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What peaked in 2011 as a series of political protests sweeping the Middle East and North Africa is today an opportunity to celebrate and evaluate how various regimes mould their path towards democracy. A noteworthy component of these transitions includes the shifting role of the informal sector.

While many countries have increased political participation, achieved macroeconomic

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happening. In other words, there are barriers to participation – in formal political and economic systems – such as restricted access to financial opportunity, limitations on property rights and inadequate legal protection.

While some transitioning governments have blatantly sidelined the informal sector, others – such as Morocco – have found unique ways to leverage the informal sector as a means of socio-economic advancement.

Informal housing reserves an all-encompassing role within the informal market, making it a compelling topic of research. As a place of residence for low-income employees, informal dwellings keep the wheels of the city turning in many different ways. Many of these informal housing communities are the first stopping points for immigrants and rural migrants, providing the low-cost and only affordable housing that will enable them to save for their eventual absorption into urban society.



Informal housing (bidonvilles, shantytowns or douar) are also places in which the vibrant mixing of different cultures frequently results in new forms of artistic expression. Out of unhealthy, crowded and often dangerous environments can emerge cultural movements and levels of solidarity unknown in the suburbs of the rich.

Thus, in evaluating the policies and programmes put in place by emerging democracies to address informal housing, there is opportunity for deeper

understanding and discovery of the state of informality in a region.

Morocco's national Villes Sans Bidonvilles Programme (VSBP) is an example of such a policy worth evaluating. It was launched by King Mohammed VI in 2004 as part of a larger government strategy to address both supply and demand sides of the housing sector. Aiming to make 85 Moroccan cities free of slums, the VSBP is celebrated for being the first nationwide programme to approach informal settlements within a much broader urban perspective.

Falling under the auspices of the Ministry of Interior and the Ministry of Habitat and Urban Planning (MHU), the programme upgrades shantytowns and douar in Morocco and prioritises relocation of their inhabitants.

The ANHI – a state enterprise in charge of providing access to safe and sanitary housing for lower income families in Morocco – and other local public housing agencies have been merged into a financially autonomous, parastatal organisation, the 'Al-Omrane Group'. Working closely with the private sector, this agency is responsible for the coordination of more than eighty percent of slum-upgrading projects.

Several facets of the VSBP distinguish it from the former Moroccan initiatives. First, the strategic engagement of semi-private and state actors has implied a unique political reorganisation of the housing policies. This is largely by facilitating the entrance of governmental actors into

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process of moving to their new housing. This social component of the VSBP mediates between the technical operator and the local population.

Finally, the programme has developed new mechanisms to increase the shantytown dweller's access to financial institutions, improve their solvency, and facilitate the purchase of a new housing unit.

FOGARIM – a Moroccan government mortgage guarantee programme started in 2003 to open up access to housing loans to those who work in the informal sector – permits populations with modest or volatile income to obtain a bank loan thanks to a government guarantee on maximum amount of 200,000 dirham (about 20,000 dollars).

Given that under the VSBP, the shantytown dweller is responsible for a majority of their relocation cost, FOGARIM has created an enabling-framework for shantytown dwellers to obtain housing access. With the ultimate goal of the VSBP being the eradication of informal settlements and the relocation of their populations, virtually every household has the right to housing under this programme.

While Morocco's Villes Sans Bidonville Programme presents fundamental reforms towards harnessing a three-way interaction among the parastatal, private and public sectors, there are still opportunities for improvement.

It is rightfully argued that parastatal enterprises, such as Al-Omrane, service a centralised, top-down approach to planning that quickly fails to prioritise the role of the shantytown dweller in the implementation and design of the programme. In addition, many participants of the programme claim that inclusive measures were not taken as originally intended by the VSBP guidelines.

This evokes the question: is Morocco ready for participatory planning to enter the gateway of housing policies? [IDN-InDepthNews – 24 July 2017]

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