

Distr.
LIMITED
E/ESCWA/SDD/2016/TECH
NICAL PAPER.4
20 September 2016
ORIGINAL: ENGLISH

ECONOMIC AND SOCIAL COMMISSION FOR WESTERN ASIA (ESCWA)

Working Paper
Slum Upgrading in the Arab Region

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United Nations
Beirut, 2016

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Contents

| | |
|--|----|
| List of abbreviations | 3 |
| List of figures and tables | 4 |
| 1. Introduction | 5 |
| 2. The evolution of approaches to slum upgrading | 13 |
| 3. Principles and best practices of slum upgrading | 18 |
| i. Participation | 18 |
| ii. Security of tenure | 22 |
| iii. Integrated city planning | 25 |
| iv. Gender and urbanization | 26 |
| v. Social inclusion and urbanization | 27 |
| vi. Sustainable financing | 29 |
| 4. Conclusions | 32 |
| 5. Bibliography | 33 |

List of Abbreviations

ARRU - Agence de Réhabilitation et de Rénovation Urbaine, Tunisia

FOGARIM- Fonds de Garantie pour les Revenus Irréguliers et Modestes, Morocco

GIS- Geographic Information System

GTZ- German Technical Cooperation Agency

ISDF - Informal Settlement Development Facility, Egypt

PARHIP - Programme d'appui à la résorption de l'habitat insalubre et des bidonvilles, Morocco

PDP - Participatory Development Programme, Egypt

PNA - Participatory Needs Assessment

PNAQP- Programme National d'Assainissement des Quartiers Populaires, Tunisia

PNRQP - Programme National de Réhabilitation des Quartiers Populaires, Tunisia

PSUP- Participatory Slum Upgrading Program, Egypt

PUMP- Participatory Urban Management Programme, Egypt

SDI - Shack/Slum Dwellers International

SNIT- Société Nationale Immobilière Tunisienne, Tunisia

List of figures and tables

Figure 1: Proportion of urban population living in slums (per cent), by selected region, 1990-2012, p.5

Figure 2: The continuum of land rights p.23

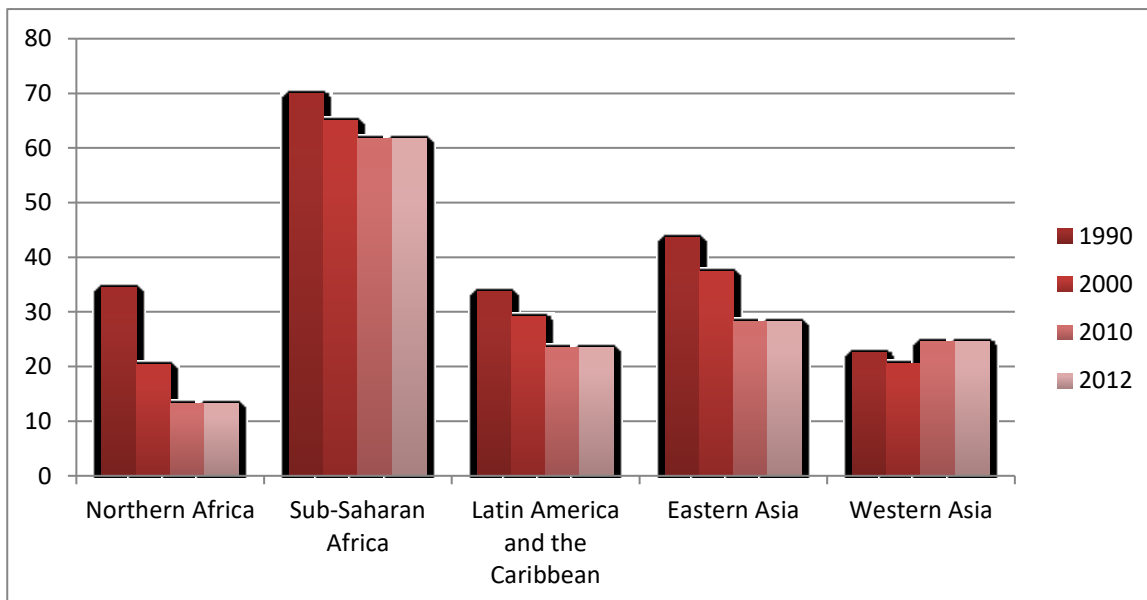
Table 1: Slum Prevalence in Arab Countries for which Data is Available p.11

Table 2: Greater Cairo Slum Types and Estimates of Prevalence, 1996 p.12

1. Introduction

Since the year 2000, the proportion of the urban population in developing countries living in slums has decreased from 39% (2000) to 32% (2010)¹. Despite this relative improvement, approximately a quarter of the world's urban population is thought to live in slums². Asian and African cities see the highest percentages of urban dwellers in informal housing, followed by Latin America and the Caribbean³. Asia and Africa also account for the highest proportion of the total number of urban slum dwellers in the world.⁴ The prevalence of slums in the Arab region differs markedly from country to country, as high as 67% of Yemen's urban population (2012).⁵

Figure 1: Proportion of urban population living in slums (per cent), by selected region 1990-2012



Source: UN Habitat, *Global Urban Indicators Database 2012*, in UN Habitat (2013), *State of the World's Cities 2012/2013*

Slums tend to form as a result of varied phenomena, notably rural-urban migration, displacement due to conflict or natural disasters, population growth, demand for low-cost housing outstripping

¹ UN Habitat (2011), *The State of the World's Cities Report 2010/11*, p.xii

² HIII (2015), *Issue Paper 22; Informal Settlements*, p.3

³ Ibid, p.3

⁴ UN Habitat (2013), *State of the World's Cities 2012/13*, Statistical Index, Table 3, p.151. Slums defined as areas where populations live in households that lack either improved water, improved sanitation, sufficient living area (more than three persons per room), or durable housing.

⁵ UN Habitat (2012), *The State of Arab Cities 2012; Challenges of Urban Transition*, p.8

supply, economic vulnerability and weak governance⁶. The inhabitants of slums and informal housing disproportionately suffer from social and economic marginalization, discrimination, limited access to basic services, increased vulnerability to environmental risk and can fail to benefit from the economic opportunities that urban centres provide. Considering the extent of challenges faced by slum populations, slum upgrading programmes hold the potential to enhance these vulnerable areas' living conditions and economic opportunities as part of building inclusive, resilient and sustainable cities.

Definitions and concepts

The particular characteristics of slums and informal settlements in a given context will necessarily fail to be conveyed by overarching definitions of what constitutes a slum or informal dwelling. Furthermore, any distinction between informal settlements and slums is far from absolute. UN Habitat classes informal settlements as residential areas where:

1. inhabitants have no security of tenure vis-à-vis the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing,
2. the neighbourhoods usually lack, or are cut off from, basic services and city infrastructure,
3. housing may not comply with current planning and building regulations, and is often situated in geographically and environmentally hazardous areas.⁷

Within this broad characterization, the most deprived and excluded informal settlements are deemed slums. UN Habitat's widely cited definition defines a slum any area that lacks one or more of the following amenities:

- **Durable housing** (A permanent structure providing protections from extreme climatic conditions)
- **Sufficient living area** (No more than three people sharing a room)
- **Access to improved water** (Water that is sufficient, affordable and can be obtained without extreme effort)
- **Access to improved sanitation facilities** (A private toilet, or a public one shared a reasonable number of people)
- **Secure tenure** (De facto or de jure secure tenure status and protection against forced eviction)⁸

⁶ HIII (2015), *Issue Paper 22*, p.2

⁷ *Ibid*, p.1

⁸ UN Habitat (2014), *A Practical Guide to Designing, Planning and Executing Citywide Slum Upgrading Programmes*, p.10

Egypt's slum upgrading programme, the Informal Settlement Development Facility (ISDF), does not differentiate between informal housing and slums on the basis of degree of deprivation but rather identifies 'unsafe areas' and 'unplanned areas'. Unsafe areas are "characterized by being subject to life threat or tenure risks, while unplanned areas are principally characterized by its non-compliance to planning and building laws and regulations."⁹ ISDF employed survey methodologies in Sharqya governorate, 2009, against a range of indicators alongside GIS techniques and data from local municipalities to classify housing areas within the above binary. The advantage of these definitions is in identifying priority areas for interventions whereby households at the greatest physical risk are most urgently addressed.

This study of slum upgrading will adopt a rights-based approach, namely the right to adequate housing, recognized within the right to an adequate standard of living in the 1948 Universal Declaration of Human Rights and in the 1966 International Covenant on Economic, Social and Cultural Rights. The UN Committee on Economic, Social and Economic and Cultural Rights' general comments No.4 (1991) and No.7 (1997) see the right to adequate housing as encapsulating certain freedoms and entitlements, protection against forced evictions and states that adequate housing must provide more than just four walls and a roof.

These freedoms include the right to protection from forced eviction and the arbitrary destruction or demolition of one's home and the right to freedom of movement and choice of where to live. Entitlements within the right to adequate housing encapsulate security of tenure, housing, land and property restitution, equal and non-discriminatory access to adequate housing and participation in decision-making processes related to housing. Furthermore, adequate housing has services, facilities and infrastructure available (for instance, safe drinking water, sanitation, refuse collection and energy for lighting, heating and cooking), is affordable, accessible to disadvantaged and marginalized groups, located with access to employment and education opportunities, amongst others, and culturally adequate.¹⁰

Slum formation

Slums and informal housing have existed in every region of the world. How can the reoccurrence of this urban phenomenon be accounted for and what are the reasons for the formation of slum areas? The existence of slum is no longer deemed an inevitable by-product of urbanization but rather the result of varied and often interlinked social and economic processes. The development of urban slums is far from homogenous and responds to specific regional, national and local trends. Despite this, Claudio Acioly views informal settlements as "a symptom of a malfunctioning housing sector

⁹ Khalifa, Marwa A. (2011), 'Redefining slums in Egypt: Unplanned versus unsafe areas', *Habitat International* 35, p. 41

¹⁰ UNHCR, UN Habitat (2009), *Fact Sheet 1: The Right to Adequate Housing*, pp.3-4

earmarked by high housing-price-to-income ratios, scarcity of serviced land, and distorted and non-transparent land, housing, and real estate markets.”¹¹ He sees deficiencies in the formal land delivery system, unaffordable land prices, and individuals trading land and property rights regardless of legal status as commonalities in slum formation and considers access to land and urban governance as the level on which informal settlements must be addressed in order to avoid their reoccurrence.

Equally clear is that slums form in urban and peri-urban space when “rapid urban population growth has outpaced the ability of city authorities to provide for housing and environmental and health infrastructure.”¹² The excess demand for urban housing compared to its supply illustrates city governments’ difficulty in planning, financing and providing affordable housing for the low-income segments of the urban population. However this provision is fundamental to pre-empt low and middle income households being forced into informal housing and the consequent formation of slum areas.

When considering slum formation, the role played by migration is often cited. *The IOM’s World Migration Report 2015 reiterates that migration is essentially an urban phenomenon* and, according to the IOM, migrants are disproportionately represented among the urban poor in informal settlements.¹³ Furthermore, “in many cities in low- and middle-income countries, informal settlements commonly function as entry points for incoming migrants.”¹⁴ Given the economic and employment opportunities often centred in cities, rural-urban migration accounts for approximately a quarter of urban population growth.¹⁵ Natural population growth and the reclassification of rural areas as urban account for the remaining population increase. The economic precariousness of new rural arrivals in cities often leads to their housing in slums and informal housing. There exists a general pattern that cities can struggle to plan for and integrate migrants and as a consequence gaps in the provision of basic services can become exacerbated.¹⁶ This has historically been the case of slum formation in Morocco and Tunisia and is a process that is only accelerated by environmental risk such as droughts threatening rural populations’ ability to subsist from agriculture. Furthermore, as informal settlements occupy undeveloped urban space, they can be subject to greater risk from natural disasters such as flooding, landslides and sandstorms. This has seen to be case in Khartoum where slums have been disproportionately impacted by flooding and in Cairo’s Manshiet Nasser with certain housing exposed to rock fall and landslides. The 2015 Situation Report on International

¹¹ Acioly, C. (2007), ‘The Challenge of Slum Formation in Developing Countries’, *Land Lines*, Lincoln Institute of Land Policy, p.3

¹² Giok Ling Ooi and Kai Hong Phua (2007), ‘Urbanization and Slum Formation’, *Journal of Urban Health* 81:1, p.30

¹³ IOM (2015), *World Migration Report 2015. Migrations and Cities: New Partnerships to Manage Mobility*, p.44

¹⁴ *Ibid*, p.45

¹⁵ Commission of Growth and Development (2009), cited at <http://www.citiesalliance.org/node/2195>

¹⁶ IOM (2015), *World Migration Report 2015*, p.4

Migration (UN ESCWA and IOM), equally highlights the environmental impact that population movements and settlement in camps can have, in particular on deforestation and desertification.¹⁷

Internal or cross-border displacement as a result of conflict or natural disasters equally can contribute to the growth of informal housing. This final factor is often conditioned by centralised approaches to housing or managing displaced populations for instance the establishment of camps. While conditions in such housing may resemble those in urban slums, the different formation and governance of these camps place them outside the scope of the present study.

Migrants living in slums face additional marginalisation where legal, cultural or social barriers can limit access to formal housing, security of tenure, employment, education, social and health services and credit. Ethnic discrimination can also increase migrants' risk of vulnerability. There exists a question of governance given that migrant inclusion occurs at a local level yet migration policies are issued from central government hence these levels of government need coordination. Slum upgrading must therefore consider the social fabric of the communities present in the slum and provide adequate assistance and support for integration to migrants. However this cannot be carried out at the expense of the well-being and development of host communities. In this case, understanding the interaction of migrant and local inhabitants of slums is key to designing programmes that are universally beneficial.

The question of slums

Slums and informal areas have often been characterised by political elites as housing crime, violence and social degradation. This one-dimensional conception of slum dwellers has often informed interventions on the part of governments. The response to the 2003 Casablanca suicide bombings carried out by youth from Sidi Moumen slum illustrates this whereby Moroccan official correlated that act of violence with the perpetrators' origins in informal housing and slum clearance and upgrading projects were consequently launched. Slums indeed tend to constitute concentrations of social and economic deprivations, high population density, high unemployment and physical and social exclusion.¹⁸ The labour market within slums is dominated by the informal economy that exists outside regulation by the state given that slum inhabitants' "conditions of existence force them to seek an informal way of life"¹⁹. The perception of slums as ruled by informal networks and hence outside the control of the state has equally impacted on slum upgrading. In this way the informal settlement of Imbaba in Cairo's take-over by the Islamist *Gama'a al-Islamiyya* proved a watershed

¹⁷ UN ESCWA & IOM (2015), *2015 Situation Report on International Migration: Migration, Displacement and Development in a Changing Arab Region*, p.153

¹⁸ UN Habitat (2003), *The Challenge of Slums: Global Report on Human Settlements 2003*, p.75

¹⁹ Bayat, Asef and Denis, Eric (2000), 'Who is afraid of *ashwaiyyat*? Urban change and politics in Egypt', *Environment & Urbanization* 12:2 p.197

moment by compelling the Egyptian state to abandon its laissez-faire approach to slums and design upgrading programs.²⁰

Perceptions of slums have hence often been reductive in centring on these negative facets of life in informal settlements. Asef Bayat and Eric Denis take the case of Egypt in arguing that informal settlements are “perceived as ‘abnormal’ places where, in modern conventional wisdom, the ‘non-modern’ and thus ‘non-urban’ people, that is, the villagers, the traditionalists, the non-conformists and the un-integrated live.”²¹

This view overlooks, however, the strength of social ties which not only form the basis for community life in slums but also that of the informal economy. Upgrading slums *in situ* is taken as the best approach as it protects the social and economic network in informal settlements. Aziz Iraki identifies that the “feeling of belonging to a [slum] neighbourhood is reflected in its construction that owes nothing to any urban planning or local services of social habitat departments.”²² He cites the example of communal water facilities which serve as centres of social interaction and exchange (‘l’espace d’interconnaissance’). The social function of such a place would easily be overlooked in upgrading’s zeal to deliver, in this example, water to individual households. Relocation to apartment blocks, similarly, has often failed as it has not understood life in slums to be more than an issue of shelter. Considering slums as ‘an expression of social exclusion’, improving the social and economic conditions of slum dwellers not only constitutes a priority in building inclusive and sustainable cities but improved integration of informal areas benefits the city as a whole. The physical conditions of slums are hence understood as “the manifestation of malfunctioning processes of economic integration, social inclusion, good governance and preservation of citizenship rights of vulnerable and marginalized groups”.²³

Urbanization and informal housing in the Arab world

Slums represent one of the multiple pressing urban challenges that face the Arab region alongside physical destruction from conflicts, spatial exclusion and segregation, occupation, unemployment, urban informality, constrained infrastructure and transportation and inadequate access to basic services. The prevalence of slums, in absolute terms, over the past two decades by region can be seen below, followed by figures illustrating the wide variation in prevalence within the Arab region itself (see table 1, below).

²⁰ O’Donnell, Shawn (2010), ‘Informal Housing in Cairo: Are the Ashwa’iyyat Really the Problem?’, Hubert H. Humphrey Institute of Public Affairs, p.28

²¹ *Ibid*, p.197

²² Iraki, Aziz (2006), ‘L’organisation des solidarités dans des territoires en construction: Quartiers restructurés au Maroc’, *ERES* 4:12, p. 67

²³ AUC Slum Development Working Group (2014), *Egypt’s Strategy for Dealing with Slums*, p.31

Table 1: Slum Prevalence in Arab Countries for which Data is Available

| Country | Urban Population 2010 (thousands) | Slum Proportion 2005 (per cent) | Slum Population 2007 (thousands) |
|--------------|--------------------------------------|------------------------------------|-------------------------------------|
| Comoros | 254 | 68.9 | 162 |
| Egypt | 34,041 | 17.1 | 5,505 |
| Iraq | 20,375 | 52.8 | 10,199 |
| Jordan | 5,067 | 15 | 686 (2005) |
| Lebanon | 3,600 | 53 | 1,908 (2005) |
| Morocco | 18,374 | 13.1 | 2,276 |
| Saudi Arabia | 21,681 | 18 | 3,442 |
| Somalia | 3,553 | 73.5 | 2,120 |
| Sudan | 18,646 | 22 | 4,105 |
| Syria | 11,754 | 10.5 | 1,055 (2005) |
| Yemen | 7,784 | 67.2 | 4,102 (2005) |

Source: UN Habitat (2012), *The State of Arab Cities*.²⁴

The typology of slums and informal housing differs significantly within each specific urban context. This ranges from peri-urban and urban pockets of slums to informal apartment blocks built illegally on agricultural or state land, to informal occupation of dilapidated historic buildings in the city centre. Rabat-Salé, Morocco, for instance has ‘intra-muros’ precarious shantytowns built from sheet metal and adobe on rented or squatted land dating from the 1960s (for instance, Sehb el Caïd and Douar Kora) which the city has expanded around, peripheral shantytowns in peri-urban zones (Oued Akreuch, Douar Diss) and varied illegal districts where concrete buildings are erected illegally on purchased land and often lack basic collective services and infrastructure.²⁵ The typology of Cairo’s slums are as below;

Table 2: Greater Cairo Slum Types and Estimates of Prevalence 1996

²⁴ UN Habitat (2012), *The State of Arab Cities*, p.26. Note: Data on slum proportion was not available for Algeria, Bahrain, Djibouti, Kuwait, Libya, Mauritania, Oman, Palestine, Qatar, Tunisia and the UAE.

²⁵ Navez- Bouchanine, F. (2003) ‘The case of Rabat Salé’ in *Understanding Slums: Case Studies for the Global Report 2003*, p.7

| Typology | Population | % of total GC population | % of total GC residential area |
|---|------------|--------------------------|--------------------------------|
| Type A Informal Settlements on Former Agricultural Land | 6,434,000 | 56.4% | 46.1% |
| Type B Informal Settlements on Former Desert State Land | 6,434,000 | 56.4% | 46.1% |
| Type C Deteriorated Historic Core | n.a. | > 4% | n.a. |
| Type D Deteriorated Urban Pockets | n.a. | > 1% | n.a. |

Source: Sims, D.²⁶

High rural-urban migration and displaced populations, an insufficient supply of affordable housing and inadequate urban regulation have collectively led to the emergence of slums and informal housing in the Arab region in the past 50 years. Approaches to slum upgrading globally and in the Arab region will be outlined in the following chapter.

2. Evolving approaches to slum upgrading

Having considered definitions of slums, the process of slum upgrading broadly “consists of physical, social, economic, organizational and environmental improvements undertaken cooperatively and locally among citizens, community groups, businesses and local authorities.”²⁷ Slum upgrading typically includes installing or improving basic infrastructure, removing or mitigating environmental hazards, providing incentives for community management and maintenance, constructing or rehabilitating community facilities, regularizing security of tenure, home improvement, relocating

²⁶ Sims, D. (2003), ‘The case of Cairo, Egypt’ in *Understanding Slums: Case Studies for the Global Report 2003*, p.4

²⁷ Cities Alliance, <http://www.citiesalliance.org/About-slum-upgrading>

or compensating residents dislocated by the improvements, improving access to health care and education, enhancing income-earning opportunities and building social capital and the institutional framework to sustain improvements.²⁸

The ways in which slums and slum upgrading have been approached have evolved over the past fifty years. These changing conceptions trace the move away from slum clearance towards slum upgrading that recognises the social value of informal areas over reductive negative perceptions, as explored above. Prior to the early 1970s, basic assumptions were made that slums were both illegal and an unavoidable temporary phenomenon to be alleviated by urban and rural economic development. Existing slums were hence neglected and disregarded. State provision of low-cost housing was often pursued rather than upgrading or integrating slums yet did not benefit low-income groups so as to reduce informal housing.²⁹ The 1970s and early 1980s saw eviction become prevalent as numerous governments characterized by centralized decision-making forcibly displaced slum inhabitants often in order to execute urban development programs or citing sanitary or security concerns.³⁰ Consequently new slums appeared on the periphery of cities or existing dilapidated buildings became overcrowded in what constitutes “the postponement of the initial problem as well as its displacement towards an urban periphery.”³¹

Arandel and Wetterberg class interventions of this kind authoritarian upgrading, which “prioritizes technocratic engineering and urban planning goals over the social and economic concerns of residents or of the slum as a community.” Evaluation of projects in this mould are made against technical criteria such as the quality and quantity of housing completed within the time and funds allocated. Given slum inhabitants’ wishes are not prioritized, “there is no explicit goal to reflect their points of view or mechanism to elicit participation or empowerment of residents”.³²

From the 1980s to 1990 self-help and slum upgrading programs *in situ* emerged and tended to centre on the provision of basic services, secure tenure and better adapted access to credit. Whilst such policies were initially hailed as successes (for instance the Kampung Improvement Programme, Jakarta, Indonesia) the focus on the physical improvement of slums did not anticipate how such improvements would be maintained. Ultimately in many cases neither the government nor slum communities took responsibility for maintenance and environmental conditions deteriorated. In Narvaez’ assessment the projects of this period’s positive results were quantitative but not qualitative as having programmes oriented towards socially disadvantaged groups failed to produce socially valid or appropriate results. He identifies this on two levels: “on the one hand before the

²⁸ Ibid

²⁹ Arimah B. C., *Slums as Expressions of Social Exclusion: Explaining the Prevalence of Slums in African Countries*, p.4

³⁰ For example Kenya’s forced evictions up to 1980. *Vid.* Otiso K. M. (2002), *Forced Evictions in Kenyan Cities*

³¹ Navez- Bouchanine, F. (2003), ‘The case of Rabat Salé’, p.18

³² Arandel, C. And Wetterberg, A. (2013), ‘Between “Authoritarian” and “Empowered” slum relocation: Social mediation in the case of Ennakhil, Morocco’, *Cities* 30, p. 141

project began, due to a lack of effort to adapt the project to the social, economic and cultural conditions of the populations concerned and, on the other, during the project, due to the lack, insufficiency or arbitrariness of the support provided to these groups that were plunged into a situation of major change.”³³ The resettlement of slum households has remained a facet of certain slum upgrading programs throughout recent decades. The implementation of resettlement varies significantly and at best has been executed with the agreement and cooperation of slum inhabitants (such as in Favela Parque Royal, Rio de Janeiro, Brazil) and at worst constitutes forced eviction.

Following the experiences of differing approaches to slums in past decades, upgrading has come to be accepted as “the most financially and socially appropriate approach to addressing the challenge of existing slums.”³⁴ By improving inhabitants’ living conditions *in situ*, upgrading capitalises on the financial and social investment that inhabitants are able to contribute to their surroundings; something that is lost if relocation to public housing units was adopted, for instance.³⁵ The social cost is hence mitigated by maintaining social ties, sites of employment and interchange.³⁶ This ‘enabling approach’ assumes that with improvements in the slum environment, “slum residents will gradually better their homes and living conditions, especially when encouraged by security of tenure and access to credit.”³⁷ Broadly, partnerships between municipal government, public and private sector actors, community based organizations (CBOs) and NGOs have been prioritised as ways of bringing the broadest range of expertise while favouring inclusive participation of slum dwellers. Techniques such as street-led upgrading are representative of an awareness that slum upgrading is most successful when incremental. Furthermore, provision must be made within national housing planning to avoid the formation of new slums and provide adequate shelter for populations arriving in the city; UN Habitat’s ‘twin-track- approach pairs slum upgrading with slum prevention. Slum upgrading must, however, be responsive and adaptive to the specificity of the context as “each case of slums has its unique location and physical, demographic and socio-economic characteristics, which necessitate a tailor-made intervention strategy for dealing with it.”³⁸ Best practices for the ways in which slum upgrading can and has been implemented will be explored in detail below.

Slum Upgrading programmes in the Arab region

³³ Navez- Bouchanine, F. (2009), ‘Evolution of urban policy and slum clearance in Morocco: successes and transformations of “social contracting”’, *ISSJ* 193, p.361

³⁴ UN Habitat (2014), *A Practical Guide*, p.15

³⁵ *Ibid*, p.15

³⁶ AFD (2014) ‘Intégrer les quartiers précaires aux villes: le défi de demain’, p.3

³⁷ Werlin, H. (1999), ‘The Slum Upgrading Myth’, *Urban Studies* 36:9, p.1527

³⁸ AUC Slum Development Working Group (2014), *Egypt’s Strategy for Dealing with Slums*, p.31

Morocco, Tunisia and Egypt have been at the forefront of slum upgrading and affordable housing efforts. These efforts have seen a decrease in urban population living in slums and while approaches have varied, the development of dedicated national housing agencies to plan, fund and collaborate on upgrading projects has been common to all three.

For example, Morocco has implemented the most expansive programme of low-income affordable housing and, in the period from 1990 – 2010, reduced the number of slums by 65%³⁹. In 2004, the Government of Morocco launched a programme of housing sector reforms including the major slum upgrading initiative 'Villes Sans Bidonvilles' (Cities without Slums). Al Omrane, a government owned holding company established in 1984, has been the instrument to implement housing programmes. The 'Fonds de Garantie pour les Revenus Irréguliers et Modestes' (FOGARIM), established in 2004, guarantees loans in order to encourage banks to provide long-term credit to low-income households. 'Villes Sans Bidonvilles' aimed at providing decent housing for 200,000 slum households by 2010. The formation of slums in Morocco resulted from rural-urban migration causing housing demand to outstrip supply and was only exacerbated by droughts in 1994, 1995, 1999 and 2000. The slum upgrading project stated that it sought slum populations' and local actors' participation in defining the scope and planning of interventions and relied on partnerships in the implementation. The 'Villes Sans Bidonvilles' approach to upgrading held three strands i) providing services to slums ii) providing serviced plots of land for slum residents to build on, and iii) building apartment blocks in which to re-house slum inhabitants. The construction of new towns including housing for slum inhabitants equally formed part of Morocco's housing strategy, for instance those under construction beyond the urban centres of Casablanca, Tangiers, Rabat-Salé and Marrakech. Through the above mechanisms, Al Omrane re housed 143,000 families, completed 724,000 housing units and declared 38 cities and towns without slums between 2004-2009. L'Agence Française de Développement's 2014 evaluation of upgrading in Casablanca, Agadir, Kénitra and Ain el Aouda et Berkane found 74% of beneficiaries considered their living space, comfort and sanitation had improved with households in dwellings of less than 60m² falling from 42% to 1%.⁴⁰

Tunisia's Agence de Réhabilitation et de Rénovation Urbaine (ARRU), established in 1981, under the Ministry of Equipment, Housing and Land Use Planning is mandated to renovate and rehabilitate urban areas in situ and promote real estate development. The government-owned Société Nationale Immobilière Tunisienne (SNIT) has produced housing stock since the 1980s. From 1989, the Programme National de Réhabilitation des Quartiers Populaires (PNRQP) has centred on basic infrastructure provision in slums and has been implemented in three phases replacing the previous Programme National d'Assainissement des Quartiers Populaires (PNAQP). In 2004, less than 1% of

³⁹ Ibid p.90

⁴⁰ AFD (2014), *Evaluation et impact du Programme d'appui à la résorption de l'habitat insalubre et des bidonvilles au Maroc*, p.25

Tunisia's population was identified as living in substandard housing, however Tunis still has informal settlements and significant informal housing production.⁴¹

Egypt's urban centres, and particularly Cairo – the region's only megacity, are characterised by a high degree of informal housing. Having neglected these informal areas and subsequently adopting an unimplemented policy of removing slums, from the 1980s the Egyptian government favoured developing new cities and towns on desert land to address the housing stock deficit. Since 2008, however, Egypt has developed a strategic programme named the Informal Settlements Development Facility (ISDF) which has “mapped slums in all Egyptian cities, proposed a national strategy for dealing with slums and ensuring safe housing, and provided funding and technical support to local government to implement slum development projects.”⁴² ISDF seeks to implement *in situ* upgrading except where the environmental or structural situation of dwellings puts inhabitants' at risk (classified as Grade 1 risk).

The experiences and lessons learnt from these major slum upgrading programmes will be drawn upon in the following sections to shed light on current best practices of slum upgrading. Research reports and findings from trans-national actors working on housing and urbanization, for instance UN Habitat, Cities Alliance and Shack/Slum Dwellers International (SDI) are built upon alongside academic studies and evaluations of the execution and impact of specific slum upgrading programs in the Arab region and globally.

⁴¹ UN Habitat (2012), *The State of Arab Cities 2012*, p.100

⁴² *Ibid* p.10

3. Principles and best practices of slum upgrading

As has been seen, the ways in which slum upgrading has been carried out have developed in past decades. These experiences have produced several conclusions on how best to implement slum improvement. Cities Alliance in 1999 drew four key lessons that upgrading programs;

1. Must put the participation of slum dwellers at the heart of projects and be designed from the 'bottom up' in order to address the communities' needs.
2. Must consider costs and the affordability of services in order that programs' success is ensured long-term
3. Should be integrated within city level and national policies, programs and strategies
4. Are most effective when led by municipal authorities and implemented by a broad set of actors including NGOs, community based organizations and UN agencies.⁴³

Furthermore, Cities Alliance establishes a schema of three simultaneous processes whereby

- the slum dweller becomes a citizen
- the shack becomes the house, and

⁴³ Quoted in UN Habitat (2014), *Practical Guide*, pp. 16-17

- the slum becomes a neighbourhood.⁴⁴

Within these broader lessons, the following six areas of (i) participation, (ii) security of tenure, (iii) integrated city planning, (iv) gender and urbanization, (v) social inclusion and urbanization and (vi) sustainable financing have been prominent within current practice. These approaches to slum upgrading and will be explored in turn, drawing upon experiences from the Arab region to illustrate their implementation.

i. Participation

Participation in the context of slum upgrading is defined as “a process in which slum residents significantly influence the decisions taken about project design and implementation, including identification, timing, planning, supervision, evaluation, and post-implementation stages (operations and maintenance).”⁴⁵ Participation takes into consideration the rights and needs of slum dwellers, including their right to the city, adequate housing, accessibility of urban basic services and participation in decision-making processes⁴⁶ but equally offers advantages in terms of maximising program efficiency and sustainability.⁴⁷ Furthermore, participation contributes to inhabitants' empowerment and sense of ownership over upgrading and can be particularly effective when meaningfully integrated into urban planning strategies (as explored in section iii).

These principles have been implemented in the Participatory Slum Upgrading Program (PSUP); a collaboration between UN Habitat, the African, Caribbean and Pacific (ACP) Group of States and the European Commission (EC) which has implemented its enabling framework in 38 ACP states to date. Broadly it “seeks to encourage an inclusive environment where all stakeholders are empowered to participate in defining the future of their cities and meeting the needs of their citizens, with a special focus on the empowerment of communities of slum dwellers”⁴⁸ and is implemented in three phases. Firstly it provides assistance to countries in assessing their needs, identifying challenges and response mechanisms. Secondly PSUP works with cities to understand the city slum situation, prioritise interventions at neighbourhood level, establish networks for slum upgrading work, undertake capacity building activities and identify funding sources. Finally, it supports countries in implementing projects identified in the previous phase.”⁴⁹

⁴⁴ Cities Alliance (2008), *Slum Upgrading Up Close: Experiences of Six Cities*, p.1

⁴⁵ UN Habitat (2014), *A Practical Guide*, p.43

⁴⁶ <http://unhabitat.org/urban-initiatives/initiatives-programmes/participatory-slum-upgrading/>

⁴⁷ UN Habitat (2014), *A Practical Guide*, p.43

⁴⁸ <http://unhabitat.org/urban-initiatives/initiatives-programmes/participatory-slum-upgrading/>

⁴⁹ UN Habitat (2014), *A Practical Guide*, p.17

Participatory enumeration is one method that has been implemented at the planning stage of slum upgrading and holds particular potential given collecting data on informal areas is not a neutral exercise and is often met with suspicion or hostility by inhabitants. This can stem from mistrust of government or authority representatives and a fear that the presence of such figures in slum areas might prefigure forced evictions from their homes. Participatory enumeration can resolve this potential tension by communities surveying and mapping the informal areas they inhabit. Local knowledge can provide more accurate information, and contribute a sense of community ownership to an upgrading project from the outset (in contrast to ‘authoritarian’ or paternalistic approaches to upgrading as discussed in part 2). Techniques for participatory enumeration include community-led mapping, surveying, focus groups, interviews, workshops with experts, transect walks and modelling of the settlement itself. The community mobilization that enumerations can entail can have secondary benefits of promoting cohesion and mutual community support against threats such as evictions.

Egypt’s Participatory Development Programme (PDP) in Urban Areas ⁵⁰, has implemented participatory information gathering and sharing. This was piloted in Manshiet Nasser and Bulaq al-Dakrour in the Cairo and Giza governorates respectively. Geographic Information System (GIS) was used in Manshiet Nasser as an interactive tool to visualise the slum’s geography and information sharing sessions, for instance between local and national stakeholders in el Nasseriya, Aswan and a public day in Boulaq el Dakrour, enhanced the transparency and accountability of the planning process.

In the context of promoting local economic development with the broader slum upgrading programme in Boulaq al Dakrour, community participation was sought through consultations with local residents. While not the most expansive mode of participation, these consultations proved crucial to developing demand-driven service products. ⁵¹ Through this kind of participation, innovative ideas for economic activities were born including that of promoting computer repair and maintenance within the area. Furthermore, the original proposal of developing clothing retail Boulaq al Dakrour was rejected as residents valued such shopping as an excursion from the slum.

PDP furthermore commissioned the Center for Development Services to conduct a Participatory Needs Assessment (PNA) in Ain Shams and Ezbet El-Nasr within the Cairo governorate. This PNA was implemented in five stages:

- *Mobilisation stage*
- *Preparation stage*

⁵⁰ PDP is implemented by the Egyptian Ministry of Economic Development (MoED) as lead agency with the German Technical Cooperation (GTZ), KfW Entwicklungsbank (German Development Bank) and financial assistance by the German Federal Ministry for Economic Cooperation and Development (BMZ).

⁵¹ Le Tellier, J. and Guerin, I. (2009), “Participation”, accompagnement social et microcrédit logement pour la résorption des bidonvilles au Maroc’, *Revue d’Economie Régionale et Urbaine* 4, p.85

- *Local Community Mobilisation Stage*
- *Needs Assessment and Analysis Stage*
- *Dissemination Stage*

Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) with men, women and youth (age 18 to 35) were used as the method of residents to identify and rank community needs as well as exploring the causes and effects of these issues. These mechanisms engaged with 312 individuals in Ain Shams and 231 in Ezbet El-Nasr. Ain Shams' inhabitants identified solid waste management system as the most pressing priority, followed by education, while in Ezbet El-Nasr the lack of a hospital or medical clinic was most widely cited. The PNA, in this way made possible the identification of community problems and summaries of the community's assets.⁵²

Whilst Egypt's slum upgrading programmes have taken steps towards community participation, as described, obstacles remain on the path towards meaningful participation throughout upgrading. One such issue is the lack of sustainability in these pilot programmes where "governmental support [was] continuously used as a tool to facilitate and mobilise the process or even to issue decrees supporting localised participatory mechanisms."⁵³ This was a product of Egypt's centralised governance system but meant that PDP did not continue once GTZ ended its engagement in Manshiet Nasser. Residents hence reported that "they do not feel empowered after 13 years of this programme."⁵⁴ Furthermore, the assumption within these projects that NGOs represent residents is misplaced. In Abdel Hakim's view, many Egyptian NGOs "do not truly represent the civil society and that they do not have a clear or comprehensive agenda of development".⁵⁵ Furthermore local administration is often represented by elected councils named 'Local Popular Councils' with the mandate to propose and approve development plans, projects, and budgets. However the members of councils of this kind often represent more affluent community members and can be used to serve individuals' self interest at the cost of the community's needs.⁵⁶ Participation in this context hence must engage the broadest array of citizens beyond NGOs and Popular Councils. Financial constraints, in turn, hampered a Boulaq el Dakroul community mapping incentive for a street paving pilot project, using street committees to collect proposals and suggestions to improve roads and transport.⁵⁷

⁵² Center for Development Studies (2013), *Participatory Needs Assessment in Informal Areas: Cairo Governorate*

⁵³El-Shahat M. M. F. and El Khateeb, S. M. (2012), 'Empowering people in Egyptian informal areas by planning: towards an intelligent model of participatory planning', *Planum* 26:1, p.19

⁵⁴ Ibid, p.11

⁵⁵ Abdel Hakim (2005), *ibid* 13

⁵⁶ PDP, *Factsheet Participatory Development Programme in Urban Areas*, p. 125

⁵⁷ Piffero, E. (2009), *Struggling for Participation: Experience of a 10-year Development Program, Boulaq el-Dakroul, Egypt*, p.12

The experiences of participation in Egypt underscore the importance of community participation as “a necessity for program success, sustainability and scalability.”⁵⁸ These equally recall that “participatory development interventions do not always trigger these mechanisms of liberation and distribution of power that the theory suggests, and that in certain cases they might actually contribute to the perpetration of exclusionary practices”⁵⁹ if not correctly implemented.

Morocco’s Villes Sans Bidonvilles programme has equally employed a participatory approach for instance in Ennakhil, in the commune of Nouaceur, greater Casablanca. Home to around 5200 inhabitants, this informal area has high unemployment and poverty rates with particular mistrust between urban developers and residents. The Local Governance Project aimed to enhance participation through two consultative mechanisms; the Social Mediation Unit and the Community Coordination Unit. With surveys, focus groups, discussions and information dissemination (including a ‘Day of Dialogue and Information’), dialogue was established between residents and other stakeholders. This participation was applied as a remedial measure, however, and was implemented after the mode of intervention (here relocation to apartment buildings) in a process where the initial design of the upgrading strategy did not seek inhabitants’ input.⁶⁰ This absence of participation in the planning phase of upgrading has also been the case in Tunisia’s second phase of the Programme de Développement Urbain and the Prêt de garantie à l’Habitat, though more recently communities have been invited to define priorities and means of implementation.⁶¹

ii. Security of tenure

Security of tenure has been defined as the “right of all individuals and groups to effective protection by the state against evictions [for example, in the form of] an agreement or understanding between an individual or group to land and residential property, which is governed and regulated by a legal and administrative framework.”⁶² Secure tenure is deemed key to building inclusive cities. However the informal origins and development of slums makes establishing tenure particularly complex. Tenure in slums may vary between being customary or statutory, the result of informal deals with landowners or complicated by multiple sales of the same plot. SDI advocates disentangling ownership by understanding patterns of tenure within the slum firstly, then on a city-wide scale and finally with relation to national government⁶³.

⁵⁸ AUC Slum Development Working Group (2014), *Egypt’s Strategy for Dealing with Slums*, p.21

⁵⁹ Le Tellier, J. and Guerin, I. (2009), “Participation”, *accompagnement social et microcrédit*, p. 87

⁶⁰ Arandal, C. And Wetterberg, A. (2013), ‘Between “Authoritarian” and “Empowered” slum relocation’

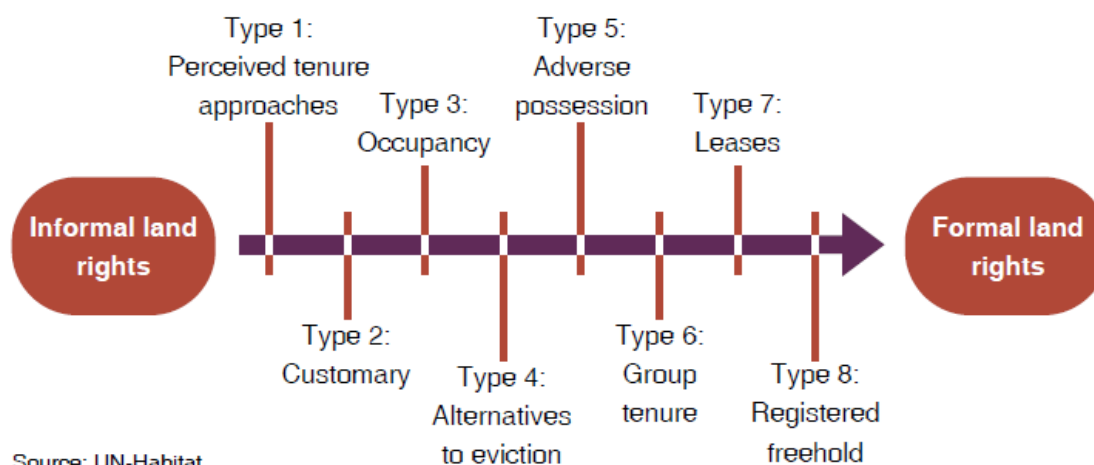
⁶¹ Cities Alliance, World Bank (2003), *Evaluation des programmes de rehabilitation urbaine*, p.21

⁶² This working definition is based on General Comments 4 and 7 of the CESR, the work of the Special Rapporteur on Adequate Housing and the Global Land Indicators Initiative (2015): Concepts and Definitions, quoted in UN Habitat III (2015), *Issue Paper 9: Urban Land*, p.2

⁶³ Quoted in UN Habitat (2010), *Count me in: Surveying for tenure security and urban land management*, p. 59

Consequently, approaches have looked beyond regularization as the delivery of individual freehold. Such regularization is often difficult to reconcile with constitutional and legal frameworks in a way that is acceptable to all actors. Security of tenure is hence established as the goal and is taken to be an incremental process. Rather than solely considering individual freehold, a continuum of land rights and varied tenures within local contexts is posited, as in figure 2 below.

Figure 2: The continuum of land rights



Source: UN-Habitat

64

Forms of tenure in which the resident is the owner of his dwelling can hence constitute permanent freehold, delayed freehold, registered leasehold and different forms of collective ownership. Further models are co-operative tenure, customary ownership and the appointment of a group as owners. If no legal tenure is viable, de facto recognition without legal status, the provision of temporary or renewable occupancy permits and temporary or long-term leases are alternative forms of land rights.

Peruvian economist Hernando de Soto was most influential in arguing that the allocation of formal rights will "enable the poor to improve their own living conditions by adequately using their so far "dead capital" for trade and [as] collaterals for credits."⁶⁵ Herbert Werlin advocates for security of tenure but on the grounds of sustainability of urban development, stating that "until land ownership is clear, it is difficult to get residents to pay for public services that are provided and to improve their dwellings."⁶⁶

⁶⁴ In UN Habitat III (2015), *Issue Paper 9: Urban Land*, p.1

⁶⁵ Runkel, C. (2009), *The Role of Urban Land Titling in Slum Improvement: The Case of Cairo*, p.2

⁶⁶ Werlin, H. (1999), 'The Slum Upgrading Myth', *Urban Studies* 36:9, p.1527

Morocco's Villes Sans Bidonvilles program has targeted land titling and security of tenure within slum upgrading. The implementation of this, however, has been limited. In the five cities part of the 'Programme d'appui à la résorption de l'habitat insalubre et des bidonvilles' or PARHIP (Casablanca, Agadir, Kénitra, Ain el Aouda and Berkane) by January 2014 only around 25% of lots had land titles. This process is hampered by the slow and complex processing of titling claims and the cost that this can involve.⁶⁷ These difficulties affected earlier upgrading initiatives in Morocco. PRB, from 1985 to 1993 saw 92% of completed lots without legal titling. The case of Sidi Laarbi, as part of PARHIP, is a notable success, however. Of the 86% of households established on plots by 2014, 96% had land titles and 50% had access to credit (albeit around half with some repayment outstanding).⁶⁸

Security of tenure has equally constituted a priority in Egypt's upgrading projects but has faced a range of obstacles. A land titling initiative followed the Helwan Housing and Community Upgrading Project (1976-1988) funded by USAID, however no title was issued and residents were unwilling to pay (LE 35-55) for land they already occupied. A similar project in Hayy al-Salam in Ismailia met more success with 7,000 titles sold and a total of LE 6.6 million raised. Inhabitants participated in negotiating the low cost of under LE 2 per m² and payment instalments over 30 years.⁶⁹ In Nasriyya in Aswan, the GTZ and Governorate of Aswan's slum upgrading project formalised ownership in an existing squatter settlement. By June 2006, over 3,500 households (around 45%) had bought their plots while the remaining households continue to lease the land at a low cost of LE 4 per month and plot.⁷⁰

In 1998, the Participatory Urban Management Programme (PUMP) initiated two pilot projects in Manshiet Nasser and Boulaq Dakroul in Greater Cairo. Alongside this, the Policy Advisory Unit (PAU) worked in a consultative capacity with the Egyptian government on alleviating restrictive approaches towards informal settlements. Unlike Boulaq el Dakroul where households own the originally agricultural land upon which their homes are illegally built, Manshiet Nasser is an informal area on state-owned land. Participatory Urban Development in Manshiet Nasser hence concentrated on the physical upgrading of the area and on the legalisation of tenure through land sales that were to contribute to the re-financing of the expenditures.⁷¹ In March 2006, a committee was eventually formed to receive applications from residents in the Ezbet Bekhit neighbourhood of Manshiet Nasser wishing to purchase their plots of land. Composed of representatives of the district housing unit, urban planning department on the governorate level, the *amlak* unit, legal affairs unit of the Manshiet Nasser district and GTZ, this was placed under the direct supervision of the district chief and reported periodically to the vice-governor. 660 of around 1,600 residents submitted but in 2008 no titles had been issued.⁷² The procedure remains especially slow and is hampered by

⁶⁷ AFD (2014), *Evaluation et impact*, p.36

⁶⁸ *Ibid*, p.36

⁶⁹ Sejourne 2006 quoted in Runkel, C. (2009), *The Role of Urban Land Titling*

⁷⁰ Runkel, C. (2009), *The Role of Urban Land Titling*, p.65

⁷¹ GTZ/PUMP (1999) quoted in Runkel, C. (2009), *The Role of Urban Land Titling*, p.70

⁷² Runkel, C. (2009), *The Role of Urban Land Titling*, p.84

residents' disagreements over pricing. Informal methods of transactions of land and housing exist in these areas, for instance *ourfi* contracts derived from shari'a law or a court procedure on former ownership of land (*da'wa saha wa tawqia*) but neither replace formal registration.⁷³

This is handled by the registration office within the Ministry of Justice, however given desert land on which these informal settlements stand are initially owned by the state, no records for this land are held and hence cannot be assigned to the names of owners. An additional option for land tenure is a court decision on actual ownership (*da'wa saha wa nafaz*) which replaces the chain of ownership required for registration. This costs around LE 1,000 and takes up between three and six months.⁷⁴ Given the obstacles in place for the processing of land titling in Egypt, political will is deemed necessary for the full implementation of this to become possible.

iii. *Integrated city planning*

The integration of slum upgrading projects into wider development and urban planning is essential. Shifting away from piecemeal interventions to integrated planning considers the long-term success of upgrading whereby slums are integrated into the city and develop into neighbourhoods. Improved connectivity and transportation for slum inhabitants can offer access to employment and education among other benefits. Integrated citywide approaches "take the entire city as the planning unit such that upgrading is not limited to a few slum communities but become a programmatic process encompassing all slums of the city [and] require an integrated rather than a single-sector approach to slum improvement [with] investment ... directed to a wide range of sectors."⁷⁵

This principle emphasizes the planning and execution of area-based plans where slum upgrading strategies are considered at scale. Ultimately, such holistic approaches where slums are integrated as neighbourhoods in the city should economically benefit the city as a whole. The innovative use of cable cars (Metrocable project) in Medellín, Colombia, succeeded in unlocking the labour potential of slum communities, in particular youth whose marginalized context in Medellín had been a factor in prevalent violence and criminality.

The advantages of a citywide approach are multiple. Among these are that economies of scale "can make services affordable to slum residents when piecemeal provision would either be relatively expensive or require unsustainable subsidies." Slums can hence benefit from improvements in services in the wider cities and the settlement conditions, needs, and priorities of slum dwellers affected by poverty are connected with a broader urban agenda. The challenges that this faces are the institutional, organizational and regulatory capacity of cities to integrate slums in citywide

⁷³ Ibid, p. 61

⁷⁴ Soliman, A. M. (2004), 'Tilting at Sphinxes: Locating Urban Informality in Egyptian Cities. In N. Al Sayyad (ed.), *Urban Informality: Transnational Perspectives from the Middle East, Latin America, and South Asia*, p.187

⁷⁵ UN Habitat (2014), *A Practical Guide*, p.20

planning including the need for structures in place to coordinate responsibilities on national, municipal and local levels.

The Moroccan representatives at the 2012 'Sortir des Bidonvilles: Un défi mondial pour 2020' conference in Rabat highlighted the lesson learned to not "disassociate projects of slum re-absorption from city projects."⁷⁶ The Villes sans Bidonvilles program similarly adopts the principle of "integration of single operation as city-wide level."⁷⁷ In this vein, VsB remains a program overseen by the Ministry of Housing and Urban Development. Evidence, however, that slum upgrading programmes in Morocco have been up scaled to a citywide level is absent. Cairo equally has included the improvement of physical and social condition in slum within the basic principles of housing of the 'Cairo Future Vision 2050' plan.

iv. Gender and Urbanization

Gender is fundamental to the planning and implementation of slum upgrading programmes. Women frequently have less access to decision making and are marginalised by patriarchal attitudes, cultural practices or a lack of political commitment to gender equality⁷⁸ meaning women are often excluded from gaining secure tenure, for instance. Women-headed households are common in slums yet single female heads of households face the greatest vulnerability and exclusion. Following bereavement or divorce single women can lose existing access to housing and continue to be affected by the reality of lower wages and less access to credit and finance for women. Migrant women can be confronted by a double marginalisation based on gender and their migrant status.

In planning slum upgrading, gender is hence a crucial factor. In the planning phase this must incorporate women's voices to consider the gender aspect of interventions for there to exist "balanced, equitable urban development"⁷⁹. Women and girls' safety must be considered in planning communal wash facilities and street lighting, for example, alongside equal access to employment and provision of childcare facilities. Women's participation and women's monitoring mechanisms must then be incorporated into the implementation of programmes.

The evaluation of the 3rd 'Project de Développement' (1983-1993) in Tunisia implemented in nine informal areas and Tunis' old quarter of el Hafsia considered its impact on the lives of women. This special study centered on the neighborhood of Ettadhamen. This found that service provision had alleviated the domestic tasks that women typically undertook. Hence running water eliminated the

⁷⁶ Villes sans Bidonvilles (2012), 'Expérience marocaine en matière de lutte contre les bidonvilles' Country presentation at Sortir des Bidonvilles conference Rabat November 2012, slide 5

⁷⁷ World Bank (2006), *Kingdom of Morocco Poverty and Social Impact Analysis of the National Slum Upgrading Program*, p.11

⁷⁸ UN Habitat (2012), *Gender Issue Guide: Housing and Slum Upgrading*

⁷⁹ UN Habitat (2014), *A Practical Guide*, p.19

time and effort spent fetching it from communal facilities and restructuring such as paving saw women state less time was spent cleaning houses.⁸⁰ These changes allowed more time for women to be involved in education, employment and childcare.

L'Agence Française de Développement's evaluation of the PARHIB programme in Morocco highlights the considerations needed for gender-inclusivity in slum upgrading. Here women were negatively impacted by relocation to new built apartment buildings as this housing configuration denied women the possibilities of gathering in public space and developing income-generating activities to which they were used in slums. The newly constructed mosque, for instance, was viewed by women as a male-dominated space and women's desire for spaces of social interaction and exchange was not provided for.⁸¹ Women stated their concerns in particular over access to transport and schools, health centres and leisure spaces for youth not being in proximity to new housing. The absence of childcare further restricted any possibility of income generation by women. A significant issue with the upgrading design was the inflexibility in terms of apartment configuration. The average size of apartments in relocation was 60m² and was directed toward nuclear families. This rigid model, however, was poorly adapted for the accommodation of single or divorced women.⁸²

v. *Social Inclusion and Urbanization*

Slum communities are not homogenous and, as such, upgrading programmes must seek to be inclusive of all groups within the slum and to understand the sources of conflict that may arise between inhabitants. Without an inclusive approach, upgrading risks entrenching existing power structures and the decision making and planning processes of the programme can be co-opted by community leaders at the expense of other inhabitants. Consequently any sense of community ownership over the upgrading programme can easily be undermined. Broadly the mode of upgrading must bring benefits for all community members and the integration of the slum as a neighbourhood in the city must bring improved opportunities to the slum, otherwise upgrading is "more likely to *reproduce* social inequality [than] *alleviat[e]* poverty."⁸³

L'Agence Française de Développement's assessment of the PARHIB upgrading initiative on the social fabric of slum communities found that the social ties between residents is weakened in the cases where upgrading constituted re-housing in apartment blocks. Practices of communal assistance and

⁸⁰ Cities Alliance, World Bank (2003), *Evaluation des programmes*, p. 22

⁸¹ AFD (2014), *Evaluation et impact*, p.40

⁸² Ibid, p.10

⁸³ Zemni, S. and Bogaert, K. (2011), 'Urban renewal and social development in Morocco in an age of neoliberal government', *Review of African Political Economy*, p.414

support were reduced and perception of insecurity had increased.⁸⁴ Re-housing had also negatively affected the mobility of portions of the community. Hence in the more distant areas of Taddert, Adrar, Essalam and Borj Aoulout women and children made fewer journeys from their home for social activities, education and employment.⁸⁵ By 2006, Villes sans Bidonvilles' statements on the provision of social support to accompany the changes upgrading would mean for residents had not been widely implemented. Five operations, however, provided social support by specialized staff contracted by the Ministry of Housing and Urban Planning, Al Omrane and the Agence de Développement Social. The expansion of this social provision across upgrading has been limited by the Ministry of Housing and Urban Planning's degree of expertise at central and regional levels, the demands of Agence de Développement Social's development targets beyond urban issues and insufficient staff to provide assistance in all slum upgrading cases and a national scarcity of professionals specialized in social development.⁸⁶

Where Villes sans Bidonvilles has implemented social support ('accompagnement social') it has constituted a "specific methodology designed to accompany slum dwellers through the process of moving to their new apartment [serving] above all to mediate between the technical operator and the local population."⁸⁷ 'Social accompaniment cells' were used which were made up of teams of 3-5 people acting as mediators, making inventories of the population and explaining to people how the project works and how it will proceed. Their daily presence in the slums "ensures the embeddedness of governmental structures in the slums."⁸⁸ These practices have been conceptualised within an approach of 'maîtrise d'ouvrage social' (social project management'), designed as "an integrated approach in which the technical and social dimensions of slum relocation are equally valued, and which emphasizes the participation of the local population as a key for success."⁸⁹ Françoise Navez-Bouchanine has traced the increasing consideration that social inclusion both within planning and support through urban development projects has gained in Morocco. Whilst implementation may still face obstacles and challenges, this ongoing change is reason for optimism that future slum upgrading implementation will support social inclusion within communities affected.

vi. Sustainable Financing

Among the varied implementations of slum upgrading, the means of financing the project has equally differed. Sources of financing have included central or regional government funding through

⁸⁴ AFD (2014), *Evaluation et impact*, p.40

⁸⁵ Ibid, p.40

⁸⁶ World Bank (2006), *Kingdom of Morocco Poverty and Social Impact Analysis*, p. 45

⁸⁷ Bogaert, K. (2011), 'The Problem of Slums', p. 722

⁸⁸ Ibid, p.724

⁸⁹ Ibid, p.721

grants, loans, property tax or percentages of municipal revenues, private sector credit or from NGO or community credits. The fundamental principle across these options is that upgrading is affordable for slum residents. Means such as credits, cost recovery, subsidies and grants have been used to ensure this.⁹⁰ A frequent problem is that the infrastructure installed in upgrading projects is of poor quality in an effort to keep costs low and as a consequence these facilities can rapidly deteriorate. To illustrate this, in Morocco the price of a subsidized 100m² apartment is set at 200,000 Dh but the government set the aim for developers to produce 60m² flats at 140,000 Dh. Given these cost-cutting measures, two years of use, some social housing saw cracks and damp damaging the walls.⁹¹

Tunisia's slum upgrading projects have been characterised by a low degree of cost recovery and often total funding from the Government of Tunisia. Direct cost recovery from beneficiary participation was abandoned during the implementation of PNRQPs and PDUs, the latter also receiving funding from the World Bank.⁹² Direct and indirect financing have been implemented. The former has targeted small trade and artisanal production to promote employment levels. The latter in the form of micro-finance aimed to relieve the economic aspect of poverty among the most disadvantaged slum inhabitants.⁹³

Egypt's Informal Settlements Development Facility received money from the central Egyptian government and in turn finances the governorates with loans. These loans are expected to be paid back out of revenue from slum development, which are expected to be largely from land sales. A degree of cross-subsidy is assumed whereby those strategically located locations will create revenue to be reinvested into upgrading in areas where revenue is not expected. AUC has recommended the addition of further financial models, in particular to have slum dwellers participate more fully in the development process. Slum upgrading in Hai el Salam, Ismailia, from 1979 onwards used a project fund, administered by the governorate to which slum households contributed from land sales. Urban development around the slum and sales of larger plots of land also contributed to the fund which was used by the governorate to provide infrastructure and services. This initiative ended once the Ministry of Housing took over the project. AUC hence argue that the "financial management of slum development projects has to be localized and be accessible to them, with fund managers being accountable to local actors."⁹⁴ Global experiences suggest that, as seen in Ismailia, slum residents are willing to contribute to upgrading schemes, especially if mistrust towards external parties is overcome. If contributing financially towards services and through the payment of taxes, which importantly enhances feelings of ownership and responsibility to protect infrastructure which in turn contributes to the sustainability of the upgrading. Finally, the "mobilization of local resources

⁹⁰ UN Habitat (2014), *A Practical Guide*, p.62

⁹¹ Bogaert, K. (2011), 'The Problem of Slums: Shifting Methods of Neoliberal Urban Government in Morocco', *Development and Change* 42:3, p.725

⁹² Cities Alliance, World Bank (2003), *Evaluation des programmes*, p.5

⁹³ Ibid, p.6

⁹⁴ AUC Slum Development Working Group (2014), *Egypt's Strategy for Dealing with Slums*, p.38

encourages external actors to get engaged and capitalize on community efforts” such as international development agencies and the private sector.⁹⁵

In Morocco, the creation of FOGARIM, Fonds de Garantie pour l’Accession au Logement des Populations à Revenus Irréguliers et Modestes (Guarantee Fund for Access to Housing for Populations with Irregular and Modest Income) has been central to the funding of upgrading. Established in 2004, FOGARIM provides a government guarantee on amounts up to 200,000 Dh in order that slum inhabitants can access bank loans. By mitigating risk for commercial banks, this barrier for these lower income households to accessing financing is theorized as overcome.⁹⁶ In the first five years of FOGARIM, 50,000 loans were granted amounting to around 7.3 billion Dh. However this represents approximately 10% of the target beneficiaries and it is felt that these financial mechanisms remain limited and too expensive for the poorest inhabitants.⁹⁷ Furthermore loans for self-building on serviced plots only reach around 20% of total costs of construction.⁹⁸ The World Bank has also identified lack of information, unfamiliarity with the banking system and fear of defaulting on loans jeopardising home ownership as obstacles on the part of slum households. Commercial banks in turn may remain reluctant to take on significant transaction costs and political risks associated with lending to low income households.⁹⁹ Nationally, average unpaid loan instalments stand around 12.5% and Sidi Laarbi in Ain el Aouda have over 1/3 of households defaulting.¹⁰⁰

The Villes sans Bidonvilles programme further contributes to the financial burden on households of relocating to serviced plots of land by under-pricing these by 10% versus market value. The cost of construction on these plots falls to the households and prepayment for the plot is required, assuming a capacity to pay this.¹⁰¹ As Karyan El Pueid identifies, “ultimately, access to microcredit remains limited to a solvent clientele and is restricted to short term loans.”¹⁰² Furthermore, the question of whether further indebting the poorest strata of slum communities who may already be subject to debts is a sustainable option. In the case of relocation to pre-built apartments, financial difficulties can affect slum households. AFD found the quasi-majority of households in the PARHIB programme had difficulties in meeting costs after moving. These costs include furnishing apartments and water and electricity bills. Consequently many stated having to spend less on food and clothing or otherwise get into debt.¹⁰³ A further issue is the restriction placed on conducting income generating activities in the programme’s housing blocks which further restricts individuals’ finances. It remains unclear whether these issues of financing life in upgraded homes is a temporary

⁹⁵ Ibid, p.38

⁹⁶ Bogaert, K. (2011), ‘The Problem of Slums’, p.723

⁹⁷ Ibid, p.723

⁹⁸ AFD (2014), *Evaluation et impact*, p. 35

⁹⁹ World Bank (2006), *Kingdom of Morocco Poverty and Social Impact Analysis*, p.40

¹⁰⁰ AFD (2014), *Evaluation et impact*, p. 53

¹⁰¹ Le Tellier, J. and Guerin, I. (2009), “Participation”, *accompagnement social et microcrédit*, p.663

¹⁰² Quoted in Ibid, p. 679

¹⁰³ AFD (2014), *Evaluation et impact*, p.32

one to be offset against the value of the property itself. Alternatives to mortgages for instance microcredit, co-financing or third party guarantees have been posited.¹⁰⁴

4. Conclusions

The on-going existence of slums and informal areas in the Arab region represent physical manifestations of inadequate housing policy and social and economic exclusion. The challenge of improving the living and environmental conditions of these spaces while increasing access to economic opportunity, fostering social inclusion and integrating these as neighbourhoods within the wider city is hence a continuing one. The slum upgrading programmes implemented in Morocco, Tunisia and Egypt have responded to the differing urban realities of their major cities and have adopted varied approaches in doing so. Across these cases, the successes and lessons learnt illustrate the adoption of social inclusion and participation as guiding principles by which to design, implement and monitor slum upgrading projects. It is increasingly recognised that upgrading must respond to and be built upon slum inhabitant's voices in articulating their needs and aspirations. This approach must look beyond upgrading as simply improving shelter and services and consider economic and social dimensions of slum communities in order that upgrading can support, rather than hinder, those areas' development. Within this, the mainstreaming of gender issues in designing,

¹⁰⁴ Ibid, p.77

implementing and monitoring slum upgrading remains a priority so that women and girls can enjoy equal opportunities in a safe and inclusive environment.

Different models of financing slum upgrading have been used within the Arab region and respond to the challenge of making such programmes financially sustainable in the long-term. Models relying upon the financial contribution of slum inhabitants must remain sensitive to factors such as increased cost to the resident of formal service provision in order that upgrading does not negatively impact households' economic situation. Integrating slum upgrading within urban planning strategies is of prime importance, as Arab cities continue to grow. Rather than adopting a piece-meal approach, integrated urban planning can enhance the efficiency and sustainability of slum upgrading. While slum upgrading serves to retrospectively address the challenges of existing informal settlements, steps must be taken to anticipate the future formation of informal urban areas. With water scarcity, climate change and desertification disproportionately threatening the Arab region, rural to urban migration is likely to continue driving urbanization and the pressure on housing stock. In the context of these challenges, planning for future urban growth can help control the formation of slums and informal areas. Systematic land use planning, zoning and the anticipation of trunk infrastructure are all methods that can serve to avoid the costly and inefficient processes of extending services and adequate shelter to unplanned informal settlements once they have grown unchecked.

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