood were coming into being. For example, during one discussion, a resident tried to ask the general question of what had happened to the buildings that were meant to materialise, lamenting over the failure to build and the lack of new apartments. What followed was an attempted verbal evocation of the non-existent 'material echoes' of economic growth that had since passed:

> **Person 1**: Where did they build it? Five, four years. Where is [the building]? I mean, look. Where was [the building] built between the years of 2010–2015?
>
> **Person 2**: Okay, you can think whatever/however you want to think.
>
> **Person 1**: Where then? Where can I see the building(s)?
>
> **Person 2**: '*Ene olon hüümüüsiin ömnö ta ööriigöö*' You are [making] yourself in front of these people'.

This passage reveals examples of heightened, unanticipated interpolation – the bringing into being of people as 'bad subjects' through a failure to build (Butler 1997, 5; Billé 2013). In a doubly perceptive acknowledgement of the danger of bringing into being oneself as a negative subject, person number two cautions the other on the possibility of bringing damage to themselves by their own immediate speech, i.e. literally, 'you are making yourself [negatively] in front of everyone'. Types of confrontational speech serve to bring into being the possibility that someone might 'use language to counter the offensive call' (Butler 1997, 4), where one is unable to control effectively, if at all, the type of subjecthood created through such engagement. The 'destructive extremes' that form a potential part in any intersubjective moment became a lot harder to control (Jackson 1998, 4).

The ambiguous nature of this intersubjective moment produced other forms of query and types of motivations that reveal a more complex picture of these people's urban spatial and social situating. While these words were instrumental, they were also transitive (Butler 1997, 44), forming part of a larger socio-political process that was unfolding during this period. Repeated questions were asked about the status of buildings that had not yet materialised. As the above exchange demonstrates, these conversations were ways of trying to figuratively bring the buildings themselves into being. It became a way to critique the unpredictable nature of the changing urban form. There was a palpable sense of a desperate search for a type of 'truth', where people sought to find out *what happened* in a situation where no other information was available, or possibly did not exist. In this context of heightened emotions, appeals were sometimes made to reason and attempts were made to find a point of common connection. At one point a resident turned a conversation towards reconciliation, positioning all of them within a larger context where land is being utilised by private companies:

Person 1: That's why we should quietly listen first.
Person 2: Hey, let's listen quietly first to each other and then respond. Let's listen to each other.
Person 3: Today, when nothing matters.
Person 4: The land is being taken, okay?

These moments of solidarity occurred and formed a larger questioning of the ethics of stalled urban redevelopment. People wanted to try and pin down answers in a context where no clear ones could be found. These encounters, borne from an affective state of searching, existed as a partial example of a larger transitive, affective, state of being in a stalled environment (Boler and Zembylas 2016, 24).

Mapping the political landscape

One afternoon in 2016 I phoned one of building no.X's residents to see how she was faring. Pleased that I had called, she exclaimed, 'We're going in half an hour to a nearby school. The district (*düüreg*) governor will be there and we're going to find him!' Such urgent announcements were not uncommon when talking with my interlocuters at this time. Jumping in a taxi to go and join them, I headed off and found the school. After entering a crowded foyer, I followed the gathering people into a small hall where a PowerPoint presentation had been set up. As noted in Chapter 2, in 2016 Mongolia experienced a considerable political shift – the four-year term of the Democratic Party came to an end. This party had largely become associated with the significant economic decline, and people's frustration towards this party was palpable. Given the politicised nature of government bureaucracy, my interlocutors believed that most Democratic Party affiliated bureaucrats at the local subdistrict (*horoo*) anticipated that they would probably lose their jobs. In such a situation, they felt that the officials there were literally not going to see out the situation, so would not necessarily be able to help the residents. Instead their attention had turned towards their political representatives, especially those who were facing re-election.

On that day in June a group of residents went to hear the incumbent city district governor speak. He was facing re-election in October that same year, with the municipal elections being held several months after the national elections in June. Regardless of the differing election dates, the same political party shifts were occurring at

a city government as well as national parliament level. The governor delivered his speech in the small hall to a near-capacity audience. He described the number and variety of steps he had taken as district governor to improve the safety of the area, the condition of the roads and other types of improvements, for instance installing street lighting and police security cameras. Some residents of building no.X were sitting together in a long line on one bench. At the conclusion of the speech, several of them skilfully weaved their way forwards, creating an informal crowd around the governor as they tried to talk to him about their situation. The governor deftly left soon after, surrounded by aides, and the residents followed him at some distance as he left the school. In the grounds of the school, several people from the district caught up with him. Some from building no.X began talking about their situation. The district governor emphatically stated that he could not address their issue at that time, as his term in office was coming up to re-election. He left soon after, and a discussion among residents from the district continued until a teacher leaned out of the classroom window and told everyone to leave.

Trying to talk with political representatives became another mechanism through which residents attempted to become their own advocates during this time of economic decline. Differing groups of district residents would attend political meetings and become involved in discussions that sometimes continued in the streets where they occurred. Such encounters became ways in which people attempted to not only advocate to political representatives, but also to maintain their subjective positions among each other. Being present to articulate oneself, or form alliances with people through public discussions, became a way one could attempt to incrementally inoculate themselves against the effects of negative speech (Swancutt 2012). Being there when it mattered to present one's side of the story prevented the dangerous possibilities of gossip, or *hel am*. It reduced the likelihood of one's 'self-becoming an other's perspective' (Højer 2004, 55). These gatherings reflected the politicised nature of the surrounding landscape. Struggles for recognition were appearing in different political frames and scales – from appealing to the district office to negotiating among each other. Focusing on such ethnographic details reveals how 'the presence of the state is also discerned in the imminence of the texture of [local] relations' (Das 2011, 332). The residents' mutual seeking out of political figures (in this case the district governor) was indicative of a larger context, in which political actors were arguably more able to influence different outcomes than government bureaucrats.

Conclusion

In this landscape of stalled growth, competing temporal perspectives were keenly felt by residents, whose expectations of redevelopment and improvement were combined with a simultaneous sense of failure and delay. Indeed, the privatised nature of redevelopment in the district, and in Ulaanbaatar more widely, already set up the grounds for competing, overlapping temporalities of outsourced, atomised urban planning (cf. Abram 2014). Conceived during a time of much greater optimism and growth, the success of this government redevelopment strategy was dependent on continued economic growth. The country's failure to sustain this resulted in a landscape of competing accountabilities and a lack of redress for the social consequences.

Paying attention to the ways that residents addressed these temporal and material gaps through different actions highlights the emerging ethical critiques of urban development in which these residents were firmly situated and are forced to position themselves. In this context, 'profit' (*ashig*) becomes a speculative manifestation of a moral quandary dependent on one's subjective viewpoint. Gossip around people's relationships to 'profit' exposes the tension innately contained with redevelopment possibilities between potential contribution to a collective good, and the potential for personal wealth to be amassed at the same time.

Such debates and critical reflections form part of a larger sense of ethics surrounding the attempts to gain and grow one's *höröngö* and the influence this engenders on the surrounding landscape and other residents. This landscape was changeable and the perceptions of people within it were changeable also – on one day a person could be part of a growing formation of people attempting to improve public spaces and hold people to account, while on another she or he might be blamed for potentially trying to seek profit. Moments of verbal discussion allowed the possibility of the creation of social legitimacy, however fleeting, in these unstable landscapes, which could in turn give rise to new possibilities and instigate new business ventures. This changing temporal and physical landscape also rendered the residents themselves changeable, liminal subjects. In a city with growing social tension (*zörchil*) surrounding land access in general, legal paradigms and processes were deeply implicated in this unfolding shaping of urban land. The next chapter addresses how understandings of access and rights emerge through the unfolding of legal processes, situating this discussion of emerging political-economic subjects within the context of temporary possession.

Notes

1. Please see Empson (forthcoming) for an expanded consideration of the experience of this kind of temporal truncation and divergent expectations during periods of economic slowdown in Mongolia.
2. For a similar discussion of the ways in which urban development is perceived as being politically interlinked and vested with political interests in China, see Zhang (2010, 142).
3. For a discussion of 'big people' (*tom hümüüs*) and the interrelationships between politics and business in Mongolia, please see Bonilla and Shagdar (2018).

4

The Possibilities of Possession – Exploring *Ezemshil*

A pivotal form of legal tenure over land is applied in different ways throughout Ulaanbaatar – that of *ezemshil* or possession. Often given in the urban context for fixed periods of time, this legal regime is applied in both Ulaanbaatar's *ger* districts and in the development of the city's urban core. *Ezemshil* forms a conceptual and legal framework that links up these two main built areas of Ulaanbaatar in legal, physical and temporal ways. Possession rights in Ulaanbaatar relate to Mongolian mobile pastoralist perceptions of land rights and custodianship in which herders can gain possession rights (*ezemshih erh*) over sections of rural land for up to 60 years in order to herd their animals. In Ulaanbaatar such rights also form an extremely important part in the bringing of portions of land into being as commercial assets in the capital. Following the preceding chapter's discussion of social relations and ethical critiques emerging in times of tension and discussion, I move this discussion on urban change into legal domains by exploring a court case that took place during my fieldwork. Following a discussion of this case, I then explore two examples of residents maintaining possession rights over land in Ulaanbaatar's *ger* districts. Here the topography of land and social relations that underpin how land became sectioned off in the first place are crucial factors in the formation of their respective *ezemshil* possession rights.

The court case I discuss was relevant to the ongoing situation surrounding building no.X (Chapter 3). It was an attempt by urban citizens to cancel the possession rights (*ezemshih erh*) held by a particular construction company to a block of land near to building no.X. Following the failure of this construction company to build, the claimants – some of whom were themselves residents from Ögöömör, the district where building no.X was located – disputed the continuing rights of this company to 'hold' a prime block of land in place. For several residents of

building no.X (who were not claimants in the case), this court case had become emblematic of wider attempts to hold construction companies to account for a failure to build. Cancelling the possession rights of this particular company opened up the possibility of finding an alternative construction outfit that could potentially be more successful in constructing an apartment building. While there were technically just a few claimants on the case, court appeal hearings that I attended during 2016 were often attended by large groups of residents from Ögöömör who had come along to support the claimants. Both the act of taking the company to court and the monitoring and attendance of court hearings formed ways in which people engaged in 'situated civic action' – types of public actions taken to assert their place within the city (Zhang 2010, 158).

Ethnographically charting experiences of the framework of *ezemshih erh* or possession rights highlights some of the ways Ulaanbaatar residents utilise legal frameworks to their advantage in attempts to gain better access to urban land. Examining the exercising of possession rights, attempts to gain full ownership over land and different kinds of bureaucratic contestations over land all reveal ways in which people define their world, the city space and their place within it (Pirie 2013, 52). Such exploration highlights the multiple combined elements that underpin the creation of land as a resource, where it emerges out of 'complex arrangements of physical stuff … calculative devices, discourses of the market … the nation … and everyday practices' (Richardson and Weszkalnys 2014). Land proves to be malleable and flexible (Verdery 2003), where its 'uses and meanings are not stable and can be disputed' (Li 2014, 589).

Central to this discussion is the very temporality of *ezemshih erh* (possession rights). Legally speaking, it is a temporary form of possession. While this is the case, I hesitate to define *ezemshih erh* in English as 'temporary possession rights'. Firstly, the experience of gaining and holding possession rights was often similar in several ways to that of outright ownership – a fact that is especially true in rural areas. Possession rights can be transferred and be inherited between family members. Possession rights of grazing areas as well as urban land plots can last for a long time. Additionally, as the cases below reveal, in urban areas possession rights can form a type of ownership that can last a long time (Empson 2015).

Its limited nature, while having a potentially truncating element, can also give rise to new possibilities. For people with possession rights over land in the *ger* districts, *ezemshil* possession rights can also be extended for further, fixed periods of time. Indeed, they often are, by

people who are unable (for different reasons) to gain outright owner-ship over plots of land or *ömchlöl* in the *ger* districts. One of the main dif-ferences between *ezemshil* and *ömchlöl* is a financial one. An individual land holder in the *ger* districts with *ömchlöl*, or full ownership rights, can gain more compensation for their land from a construction company if a company wishes to acquire it to build on it. *Ömchlöl* ownership rights also allow a person to gain more money when using their land as a form of collateral when attempting to acquire bank loans. In such situations, ownership rights or *ömchlöl* increases a person's financial stake, where it can become a productive form of *höröngö* (capital) that 'grows'. However, while these avenues are more limited for those with *ezemshih erh* or pos-session rights, the temporally limited nature of *ezemshil* also offers a type of malleable flexibility. This flexibility can become productive for those with possession rights in the *ger* districts, as well as for those acquiring possession rights over land to build buildings. The flexibility underpin-ning temporally limited possession rights has formed an essential part of Ulaanbaatar's capitalist urban land market. *Ezemshih erh* provided a paradigm through which fast rates of investment could be utilised dur-ing the time of Mongolia's speculation-driven economic growth. *Ezemshil* thus forms an ongoing and fundamental part of how the city itself is being made from the ground up.

The legal framework of *ezemshil*

Since the end of socialism in 1990, the privatisation of land and real estate assets in Mongolia has occurred in different increments. This has often been influenced at different stages by both political shifts and from the influence of international finance institutions. Following the dissolu-tion of the herding collectives (*negdel*) and state farms (*sangiin aj ahui*) in Mongolia's countryside that took place from 1991–3, there has been a pull and push between the concept of land as a public resource, tech-nically owned and regulated by the government, and the need – often partly advocated by the Asian Development Bank – to bring land into being as private assets that can be 'protected', invested in and owned (Sneath 2004, 164).

This resulted in the country's first Land Law, which was passed in 1994, being one that balanced these two perspectives. It sought to pro-duce a form of land tenure that 'sidestepped the issue of outright owner-ship but still allowed for exclusive private rights to land' (Sneath 2004, 165; 2003, 444). This form of land possession allows herders to possess

(*ezemshil*) areas of rural land in order to herd their animals; it gives them long-term and exclusive access to land for up to 60 years, land that is still technically owned by the state (*tör*). This legal category also became one that was applied to land plots within urban areas in Mongolia as well, from Ulaanbaatar itself to provincial centres (*aimgiin töv*) and to rural district centres (*sumyn töv*). In these urban areas, *ezemshih erh* or possession rights to land can be acquired for a temporary time period of between five and fifteen years. In the decades since the end of socialism, Mongolia's urban areas have become spaces where other legal frameworks have been gradually introduced. These have encouraged the further privatisation of urban land as part of larger efforts towards 'reorienting the Mongolian economy towards capital-development by legitimating the personal accumulation of land rights' (Miller 2017, 11).

The introduction of the 2002 Law on Land Ownership, which came into effect in 2003, allowed people to begin to acquire ownership (*ömchlöl*) of urban land parcels in Ulaanbaatar of up to 0.7 hectares. These laws, plus the 1996 Law on Housing Privatisation, resulted in nearly all Ulaanbaatar apartments being privatised between 1997 and 2004 (Bauner and Richter 2006, 12), with the land beneath apartment buildings still technically owned by the state (Endicott 2012, 88–9). Prior to 2010, ownership rights of individual land parcels were assigned to whole families. Since then, however, following a constitutional reinterpretation, temporary possession rights and ownership rights have been assigned to individuals. This increased the proliferation of land plot applications within the *ger* districts in Ulaanbaatar and formed part of an increasingly privatised, individualised legal framework of urban land ownership (Miller 2017, 12).[1]

The culmination of these changing and unfolding legal regimes has resulted in the emergence of three tiers of land tenure over urban land: ownership (*ömchlöl*), possession (*ezemshil*) and use (*ashiglal*). In the *ger* districts Mongolian citizens can settle on a piece of previously unused land in the city within the *ger* districts and apply for possession rights (*ezemshil*) for a block of land – although in the last few years the municipality has ceased approving such applications in a comprehensive way. *Ezemshil* possession rights can be bestowed to individuals in the *ger* districts for between five and fifteen years. One who has *ezemshih erh* (possession rights) over a piece of land is eligible to apply for outright ownership (*ömchlöl*) after five years.

When wanting to build an apartment building, construction companies can also apply for a form of *ezemshil* possession rights. This is the category of possession rights that permits the use of land to build upon

it for five to fifteen years. Companies wishing to build apartment blocks or other buildings need to apply for an *ezemshih erhiin gerchilgee* or possession rights certificate to 'possess' (*ezemshil*) and use the land, and to construct a building upon it. One can purchase ownership (*ömchlöl*) of apartments and blocks of land. For those living in apartments, people buying apartments receive *ömchlöl* ownership rights, while the land beneath the building technically remains the property of the state. In this case buildings themselves *hold* land in place.

Central to the legal framework of *ezemshil* is an understanding of land 'use'. This partly stems from the fact that *ezemshil* possession rights emerged out of Mongolian pastoralist frameworks of usufructuary land tenure. Such frameworks allow herders to exercise rights to use the land as a resource to feed and grow their herds for up to 60 years. Within urban areas, similar emphasis on land 'use' prevails, albeit in different forms. The legal use and meaning of the two words *ezemshil* and *ashiglal* are different. The legal category of *ezemshil*, to possess, is given with the requirement to put the land to 'use' as a resource and (essentially) to 'grow' something on it in the form of a building that can be profited upon. If a company with a possession rights certificate does not complete their building within the time allotted (usually five years but sometimes longer), their certificate can be cancelled. The products built on the land form the 'evidence of growth, not on-going possession of the land itself' (Empson 2015). While a company's possession rights certificate is technically to *use* the land (*heregleh*), it is categorised as a form of *ezemshil* on legal documentation and in court cases, as can be seen in the discussion below, and is a form of tenure given to Mongolian companies (World Bank 2015, 22).

The ability for individuals to successfully acquire *ezemshil* possession rights of land tenure over land plots in the *ger* districts and transfer it to ownership (*ömchlöl*) is often quite difficult; people can, and do, experience various types of bureaucratic obstacles (Miller 2017; Plueckhahn 2017). Because of this, and perhaps also because of the framework of 'use' underpinning these legal regimes of land tenure, land *use* itself in the *ger* districts thus becomes a central way in which people 'hold' onto land. Some people build fences and houses, for instance, as a way to solidify their hold over land when they do not have full legal tenure (Miller 2017; Plueckhahn and Bayartsetseg 2018; Højer and Pedersen 2019). Even when they do have legal tenure, it is often fundamental that people either live physically on the land or arrange for a friend or relative to do so, to prevent the land being settled on by others in their absence (Højer and Pedersen 2008; 2019). Land that has been sectioned off for construction in different areas of the city is also often watched over by a

person living in a *ger*, effectively working as a security guard keeping the land in place (Pedersen 2017).

While possession rights in the built areas undergoing developments of apartments often fall under the legal framework of *ezemshil* (to possess), and *ger* district inhabitants acquire more individualised forms of *ezemshil* rights (Miller 2017, 10–11), this chapter examines some commonalities between the two main built areas as experienced under this framework of temporally determined *ezemshih erh* (possession rights). The process of examining how *ezemshil* is maintained and contested in both main areas of the city reveals some similar themes that arise through this legal paradigm that traverse both environments. This chapter discusses the way in which possession rights implicate the material and environmental nature of the surrounding environment, perceptions of an urban citizen's rights and the ethics of urban development more generally. The flexibility underpinning *ezemshil* can provide productive possibilities during times of economic decline.

Ezemshil, custodianship and the economy of urban land

Recent anthropological scholarship has highlighted the ways in which Mongolian concepts of ownership that pivot around a master-custodian relationship form a fundamental part of the country's experiences of capitalism (Empson 2018, 264–5). Part of this is the way that 'access to resources is [often] granted through a model of "custodianship" that pivots around a relationship between a "master" and a "recipient" (patron-client)' (Empson 2018). This literature highlights how master-custodian relationships reverberate throughout different scales. Such a relationship may manifest when a person gains land possession rights from the state (*tör*). Master-recipient relationships also appear within domestic groups, where the head of a household is called the *geriin ezen* or 'master of the house' (Sneath 2001, 46).

The work of Sneath (2001; 2002; 2004), as well as that of Empson (2015; 2018), has demonstrated that rather than *ezemshil* (possession) being a kind of residual 'pastoralist' regime of ownership that has not yet 'caught up' to 'full' private ownership, understandings of (temporary) possession based upon master and recipient/custodian relationships serve rather to form a fundamental part of contemporary Mongolian capitalist economic practices. These include those in relation to forms of mining and resource extraction (Empson 2018). Such practices can 'disrupt our conceptual comfort zones of how capitalism, and especially

capitalist property regimes, should appear', revealing the diversity that makes capitalist forms from within (Empson 2018, 265; Bear et al. 2015). Instead of being something 'incomplete', master/recipient relationships become a 'way of managing items' (Empson 2015) that extends into wider historical and current social and political institutions of land use (Sneath 2003, 441).

The ability to apply to possess (*ezemshil*) and own land was described by my interlocutors as an inherent right (*erh*). Each Mongolian citizen is legally entitled to obtain one section of land from the state (*tör*) simply by paying a minimal tax fee, either in a rural centre or in the capital.[2] For many in Ulaanbaatar, whether seeking land in the *ger* districts or attempting to secure the tenure of a block of land to build a summer house (*zuslan*), land exists in one's imagination as an important asset to have. When discussing surrounding landscapes in Mongolia, the word *erh* connotes a power or right that allows people to access land in order to prosper and survive. Evoked in song lyrics and poems, *erh* can refer to a power implicit in the nature of the surrounding landscape itself. Describing the *erh* or power of the surrounding landscape is an acknowledgement of how topography, climate, landscape and land deities can be fundamental in shaping one's lived experience and relationships with other people.

Accessing *erh*, or rights to land from the state, forms a discourse of rights that allows people to seek the growth of their *höröngö*, or investment in the economy. Given this relationship between the state and the self that occurs when people exercise their rights to this relationship, it could be argued on first glance that possession rights in the city form an urban extension of a master/recipient relationship – a context in which people gain access to a part of the urban landscape from the rights-bestowing 'master', the state (*tör*) (cf. Zimmermann 2012, 84). Exercising possession rights potentially becomes another 'fractal' of nested hierarchies that exist on scales between the master-custodian relationship (Empson 2018). Here it also speaks to a wider Mongolian conceptual understanding of the landscape as having overlapping human (chiefly) and spiritual masters, where people are allowed to benefit from the land's resources – either through herding animals in rural areas, or accessing urban land plots. Here the landscape itself becomes a fundamental part of people's cosmological worlds (cf. Humphrey 1995). However, the way in which perceptions of Mongolian urban land custodianship unfold in urban contexts reveals a diversification and expansion of interpretations over the nature of master/recipient relationships and the unfolding of possession rights in Mongolia. When such rights are applied in an increasingly

commercialised land market, different connotations and implications appear. In this context, the exercising of master/recipient relationships forms only one aspect of *ezemshil* possession rights.

Ezemshil possession rights may have origins within a conceptual framework of master-recipient relationships within Mongolia, but they now significantly drive the commercialising processes within the country's urban centres. The commercialising nature of *ezemshil* rights forms a fundamental conceptual frame through which land plots are brought into being as assets, with *ezemshil* providing a crucial 'step' in a series of gradations of ownership and the commercialisation of land. State land can become fenced off into parcelled allotments, either by the municipality giving permits to construction companies or by urban residents themselves in the *ger* districts. Land thus obtained can then be held under the name of an individual or company through *ezemshil* rights for at least five years. As mentioned above, while ostensibly 'temporary', *ezemshil* rights can last for a long time. The lived experience of *ezemshil* has been described as not that different from outright ownership (World Bank 2015, 27).[3]

Keen to better understand the framework of *ezemshil* from a legal perspective I visited a lawyer in Ulaanbaatar who specialised in urban land law. When we met one afternoon in her office, I asked her about the relationship between the term *ezen*, meaning a spiritual or other master, and *ezemshil*, meaning possession rights. I was keen to gain further insight into how this commercial category of land tenure in the urban context related to Mongolian perceptions of pastoral land use in the countryside.

Rather than conflate the two, however, or highlight any similarities, this lawyer's legal perspective led her to differentiate significantly between the terms. 'People in the countryside worship the land masters (*gazryn ezen*) in their own homelands', she said. 'According to the law, though, in my opinion, the right to possess land through *ezemshil* rights is quite different.' She emphasised that 'the legal right to possess is a process in accordance with the law' ('*Huuliin üüdnees ezemshih erh gedeg n' odoo yahav huul' togtoomjiin daguu protsess yavagdaj baij üüsch baigaa erh sh dee te*'), while acknowledging that both land tenure and custodianship formed extremely important relationships between people and land in Mongolia in rural and urban areas. However, in her legal perspective, *ezemshil* or possession rights were driven by law (*huul'*) and understandings of *ezen*, or master, by spiritual beliefs and acts of worshipping. She described how, in her legal opinion, the worship of sacred natural areas legally fell under the purview of laws protecting environmentally special areas, such as particular rivers or mountains.

This legal perspective formed one way in which *ezemshil* possession rights have come to play a commercialising role within urban Mongolia. However, while the two perspectives of master-custodian relationships can be linked to different laws, in practice the *exercising* of temporary possession rights reveals the combination of two overarching ways in which urban land is perceived and valued within Mongolia. Urban land can be both a resource that citizens have a right to receive from the state and also a marketable commodity that increases and decreases in monetary value, and for which one needs to work to obtain and keep through following bureaucratic procedures and other processes. As discussed in previous chapters, the concept of 'private land' in the Mongolian language reveals this tension between outright, individualised ownership and custodianship of wider state-owned land. The word for 'private', '*huv*", means 'a share, portion, allotment', forming 'notions of social and economic order that posit a whole' (Sneath 2001, 48). Accessing land in Ulaanbaatar forms the lived experience of this synthesis between portioning wholes (larger land plots being portioned by the state, or between family members) and individualised economic decision-making.

The combination of legal, commercialising categories of land tenure, as well as rights discourse stemming from relationships between residents and the state, are made particularly apparent when considering the diverse ways in which *ezemshil* possession rights can be exercised by urban residents. During my fieldwork I learned just how much these were processes that implicated people and the law, as well as bureaucracies and power relationships. They implicated the social histories behind the formation of land plots and the topography and physical nature of urban land itself. This chapter will now explore three examples of the exercising (and contesting) of *ezemshil* possession rights. Doing so serves to highlight the inherent flexibility that underpins these rights. Their temporary nature opens up the landscape to capital investment, while at the same time allowing land to be contested and held by residents during uncertain economic times. Looking at land use through the legal and conceptual paradigm of *ezemshil* blurs distinctions between 'formal' and 'informal' land use across different built forms and reveals the various ways residents shape legal outcomes and land use in Ulaanbaatar.

Contesting possession rights in the redevelopment zone

Relevant to the situation surrounding building no.X, several citizens had decided to take legal matters into their own hands. Rather than take a

construction company to court (*shüüh*) for the failure to redevelop an area, or to try and claim compensation (a path that was unlikely to be fruitful in the current economic climate) the claimants in this court case sought to invalidate the *ezemshil* possession rights of a construction company itself. In doing so these citizens, some of whom were residents in the area, were engaging in forms of legal action as part of wider plans to improve the area where an alternative construction company could redevelop the area. This court case formed part of a continued emergence of a type of politico-economic subjectivity, in which economic engagement played a crucial part in developing forms of power and influence in the district.

Several residents of building no.X often attended the hearings relevant to this case, in support of those attempting to change the course of stagnated redevelopment processes in the district. The claimants had previously won this case earlier that year, when the construction company's *ezemshih erh* (possession rights) had been cancelled. I was often encouraged to attend hearings of this case, along with my interlocutors from building no.X. During 2016 the court hearings I attended were appeal hearings, at which the construction company disputed the previous court decisions. This particular construction company had discussed their plans with a number of surrounding residents to redevelop the area of land sitting between the ex-dormitory buildings. However, a number of years had passed, and no building had yet materialised. In the meantime the square lot of prime land that the construction company had rights over had been lying 'empty'. In the summer of 2016 it was surrounded by an extremely high metal fence that obscured the view of the land from passers-by. A concrete building base had been poured, further securing the land in place. In addition to this, the land was also physically 'held' by someone currently living in a *ger* on the land.

The case was being heard by the city's administrative court: the *Niislel deh Zahirgaany Hergiin Anhan Shatny Shüüh*, or the Municipal Primary Administrative Court. The Administrative Court was established in 2004, a year after the 2002 Land Law came into effect in 2003 (Kim and Dorjderem 2012, 34). As noted by Kim and Dorjderem (2012), from 2004 to 2010 the majority of cases heard at the Municipal Administrative Court were those involving land-related conflicts. In the extremely politicised environment of urban land markets and the wider Mongolian economy during 2015–17, people often suspected others of corruption and bribery (Sneath 2006). Many daily dealings and collaborations exist within circulating economies of favours and money (Humphrey 2012). Political offices and bureaucracies in Mongolia are often widely

rumoured to be staffed by employees loyal to the political party in power. When a new major political party comes into power, bureaucratic staff were said to be replaced throughout different sectors of government administration, influenced by the shifting factors emerging in, and linking, national and municipal politics.

In this atmosphere of circulating economies of favours, the court building and court room itself instead was cultivated as a different kind of idealised space, one ostensibly very apolitical. An idealised projection of this 'apolitical' nature of the applications of the law and judicial processes themselves was evident in a promotional poster displayed in the court building foyer, showing court personnel contained in a circle.

Around the exterior of the circle were shown several ways in which court proceedings shouldn't be influenced (*nölöölöl*) – actions prohibited from having anything to do with the court, court cases or the judges themselves. These forbidden actions included bribery (*heel hahuul'*), the giving of gifts (*beleg*) or rewards to judges (*shan haramj*). Other types of forbidden influence included oppressing or threatening behaviour (*daramtlah*, *zanalhiileh*), as well as slander and insult (*gütgeh, doromjloh*). The circle in the middle, displaying the make-up of the court, was emphasised as impervious to all such actions. Alternatively, it could be said that it showed how people holding back from these kinds of damaging actions *allow the court to be* impervious, clearly separate from the oscillating, permeating, economy of favours and influence within the city. This diagram signified an idealisation of the law and 'what the law promises' in this uncertain environment (Pirie 2013, 1–2) – a purely independent space.

From the vantage point of my interlocutors from building no.X, this iconographic representation of the courts, and the 'impartial' application of the law that they could provide, formed part of the way the residents in the district viewed this legal avenue. Following Pirie (2013) and taking a perspective that considers 'law as meaning' rather than solely 'an aspect of power' (2013, 24), the courtroom was viewed by the residents as a space of agency. Here an impartial application of the law was viewed to be possible: one's voice could be heard equally, alongside that of the municipality and the director of the construction company. The courtroom thus provided a welcome contrast to the streets of the district, where the residents' political and economic positions had to be negotiated in other incremental and exhausting ways through street discussions and the cleaning of rubbish.

In the summer of 2016 a case was heard in the Administrative Appeals Court (*Zahirgaany Hergiin Davj Zaaldah Shatny Shüüh*). I attended this hearing with a large group of the residents from the district.

Until this point I had heard so many pained personal reflections voiced while talking with people in the dusty streets. My interlocutors had often bemoaned the severe lack of accountability and futility of their situation. However, entering the formal space of the courtroom provided a welcome contrast. In attendance was a lawyer for the municipality, a lawyer for the company and one of the claimants. Throughout my fieldwork thus far, official representatives of the municipality and construction company personnel were always discussed, but had been largely conspicuous by their absence. Here the legal system served to bring these figures into sharp relief.

This case was to appeal a previous decision made by the administrative court to cancel the company's *ezemshih erh* or possession rights. The purpose of this court hearing was to decide whether or not the company had legitimate grounds of appeal, and whether the previous decision by the court to cease the *ezemshil* possession rights of the company should be overturned or not.[4] The *ezemshil* certificate of this particular company for their pocket of land had been granted some years earlier, and it had just expired recently. The block of land in question had had a large pit, the size of a building base, dug out and a concrete base poured in, but as yet no building had been built on it. The matter in question seemed at first glance quite simple: the company had failed to build and were now in breach of their *ezemshil* possession rights, which had required them to build during that time frame. As the company's period of possession had resulted in no effective *use* or anything *grown* on this land, their rights to possess it had become void (Empson 2015). However, as the court case unfolded, and drawing from the judges' official court decision, it became clear to me that this case was not as simple as its immediate legal parameters. The official decision reveals many other different factors that impinged upon this case, exposing different kinds of relationships and ethics that defined these interactions between people and property (Pirie 2013, 52). The temporal juncture created by the expiry of the company's *ezemshil* document exposed wider moral considerations, responsibilities and obligations that underpinned forms of emerging urban citizenship in Ulaanbaatar during this period of economic downturn and a failure to build.

Underpinning the case was the consideration that not only had the company failed to build, but that the residents in building no.X were consequently stuck in untenable, unsuitable housing. When outlining the case at the beginning of the hearing, the judges highlighted the fact that the windows and doors of building no.X were removed, and that this contributed to the slow disrepair encouraged as part of the anticipated

redevelopment in the area, leaving the remaining families stuck in a state of 'disaster'. The claimant stated that the company had ignored the residents, refusing to acknowledge the situation that their inactions had given rise to.

Discussion during the court hearing that day circulated around how there had been numerous impediments beyond the company's control that prevented them from being able to build. One of the issues creating problems for the company was the fact that regulations on redevelopment had changed during the course of their tenure. The company, it was claimed, had needed to delay their building plans accordingly in order to ensure that they complied with these new regulations. Conversation further circulated around how there was a city government faced with two mutually reinforcing requirements – to meet the housing needs of the citizens of Ulaanbaatar and to keep construction going in order to do so. Throughout the hearing that day, it became clear that among those present there was the belief that despite a slowdown in construction activity, keeping construction going should be something to be encouraged overall. Here construction and fluctuating investment had become a problem, but also held the key to a possible solution (Gleeson 2014). There was an imperative to keep building to create better housing for those in similar situations to building no.X.

This court hearing thus formed a representative reflection of several main themes and issues affecting the city at large. It became a space in which the dynamics between life experiences and the legal frameworks themselves became apparent and played a vital role in creating 'conditions of possibility for the emergence of claims' (Das 2011, 320) over influence in the urban landscape. The court hearing also became a place that revealed the multifaceted nature of the ethics of urban redevelopment to be something that expanded out excessively from everyday experiences (Mattingly and Throop 2018, 478) to include consideration of what was best for the direction of Ulaanbaatar as a whole.

In the end, the judges decided that, since the company had failed to build within the time frame allotted on their *ezemshil* possession rights certificate, the previous decision to cancel the company's *ezemshil* possession rights was to be upheld; the company's appeal was denied. In the official court documents detailing the judges' decision, it was noted that this decision was also reached through considering the impact that the delayed construction was having on residents in the district. The official court decision states that 'the uninhabitable dwelling was undermining the remaining residents' rights' and that the court's primary objective was to protect citizens' rights (*irgediin erh*) (Court Decision 2016, 4).

The company's plans to build had been promissory in nature, but these had failed to materialise (Abram and Weszkalnys 2013). Here the temporary nature of *ezemshil* possession rights served to create a degree of flexibility that enabled the claimants to free the land in order to steer a different course in their urban environment.

At the conclusion of the appeal hearing the large group of residents jubilantly left the court, where everyone milled around outside. As I stood with everyone, a resident approached my research assistant and I and asked whether we knew of a different construction company that could be enlisted to redevelop the area instead. Residents themselves desired to take on the promissory task of planning. Possession rights in this instance allowed a degree of welcome flexibility that enabled people to adapt to the myriad number of other fluctuations in the urban environment, political or economic. In so doing they offered 'precariousness as well as promise' (Das 2011, 320) of economic opportunity.

Visiting the district again in 2017 I noticed that the high metal fences had been removed from the border of the land parcel in question – an indication that it was no longer being legally 'held' as a private asset by the construction company. However, the large pit that had been dug, and into which the concrete base of the building had been poured, remained – forming a physical marker that would long outlive the legal tenure previously attributed to it.

Ezemshil possession rights in the *ger* districts

Ezemshil also proves a flexible category of land tenure that enables residents to acquire and utilise possession rights over small plots of land in the *ger* districts. Social connections and topography all play a part in bringing this land into being as a resource. These land plots are described as *hashaa* – the term for the fences that surround them. However, given the fundamental work that fences do in shaping what land is understood to be, the word *hashaa* often connotes not only fences, but the land plot itself. The peri-urban area of Ulaanbaatar is largely comprised of such sprawling and expanding '*ger* districts' (*ger horoolol*). These, as noted by Choi in 2012, comprise 60 per cent of Ulaanbaatar's population, most of whom live in an extended accumulation of such *hashaa* (Choi 2012, 122).[5] The '*ger* areas' consist of numerous *horoo* (sub-districts) and often contain different types of built houses (cf. Miller 2013) as well as *ger*. Many people utilise their land in order to support a wide variety of small-scale businesses that comprises the extremely large, so-called 'informal'

sector of Ulaanbaatar's economy. Indeed, living on the land is often highly valued by *ger* area residents for the opportunities it affords – such as the chance to grow vegetables, collect large amounts of scrap metal to sell or run a car repair business – which are not possible when living in an apartment.

Within the make-up of the city, there is no single unidirectional flow of people arriving to the city from the countryside and setting up a new *hashaa* on the city outskirts. Instead, there is a lot of movement back and forth between rural and urban areas – and also within the city itself, as people move to live between different family members or try to gain hold of a separate *hashaa* of their own to create different economic and social futures. Within the *ger* districts, *ezemshil* can be something that, while creating temporal uncertainty, allows people the ability to hold onto land when the ability to acquire *ömchlöl*, or ownership, is not possible or is delayed.

Tsetsegmaa's land

On a cold afternoon in late November 2015 I took a walk northward with my research assistant along a small river in a central district in Ulaanbaatar. It was fairly silent away from the main road, and the ground crunched with frozen layers of snow and ice beneath our feet. There was the occasional, distant hum of rumbling car engines as they criss-crossed the frozen, expansive waterway that carved this section of the city into two distinct parts. To my left, new, tall apartment buildings stood starkly juxtaposed against the sky. Around the bases of the buildings, smaller plots of land and self-built houses stood alongside newer concrete constructions; this was an area that had recently experienced considerable redevelopment.

Sitting at the base of one of these buildings is a plot of land (*hashaa*) held by Tsetsegmaa, an astute and engaging woman in her 50s. She lived with her four daughters and their children in a small but well-built, self-made house alongside a small *ger* on this land, overshadowed by a large building. The other side of her land, however, is met by the snow-covered dirt road that borders the icy expanse of the frozen river. Her land sits on the rough-hewn edges of this district and is an unusually narrow allotment of 300 square metres, nestled within the confluences of new apartment developments and environmental flows. Curious about the composition of her land, I spoke to Tsetsegmaa about her experiences. Her erudite summation of her physical place in the city included

reflections on larger entanglements between economic processes and the municipal government. Her physical land, stuck between a building and a river, formed a material manifestation of the way in which Tsetsegmaa conceptualised her own position in the city. She described to me how she felt she was legally and economically 'stuck in this situation, where [I] can't move'.

Tsetsegmaa's location within the physical and economic urban landscape was uncertain. Because her land was less than 5 metres away from a watercourse, she could never gain ownership (*ömchlöl*) of her land. Instead she had been able to gain the rights of temporary possession (*ezemshil*), which afforded her a moderately secure hold over her land. However, recent economic developments meant that these possession rights were a lot more temporary than they used to be. Tsetsegmaa lamented to me that prior to 2008, 'they used to give you a certificate of temporary possession for fifteen years ... now they only give it to you for five years, because there is infrastructure around this area, because they are building new buildings'. The infrastructure she was referring to were sewerage pipes, installed in this area in anticipation of redevelopment to come.

Parts of this infrastructure (sewerage pipes) had been laid down on Tsetsegmaa's land. She expressed hope that she could one day gain access to this infrastructure for her property (although this is unlikely if she stays on her land and does not move to an apartment). In the meantime she believed that the underground pipes, and the proximity to infrastructure they represent, will work as a possible incubator of value beneath her feet, increasing the value of this prime land. For Tsetsegmaa, there was no other option at that moment other than to sit tight. She calculated that the value of her land is quite high and anticipated selling her possession rights at the right time. However, she was also sceptical as to whether she would be able to sell it at the value that she would like. 'It is probably valued at around 150 million *tögrög* (57,000USD)', she said, 'but I would probably get less than that amount. You know that people are forgotten by the state (*tör*), and only care about themselves and their own needs.' In the meantime the inconvenient nature of her land, close to the river, allowed her to hold temporary possession rights in an uncertain economic climate.

The physical nature of Tsetsegmaa's land had become a hindrance for her – she would never be able to gain full ownership rights due to it being too close to the river. However, it had also become a help. Her land was also alongside another building that had already been built, meaning that it was less likely someone else would build on her land. It was

also possible that she could extend the *ezemshil* possession rights of her land every five years for the foreseeable future. Here possession rights provided her with ongoing access to a 'difficult' piece of land close to the city core, enabling her daughters easy access to their employment. Given the location of her land, the price of her possession rights, should she wish to sell them, could remain relatively high.

Bayar's land

A different example of the utilisation of *ezemshil* possession rights in the face of uncertainty over land tenure highlights another way that land in Ulaanbaatar is brought into being. This is through the long-term portioning off of sections of land between relatives. Bayar, a woman in her 20s, lived in a *ger* in a land plot with her extended relatives in a part of Ulaanbaatar. This particular *hashaa* was not too far from the city centre; it sat on a small hill with a great view of the central part of the capital (Figure 4.1). In early 2010 Bayar's aunt told her that one of her neighbours was selling their land, and later that year she went with her aunt to visit this family. The woman selling this *hashaa* was also an *egch* – an

Figure 4.1 Bayar's *ger* on her land, with a view overlooking the city. Source: author

elderly female relative from the same rural province as Bayar, and part of an extended family that lived in adjoining, surrounding plots of land.

When I visited this area in 2016, Bayar was quick to point out and explain which people in the surrounding *hashaa* were also from the same rural area as her. In 2010 Bayar had taken out a loan to pay for the *hashaa* and managed to purchase the rights to possess this land from her elder female relative. Through this she acquired her certificate of possession (*ezemshih erhiin gerchilgee*), along with a cadastral map of her land. Once her certificate of possession ran out in 2015, she had planned to apply for full, outright ownership (*ömchlöl*) of this land. However, upon going to the district (*düüreg*) land office in 2015, Bayar was told that her cadastral map of her *hashaa* was incorrect: her block of land did not technically exist on the record.[6]

The aunt who had sold Bayar the *hashaa* had had the original cadastral map of this block of land made through a private cadastral mapping company, rather than a company approved by the local government. This is a common practice throughout the *ger* districts, where numerous unofficial cadastral mapping companies offer their services at cheaper rates. Bayar's block of land as a private, fenced entity had been sectioned off socially by family members and through private means with a private cadastral mapping company – but it had not yet been entered into the official, state bureaucratic memory. Her neighbouring relatives had previously owned this *hashaa* as a much larger plot of land, and this larger plot of land had since been sectioned off to include the area in which Bayar was now living. She needed, in a virtual sense, to negotiate and confirm the spatial boundaries as they existed on paper, to make reference to the social origin of her land in order to justify to the bureaucracy her continued use of it (Leach 2004, 52). Bayar's land had become a 'record of social ties' (Myers 1986, 128). In attempting to gain ownership and pursue the bureaucratic legitimacy of her land, her quest for land ownership was 'tied to a politics that emphasises both the claims of relatedness and those of personal autonomy' (Myers 1986, 129).

While Bayar was not in dispute with her surrounding relatives living in adjoining *hashaa* about the physical fences themselves, the lack of bureaucratic legitimacy of Bayar's plot of land now implicated their surrounding land. If her *hashaa* was proved to have been illegitimately sectioned off, her land could legally become subsumed within her family's land. It could cease to exist as her own. However, Bayar was also very concerned that if she made a new, correct, cadastral map, then perhaps her family's land might also be affected and valued for less money.

Considering these social ramifications of bureaucratic illegitimacy revealed the inherent power and politics surrounding the cadastral map itself. Bayar subsequently went through several attempts to commission a correct cadastral survey of her *hashaa*. She was finally able to have one made that was approved by the local land office after a land official came to view her land. While she was unable as yet to gain full ownership over her land, Bayar was able to extend her *ezemshil* possession rights over her land for another 15 years. *Ezemshil* possession rights provided a type of temporary solution that was beginning to last a long time, and at least gave her continued use of her land in the meantime.

In June 2016 I met with a land official in one of the municipal district offices to discuss this very process of bringing land into being as a private asset in the *ger* districts. The official described to me the processes required in order to make this happen, which included several crucial bureaucratic steps. First, a land official needed to visit the land, after which a cadastral map had to be made by an approved cadastral mapping company. Only then could permission be granted and a certificate of possession, or *ezemshih erhiin gerchilgee*, approved. These steps ostensibly seemed straightforward in this idealised, bureaucratic account of how the process should work. However, as we spoke further, the land official framed the whole process as one where points of 'land tension', or *gazryn zörchil*, could break out between these incremental bureaucratic nodal steps. An argument might arise between neighbours over rights to their land in the meantime, and an overlapping cadastral map might be produced. In such a case, the approval of one's cadastral map of land-in-the-making would need to be put on hold until the dispute was resolved. Another person could put a fence up on the land in question and claim it as their own. Or a piece of land could be discovered to have overlapping conflicting bureaucratic history, as Bayar had experienced.

Central to ensuring land was secured, the land official noted, was that a *hashaa* fence be erected by the prospective possessor. This bureaucratic recognition of the importance of fencing has been noted elsewhere in the ethnographic literature discussing property rights over land in the *ger* districts (Højer and Pedersen 2019; Miller 2013). It formed an example, as Miller astutely notes, of the law providing a *proscriptive* boundary, as opposed to a prescriptive one, where the 'government offers boundaries [or tensions and conflicts] to avoid, rather than rules to follow' (Miller 2017, 17). As Bayar's example reveals, negotiating these moments of 'tension' was an inherent requirement in securing the possession of blocks of land. Both Bayar's experience and the land official's account of the bureaucratic processes involved serve to

highlight the fundamental, highly pressured role of the cadastral mappers themselves in legally certifying the unfolding, highly valued, urban landscape.

Conclusion

Ezemshil possession rights form flexible entry points into the urban land market for people in different ways. They also form a pivotal legal space through which people legally bring land and buildings into being as assets. *Ezemshih erhiin gerchilgee* or possession rights certificates form a paperwork counterpoint to the social relations, fences and concrete building bases that are used to solidify this legal legitimacy, both before and after land tenure is acquired. These rights are technically temporary, in that they are bestowed for a set time frame. However, in the *ger* districts, the reality is that the length given to possession rights can often be extended. Indeed, in addition to residing on the land itself, this formed a way in which people such as Bayar and Tsetsegmaa were able to maintain a legal hold over their land. In an environment of unclear bureaucratic procedures and a recurring failure to build buildings, *ezemshil* possession rights are becoming a way in which people hold land (and exchange it) over long periods of time. Perhaps the best way to describe them is as 'flexible' possession rights. While they could be seen as tenuous, in that they are bestowed for limited time frames, the application of such rights within Mongolia historically forms a fundamental and ongoing way that people access land as a resource in rural and urban areas.

Considering *ezemshil* brings into focus numerous other factors that form part of bringing land into being. The discussion during the court hearing of the case in Ögöömör served to highlight the overlapping processes of regulatory conditions, social responsibility, citizens' rights and economic necessities that underpin the enaction of possession rights. In Bayar's case, her land was shaped by social, familial relationships; it was these social relationships that shaped the landscape and forced a beleaguered bureaucracy to catch up. For Tsetsegmaa, the surrounding landscape close to the river helped her to maintain *ezemshil* possession rights. This piece of land close to a watercourse meant that a building would be unlikely to be built in its place. *Ezemshil* possession rights were the one type of land tenure she could continue to have, keeping her land in place in a legal sense for the time being.

These social and environmental entanglements form one part of the combination of 'life, law and exception', all of which coalesce together. In

such a situation, it is the forces 'that each of these concepts exert on the other that come to define the conditions of possibility for the emergence of claims over' urban Mongolian citizenship (Das 2011, 320). The examples discussed in this chapter reveal the way in which different kinds of people and social relationships – or 'relational infrastructures' (Simone 2014b) – are integral in shaping the urban land market from within. In so doing, it is difficult to maintain a distinction between 'formal' and 'informal' built environments in Ulaanbaatar, or formal and 'alternative' capitalist economies (Empson 2015).

These examples concomitantly reveal how the temporally-fixed nature of *ezemshil* possession rights is fundamental to the way in which Ulaanbaatar's urban environment has flourished, both in apartment areas and *ger* districts. As noted by Zhang (2010) in Kunming, China, this challenges a previous tenet (common among economists) that 'clearly defined private property rights are key' to economic growth. As Zhang further notes, when considering urban development, 'it is problematic to assume any neat, one-dimensional correlation between exclusive private property rights and economic development' (Zhang 2010, 161). Instead, fixed temporal forms of possession rights in Ulaanbaatar provide a flexible malleability surrounding the formation of hold over land. While other actions are required in order to keep this shifting type of ownership in place, including the erecting of fences and taking companies to court, the flexibility of possession rights provides possibilities as well.

Ezemshil possession rights have formed a fundamental part of the productive anticommons in Ulaanbaatar. These rights allow a government to 'incentivise development', in a situation where 'few resources are expended on oversight and enforcement' (Miller 2017, 17). Indeed, residents have taken up this 'regulatory' role, as can be seen in the taking of a construction company to court for failing to build within an allotted time frame. *Ezemshil* rights have become part of deliberate economic strategies that provide possibilities to both citizens and businesses alike. Following examples of *ezemshil* reveals alternative experiences of urban capitalism. Multiple people can gain different kinds of stakes, and boundaries of ownership can spill over (Empson and Bonilla 2019) – expanding beyond fences, implicating familial networks and allowing different citizens to forge economic and redevelopment aspirations for themselves. While the economic downturn resulted in the stagnation of many existing plans, the malleability of possession rights in the meantime gave rise to new sets of actions and prefigurative visions of what might be possible in the years to come.

Notes

1. For a detailed analysis of different developments and changes to Land Laws in Mongolia, and the ways in which they affect urban areas, please see Miller 2017. Miller's article also provides an ethnographically detailed description of processes of auto-construction – the construction of self-built houses – in the *ger* areas, and its role in securing individual land rights in Ulaanbaatar.
2. The right to gain possession of a section of urban land exists in Ulaanbaatar as well as regional provincial capitals and the centres (*töv*) of rural districts. Living in more rural areas affords a citizen the ability to gain a bigger plot of land: one can obtain 0.50 hectares in a rural district (*sum*) and 0.35 hectares of land in a provincial capital (Miller 2013, 69).
3. In 2015 the World Bank noted the blurring of distinctions between possession and ownership rights in Ulaanbaatar, noting that 'the benefits obtained by the possessor rights certificate are virtually identical to those of full ownership' (World Bank 2015, 27).
4. In discussing the court case heard on that day, I am drawing from general observations I made while attending this particular hearing and an official typed description of the court judges' decision. I obtained the latter from the court clerk some days after the hearing occurred. The case being discussed here has now concluded and the people, companies and locations discussed in this chapter have been anonymised.
5. It is highly likely this percentage would have increased by now.
6. For a fuller account of Bayar's strategies in securing bureaucratic hold over her land, please see Plueckhahn (2017).

5
Seeking Quality

The sky hung grey with coal smoke at the beginning of winter in 2016. It scratched my throat and stung my eyes as I stood in the snow outside my friend's new apartment in Ulaanbaatar. Zorig was worried: his child had the beginnings of a cough that morning. Fearing the onset of a severe chest infection that would linger in the coal smoke-filled months ahead, he had arranged to have her admitted immediately to hospital. She ended up staying there for 10 days, receiving injections of vitamins and preventative antibiotics. That week newspaper articles had appeared on my Facebook feed describing overcrowded hospital corridors, as worried Ulaanbaatar parents sought the same kinds of treatment for their children. 'And this is only the beginning of winter', Zorig exclaimed. 'I don't know how I am going to keep my daughter healthy for the months to come.'

He was also worried about his apartment. Although it was newly built, he had found that last winter his heating was intermittent. 'Oh, you mean the "heating"?' he jokingly exclaimed, referring to his apartment. 'Yeah, last year the heating was not so great. The building's heating is now being managed by a new company, maybe it will be better this year.' Their apartment sat unevenly alongside several other new buildings. When I left the entrance to the building, I tried to avoid slipping on the extremely icy footpaths that ended abruptly a few metres away from the building, leaving me to weave my way around several parked cars crammed together. Wheels rasped on frozen, compacted snow, as people slowly drove away in a small, jammed procession of cars. The night before it had taken 30 minutes for Zorig and I to drive the short distance (roughly 150 metres) off the main road down winding, narrow, almost single-lane streets, due to the number of cars attempting to park in this landscape. There was no clear road access nor easily accessible garages. Once reached, his apartment acted as a small, calm focus in this

landscape of rapid urban development – a warm respite from the cold and coal-smoke air pollution outside.

Over the course of my research into people's attempts to acquire and own property in Ulaanbaatar, my interlocutors often cited 'quality' (*chanar*) as one of the main determining factors of their decisions to buy a particular apartment or land plot or to move between different areas of the city. People balanced their assessments of building quality, and its place within Ulaanbaatar's larger infrastructural landscape, alongside the quality of life they might experience when making a certain apartment their home. When conceptualising the city through people's quests to align material quality with life quality, finding property in Ulaanbaatar becomes, significantly, a question of infrastructural integrity. Access to centrally provided heating and water – their presence or absence, or the problems their absence can give rise to – become infrastructural ways in which the city itself is being conceptualised. An apartment purchase becomes the purchase of a tiny portion of a larger interconnected urban network. But it is also something more than that. It is the emplacement of the bodily self and family within the larger material urban environment, with all its known and unknown environmental, affective consequences.

Living in Ulaanbaatar forms a continual negotiation of the presence and absence of these infrastructures. The lack of centrally supplied heating to the *ger* districts leaves the city mired in severe, coal-smoke derived winter air pollution for several months of the year – pollution that is quickly creating an ongoing biopolitical crisis (Sorace 2018). As noted by medical anthropologist Chisato Fukada, over the past two decades Ulaanbaatar residents have been incrementally tracing the subtle changes in their bodies wrought by increasing air pollution. They map seasonal health patterns including coughs, headaches, itchy and watery eyes and swollen throats (Fukada 2017). In 2014–16, when Fukada conducted ethnographic research on residents' perceptions of air pollution, the toxicity of pollution was being intimately linked with an increase in miscarriages and developmental issues in children (Fukada 2017).

Finding apartment housing or moving to the outskirts of the city provide possible ways (albeit transitory and partial ones) of seeking homes that remove oneself and one's family away from the worst of the air pollution. Similar to the ways in which residents map the effects of air pollution on their bodies, my interlocutors attempted to map the changing urban landscape as they sought the best possible forms of infrastructural heating connections when attempting to buy apartments. While apartment areas are usually connected to centrally provided heating, ageing socialist-era infrastructures and fast rates of building that

expand beyond existing infrastructural systems means that quality infrastructural connections, while certainly likely, are not always necessarily a given. Conceptualisations of, and a seeking out of, quality has become a prism through which Ulaanbaatar is known on infrastructural terms by its residents. Here attempts to map infrastructural connections have become a continuing material critique of the changing urban form.

This chapter is not an ethnography of the technical systems of infrastructure themselves. It does not necessarily form a study of the ways in which a 'technical system originates in one place, growing in response' to particular factors and techniques (Larkin 2013, 330), influencing people's ways of life. Instead, this chapter provides a resident-centric perspective on the poetics and politics of infrastructural atmospheres (Larkin 2013, 329). It focuses on the ways in which residents themselves view the city, its interlinked infrastructures and their home within it. Evaluating forms of material quality gives rise to types of personal, moral evaluations of the city itself.

Conceptualisations of quality, or *chanar*, emerged as an encapsulating theme throughout my research that interweaves several areas of this book discussed thus far. Conceptualisations of quality influenced Chuluun's choice of apartment, described in Chapter 1. It formed part of the impetus for residents of building no.X to go and improve the area around their building, and also shapes the decisions of land holders in choosing which part of the *ger* districts they would like to live. Taking a closer look at how people conceptualise 'quality' in multifaceted ways reveals how choosing property in Ulaanbaatar exposes the hidden complexities, contradictions and interrelationships that make up Ulaanbaatar's built environment. Assessing quality has become a way in which city residents critique the manifestation of the so-called urban centre and periphery. This critique gives rise to a type of formative urban ethics in this era of a lack of equitable infrastructural provision and resulting growing air pollution.

Finding an apartment with good quality infrastructural connections was not always easy to do. Looking at 'quality' as a prism for understanding forms of infrastructural uncertainties allows the reconsideration and expansion of existing studies on postsocialist, Soviet-influenced infrastructural systems – such as that seen by Collier's seminal analysis of the politics surrounding postsocialist Russian thermal-powered heating systems (Collier 2011). Like the Russian town of Belaya-Katliva that forms the main focus of Collier's study, Ulaanbaatar also experienced infrastructural 'bundling' during the socialist period. In 1959 this saw the heating system and production of electricity becoming inextricably,

materially interlinked in 'intransigent' ways (Collier 2011) into the one centralised (*tövlörsön*) thermal energy system, supported by hot water produced at three combined heat and power plants (Boldbaatar et al. 2014, 140; ADB 2008, 1). It created a system through which infrastructural systems extended outward from a 'kernel' of the ideology of communality, providing an interlinked, bundled, centralised system that was heavily inter-reliant on its component parts (Humphrey 2005, 43).

Like that experienced in Russia, at the end of socialism after 1990, Ulaanbaatar's central system has undergone refurbishments (ADB 2008). Since 1990 the city's rapidly expanding *ger* districts have now vastly expanded this infrastructural network. As Collier notes on Russia during the Soviet period, this 'quantum leap towards ubiquity' was accompanied by an understanding that providing equitable heat was the Soviet government's responsibility, achieved through continuous, reliable and centralised heat in the one central system (Boldbaatar et al. 2014). Post-1990 in Ulaanbaatar, the failure to provide equitable heat and the resulting dire, permeating and engulfing air pollution coming from people's attempts to heat *gers* with coal stoves has been seen as a catastrophic failure of urban, and indeed national, governance to provide this essentially human, Mongolian, urban right to equitable, environmentally safe heating. Such failure has increasingly culminated in forms of public protest (Fukada 2017). In these, as in Russia, the government is viewed as 'failing so miserably in what seem[s] obviously to be their responsibility' (Collier 2011, 204). More recently, an initiative was launched in 2018 by the Ulaanbaatar municipality in which they began providing free electricity to the *ger* districts between the hours of 9pm and 7am, enabling residents to heat their *gers* and buildings (*baishin*) with electric heaters at no cost. Such an initiative was launched in an attempt to reduce pollution. It also demonstrates a municipal attempt to assume an encompassing responsibility for the growth in winter air pollution.

In this postsocialist landscape, the lack of infrastructural provision includes not only reaching the expanding *ger* districts, but is also seen as implicated in the construction rate of new apartment buildings. Refurbishments to the Ulaanbaatar District Heating System funded by the ADB (ADB 2008) have been undertaken to address heat loss, system degradation and 'shortcomings in the heat supply' that had been emerging since the late 1990s (ADB 2008, 1). While many new apartments are indeed connected to centralised heating networks, my interlocutors often voiced rumours about buildings they had heard about in which the heating supply was intermittent, inadequate, or not what they or others

expected when buying an apartment in that building. In Ulaanbaatar, when residents seek out an apartment, a building's internal infrastructure is by no means simply taken for granted (Larkin 2013, 336). As noted by others (Larkin 2013; Chu 2014, 365; Schwenkel 2015b, 520), different infrastructures' literal invisibilities were not viewed by my interlocutors as being part of a kind of seamless 'embedded technical backdrop of social flows' (Chu 2014, 353). The fast rates of construction were *being viewed as potentially* not matching adequate concomitant expansions of infrastructure to sustain this construction. New buildings were thus viewed as *potentially* suspect unless proven otherwise.

Ways to find out about the quality of a building's infrastructural connections were various. They could be found either through living in it, through knowing someone who lives there and was able to vet its infrastructural quality or through assuming the high quality of buildings built by a trusted construction company, known for ensuring such infrastructural integrity. Seeking infrastructural quality became a way for my interlocutors to critique forms of urban expansion and fast rates of growth. Concomitantly it became ways in which residents critiqued the kind of processes that made these fast rates of growth possible. Potential infrastructural slippage is thus seen as an example in which someone has prioritised profit accumulation over providing suitable safe housing.

Subterranean spaces became speculative zones as people attempted to map and understand potential slippages in infrastructural connections. One day in November 2016 I met with a '*chölööt ajilchin*' – a 'free-worker' or day labourer by the name of Baatarzorig who had been spending the morning advertising his skills in the *Bi Chadna*, or 'I can'. This was a well-known, colloquially named area of the steps of a building in Ulaanbaatar where itinerant labourers and construction workers waited around to be hired for different kinds of construction jobs. The *Bi Chadna* was known as a place where older construction workers no longer hired for work on large-scale construction sites could find intermittent employment.

Baatarzorig, my research assistant and I had begun talking together on the steps of the *Bi Chadna* and we decided to step inside the nearby warm café (*tsainy gazar*) to talk further over a cup of milk tea. Baatarzorig was in his 60s; he had worked in construction during both the socialist period and the postsocialist period. His reflections on the changing nature of Ulaanbaatar revealed a fascinating historical perspective on the city's built forms. As we spoke that day he described how, in his opinion, the system that provides heat throughout the city was being overrun. Drawing a diagram in my notebook to demonstrate, he explained how the centrally

provided heating infrastructure has nodes or sub-stations, and that each sub-station now supplies heat to far more buildings than it was originally designed to. This, he said, weakened the provision of heat to some newer apartments. When I myself lived in Ulaanbaatar for the first time, in 2006, I was told that older, ex-socialist apartments were always warmer than newer ones; sure enough, the ex-socialist era apartment I lived in during that time was overly warm during the winter. Baatarzorig's perceptions that had been developed over the course of his career reflected a wider tendency among my interlocutors to try and *understand* the physical workings of the urban landscape in Ulaanbaatar – which for him included seeking an understanding of subterranean environments.

Given this, finding a new apartment thus becomes a search for more warmth in an uncertain, changing urban landscape. Like the *ger* districts consisting of self-built houses and fences that were easily erected (and moved secretly at night), the apartment areas are also works in progress. With the heating of separate *gers* and small buildings (*baishin*) essentially outsourced to individualised households in the *ger* districts, and the *possibility* of a lack of effective infrastructural connections in new buildings, residents feel the need to compensate for this potential slippage by assuming the onus for seeking out the best connections possible.

Manifesting quality

One warm, sunny afternoon in June 2016, I drove out with Tsogoo, a real estate agent, to see apartments in a brand-new development that he had been hired to sell. During the period of economic downturn and many salaries being frozen (both in public and private sectors), there had been a marked decrease in apartment sales. Since 1990 it had been common practice for construction companies to largely sell apartments themselves. However, in this recent fluctuating economic environment, construction companies had been increasingly hiring real estate agents in an attempt to sell and rent more properties. In turn, a small but growing number of these agents had begun to set up agencies in Ulaanbaatar in more recent years. Tsogoo worked as a real estate agent in a company directed by his business partner Myagma – an astute businesswoman with a keen knowledge of the history and political economy of housing, real estate markets and finance in Ulaanbaatar. The apartment complex (*hothon*) I was visiting that day with Tsogoo was called Haven Town.[1] The developers had hired the company to sell the apartments, and Tsogoo was working as the onsite real estate agent.

As Tsogoo and I drove out towards Haven Town, we headed south of Ulaanbaatar. We drove down a main road towards the Tuul river, a thin body of water winding beneath the base of the Bogd Han mountain range. As we drove out on the main, new road in this direction, the surrounding urban landscape of apartments and commercial buildings opened up to the sparse grassy fields in this part of the city. The dusty landscape was dotted with outcrops of new, luxury developments; some were gated, surrounded by high concrete fences with archways over the entrance way. We soon turned down a dusty, unpaved road that bordered several of Ulaanbaatar's newer and expensive luxury apartment complexes, then pulled up in an alcove alongside a temporary fence; it was lined with shipping containers and demountable buildings supporting construction and site management. These lay under the shadow of a new, blue and white building with clean lines and new paintwork that arched out above us.

As we got out of the car, I noticed the quietness of the surrounding area. It was true that we were now far away from the congested roads that made up the centre of Ulaanbaatar, but the quietness was also due to the lack of people in this newly developed area. Occasionally the sound of building work emanated out of surrounding structures, and residents entered and left some of the more completed developments, but it was still far removed from the city centre bustle. The construction of Haven Town was near completion. Several tall apartment blocks stood together in a rectangle with a large central space in the middle. Entering by the large glass doors at the main doorway of the first building, we came into a new lobby; some electrical wires still dangled from light fixtures and temporary foam padding was still affixed around door frames. This building's interior was clearly still incomplete. This incompleteness gave Tsogoo the opportunity to explain to me one of the main selling features of the Haven Town development – that of its unbridled quality (*chanar*).

Tsogoo and I entered an empty three-bedroom apartment. It had a spacious living area overlooking the central space created between the tall apartment blocks. As we walked around the apartment, Tsogoo explained to me how the large central area between the buildings meant that all the apartments are assured at least a half day of sunlight. Tsogoo then started to explain to me the origins of the components in all the apartments. One of Haven Town's selling points was that it contained features made with '*Yevrop Brendüüd*' or European brands. The wooden floors, he said, are '*tsever tsars mod*', or 'pure oak', from Italy. He then showed me the bathroom; it featured smooth, cream tiles, adorned with an understated

pattern. 'All the tiles in here are Versace brand', he said, emphasising the detail and craftsmanship of the beautiful laying of small, square, patterned mosaic tiles in the shower stall. This building and its interiors, he said, had been overseen by a European engineer, a man strict on making sure construction workers completed work to the highest quality. He then left, returning with an unused tile from an adjoining temporary office space in which he received potential buyers. Tsogoo laid the tile upside down on the kitchen bench, revealing its underside that was detailed with the Versace logo – the proof of its superior 'quality' (Figure 5.1).

Tsogoo also showed me other hidden aspects of the apartment's components. Opening a bedroom door, he disclosed a solid metal embossed stamp on the inside of the door jamb, just above the lock of the door handle; it detailed the brand insignia and name of a luxury European wooden door company. Walking into the lounge, Tsogoo opened a small compartment in the lower part of a wall revealing shiny new internal heating infrastructure – valves and piping – through which one could regulate the supply of heat to the radiators in each room (Figure 5.2). These valves and piping, he said, were made by an extremely good company. He

Figure 5.1   Tsogoo 'proves' the quality of a tile to me by revealing its underside, embossed with the Versace brand name. Source: author

Figure 5.2 Tsogoo shows me the piping and valves behind the building's internal heating infrastructure as proof of their quality, revealing another European brand. Source: author

then opened up a fuse box, also made by an Italian electrical company. The building's lifts were made by a company based in Switzerland; even the sewerage pipes of the apartment complex were from Europe, which, according to Tgosoo, meant that 'people will know it will last'. In a brochure for Haven Town, the front page advertises how the building was '*Yevrop chanaraar sünderlüülev*' or 'erected through European quality'. Here the nature of the building itself was purported to have come into being through 'quality' – a subjective, intangible essence – infused within its internal components and the way in which they were put together.

Pouring capital into the construction of a building made from such expensive components and interior fixtures was a huge risk for the investors and the developers. Yet it was not an uncommon feature of new luxury developments built during the previous six years in Ulaanbaatar. Meeting with Tsogoo that day and listening to his musings on the benefits of 'quality', his salesmanship fitted the role of someone tasked with selling the best features of an apartment to potential buyers in a depressed economic climate. However, it also echoed to me the many other types of conversations that I had had, and would continue to have, with my

interlocutors in different areas of the city about 'quality'. It linked with discussions about the relationship between material quality, the reasons residents sought out particular types of real estate and the possible types of quality of life (*am'dralyn chanar*) that different types of dwellings could give rise to.

What the developers were aiming to sell in Haven Town was not just a luxury building that adhered to transnational conceptualisations of what a 'global' city should include as markers of its economic success. Another section of the Haven Town brochure listed 'Twenty-five reasons to select this *hothon* (mini-town)'. In this part, alongside lists of the building's internal features, the surrounding amenities and its overall 'safe environment', a section was included that listed the building's 'lifetime guarantee of quality'. This section included several key points, among them being that the building was 'Fully connected to the engineering central line' and has a '40- to 60-year guarantee of quality building construction', and 'full cast design [of building] resistant to earthquakes measuring 8–9' on the Richter scale. These claims to quality, rather than simply relating to luxury interiors, extended from the core of the building itself and spanned outwards into a larger infrastructural network. The quality of the development's infrastructural connections to the rest of the city (its connections to electricity and centrally provided heating) were something to assure a potential buyer of – they were not something that potential customers would necessarily take as a given. Like Tsogoo, this brochure was attempting to make visible the building's hidden infrastructural make-up and to argue for its importance. In so doing, it deliberately appealed to a clientele that valued, assessed and sought out multifaceted aspects of 'quality'.

Colours, temperatures and connections

As one interlocutor explained, when describing to me how she selected her apartment: 'I looked for the best quality apartment, the one that is warmest during winter.' Numerous people I spoke to placed high emphasis on the need to have a building that possessed good internal heating infrastructure, with a reliable connection to Ulaanbaatar's ageing, centrally-provided heating system. When I asked what aspects of quality they were looking for, rather than mainly mentioning the aesthetic qualities of a building, interlocutors most often told me the most important thing was that it had a quality heating connection, followed by the quality of a building's connection to hot water and its internal plumbing system.

The building's structural integrity was also described as very important, as well as an apartment's location and height within the wider, quickly changing urban landscape. One would not want to buy a sunlit apartment on a lower floor, only to have a neighbouring building constructed a year later permanently blocking sunlight from reaching their home.

Discussions of quality also emerged in other ways. A resident by the name of Ochir lived in an old building close to building no.X. He worked as a heating systems technician in the construction sector. As I stood with him outside his apartment in Ögöömör, he traced for me an underground network of upgraded heating pipes that he suspected lay beneath our feet. He observed how much he wished he could gain access to these pipes by obtaining an apartment in a newer development, one that he envisaged could be built in place of his building. In other instances, meeting with people in the *ger* districts, they complained to me about the poor quality of the soil after years of latrine use, as well as the constant air pollution that surrounded them in winter.

Accurately assessing the built form of an apartment when purchasing property is hard to do – especially when it is difficult fully to ascertain the exact nature of a building and to determine who is responsible for different aspects of its construction (Skinner 2016; see also Chapters 2 and 3). Instead people use other kinds of markers to try and 'read' the urban landscape. They look for physical markers that help them to avoid poor building quality and maximise their chances of finding a building of high quality (*ih chanartai*). One cold afternoon in November I accompanied a woman called Nyamaa around a newer district in the southern fringe of Ulaanbaatar. This area had been sought after for its relative distance from the site where a lot of the city's coal-smoke air pollution was produced. For the past 15 years or so, this area had been a popular place to buy a new apartment. However, in more recent times the city's air pollution had found its way to this area as well.

In this newer suburb, a large number of apartments have been steadily built. Some areas maintain appropriate gaps between buildings, close to restaurants and playgrounds, but numerous other apartment blocks in this area now sit alongside each other. Some of these have limited parking, traffic for the majority of the day and confusing levels of road access. Nyamaa, with whom I was visiting at the time, mentioned that her mother deliberately chose to buy her this apartment on the top floor of her building. With several buildings being built close together in this area, her mother feared that the view and regular sunlight would soon be blocked if she bought an apartment on a lower floor. As we walked down narrow streets lined with newer looking apartment buildings – most of

which were around 10 or so storeys in height – Nyamaa showed me one such apartment block. She pointed out its particular paint colour and explained to me that people knew this colour and the building's design. This colour was commonly used by the same construction company on the same building plan in other areas of the city; it formed part of its recognisable brand. However, she told me that this company now had a reputation of building to an extremely 'low quality' (*muu chanar*). The particular colour of these buildings had therefore become a warning flag to those reading the surrounding landscape.

Colours, rumours and speculation form part of the multifaceted strategies that people engage in while attempting to 'divine' the nature of the surrounding landscape. 'Observing' and 'seeking' become part of divinatory techniques, forming ways of reading the unpredictability of infrastructural connectivity (De Boeck 2015, 48). Several of Nyamaa's relatives had lived in this lower quality building. They had described to her how the internal plumbing systems were extremely unreliable and there was not a sufficiently reliable supply of water to apartments, especially on upper floors. Nyamaa also told me that during the socialist period this district had been undeveloped, and the postsocialist provision of infrastructure had since been intermittent. Also, she said, this particular building had many cracks in it, causing people in general not to trust the structural integrity of the building.

Walking further in this area, we came across an unassuming building of a drab, blue colour that blended with the overcast sky. It stood in this part of the district, not looking too different from the design of the other buildings. My friend described this building as one of the first new postsocialist apartment blocks built in this area in the 1990s and commented that it is known to be of extremely high quality. 'A lot of rich people live there', she said. Mapping the colours of buildings formed a signifier interwoven with rumour that indicated the potential for hidden infrastructural quality, or lack thereof.

Another crucial aspect of people's assessments of 'quality' was the type of technical relationships a building had with the larger infrastructural 'systems' within the city. This is an aspect of quality that is much harder for residents to assess. In wealthier areas of the city, rather than being an absolutely guaranteed way of accessing better infrastructural connections, outer appearances of newer buildings often hid a variety of infrastructural connections with significant differences in quality. In 2017 Nomi (see Chapter 1) now lived in a new apartment complex (*hothon*) of semi-detached houses in a southern district of the city. This house was extremely spacious, with a large, open-living, tall-ceilinged

living room and kitchen and carpeted stairs that led up to two large bedrooms and a bathroom. When I visited her one afternoon in 2017, Nomi told me how the construction of these small *hothon* of semi-detached houses had been instigated by a group of people who had been friends over many decades. Collaborating together, this group of friends – several of whom had been quite active in business in the recent past – had themselves sourced and sub-contracted a construction company to build the small complex.

Such semi-detached housing, while rare among areas filled with apartment buildings, is now appearing more often in wealthier areas south of Ulaanbaatar. However, while a symbol of wealthier living, it was not necessarily an indicator of 'exemplary' infrastructural assemblages. Nomi's house, for instance, was connected to the main heating supply. However, its water was not from the city water supply but supplied, as she described, 'from the mountain'. The water came from ground water and was pumped up from the earth. This meant that Nomi did not trust the water. She believed that it had too much chalk in it and complained that this left a white residue on her cooking implements. Like many others in Ulaanbaatar, Nomi and her family used a water purifier, so her young child could drink fresh water.

Rather than centrally provided infrastructures of heating and water provision always forming a contained infrastructural 'other' to the permeating, atmospheric air pollution of the coal-fuelled stoves and multitude of water sources in the *ger* districts, areas of 'slippage' also appeared in other apartment complexes. These served to blur the boundaries between infrastructural systems and the surrounding urban and rural environment. One interlocutor described to me how an apartment building further south in a very wealthy part of the city could not be connected to the main central heating provision. Instead, in a similar way to the myriad number of *gers* and houses heated by coal fires in the *ger* districts, this building had its own central heating system, fired by a coal-fired furnace. These kinds of infrastructural slippages created openings for a proliferation of business opportunities. Importers of a Korean hot water system, for example, had found out about a building with inadequate centrally-provided heating. They had started selling individual water heating systems door-to-door in this apartment complex as people attempted to compensate for this lack.

Such stories were commonly circulated among my interlocutors. They were often recounted in conversation, especially when someone had just heard about my research project for the first time, or when I was reconnecting with old friends to whom I had not spoken for a while. Such

moments of slippage and 'breakout' from the 'uneventful' and mundane capacities of infrastructure (Chu 2014) could be said to be capturing people's imaginations the most. If infrastructure is working as it should, it is arguably not noticeable, nor that remarkable. Discussing infrastructure then, naturally, brings out stories of failure and moments of disappointment. However, in this landscape of fast rates of building, where new connections are frequently being made and networks 'stretched' (as new connections are made to older systems), these rumours formed part of an emerging critique and cynicism towards the changing nature of the urban landscape. They contribute to a critical perspective that is useful to residents when assessing how, or if, they will invest their own money and lives by choosing particular apartments.

Quality as a conceptual prism

The prism of quality forms a perspective on the city that looks out from – and links together – the intimate space of the home with the city at large. During my fieldwork, it formed part of the 'social life of environmental knowledge, perception and problem definition' in Ulaanbaatar (Rademacher 2015, 139) and reveals the intimate and bodily interrelationships that residents have with the underground, hidden and not-fully-knowable infrastructural effects of changing patterns of urbanisation in the city. In this conceptual space, material, physical elements and the social perceptions of them become interlinked and shape one another (Latour 1993, 94–6). This mutual absorption of the natural and the social (Das 2011, 320) becomes an important way in which urban residents conceptualise the relationships between themselves and city forms. It also becomes a way in which people conceptualise and bundle a sense of the material world inwards towards themselves (Nielsen and Pedersen 2017, 258).

Assessments of quality become a way in which urban residents attempt to move beyond the oscillations of knowledge and ignorance in the Ulaanbaatar urban environment (Anand 2015; Pedersen 2017). The hidden nature of infrastructures is a cause for concern precisely because they are not fully knowable. Their hidden aspect makes them suspect. Attempts to seek out whether an apartment is better quality, whether by asking friends who might know someone living in the building or by choosing a reliable construction company owned by an acquaintance, are both ways in which people attempt to pre-empt the type of embodied, sensory experience that a particular apartment might give rise to.

However, despite these attempts, buildings themselves change; despite gathering as much information as possible, it is essentially impossible to know everything about a building. Only when one tries to take a shower or live through a winter in an apartment does the nature of its internal infrastructure become apparent, and more knowable over time.

Prefigurative assessments of quality thus become an attempt to shape one's own future infrastructural experience. This brings in a consideration of the aesthetic, physical nature of infrastructure in a way that moves beyond Larkin's discussion of how infrastructures 'shape the ambient conditions of everyday life' (Larkin 2013, 336) to look instead at how residents prefigure possible infrastructural futures. Gauging a building's quality instead becomes an attempted analysis (however partial or speculative) of the aesthetics of form (Perkins and Morphy 2006, 323–4) of hidden infrastructures in a proactive, future-making way.

Seeking quality results in my interlocutors viewing Ulaanbaatar through a materialist literalist lens (Lea and Pholeros 2010, 190–1). In their article on government housing that is provided for Aboriginal people in remote areas of Australia, Lea and Pholeros (2010) advocate for a type of material literalist focus on the actual nature of government-provided Aboriginal housing in Australia. In looking at the actual built nature of the house, they argue, one no longer sees the 'house' celebrated in government brochures and official photographs as evidence of the government 'providing' housing for Aboriginal 'recipients'. Instead, looking at the literal components of a house reveals a multitude of unfinished and inadequate aspects of the building, for instance sewerage pipes that are not connected to proper sewerage systems. Such infrastructural inconsistencies will very likely accelerate a house's disrepair and decay.

When looking at a house this way, as Lea and Pholeros state, a house ceases to be an actual 'house'; it becomes something else in its incompleteness. A materialist literalist lens allows one to move beyond the official discourse and the types of glossing to which they give rise. Attempting to look at the material reality as much as possible for what a building *actually is* exposes types of inconsistencies, power relationships and competing 'conviction narratives' (Chong and Tuckett 2014) that are part of the making of built forms. Lea and Pholeros advocate this perspective as an ethical stance that deconstructs dominant official Australian state discourse surrounding Aboriginal housing needs.[2] I argue that when seeking out or questioning the quality of built forms in Ulaanbaatar, residents similarly engage in a type of materialist literalism as a way of attempting, as much as possible, to seek the *truth* of the material nature of a built apartment.

In this instance, Mongolian materialist literalism becomes a form of urban ethical positioning. Assessments of 'quality' form a latent critique of an overactive, fast-paced construction industry and 'wild' (*zerleg*) capitalism that has given rise to such a fast rate of building. It also forms a corresponding critique of a municipal and national government that has allowed such an increase in construction, all the while failing to provide comprehensive core infrastructure to the majority of the city's *ger* districts. Questioning the nature and form of an apartment itself results in the built nature of an apartment becoming a broad ethical signifier that shapes a reconceptualisation of the city's built forms and its urban politics. Also 'hidden' are the types of power relationships that enable construction to occur in the first place (Skinner 2016), the agreements between developers and the municipality, and the suspected links between political networks and the construction companies themselves.

As discussed in Chapters 2 and 3, people wishing to engage in urban development initiatives potentially become open to being suspected of secretly seeking profit in a selfish way rather than wishing to benefit the city and its residents in an equitable way. The perception that people could very possibly prioritise the building and selling of apartment buildings for profit over ensuring that the apartment is of suitable quality with quality infrastructural connections means that critiquing infrastructure forms a critique of the unequal power relationships embedded in the urban landscape itself. This makes even more sense when considering Mongolian conceptual frameworks surrounding power, ethics and the nature of objects in exchange in Mongolia more generally. As Højer (2012) notes in his study on the exchange of physical items in the unequal relationship between pawnbroker and loan-seeker in pawn shops in Ulaanbaatar, 'the quality of the objects [pawned are] tied up with the affects and intentions involved in the [unequal] exchange moment' (Højer 2012, 47). Apartments themselves also become charged objects, in that they represent a physical manifestation of the unequal meeting point between developers and flows of capital on the one hand and urban residents seeking a home on the other. Like the pawned objects discussed by Højer, apartments simultaneously represent new possibilities yet are, at the same time, 'the products of larger structures of inequality in the Mongolian society of today' (Højer 2012, 47). Thus a critique of infrastructural integrity is not necessarily an indication that many apartments are indeed infrastructurally deficient. Instead, it forms a way of attempting to critique, and thus understand, a fast-changing urban environment and the types of power relationships that make it possible.

The politics of proximity – infrastructural pull

The widespread speculations made on assessments of quality give rise to multiple people within the economy of housing and real estate in Ulaanbaatar – construction companies, as well as potential apartment buyers – being highly dependent on rumour and speculation over changing infrastructural environments when trying to work out where to buy an apartment or construct a building. Speculations and rumours over hidden infrastructural knowledge – the workings behind walls or under the ground – give rise to fundamental anticipatory economies and material outcomes that shape the construction and buying of apartments.

As outlined in Chapters 2 and 3, the district of building no.X forms a place where types of infrastructural provision end and the *ger* districts begin, forming a complex, oscillating overlap of different kinds of built forms. In November 2015, when visiting a similar area, I saw that new infrastructural systems of sewerage pipes and electrical supply were being laid in a stretch north of the city, alongside a particular small river that borders landplots (Figure 5.3). Talking with people living in *hashaa*

Figure 5.3 Promissory infrastructure: new sewerage pipes are laid north of the city, alongside expansive numbers of land plots not connected to core infrastructure. Source: author

(fenced land plots) that bordered these new infrastructural installations, one land owner I spoke to was really pleased. He believed that having infrastructure laid so close to his land meant that the value of this land would grow, increasing the chances of a construction company wishing to acquire it and compensating them for their land. Despite the fact that these land holders did not have access to the infrastructure being laid metres away from their land, the pipes and wires themselves became 'promissory infrastructure' – material objects through which 'the future is felt, encountered and inhabited' (Cross 2015, 425).

The promissory nature of pipes and wires being laid also produced economies of anticipation in other ways (Cross 2015, 425). Returning to Ulaanbaatar in the following spring (2016), I heard that some construction companies had been building north of the city. Similar types of infrastructural systems had been laid down in different areas, extending into other areas and private developments of apartments within the *ger* districts. This infrastructure was being extended in order to cater to specific private enterprises, culminating in the establishment of a new heating system sub-station in an area north of the city.

An interlocutor told me how a construction company had heard about this infrastructural extension and had decided to begin building near to this sub-station, hoping that if they constructed a building a connection would be provided to them from this sub-station to accommodate their new building. Unfortunately, this interlocutor explained, the particular technical make-up of this sub-station was specifically built for its original purpose; it would not accommodate connections to new buildings some distance away. The new building built by the outlier construction company thus sat finished, but not connected to any supplies of heating or running water. Throughout my fieldwork, other rumours circulated of similar buildings being built in areas of Ulaanbaatar's *ger* districts. People had bought apartments in such buildings while they were under construction, but infrastructural connections were never provided. Now these people were burdened with owning a freezing cold apartment that they could not heat adequately enough to live in during Mongolia's harsh winters.

Such speculative landscapes arose around land close to infrastructure. This gave rise to types of economic activity that shaped the landscape in physical ways – forms of urban shaping that occurred regardless of whether these built forms actually had successful access to infrastructure or not. They were formations of different kinds of actions borne on speculation and rumour – attempts to try and map *future* infrastructural manifestations and the type of quality they would engender. This was

done through witnessing the urban landscape, by mapping the laying of pipes as well as attempting to map the underlying social infrastructures that make newer infrastructural systems become manifest in Ulaanbaatar. These examples reveal a type of infrastructural pull. Simply being near *the potential for* infrastructure, however (in)complete, gives rise to powerful anticipatory devices.

The politics of proximity – infrastructural push

The incomplete, unfolding and perpetually in-the-making nature of infrastructural assemblages throughout the city, and especially in the *ger* districts, simultaneously gives rise to types of 'infrastructural push' within Ulaanbaatar. By infrastructural push I am referring to the way forms of infrastructural slippage and its effects propel other kinds of movement and action away from the negative effects of problematic assemblages – a different perspective on urban movement in Ulaanbaatar that is infrastructurally determined.

This can be seen in different ways as people have attempted to retreat from air pollution. One way that people have attempted to avoid it has been to retreat into the home itself. While conducting fieldwork in 2016, I heard of a person who was pregnant with her third child. She lived in an apartment on the seventh floor of a building in an area of the city, where she worked from home. During her pregnancy, she decided during the cold, pollution-filled months from October–April to spend almost all her time indoors, seeking to protect her unborn child from the possibly severe effects of coal-smoke air pollution. Once her child was born, she decided to remain indoors with her child to protect her baby's lungs for at least the first year of her baby's life. Similar strategies have been noted by Fukada, who describes how women attempt to alter 'their family planning strategies in an attempt to time their pregnancies around less polluted months' (Fukada 2017). Women, Fukada notes, advise each other that June to October are the better times to get pregnant. Doctors also advise women to remove themselves from the city altogether, and both to carry out their pregnancies and give birth in the countryside, as far from the capital city as possible (Fukada 2017).

Another significant 'infrastructural push' has given rise to movement between different sections of the city itself. One such movement has already been described earlier in the chapter – the move to build luxury buildings south of the city, near the Tuul river and within the Bogd Han National Park, in an attempt to escape air pollution. Indeed

the advertisement for Haven Town promotes this apartment complex as being *agaaryn bohirdoogüi* – an area free from air pollution. Another type of infrastructural push can be seen within the *ger* districts themselves, where people move away from relatively more central, crowded areas to land plots on the periphery of the city. Visiting an interlocutor on the city fringe in April 2016, they described how living this far away from the city core improved their *am'dralyn chanar* or 'life quality'. The open land, she said, provided possibilities not found in apartments, such as the opportunity to grow vegetables and sell them and to run a business on her land. Yet she also emphasised how this situation improved their quality of life, because they were now further away from the engulfing, permeating air pollution.

Seeking quality – shaping perceptions of the urban in Mongolia

The paradigm of seeking infrastructural 'quality' – whether that be attempting to access it, or to remove oneself from the negative, flow-on effects of a lack of equitable infrastructural provision – reveals the ways in which viewing Ulaanbaatar through the prism of quality shapes conceptualisations of the city itself. Considering the way that infrastructural provision among new apartment buildings is also *potentially* incomplete, and in-the-making undermines the powerful polarity between the 'core' of the city and the *ger* districts, as evidenced by the nature of the built environment. While there are undoubtedly powerful class divides between the two main areas of the city (Byambadorj et al. 2011), figuratively seeking information on the internal nature of a building or speculating on pipes beneath the ground reveals how there is no single, unidirectional 'pull' from a so-called 'poorer' urban periphery to a so-called richer, more stable urban 'core'. Instead there is also movement away from problematic infrastructure and its effects. Ulaanbaatar residents are, to paraphrase urban theorist Christian Schmid, undertaking a type of urban 'decentering' or 'ex-centric' position. Residents look 'from the periphery and ask where to find the "the urban"' (Schmid 2018, 592), as manifest through the quality of what the urban in Mongolia *should be* within the conditions of the reality of what it is becoming.

   The search for property also reveals a reconceptualisation of the moral, critical evaluations between material environments and class in contemporary urbanism in Mongolia. Revisiting Collier, the 'problem-making' that accompanied the neoliberal reasoning attributed

to Ulaanbaatar's post-1990 infrastructural landscape, when its central heating systems were 'unbundled' (Collier 2011, 242), has now given rise to an infinite number of possibilities of different kinds of infrastructural assemblages. Apartments that should herald in an urban future without air pollution and more equitable access to heat can instead form potential signs 'of future uncertainty' (Schwenkel 2015b, 531).

Navigating this uncertain landscape has given rise to new ways in which people reconceptualise their relationships to this changing urban space. The financial cost of extending existing core infrastructure to every land plot in Ulaanbaatar is untenable and numerous overlapping plans exist for alternative solutions consisting of a multitude of different stakeholders (Anderson 2014). The government, both at the national and municipal level, has come under criticism for its failure to implement a comprehensive solution. City residents' reconceptualisations of space through seeking out different forms of 'quality' reveal people's individual reactions to infrastructural uncertainty that give rise to a conceptual reconfiguring and rereading of urban space. Choosing to live on a land plot, buying an apartment at the top floor of a building and seeking 'inside' knowledge of a building's infrastructural history all form types of strategies born from a changing landscape.

A materialist ethics of the urban

Seeking quality when buying an apartment becomes a morally-imbued conceptual frame. Will this building and its infrastructural components actually do what someone *says it is going to do*, and *what a prospective owner wants it to do*? An apartment's facade might look beautiful and complete, but it could hide an ineffectual heating connection or weak water supply to apartments on higher floors. The paradigm of quality, or *chanar*, encapsulates its antithetical states of what it is materially opposed to in Ulaanbaatar: the production of air pollution through coal fires and cold temperatures. Looking at how people access property reveals a much larger ethical quest to try and find a 'good life', with increased 'quality of life'. This quest reveals the intimate and bodily interrelationships that residents have with the underground, hidden and not-fully-knowable infrastructural effects of changing patterns of urbanisation in the city. Seeking quality becomes an ethical act that reveals 'an expanded notion of the good life: one that is not merely limited to the logic of consumption

but acknowledges a larger social responsibility' (Anagnost 2004, 207) that providing housing should entail.

Thus quality as a conceptual framework is far more than whether an apartment has heating or not. It becomes a materialist ethical framework that can potentially reveal and call into question hidden power relationships (Zigon 2014, 752). The prism of quality reveals types of ethical 'world-building' that may exceed (other) 'familiar moral concepts', in a way that cannot 'be neatly conceptualized but nevertheless motivate action in the world' (Zigon 2014, 762). Such ethical world-building becomes part of a larger 'politics of aspiration' among those seeking property (Zhang 2010, 12). It also reveals the inverse potentialities of infrastructural lack – that the expanding land plots allow for other possibilities that extend beyond an apartment's walls and its hidden pipework. A materialist literalist lens might sound like a practical approach. However, the changing nature of physical urban forms, processes of urban development and the multitude of social entanglements that they consist of, mean that assessing Ulaanbaatar's urban landscape through the prism of quality is a highly difficult, changeable, subjective and fluid process. Assessing quality forms a critique of the urban form that permeates throughout different social registers and scales, as multitudes of residents attempt to negotiate the atmospheric and material consequences of not-fully-knowable infrastructural assemblages.

Notes

1. Not the real name of the development.
2. In their article about government-supplied Aboriginal housing in parts of Australia, Lea and Pholeros (2010) describe the presence of a culturalist perspective on Aboriginal 'behaviour' in official discourse. Such culturalist perspectives espoused by some people attribute the disrepair of Aboriginal housing not to its bad construction, but to Aborigines' so-called propensity for hunter-gatherer movement and social behaviour that is supposedly not 'commensurable' to the sedentary nature of the built structure of a house. Lea and Pholeros instead argue that a materialist literalist lens turns the onus away from the perceived 'behaviour' of Aboriginal people, and rather looks at the ways that these houses themselves are badly constructed in the first place – so much so that they might not qualify for the term 'house' at all. This, Lea and Pholeros argue, is a more ethical perspective that takes into account extreme power imbalances in the making and providing of government housing in Australia.

Conclusion: Making the City Visible

[People] strive to realize their goals through practices that may then congeal into forms not necessarily consonant with those planned above.

Verdery (2003, 362)

As an effect of the ways the event reverberates with its surrounding environment, it becomes possible to imagine and establish new relationships between previously detached components which are fitted together in unstable constellations.

Nielsen (2009, 332)

The rise in investment in Ulaanbaatar from 2009–13 spurred an acceleration of urban transformation. This multiplication of apartment and other commercial buildings brought with them concomitant proliferations, linked to the processes involved in bringing these 'goods' into being (Verdery 2003, 355). Long planned-for systems of mortgage financialisation were instigated, with government housing policies and flows of capital coalescing into the launch of politically popular financial programmes. Regimes of land possession that had long been part of Mongolian forms of master-recipient relationships, and the formation of rights (*erh*) to access parts of a state-owned whole, underpinned a fluid paradigm through which urban land was further sectioned off for growth and expansion. These land regimes allowed the proliferation of the erection of construction-company fences, the pouring of concrete bases of future buildings, the staking out of land and the holding of land in place in order to plant the 'seed' of capital, or *höröngö*, to grow and multiply.

This transformation of the landscape formed a continued, albeit accelerated form of postsocialist privatisation of urban land, in which 'the urban' in Ulaanbaatar expanded in an unprecedented way. Ex-socialist infrastructural interconnections support the weight of these newly

constructed apartment blocks, as the municipality, assisted by international finance organisations and other stakeholders, incrementally upgrade and extend heavy pipes and heating sub-stations. Expensive, these upgrades are required to meet the rush of investment-fuelled construction. For a long time the full infrastructural needs of people setting up land plots in Ulaanbaatar's *ger* districts have not been met.

This speed of capital and portioning-off of land formed a landscape of potential: a type of 'productive anticommons'. Rushes to privatise, while closing off and excluding areas that were once state-owned greenfield (undeveloped) sites, opened up numerous possibilities. Internationally touted anticipations of dizzying profits and ensuing forms of speculation-driven investment encouraged a multitude of players to invest. For people who were able to acquire land and financing, the productive, flexible anticommons was a blessing. With an inundated bureaucracy and aspirational plans and capital circulating among expansive networks, it became, for some, a profoundly salient and potentially profitable form of urban economic governance. Forms of *ezemshil* possession rights that had origins in Mongolian pastoralist uses of land became part of an expansive acceleration in the sectioning-off of urban land that took place through the granting of temporary possession rights.

While Ulaanbaatar had experienced similar withdrawals of funds and services after the end of socialism in 1990, the downturn in investment after 2013 resulted in newer changes in the urban landscape: half-built buildings, indebted construction companies, and a financial system designed to circulate money between commercial banks in order to support the offering of (relatively) affordable mortgages. The ethnography explored in this book details the effects of this reduction in funding – a withdrawal that now affected the newer proliferating networks that had underpinned these different real estate assemblages.

This drain of capital formed another wave of economic flux on a changing, atomised, privatised, postsocialist urban environment. As seen in the preceding chapters, construction companies bartered materials while residents held onto dilapidated housing and experimented with forms of alternative monetary circulation in order to make do with a lack of funds. In this space, the city was still one of potential. However, this potential was manifesting in a diverse array of forms that did not solely rely upon investment of funds as a key solution. Longer-term goals that reached both before and beyond the recent boom in foreign direct investment gave rise to different kinds of goals: keeping a system of mortgage provision going during economic oscillation, for instance, or seeking municipal housing and circulating money between trusted friends. The numerous strategies

employed by diverse sets of people underpinned and continued the growth that extended from disparate portioning of a commons (urban land). This flexibility and diversifying strategies mean that the resulting anticommons remained productive. However, profit was not the sole or overarching aim from these proliferating strategies. Instead, the many actions underpinning dynamic ownership have become a base from which to view and critique the city form itself. Such formations have given rise to the cultivation of different kinds of subjectivities in relation to one another, forming a burgeoning ethical critique of wider Mongolian urban spaces. Attempts to own real estate in this changing environment and fluctuating economy form a space that enables people to ask what the city should be providing its citizens, and what kind of seed one's *höröngö*, or investment, can – and indeed should – be growing into.

Holding land, cleaning out rubbish, devising intricate systems of monetary circulation in order to take out mortgages form the 'fluid and ephemeral processes of '"holding things"' (Busse and Strang 2011, 4–5). They form dynamic ways of attempting to hold shifting property and forms of ownership in place in this urban environment. With 'things' themselves under processes of change – either physically, through disrepair, or financially, through interlayers of debt and truncated flows of capital – the diverse expansion of the 'processes through which people assert and contest rights' (Busse and Strang 2011, 4) come to the fore as constituting the workings of Ulaanbaatar's property market. The 'prerequisites' for the 'claiming of rights' (Verdery 2003, 355) – including holding land and putting up fences (Chapters 2–4) as well as debt networks made possible through the generation of trust (Chapter 1) – may be shifting and unstable, but they are arguably more 'secure' in the long term than a piece of paper detailing such rights. One arguably cannot 'attend' to a piece of paper the way one can attend directly to a piece of land, or to the enaction and building of a relationship between friends.

Actions become paramount in the formation and processual continuation of ownership. If one leaves a block of land, there is no guarantee that a possession certificate will 'hold' the land in place. However, meetings can be held between residents to work out the next step of a stalled redevelopment deal (Chapter 3), unused apartment rooms can be cleaned in order to maintain a dilapidated building on sought-after land (Chapter 2) and the rights of construction companies can be disputed (Chapter 4). Actions, speculation and 'reading' the material quality of the landscape (Chapter 5) have all become ways in which people attempted to understand the 'urban' in Mongolia at this particular juncture in its history. Such tactics are integral to the way in which people interact with

the city, imagine their place in it and attempt to claim their own potential stake in the hope that it will expand and grow in the form of the expansive understanding of property.

Owning and shaping

Closely examining the types of actions that underpin ownership reveals the subtle shaping of forms of personhood and the materiality of property itself within the city. It reveals the presence of urban knowledge and 'imaginative and physical engagement with the environment' to which ownership gives rise (Busse and Strang 2011, 10). As seen through each chapter in this book, examining acts of owning exposes types of emotional attachments to one's place in the city and the economic possibilities this presents. It strongly reveals the presence of the negotiation between private interest and a responsibility to the public (economic and urban) good. These kinds of phenomena reveal different ways in which the 'productive' anticommons has provided a type of environment for diverse forms of urban shaping. Diverse practices of ownership allow people to gain a stake in an urban environment in times of economic decline.

This book demonstrates several manifestations of what urban *shaping* can be in this context. Indeed, Ulaanbaatar's *ger* districts are a clear example of how residential forms of owning and claiming a stake through building fences and houses, and erecting *ger*, have profoundly shaped Ulaanbaatar's urban environment. This shaping has been physical, the city has grown vastly in size, as well as experienced changes in its atmosphere through severe seasonal air pollution. The physical shaping of the landscape through setting up *gers* and self-built houses in the *ger* district form essential ways in which possession and ownership rights are themselves claimed (Chapter 4; Miller 2017, 2013; Højer and Pedersen 2019). Reminiscent of such physically transformative actions in the *ger* districts, the formation of public and private through the physical maintenance and delineation of building structures became a physical way in which people held a dilapidated building 'in place' (Chapter 2). Indeed, the very presence of the commercialising potential of temporary possession rights has contributed in making the growth in construction possible. When construction fails to take place, it provides a framework to contest these rights (Chapter 4). Ulaanbaatar's areas of apartments, like the *ger* districts, are also very much in-the-making.

Branching out from these physical forms of shaping, the preceding chapters have also demonstrated how this form of shaping expands well into so-called other 'prerequisites' that underpin the claiming of property rights. These implicate the supporting of nascent systems of financialisation from within (Chapter 1), the types of relations emerging in stalled redevelopment zones (Chapters 2 and 3) or the ways in which people re-orient their perspectives to different built forms in the city that give rise to a materialist ethical positioning within the landscape (Chapter 5). Going beyond the shaping of self-built houses and land, these examples encompass Ulaanbaatar's built areas of apartments as well as systems of housing finance. These other 'relational modalities' that underpin Ulaanbaatar's urban economy (Nielsen 2009, 331) reveal the ways in which residents seeking out types of ownership are subtly reworking types of financial arrangements and urban political networks. The environments produced by a reduction in foreign direct investment have required a diversification of strategies. The 'shaping' that occurs may not be as overt as the setting up of a fence, but its subtle influence is essential to the way in which Ulaanbaatar's urban economy is currently being made, remade and reimagined.

Recent studies discussing forms of resident-driven urban 'shaping' in cities elsewhere have focused on the attempts by urban residents to create 'alternative' spaces that bely transnational financial flows or different kinds of economic governance (Cabannes et al. 2019). The preceding chapters of this book however, in highlighting the 'subtle reworking' of urban economic forms, complexifies and deconstructs a presumed dichotomy. This is the dichotomy between, on the one hand, vast rates of urban change instigated by so-called 'global capitalism' and, on the other, residents who are potentially being affected by these processes. The preceding chapters of this book instead demonstrate how the subtle reworking of different spheres that support property ownership are the very ways in which capitalist economic engagements in Ulaanbaatar are being formed – ways that implicate both spheres and blur the lines between them. In discussing ways of reworking Ulaanbaatar's urban economy, I use the term 'alternative' very cautiously. Rather than being separate from existing capitalist encounters, these diverse (often non-monetary) strategies and visions that underpin forms of dynamic ownership are inextricably linked to, and affected by, transnational financial flows. Even if they present different ways of doing things, residents' strategies form small, incremental diversifications of the way in which capitalist practices are manifesting. They highlight the 'diversity of life projects and the full range of social relations and productive powers'

(Bear et al. 2015) that form what we come to know as capitalist practices within Ulaanbaatar's urban real estate market.

This perspectival shift away from 'capitalism' as something discrete, or imposed from above, does not attempt to do away with the types of potential unequal power relationships, loss of rights or inequal forms of wealth distribution that occur in processes of real estate investment (Harms 2016a, 215–16; Chapters 1–4). Nor does it attempt to romanticise the agency of individual residents. Instead this perspective highlights the diversity of urban capitalist forms, the significance and impact of the presence of urban residents and the types of ideologies and politics that are emerging in this changing landscape. Revisiting two key points outlined in the Introduction, I now present a synthesis of two overarching phenomena that have emerged through this ethnography. These are, firstly, the emergence of shifting politico-economic urban subjectivities and, secondly, visions of potential that are emerging out of dynamic ownership's 'subtle reworking' of Ulaanbaatar's urban landscape.

Politico-economic subjectivities

My interlocutors' experiences of formulating types of ownership bring to life some ways in which political and economic conditions are shaping urban politics and the urban itself in Mongolia. This not only reinforces but also expands upon some recent scholarship of economic networks, economies of favours and power and wealth inequality in Mongolia (Humphrey 2012; Narantuya and Empson 2018; Sneath 2018). Humphrey's evocative article (2012) demonstrates the way in which economies of favours underpin – and form a considerable part of – economic and political networks in Mongolia. Favours, in this instance, imply gratuitous forms of help that do not imply a transactional obligatory return, but instead form parts of building esteem and lasting relationships.

One can also gain 'knowledge, tips and insider information' (Narantuya and Empson 2018, 434) through networks of favours. They form ambiguous types of exchanges rich in potential. Tracing forms of favours between small- to medium-sized business enterprises in Mongolia, Narantuya and Empson note that through exchanges of assistance and information, favours can allow businesses to 'spread their risks and support each other at moments when repayments become difficult', at a point where 'such relations are at the necessary heart of many different kinds of economic activity in Mongolia precisely because of their non-transactional motivation' (Narantuya and Empson 2018, 434). Here 'favours in themselves always

leave something open and uncertain: what people may hope for or expect might not happen', forming a way in which 'lasting relationships' and a 'sense of self-worth' can be cultivated (Humphrey 2012, 37).

The ostensibly non-transactional elements of favours and the cultivation of connections and self-worth make favours extremely powerful in their potentiality. They can be something to rely upon when macro-economic processes do not play out in the way that was expected. Chuluun's decision to take out a loan from a trusted construction company director, in order to fund his apartment deposit and obtain an 8 per cent interest mortgage (Chapter 1), formed an example of a type of exchange that is cultivated between friends. While not a favour per se, this type of proliferating monetary circulation, or *möngönii ergelt*, played a small part in making an apartment purchase possible during times of decline – it formed an incremental part in supporting the perpetuation of a mortgage product within a nascent system that was new and unfolding. In this example trusted 'relations open[ed] up the possibility for a range of ways of doing business in a climate that does not guarantee economic and social security' (Narantuya and Empson 2018, 419).

While economies of favours can also be powerful vehicles of potential, the very fact that they work within and beyond existing institutional parameters means that for someone outside of such networks of cultivated esteem, these networks can appear opaque. Because favours are ostensibly non-transactional they are also less predictable and more expansive in their perceived potential because of this lack of predictability. The cultivation of esteem is generative of proliferating forms of productive relationships that can beget more favours – further widening the gulf between those who are within particular networks of favours and those who are not. The unpredictable nature of favours also gives rise to much speculation and suspicion about the benefits being wrought by such networks, especially from those who are well outside of such networks.

In considering the forms of urban politics discussed in this book, the dynamics between visibility and invisibility emerge as a significant theme in the assessment of the urban landscape in Mongolia. Different networks can enable people to raise funds, as well as organise together in productive ways. The post-1990 postsocialist processes of privatisation, as well as the recent economic growth period, resulted in an 'extraordinary concentration of capital in the hands of a tiny minority' (Sneath 2018, 477). This is an environment in which 'economic dominance of the super-rich is entangled with party politics and state power' (ibid.; see also Radchenko and Jargalsaikhan 2017). The workings of different politically linked networks of esteem are often the source of much speculation.

Patterns of visibility and opacity shape political atmospheres in Mongolia. As noted in the Introduction, 'MANAN' (the Mongolian word for 'fog') forms the acronym of the two major political parties in Mongolia: the Mongol Ardyn Nam (Mongolian People's Party) and Ardchilsan Nam (Democratic Party). *Manan* has been used ironically to describe the perceived opacity of networks that shape Mongolian politics at the national level (Munkh-Erdene 2018). Moments of clarity breaking through the fog occur at different moments in the eruption of specific corruption scandals, such as the discovery of 49 Mongolian names in the listing of offshore accounts in the Panama Papers in 2016 (Sneath 2018, 477). At the time of writing, the most recent corruption scandal involved the misuse of a Small to Medium Enterprises Development Fund (SME). Journalist investigations in 2018 revealed that much of this money had in fact been given to companies tied to 'prominent politicians, often via family members, friends, and elaborate shell companies' (Sorace and Jargalsaikhan 2019).

Many Mongolians acutely sense and critique the effects such networks have on shaping the Mongolian economy, and thus sometimes attribute blame for the economic instability they experience to these economic flows. While moments describing people cultivating their own networks of esteem appear throughout this book, my ethnography has revealed ways in which networks are also the object of critique. The preceding chapters provide an ethnography of owning-driven interrelationships that, while implicated in larger systems of monetary circulation and affected by construction company deals, provide a focus on people who do not have large amounts of political or economic power. It reveals *emergent* and varying forms of politico-economic subjectivities in Ulaanbaatar's urban economy, demonstrating diverse strategies and ethics emerging at this time.

On first glance, the attempts by residents in Ögöömör to hold construction companies to account and to potentially look for avenues to begin urban development projects of their own seem to be echoing, or assuming the same types of economic discourse and practices, as those found among others instigating urban development. This could be said to form a particular Mongolian, market-driven discourse of urban rights. As Harms (2016a) notes of large-scale redevelopment processes in Vietnam, dispossessed residents can take on market-driven discourses of rights that, while they are being dispossessed of land through these processes, at the same time reflect a similar discourse to that of the developers (Harms 2016a, 12). Rather than seek compensation (which was viewed as a futile endeavour due to a general lack of funds), Ulaanbaatar residents took a construction company to court in order to have the company's *ezemshil* possession rights

removed. Some people expressed their desire to start their own redevelopment project in the future; some of my interlocutors had indeed already begun to seek out information on appropriate construction companies. Similarly, after the SÖH leader Enhee's previous efforts to appeal to different institutions to improve Ögöömör fell on deaf ears, she then set about diversifying her work into supporting redevelopment (Chapter 3). When previous forms of economic and political power or authority are diminished with the withdrawal of capital, the strategies of people in Ögöömör reflect forms of urban economic and political governance within the district itself (Nielsen 2009, 330), given the literal absence of construction company heads and direct municipal intervention at the time.

However, attending to the fine-grained ethnographic detail of how residents in Ögöömör interacted with each other reveals an expanded, oscillating form of politico-economic personhood that begins to move away from the ways in which my interlocutors perceive networks of favours to operate. They were at once a product of larger political and economic factors and yet simultaneously held the possibility for a different perspective to emerge (Højer 2012, 48). In this instance, forms of *visibility* (as opposed to invisibility) became an integral part of the cultivation of economic and political nous among people in the district. Throughout my fieldwork, the residents and the SÖH were conspicuous in their *presence*. They were not only living and working in the same small area, but were also physically holding onto apartment buildings, attending street meetings and attempting to speak to politicians at public events. The maintenance of such visibility was integral to their respective formation of influence among each other. In a similar way to holding land, being *present* was one way in which one's economic investment or *höröngö* – the seed of a potentially multiplying stake – could be 'planted' and maintained. Absence came at a risk that they could not afford to take – unlike construction company heads, who likely had alternative businesses and wealth accumulated elsewhere. As Reeves advocates, paying attention to such detail moves beyond the assumption that larger economic shifts assume the 'straightforward iteration between a given … regime and the fashioning of … selves' in postsocialist contexts (Reeves 2014). The experience of residents in Ögöömör reveals ways of relating that formed among disparate networks of emerging influence. Such interrelating is focused around urban politics of accountability.

These locally based oscillations of influence extended from a type of 'government of the self by oneself in its articulation with relations with others' (Foucault 1994, 88). Central to this was a type of subjectivity that formed as a '*consequence* of actions, behavior or

'"performativity"' (Keller 2007, 353; italics mine). The need to be visible in the landscape in order to maintain one's *höröngö* gave rise to a recognition of the productive self-making that emerges through an intersubjective 'reciprocity of perspectives' (Wagner 2018, 505), thus causing one's dynamic self to shift and change in relation with others (Empson 2011, 322). Moral critiques of whether someone was potentially going to accumulate profit, and thus the future wealth-generating potential that this accumulation could bring (High 2017, 112), were potentially extremely socially damaging. If one was seen to be self-interestedly accruing personal profit through different kinds of urban development endeavours (rather than benefiting the district as a whole and contributing to forms of assistance and help) they could be critiqued as immoral (Højer 2012, 46; Sneath 2006, 90). Such critiques could potentially limit the possibilities of future collaborations and beneficial networks between people in the district. There was a keen recognition among my interlocutors of the power of certain speech acts in damaging these fledging relationships.

When residing in the same district, visibility was unavoidable – so instead residents were putting it to good political use. Regardless of one's personal ambition within the urban economy in the district, residents and the SÖH did not want to be *seen* by other residents as hiding behind opaque networks of power. Visibility was utilised in order to cultivate, in a nuanced way, a type of district-level form of politically-salient account-ability. It thus formed a type of counter-politics to the type of opacity surrounding wider networks of esteem. Visiting Enhee in the offices of the SÖH some time after the residents of building no.X had moved to live in alternative municipal housing, I noticed a large table to the left of her office, overloaded with piles of papers. 'What are these?' I asked her, gesturing to the table. 'That is my *arhiv* (archive)', replied Enhee. 'All the paperwork detailing the redevelopment projects is contained there'.

According to Enhee, the archive formed a detailed history of the redevelopment plans, available for all to see. Invited to sift through some of the papers with my research assistant, we saw that it contained numerous building plans, the details of construction companies, as well as lists of local political representatives whose political affiliations were colour-coded by different highlighters. It formed an attempt by Enhee to do away with the 'infrastructures of ignorance' (Pedersen 2017) that pervade the Ulaanbaatar urban landscape. Instead the archive sought to bring the processes of redevelopment, as well as the SÖH, into being as a known subject, as opposed to a hidden, unknowable one (Nielsen and Pedersen 2017, 258). In doing so, it formed a way for Enhee to try and 'protect' herself from the possibilities of critique (Højer 2012, 40).

Essentially there was no guarantee as to whether this visibility, while compelling in its physical presence, would be enough to convince a sceptical, disparate and inhomogeneous group of residents. As seen in Chapters 2 and 3, residential alliances were fleeting; they needed to be continuously reshaped and remade as people engaged in a variety of strategies to hold onto their individually acquired *höröngö*. Enhee's efforts in attempting to make the workings of redevelopment visible, debates around someone's moral personhood in relation to profit, attempts to hold onto property and to clean up rubbish: all formed attempted mediations of the presence of at least two conflicting forms of urban possibility. These were the presence of politically and economically entrenched networks that hold the key to urban development and a type of forced accountability among residents, borne of the necessity of laying different claims in a similar geographical location.

These actions of dynamic ownership formed incremental attempts to answer the question of whether improving the urban landscape can benefit from, but at the same time differ from, the processes that had been emerging until this point. Is it possible for a resident both to straddle successfully the realm of 'influence' and yet at the same time be ensconced within favourable networks in the district? Can a resident instigate a redevelopment project without being accused of attempted profit-making? Following such emerging forms of residential formations serves to reveal types of potentially varied manifestations of Mongolian urban politics. As different locally driven initiatives continue to emerge in Ulaanbaatar, at different places and at different scales, these and many other questions and possibilities will no doubt continue to emerge in new and disparate ways (Terbish and Rawsthorne 2018).

Visions of potential

Some of the most striking things that I heard while following disparate ethnographic threads throughout this research were the different visions of hope and possibility that underpinned acts of owning and making owning possible. These were at once on a personal, familial scale – for example, Chuluun's desire to buy an apartment for his growing family and so come into his own as a responsible father and husband. Nomi's description of her family's overseas-funded monetary circulation demonstrated how it allowed them to purchase apartments both before and after the speculation-driven boom (Chapter 1). She described how this mutual support gave them opportunities during times of economic flux;

the process allowed them to be more secure and provided them with more certainty. Similarly, in Chapter 4, Bayar viewed her land as being intimately tied to her potential as a provider and relative. She viewed her future ownership of this land as her right (*erh*) – the way to build her economic future through gaining full ownership (*ömchlöl*). The bittersweet frustration Bayar felt at being unable to move beyond temporary possession rights was this very frustration of not being able to bring her land into its full social potential.

This kind of belief in the generative possibilities of ownership extends far beyond the individual. It also formed part of individually-expressed collective visions of what the city and economy *should* and *could* become. Economic ideologies underpinned forms of alternative monetary circulations (*möngönii ergelt*) which, at the time of writing, are forming part of expanding systems of financialisation (Chapter 1). These ideologies reverberated throughout different scales. Attempts to evoke a better economic future through different actions emerged out of the ways in which people combined an analysis of their present and attempted to re-orient their knowledge for the future (Miyazaki 2006, 150). Chuluun believed the loan he received for his apartment deposit from the construction company director acted as a type of 'economic stimulus'. While another layer of debt for himself, this exchange of money was viewed as working as an (incremental) step towards improving the Mongolian economy in times of decline. Similarly, the loan officer believed that the new systems of mortgage financialisation would 'keep the economy on the proper path'. These ideologies form a type of prefigurative iteration, 'making one's means as far as possible identical with one's ends, creating social relations and decision-making processes that at least approximate those that might exist in the kind of society we'd like to bring about' (Graeber 2014, 85).

At the other end of the spectrum proposed by this book in Chapter 5, the seeking of material quality of apartments also forms a type of enacting and bringing into being of future potential within the urban landscape. This type of anticipated future is sought through a deep, critical examination of the material nature of the city itself. Trying to seek out material quality of a building, or choosing to bypass air pollution by living in the city's outskirts, formed ways of viewing and acting within the city that were infrastructurally driven. This infrastructural vision of the city was one that surpassed class divides between apartment buildings and the *ger* districts. It was instead one in which people were seeking a type of infrastructural integrity. In doing so, this 'materialist ethics' formed a critical look at the city itself. Its presence reveals a seeking of dignity

within the urban landscape that has 'political implications' (Zigon 2014, 762), forming a latent critique of the fast rates of building and the *potential* infrastructural variation and slippage of which residents are wary. It forms an active engagement with – and materialist critical stance upon – the presence of continued air pollution, as people move to the outskirts of the city. While seeking out the quality of a building is a deeply practical activity, it is also profoundly personal, and speaks to a larger relationship that one is trying to make with the city as a whole.

However, evoking these visions of potential – in an exchange of money, in speculating on a building's internal infrastructure and also in trying to improve one's own neighbourhood (Chapters 2 and 3) – do come at a cost. These visions of potential simultaneously reveal the taking on of a burden of responsibility. Individuals are going further into debt when buying apartments; residents are looking to the physical nature of a building itself rather than trusting that it fits the regulatory infrastructural requirements. Residents section themselves off in apartments during winter, foregoing time outside in order to protect children from air pollution. As astutely noted by Badraa in Ögöömör (Chapter 2), dealing with forms of urban fluctuation 'is everyone's problem, isn't it?' Chuluun's evocation of economic stimulus in Chapter 1 reveals a situation where he himself feels responsible in part for the direction of the economy as a whole.

Referring back to Mongolian understandings of economy as a portioning of a whole and a *shared* governance of possessions, Chuluun could be seen as enacting his portion of shared governance (and shared responsibility) through his economic actions. Different interlocutors' strategies and justifications of them form 'concepts that articulate the essential intertwining that constitutes their particular being-in-a-world' (Zigon 2014, 752). These methods of context-driven, ethical worldbuilding (taking on more economic risk, residents discussing the moralities of profit accumulation) are emerging in times of economic downturn as strategies for potential alternative ways of being in a landscape that needs change. Here 'such hope surfaced repeatedly in the uses of these ideas and tools despite their repeated failures and perhaps even because of these failures' (Miyazaki 2006, 151), where hope ceases to be something specific (Miyazaki 2006, 149).

These discourses of responsibility are incredibly important in shaping urban economic and social formations in this period of Ulaanbaatar's history. While acts of owning reveal significant burdens of responsibility, they also form the potential for new ways in which to conceptualise the city. They give rise to a growing form of popular mobilisation from

the city's inhabitants who are, by their very presence, incrementally shifting the way influence is being cultivated at different scales. At this point in Mongolia's history, Ulaanbaatar is a key site of urban possibility. However, its significant environmental challenges and economic flux need to be negotiated. Within the expansive steppe, residents have been living alongside recurrent air pollution in a fluctuating economy.

Focusing on the prism of ownership reveals *höröngö* to be a stake in the city that implicates these diverse materialities and economic encounters. Inherent in Mongolian conceptualisations of *höröngö* is its potential for generative growth. Such possibilities of multiplication and generative growth can expand in both positive and negative ways, attracting the multiplication of good and bad energies (Abrahms-Kavunenko 2018, 904; High 2013). In a vastly changing city, residents are wary as to what sort of environment the city is offering for them to grow their *höröngö* in the most favourable way. In questioning this, conceptualisations of *höröngö* become the seed that is giving rise to proliferating ethical visions of what the city should be.

Following individual attempts to keep and grow one's *höröngö* reveals such actions as forming a proliferating, shared portioning of Ulaanbaatar as a whole. The city becomes a site of diverse and vibrant familial networks and ethics, 'highlighting the disjuncture between the emergence of paradigmatically "neoliberal" discourses of capitalist consumption, on the one hand, and materially and institutionally embedded practices that allow very different logics of care, of labour, or of ritualised redistribution to be sustained, on the other' (Reeves 2014, referencing Collier 2011). Owning property in Ulaanbaatar forms the basis of shared ownership of both shared potential and shared problems. Acts that underpin dynamic ownership bring into relief the mechanics of the city and the new social formations that can arise out of this shared proliferation of shifting stakes in the surrounding environment. It brings into relief both an acute awareness of the city and a profound questioning of its future.

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What can the generative processes of dynamic ownership reveal about how the urban is experienced, understood and made in Ulaanbaatar, Mongolia? *Shaping Urban Futures in Mongolia* provides an ethnography of actions, strategies and techniques that form part of how residents precede and underwrite the owning of real estate property – including apartments and land – in a rapidly changing city. In doing so, it charts the types of visions of the future and perceptions of the urban form that are emerging within Ulaanbaatar following a period of investment, urban growth and subsequent economic fluctuation in Mongolia's extractive economy since the late 2000s.

Following emerging political subjectivities, the way that people discuss the ethics of urban change, and the seeking of 'quality', Plueckhahn explores how conceptualisations of growth, multiplication, and the portioning of wholes influence residents' interactions with Ulaanbaatar's urban landscape. *Shaping Urban Futures in Mongolia* combines a study of changing postsocialist forms of ownership with a study of the lived experience of recent investment-fuelled urban growth within the Asia region. Examining ownership in Mongolia's capital reveals how residents attempt to understand and make visible the hidden intricacies of this changing landscape.

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