

Public policy of the fight against insalubrious housing: the Moroccan Experience

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Key words: insalubrious housing, cities without shanties program, Morocco

SUMMARY

Urbanization of urban and suburban areas results mainly from population growth, emigration and the spatial redeployment. It is often accompanied by precarious habitat, irregular neighborhoods and shanties with an impoverished population, privileged places of insecurity, crime and insalubrity. This anarchic habitat which doesn't obey to any urban planning, affects negatively the urban landscape quality and breaks the balance of the urban development.

The Moroccan state that does not escape from this widespread phenomenon over the world and particularly in developing countries, has initiated since the independence a series of diversified programs and policies to fight against the informal settlements and establish a decent built environment likely to enhance the living environment of residents and promote the city's sustainability.

This subject will help to enlighten readers on the various programs initiated by the Moroccan State through two main periods: the first which extends from the independence until the 1990s was characterized by the unique state intervention or the welfare State, the second that begins after 1990s had known the involvement of the private sector, alongside the State, in the implementation of these programs as part of a public-private partnership.

We will focus on the consistency, the relevance and the mode of governance of these programs and actions aiming at high urbanistic objectives, by their legal, financial and institutional framing and the identification of some of their recorded limitations. At the end, we will issue some suggestions likely to make these policies as an efficient tool in the social integration of the concerned populations and to enhance the urban landscape by the eradication of informal settlements.

ملخص:

إن الزحف العمراني بالمناطق الحضرية والشبه الحضرية ناتج أساسا عن التزايد الديموغرافي والهجرة وإعادة الانتشار المجالي، وغالبا ما يواكبه تنامي أحياء السكن الهش والعشوائي و الصفيحي التي لا يتوفر فيها الحد الأدنى من شروط الأمن والصحة والسلامة. هذا النوع من السكن لا يخضع لأي تخطيط حضري ويؤثر سلبا على جودة المشهد الحضري ويخل بتماسك المدن.

إن المغرب الذي لا يخلو من هذه الظاهرة الواسعة الانتشار في العالم ولاسيما في البلدان النامية، قد شرع منذ استقلاله في نهج مجموعة من البرامج والسياسات المتنوعة للقضاء على مثل هذه المستوطنات العشوائية وخلق نسيج عمراني لائق يرقى بالبيئة المعيشية للسكان ويعزز استدامة المدن.

سنحاول من خلال هذا الموضوع تنوير القراء بخصوص مختلف البرامج التي نهجتها الدولة المغربية للحد من هذه الظاهرة، وذلك من خلال مرحلتين تاريخيتين رئيسيتين: الأولى وتمتد منذ

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From the Wisdom of the Ages to the Challenges of the Modern World

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الاستقلال (أي أواخر الخمسينيات) إلى غاية 1990 تميزت بالتدخل الوحيد للدولة، والثانية تبتدى بعد سنة 1990 عرفت إشراك القطاع الخاص إلى جانب الدولة في تنفيذ تلك البرامج في إطار شراكة بين القطاعين العام والخاص.

سنحاول من خلال هذا الموضوع تسليط الضوء على مضامين وكيفيات حكامه تلك البرامج وفعاليتها مبرزين دورها في تحقيق الأهداف العمرانية المرجوة من خلال تأطيرها القانوني والمالي والمؤسساتي، وكذا بعض مكامن الضعف المسجلة لكي نخلص في الختام إلى بعض الاقتراحات العامة الكفيلة بجعل تلك البرامج ناجعة في تحقيق الاندماج الاجتماعي للسكان المعنية، والرفع من جودة المشهد الحضري بالقضاء على التجمعات العشوائية.

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INTRODUCTION

The insalubrious housing development is a global phenomenon, and one of the main issues that concerns the international community and local governments due to its continuous growth since the end of the last century and the complexity of its economic and social dimensions. Moreover, the UN Habitat underscored the dangers arising from this phenomenon especially in the southern countries where the number of shanty dwellers is likely to jump from 1 billion today to 2 billion by the year 2030¹.

Morocco that does not escape from this phenomenon, knew at the beginning of the last century, as a result of the population growth, rural emigration and emergence of some urban spaces, the first hard cores of shanties that have appeared, particularly in the large cities. This type of habitat that becomes a lasting phenomenon², takes many forms (shantytowns, illegal or unauthorized housing and old fabric), their common denominator being the disfigurement of the urban landscape and the insalubrity threatening the health and safety of the people who live in.

Aware of the importance of combating this phenomenon, the government has made from the fight against insalubrious housing, since the sixties, one of the priorities of the action in terms of housing. These efforts are continuing until the present time in order to achieve the 7.D target of the Millennium Development Goals³, this target is to "succeed, by 2020, a significant improvement in lives of at least 100 million shanty dwellers "including the indicator" Proportion of population with access to the security of the housing tenure. "

In order to meet this challenge, this country has initiated a public policy designed to improve the housing conditions and ensure the access of the households living in precarious situations to decent housing. Nowadays, it occupies the 2nd position among 20 countries of the South that have expended considerable efforts, and have thereby earned the recognition of the international community for the fruitful results.

The development of this study on the insalubrious housing phenomenon in Morocco needs to take a preliminary insight into the concept of the insalubrity and its forms, in order to understand the terminology and unify the representations that can be made by each other, according to the specific circumstances of each country.

Insalubrious housing Forms:

¹ National report on shanty towns curbing, Proceedings of the International Conference on shanty towns organized in Morocco from 26 to 29 November 2012 in Rabat.

²Fathallah Debbi, the problem of insalubrious housing in Morocco, in Al Maouil- Journal, Rabat, June 1999, p12.

³ The Millennium Development Goals are general objectives adopted by UN member States in 2000 that apply to the whole world. The Millennium Declaration contains eight goals, from which 18 targets were established. The Goal 7, Target 11, meets one of the most pressing challenges of the Millennium.

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When we approach the insalubrity, we encounter a difficulty in understanding this concept and in defining its contours⁴. If salubrity is considered as a healthy state of an environment favorable to health, insalubrity is that of a hostile environment which is dangerous for health.

Insalubrity is the subject of many definitions depending on the cultural context in which it occurs, but it is always attached to the hygienic conditions and takes usually three forms: the shantytown, the illegal or clandestine habitat and the old fabrics.

Shantytown:

A shantytown is a set of shacks serving as shelters built with an assortment of light reclaimed materials (iron sheets, wood, etc.) on land that is devoid of basic infrastructures (drain systems, drinking water adduction, power-network, etc.). In certain cases, we note the beginning of an entrenchment process, affecting the walls, in particular, and sometimes extending to roofing structures. Occupancy rate in shanties is very dense, with lots being narrow and public space often reduced to mere footpaths.

- The illegal or unauthorized housing:

It is anarchic habitat, uncontrolled during and after construction, usually made without any respect of technical, architectural or urbanistic rules. These constructions are sometimes spread even over risk areas, on a cliff on or near to landfills, not thus respecting any condition of salubrious habitat.

- The old fabrics:

It is basically the housing threatened with ruin in the medinas⁵ and old fabrics, where the risk of collapse is high. This risk is growing with the degree of cohabitation and over-occupation that are present in a generalized way, but differentially according to the situation of each Medina. The degree of insalubrity and degradation in these areas varies from one case to another within the sectors of each of the medinas; "Insalubrity touches islets or whole sectors of almost all the old medinas"⁶

For developing this topic, we will study first, the evolution of the intervention strategies for insalubrious housing reduction during the period 1950-2003 (1st part) and then the program "cities without shanties" as a new approach to fight against insalubrious housing (2nd part).

1. EVOLUTION OF INTERVENTION STRATEGIES FOR THE INSALUBRIOUS HOUSING REDUCTION DURING THE PERIOD 1950-2003: ASPECTS, OBJECTIVES AND RESULTS.

⁴RHARBI L. & H. Dinia, Insalubrity in the urban built: attempt of approach, Notebooks of the National Anti-Insalubrious Housing Agency, Almaouil journal, June 1991.

⁵ The medinas are the older areas of a city or the first cores that were born there.

⁶ DEBBI Fathallah: the problem of insalubrious housing in Morocco; the notebooks of the National Anti-Insalubrious Housing Agency, 1991-1997 edition p: 17.

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Since the early years of the independence⁷, the successive governments have tried to address insalubrious housing and especially the shantytowns, many programs have been developed and launched over the years to overcome this scourge, but without any big success. These interventions are motivated by all political, security and social reasons, and can be divided into three operating modes:

- *Resettlement*: This consists in allocating to recipients developed land lots⁸. These lots are built by the recipients themselves who receive assistance in the process, in the framework of integral or progressive land-lot equipment programs. The ultimate goal is the complete transfer of the population occupying the original site and the total destruction of the shacks.
- *Re-housing* : This consists in awarding social housing units⁹ to shanty dwellers who have previously been the subject of a census and in certain cases also, to re-house household dwellers whose homes are targeted by dedensification operations, in the framework of “re-structuring/overhaul programs.
- *Restructuring* : This mode is intended to endow large and medium sized shanties –which may readily be integrated into the urban fabric—with such necessary infrastructures (as sanitation systems, roads, drinking water adduction, and power networks) as would allow them to regulate their situation in terms of land-registry and urban planning. The cost is borne jointly between the State or the community and recipients¹⁰.

A quick review of the evolution of the insalubrious housing reduction policies reveals several successive phases in which one of the above types of intervention was favored:

1.1. Prior to 1980, welfare state and hygienist approach:

During the period (1950-1970) there was the resettlement policy that dominated with the proliferation of summary subdivisions designed according to a so-called urban network “wholesome housing network”. Public interventions proceeded from an hygienist urban vision inherited from colonization, which consists of, firstly, the demolition policy of settlements and displacement of households above the aforementioned homes network, and secondly the improvement of the equipment inside irregular settlements(water supply and the opening of roads following the alignments).

That period was characterized by a strong state intervention in the housing, the financial and operational involvement of the public sector, the time and the cost concerns and significant achievements to counteract the shantytowns’ expansion.

⁷ Morocco was colonized by France since 1912, it became independent since 1956.

⁸ Its area is between 64 and 70 sqm for single-family lots and 80 m² for the twin-family lots - program cities without shanties-

⁹ The area of the house is less than or equal to 60 sqm with a total real estate value not exceeding 120,000 dirhams, one third of which is supported by the State.

¹⁰ The aid of the State (50% of the cost) is for the equipment in roads and sanitation system.

The drinking water supply and electrification are borne by the beneficiaries with a contribution, if any, of the local community- program cities without shanties-

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During the period 70-80, the projects funding still relied on the general budget of the State with a political will to restructure the largest shantytowns (number inhabitants > 4000 persons). Meanwhile, the state has opted for a new action program to fight against shantytowns: it is the progressive equipment areas; land lots allocated to shanty dwellers are summarily equipped and they will be connected to electricity, and roadways will be gradually paved according to the financial capacity of households over three years to eleven. These formulas were all abandoned because of the lack of concrete achievements.

A new approach was then adopted which consisted in the implementation of urban development projects (PDU¹¹). This entailed the undertaking of integrated operations centered on in-situ restructuring of shanties¹². This program includes a technical assistance and loans 'in kind' for the concerned people "building materials loans " and the creation of business parks and the achievement of public facilities and services at the city level to allow them to find jobs enabling them to meet the loans deadlines . The occupants of the demolished shacks will be assigned to a projected wholesome network

This strategy contributed to the adoption of new practices as: the participation of the recipients in the process; the simplification of urban development norms and equipment standards; the streamlining of procedures underlining building permits; the coordination of different partners.

Due to the lack in recovery of funds spent by the State for recipients, and for supporting this policy, the national fund for the purchase of land and equipment was created in 1973 to receive the pre-financing of recipients in the housing projects and regional establishments of planning and construction in 1974 in the seven economic regions whose mission is to develop the real estate by carrying out the subdivisions and housing constructions with extra budgetary funds¹³.

Alongside these achievements, informal construction benefited from the "laissez faire policy(French)" of the administration, which have accelerated the production of illegal housing and the aggravation of social problems, thus urbanization continues with two sides; the first is characteristic of the city centers "European" and the regulatory areas mainly occupied by middle and upper classes that have a reasonable coverage by public services; The second is characteristic of the popular housing areas, gathering the densely populated medinas and informal extensions, where the access problems to basic services are very serious.

Therefore, in the early 80s, urbanization in Morocco; effervescent and chaotic, caused that the economic capital had been the scene of urban riots that reminded the politicians of the existence of shantytowns and the dangers of their proliferation, hence the urbanism has ceased to be a technical question and become, above all, a political issue handled for several years following a security logic.

¹¹ French : plan de développement urbain

¹² Examples: Douar Doum in Rabat (21000 inhabitants / 18 ha), Saknia Kenitra (38000 inhabitants / ha 48, Borj My Omar Meknes (45000/159 ha); these districts are restructured with financial support of IBRD.

¹³Tahar Berrada, Assessment of the main forms of public intervention in the fight against insalubrious housing, *Al Maouil journal*, June 1991, Rabat, p 24-32.

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1.2. 's 80: withdrawal of the state and the creation of specialized agencies.

These years were marked by the setting up of institutional mechanisms to strengthen the role of the state in the fight against insalubrious housing: the National Anti-Insalubrious Housing Agency created in 1984, the National equipment and construction company and another institution "Attacharouk" created in 1987 will intervene by delegated mastery of works. The first urbanism agency was created in 1983 in Casablanca; the most affected city by this phenomenon, to supervise its spatial extension.

The 80's decade was marked by the withdrawal of the state that has substituted its role as a provider by the role of a regulator in terms of housing, as well as by a readjustment of the authority interventions based on specialized programs sponsored by the government agencies (newly created institutions) and the territorial collectivities¹⁴.

Various restructuring programs are led on shantytowns to integrate them to the urban context. The restructuring aims at keeping people on site by introducing on the urban level the necessary adjustments. These projects are carried out with financial support from USAID, it was expected that the primary infrastructure would be financed by municipal budgets, and expenditures for the purchase of land, the costs of studies and the support infrastructure in site will be funded by the "HG002"¹⁵ loan. These expenses should be reimbursed by the revenue collected from the recipients. As for socioeconomic facilities, they will be financed by the budgets of the various concerned ministries.

The shantytown-curbing strategy consisted essentially in equipping land lots and putting them at the disposal of the households concerned. It was undertaken through operations which integrated sites evenly for the purpose of guaranteeing social mingling and land balance. The projects consisted in developing land, equipping it fully with basic infrastructures, and endowing it with such common areas as would host sundry community activities.

1.3. 's 90: diversity of intervention modes and introduction of social housing

In 1992, the census led on shantytowns by the Habitat delegations revealed the existence of nearly 1,000 shantytowns sheltering 160.307 households, about 850,000 people. In 1982, the number of shantytown dwellers was about 1,117,000 people (204,000 households). This regression of shantytown households (-44,000 households in 10 years) resulted from the efforts of the State and its components, "this effort is measured, during the 1982-1992 period by the delivery by the department of Habitat of nearly 134,000 shantytown curbing units with 63,500 curbing land lots, 59,500 restructuring land lots and 11,000 rehousing units."¹⁶

The policy of shantytown "resettlement" has enabled the public institutions to take advantage in this time of the signs of gratitude and international recognition. Taza (a small town) was even, through this program, declared a "city without shanties"¹⁷. Even so, this phenomenon

¹⁴ DryefM'hamed, urbanization and urbanism law in Morocco, National Scientific Research Centre, Edition la Porte, Paris, 1993, p 266.

¹⁵ Housing guarantee program

¹⁶ IRAQI Hakima, Evolution of the Moroccan policy of the shanty towns curbing: statement and perspectives In "insalubrious housing in Morocco: social project owner of the curbing operations", proceedings of the Workshop held on March 20 and 21, 2001, Rabat, pp16-22.

¹⁷ Morocco received the Honor Award in 1995 granted by the UNCHS.

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continues to disfigure the urban landscape in Morocco which will persuade the government to test other solutions.

A national program of social housing called "200,000 housings program" was launched in partnership with the private sector, which benefited from tax incentives and administrative flexibility for the construction and sale of apartments of 200,000 DH, which allow to build 180,000 units, 77% of which are purchased by low-income households¹⁸, but this program had been without big success.

At the end of the ninety, the Habitat department was called, in the agenda of shantytowns curbing(PARHI¹⁹), to define the most appropriate intervention methods to the savings opportunities of households with limited resources, to develop new mechanisms of action, especially through the promotion of land policy, the development of new synergies in the fight against insalubrious housing and the promotion of institutional arrangements for the completion of projects, thus directly involve other stakeholders (territorial collectivities, specialized institutions, urbanism agencies, water and sanitation boards, concerned populations, ...)

Despite these efforts, the urban crisis and the informal production of housing are steadily worsened; our cities continue to host the shantytowns in all their forms. In the early 3rd millennium, the statistics showed that the "anarchic housing groups" that lack the basic equipment involve 540,000 households, the shantytowns and scattered shacks involve 370,000 households; the housing threatening ruin 90,000 households, the total housing deficit including the needs of the decohabitation was estimated at nearly 1.240.000 units²⁰.

To Face this alarming situation, the state began to explore new approaches to deal with the results of previous achievements, largely insufficient in front of the upsurge in many cities of precarious housing in all its forms, and the persistence of large and medium shantytowns in the heart of major cities (Casablanca, Rabat, Tangier, ...); This problem has led to the establishment of a new strategy of action which will be discussed in the second part.

II. NEW APPROACH OF INSALUBRIOUS HOUSING CURBING: CITIES WITHOUT SHANTIES PROGRAM (VSB).

To reduce the growing needs and housing deficits, and to combat the problem of insalubrious housing, the state has set up a multifaceted action strategy. This is the case of the VSB program supported by the accompanying measures, from the massive and diverse production of social housing as a component of urban and social integration of poor who access the property, to other components including the establishment of urban hubs, new towns, new areas of urbanization, mobilization of public land, the treatment of housing threatening ruin and the creation of the guarantee fund to support the request oriented to social housing.

¹⁸Ministry of Housing, Social Housing Report, 2010.

¹⁹Shanties curbing agenda(French: programme d'action de résorption de l'habitat insalubre).

²⁰M. H. Alami, Urban management and access to basic services, 2005, p.222.

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In 2004, the VSB program was launched to eradicate all shanty towns about 362,237 households (number updated as the program is taking place) in 85 cities and urban centers with an investment of about 25 billion DH, which include a state subsidy of 10 billion DH²¹.

The accomplishment of this program is based on the city as a programming unit, a conventional framework fixing the shared responsibilities between the state and local governments and the achievement deadline, and increased prevention housing offer. This program is a part of a new approach that breaks with the past government intervention, this intervention now is global (at the city level), it replaces the conventional process based on project, in order to find a lasting solution to the problem of precarious housing.

Another feature of this project is its large scale since it concerns all the shantytowns in the urban areas. For its best implementation, the program focuses on the production of the shantytown curbing units to be accompanied by the demolition of corresponding shacks.

2.1.Implementation instruments:

2.1.1. Mobilization of public land

The land question is crucial in the implementation of this program because the curbing projects of insalubrious housing and the promotion of social housing are a big consumers of the urban land. Between 2003 and 2009, public land has been substantially mobilized, opening as much as 9,000 hectares for urban planning and development. The land thus opened was meant for a dual purpose: controlling shanty-sprawl and preventing insalubrious housing, as well as creating wholly new business parks and new towns²².

Indeed, the mobilization of public land has served to encourage the private sector to invest in the construction of social housing, in a public-private partnership framework and to expand the public land supply of developed land lots, for the operators and households.

2.1.2. Program Funding

An investment of approximately 17.118MDH was mobilized to 2010, being the overall cost of the program realization, 35% of which is generated by the integrated nature of the planned operations so funded by other resources (selling products of the equalization lots, shops ...). The remainder of the project cost is provided by contributions given by recipient households (own funds and / or debt) and state subsidies.

in 2002 a "housing solidarity fund "was set up to support this program, credited essentially by a tax on cement which was instituted in the same year²³, has seen the scope of its utilization widened to cover operations pertaining to social housing and to programs designed to reduce insalubrious housing.

2.1.3. Legal Framework for Action:

²¹National report on shanty-towns curbing: the moroccan experience, Ministry of Housing, urban Planning and City Policy, p.14.

²² National report on shanty-towns curbing: the moroccan experience, Ministry of Housing, urban Planning and City Policy, p.16.

²³ The value of this tax is (3 cents / kg) by the finance law of 2012.

To make the interventions of the actors involved efficient, a conventional partnership framework has been established between them defining operations planning, financing and implementation with clear responsibilities of each stakeholder.

This approach is reflected by the establishment of two important documents:

Cities without Shanties Contract: It is a contractual document between the State and local collectivities, specifying the commitments (roles and responsibilities) of the different parties concerned in the process of the implementation of projects aimed at reducing the sprawl of shanties within the same city. It also provides technical and financial data relating to land base and the consistency of the operating modes.

Funding Agreement: It is a technical and operational document which defines funding terms and implementation modalities of the Local Shanty-reduction Program, with terms of reference outlined in the VSB Contract

2.1.4. Program Governance

In order to ensure that contractual commitments are actually implemented, some coordination and follow up governance entities have been set up: The National Follow-up Committee chaired by the head of government, the regional coordination committee chaired by the Wali of the region and the Provincial identification and implementation Committee chaired by the Governor of the prefecture or province.

These committees issue periodic status/progress reports of the program and the project implementation.

2.1.5. Partners and Operators

The institutional framework set up to ensure the implementation of the VSB program includes partners and public and private operators.

The partners in this program are the central authorities represented by the ministries of interior, finance, housing, to a lesser extent, other ministries according to the nature of public facilities to achieve, regional and provincial authorities and territorial collectivities.

The public masters of works are the Holding Company “AL OMRANE”²⁴, the public group CDG²⁵ and some territorial collectivities. The participation of private developers in re-housing projects is ensured by calls for expression of interest and through incentives (land, financial, fiscal ...)

2.1.6. Social Follow-through of Households :

Social follow-through of households to be transferred is crucial as far as securing their adherence to the program and facilitating their smooth integration in new host areas concerned. Broadly speaking, the approach aims to foster information flow and to facilitate access to and appropriation of the projects by the populations concerned, especially in difficult districts. Follow-through consists of a number of actions designed to enhance

²⁴ This public limited company was founded in 2004 after the merger of public housing operators, today it comprises 14 subsidiaries covering Morocco.

²⁵ Written in French : caisse de dépôt et de gestion.

proximity, hearing, animation, and intermediation in such a way as to ensure that the spatial projects really match and bring about social improvement and also to identify exclusion risks for the most vulnerable people.

Social Follow-through Cells which are present on the site receive and listen to the concerned populations and help them to express their complaints and needs for transmitting them back to the technical staff to assist them in finding the appropriate solutions to their situations.

2.2. VSB Program: contribution of the social housing and appreciation.

Among the accompanying measures of the VSB program, the establishment of a legal framework to encourage the social housing offer and to support the demand, which helped to meet substantial needs and to avoid the multiplication of the clandestine housing applicants.

2.2.1 Housing offer diversification and support for the demand:

The overall housing deficit in 2002 was around 1.24 million units, which pushed the government to adopt a 2003-2010 action plan to increase the production rate to 100,000 social housing per year, to gradually eradicate insalubrious housing. To avoid the pitfalls of the past, the government has opted for a simultaneous action on both the elements of supply and those of demand.

2.2.1.1 Diversification of social housing Products:

The state has created in 2008 a new housing product with a low real estate value for the benefit of the needy families. This type of habitat is made up of apartments of 50 to 60m² marketed 140.000DH likely to constitute a competing product to the shacks that are sold at the same price in the big cities, and its area does not usually exceed 12 m².²⁶

This product is completely tax-free for the benefit of developers who are the partners of the state in achieving the construction projects with a minimum of 500 apartments in urban and / or 100 apartment in rural areas over a maximum period of 5 years while respecting regulatory and planning provisions. These programs benefit from the public land for the cost price.

These apartments are designed for people receiving an income less than or equal to twice the minimum wage being 4000DH. Are eligible shanty dwellers, residents of homes threatened with ruin and uniform wearers.

The old program of the social housing in 200.000DH was revived in 2010 by a new formula of apartments in 250.000DH following the rising cost of the building materials and land; it was planned incentive measures in favor of the developers and acquirers to encourage the construction operations and increase the purchasing power of the poor families:

- The period of application is 2010-2020 to provide sponsors visibility over the future of investment and give households the time for mobilizing the acquisition cost which shall not exceed 250.000DH;
- The VAT amount is offered to purchasers as a direct state subsidy on the condition that they do not own any housing and they use it as their main home for a minimum of 4 years;
- Specifications relating to social housing that include the provisions ensuring the quality and safety of buildings;

²⁶ Ministry of Housing and Holding Al Omrane, report on social housing for 140,000 DH, 2008.

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- Promoters are exempt from any taxes pursuant to an agreement to be concluded with the State coupled with specifications for the production of at least 500 social housing over a maximum period of 5 years;

This diversification of the social housing offer due to the incentives granted by the Government, has facilitated the access to these products at a fairly large population.

2.2.1.2 Support for demand

** Lower interest rates and longer repayment duration.*

The Excess of liquidity characterizing the banking system since 1999 has increased the competition among banks to capture the mortgage market²⁷. The low interest rates, combined with the non-requirement of personal contribution and the lengthening of the loan term up to 25 years, increased the household borrowing capacity, allowing them to continue to feed the demand despite the rising property prices.

** The Guarantee Fund Institution*

The Governments and the partner banks have concluded in December 2003, an agreement for the creation of two guarantee funds FOGARIM and FOGALOGÉ. These funds have been created to replace the drawback system of interest, which concern only the population with a regular income and thus exclude a large part of the population not eligible to the bank credit because of the irregularity of its revenues. The FOGARIM is designed for people with low and irregular incomes in order to buy a home not exceeding 250,000 DH. For this reason, the Central Guarantee Fund was endowed with a budget of 600 million DH, funded by the Housing Solidarity Fund. Regarding to the fund FOGALOGÉ, it aims the coverage of the bank loans to the public sector employees for the purchase or construction of the social housing²⁸.

2.2.2 Appreciation of the VSB program

This program is seen as a clever idea which is a result of a political will and a voluntarist vision, which allowed during the period 2004-2012, the declaration of 45 cities without shanties among the 85 concerned cities, being 200,666 households benefited from these curbing projects. However, this policy also raises reservations.

Advantages:

This traversable policy is innovative compared to earlier policies distinguished by:

- A very strong involvement of the private sector;
- Social Follow-through of Households and their contribution for improving the conditions of implementation of the curbing projects;
- The flexibility that allowed, through a margin of flexibility left to the initiative of decision makers and operators, the policy changes and corrections based on the local contexts;

²⁷ Ministry of Finance, study on the new housing strategy in Morocco, 2008, p.5.

²⁸ To gain access to this fund, the annual income of the public servant shall be less than 72,000 dirhams and the overall acquisition cost of housing should not exceed 400,000 dirhams. Funding quotas can cover up to 100% of the overall cost of housing. The maximum repayment term can go up to 25 years.

- The financial resources availability and the multitude of funding sources (subsidies, guarantee funds for low-income families, bank loans, equalization products, international financial organizations, advances of recipients) which allowed the program to succeed;
- A large prior consultation on the opportunity of the program;
- A positive achievements; the living conditions of the recipients have significantly improved the access to property, basic services (water, electricity, ...) and public facilities.

Constraints:

Despite the shown goodwill and the concrete actions on the field, some constraints persist:

- The complexity of the land management due to the unavailability or the high cost of some public lands targeted by these operations, burdensome and slow clean up procedures of land, the inadequacy of the lands designed to house the shanty dwellers or their incompatibility to the planning documents ...;
- The households transfer difficulties and their limited financial resources;
- Insufficient data control on the recipient due to the lack of a national database of households that have already benefited from the program, the relatively unknown saving capacity of households and their expectations from the program and the development of new informal settlements outside the control;
- no honoring of financial commitments and the relative inaccuracy of the contracts content and responsibilities of each partner;
- Insufficient adherence of territorial collectivities due to their limited means, the political one-upmanship and the reconsideration of the process established by the Ministry of Housing;
- A lack of widespread Social Follow-through of all projects of shanties curbing or its insufficiency which sometimes becomes a source of project blocking or delaying.

CONCLUSION

The Moroccan experience in the fight against insalubrious housing is instructive; several recipes have been tested to contain this scourge that is related to human groups. Its expansion is favored certainly by poverty and the difficult economic conditions, but other social and behavioral factors are catalysts. It is now necessary to make an ex-post evaluation of all these public policies in order to draw the relevant conclusions and to rectify the situation in the light of the recommendations. The relative success in stemming this phenomenon can also be explained by the limited state intervention and its simplistic approach; the Moroccan model should be improved.

First, given the current competence dilution, institutional backing of this phenomenon must be revisited in order to strengthen the attributions and the technical, legal and financial means of the organization in charge of this project, which must be attached to the highest authorities so as to give a binding nature and executory force to its decisions.

Then, no doubt that the upstream action for preventing is better perceived than the downstream action of curing, the rural world is an endless source of potential migrants to the city. If we succeed in fixing them on their land, huge success will be realized, that is to say, the state is expected to further expand the experience of emerging rural centers as complete living areas.

Finally, so far the approach is not adapted to contexts and behavioral aspects involved, hence there is a great need to initiate sociological studies to probe the social heritage and people unconsciousness and so as to draw necessary conclusions for future public action.

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