

Western Sahara

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Overview

The sovereignty of Western Sahara as a nation is still a disputed issue. It is included on the United Nations list of non-self-governing territories.²

Western Sahara is located in North Africa and lies on the north-western coast of the continent. It is bordered by the North Atlantic Ocean to the west, it is engulfed by Mauritania to the south and east, Morocco to the North and Algeria to the north-east. With land area of about 266 000 km², the bulk of it is arid desert land and the built-up area is in pockets of sparsely distributed spaces. The total population of the Western Sahara is about 652 271 people and the population density for the country is about 2 persons for every square kilometre of land in the country. However, some areas are more populous than others – about half the total population lives in the largest city, Laâyoune.³

According to the official 2004 census, the population of Laayoune Province was 210 023 in 2004, an increase of 3.2% from 2003. However, in 2004 the population figure included the now separate province of Tarfaya which was separated from Laâyoune in 2009. The current estimated population of Laâyoune is 199,603. Most of Laayoune's population is urban, over 90% of the population lives in urban areas whereas the national figures show that just over 51% of the population live in urban areas.⁴

The dispute in the territory's sovereignty stems from a mix of issues surrounding the governance of the territory. The Western Sahara is a former colony of Spain who surrendered their dominion over the territory in 1975 through a tripartite agreement with Morocco and Mauritania who were going to annex the northern two-thirds and the southern third of the territory respectively. Both Morocco and Mauritania signed a bipartite agreement on the shared governance of the territory. However, this agreement was not accepted by the Polisario Front who represented the Sahrawi natives and had the backing of Algeria. What ensued was conflict which eventually saw Mauritania giving up its control over the Western Sahara and the Sahrawi people, having declared themselves a sovereign republic and going by the name Sahrawi Arab Democratic Republic (SADR), gaining 20% of the territory.⁵ The SADR is a member of the African Union (AU).

Armed conflicts carried on until ceasefire brokered by the United Nations in 1991 put an end to the battle. However in November 2020, the Polisario

KEY FIGURES

Main urban centres	Laayoune
Exchange rate (1 July 2021): 1 USD = [a] 1 PPP\$ = (2020) [b]	8.93 Moroccan Dirham (MAD) 4.20 Moroccan Dirham (MAD)
Total population [c] Urban population [c] Population growth rate [c] Urbanisation rate GDP per capita (PPP\$) (2007) [c] Percentage of population below national poverty line Unemployment rate (% of total labour force, national estimate) Proportion of adult population that borrowed formally Gini coefficient HDI country ranking HDI country score	652 271 n/a 2.54% 2.61% PPP\$2 500 n/a n/a n/a n/a n/a n/a
GDP (PPP\$) (2007) [c] GDP growth rate Inflation rate Lending interest rate	PPP\$906.5 million n/a n/a n/a
Number of residential mortgages outstanding Value of residential mortgages outstanding (USD) Prevailing residential mortgage rate Term [d] Maximum LTV on a residential mortgage [d] Ratio of mortgages to GDP Number of residential mortgage providers Number of microfinance loans outstanding Value of microfinance loans (USD) Number of microfinance providers	n/a n/a n/a 26 years 97% n/a n/a n/a n/a n/a
Total number of residential properties with a title deed [d] Number of formal dwellings completed annually [d] Price of the cheapest, newly built house by a formal developer or contractor in an urban area in local currency units Size of cheapest, newly built house by a formal developer or contractor in an urban area [d] Typical rental for the cheapest, newly built house Cost of standard 50kg bag of cement in local currency units Type of deeds registry: digital, scanned or paper World Bank Ease of Doing Business index rank Number of procedures to register property Time to register property (days) Cost to register property World Bank DBI Quality of Land Administration index score (0-30)	n/a n/a n/a n/a n/a 304 MAD (US\$34.02) n/a n/a n/a n/a n/a
Percentage of women who own a house alone and/or jointly Percentage of female-headed households Percentage of urban population living in slums Percentage of households with basic sanitation services Percentage of households with electricity	n/a n/a n/a n/a n/a
Cumulative number of COVID deaths per 100 000 as of 1 Oct Percent of population fully vaccinated against COVID-19 as of 1 Oct	n/a n/a

NB: Figures are for 2021 unless stated otherwise.

[a] Xe.com

NB: In the 80% of the Western Sahara which is controlled by the Moroccan government, the Moroccan Dirham is used as currency. In the remaining 20% of Western Sahara, currencies circulating are the Moroccan Dirham, Algerian Dinar, and Mauritania Ouguiya, alongside the Sahrawi peseta. However the peseta Sahrawi is not an official currency and therefore exchange rates are not available.

[b] World Bank World Development Indicators

[c] Central Intelligence Agency (CIA) World Factbook

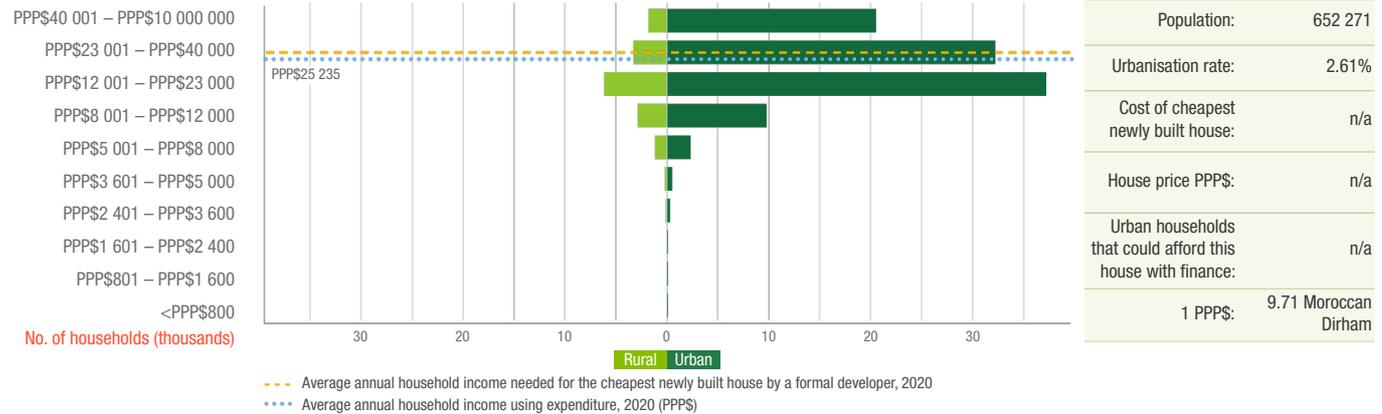
[d] Sahara Press Services

Front ended the ceasefire by picking up arms against Moroccan troops that had entered a UN-patrolled-buffer-zone to disperse anti-Moroccan protesters in the area. The Polisario Front made it known that their issue was not Morocco entering the buffer zone or Morocco dispersing the Sahrawi protesters, they made it clear that they picked up arms because they want Morocco to fully withdraw their presence and relinquish their control over the Western Sahara.⁶

The protracted conflict in the Western Sahara does not bode well for the Sahrawi locals, some of whom have been egregiously affected by the armed struggle in the region leading to them seeking refuge in Algeria. There are multiple refugee camps with Sahrawi people in and around the Tindouf area in Algeria. The United Nations High Commissioner for Refugees (UNHCR) has over the years been working with partners to protect the

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Annual income profile for rural and urban households based on consumption (PPPs)



Population:	652 271
Urbanisation rate:	2.61%
Cost of cheapest newly built house:	n/a
House price PPP\$:	n/a
Urban households that could afford this house with finance:	n/a
1 PPP\$:	9.71 Moroccan Dirham

Sahrawi refugees' culture and facilitated visits between the refugees in Algeria and their families in the Western Sahara. However these activities were halted in 2014 due to disagreements between the Moroccan government and the Polisario Front. It was only in 2017 when a new Head of Operations at the UNHCR Western Sahara arrived, that the predicament of the refugees was brought back to the attention of the international community through the efforts of the UNHCR in partnership with institutions such as various UN agencies, Tufts University's Feinstein International Centre, Cape Town University, and the office of the Personal Envoy of the Secretary-General (PESG) for Western Sahara. Some of the activities aimed at aiding the refugees since 2017 include supporting an ID Centre that works on equipping the refugees with relevant documentation and financial assistance to Sahrawi tertiary students. There is however a growing concern that with the recent fallout between the Polisario Front and the Moroccan government, the refugees' situation might further deteriorate.⁷

The ongoing dispute has had a major impact on economic and trade relations in the region. The territory's economy is primarily based on fisheries, tourism, phosphate mining and pastoral nomadism. However, these are insufficient to fully sustain the area so the Moroccan government, for the most part, intervenes and administers the economy of the Western Sahara. The economic deficiencies largely stem from the region's arid climate which negatively impacts food production. As a result, the bulk of the food in the Western Sahara is imported and supported by Moroccan government subsidies. Moreover, the Moroccan government subsidises and administers the Western Sahara's economy on multiple fronts, and plays a major role in social spending, employment and infrastructure development in the Western Sahara.⁸

Urban planning and housing in Western Sahara, especially in the city of Laâyoune, has undergone remarkable growth since Spain relinquished their dominion over the territory. The growth and development is largely attributed to the Moroccan government's investment in the territory. The development is inclusive of housing programmes which have led to the physical development of multiple residential complexes that have integrated the Western Sahara's urban areas.⁹ However, there is some doubt on whether the development will continue in that same manner with the recent recharged conflict in the area.¹⁰

As far as the affordable housing sector is concerned, Western Sahara in 2021 did not have any data about the number of residential mortgages outstanding, the

value of residential mortgages outstanding, and the minimum and maximum mortgage rates. Furthermore, there was no data on the maximum Loan to Value (LTV) ratio on residential mortgages. The country does not have a foreclosure policy and there is no publicly disseminated residential real estate price index. Moreover, there is no data on maximum mortgage terms and the government does not publish any data about land prices in the main urban centers. The government does not provide subsidies on the funding and lending side of mortgage lending.¹²

The price of constructing the cheapest newly built residential house in Laâyoune (244 m²) was 17 485 571 Mauritanian Ouguiya (US\$ 482 938).⁵ The typical rental price for a newly built dwelling in an urban area by a formal developer was 21 428 Mauritanian Ouguiya (US\$ 592) per month.⁶ Construction labour costs per square metre were reported at 7 143 Mauritanian Ouguiya (US\$ 197)⁷ while total construction costs per square metre for a newly built house by a formal developer was 71 429 Mauritanian Ouguiya (US\$ 1 973).⁸ The cost of a standard 50kg bag of cement was 304 Mauritanian Ouguiya (US\$ 8.4).⁹

Urban informality

The bulk of the population is concentrated in Laâyoune: 86.8% of the population is urban (518,663 people in 2020). Due to the vast stretches of arid desert land, the population density in Western Sahara is low at 2 persons per km². Due to the lack of available demographic information, there is no data on the percent of the urban population living in informal settlements or slums, and it is difficult to quantify the degree of informality in urban areas.

Availability of data on housing finance

Western Sahara lacks solid and sustainable systems for data collection, management and reporting for external use. Data on affordable housing finance as well as other social and economic indicators are not available. The reported data for this profile was sourced from the international seasonal surveys conducted for Western Sahara; data reported by Western Sahara State Owned Press services as well as data collected from oral phonic interviews.

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