

**THE REPUBLIC OF TURKEY
BAHÇEŞEHİR UNIVERSITY**

**AN EVALUATION OF HOUSING IN CASABLANCA,
MOROCCO: ANFA CASE**

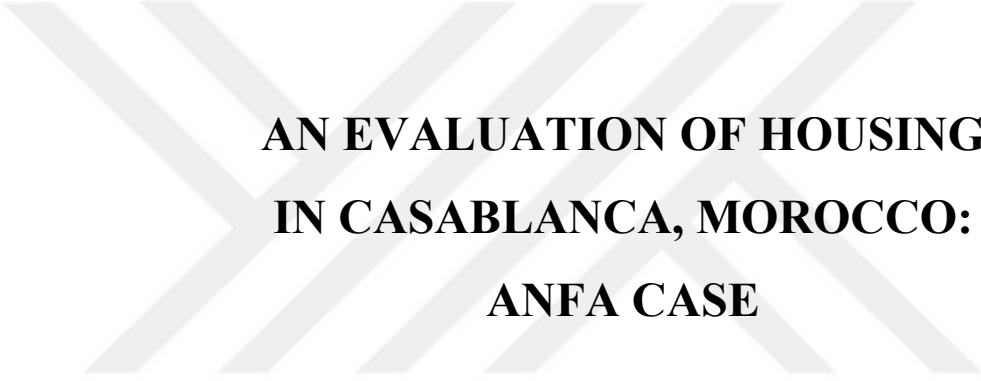
Master's Thesis

NAJM-DINE EL OTMANI

ISTANBUL, 2018

**THE REPUBLIC OF TURKEY
BAHÇEŞEHİR UNIVERSITY**

**GRADUATE SCHOOL OF NATURAL AND APPLIED
SCIENCES
ARCHITECTURE**



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SCIENCES ARCHITECTURE**

Title of Thesis: An evaluation of housing in Casablanca, Morocco: Anfa Case

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Date of Thesis Defense: 09.01.2018

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ABSTRACT

AN EVALUATION OF HOUSING IN CASABLANCA, MOROCCO:

ANFA CASE

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Master of Architecture

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January 2018, 88 pages

Starting from 1960s and 1970s, many developing countries experienced a significant migration of the rural population toward the urban areas mainly looking for job opportunities. This rural exodus caused an important concentration of the population in the urban centers, resulting in a sharp increase in the housing demand. Casablanca, the economic capital of Morocco, as it monopolizes 30 percent of the economy of the country, faced a high population pressure leading to a considerable imbalance in the housing market.

Due to the incapacity of the responsible authorities to provide the necessary infrastructure and housing for the population, which was growing in an unexpected rate, the lower-class population were incapable of getting an adequate housing. This situation pushed many low-income people to prefer settling in slums instead of suffering from an expensive rent. The continuity of the increase in the population density in the city led to the spread of the slums in many districts, until the authorities found themselves facing a huge number households living in informal housing assembled in many shantytowns sometimes located in the heart of the city.

The complexity of the situation forced the government to release a set of measures in 2004 to combat the inadequate housing assembled in a program called “Cities Without Shanties”. The program aimed to eliminate shantytowns in the most important Moroccan cities within 6 years (2004-2010), by providing an adequate alternative for the inhabitants of the slums. But because of the abstention of the shantytowns’ inhabitants to benefit from the alternatives provided, and the continuation of the housing crisis, the program was far from achieving its goal.

This study aims to analyze the housing sector in Casablanca and the situation in the shantytowns to better understand the phenomenon, and then cover the “Cities Without Shanties” program by going through its different phases and the actors contributing in setting

the policies and the ones responsible for the implementation and the application program to identify the shortfalls and the weaknesses of the program.

Keywords: Casablanca, Rural-Urban Migration, Housing Crisis, Shantytowns.



ÖZET

FAS KAZABLANKA'DA BARINMA DEĞERLENDİRMESİ:

ANFA VAKASI

Najm-dine El Otmani

Mimarlık Yüksek Lisans Programı

Tez Danışmanı: Assoc. Prof. Dr. Ali Devrim Işıkkaya

Ocak 2018, 88 sayfalar

1960'lardan ve 1970'lerden başlayarak, birçok gelişmekte olan ülke, çoğunlukla iş olanakları arayan kırsal nüfusun kentsel alanlara doğru gerçekleştirdiği önemli bir göç yaşamıştır. Bu köyden kente akın, kent merkezlerinde önemli bir nüfus yoğunluğuna neden olmuş ve konut talebinde keskin bir artış meydana getirmiştir. Fas'ın finansal baş kenti olan Kazablanka, ülke ekonomisinin yüzde 30'unu elinde tutması nedeniyle, konut piyasasında belirgin bir dengesizliğe yol açan yüksek bir nüfus baskısı ile yüz yüze kaldı.

Yetkili makamların, beklenmedik bir oranda büyüyen bu nüfus için gerekli altyapı ve konutu sağlamadaki yetersizliği nedeniyle, alt sınıftaki nüfus yeterli oranda konut edinemedi. Bu durum, birçok düşük gelirli insanı, pahalı kira sıkıntısı yaşamaktansa gecekondu bölgelerinde yerleşmeyi tercih etmeye zorladı. Yetkililerin, kendilerini bazen kentin tam ortasında bulunan birçok gecekondu mahallesinde toplanmış, gayriresmi barınaklarda yaşayan çok büyük orandaki ailelerle karşı karşıya gelmelerine kadar, şehrin nüfus yoğunluğundaki artışın devam etmesi, birçok bölgede gecekondu mahallelerinin yayılması sonucunu doğurmuştur.

Durumun karmaşıklığı, hükümeti, yetersiz barınma ile mücadele etmek için 2004 yılında "Gecekonduşuz Şehirler" adlı bir programda biraraya getirilen bir dizi tedbir almaya zorlamıştır. Program, gecekondu mahalle sakinleri için uygun bir alternatif sağlayarak, en önemli Fas şehirlerinde 6 yıl içinde (2004-2010) gecekondu mahallerini ortadan kaldırmayı amaç edinmişti. Ancak, gecekondu sakinlerinin sunulan alternatiflerden yararlanmaktan kaçınmaları ve konut krizinin devam etmesi nedenleriyle, program amacına ulaşmaktan çok uzaktı.

Bu çalışma, bu olguyu daha iyi anlamak için Kazablanka'daki konut sektörünü ve gecekondu bölgelerindeki durumu analiz etmeyi ve ardından programın eksikliklerini ve zayıf yönlerini

belirlemek için farklı aşamaları inceleyerek ve bu politikaların belirlenmesinde katkıda bulunan aktörlerle ve programın uygulanması ve devamının sağlanmasından sorumlu kişileri araştırarak "Gecekonduşuz Şehirler" programını ele almayı amaçlamaktadır.

Anahtar Kelimeler: Kazablanka, Kırsal-Kentsel Göç, Konut Krizi, Gecekondu Mahalleler.



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ABBREVIATIONS

- CAPMAS : The Central Agency for Public Mobilization and Statistics (Egypt).
- HCP : The High Commission for Planning is the Moroccan commission which is officially responsible of making accredited statistics.
- OHCHR : The Office of the United Nations High Commissioner for Human Rights which is the principal human rights unit of the United Nations.
- MHPV : The Ministry of Housing and City Planning.

1. INTRODUCTION

1.1 PROBLEM DEFINITION

The spread of the informal housing in Casablanca has reached almost all the districts of the city, mainly because of the imbalance of the housing market since there is a lack of affordable housing for the lower-class; therefore, a set of effective measures should be held by the local and the national actors to conduct short term intervention as well as long term strategies aiming to combat the inadequate housing.

Since the 1960s, Morocco has experienced a strong rural exodus. As in many other developing countries with advanced economic transition, the urban population increased sharply from 29 percent in 1960 to 41 percent in 1980, reaching 54 percent in 2002, which has been too fast to be fully controlled. Each year, nearly 240,000 people migrate from the countryside to the cities, and a large part of this population, is hoping to temporarily set up in inadequate housing. The phenomenon of inadequate habitat is becoming more widespread every year. The demand for housing is rising regularly, while the lack of viable and affordable land continues getting worse. (The World Bank, 2016)

Casablanca, as the economic capital and the largest city in Morocco, monopolizes 30 percent of the Moroccan economy, which made it the first destination of the immigrants who are mostly looking for job opportunities. So, the city faced a high rate of housing demand that the authorities were not ready nor able to respond, resulting in an imbalanced housing market and an increase in the houses prices.

Facing the State's inability to provide accommodations that meets the large housing demand in Casablanca, the lower-class population, composed basically from rural migrants, took the initiative and started constructing their houses themselves. The situation ended up by the creation of several shantytowns, that some of them are today located in very advantageous and prestigious districts in the heart of the city. In order to intervene by stopping the spread

of the shantytowns and eliminating the existing ones, the government provided a set of measures assembled in a national program called “cities without shanties”. Unfortunately, the program did not meet the needs of a large class which is supposed to benefit from its assistance due to the unconformity of the propositions with their requirement.

The program aimed to provide suitable housing in a low price destined to the resettlement of the shantytowns’ inhabitants, who have to pay a 40 percent contribution from the house’s price. Most of the resettlement projects are located in the peripheries of the cities, forcing the beneficiaries to live in semi-rural areas as the houses are situated in zones lacking from the basic infrastructure equipments. So, the inhabitants find themselves forced to move many kilometers for the simplest needs, whether it is for education or for working or even for the health facilities.

1.2 MOTIVATION AND AIM OF THE THESIS

The right to adequate housing has been recognized by The Office of the United Nations High Commissioner for Human Rights (OHCHR, 2015) as an integral part of the right of everyone to a decent standard of living. The suitability of a habitation is not limited in offering only four walls and a roof, but it must meet, at least, the following criterias:

- a) Security: housing is not suitable if its occupants do not have a degree of security of tenure that provides them with legal protection against forced evictions, harassment and other threats.
- b) The existence of services, facilities and infrastructures: housing is not suitable if its occupants do not have drinking water, sufficient sanitation facilities, a source of energy, heating and lighting.
- c) Payment capacity: a dwelling is not suitable if its cost threatens the resident’s benefit of other fundamental rights.

d) Habitability: a dwelling is not suitable if it does not guarantee the physical security of the occupants or does not provide sufficient space as well as protection against cold, humidity, heat, rain or wind.

e) Location: Housing is not suitable if there are no nearby employment opportunities, health care facilities, schools, babysitting services and other social equipments.

The issue is that even in some metropolitan cities most of the criterias mentioned are not respected and taken into account. It is the case in Casablanca, where a large class of the population is living in inadequate environments which lack the basic characteristics of a suitable housing.

In order to combat the phenomenon, the authorities proposed a set of measures combined in a program called “cities without shanties”. The options imposed on the shantytowns’ inhabitants were also lacking some of the criterias which pushed the majority to refuse moving from their shanties.

The thesis aims mainly to go through the causes of the spread of the shantytowns and the measures taken by the government to combat them in order to highlight the shortfalls of the programs whether in formulating the procedures and policies or in the implementation of the measures. Another objective of the thesis is bringing out the reality of the situation in shantytowns and showing how the measures can be more effective if the inhabitants participate in the decisions whether in the formulation or in the implementation as they are the most concerned actors of the program.

1.3 METHODOLOGY OF THE THESIS

To be aware of the shortfalls of the intervention made to combat the inadequate housing in Casablanca, first of all there is a need of studying the physical development of the city of Casablanca as well as the housing market and its specifications. Second, analyzing the measures taken and the way the government is combating the inadequate living by going through defining all the actors participating on the implementation and specifying the responsibility of each of them in order to reform the measures and develop the methods of intervening. To be able to understand more the reality of the situation, the study will cover a

sample of the shantytowns inhabitants touching their background, their way of living, their living conditions, their aspirations and their point of view of the solutions proposed and the measures taken.

In order to make a useful analysis the study will go through the expansion of the city of Casablanca as well as the statistics showing the development of the population. An analysis of “cities without shanties” program will be done covering all the steps and identifying the role of every actor in each one of them and his responsibility. In the last part of the study, a questionnaire destined to the inhabitants of a shantytown in Casablanca will be adopted in order to gather a data that can be dependable in understanding the background, the current situation and also the point of view of the inhabitants considering the measures taken and what can be the most suitable option for them.

Studying the above-mentioned points will help to better understand the situation, thus facilitating the suggestion of better scenarios than the current propositions.

2. INADEQUATE HOUSING : A COMPLEX GLOBAL PHENOMENON

2.1 LITERATURE REVIEW

The concentration of the population in the urban centers is a challenging phenomenon for most of the developing countries, according to many authors, as it has many effects on the unemployment, on migration, on the neighboring areas, and directly and indirectly on the poverty, which results in more production of the slums.

The size of the country is an important explanatory factor for the degree of urban concentration. The relationship is explained by Lösch (1954) in his market area theory, affirming the fact that a larger area encourages the multiplication of the number of production centers in order to reduce the costs of transportation. Another geographic variable is taken into account by an indicator of agricultural land dispersion, in order to capture the effect of the spatial diffusion of the market on the degree of concentration. This size effect on concentration is also confirmed by Henderson (2000) and Moomaw and Shatter (1996) through a population size variable. As for Ades and Glaeser's (1995) results, standing out from the other authors, when the area of one country is 10 percent larger compared to another, the primate population tends to be 1.2 percent higher. The authors explain this positive relationship by the fact that the larger area of a country corresponds to a lower density of the population and therefore to an increase in transport costs to supply peripheral regions.

The higher concentration is also related to the early stages of the development and democracy of a country. Many researchers related the urban concentration to the decentralization of the power and authority, and even with democracy. Starting with Henderson (2000), who invented a variable "federalism degree" representing the degree of local autonomy, as a higher degree of authority decentralization affecting the concentration downwards. As for Moomaw and Shatter (1996), they have explained the positive effect on primacy when the primate city is also the capital of the country. Following the same theory, Ades and Glaeser (1995) estimate that the primate city is on average 42 percent larger when it is also the capital. they also discussed and predicted that countries with dictatorial regimes have primate cities 45 percent larger than others. The historical dimension here seems particularly striking: for

the so-called "new democracies" (first under a dictatorial then democratic rule from the 1970s), the primate cities are on average 40 percent larger than those of the countries under a regime democratic for a longer time.

The urban concentration has been related directly and indirectly to poverty. As mentioned by Cali and Menon (2012), the urban concentration has direct effects on the poverty through employment, as the big cities provide better job opportunities to the neighboring areas, which will help the production of other jobs related to the consumption and trade in those areas needed for the growth of the population. On the other hand, Card (2009) and Ottaviano and Peri (2012), assured that the fact that the workers are moving from rural to urban areas looking for better job opportunities will give rise to the competition in the working market between the existing workers and the migrants, which may have an impact on poverty by the decrease of the salaries. Glaeser, Kahn and Rappaport (2008), mentioned the urban concentration may have an indirect impact on the poverty by generating overcrowding and environmental deterioration, which effect the production negatively resulting in the rise of poverty. Another impact on the neighboring areas, is the effect on the prices of the lands in the rural zones near the metropolitan cities. This kind of increase in the prices might be beneficial for the landowners and investors, but may be disadvantageous for people renting lands or workers in the agricultural sector, since the expenses will increase (Cali and Menon 2012).

For the less developed countries, the urbanization and the urban concentration are always challenging concerns because of the lack of the infrastructure and the lack of the ability to provide the needs of the high rate increase in the population as cited by Cohen (2006) and Montgomery (2008). Consequently, according to the United Nations (2015), the inability of supplying enough infrastructure and housing for the increase of the number of the population in the undeveloped or even developing countries, resulted in the spread of the slums. Yet, the number of people living in slums reached 1 billion and is still increasing.

2.2 Inadequate housing in Casablanca

Located in North Africa, Morocco is bordered on the north by the Mediterranean Sea, on the east and southeast by Algeria, on the south by Mauritania and on the west by the Atlantic Ocean. As the other countries, there are regions in Morocco with different development speeds, regions more favored than others, at a point that the country has been divided by the French colonizers into useful and useless Morocco (1912). The notion of useless Morocco had been emitted by the French colonizers during the period of protectorate, making the difference between the regions with strong economic potential: agricultural, mining, and maritime, and the other regions, without appreciable natural resources. The Protectorate developed and exploited the useful regions and abandoned the others. And after the departure of the French protectorate in 1956, the government tried to develop them in order to improve the standard of living of their inhabitants.

The process of decentralization in rural development started in the 1960s and 1970s, targeting both social (health, housing, education) and productive infrastructure (roads, irrigation, warehouses), but it seems that in the absence of a precise timetable the process has not really been launched, other than in the form of a deconcentration and a delegation that are quite modest, which leads to an uncontrolled rural immigration.

Casablanca is a city located in the center-west of Morocco, and it's the economic capital and the largest city of the country, located on the Atlantic coast, about 80 km south of Rabat the administrative capital. The location of the city in the coastal region with an important port built in 1912, and in the center of the "useful Morocco" near the world's biggest phosphate deposits made it a privileged destination for Moroccan traders, investors and foreigners, but mostly for people coming from poor and rural areas looking for job opportunities. The potentials of the city made it the first destinations of immigrants in the country.

As a result of the urbanization, cities in the developing countries have been developed and transformed unlike the villages. But the migrated villagers kept on practicing the same characteristics of the village because of economic reasons and didn't adapt to the cities reforms, which led to the spread of illegal inappropriate housing.

Istanbul as an example, has undergone a rapid migration from rural areas, which caused an uncontrollable population growth resulting in informal housing called “gecekondu”. Today, the population of Istanbul is more than 14 million and it contains more than 2.4 million houses with 33 percent of illegal houses. Because of the urban development, the government worked on creating an alternative by providing houses located on the periphery of the urban area, and supply many paying options according to the conditions of the beneficiaries, for instance whether they own the land where they built the inadequate houses or not. (Sabah, 2011)

Moving to South America, precisely to Sao Paulo in Brazil where one fifth of its population estimated in 17.5 million is currently living in inadequate housing conditions, like the shanty towns that they call “Favelas” which are located on the hillside and have a panoramic view while wealthy people are living along the bottom in less favorable conditions, but the two communities are next to each other which creates a social contrast. The authorities launched a program 15 years ago -in parallel with providing social housing in the periphery of Sao Paulo- to rehabilitate favelas, helping residents improve their housing and providing basic services such as water, electricity and public transport. (Le Point International, 2012)

Cairo in Egypt could be a good example from Africa as it’s surrounded by a belt of 80 slum areas, and according to a recent report by the Central Agency for Public Mobilization and Statistics (CAPMAS), 3.13 million among 9.6 people in Cairo are living in inadequate housing called “Ashwaiyyat” in Egypt. The Egyptian government backed a campaign called “Campaign of one billion pounds” to collect funds in order to provide houses with suitable living conditions for people in “Ashwaiyyat” starting from Cairo as it contains the highest rate among the Egyptian cities. (Masress, 2012)

Being aware of the facts and the way the strategies are implemented is a major action that helps evaluate what have been done and determine the shortfalls of every phase of the program and define the responsibility of each actor in order to reform the measures and develop the interventions.

In Casablanca, there is an identical dramatic social situation of Sao Paulo case experienced in Anfa, one of the most upscale districts of the city, even of Morocco. Anfa district is known for its luxurious villas and palaces. In this little end of the capital there is neither pollution nor horns. Private properties are surrounded by palm trees and plants. The more you climb up the hill, the more it is chic. But inside this neighborhood considered as the preserve of the fortunate, there are also many shantytowns that represent and characterize the real misery, and feel like an open-air dump where there are children playing barefoot in the middle of garbage. The population of Anfa district is more than 120000 and people living in shantytowns are around 25000 which means 20 percent of the population are living with a lack of basic services, no sanitation system, and sometimes with no access to water or electricity, and their barracks are build or covered by wooden or metallic sheets (La Vie Eco, 2016).

The occupation of mostly private expensive lands, located in the middle of the city, and the way people are living without the minimum of the living conditions, and also the distortion of the view and the beauty of the city pushed the government to decide to combat the extension of the inadequate living and provide an alternative for people in slum houses. The government decided to provide a new housing type destined to the lower-class population in order to solve this problem and move people from the insalubrious housing to an appropriate living.

The hypothesis of social housing in Casablanca has already been formulated under the French protectorate in 1914 by Henri Prost, who proposed a new indigenous district allowing the transfer of workers and the destruction of insubordinate slums. In 2004, the government launched a new approach to combat the problem of insalubrious housing called “Cities Without Shanties” Program (villes sans bidonvilles) which is focusing on producing the shanty town curbing units and accompany them by the demolition of corresponding shacks. For the achievement of the program the government worked on the mobilization of the public land, the improvement of a legal framework that provides better conditions of investments, and working on conventions with partners and operators from both public and private sectors.

The solutions proposed to the inhabitants of Anfa shantytown, as all of the other shantytowns' residents, were not accepted by the majority since it was a retreat for them to move from the center of the city where all the necessary equipments are available, to a small house in a semi-rural area.

Despite the practical procedures conducted by the government, many obstacles faced the execution of the new approaches such as, the difficulties in the land management because of the high cost or unavailability of some lands, the limited financial resources of the households, and the absence of a national database of households who need to benefit or the ones who have already benefited from the program.

The majority of the houses built for households affected by resettlement projects in Casablanca are constructed in the periphery of the city, so most of the households are excluded outside the city, compared to their sites of origin, and that can create a spatial and socio-economic exclusion of the population. In addition, displacement to peripheral areas is generally declined by beneficiaries. The distance, with the weakness of the financial situations of the households are factors characterizing the operations of resettlement.

In fact, it is difficult to talk about a real habitation and urbanism policy. Indeed, the actions that had been initiated previously were mostly very limited. The housing projects carried out through direct government intervention, were more like isolated and scattered initiatives and had no significant impact on the considerable housing problems in Casablanca.

The measures adopted have mobilized significant funds, and the government authorizes both public and private operators for the constructions. Despite the programming of financing the construction of housing and the public facilities by the government, the operators in charge face many problems since the funds do not grant in advance for the financing, the amount of construction of the equipment concerned is released after the attestation of conformity, which obliges operators to pre-finance in full the construction of the public facilities of their program. This may explain the delay in building these infrastructures.

The augmentation in the number of slums is due to the raise of the population of Casablanca, but also because of the rejection of a part of the beneficiaries which makes them look for

returning to the shantytown and abandon the houses they have been offered for rent or resale. What pushed people who benefited from the program to refuse it is the new data that emerged and which can change their daily lives, as it becomes necessary for them to pay water and electricity bills, the monthly credits, and extra transportation fees. Another cause is taking them to not very urbanized areas that are insufficiently equipped where they can't be independent from Casablanca, whether for work or for medical treatment or even for education. So, it is necessary to solve the issue in an urban scale and not by only rising the number of social units; but by focusing on the reason that makes people live in inadequate houses which is following job opportunities.

3. THE CITY OF CASABLANCA

Economic heart of Morocco, the city of Casablanca is a capital financial center. Known worldwide for its diversity and culture, Casablanca brings together the largest Moroccan and foreign companies. Many Europeans settle there every year to start their own business in international trade and real estate. Rich in its history, the city of Casablanca knows a rapid rise from the end of the French protectorate and is positioned internationally in tourism, economy, industry and transport. Casablanca contains a concentration of 60 percent of the largest Moroccan manufacturing establishments, it covers the needs of the whole country in food, metallurgy and chemistry, alongside them there are also the textile, leather, wood and paper industries. The economic capital also contains the largest factories in the country producing the sugars, cements and Tobacco. There is also The Casablanca Stock Exchange, the third largest financial center in Africa, which plays a central role in Morocco's economy. Between modernity and tradition, in Casablanca, there are the “souks” that are traditional commercial areas mostly full of traditional handicraft merchants, but also modern shopping centers where all the famous brands are assembled. (Serge, 1951)

Open on the Atlantic and with a strategic geographical position, Casablanca is at the crossroads between the main Moroccan cities. Close to the capital city Rabat and Marrakech and halfway between Tangier and Agadir.

3.1 SOCIAL AND PHYSICAL EVOLUTION THROUGH HISTORY

3.1.1 Evolution under colonization

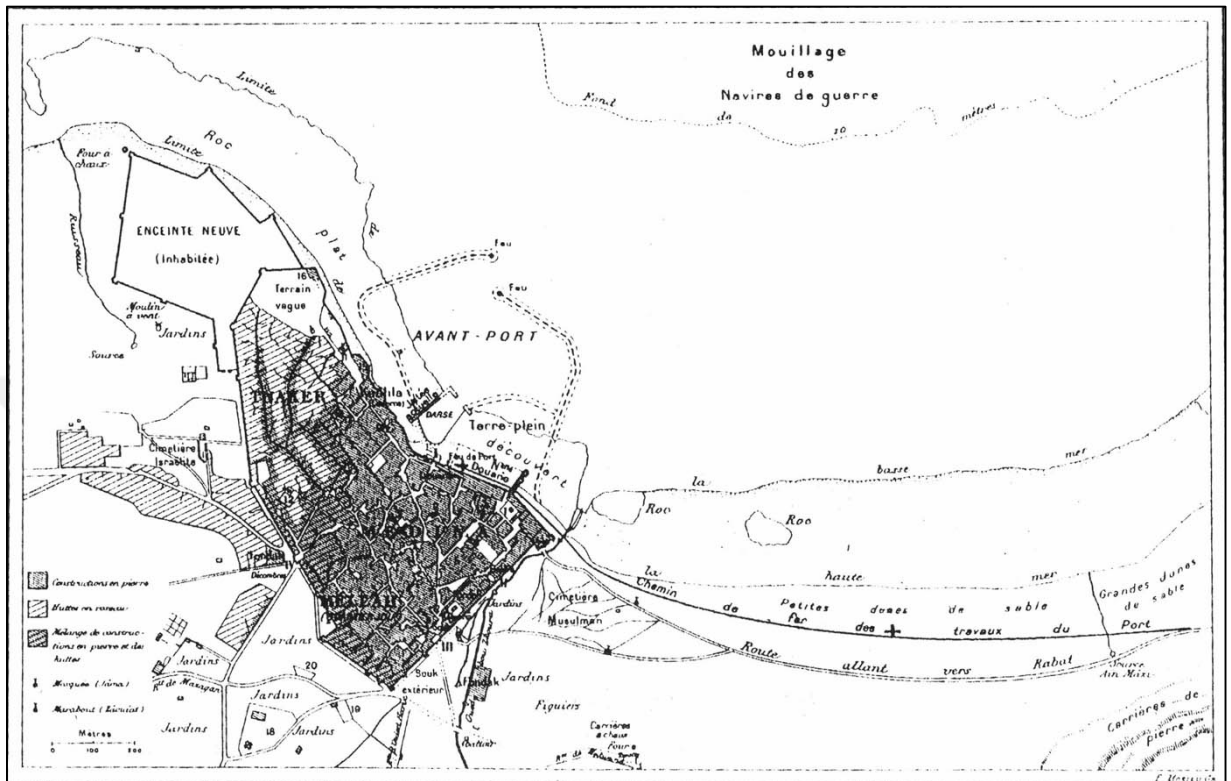
Before the French Protectorate, Casablanca was just a small town, divided into three main districts (figure 3.1):

- a) The Medina, today old city of Casablanca, where the Prince chose to resuscitate in by 1790, located on the seaside and surrounded by walls fortified by a place of canons (Sqala). Located on the eastern and north-eastern part of the city, the Medina collected administrative buildings (court, customs, foreign consulates) and city mansions

(residences of the Governor, Europeans, officials and main traders of the city). The district is characterized by the urban type of the Arabian Medina, namely alleys rather than streets, dead ends rather than squares, and a compact and concentric structure rather than a linear one.

- b) The Mellah, is the Jewish neighborhood, located in the South and South-West of the city, welcomed the Moroccan Jewish population. Actually, only a small part of it remains, near the Medina. The area collected a mixed population until 1948, made up of Jewish people and Muslims. After that, the migration to Casablanca became no more than a stage to Israel for Jewish people. The neighborhood was created to follow the idea of the regime of protection called “Dhimma” to which Jews were subjected since the first Muslim dynasty in 788. This regime guaranteed the protection of members of other religious denominations, but it was also establishing a segregationist attitude that imposes the separation of communities.
- c) The Tnaker which is the popular district where the majority of the poorest Moroccan population lives in a few clay houses and some reed huts. The district welcomes migrant populations, mostly unskilled labor who were supervised by Spanish, Italian and French workers.

Figure 3.1: Map of Casablanca in 1907



Source : Ecochard, M., 1955. *Casablanca le roman d'une ville*. Paris: Editions de Paris.

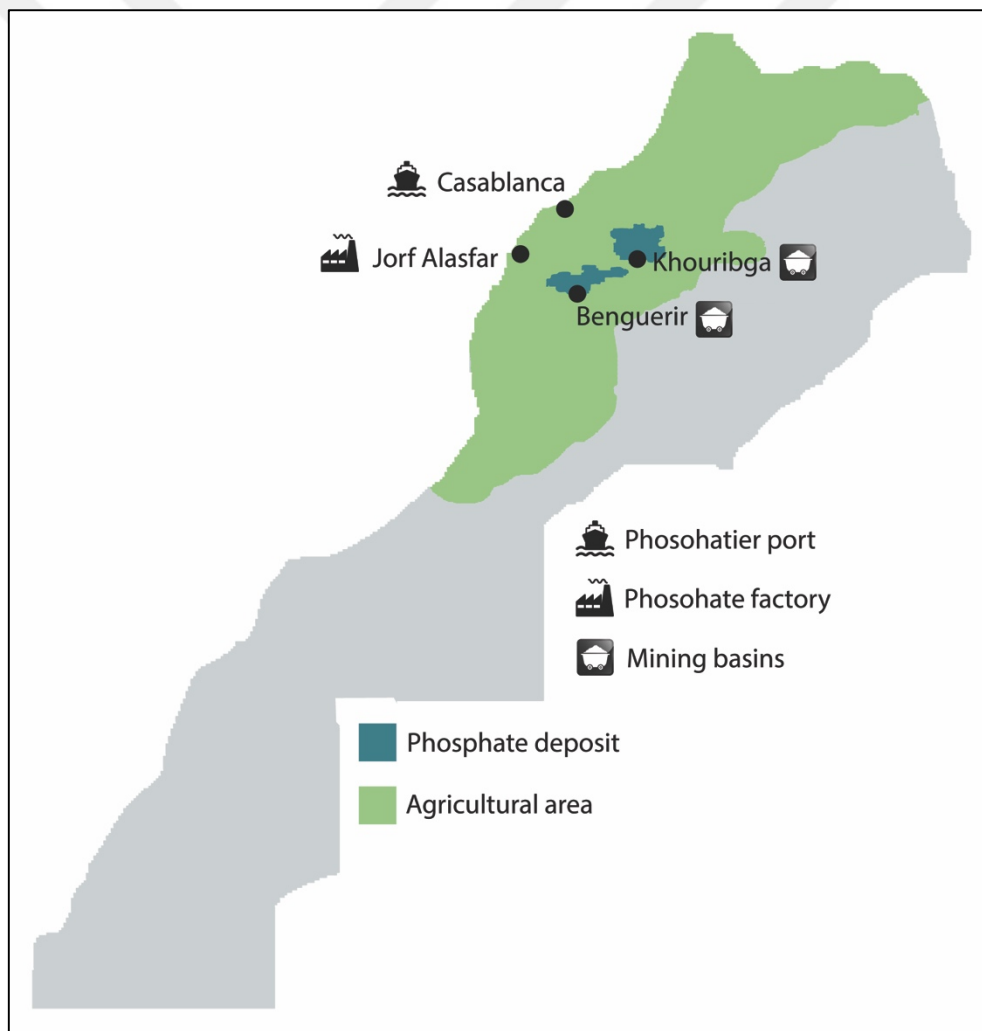
Before the implementation of a city planning policy by Henri Prost in 1915, the city didn't consist of more than the three districts (Medina-Mellah-Tnaker), plus the area reserved for European military camps (1907). But soon the city expanded, pushed by the beginning of the industry and the arrival of more and more Europeans.

According to Dr. Mustapha NACHOUI (2017), Casablanca spread over nearly 50 hectares between 1907 and 1912. But in 1912, which is the first year of the establishment of the protectorate, the first colonial act that concerned the urbanism in Casablanca was the expansion of the port. This indicates the strictly capitalist policy of France in the construction of the city.

Since that time, the Region of Casablanca was characterized by its favorable geographical situation that can be summarized as follows:

- a) Coastal region, with an important port built in 1912
- b) Center of "useful Morocco": between the lowlands where most of the Moroccan agriculture is produced (Chaouia, Tadla, Haouz and Gharb)
- c) Near The world's biggest phosphate deposits (Khouribga)

Figure 3.2: Map of Morocco indicating the “useful zone”



Source: By the author

The potentials of the city made the French colonizer give it more importance, which made it a privileged destination for:

- a) Moroccan traders coming from Marrakech, Fez and the other cities of the country having found a favorable ground to develop their activities: Trade, restoration, industries....
- b) Moroccans from poor areas running away from drought and poverty looking for job opportunities
- c) Foreigners

Figure 3.3: Map of Casablanca in 1912



Source : Ecochard, M., 1955. *Casablanca le roman d'une ville*. Paris: Editions de Paris.

While the colonial administration had ignored the habitat of ancient Medina it was not the same for the habitat of the Moroccan elites. Indeed, from the year 1916, the great French architects of the time (Prost, Cadet, Brion and Laprade) were inspired by Arab-Muslim architecture for the realization of an urban residential operation in Casablanca, called Habous district, accessible to cars and equipped with all the necessary equipment for the Moroccan urban elite. (Rachik, 1995)

Figure 3.5: A view of the Habous district and the royal palace in 1924

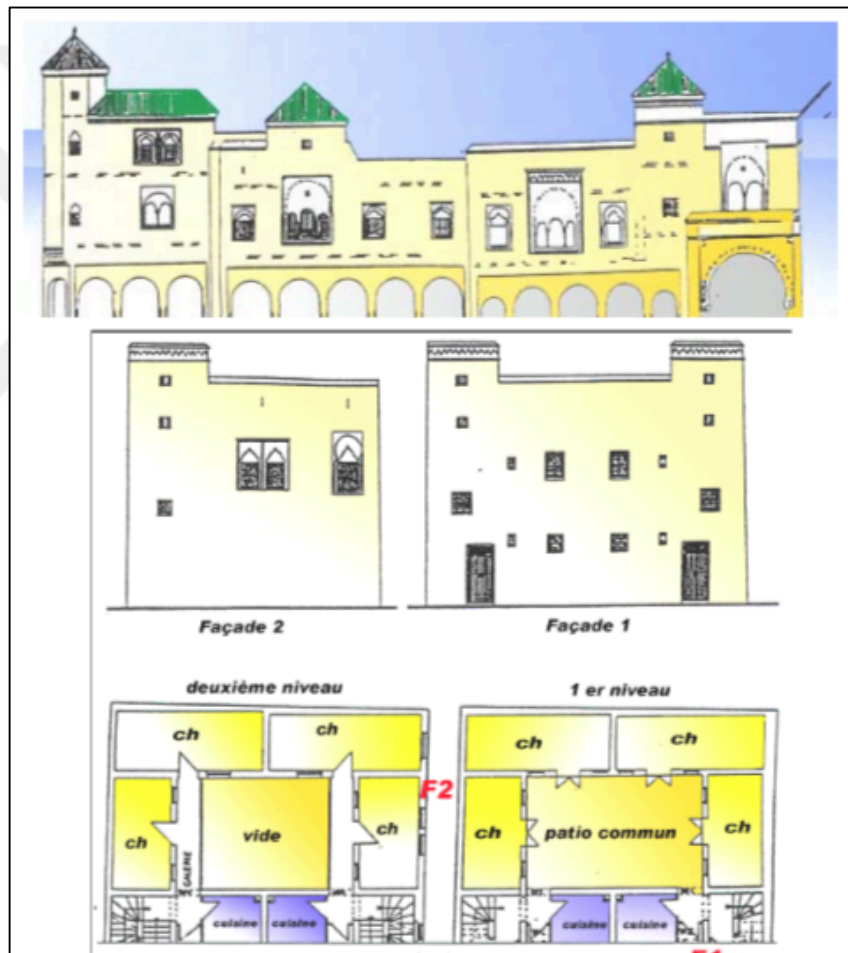


Source: Cohen, J. and Eleb, M., 1998. *Casablanca, Mythes et figures d'une aventure urbaine*. Vanves : Editions Hazan.

In its composition, the Habous district combines the clean rhythms of arcades and the blind walls of dwellings that are not accessible from the main roads. The general plan that was drawn is that of a group of housing resulting from a collage of linear elements. The dwellings of this district consist of rectangular modules grouped back to back or right angle, the depth of each island corresponding to two units. The hierarchy of the inhabitants is revealed by the

extremely variable dimensions of the houses. The smaller ones do not have kitchens, and the patio distributes one or two long and narrow rooms of about 2.50m but very high (3.50m) according to the traditional Moroccan architecture. In contrast, in the largest houses the entrance is usually baffled and the kitchen is a real piece. In addition, the rooms arranged in L or U, open on a large patio. These dwellings are sometimes spread over two levels with a narrow staircase. (Cohen & Eleb, 1998)

Figure 3.6: Moroccan houses in the new Habous district



Source: Berrada, N., 1996. Recherche urbaine, lecture d'un patrimoine. *La Gasette de l'urbanisme et de l'immobilier*. 27 Juin 1996.

Outside the Habous city, the French administration had also begun the construction of a district called the "New Medina". This operation, which covers 170 hectares corresponding to a population of 145,000 inhabitants, has been described as disastrous. Indeed, while at the

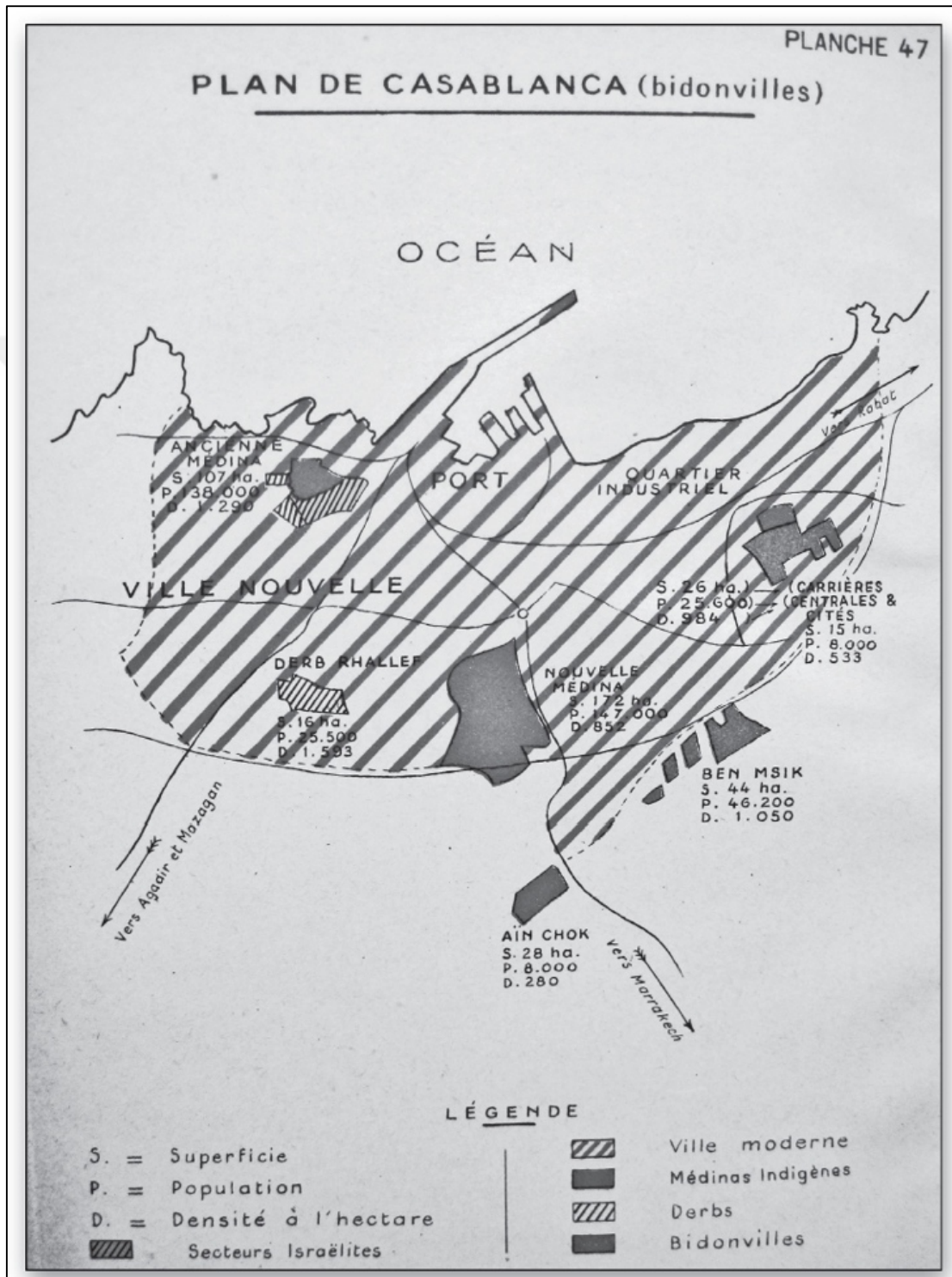
beginning the plans of all the new medina respected all the conditions of hygiene and comfort desirable, the continual influx of the population overflowed the administration which accepted the plans of subdivision presented by the individuals without any attention the conditions of life that ensue. It was a repetition of islands of 14 to 16 meters wide and about 80 meters long on 5 meters street without any social concern. The houses built on these bridges were of 1 to 2 floors with blind facades and the interior rooms did not receive any light or sometimes received it from courts which are often 1 or 2 meters. (Ecochard, 1955)

Figure 3.7: A view in Habous district designed by Henri Prost



Source: Cohen, J. and Eleb, M., 1998. *Casablanca, Mythes et figures d'une aventure urbaine*. Vanves : Editions Hazan.

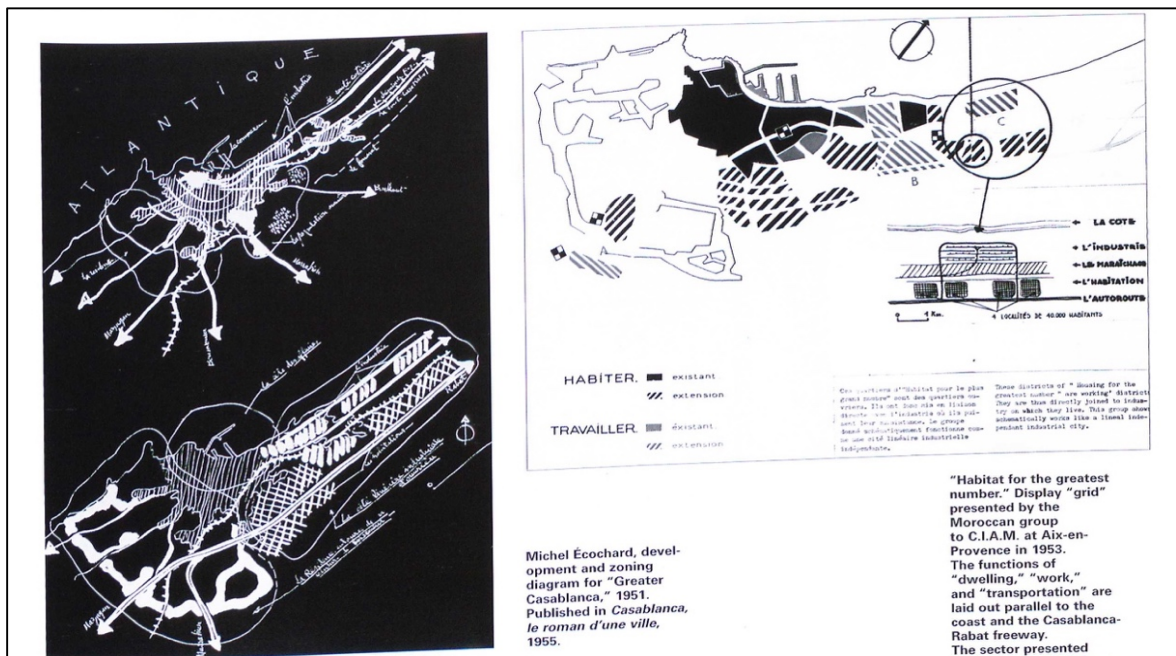
Figure 3.8: Map of Casablanca indicating the main districts in 1950



Source: Montagne, R., Naissance du prolétariat marocain. *Cahiers de l'Afrique et de l'Asie*, Paris, Peyronnet & C^{ie}.

After the first world war, the population of Casablanca was 97,000 people, and the urban perimeter reached in 1921 nearly 2450 hectares resorting to the expropriation of the neighboring agricultural zones. The rural areas experienced difficult times because of the colonization of some of the lands. In this way, the urban perimeter had reached 12835 hectares in 1936 with a population of 257,000 inhabitants. The expansion of the city and the urbanization of more regions has diversified the emergence of three types of housing, villas, economic housing and clandestine and shantytown housing. To organize the urbanization, as the expansion kept increasing, a new urban planning called Ecochar has been made by Michel Ecochar in 1952 (Figure 3.10). It was a linear extension plan, along the coast, linking the port of Casablanca with another one in Mohammedia, and bordered by the creation of the Casablanca-Rabat highway. The architect created a business district near the port, where many new buildings that were for a long time a landmark in the urban landscape of the city have been built. Ecochard's zoning plans, approved in 1952 when the population was 582,000 people, would remain valid in Casablanca until 1984 with around 3,000,000 inhabitants. (Cohen and Eleb, 1998)

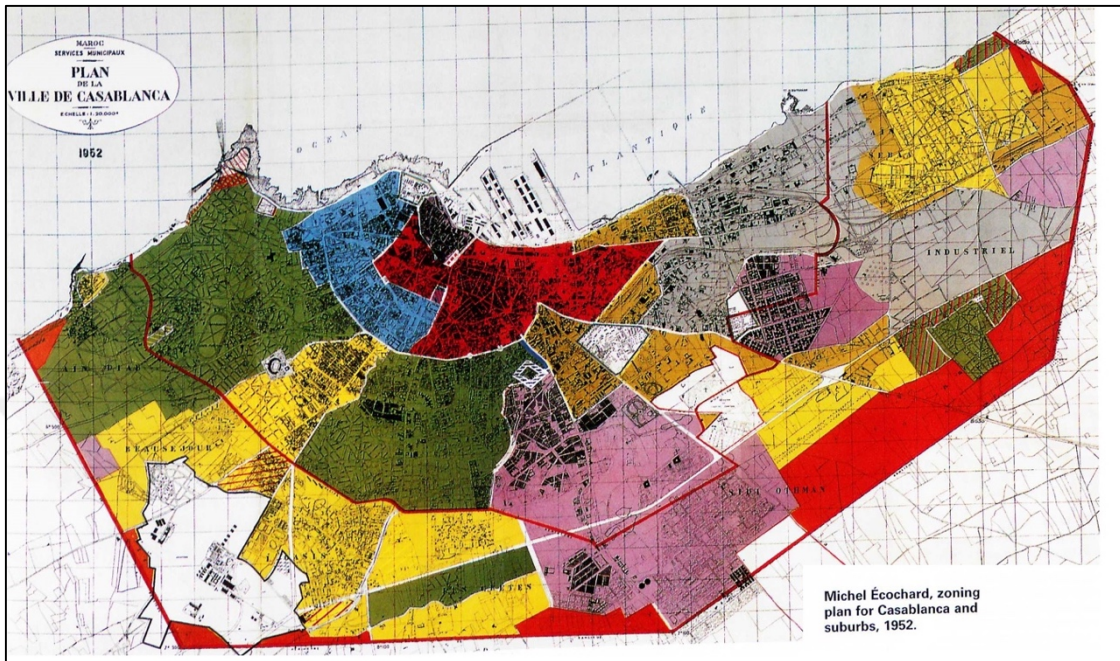
Figure 3.9: Map of the vision of the expansion of Casablanca made by Michel Ecochard



Source: Cohen, J. and Eleb, M., 1998. *Casablanca, Mythes et figures d'une aventure urbaine*.

Vanves : Editions Hazan.

Figure 3.10: Zoning map of Casablanca made by Michel Ecochard in 1952.



Source: Cohen, J. and Eleb, M., 1998. *Casablanca, Mythes et figures d'une aventure urbaine*. Vanves : Editions Hazan.

The European immigration started with the beginning of the century and lasted until the early 1950s. Almost non-existent in Morocco until 1912, the European population grew very rapidly over the next two decades, reaching 172,500 in 1931 and doubling sixteen years later. (Table 3.1)

Table 3.1: The evolution of the foreign population in Morocco by nationalities between 1926 and 1951

<i>Nationalité</i>	<i>1926</i>	<i>1931</i>	<i>1936</i>	<i>1947</i>	<i>1951</i>
Total des Français	74 588	128 177	152 084	266 133	298 975
Espagnols	15 141	22 684	23 330	28 055	25 698
Italiens	10 300	12 602	15 521	14 369	13 337
Portugais	861	2 867	3 752	5 016	5 108
Britanniques	1 385	1 592	1 862	2 034	1 876
Suisses	522	1 188	1 568	1 591	1 725
Américains	53	129	132	276	1 041
Russes	184	374	482	655	1 039
Grecs	370	573	791	1 002	1 014
Belges	245	519	632	807	917
Polonais	40	126	177	537	548
Autres étrangers	1 023	1 650	2 263	4 522	5 760
Total	104 712	172 481	202 594	324 997	357 038

Source: Catin, M. Cuenca, C. and Kamal, A., 2008. L'évolution de la structure et de la primatie urbaines au Maroc. Région et développement, 27, Paris: L'Harmattan

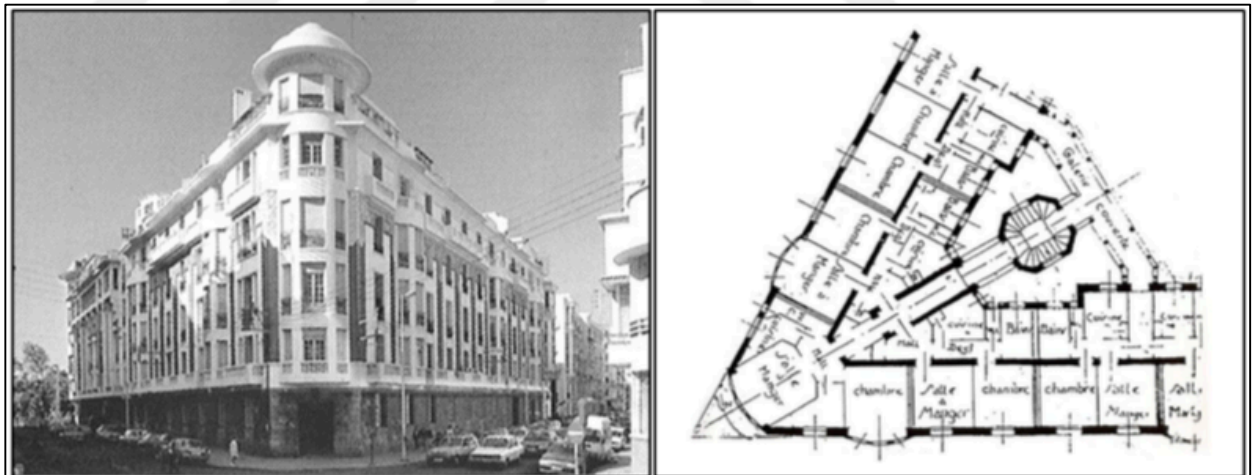
Housing in the colonial period

The architecture of Moroccan community housing has undergone significant changes during the colonial period. Indeed, this period has seen the introduction of apartment buildings that were considered as new forms since a building collecting many houses was unfamiliar to the Moroccan culture. However, the apartment buildings were differentiated depending on the people that it will be destined to. In other words, the buildings constructed for the European population differs from the ones built for Moroccans as the protectorate aimed to mark the organization of the Moroccan urban space by spatial separation between the Moroccan population and the European population. While this policy is considered by the French colonizers as a way of preserving some traditions and cultures, it is in fact a social practice that responds to hygienist concerns characterized by feelings of scorn and fear with regard to this qualified population as "dangerous". Thus, this form of urban planning has given rise to new cities reserved for Europeans (Rachik, 1995).

Like all other types of dwellings intended at the time for Europeans, the apartment buildings at the beginning of the protectorate, which was one of the foundations of the European city, enjoyed considerable comfort and luxury. In fact, they consisted of large block-shaped buildings with an interior courtyard. Observers see it as a reminder of some of the great Parisian buildings. However, despite this luxury displayed, apartments whose surface area rarely exceed 50 m² have only two or three rooms. (Cohen and Eleb, 1998)

In addition, luxurious perimeter blocks appeared in the same period. This type of building is built on very large lands bordered by several streets forming a large island. In general, all the rooms of the apartments are enlightened naturally including the bathrooms which give sight either on the street or on the courtyard. The main rooms retain regular shapes, and the remaining spaces are often used to create storage rooms.

Figure 3.11: Apartment building constructed for Europeans in Rue d'agadir, Casablanca in 1928



Source: Cohen, J. and Eleb, M., 1998. *Casablanca, Mythes et figures d'une aventure urbaine*. Vanves : Editions Hazan.

Figure 3.12: A Moroccan decorative style applied in a European apartment building in Casablanca



Source: Cohen, J. and Eleb, M., 1998. *Casablanca, Mythes et figures d'une aventure urbaine*. Vanves : Editions Hazan.

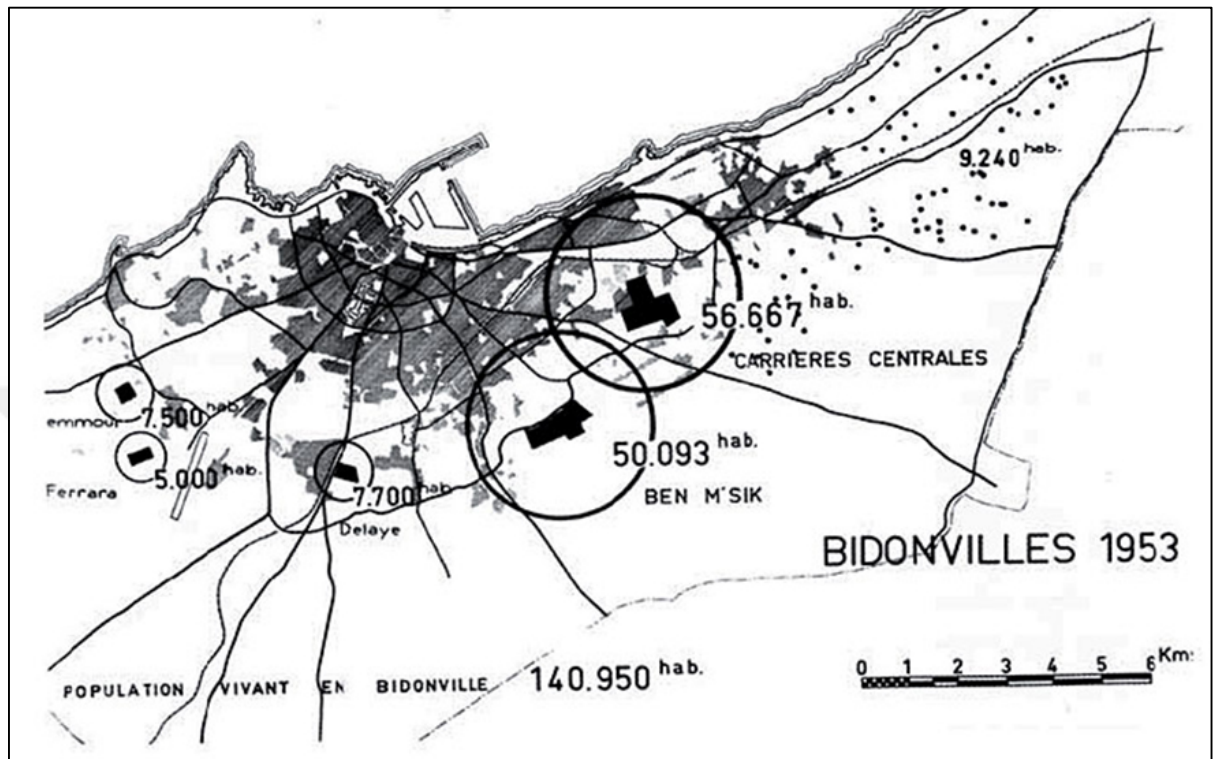
Indeed, the relatively parsimonious decor of all the initial buildings follow a production corresponding to the use of the dominant themes at the time, when Art Nouveau and neo-classicism were in competition. Then appear strategies of assimilation of the Moroccan culture by merging the built landscape with the Moroccan decorative style. In some cases, the presence of hybrid configurations can be noted beyond the simple combination of forms of Moroccan origins and European ones to constitute authentic inventions. (Cohen & Eleb, 1998)

3.1.2 Evolution after the independence

After the political independence obtained in 1956, the cities of Morocco started moving their center of gravity so the Ecochard planning wasn't taken into account anymore since it was a colonial decision. Thereby, the spatial segregation promoted by urbanism colonial has been transformed into social segregation promoted by the standard of living. The Europeans were definitely leaving the neighborhoods they were offered, and the Moroccan urban elite was replacing them in these new types of housing. The Moroccan Jews became more numerous to emigrate and thus to empty the Mellah and the old medina, so shanties inhabitants and rural migrants found the opportunity for piling in the medina. Parallel to these multiple mobility of population, the rural immigration took more and more importance. Admittedly, the Moroccan elite had begun to invest in residential villas after 1956, although it was not a general phenomenon, but it was obvious that a new kind of life appeared in new attitudes (European-style neighborhoods), in the way of moving (cars) and in the design of housing (modern houses). On the other hand, the slum housing was becoming more saturated, and started developing in small districts (Douars), near residential neighborhoods. (NACIRI, 1985)

After the independence, the rural migration continued and the increase in the number of Douars marked the 1950s in terms of urbanization since there wasn't any new habitations provided for the working-class. In fact, the dimensions of the problem turn out to be some of the major consequences of the colonial development, as it was concentrated in the big cities where there is much more profit especially in Casablanca, unlike the rural world which was neglected and disintegrated in the development. As a result, the new independent country found itself in no way prepared to control the urban growth.

Figure 3.13: The location of the main shantytowns and their population in 1953



Source: Ecochard, M., 1955. *Casablanca le roman d'une ville*. Paris: Editions de Paris.

In 1965, Casablanca experienced a disorder that included the urban movement, so it was necessary to make a reorientation of the spatial planning for a better harmony between rural and urban planning. In 1972, there was the creation of a Ministry of Housing and City Planning, which means that the Moroccan government started giving more importance to the implementation of a better and more effective housing policy.

Regarding the housing issue, the 1970s was an important period because of the birth and expansion of massive areas since Casablanca became an urban center which the authorities couldn't predict or control its growth. It is at the end of the 1970s that the public authorities began to measure the extent of Casablanca's urbanization and its socio-political implications. For political power, alongside the new urban action, it has also become imperative to situate Casablanca and its image both nationally and internationally. The end of the 1970s is considered as a period for awareness with the help of the World Bank, as it was conducting socio-economic studies in Morocco regarding the inadequate housing to propose the

restructuring of the main sub-integrated zones. The official concern of the Bank was simple, promoting the standard of living of the population.

In 1981, the Parisian architect Michel Pinseau was called to make a new urban planning for the city. The results of the population census in 1982 showed a decline in the alarming forecasts concerning the population of Casablanca. With 2.3 million inhabitants in 1982, the economic capital of Morocco concentrated 12 percent of the Moroccan population for 50 percent of the country's economic activity. Since 1981, Casablanca was divided administratively into five major prefectures: Ben M'sik-Sidi Othman, Ain Chock-Hay Hassani, Casablanca-Anfa, Ain Sebaa-Hay Mohammadi and Mohammedia Zenata. Starting from 1984, the city is controlled at the urban level by a control and decision center, the Urban Agency of Casablanca. The challenge was ambitious: to create an emulation between the different prefectures for better urban management and at the same time to control urban development as completely as possible. The proposition of Pinseau (1981), the architect who was in charge of the urban planning of Casablanca, was a document presenting the major urban development options valid for a period of twenty years. The most important points of this document were the urban extension towards Mohammedia (rather than towards El Jadida), the improvement of transport, the distribution of the central equipments (universities, hospitals), finally the setting up of a tool of management and control of urban development. (Pinseau, 1984)

As part of the justification report of the planning of Casablanca, the identification of urban problems is quite convincing. The team justified the document first of all by the insufficiency of the urban and road equipments compared to the extension of the urban perimeter which was reflected in lands deficit. The lack of the equipped lands was also reflected in the progression of the density of the urban space. However, this densification mainly benefits the main producers of housing: landowners, land developers and public authorities. The insufficient production of housing and the unsuitability of the financing method for access to housing are also among the observations made in the supporting report. It was envisaged the creation of a Land Agency beside the Urban Agency. In this regard, it should be recalled that the planning had programmed the equipment of 12 000 hectares from 1982 to 2000, with

4000 hectares for the period 1982-1990. But the land agency has never been created and its mission have been transmitted to the urban agency. However, in 1990, the Urban Agency could only urbanize 1000 hectares out of the 4000 recommended. Such mismanagement conducted by the people or the organizations in charge caused the increasing of the density of the city and for sure it led to the increasing of the demand of housing compared to the supply. So, Casablanca ended up suffering from the lack of housing while it's getting more urbanized and developed. (ZYANI, 2013)

The economic capital experienced a development in different sectors including the technological industries and services thanks to the presence of the most qualified human resources in the country. The agglomeration of Casablanca represents almost 50 percent of the national production which sees the development of financial activities (the stock market), business services and industries such as, the recent creation of the Technopark in 2001 (hosting and support structure for start-ups, small and medium-sized companies, international brands in the field of new technologies) and the Techno pole of Casablanca airport. To better understand the weight of the economic capital of the country, it should be noted that in 1982, Casablanca also accounted for 25 percent of the urban population, 75 percent of foreign trade, 33 percent of the total energy consumed, 50 percent of doctors, 50 percent of the car fleet, 66 percent of bank deposits, 50 percent of the textile industry and 75 percent of the pharmaceutical industry. (Benkiran, 1993)

The diffusion of industrial development was largely done on a limited part of the country, particularly south and north of Casablanca, and especially on the Casablanca-Mohammedia-Rabat-Kenitra axis, a coastal strip of 150 km which today concentrates two fifths of the urban population. The concentration in the urbanization contributes in increasing the density (which was already high), industries, and multiple investments in the coastal strip Kenitra-Casablanca and especially Casablanca which enlarged the gap between this region and the rest of the country and promoted the city to become an urban center not only for Morocco but for the north African countries at the end of the 20th century and the beginning of 21st century.

Figure 3.14: Technopark in the south of Casablanca built in 20



Source: ELASRAWI, S., 2015. Technopark: ses réussites et ses projets. *Le360*, [online] 21 May 2015, <http://fr.le360.ma/economie/technopark-ses-reussites-et-ses-projets-40701> (accessed 09 November 2017)

3.2 THE HOUSING MARKET IN CASABLANCA

Moroccans prefer living in their own property and the trend is strengthening, since 67 percent of urban households own their houses with only 18 percent of them owned their previous home. This means that the majority moved from a rental house to an owned one and consider rental as a temporary solution until they afford buying or building their own house. It is also interesting to note that the ownership of housing is mainly through self-promotion as 45 percent of housing was built by their owners. 18 percent of the houses owners bought their property from an individual, while 15 percent bought it from a private developer. Another fact that was not expected was that bank credit contributes only 14 percent to housing finance. In order to access property, Moroccans rely much more on their own funds, which represent 75 percent of the financing. Another thing that should be noted is that Moroccans do not prefer to move as less than 6 percent of the urban households are planning to change their houses in the next five years, and 81 percent of them are planning to stay in the same city.

While 86.5 percent of housing seekers in Morocco wish to acquire a property, only 13.3 percent prefer renting. Adding to it the fact that 67 percent of the households are currently owning their houses, with 45 percent who bought lands and built their houses themselves, it can be concluded that Moroccans tend to buy or build their houses instead living in a rental house, and consider renting as a temporary solution. (MHPV, 2016)

In 2014, the housing stock reached 8.86 million housing units in the 16 regions of Morocco, and 8 of the 16 regions of the country contain 80 percent of the urban dwellings. The region of Casablanca as it represents the economic heart of the country contains nearly 21 percent of the total number of the dwellings.

HOUSING TYPOLOGY

The accommodations in Casablanca can be divided into:

- a) Traditional Moroccan house: this type of house is usually widespread in the old medinas. It consists of a central courtyard surrounded by living rooms. The traditional houses are habitations that look blind, and which are divided into two types: Dar or Riad and both of them are houses completely closed from outside and organized around a central patio,

following the model of traditional Arab-Muslim habitat. The Riad is considered as a luxurious Dar as the difference between them is limited to big rooms and a planted courtyard with a fountain in the center in the Riad instead of smaller rooms and an unplanted patio in the Dar. The Arabic word Riad means Garden, and Dar means house and both are based on organizing the rooms in two or three floors without any openings looking outside the house. The rooms are all aligned around the patio and have openings toward it. The houses are mostly hidden behind the walls of the old Medina in the old Moroccan cities. (Fes, Marrakech, Rabat, Casablanca...). The Moroccan traditional houses are sometimes centuries old and are distinguished by the characteristics of their planning, their decorations and the opening that aims to bring freshness and outdoor life inside the house. (Atif, 2011)

Figure 3.15: Ground floor plan of a Riad



Source: <http://www.royalmansour.com/fr/les-riads/riads-exceptionnels/riad-prestige> (Accessed 08 December 2017)

Figure 3.16: Ground floor plan of a Dar



Source: Atif, S., (2011). Modèles d'habitats entre persistances et mutations. Thesis for M.A. Lausanne :
Faculté de l'environnement naturel, architectural et construit.

b) Modern Moroccan house: construction of an individual block with several levels but used as a single house utilizing the different floors for different functions. (Atif, 2011)

Figure 3.17: Samples of modern Moroccan houses plans



Source: Atif, S., (2011). Modèles d'habitats entre persistances et mutations. Thesis for M.A. Lausanne : Faculté de l'environnement naturel, architectural et construit.

Figure 3.18: Samples of modern Moroccan houses front views



Source: Atif, S., (2011). Modèles d'habitats entre persistances et mutations. Thesis for M.A. Lausanne :
Faculté de l'environnement naturel, architectural et construit.

- c) Villa: it is the villa in the usual sense of the word, that is to say a unit of housing built in one piece, consisting mostly of not more than two levels and a garden.
- d) Apartment: it is an apartment in a building, any building intended for collective living (several households) and containing at least three dwellings.

e) Slums or shanties: this is a construction usually made from recovery materials (wood, zinc, reeds, tinfoil...). This type of construction is usually located in peripheral urban areas or slums.

Figure 3.19: Shanties made of tinfoil



Source: Atif, S., (2011). Modèles d'habitats entre persistances et mutations. Thesis for M.A. Lausanne : Faculté de l'environnement naturel, architectural et construit.

3.2.1 Housing demand

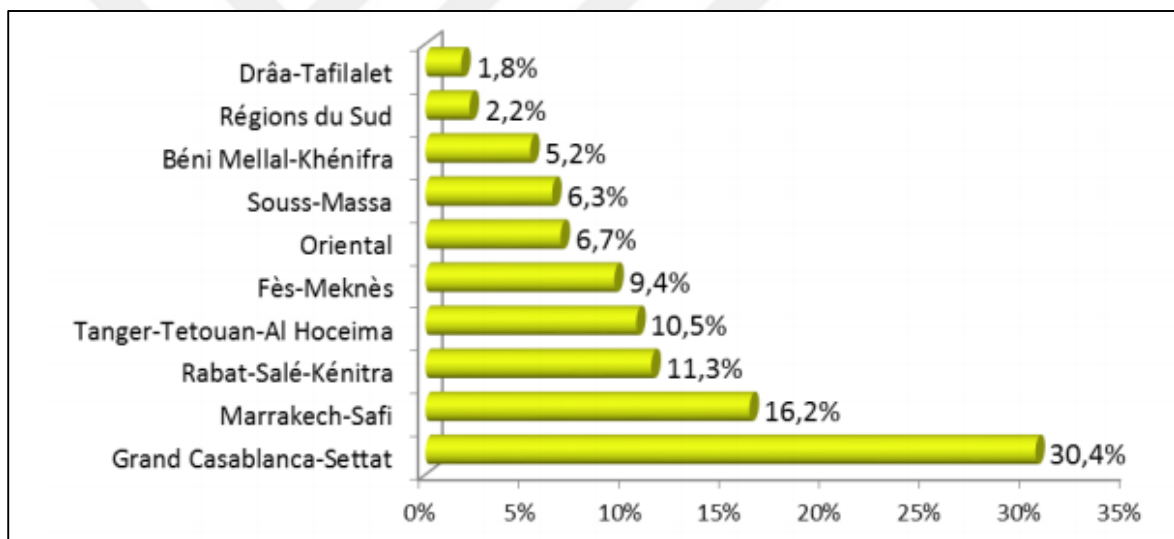
Moroccans are more looking for buying their homes than renting as 86.5 percent of applicants opt for the acquisition of their houses, against 13.3 percent for rental at the national level. Among all the regions, the region of Casablanca occupies the first place in the rate of housing

demand, as it contains 30 percent of the national demand which means 478,300 applicants. (Figure 3.20)

There is a great preference in Casablanca for houses against lands. The housing demand represents 83 percent, and only 17 percent of requests are for lands. 45 percent of applicants opt for apartments, 34 percent for modern Moroccan houses and 4.3 percent for villas.

As for the area of the house, houses between 50 and 100 square meters represented 80 percent of the requested housing, while for the demand of lands the area between 80 and 100 square meters was the most requested land surface with 42 percent. (MHPV, 2016)

Figure 3.20: Distribution of demand by region



Source: Ministry of housing and city planning, 2016, Etude relative à l'enquête national sur la demande en habitat

At the national level, demand is largely focused on purchasing houses that are ready (79 percent), the purchase on plan is, meanwhile, not very popular, it represents around 14 percent of the housing demand. Houses built by large public companies are requested by about 42.7 percent of the house seekers, while it's 26.8 percent for houses built by private companies, and 16 percent for individuals. (MHPV, 2016)

The desired housing environment is also important for the housing demands. The equipments that were identified as the top priorities for the environment of the house are schools and

health facilities, as education represents 60 percent of the demands priority and health facilities 47 percent. Then the public transportation was identified as a second priority, with 43 percent of priorities of the demands. (MHPV, 2016)

For the other types of equipment, the priorities of the applicants remain identical and are presented according to the same hierarchy:

- a) Mosques 35 percent.
- b) Administrative and social institutions 28 percent.
- c) Activity and employment centers 10 percent.
- d) Sports and entertainment equipment 12 percent.
- e) Green spaces 13 percent. (MHPV, 2016)

3.2.2 The imbalance of the housing market

The housing market in Morocco in general and in Casablanca in particular is suffering from an imbalance mainly because of the lands reserved for the production of housing or the constraints in the financial level. The land market is experiencing an increase in prices and an infernal speculation mainly due to:

- a) The absence of an operational structure responsible for the evaluation and the promotion of the land reserve.
- b) The depletion of the State's land reserve in the urban areas.
- c) The lack of strategies that focus on the restoration of reserves to support the pressure of urbanization demand.

Faced with this situation, the state is responsible to execute its regulatory role by injecting the necessary land for the equilibrium of the real estate market. It must constitute enough reserve for the production of housing in order to preserve the land from any form of speculation. This land constraint has led to the development of an anarchic urbanization on the periphery of cities and the persistence or even the aggravation of the social problems.

In addition to the land problem, the housing market faces two major constraints: the accessibility of households to housing and the weakness of the financial infrastructure. Government initiatives seek to solve these problems by increasing the production of housing destined to the lower class population. However, the roots of these problems (unemployment, rural depopulation and financial incapacity) are still not adequately addressed. This results in the existence of a market with a high potential for improvement in the short term but which remains very worrying in the long term. (OPIC, 2006)

In addition, housing loans represent between 10 percent and 15 percent of loans to the economy; this percentage is around 30 percent in the industrialized countries. Moreover, the institutional financing system contributes barely 20 percent of the financing for the production of housing. In addition, the recent adoption of measures aimed at widening access to credit through the involvement of commercial banks remains insufficient because of the excessive interest rates which increase the burden of repayment on citizens. (Ministry of Spatial Planning, Environment, Urban Planning and Housing, 2007)

The household must have access to decent housing suitable for ownership or rental. This price increase marks the end of one period and the beginning of another characterized by even higher prices which will certainly lead to the aggravation of social disparities. Indeed, the increase in prices should normally lead to a fall in demand, in the absence of increases in household incomes, something that is not currently predictable. The fall in demand will create a slowdown in production, which is now dominated by a private sector. However, production will inevitably spread to cheap economic housing with very small units. Moreover, this trend is already starting to emerge. (Effina, 2011)

3.2.2.1 Housing deficit

Since independence, the expansion of the urbanized perimeter in Casablanca was not only irreversible but also difficult to manage, both in terms of control of its development and to face the size of resources that has to be provided. In order to respond to this problem of urbanization, the State has moved towards the encouragement of a new type of social housing offered for sale in a lower price than the market's, since it is totally exempted from taxes.

Thus, efforts have been made to promote real estate development in general and to carry out or initiate social housing programs in particular. However, despite these efforts, the current housing situation in Morocco remains poor, especially in terms of quality. This leads to analyze more and to think a little further in order to reach the true roots of the problem.

Casablanca, since the period of colonization, undergoes a strong pressure of the demand in housing due mainly to the demographic growth and the rural exodus. Currently in Morocco, the deficit in decent habitat is estimated at one million units. Part of this habitat deficit is also due to the decline in household cohabitation since 1982. (RGPH, 2004)

This phenomenon, which represented an economic and especially social stake, has led to radical changes in the social and spatial organization of the urban fabric. This has resulted, in particular, in the proliferation of non-regulatory housing areas, built without a management plan, lacking all infrastructure and equipment, thus forming large areas of unhealthy housing endangering public safety and health.

3.2.2.2 The factors behind the deficit

The housing market in Morocco has recently experienced a remarkable rise after a long period of stagnation. Nevertheless, this recovery remains insufficient to reduce the large housing deficit. This is mainly due to several factors: The first component of these factors is endogenous, since it is linked to the general economic environment of the country and to the demographic change and its impact on the urban development. The second component, is linked to the process of opening up the national economy to the rest of the world.

The first endogenous factor that can strongly influence the housing market is the imbalance between supply and demand. Indeed, when the demand in the market greatly exceeds the supply, the situation obviously results in an increase in prices. However, in Casablanca, the balance between demand and supply seems far from rational. Indeed, in April 2005, a survey of the MENA housing sector (Middle East and North Africa) concluded that many countries in the region suffer from problems of accessibility rather than inadequate housing. The same report found that the ratio of "Housing Price / Income" in Morocco (9.2) is the highest in the MENA region and almost twice that of Tunisia (5.0). Thus, although some segments of the

population, mainly low-income class, suffer from insufficient supply, Morocco faces an oversupply for high and middle-income classes. (OPIC, 2006)

In addition, the housing market in Casablanca tends to present inelastic supply curves, even in the long term. Increase in demand does not meet a proportional increase in the quantity offered, which is largely reflected in higher prices. This problem is particularly visible in economic housing targeting the low-income class, which is the population that grows in the highest rates. As long as this high demand has not been met by adequate supply, inadequate habitat will replace structured habitat. On the other hand, this unexplained and uncontrolled price increase will continue to drain investments that aim at achieving quick and easy gains, leading to an inadequate real estate market. (OPIC, 2006)

In addition, the vacant dwellings reached 597,670 units, their existence seems contradictory in a period when there is a significant deficit and a growing demand for housing. This paradox could be explained, certainly by the incompatibility between supply and demand, but also, it reflects the crisis experienced by the rental sector, generated by the deterioration of trust between owners and tenants. Indeed, this rent management problem has disappointed investors, leaving the market to individual owners with self-built units that rent them illegally and without any contracts. (El Houdi, 2007)

Urban planning standards also constitute a second endogenous factor that has generated additional indirect costs, the remarkable impact of which cannot be ignored in the price of real estate. Indeed, the standards of urban planning that are too rigid and incompatible with the context of Casablanca, as well as a very complex land system, have simply made urban planning expensive.

The exogenous factors are related to the global market, as it is experiencing an unprecedented crisis. This has resulted in the rise of the international raw materials prices. This threat is much heavier due to the opening of the internal economy on the international market resulted from the world trade organization (WTO) agreements and the association agreement with the European Union. This opening caused a flow of foreign market towards the Moroccan real estate market. (Effina, 2011)

3.3 HOUSING POLICIES IN CASABLANCA

The huge deficit in terms of the appropriate housing has led the government to intervene on several levels regarding lands, financial reforms and regulations to reduce the gap between supply and demand.

3.3.1 Production programs and partnerships

The policy of the state since 2001 was oriented towards the development of category of housing destined to the lower-class population, and placed it as a national priority. Programs have been launched since then aiming to increase the production of lower-class housing to 100,000 units, aimed to target low income social class by helping them to buy decent housing in low and suitable prices. Several projects were launched in order to combat slums through the "cities without shanties" program. It should be noted that this program is part of Morocco's commitments to the Millennium Development Goals (MDGs) adopted in 2000. Indeed, among the objectives of the Millennium Declaration, there is the “cities without shanties” program as one of the main components of sustainable development aimed to reduce urban poverty in its various components. (El Houdi, 2007)

In order to achieve these programs, the government is betting on the partnership between the public and the private sector. This new action that the Ministry of Housing tends to develop with private developers in real estate can take many forms and adapt to different contexts. Its aim is to strengthen the role of the private sector and other partners in the production of a social housing that the low-income population can buy in suitable prices and to fight against inadequate housing. This partnership policy is also conducted as part of the creation of new cities. Several projects have already been launched with private developers in new cities.

3.3.2 Financial system reforms

In order to mobilize the long term financial resources needed to revitalize the housing sector, the following measures have been undertaken:

- a) The widening of financing of social housing to all approved credit institutions (Order of the Minister of the Economy and Finance No. 552.98 of May 4, 1998).

- b) Redefining economic housing to allow larger classes to benefit from the advantages granted by the state.
- c) The reform of the system of public assistance for social housing;
- d) The creation of the National Solidarity Fund for Employees Housing. (Ministry of Spatial Planning, Environment, Urban Planning and Housing, 2007)

Regarding the taxation, the taxes represent between 15 and 20 percent of the cost of a real estate development operation. But to encourage the activity of real estate development, it is necessary to reduce the tax and to establish a coherence between the national and local taxation. In this sense, the state aims to identify the measures contributing to the rationalization of taxation and its adaptation to local conditions. (Ministry of Spatial Planning, Environment, Urban Planning and Housing, 2007)

A new law on social housing in Morocco has been promulgated and introduced in the Finance Law of 2010. It consists of the realization of an integrated construction program by private developers for at least 500 housing units in a maximum period of five years. It is essentially referring to the housing construction whose covered area is between 50 and 100 m² with a density of 230 units per hectare and a selling price not exceeding 250,000 dirhams (25,000 dollars), excluding taxes. So, the purchaser will receive direct State assistance in the form of a discount of the amount of the taxes, equivalent to approximately 40,000 dirhams (4,000 dollars). (Ministry of Spatial Planning, Environment, Urban Planning and Housing, 2007)

A set of specifications has been drawn up integrating architectural, technical and urban planning prescriptions such as: natural lighting of rooms, direct ventilation of bathrooms by vertical bays or ducts, a minimum width of stairs at 1.20m, the reservation of a parking space for 5 dwellings, as well as the respect of accessibility provisions for people with reduced mobility.

The specifications also include new safety and quality requirements. They relate to the good management of construction sites, continuous cleaning of the site, the respect of safety measures for the workers, the use of a controlling office and a laboratory for geotechnical studies, planting a number of trees with a height of 3 meters corresponding to the number of

completed housing and maintain them for a period of one year. In addition, the real estate developer will have to offer a 3-year guarantee on the maintenance of the buildings, particularly in terms of the sealing, external water pipes and sanitation. For more guarantee, the architect will have to engrave his name on a marble plate at the entrance of each building. (Ministry of Spatial Planning, Environment, Urban Planning and Housing, 2007)

3.3.3 Institutional reforms

A new Law has been proposed in 2008 called loi 04-04 related to urban planning, the code has the ambition to set up the following procedures:

- a) Requirement of the building permit and the certificate of the architect and the building compliance engineer, for any changes concerning the strength, stability and hygiene.
- b) The establishment of more severe penalties up to imprisonment.
- c) Reducing the deadline for issuing a building permit.
- d) The prohibition to change the architectural and aesthetic unit of the facade of a shared building.
- e) The involvement of the coordinator (the architect in general) who incurs the same penalties as the constructor.
- f) The government tried to intervene on the regarding the lands by revising the land and the real estate regulations by carrying out the following actions:
 - g) The revision of the law on expropriation.
 - h) The revision of texts, standards, procedures and urban planning documents.
 - i) The revision of the text relating to the co-ownership and the promulgation of a text regulating sales in a status of future achievement. (Benzoubeir, 2004)

Aiming to improve the performance and efficiency of the sector, the government is committed to achieve the following objectives:

- a) Improve the technical supervision:

- i. The production of standards and technical specifications adapted to the sector.
- ii. The establishment of a national social housing architecture competition (CANHS) to promote the search for better quality of design and implementation of social housing programs and cost optimization.
- iii. Classification and qualification of companies.
- iv. Promote the quality approach for the production.
- v. The correlation between the revenue and the capital to remedy the problem of under-capitalization.

b) The organization of professions:

- i. In this context, several federations of professionals have emerged such as: The National Federation of Real Estate (FNI) in 1999, the National Federation of real estate developers FNPI in 2006, the National Federation of real estate agencies in 2010.
- ii. Modernization and restructuring the administration and improvement of the management of public affairs.
- iii. Adoption of a strategic modernization plan for the Ministry of Housing and City Planning.
- iv. Implementation of the findings of the recently completed general audit and creation of an internal audit unit within each organization.
- v. Development of accounting organization manuals and general procedures.
- vi. Refocusing the activities of public companies on their basic missions and the contractualization of their interventions.
- vii. Restructuring and consolidating the Public Companies by merging them into Al-Omrane Holding, in order to improve their financial situation, adapt their statutes, and

increase their management and intervention capacities. (Ministry of Spatial Planning, Environment, Urban Planning and Housing, 2007)

3.3.4 Regulatory and institutional failure

It can be said that the country does not have the ability to respond to this habitat deficit, but the reality does not stop there, an ex-secretary of state in housing confessed that this situation is not only a manifestation of society. This is the result of unhealthy practices, which developed in a context characterized by the absence of legal texts clearly defining the responsibility of each one of the actors and described them as “merchants of misery who minted the misery of the most disadvantaged class”. (M'Barki, 2001)

This ambiguity of regulation creates an unhealthy environment which leads to the spread of corruption whether for the procurement or the obtaining of the license of the building. Practiced by all the actors involved and at all levels, corruption has become more than a habit, it became a culture.

In addition, this also explains the greater vagueness in specifying the qualification of medium or high standing projects by investors without having to respect specific legal standards.

The rental sector suffers from a lethargy, that the various current laws cannot get out of. In fact, censuses showed that the percentage of tenants has fallen considerably during the last two decades, from 43.3 percent in 1982 to 29.2 percent in 2004. This situation was favored mainly by state policies. who based their action more on encouraging the acquisition of housing than on renting. (El-Houdi, 2007)

The complex procedures for preparing and approving planning documents generate a considerable loss of time due to repeated and accumulated delays. The PA (urban development plan), for example, requires lengthy studies, going through several phases of information gathering, consultation, and going back and forth between the central administration, the local monitoring committee, and the local authorities. This has a considerable impact on the land market, as it increases the uncertainty of the operators potentially amenable areas; subsequently binding development projects intended for housing. (Benarchid & Moussaoui, 2000)

At the end, the promoters don't have the ability to make such adjustments without compensation, which means penalizing the buyers by increasing the prices. (Benarchid & Moussaoui, 2000)

Concerning the standards, they are generally modeled on those in France. The rigidity of these standards and the incompatibility with the Moroccan context leads to an extremely low density of land use thus increasing the final cost of the building. This is considered to be one of the main factors that lead to the current housing deficit and growing pressure on land resources. Moreover, the application of these standards for new planning projects increases the rigidity of the authorization procedures that already suffer from a multitude of administrative interventions, which is inflating the cost of land and housing. (Benarchid & Moussaoui, 2000)

The state's housing policy has been particularly focused on helping the lower class gain access to homeownership. Therefore, the financial aspect was still the main concern of the state. It is also on the basis of financial policy that the implementation of urban planning related to housing is operated. The only concern is to fill the deficit, that's why the quality of the habitat has never been the focus of interest of the government. (Pinson, 1992)

The values rooted in the Moroccan living cultures such as neighborhood or intimacy, and which have been outraged by several factors (protectorate as an example), have never been taken into consideration by Moroccan regulations. For example, the patio house is still considered as one of the types of housing in Morocco, but was rejected as recognized one of the specifications of Moroccan housing. In addition, the real value of the patio was disfigured by neglecting its centrality and the intimacy that are its main characteristics. (Pinson, 1992)

3.4 CONTEMPORARY URBAN DICHOTOMY

The initial plan of Casablanca, executed at the time of colonization, was dividing the city and creating an ethnic zonation between neighborhoods for the colonists and others for natives. Casablanca of the early 21st century continues to operate in a similar way, replacing the ethnic zoning by the social zoning. Districts in Casablanca can be divided into:

- a) Affluent neighborhoods with luxurious villas and developed equipments (such as: Anfa, Oasis, California, Bouskoura...) where the density is very low.
- b) Popular neighborhoods marked by the majority of traditional houses found in the old Medina, the New Medina ...
- c) Neighborhoods for middle classes
- d) Areas of slums, as in all the major cities in the developing countries that attract a rural population and foreigners from poorer countries. (Amnistie General, 2018)

The city of Casablanca contains very contrasted districts that can be divided into Western and eastern parts. The western part of the city is the luxurious part with the neighborhoods of Anfa, Ain Diab near the Corniche, Oasis and California. In the eastern part of the city there are popular neighborhoods in Sidi Moumen, Aïn Sebaa or neighborhoods that had been prosperous in the colonial era and have deteriorated after that such as, Roches Noires. But there are also shantytowns in some luxurious districts which creates a heterogeneous character in some neighborhoods.

A few meters from the most prestigious villas of the Casablanca, extends one of the largest and oldest slums in the city. The place seems to be isolated from the outside world. The gap that separates this "kariane" (Shantytown) of Anfa, one of the most luxurious districts of the city, from the surrounding areas is huge (Figure 3.21). By crossing the threshold of this "neighborhood" in zinc, one has the impression of going back years in a world where the main needs of a healthy life are lacking. The billboards displaying luxury goods are replaced by strings of clothes stretched between the barracks. The gardens, pools and playgrounds give way to two meter slums on two old-story buildings and without any basic infrastructure. These disparities are unfortunately widespread in many areas of the city. It must be said that Greater Casablanca is a region of contrasts.

A brutal contrast between the luxury modern areas and the poorly maintained Casablanca appeared. This contradiction makes it possible to emphasize that the metropolis lives in a context of urbanism crises. Despite the efforts to give the city a perfect image of economic development, the striking disparities between the poverty of degraded neighborhoods and the

ultramodern buildings that are symbols of economic success cannot be ignored. Certainly, the privileged neighborhoods are undergoing an ambitious transformation: with its international franchises, its luxury hotels and apartments, its well-kept areas. However, this painting of the city with colors of fun and money cannot, under any circumstances, disguise the existence of peripheral neighborhoods several years away from this opulence.

Clearly, Casablanca combines both modernity and underdevelopment. Some marginalized areas do not seem to be part of the city, as long as misery and dirt are obvious. This decor is antipode of upscale neighborhoods of the rest of the capital. There is an impression that all the major projects carried out in Greater Casablanca are concentrated in the rich and privileged regions, while the outlying districts such as Hay Moulay Rachid, Hay Mohammadi or Sidi Moumen are excluded from this development card. The equipments in these forgotten parts of the city are limited to a few schools or reception centers while major projects generating income, banks, insurance, hotel chains, cinemas and shops are focused in the city center. The inhabitants of shanty towns and low-class neighborhoods seem cut off from the rest of the city. However, they live on the shores of modernity which they are part of despite themselves since they are “Casablancais” (inhabitants of Casablanca), claims a youth association leader.

According to the observers of the urban and social development of the economic capital, the passage from one side to the other of the city reveals the flagrant inequalities between two contrasting worlds which, in reality, form one entity called Casablanca. The impact of this duality is seen in particular at the level of a population that is activated by all possible ways, legal or illegal, looking for loopholes in order to leave the slums. It may seem paradoxical that the number of families living in slums does not decline, despite the programs launched for their resettlement. These zinc and tinsplate neighborhoods are increasingly welcoming migrant populations. In short, the white city is a home for disparate neighborhoods. In an attempt to reduce the imbalance between favored neighborhoods and other disadvantaged, the fruits of growth must be spread among the whole population. (Bladi, 2007)

Figure 3.21: Contrast between the villas and the shanties in Anfa, Casablanca



Source: <http://lavieeco.com/news/economie/les-bidonvilles-danfa-lenvers-du-decor-de-larrondissement-le-plus-luxueux-de-casablanca.html> (accessed 09 November 2017)

4. ANFA DISTRICT CASE STUDY

Casablanca is a city of contrasts, a city where there is a huge gap between the social classes which is obvious in the difference between the luxurious and the popular districts. But this flagrant difference can be apparent between the inhabitants of the same district. This is the case in Anfa district, the district that contains one of the most luxurious villas in Casablanca and also one of the most miserable shantytowns of the city.

4.1 THE CURRENT SITUATION

Located in one of the most luxurious districts of Casablanca, Anfa shantytown represents a shortcoming for the neighborhood and for the city. Anfa is a district that contains more than 120 000 residents, and the shantytown contains the fifth of its population which means around 25 000 of the neighborhood's inhabitants are living in inadequate houses. The Shantytown has been resisting for decades to all attempts of resettlement initiated by the authorities, since the inhabitants are convinced that their life will get more complicated if they move to the proposed housing.

The shanties are made by wood, zinc, tinsplate or bricks, and are surrounded by a wall that subtracts them from the eyes of passersby. Right in front of them extend along blocks of luxurious villas. This is the situation in Anfa shantytown, one of the most shocking slums, which still shelters the Casablanca metropolis. Two totally antagonistic worlds coexist, in a city where ostentatious wealth live next to the glaring poverty.

Figure 4.1: Inside Anfa shantytown



Source: Photos taken by the author

The shanty town inhabitants are living in very bad conditions, the population density is very high, entire families are sometimes sharing only one room, lacking of basic infrastructure (sanitation, drinking water) and without any comfort equipments. Most of the slums are covered by tinfoil, which make them very hot in the summer and very cold in the winter. So, the inhabitants are living in the heart of the Moroccan economic capital with the conditions of a small village in the countryside. The way of living of the shanties' residents is also incompatible with their location. Since they have no water connection in their houses, the only source is a public fountain from where they fill their buckets to get drinking water, and where women get assembled to wash clothes and to clean their dishes (Figure 4.2). (Mdidech, 2008)

Figure 4.2: The residents of the shantytown assembled around the fountain to fill their buckets.



Source: www.medias24.com/SOCIETE/4450-Arret-des-fontaines-publiques-a-Casa-les-explications-officielles.html (accessed 07 December 2017)

Today, the question that concerns most of the inhabitants of Anfa shanty town is "When will we live in a suitable housing?" as the realization of the new planning expected in the area have already started in other parts of Anfa. But still, most of the remaining inhabitants find it illogical to leave this chic neighborhood located in the heart of the city, close to schools, health facilities and areas where they can find work easily to settle in a resettlement project located in an area that can be 20 kilometers outside Casablanca. The inhabitants of the slums are proposed social houses to leave their shanties, in 2 alternatives the first one is a 50m² house that contains 2 rooms for the price of 70,000Dhs (7,000 dollars) for the beneficiaries of the "cities without shanties" program. The second option is a 70m² house with 3 rooms and costing 90,000 Dhs (9,000 dollars).

4.2 THE ACTORS RESPONSIBLE FOR THE RESETTLEMENT

"Cities without shanties" program, as a program aimed to eliminate the inadequate living in 84 cities between 2004 and 2010, stands out in its approach by the plurality and the diversity of its actors intervening in the process of the operations of resorption of the insalubrious

habitat. The program is depending on a participatory approach with varying responsibilities between the actors. The public actors are represented in the central authorities, regional and local authorities and the public companies, while the private actors are limited to banks and real estate investors. The adoption of this program was a qualitative change, but it still wasn't enough to eliminate the slums from the targeted cities.

4.2.1 The public actors

Among the public actors, the central authorities are the actors playing the major role in monitoring implementing the program. The central authorities are represented specifically in the ministry of housing, city planning and urban policy. The ministry is responsible for the supervision and the mobilization of lands and funds. The success of the program depends on the active participation of the central authorities directly or indirectly concerned by the program. The ministry of the Interior, the ministry of Public services, as well as the ministry of finance are also involved in the program to ensure the financing and the realization of certain amenities such as schools, health facilities, youth centers, sports areas or socio-cultural centers. (Bennani, 2016)

The regional and local authorities are important actors in the process of identification and supervision of the transfer operation of the beneficiaries, implementation and monitoring of the program, and ensuring compliance with the urban regulations, and the conformity of the construction before providing the housing permits. "Moqadems" and "Caids" are the local representatives of the authorities. "Moqadems" are the closest authority to the inhabitants, their role is to identify and count the inhabitants of the shanty towns as they are the authority who know the local population the best. While the "Caids" are the supervisors of the "Moqadems", and are responsible for transmitting the situation to the higher authorities as well as ensuring the conformity of the implementation of the measures taken.

There are two public operators responsible for the implementation of "cities without shanties" program, Al Omrane holding company which carries out 85 percent of the operations and Idmaj Sakan which is responsible for some operations in the region of Casablanca. The operators have the greatest responsibilities in the realization of the program

by ensuring the technical, financial and social responsibility of the operations as well as realizing works until the reception is done. (Bennani, 2016)

Al Omrane holding is a strategic public company considered as the developer-operator of the State policies on housing and urban development. The holding is a major contributor to the national housing production, especially in areas suffering from a housing deficit. Al Omrane contributes to strengthening the supply of habitats for lower-class and middle-class social groups and improving their living environment. It is also an operator of the government and the local authorities in combating inadequate and clandestine housing and in the prevention of its reconstitution.

Idmaj Sakan company has been created to strengthen the activity of the existing private and public operators engaged in the management of the inadequate housing combating. So, the company aims to face the difficulties encountered in the implementation of “cities without shanties” program in Casablanca.

Idmaj Sakan's mission is to participate in all the actions of the implementation of “cities without shanties” program in the region of Casablanca including:

- a) Slums removal.
- b) Accompaniment of the inhabitants in the transfer.
- c) Realization of the local amenities.
- d) Accompanying the landowners until the evacuation of their occupied lands.

4.2.2 The private actors

The financing of the acquisition of the social housing is covered by a fund named FOGARIM through private banks. FOGARIM is the guarantee fund for housing loans intended for irregular and modest income population, set up by the government to cover up to 80 percent of the cost of a dwelling. The monthly payment for the beneficiaries of the “cities without shanties” program should not exceed 1000 Dhs (100 dollars), and the duration of the loan

can go up to 25 years. The credit imposes several conditions. First, to carry out an activity generating income and second, to be relatively young in order to be able to repay the debt spread over a maximum duration. This excludes a large proportion of households that are not solvent or are unable to work and therefore do not meet these criteria. (Finances News, 2004)

The real estate investors are intervening independently in the process of the resettlement in the following operations:

- a) In the first case, investors look for investment opportunities and partnership with slum inhabitants who benefited from lands provided by the government and who are not able to build on it. So, the investor can take care of the construction and get in return a floor or a part of the building according to their arrangement. This is called the third-party payer and it is a totally an informal practice.
- b) In the second case, the investors can co-operate with the government by building residences of economic housing. The economic housing is intended for a social stratum that is generally modest but more solvent than those coming from the shanty towns. The aim is to provide a housing with a low price to prevent people from going to shanty towns. The investor should sign agreements with the ministry of housing to ensure building 500 dwellings in 5 years. The dwellings' price should not exceed 250,000 Dhs (25,000 dollars), in order to limit the price, the government provide a series of tax exemptions and lands at very cheap prices. The objective of these operations is to fill the gap in the supply of housing on the market and encourage investors to invest in housing destined to low-income households. (Bennani, 2016)

4.3 THE NEW PLANNING OF ANFA

The district of Anfa is privileged by several assets, the first and the most important one is essentially its natural potential on the coastal side. Indeed, Anfa has a corniche named Ain-Diab, an area considered a recreation for Casablanca's residents and even for other cities' residents, by the presence of clubs, hotels, shopping centers and restaurants, that are very crowded especially on weekends for outdoor and indoor activities. This seaside potential reinforces the attractiveness of the area in terms of tourism. The second advantage is the

proximity of the city center, as Anfa is located near the heart of the city, in the east, near the ring road and a dense area with a composition of mixed buildings. While the west side of Anfa and Ain-Diab contains a strong residential area, composed of villas with low density.

Anfa district contains an amusement park called Sindibad that was abandoned for years, the park was being restored from 2012 until 2015 to be the first step of the realization of the New Sindibad project. The project will include the amusement park with a capacity of 30,000 visitors, a wildlife park, an ecological park and a recreational forest. It will also contain a residential part and a space for trade and services. The whole project will cover an area of 70 ha, with a residential part spreading over an area of 24 ha, covering a part of the existing shantytown, and will require a total investment of 2.3 billion Dh (230 million dollar). (Challenge, 2013)

This area will include, in particular, medium-rise buildings containing high standard apartments with surface area between 80 and 150 m². The residential part will also include two high-rise buildings, built separately at the upper and lower parts of the area, destined to hotels. Aside from these constructions, the project will contain an archaeological park with an area of 4 hectares. It will host a museum and will protect the archaeological site. The Sindibad project aims to strengthen the economic and tourist attractiveness of the city while promoting this exceptional natural site.

The New Sindibad project is not targeting to be a simple residential project, but to be a commitment to respect the environment and be aware of the exception of the Sindibad site, its wildlife and its flora, and finally the commitment to declare this site a protected area. (Aujourd'hui Le Maroc, 2016)

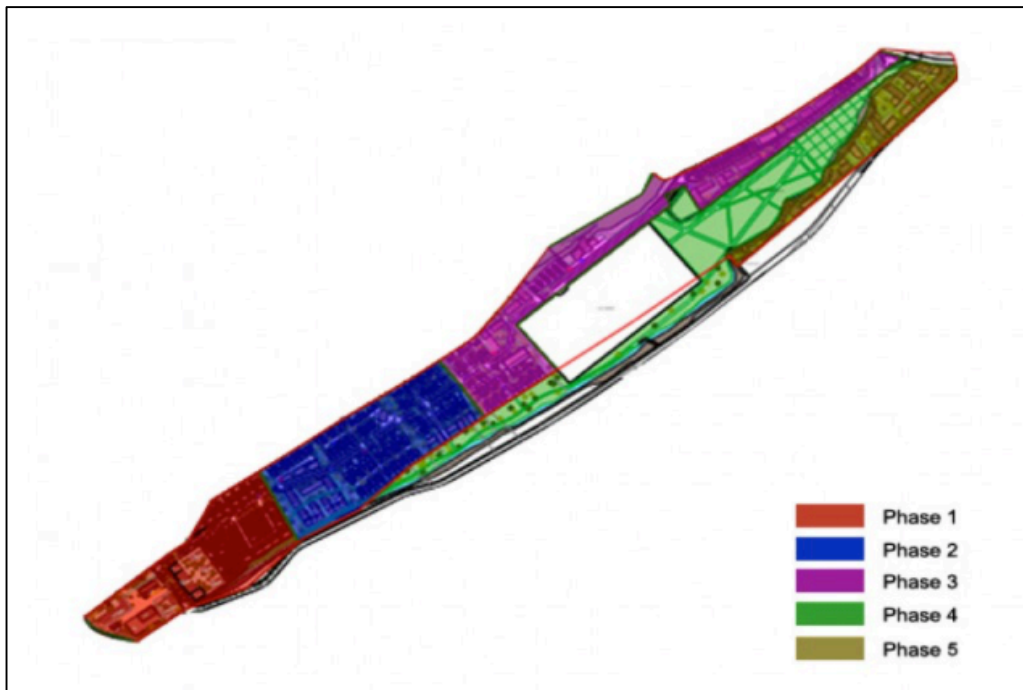
The realization of the phase 1 of the project has been started in the farthest zone from the shantytowns, since there is still no agreement with a large part of the inhabitants. The planning of the phases 4 and 5 is still not finalized and not revealed, as the commercialization of the first and second phases is not done yet.

Figure 4.3: Global site plan of the New Sindibad project



Source: <http://sindibad.ma/site/Plans-interactifs> (Accessed 28 December 2017)

Figure 4.4: Phasing plan of the New Sindibad



Source: <http://sindibad.ma/site/Plans-interactifs> (Accessed 28 December 2017)

Figure 4.5: A view of the whole project of The New Sindibad project



Source: <http://www.atelierphilippemadec.fr/amenagement-urbain/parcs-de-loisirs/les-nouveaux-mondes-de-sindibad.html> (Accessed 08 December 2017)

Figure 4.6: A perspective view of the residential part of the new Sindibad project.



Source: <http://www.challenge.ma/sindibad-le-projet-residentiel-sur-les-rails-11098/> (accessed 08 December 2017)

4.4 SURVEY : ANFA SHANTYTOWN CASE

4.4.1 Aim of the survey

The survey is targeting the inhabitants of Anfa shantytown in Casablanca and covered 20 households which means around 110 people. The study aims to analyze the background of the residents of slums', their situation and aspirations. The questionnaire is focusing on clarifying the followings:

- a) The circumstances that led to the settlement in Anfa Shanty town
- b) The way households got the shanty
- c) The conditions they are living in (housing and neighborhood)
- d) Their occupations
- e) The reasons they are still living in shanties (why not moving to an appropriate rental house or benefiting from the social houses provided by the government)
- f) The alternatives that can be acceptable by the inhabitants of the shanties

The questionnaire consists of 30 questions divided into 5 sections:

- a) Information about participants
- b) Reasons and ways, they settled in Anfa shanty town
- c) Their current life
- d) Opinion about the applied approach
- e) Options that can be suitable for the inhabitants

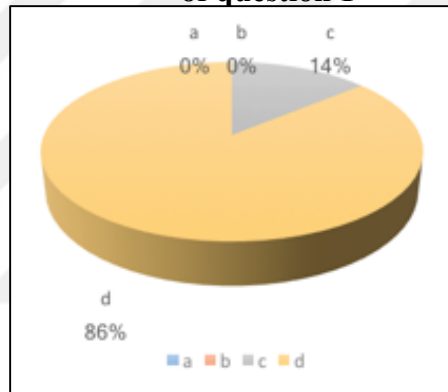
4.4.2 Data collection

Informations about participants

i. How long have you been living in Casablanca?

- a) Less than 5 years
- b) 6 to 15 years
- c) 15 to 20 years
- d) More than 20 years

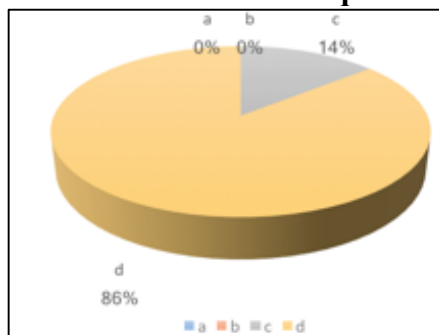
Figure 4.7: Percentage of the answers of question 1



ii. How long have you been living in this neighborhood?

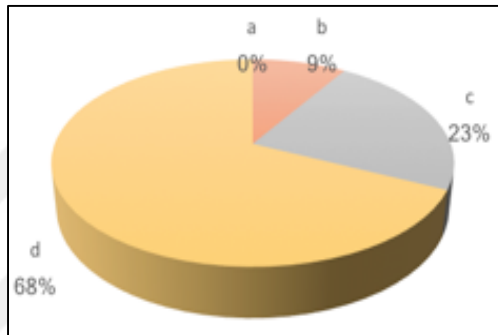
- a) Less than 5 years
- b) 6 to 15 years
- c) 15 to 20 years
- d) More than 20 years

Figure 4.8: Percentage of the answers of question 2



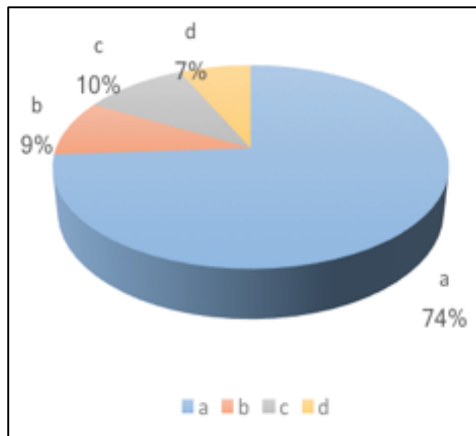
- iii. Before coming to Casablanca, where did you live?
- a) Has always lived in this city
 - b) Lived in another urban center
 - c) Lived in a village less than 20 km
 - d) Lived in a village more than 20 km from here

Figure 4.9: Percentage of the answers of question 3



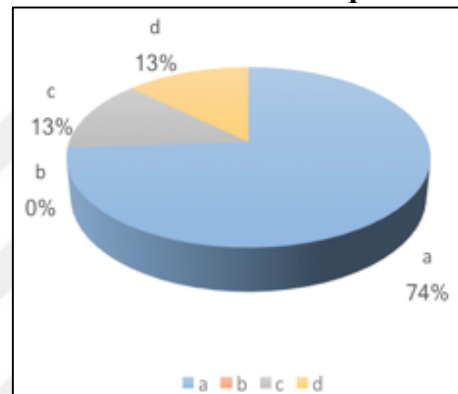
- iv. If you lived in the countryside before coming to town, in which sector were you working there?
- a) Farming
 - b) Fishing
 - c) Trading
 - d) Other

Figure 4.10: Percentage of the answers of question 4



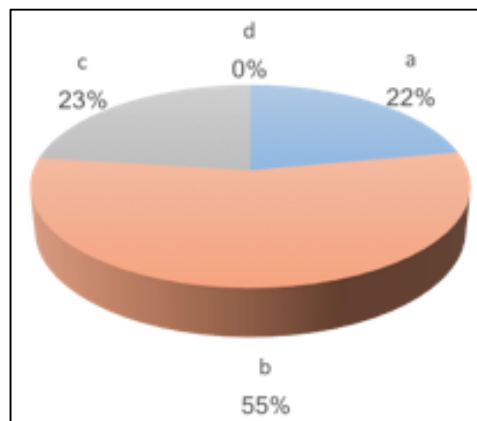
- v. If you came from the countryside or from another city, why did you emigrate?
- a) Looking for work
 - b) Found a better work
 - c) Looking for better living conditions
 - d) Other reasons

Figure 4.11: Percentage of the answers of question 5



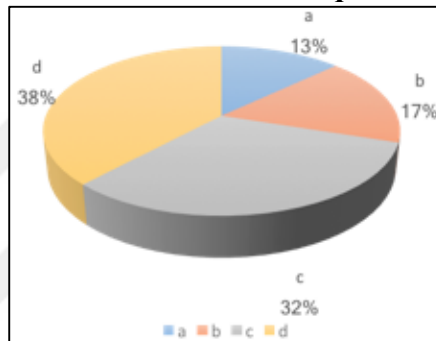
- vi. How did you find this neighborhood?
- a) Acquaintances already settled here
 - b) Land or house available
 - c) Neighborhood close to the workplace
 - d) Other reasons

Figure 4.12: Percentage of the answers of question 6



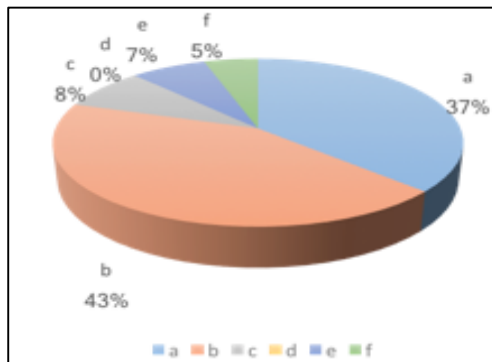
- vii. How did you get the shanty?
- a) Was asked by the authorities to live here temporarily
 - b) Bought a land and built it by ourselves
 - c) Bought it as a single room and enlarged it
 - d) Bought it and keep it as it was

Figure 4.13: Percentage of the answers of question 7



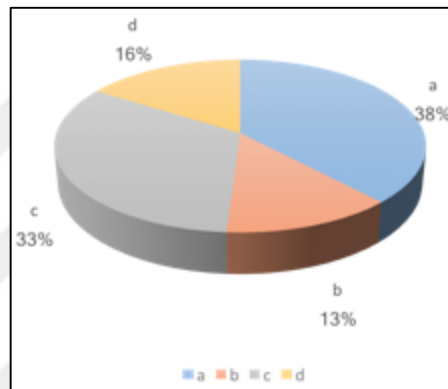
- viii. Did you go to school?
- a) Never attended school
 - b) Completed primary school
 - c) Completed middle school
 - d) Completed high school education
 - e) Followed a vocational education
 - f) Followed university studies

Figure 4.14: Percentage of the answers of question 8



- ix. Did you ever get to work?
- a) Yes, right away
 - b) yes, after some time
 - c) yes, but only occasionally
 - d) No, remained unemployed

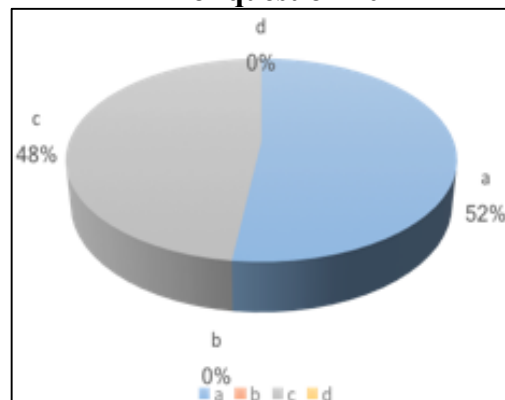
Figure 4.15: Percentage of the answers of question 9



Current situation

- x. Do you have a work now?
- a) yes, regularly
 - b) Yes, part-time
 - c) Yes, but not regularly
 - d) No, I'm unemployed

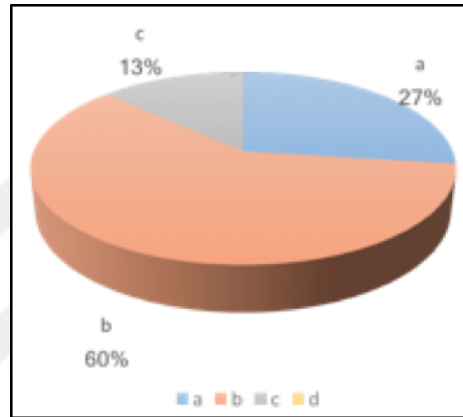
Figure 4.16: Percentage of the answers of question 10



xi. What kind of work do you have?

- a) Unskilled worker
- b) Semi-skilled worker
- c) Skilled worker

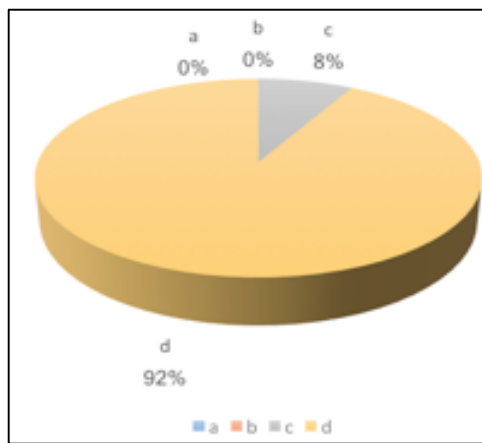
Figure 4.17: Percentage of the answers of question 11



xii. How old is the house where you live now?

- a) Less than 5 years
- b) 6 to 15 years
- c) 15 to 20 years
- d) More than 20 years

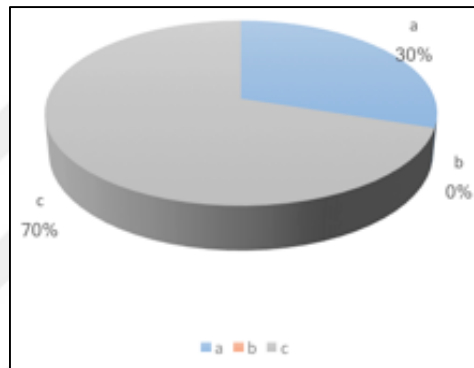
Figure 4.18: Percentage of the answers of question 12



xiii. By whom was it built?

- a) By us
- b) By acquaintances
- c) By unknowns

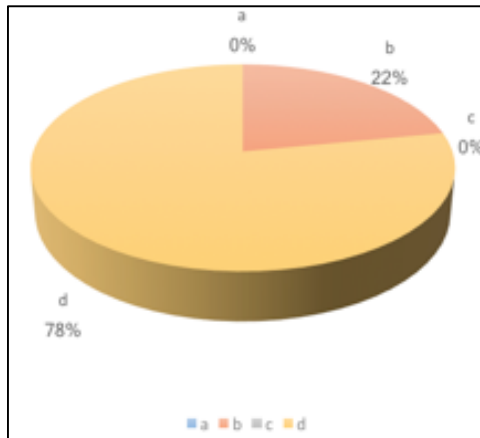
Figure 4.19: Percentage of the answers of question 13



xiv. How is it constructed? (Material description)

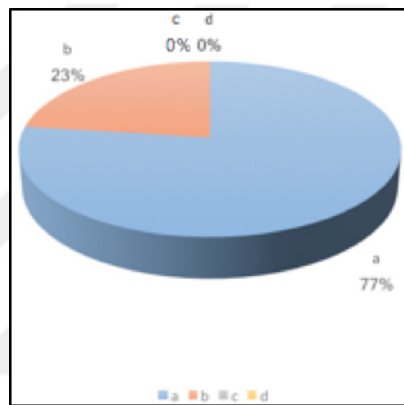
- a) Wood
- b) Bricks
- c) Tinplate
- d) Bricks and tinplate

Figure 4.20: Percentage of the answers of question 14



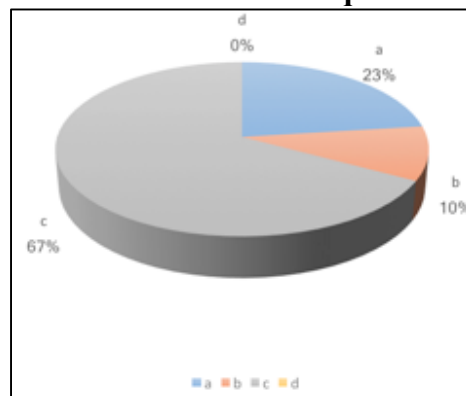
- xv. Is it your property or not?
- a) Own property
 - b) Shared with another family
 - c) Rented
 - d) Loaned

Figure 4.21: Percentage of the answers of question 15



- xvi. What is the surface area of the house?
- a) Less than 20 m²
 - b) Between 20 and 30 m²
 - c) Between 30 and 40 m²
 - d) More than 40 m²

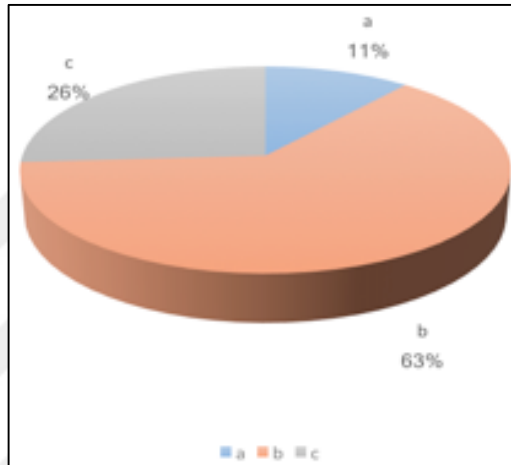
Figure 4.22: Percentage of the answers of question 16



xvii. How many people live in it?

- a) Less than 5 people
- b) Between 5 and 8 people
- c) more than 8 people

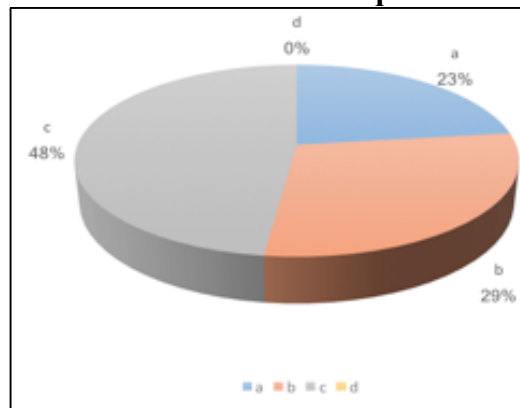
Figure 4.23: Percentage of the answers of question 17



xviii. How many rooms do you have in the house?

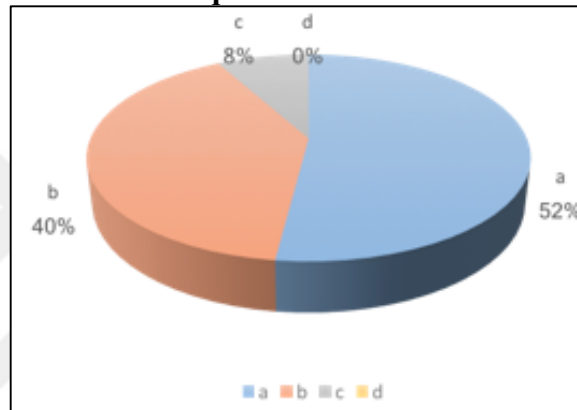
- a) Only one
- b) Two rooms
- c) Three rooms
- d) More than three rooms

Figure 4.24: Percentage of the answers of question 18



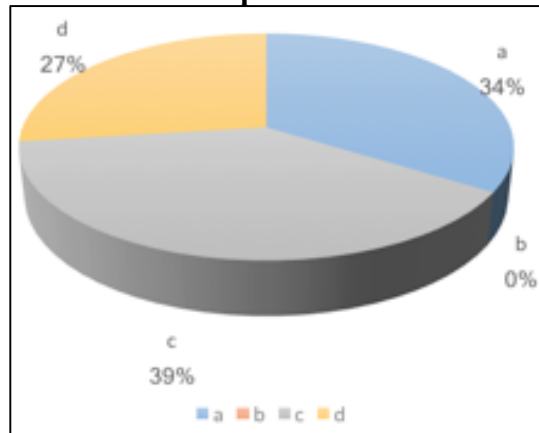
- xix. Do you have any modifications in mind for the house?
- a) No modifications in mind
 - b) Need to make modifications but cannot afford it
 - c) Quality improvement
 - d) Enlargement

Figure 4.25: Percentage of the answers of question 19



- xx. What do you miss most in the house?
- a) Space
 - b) Soundproofing
 - c) Water and heat proofing
 - d) Comfort

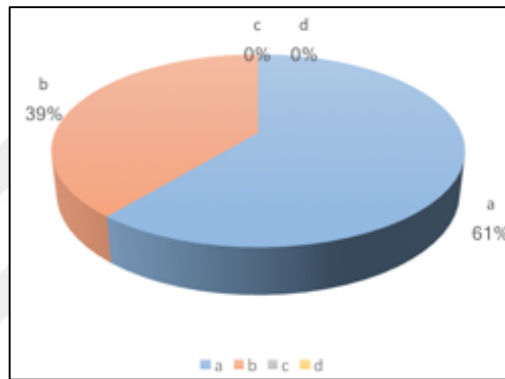
Figure 4.26: Percentage of the answers of question 20



xxi. What do you miss most in the neighborhood?

- a) Sewers
- b) Comfort
- c) School
- d) Commercials

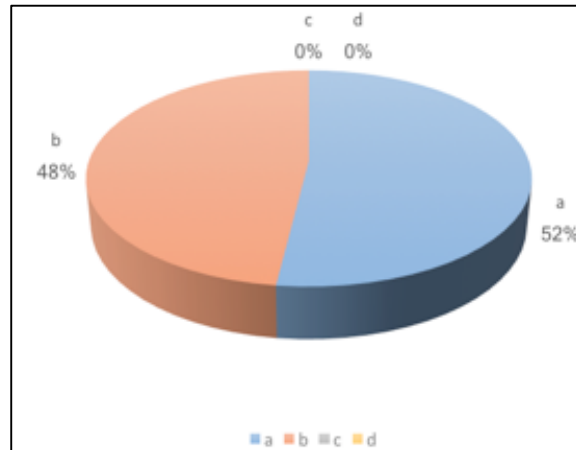
Figure 4.27: Percentage of the answers of question 21



xxii. Do you know the other families in the neighborhood?

- a) Yes, almost everyone
- b) Yes, related or same tribe
- c) Yes, but very little
- d) No

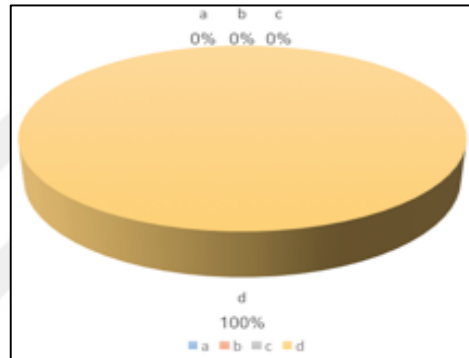
Figure 4.28: Percentage of the answers of question 22



xxiii. How do people in general feel about the neighborhood?

- a) Very happy
- b) Happy
- c) Unhappy
- d) Very unhappy

Figure 4.29: Percentage of the answers of question 23

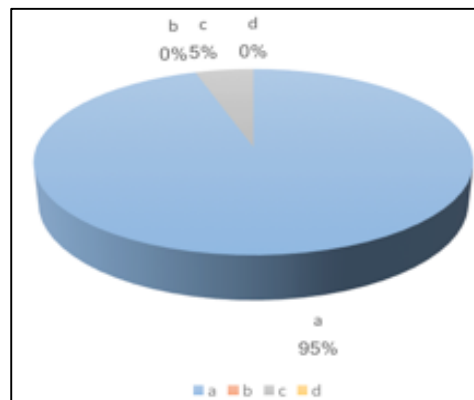


Future oriented and thesis supporting questions

xxiv. What do you wish to have in your neighborhood?

- a) Infrastructure
- b) Commercials
- c) Security
- d) Transportation

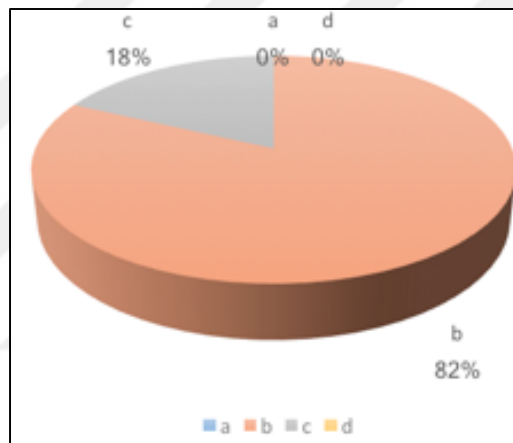
Figure 4.30: Percentage of the answers of question 24



xxv. If you could have what you lack here, elsewhere in town, would you agree to move?

- a) Yes, even if paying
- b) Yes, if it does not cost
- c) Yes, under certain conditions
- d) No, prefer to stay here

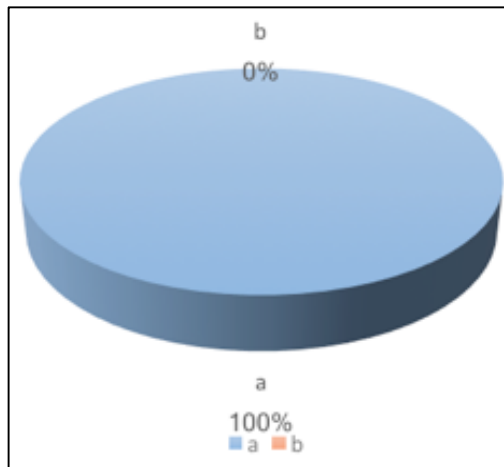
Figure 4.31: Percentage of the answers of question 25



xxvi. Would you like to live in a multi-story building?

- a) Yes
- b) no

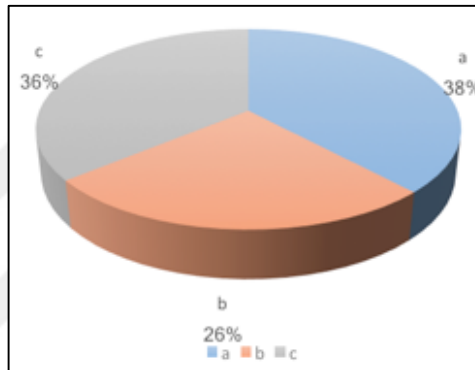
Figure 4.32: Percentage of the answers of question 26



xxvii. If you were offered work in a village and adequate housing, would you agree to go there?

- a) No, never
- b) yes, but not any village
- c) yes, would accept

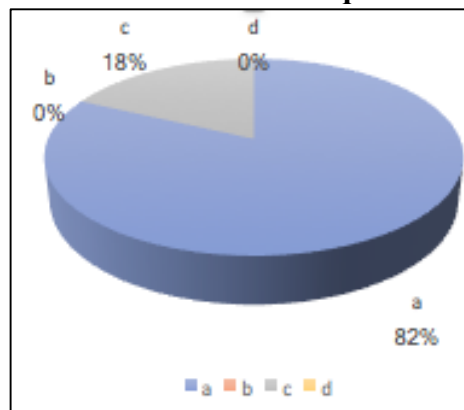
Figure 4.33: Percentage of the answers of question 27



xxviii. What is the main reason why you still didn't benefit from the social houses provided by the government?

- a) Cannot pay the fees and the bills
- b) Cannot move too far from the workplace
- c) The houses are too small to fit us
- d) More than one household registered under one number

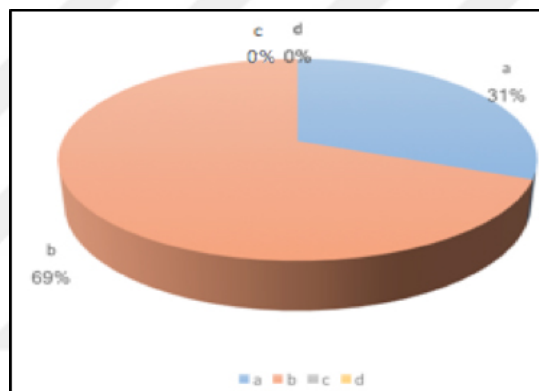
Figure 4.34: Percentage of the answers of question 28



xxix. If you could stay anywhere else in town, how much per month could you pay as rent?

- a) Does not want to be relocated
- b) No, cannot pay anything regularly
- c) Could pay less than 500 Dirhams per month
- d) Could pay more than 500 Dirhams

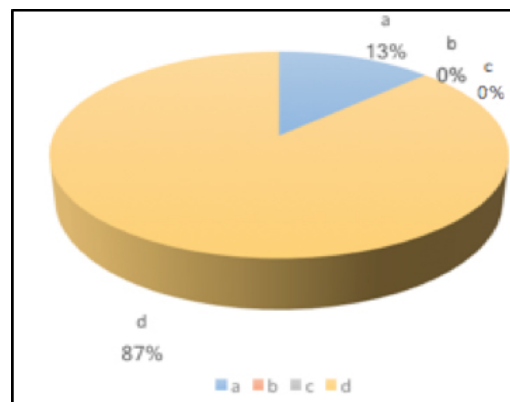
Figure 4.35: Percentage of the answers of question 29



xxx. What can be the best solution for you to move from the inadequate living?

- a) Get a land
- b) Get a house
- c) Get a rental house with a very low rent
- d) Any alternative that will not cost

Figure 4.36: Percentage of the answers of question 30



4.5 FINDINGS AND EVALUATION OF THE SURVEY

This first question is to know for how long these families have been living in Casablanca, all of the residents were non-native, 14 percent of whom have lived in the city for 15-20 years and 86 percent for over 20 years, as for how long these families have been living in Casablanca shanty town, 86 percent have lived there for over 20 years, and 14 percent for 15-20 years. This highlights the fact that none of these families are new comers but they have in fact lived there for a long period of their lives, started their families there, and it's the only home their children have known since most of them are born there.

As stated in the above questions, none of the residents are locals and most are immigrants from rural areas while 9 percent have lived in another urban center 23 percent lived in villages less than 20 km away and 68 percent in villages more than 20 km away. Before coming to Casablanca, 74 percent worked as farmers, 10 percent as traders, 9 percent as fishermen and 7 percent worked in other occupations. Out of those who came from the countryside, 74 percent came looking for work, 13 percent found better work and 13 percent were looking for better living conditions, in general they all arrived with the hope of improvements (living conditions and jobs), and only few have actually secured a job before moving to the city. As the living conditions in the countryside were very bad compared to the city, they decided to move to Casablanca hoping to find better job opportunities, live in better conditions and more comfortably, and provide a good education for their children to ensure a better future for them.

Of all the residents, 55 percent reside in this neighborhood because land and/or houses were available, 23 percent because of its proximity to workplace and 22 percent already had acquaintances settled in the neighborhood. It's clear that the main reason for people living in this neighborhood is convenience. As to how they acquired these shanty houses, 38 percent bought the shanty house and kept it as it was, 32 percent had bought it as a single room and enlarged it and only 17 percent bought the land and built their own houses while 13 percent were asked to live there by authorities. Most of the inhabitants bought the shanties just because it was the only option that they could afford, as they came to look for jobs so they still didn't have any income to be able to buy a house or pay a rent regularly.

Figure 4.37: Condition of slums in Anfa shantytown



Source: Photos taken by the author

None of the houses were constructed recently, 92 percent were built over 20 years ago and 8 percent 15 to 20 years ago; 78 percent were built with bricks and tinplate, and 22 percent with bricks; 77 percent of the residents own the houses where they are staying and 23 percent are sharing the house with another family, and 70 percent built their own houses while 30 percent do not know by whom it was built. The surface area of the houses does not exceed 40 m² with 67 percent being between 30 and 40 m², 23 percent less than 20 m² and 9 percent between 20 and 30 m², the number of rooms in these houses does not exceed 3 rooms, 48 percent have 3 rooms, 29 percent have two rooms and 23 percent have only one room. In these small houses, 63 percent of them have between 5 and 8 people, 26 percent have over 8 people and 11 percent have less than 5 people. while 52 percent of residents have no modification in mind when it comes to the house, 40 percent need modifications but cannot afford it, and 8 percent need quality improvements, and none of the residents are considering enlargement. It's obvious that the density became very high in the shanties after more than

20 years that the inhabitants live there, and it will get higher as long as the issue is still not solved.

Most residents are uneducated, 37 percent never attended school 43 percent completed primary school, 8 percent completed high school, 7 percent went to vocational school and only 5 percent perused university studies. While work is probably the primary motive these people moved to Casablanca shanty town; right after they moved only 38 percent were permanently employed, 33 percent received seasonal jobs and on the other hand 16 percent remained unemployed and 13 percent got employed after a while. And currently while none of the residents are unemployed, only 52 percent work regularly and 48 percent have seasonal temporary jobs. 60 percent are semi-skilled workers, 27 percent are unskilled workers and only 13 percent are skilled workers. So, it's evident that most of the inhabitants still don't have a financial situation good enough to be able to get an appropriate habitation.

When it comes to what the houses lack in priority, 39 percent claimed that they needed water and heat proofing in the first place, 34 percent needed space, and 27 percent needed comfort, while 67 percent said the neighborhood lacks sewers and 39 percent said that it lacks comfort. As for relationships between residents and whether they know other families in the neighborhood, 52 percent said that they know almost everyone and 48 percent know other families and are related to them or are from the same tribe, and all of whom are very unhappy living in this neighborhood. 95 percent wish they had an infrastructure in the neighborhood and 5 percent wish they had security, with everything that this neighborhood lacks 82 percent would agree to move to a neighborhood where they could find what they need but only if it does not cost, 18 percent would move under certain circumstances, also all of the residents would like to live in a multi-story building. If the residents were ever offered work outside the city but with adequate housing, 38 percent would not agree to go there and 36 percent would accept, while 26 percent would accept but not very far away. The inhabitants split in this question because some of them have or master jobs that cannot be performed outside the city. This means that if they live far from the city they will have to move a long distance to work or change their jobs to what is available there.

The main reason these families didn't move to government provided housing is because 82 percent cannot pay the fees and bills and 18 percent stated that the houses are too small for them, and if they could live anywhere else in town for a rental fee, 69 percent cannot pay anything regularly and 31 percent do not want to relocate. The solution to move these citizens from inadequate living according to 87 percent can be anything as long as there are no fees and to 13 percent is to get them a land for free because the houses provided are too small for them even if they get them for free.

The diversity in the participants' answers is proving that not all of the cases should be interpreted the same way, even if they live in the same area. What can be concluded is that there is one part of the inhabitants who cannot be independent from the city mainly because of their jobs or crafts. The other part are people who don't have specific jobs or skills, people who can move outside the city if they were offered work and an adequate housing. I believe that in order to understand the situation and the need of the inhabitants to be able to provide compatible and credible solutions, the inhabitants who will benefit from the program should also participate in the decisions. There should be a committee, even temporary, in charge of coordinating between inhabitants, local actors and the municipality. The committee composed of representatives of the inhabitants, civil society, local authorities, government and the municipality, should have an important impact on the decision and has to follow the realization to make sure that it's applied as agreed. It should also participate in formulating convenient solutions covering and taking into consideration the different cases and situations of the beneficiaries. The local committee should have the necessary tools to analyze the problems and coordinate the appropriate actions. It should also organize citizens' assemblies and discussions about the local needs as well as the problems. The involvement of the main local actors as well as representatives of the inhabitants will produce more effectiveness and credibility in the measures that will be taken.

In the case of Anfa shanty town, the inhabitants can be divided into two parts. In the first part, there are people exercising jobs dependent on the city, such as sewing or gardening, so a solution which brings together getting an adequate housing and staying in Casablanca has to be provided. The second part are people ready to live in an adequate housing even if it is

outside the city if they were provided a job there. So at least there should be two types of alternatives provided for Anfa shanty town's inhabitants. First, the responsible authority should supply a social housing inside the city of Casablanca to ensure the continuity in working for a part of people in the Shanties. Second, for people who can move outside the city, the most important thing is to prepare a well-equipped area where there is a diversity in functions to guarantee at least work, education and health care facilities for people considered by the resettlement which means providing an industrial zone, schools, hospitals and also sports and sociocultural facilities.



5. DISCUSSION AND CONCLUSION

The alarming housing situation in Casablanca needs more effort to close the gap. But it will become just a temporary solution if it is not accompanied by real achievements in terms of quality. A quality that must be derived from the Moroccan culture and adapted to the current context. Despite the efforts made by the Ministry of housing and City Planning to eliminate shantytowns, the statistics (Table 5.1) showed that by 2011, around one third of the cases counted at the beginning of “Cities Without Shanties” program were treated. In addition, the number of the shantytowns’ inhabitants rose by 40% which means that the approaches adopted weren’t effective to stop the spread of the inadequate living. It’s true that some cities became free of shanties after the Program “Cities Without Shanties” was launched in 2004, but in 2011, which means one year after the ministry had to be done with the shanty towns in 84 cities, there were still 40 cities that they couldn’t liberate from the inadequate housing. Rachid Roukbane, a parliamentary in the chamber of representatives said that the program faces a number of challenges, one of them is the increase in slum dwellers due to the high rural immigration rate. If in 2004, the number of beneficiaries of this program did not exceed 270,000 households, they became in August 2014 around 388,000 households which means 40 percent more. In the case of Casablanca, the number of households living in slums raised from 84,000 in 2004 to 98,000 in 2011 and 111,500 in 2012 which means that not all the shanty towns should be interpreted in the same way, each one has its own specifications related to the immigration rate and the density of the city so each case should be studied and treated locally.

The problem of housing in Morocco in general cannot be solved without taking into consideration the fundamental values of Moroccan society which cannot be detached from its socio-cultural roots. Moreover, the history of apartment buildings in Morocco is showing that the living spaces were adapted to respect the cultural foundations, and it also proves that the Moroccan society does not lack imagination and innovation to adapt to its context and its time. The fact Moroccans are always more interested in buying their houses as 87 percent of the housing demands are for buying so only 13 percent are looking for rental houses is

proving that the renting market is suffering from problems and need a reformation because of its importance and the support that it can give to the housing market. The rental market is mainly limited to be between individuals because of the regulations that are not very clear leaving gaps in the relation between owners and tenants. The ambiguity in the regulations make the investors in the real estate sector unconvinced to invest in rental housing. The rental housing market end up being in the hand of individuals which make it unorganized and unregulated. The issue is basically legislative and needs recognition and ambition to be reformed and to support the housing market.

Table 5.1: The detailed situation of shanty towns after the end of the time limit of “cities without shanties” program by regions (2011)

Régions	Total des villes	Villes VSB	Nombre de ménages	Ménages traités	Ménages en cours	Ménages traités et en cours	%
Laâyoune - Boujdour - Sakia El Hamra	2	2	16 693	16 693	0	16 693	100%
Oued Eddahab - Lagouira	1	1	5 122	5 122	0	5 122	100%
Guelmim - Smara	1	0	3 363	0	3 363	3 363	100%
Souss - Massa - Draa	4	4	16 495	12 722	3 773	16 495	100%
Tadla - Azilal	3	3	1 289	1 111	178	1 289	100%
Oriental	12	8	5 796	4 855	905	5 760	99%
Chaouia - Ouardigha	8	6	6 589	5 879	505	6 384	97%
Doukkala - Abda	5	3	4 383	3 260	690	3 950	90%
Marrakech - Tensift - El Haouz	3	1	31 576	17 262	9 422	26 684	85%
Fès - Boulemane	4	1	15 463	7 313	5 325	12 638	82%
Meknès - Tafilalet	8	6	12 582	9 569	213	9 782	78%
Gharb - Cherada	7	2	32 853	15 487	8 612	24 099	73%
Tanger - Tétouan	9	4	14 855	8 200	1 543	9 743	66%
Rabat - Salé - Zemmour - Zaër	10	3	55 160	22 180	8 186	30 366	55%
Grand Casablanca	4	0	109 093	36 720	16 885	53 605	49%
Al Hoceïma - Taza - Taounate	3	0	8 710	139	110	849	10%
Ensemble	84	44	340 022	167 112	59 710	226 822	67%

Source: United Nation Habitat, 2011. Evaluation du programme national « Villes sans bidonvilles » Propositions pour en accroître les performances. *Programme des Nations Unies pour les Etablissements Humains*. Rabat: United Nations Organization.

Moving to the shantytowns, as they are results of the housing market deficit, the decisions taken cannot be efficient as long as they aren't taking into consideration the specification of each case separately. So, in order to find an appropriate approach, the ministry should delegate the local actors the power of managing the situation. The municipalities and the elected should be the main actors in the decisions that concerns life in the neighborhood, especially decisions changing inhabitants' life. The responsible authorities should also involve the civil society, neighborhood committees and the inhabitants to work on finding the approach that will be adopted, instead of imposing policies which are not going to be accepted. So, each municipality has to be responsible for identifying the urban challenges faced by slum dwellers and cooperate with the actors concerned and the inhabitants to find and applicate concrete and compatible solutions.

The revalorization of the shantytowns' inhabitants is an improvement process that needs solidarity and sacrifice of all the actors involved (local authorities, national authorities, residents, investors and civil society) to enable a lower-class population living in inadequate living to have their basic civil rights by being in appropriate living conditions. The challenge is to achieve an agreement between all the actors and find a solution to meet the needs of the population. The residents should be involved in the negotiations and should understand that their best interest will be taken into account. This includes the supply of infrastructure, education, economic services, and health and social facilities.

In Anfa, most of the lands occupied by the shantytowns are private, and it is already planned that residential complexes will be built in 4 phases in an area of 24ha covering some parts of the existing shantytowns. The project will contain villas as well as luxurious apartments residences. Despite the current occupation of an area in the site by a lower-class population living in shanties, there is no consideration of destining any part of the project to them although a large surface is reserved for private gardens and comfort equipments inside the residences. It is obvious that the responsible authorities as well as all the other actors are not seeking to meet the needs of the Anfa shantytowns' inhabitants as they are not taking them into account in the new urban planning of the district. So, they are counting on following the

classical method which is pushing them to accept moving to one of the resettlement projects that are not responding to most of the needs.

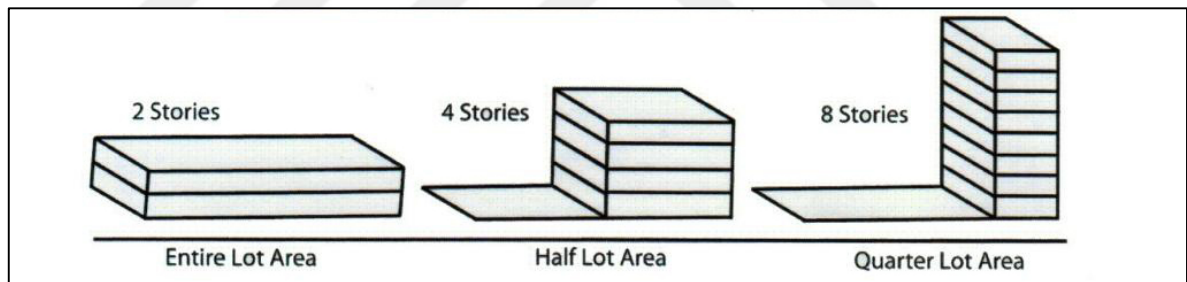
In each district, there are construction regulations that have to be followed by the investors in order to get the authorization of construction. The regulations are defining the housing type (villa, Moroccans house or apartment building), the number of floors and the surface that can be built in the possessed land. But in big residential projects, there is always negotiations between the investors and the authorities in terms of the regulations, sometimes to change the housing type or to raise the number of floors or the surface that can be built. In the negotiations, the authorities should focus on pushing into agreements that are solving the housing issues and maintaining the equilibrium of the housing market. So, it is an advantageous point that should be exploited by the authorities of each district to solve the shantytowns problem.

From the survey, it is obvious that almost 40 percent of the shantytown's inhabitants are refusing to live outside the city even if they were offered a job there. So, at least, the authorities have to do efforts to provide houses in Anfa for a part of the inhabitants who have jobs depending on being inside the city. The district contains approximately 5600 households living in inadequate houses, so if the authorities try to provide adequate living for 40 percent of them in Anfa they will have to build around 2250 houses. The authorities in Anfa have to conduct negotiations with all the investors involved in residential projects and look for an agreement to fill the need in social housing for the lower-class population of the district.

In the new Sindibad project, which is the biggest residential project in the district, there will be a mixture between villas and luxurious apartment buildings following the zoning and height regulations imposed by the municipality which means that the municipality still have a margin of negotiation with the investors to enable a part of the shantytowns' inhabitants to benefit from houses in the same district. The supply of a social housing in the same district can be realized without diminishing the profit of the investors if the municipality give the authorization to increase the number of houses in return to destine a part of the project to social housing aimed to the resettlement of people living in inadequate housing.

The increase of the number of houses can be done by the adoption of 3 measures. The first measure is increasing the surface of the land that can be built by reducing the public and private gardens, and reducing the surface of the ecological park which is occupying around 4 hectares, and that will provide more construction areas that can be divided into luxurious apartment buildings zone and social housing zone. Secondly, decreasing the zones destined to villas and raising the percentage of the apartment buildings in the project, since it won't hurt the mixture of the district as the area is already surrounded by villa zones; this measure will increase the number of the meter squares built since the apartment buildings contain more stories than villas and are not dependent on providing a private garden for each house. The last measure is to raise the number of floors authorized in the project, that are varying between 4 and 8 floors, which means increasing the number of apartments in each building to reduce the number of buildings and gain more surface for the social housing part.

Figure 5.1: Increasing the number of stories and decreasing the lot surface area



Source: <https://streets.mn/2016/03/25/a-primer-on-zoning-the-basics/>

It is true that the above-sited measures may reduce the luxuriousness of the project, but finding suitable solutions for the inadequate housing issue needs sacrifice and courage from all the community components.

The construction of high buildings is not going to have a neutral effect on the environment, since various factors are affected such as, the wind acceleration that can modify the loads affecting nearby buildings and the comfort of pedestrians, acoustic modifications and variations in sunshine. Reducing the green areas and raising the surface area constructed will

raise the density of the area and will break the project's commitments about respecting of the environment and its protection.

Besides the supply of social housing for a part of the beneficiaries in the districts where the shantytowns are located, providing a social housing in another area will still be an option for another part of them. But there should be a rethinking about the urban context where the social houses are mostly located perceiving the phenomenon from an urban scale. The separation of the neighborhoods of the social habitations from the necessary activities, services and commercial spaces made it unacceptable. People who get the social houses will not be able to be independent from Casablanca and will need to move many kilometers for the simplest need. Most of the social housing projects provided for slum housing inhabitants are located in areas insufficiently equipped and where they can't be liberated from Casablanca, whether for work or for education or even for medical treatment. In order to provide a suitable living area, it's necessary to supply the inhabitants with all needed equipment, infrastructure and services. The idea of making an urban division in terms of zones will cause an isolation for the social housing, so the resettlement housing should be located in the urbanized area either in the same neighborhood of the shanty town or in another area inside the city. But in the case of the need of a new area of resettlement, there should be a creation of a semi-independent area, which means an area where the inhabitants can do their daily activities and find their daily and basic needs without needing to move a long distance. So, the area should contain a diversity in the functions and not only be a residential complex.

In parallel to the increase of the shantytowns population there is also an increase in the population of all the social classes in Casablanca, which justifies the expansion planned for the city in many new projects for the creation of more economical, industrial and residential poles. To illustrate, the two main projects of the expansion of Casablanca are covering a total area of 2930Ha. On the northern side of the city there is Zenata, which is planned to be in 1830Ha, as mentioned Mohamed Amine El Hajhouj, the director of the Zenata development corporation. The project is going to provide residences, offices and showrooms, industrial zone, private and public schools, common facilities and green spaces. The residences are

targeting to supply habitations for 300,000 people, intended mostly for middle class population. The project consists of a social housing part which will be destined to the resettlement of some inhabitants of shanty towns in Casablanca. Despite the huge size of the project only 7,000 houses are dedicated to social housing.

The second expansion project is Bouskoura, located in the eastern side of Casablanca in an area of 1100Ha. The project contains residences, common facilities, hotels and holiday villages, resorts and green spaces. The housing area is planning to provide habitations for 40,000 inhabitants and it is mainly targeting the upper-class population, although there are apartment buildings as well as villas, there is no indication and no project launched containing any housing destined to the resettlement of the inhabitants of any shanty town. (Urban Agency of Casablanca, 2017)

The weak presence of the social housing in the expansion projects that are aiming to support the housing in the city is showing that the inadequate housing issue is not taking a primary importance position for the housing ministry or for the municipality of Casablanca.

As the urban policy conducted in Casablanca is focusing only on middle and upper classes' housing and common facilities, the shanty towns' issue will worsen and will get more complicated since the population is increasing. A participatory approach between all the actors involved (government, municipalities, local authorities and residents) is needed to include the lower class's needs and specifically people living in shanties' in all the policies related to housing or city planning and to prevent the expansion of the current shanty towns or the appearance of new ones in advance. The implication of the resettlement programs targeting the inhabitants of shanty towns in all the urbanization projects with high rates is necessary to catch up the accumulation due to the underestimation and the negligence of the phenomenon.

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