



## **Slums in Casablanca: Assessment of the VSB program, case study: Er-hamna Slum**

\*M.A. Sakina Boufarsi<sup>1</sup>, Prof.Dr. Behiye Isik Aksuku<sup>2</sup> and Prof. Dr. Mehmet Emre Aysu<sup>3</sup>

*Istanbul Okan University, Faculty of Architecture and Design, Istanbul, Turkey<sup>1</sup>*

*Istanbul Okan University, Faculty of Architecture and Design, Istanbul, Turkey<sup>2</sup>*

*Istanbul Okan University, Faculty of Architecture and Design, Istanbul, Turkey<sup>3</sup>*

*E-mail<sup>1</sup>: s.boufarsialaoui@gmail.com , E-mail<sup>2</sup>: isikaksulu@gmail.com , E-mail<sup>3</sup>: memreaysu@gmail.com*

### **Abstract:**

The Cities Without Slums Program (VSBP) is Morocco's most well-known slum clearance initiative. It was established in 2004 on royal orders, following terrorist assaults on the country's economic center, Casablanca, in 2003. The slum clearance effort has resulted in a 66 per cent relocation rate. This rapid reduction in slums earned the Moroccan Ministry of Housing and Urban Development and Al Omrane Holding (both significant players in the VSBP), the UN-Habitat Award of Honor in 2010. Nonetheless, slums continue to resist in major cities such as Casablanca. Slums in Casablanca are a response devised by the impoverished as a result of government bureaucracy and failed housing policies; they show governments' inability to respond to urban development's need for appropriate housing for the vulnerable people. This problem will be addressed by looking back at prior techniques and examining the benefits and drawbacks of the most current VSB Program. One of these flaws is the inability of mechanisms intended for slum dwellers to gain access to property ownership, the concentration on clearing land rather than establishing new communities, and the one-size-fits-all strategy. Afterwards, the focus is placed on whether enhancing physical housing comfort is a significant element in people's improvement of their living conditions. Using an in-depth analysis through Er-hamna slum to explore the suitability of these options regarding the overall situation of the slum dwellers and assessing people attitudes towards resettlement, and therefore to direct improved and valuable recommendations to address the slum problem.

**Key words:** slums policies, resettlement projects, eradication of slums, VSB program, in-site development

## **Introduction:**

Morocco has been struggling with slums proliferation since the 1950s. They are considered a sign of the government 's difficulties in addressing these issues appropriately as a result of the succession of many factors. The rising land prices, inadequate urban development legislation, insufficient public funding and financial resources of beneficiaries, and minimal participation of local authorities are the critical causes of slum proliferation.

Casablanca' slums are the city's most significant challenge to sustainable and inclusive urban development. They result from a mix of rapid urbanization, rural to urban migration, demographic growth, destructive policies, ineffective governance and regulatory frameworks, the unstable housing market, and various legal forms of land tenure, particularly in urban centers.

This situation needs interventions to build a mechanism to prevent the formation and expansion of these informal settlements. However, despite the government's significant efforts to eradicate the slums through various strategies, mainly the recent VSB program, established in 2004, following the royal orders to eradicate the slum, Casablanca's slums continue to rise.

Hence, according to the Moroccan Ministry of Housing, in 2018, 58 cities were declared free of slums among 85 Moroccan cities. Nevertheless, slums continue to resist in major cities such as Casablanca and Rabat due to numerous problems such as the informal sector and flaws in the housing delivery system in the context of the slums clearance program. The slums of Casablanca are a result of government bureaucracy and failed housing policies, and they show governments' inability to respond to urban development's need for appropriate housing for the disadvantaged people.

The inadequate project formulation and the insufficient involvement of the target population, as well as the neglect of the social dimensions in the preparation of slum clearance operations, the focus on enhancing physical housing comfort as a significant element in people's improvement of their living conditions as well as clearing the land occupied by slum dweller, have often declined the necessary acceptance and support of the slum dwellers.

The development of Casablanca has been accompanied by massive demographic growth and exponential rural migration. Nowadays, they continue to cause striking distortions, both at the level of urban fabrics and the level of the city's socio-economic situations leading to the appearance of informal settlements around the central core due to the city's inability to lodge the waves of populations.

Casablanca's urban development is quite complicated. In the past, actions and policies have focused on removing slums without considering the residents' ability to remedy the issues that slums are said to cause. The slums issues in Casablanca, can be described by the fact that many strategies linked to this problem are similar. The neglect of the social dimension and its impact on the livelihoods and living practices of slum dwellers, among other factors that have influenced the success of the slum clearance strategies.

Since the problems in Casablanca are numerous, complex, and varied, this research will be limited to the study, in detail, the slum issue through Er-hamna slum to answer the following questions.

- ✓ RQ1: Which measures should be applied to efficiently and completely to clear the slums?"
- ✓ RQ2: Is enhancing physical housing comfort and access to homeownership is a significant element in people's improvement of their living condition?

## 1. Background of Moroccan Housing policies

The typhus epidemics of the 1930s, the independence struggle in 1950, the bread riots in 1980, the 2003 and 2007 terroristic attacks have all influenced and promoted the notion of negative externalities caused by slums. Consequently, these occurrences have all sparked significant changes in national urban policy, demonstrating its political security importance. The interest of the authorities in eliminating slums has been the origin of various forms of intervention.

- **The 60- 70 s:**

After the independence of Morocco, the housing problem was on the top list of the government priorities; as the first attempt to solve this trouble, the newly created Moroccan government launched the 1960 plan, with 16.7% allocation for housing, targeting all the high, middle and low incomes groups of Moroccan society.

The Moroccan government embraced the same urban planning philosophy as the French Protectorate, namely Écochard's philosophy of direct state engagement in urban policymaking. Écochard's Grid is one of the measures that has had a significant impact on Casablanca's evolution. The technique for building urban areas using a layered grid system (*trame sanitaires*) remained in force as a key planning approach in Morocco until the 1980s, although its proportions were occasionally altered.

The intervention of the public authorities during this period was based on a vision of urban hygiene; it consisted of a policy of demolition of slums and the transfer of households to housing estates on the city's outskirts. Individual plots or collective buildings with three to four stories were being built to move slum dwellers to the new area; an entire community of low-cost housing emerged due to this trend; several projects were launched as part of the slum upgrading project. The first example occurs in 1958, just after Morocco's independence, with the fire of *Derb Jdid slum* and the urgent rehousing into the cite *Hay Hassani* 2. The economic lot supplied with infrastructures were provided to high-income groups, and enhanced sanitary facilities (*Trames sanitaires améliorées*) were offered to the middle-income groups. The layout of these new *Trames sanitaires* 3 is simpler. The enclosures ranging in size from 40 to 50 m<sup>2</sup> are once again lined up, consisting of a 12m<sup>2</sup> room, a toilet, and a water supply. However, for low-income groups, 13.355 low-income housing units were constructed, to relodge the *Carrieres centrales* slums dwellers in Sidi Moumen district, the project initiated by SNEC launched in 1975 to relocate slums' inhabitants.<sup>1</sup>

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<sup>1</sup> Amajoud, Gestion concrete et strategie de mise a niveau urbain, Habitat social et politiques des grands, Programme d'habitat social, p45

However, the financial shortfall prevented the government from undertaking new housing programs. Thus, social housing would no longer be provided. The government launched another strategy to eradicate and prevent the slums proliferation, with the hope that the slums inhabitants would build their houses on the prepared lots, the government invested on- 8,800 prepared lots for construction; Yet, the middle class and government officials were the beneficiaries instead of the slums dwellers because of the loan types provided<sup>2</sup>by the governments to encourage the inhabitants.

Following the Dahir of 1969, the government devised several of the self-construction initiatives and proposed sites and services, zones with equipment respectively, Equipment zone 5-10-15 years, within housing grid lots (*lotissements*) with an area of 40 to 100 m<sup>2</sup> supplied with basic equipment, sanitation, drinking water and public lighting. It, therefore, mobilized substantial reserves and widespread homeownership to the poorest groups. Nevertheless, the strategy turned out to be unsuccessful, and the locals could neither build their own houses nor buy the houses built by the government<sup>3</sup>. Thus in 1978, Casablanca was home to 31% of all slum dwellers.

- **The 80 s-90s:**

During the 80s, an advanced mode of thinking was formed of improving the districts, land regularization, and the employment of inhabitants in an integrated urban approach (PDU). It is a distinction between the large slums with, more than 4,000 inhabitants and small and medium-sized slums fewer than 4,000 inhabitants<sup>4</sup>. The Urban development projects (PDU) were launched for large slums.

For large slums, the Urban Development Projects (PDU) were created. PDUs are city-wide operations that provide basic services as well as socio-collective services. Residents are given ownership of the land they live on, technical support is offered, and industrial zones are formed in these areas to generate jobs for the residents. However, a restructuring policy was implemented for small and medium-sized slum "PMB" programs. This restructuring policy was made to maintain the population on the site, introducing the inhabitants to the urban level. Density standards were not more than 400 inhabitants per hectare, and inhabitancy standards was a plot of a minimum of 40 m<sup>2</sup>. Thus, out of a population of 180,000 people, 160 small and medium-sized slums were detected, and only 38 slums (93,748 people) were chosen based on the legal status of the land.<sup>5</sup>

After the riots in Casablanca in 1981, the government recognized the need for further engagement in the fight over slums and improving economic housing program. The government again implemented a particular program to uphold social peace and launched 107 operations benefiting

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<sup>2</sup> K. Johnson, 1972, Urbanization in Morocco. An International Urbanization Survey Report to the Ford Foundation p.47-49

<sup>3</sup> J. Badash, 1984, USAID, Office of Housing, Morocco Shelter Sector Assessment, p23

<sup>4</sup> United Nations International Conference on Housing and Sustainable Urban Development, Kingdom of Morocco, International conference curbing shanty-towns, the Moroccan experience, 2014, p20-27

<sup>5</sup> A. Rachik, 2002, Casablanca: L'urbanisme de l'urgence, Edition Fondation Konard Adenaer, p16-19

100,000 households living in slums.<sup>6</sup> This program includes restructuring under-equipped and unregulated residential areas and integrated slum upgrading programs in the subdivisions. The slum dwellers are rehoused in social housing allocated to them and become "co-owners" of collective housing, paying the bills and managing the shared spaces. This program effectively responded to the needs of a large segment of the population unable to access property by offering the real estate market an accessible product that meets low-income households' financial possibilities.<sup>7</sup>

The 200,000-housing program launched in 1994, following the royal speech guidelines, which marked a particular evolution in the government's mode of intervention and which had until then consisted of massive production of lots rather than housing. With this new intervention, the residential complexes are expanding due to the promotion of this new form of low-cost housing; this model meant for relocating slums dwellers appeared more appropriate and appealing for the top category of low-cost housing.

However, this program did not meet the expectations raised. It did not attack the production of economic housing for low-income households. However, it was a qualitative improvement favoured by competition from the private sector as the government has initiated measures to encourage the private initiative of investment in the social housing sector

## **2. The VSB program**

In the early 2000s, cities were home to 57 per cent of Morocco's population. The slums accounted for 10% of the urban population with 212.000 slums.<sup>8</sup> In 2002, the government updated its database, introducing the number of households living in slums that rose by 5.6% per year and households in the informal district expanded by 4.9% per year<sup>9</sup>. These statistics, combined with the relatively low supply (4,500 to 5,000 units per year) of social housing during this period clearly showed that the commitment was ineffective to provide adequate housing for the urban poor. In 2003, after the bombings event, the government launched the VSB program.

The Ministry of Housing, Urban Planning and city Policy oversees the program carried out by many public and private companies, the most prominent of which is *Al Omrane Group*. This public organization combines several former housings, urban and regional development agencies within the same Ministry

### **• Modes of implementations**

The VSB program brought interventions for slum clearance in several forms, separately or in combination:

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<sup>6</sup> K. Johnson,1972, Urbanization in Morocco. An International Urbanization Survey Report to the Ford Foundation p.130-133

<sup>7</sup> Ibid

<sup>8</sup>D.Benjelloun,Mena region, Cities Alliances, World bank document,2003, Evaluation des programmes de résorption de l'habitat insalubre,Maroc, p4-6

<sup>9</sup>ibid

1. The restructuring operations' or in site upgrading (*restructuration*): aim to provide the large and medium-sized slums that can be integrated into the urban fabric with the necessary infrastructure equipment (sanitation, roads, drinking water, electrification) and regularize their situation.
2. he capped-prices apartments; the program sought to bring suitable answers to various income groups living in slum areas by expanding the housing stock and implementing financial tools to support slum dwellers in their access to ownership. In 2008, the government revised a financial law to encourage the development of 140,000 MAD capped-price flats. These flats, which private investors created in the framework of public-private collaborations, have an overall space of 50 to 60 square meters and are for low-income groups, including slum residents, who earn less than two times the minimum wage. Only 6,020 capped-price apartments had been built by 2016, and only 21,006 had been assigned to slum residents (Cour des Comptes, 2017). According to the Court of Auditors report (2017), the low pace of construction of these units is due to the fact that the production of MAD140,000 capped-price housing units was hampered by the launch of MAD250,000 capped-price housing units in 2010. Compared to the MAD140,000 dwelling units, the latter are aimed at middle-income people and provide higher fiscal benefits to private developers.
3. Sites and services (*recasement*) allow households to access housing ownership. This approach entails providing serviced land plots to up to two households at a cost below market value, ranging from 10,000MAD=1.000 dollar to 30,000 MAD =3.000dollar lots of 64 and 70 m<sup>2</sup> for single-family and 80 m<sup>2</sup> up to two families.

The third mode of implementation is more dominant in the Casablanca context; it benefits the government since Al Omrane Holding controls the land bank, primarily made up of state-owned property; thus, there are no costs associated with the land acquisition. AL Omrane Holding's cost assets in servicing land utilities and infrastructure, partially repaid by household contributions as extra charges they pay to connect to water and electricity.

Owning a land parcel symbolizes a more secure value for homeowners and an investment in future funds for the slum dwellers. It encompasses an essential slum spatial feature—the individual dwelling unit—the sites-and-services strategy provides a more personalized option to slum households. However, this strategy has restrictions and concerns; the land parcels may be located far from the city center, and in some cases, even outside the city's boundary. Also, because the government body is developing the project, amenities are frequently postponed due to a lack of financial resources and a general lack of investment by local governments. The poor infrastructure might remain for years after the project has been completed. This lack of investment may result in the resurgence of informality and the resurgence of slum spatial patterns, increasing poverty and precarity.

- **Financial Tools**

To facilitate the implementation of the VSB program, the government has introduced a financing strategy, FOGARIM, the housing guarantee fund. People with low and unpredictable earnings can get credit through FOGARIM, and the standards are less stringent. Yet, even if a household may spend up to 25% of its income on loan costs, the poor residents of the slum, with monthly incomes of less than 3,000MAD (300\$), are still unable to apply to FOGARIM.

The "third-party partner" was proposed as a new financial strategy, a financial resource for Casablanca's displaced households. As a result, the third-party partner option was devised by both sides, Al Omrane Holding and local authorities. It entails giving two families an 80 to 84 square-meter land parcel in the new town (at the city's periphery), with a four-story construction capacity. The two families may use funds from a third-party investor to pay the costs of site purchase and construction and the temporary housing for the resettled families. In exchange, the third party receives ownership of the new house's two lower floors, which are often resold at market value.

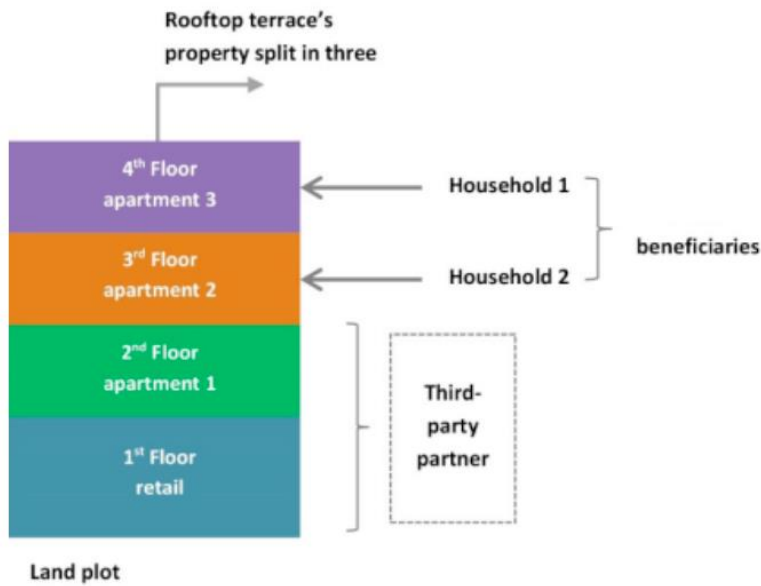


Figure 1: Third-party partner scheme. This figure illustrates the option used by households and investors in the third-party partnership.

Source: From Olivier Toutain modified by the author

Through this mode of implementation, numerous VSB program resettlement projects (sites and services) were developed on publicly owned property in new satellites towns on the outskirts of cities. However, it resulted in distant employment markets, requiring longer commutes and frequently missing services and facilities. In other words, the initiative has failed to attract as many possible future owners as projected, owing to challenges encountered by local governments in obtaining the necessary permits. Instead of sites-and-services projects or relocation into standards flats, most slum inhabitants prefer in-situ upgrades<sup>10</sup>. However, in situ upgrading is viewed by the state as an extra, costly benefit to slum residents; soon, this implementation mode was abandoned as a penalty for 'bad' behavior following the terroristic event of 2007. Subsequent to that, the options left are rehousing into capped price apartments and resettlement (sites and services) through the satellite towns strategies.

The satellites towns were designed to serve all economic categories, including low-income populations, and were expected to absorb many slum dwellers. Nevertheless, these settlements have encountered problems and delays in development, including inadequate infrastructure, a lack

<sup>10</sup> World Bank (2006), The Kingdom of Morocco: Poverty and social impact analysis of the national slum upgrading program, VSB program, p36

of connectivity to major metropolitan areas such as Madinat Erahma and Lahraouine in Casablanca.

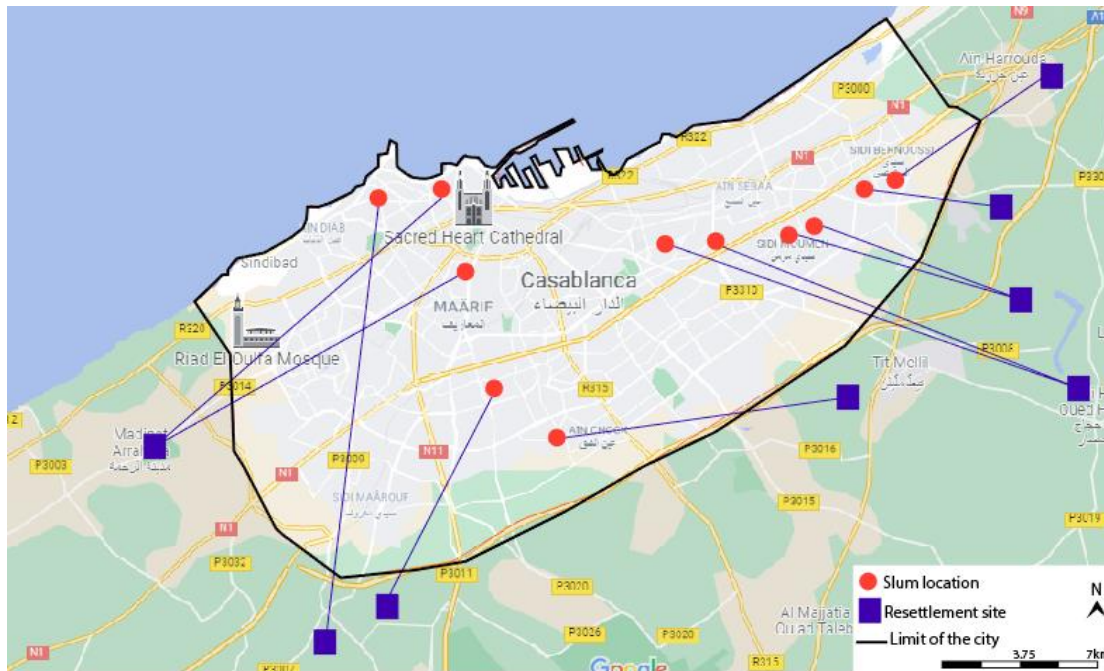


Figure2 : Map showing the slum location and the resettlement sites in some resettlement projects in Casablanca  
Source: Made by the author

Indeed, slum settlements must be addressed as part of a comprehensive plan based on the city's urban framework and accessible land. However, since its inception, the VSB program has exacerbated urban expansion of the city, which is known to worsen the socio-economic situation, creating marginalization and deteriorating infrastructure. Furthermore, because the new urbanization regions were not strategically positioned and lacked connection and facilities, the high- and upper-middle-income groups were not drawn to the new cities—other dimensions of exclusion, such as access to employment and job opportunities. Access to work tends to deteriorate as displaced people are located outside of cities. The emphasis on housing, limiting the slum clearance program to a simple housing problem, raises the question of whether decent housing and homeownership would lead to better living conditions for slum dwellers.

The policy of the VSB program does not include any urban reintegration of displaced slum groups, which would help reduce the precariousness of their urban situation. The VSB program moves poverty and informality from the inner to the outside city by moving many slum households to undeveloped and isolated exurban areas. The importance given to the social dimension is neglected; however, in any slum clearance, the process requires that authorities assign particular importance to social identification studies before any intervention in slums. It is essential to highlight the social component of any project by identifying the population's attitudes, the degree of their support, and analyzing the prominent trends that drive their behavior in terms of the demographic, economic and social level.



The goal was to eliminate all slums in Morocco by 2012, when the initiative began. However, the program's completion was delayed due to many internal inefficiencies and external limitations. The constant increase of slum households due to the lack of preventive alternatives limits the desirability of the slum. The low number of housing units destined for slum dwellers being built each year and the shortage of public land are among many restrictions. The VSB program is impeded by insufficient land and land tenure stability. Land within a short distance of the city center is rare, not only because of its scarcity but also because of its high value.

The analysis of the previous strategies and the recently implemented one shows that the political objective is about clearing land occupied by slum dwellers. Rather than improving the lifestyles of impoverished urban which the authorities have considered to be homogenous, the political rationalization for prioritizing the elimination of slum and not upgrading, is primarily the result of political stabilization threat, as the program was launched directly after the 2003 event, and modified after the 2007 event. Therefore, the national political events and social factors have influenced Morocco's political agenda toward the slum policies, defined by short-term, reactionary, and fragmented responses.

The Moroccan government have made several attempts to solve the slums issue; all are based on a static structure with inflexible assumptions that ignore the complex character of slums and their multi-tiered and related links within society and the environment. The government always concluded that all the slums are homogenous and adopted approaches in which all dwellers are assumed to have the same issues and evaluated in the same direction, slum= poverty = urban exclusion.

The constant failure of the Moroccan government to eradicate the slums and repeat the same mistakes is mainly linked to the lack of specific studies on the unique character of each slum. However, it is difficult to recommend a slum policy if the requirements and living conditions of the slum and its dwellers are unknown.

### **3. Case Study: Er-hamna**

- **Physical characteristics**

The roots of Er-hamna are traced back to the colonization and industrialization of Casablanca. The first settlers arrived in the late 1930s; the immigration to the slum had accelerated during the 1940s, more intense in the 1960s. After independence, the country's persistent famines and economic situation pushed rural people to settle in Casablanca. Er-Rhamna is a typical example of the old and large slum of Casablanca; the slum occupies approximately 0.27 km<sup>2</sup>. Divided into seven blocks, each of which is split into a number of smaller social units, a result of 90 years of continuous development and progressive consolidation.

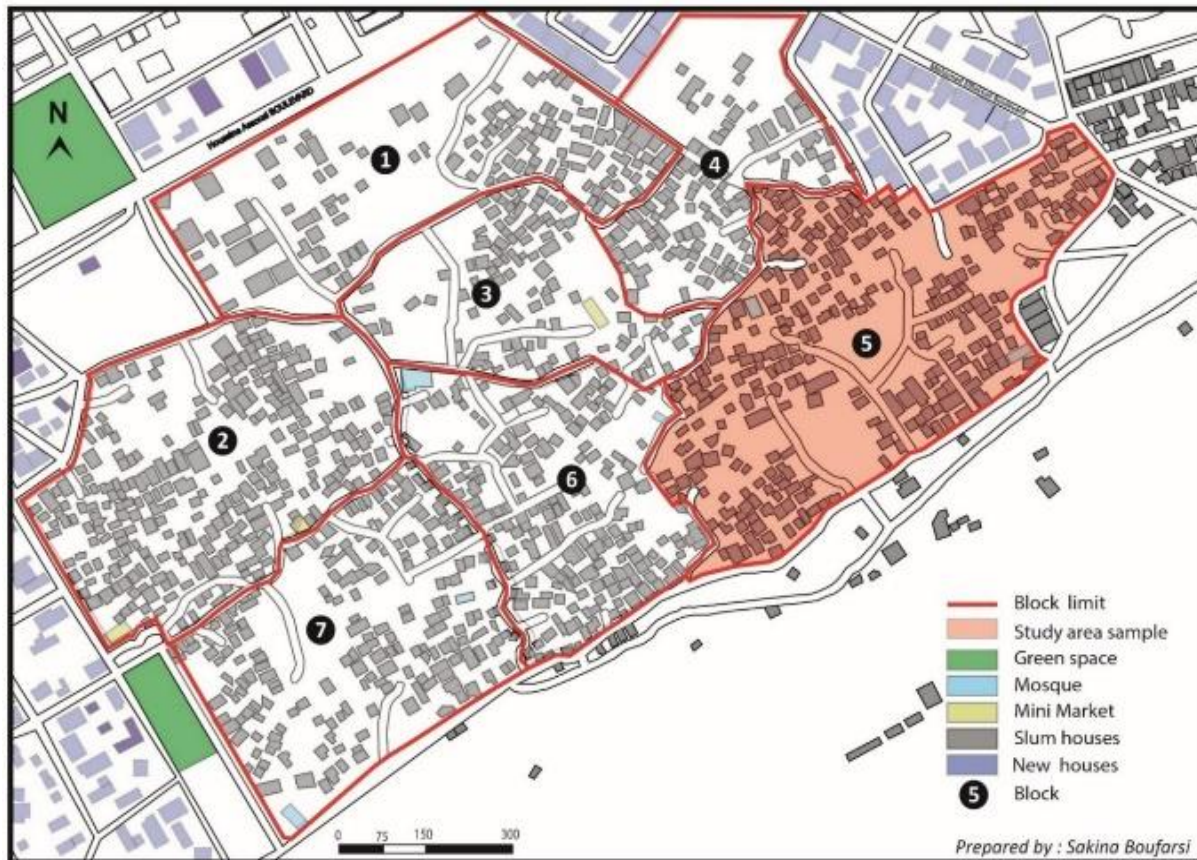


Figure 3: Map showing the blocks and block limit of Er-hamna  
Source: made by the author

The slum's large size and high density impact the physical characteristics of the houses and the whole environment. The UN-Habitat proposes two distinct ways to assess overcrowding as part of their operational definition of a slum. The first is when a person occupies less than five-meter square, and the second is when more than two people occupy one room. According to the first metric, 12 % of Er-Rhamna homes are severely overcrowded; if based on the second metric, overcrowding affects 44 % of all homes in Er-Rhamna.

Its exceptionally high density has an impact on physical houses comfort. Many houses are dimly lit due to the lack of space between the dwellings, and the narrowness and inconsistency of the streets. Its high density has an impact on physical houses comfort. Many houses are dimly lit due to lack of space and the streets' narrowness and inconsistency with the building height. However, the pedestrian pathways revealed changes in the slum's walking network. Regarding self-organization and adaptability to the environment, these routes are typical increments of modification in self-organization and adaptation processes.

The layout of houses results from frequent subdivisions with an average of 60 to 80 square meters, often with one floor, sometimes two or three made of brick and cement, occasionally with wood, plastic, and metal panels. The brick, grey or red, and cement are predominated for walls. As for

the floors, cement is the only paving sometimes; floor tiles, the roofs are composed of wood with sheet metal covering. Heterogeneous materials might contribute to the roof's strengthening and waterproofing. Different roofing materials led to differences in housing quality, which may also be related to the number of floors, the number of house occupants per square meter, and the amount of money spent on interior decoration. Although, following 2003 events, strict regulations and restrictions have made extensions and renovations much more difficult. Facades vary in length. According to the field survey, the study reveals that 10% of facades are of 3 to 3.5 meters length.

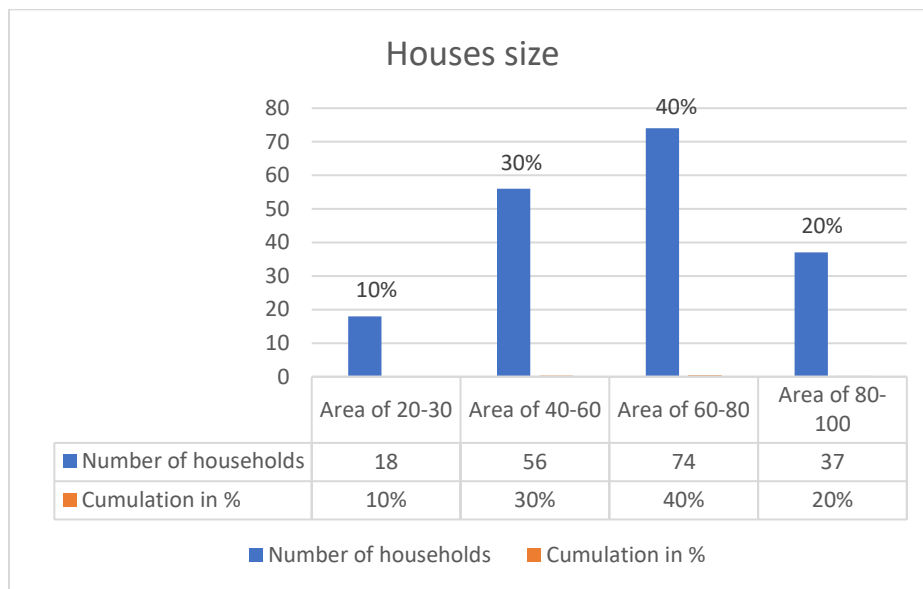


Figure 4: Graph showing the Housing size distribution in the slum  
 Source: made by the author

The housing typologies in the slums offers a wide range of options; each home typically contains multipurpose two or three rooms, not including the kitchen and bathroom; between the courtyard and the room runs a corridor that serves as a transition room. The courtyard is an essential element in all the houses; it usually is not covered. The courtyard is used to move around without going through the rooms for visitors. It is used to do household chores, such as cooking, tailoring, parking overnight etc. The courtyard in the slum' houses may accept two interpretations: one that refers to Islamic structures that define the symbolic and domestic purposes of space in the open air or a new explanation derived from a dense, maximally occupied domestic space.

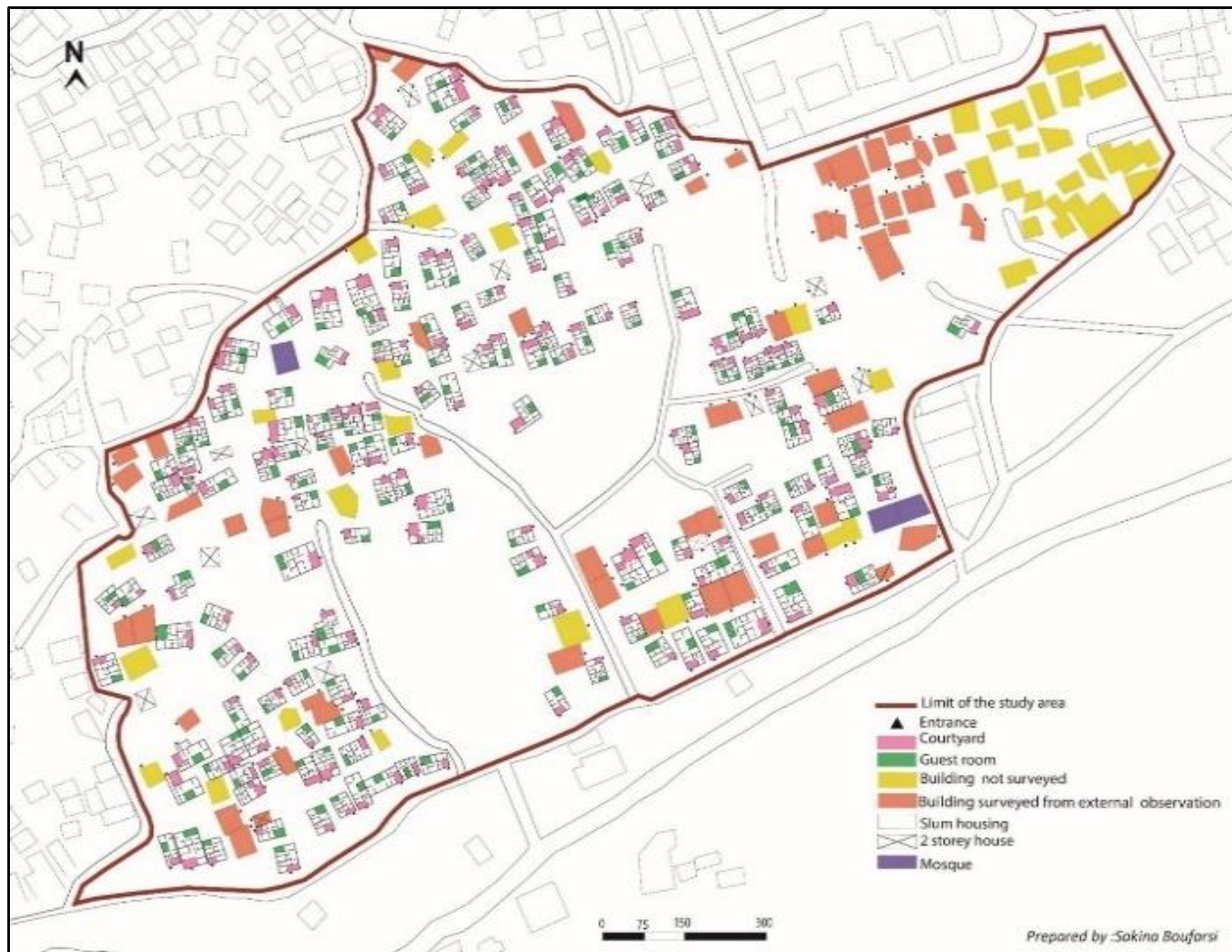


Figure 5: Map showing the housing plans and the common pattern in the slum houses  
Source: map based google map modified by the author

The houses in Er-hamna slum have a comparatively similar layout as the countryside houses since both the dwellings were designed over a long period. However, they come in various typologies depending on the need of the dwellers and the household size. The site survey reveals five common types.

The first type is common for families with more than seventy-five-meter square; it contains four rooms, not including the kitchen and bathroom. Each room is mono-purpose with one or two tiny windows. One room is typically for older children, while the other is set aside for parents and their young children. Usually, the living room is converted to a bedroom at night. The second type is quite different since the entrance leads directly to a corridor. The latter derives from the courtyard and another corridor connecting the bedrooms, the living room, and the kitchen. This type of plan is most common for families with a married son or daughter with children; they occupy one room and share the rest of the houses with the other member of the family. The room of the new married couple is not integrated into the house since it is newly built. It is always found at the edge of the old constructed house.

However, the third type is the most common type for the multi-families, a kind small separated apartment is inside the houses, distributed by family. Each family occupies a room. For this case, of two or three related households, the association does not pose a problem a priori unless they call on a renter to pay for future housing extension; this is their financing strategy, a process that allows them to expand horizontally or vertically.

The fourth type is typical for housing with services. The inhabitants take a small area and return it into a small business, like a public oven, hairdresser, small grocery shop and a range of manufacturers, namely shoemakers and tailors .... This service space is accessible from both inside and outside. The fifth kind is uncommon; it is typically seen in houses fewer than 30-meter square layouts, small single-room dwellings with two floors usually, sometimes more. As the land size is small, the number of the floor is high. The surface does not offer an option for a courtyard or guest room. The second floor is generally newly built; additional space is required as the family has grown.



Figure 6: Comparison between two different houses interior situation in the slum  
Source: made by the author

Nevertheless, the land is suffocated, and no more acreage is possible; those late settlers decided to extend vertically rather than horizontally as the early settlers did. Even though, since the 2003 events, regulations and limitations have made expansions and modifications much more difficult.

In general, every house has a kitchen and a modest indoor bathroom with toilet but not a shower; even the most impoverished homes have refrigerators and a television.

The interiors are different, but the exterior designs are quite similar; some houses have unpainted interior walls and just the barest furnishings, while some larger homes come with high-end furnishings and tastefully designed walls.

The interior's quality depends on the slum dwellers' living standards and the degree of integration of the city. The presence of decorative components is unavoidable. Some households have high-quality furniture, leather, and well-maintained carpets. For others, the furniture is dreadful; some keep their belongings outside the slum, they are afraid of being ruined by rats or a fire like what happened in 2017.



*Figure 7: The dumpster area in the slum*  
*Source: Taken by the author*

The building-related living quality in the slum is quite heterogeneous. Bad smells, mud, bad streets, no lighting, and vermin are some characteristics of home comfort that can be related to the intimate living environment. The trash disposal system of Er-Rhamna is ineffective. Most residents dispose of their trash in the neighborhood's few garbage landfills and open waste bins on the northern and southern outskirts.

- **Social characteristics**

The growth of Er-Rhamna as classic examples backed up numerous researchers' pioneering theories that slums evolve and develop over time as a consequence of people's absorption into the city and its employment market. The lack of formal land titles and informal homeownership is a feature of Er-hamna slum; the residents live on publicly owned land. However, they regard themselves as homeowners and legal residents with full rights since they have a residence certificate, which verifies their residency, in a particular house with a specific house number due to various types of government tolerance and the history of property acquisition. While 3% of the residents are owners, as they presume to have documents that they consider proof of their legitimate residency in the slum, known as yellow paper.

The residents are aware that they do not have legal titles of property. However, they may believe they are legal proprietors and are unconcerned about being relocated elsewhere in the city. People in the slum do not perceive insecurity of tenure and do not worry about being evicted in the following years as the VSB program has scheduled

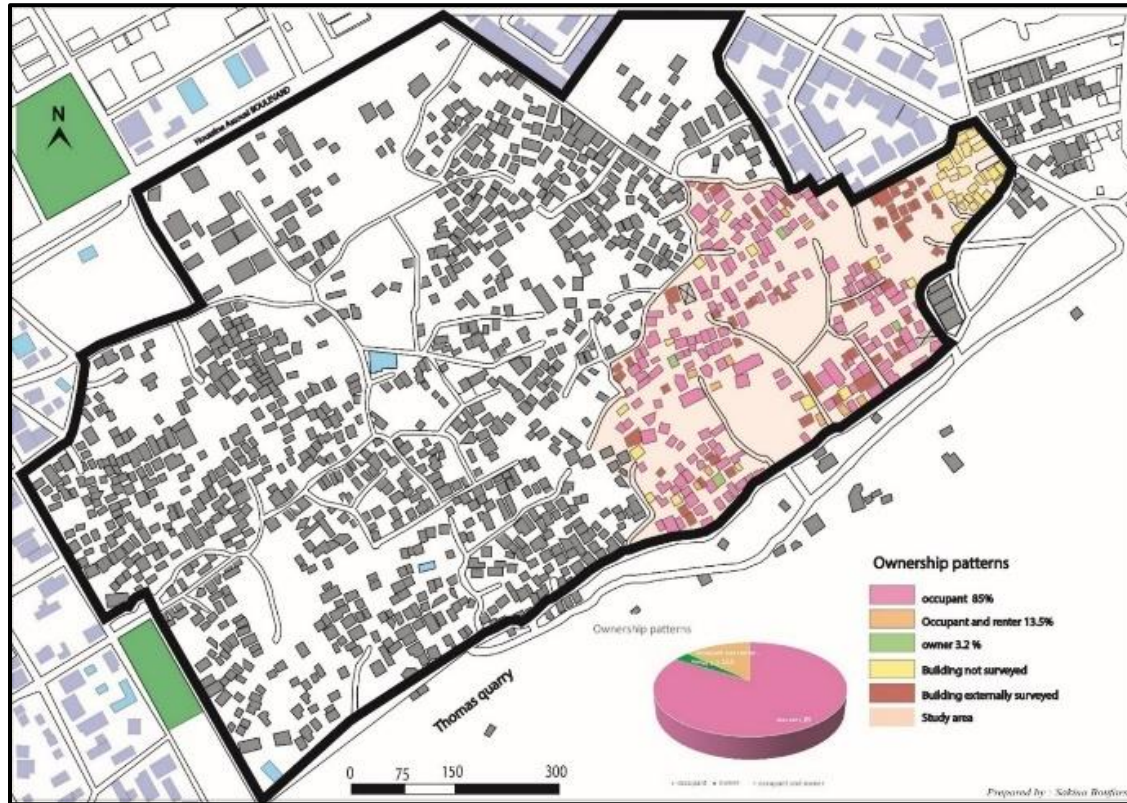


Figure 8: the ownership pattern in the slum  
Source: Made by the author

Many people have relocated to Er-Rhamna from other districts or municipalities of Casablanca, especially Settat and Doukalla, respectively, 26% and 11 %, where they were renting. When asked why they moved from renting flats to a slum, most individuals cited high rents and difficulty making regular payments. Further reasons were that most of them are working in the Casablanca's factories and could not afford both the rent and the transportation costs. Living in a slum, according to Er-Rhamna residents, rented housing does not provide much tenure security because rental contracts are usually time-restricted and demand regular payments, which stands in stark contrast with people's unpredictable revenue sources.

The vast majority of inhabitants households in the slum are from the countryside. Rural-to-urban migration is a significant obstacle to Morocco's overall human development. Neither the difficulties in the countryside nor the social-economic concerns of Casablanca's shantytowns have been solved. Another factor that can be remarked is that the flow of migrants to the slum from such far parts of the country indicates that such migrations are chain-like, triggered and supported by familial networks at the point of origin and the destination.

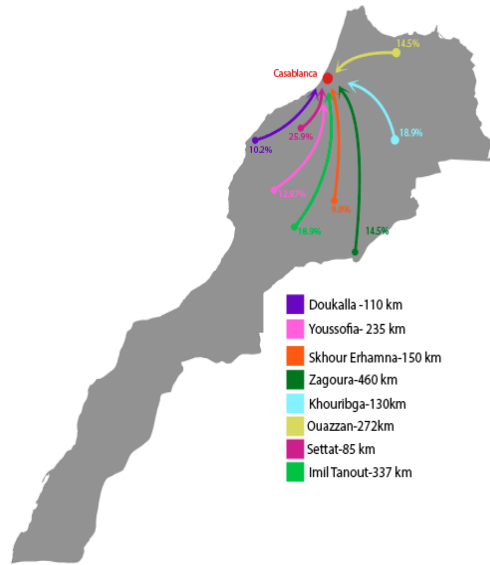


Figure 9: Slum population immigration map and site origin location  
 Source: Made by the author

In order to comprehend the evolution of the slum over the last sixty years, it was necessary to look at inhabitancy duration. The study revealed that many households have been living in the slums since 1960. With the independence of the country and the establishment of the Ain Sebaa, the first industrial zone of Morocco, a considerable number of laborers began to congregate in the slum to work in Casablanca's Industrial zone, roads construction and railways. Most of the slum population were born, grew up, married, and raised their children in the same district. According to surveys, 70% have lived in the slum for forty years, a minority declare that they just settled after getting married. Others stated frankly that they just moved in to be beneficiaries of the VSB.

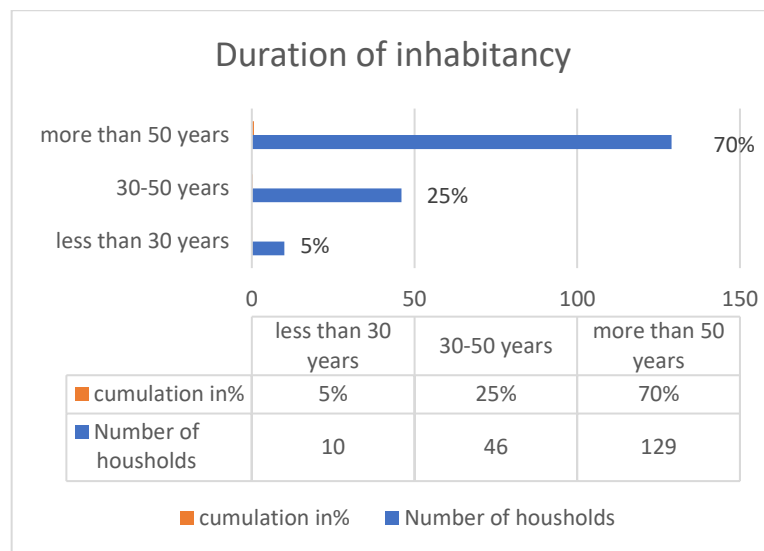


Figure 10: Graph showing the inhabitancy duration distribution  
 Source: Made by the author



Regarding the occupations, the survey reveals that the factories are still a significant source of work possibilities for slum dwellers in Casablanca; 27% of the active population works in the northeastern factories, which include fabric, drinks, and automobile manufacturers. However, even though most industrial workers get the Moroccan minimum salary, which is about 3000 MAD /300\$ per month, the factories workers perceive their occupations to be insecure because of the short-term agreements. However, even not being one of Casablanca's central markets, Er-hamna has many sales workers, 24% of the active population, primarily street hawkers. Street sellers are very common in Er-Rhamna and other formal neighborhoods in Casablanca, probably because these small-scale commercial activities have no entrance limitations and risk-minimizing strategy. Those small-scale jobs provide a reliable source of income for households, even for those without a professional background.

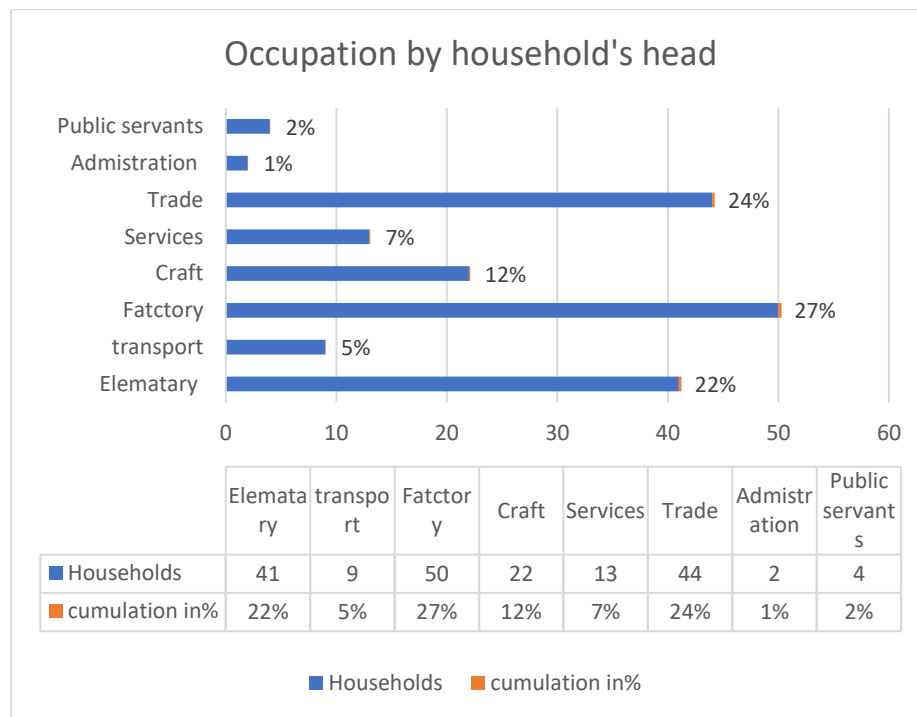


Figure 11: Graph of the major occupations of the slum inhabitants  
 Source: Made by the author

Bricolage is an elementary type of self-entrepreneurship in which individuals perform whatever sort of employment they can find. It is practised by a considerable proportion of Er-Rhamna inhabitants, 22 per cent of the active population, mainly because of the day labour market in Hay Mohammadi, not far from Er-hamna, which provides labor to employers all over Casablanca. Also, the nature of the slum ' environment provides a variety of elementary job opportunities, ranging from basic construction and recycling to painting, plumbing, and electrical repairs, due to inhabitants' social networks and their gradual housing construction structure.

Women heads are only 10% of households. However, their household income per capita does not differ significantly from other households in Er-Rhamna, since women perform the same jobs as men. This statistic only includes the active population; nevertheless, there is a sizable non-active

population, either because they do not want to work or because they could not find employment since living in slums is a prevalent type of stigmatization in Moroccan society.

Regarding the spatial distribution of the occupations, the information collected revealed that job's locations are primarily situated around the slum but are not confined to the immediate vicinity. Many elementary and craft workers rely on social relationships to get work or wait for possibilities in the day labor market.

Tailors, bakers, and butchers, for example, either own small shops or work as employees, mainly in Er-Rhamna, but it may be elsewhere in Casablanca. While 30% of the working population said they had no regular employment locations, (9%) utilized their homes for income-generating activities, 3% worked in shops or elsewhere in Er-Rhamna.

Residents of the slum look for and maybe find work throughout the whole metropolitan area. Thus, it's no surprise that 32 % of Er-Rhamna households spend a portion of their income on work-related transportation. When questioned about their mode of transportation, most respondents indicated walking, especially those who work in neighbouring industries. Other inhabitants stated that they use the bus company. If the distance between their employment is considerable, such as Ain Diab, they use a shared taxi or public bus several times to reach their final destination. However, just 2% of the slum population has a car, either because their income does not allow them to afford one or simply because cars require ongoing maintenance, which is an extra financial drain.



Figure12: Map showing the distribution of workplaces in %  
Source: Made by the author

The community cohesion and neighbourhood ties result from a long inhabitancy duration and familial connections. In the same slums, residents frequently have vast familial networks since they all come to the slum based on information from friends, family, and peers.

Furthermore, many families have fragmented their homes throughout time, implying that family networks typically involve many houses close to each other.

The Er-hamna slum's social life is marked by intense social contacts, a lack of anonymity and individualism, but a high level of communal cohesion. The slum comprises tiny gatherings; this promotes a spatial organization similar to street patterns in ancient Islamic cities, with a significant number of cul-de-sacs, narrow and winding alleyways, and a considerable number of shared, semi-public areas known as courtyards.

Neighbors have been known to enter and exit their neighbors' homes as if they were family members. They are physically separated from the environment by curtains, while others have direct access to neighboring residences. Thus, people in Er-Rhamna characterize slum social life as pleasant and friendly, explaining the phenomenon of open doors noticed in the slums during the site surveys.

Although the residents are comfortable with their social lives in the slums, judgment is a significant factor that affects and impacts their social lives outside of the slums. The stigmatization is a consequence of the government's assessment; the residents of Er-Rhamna felt inferior and even humiliated once beyond the slum limits, particularly after the 2003 bombings, when the terrorists were from Thomas 'slum, a neighboring slum in Sidi moumen. Newspaper articles, official papers, and royal speeches have painted the slum as an uncontrolled, unusual, and unsightly area with just a few degrees of civilization.

- **Public Equipment**

Most public services are relatively available in Er-hamna, whether provided by the state or its private representative, such as electricity, education, health care.... sometimes in illegal ways like landline lines and internet. In the early 90s, the slums residents began to connect to the electricity grid, an activity that their elected local representatives frequently backed. LYDEC, a subsidiary of the French firm, manages the electricity system in Casablanca. LYDEC urged the state to legitimize slum' energy connections, mainly because of the company's significant losses from illegal tapping, as well as the dangers of illegal connections for inhabitants and attacks on LYDEC personnel. Therefore, the government and LYDEC reached an agreement on the 'temporary' connection of slum, which ensured the legal connection to the electricity grid while preserving the illegal status of the slum. Today, every family in Er-Rhamna is officially linked to LYDEC, yet none pays their power bills.

Water is provided free of charge to all the houses, the municipality has constructed fountains across the shantytowns and supplies water to residents. Apart from permanent fountains, only a few households have their indoor water taps; the others depend on fountains. However, some Er-Rhamna residents have complained about frequent water outages and low water pressure in some

locations, especially during the summer. Others noted water shortages at times of high demand, such as weekends, religious holidays, or early mornings.



*Figure13: Picture taking at different places within the slum districts showing water fountains*  
*Source: Made by the author*

Access to the Internet is accessible to some level; however, the government attempts to prevent its installation as another means of preventing the neighborhood's further development. Nevertheless, some inhabitants mentioned some concerns about accessing the internet. They claimed that the internet was crucial during the lockdown period, when the Covid-19 emerged and when students were compelled to study from home.

The slum residents have access to basic public services such as schools and hospitals within walking distance of the site. The slum's proximity also provides access to tertiary education at ONFPPT (National Vocational Training Centre) in Hay Mohammadi and ENCG (National School for Trade and Management) in Ain Sebaa, both of which are easily accessible by walking.

#### **4. Findings results**

The study looked into the slum's social and physical characteristics and public services as key features of the living practices in Er-hamna slum. This analysis was essential to assess whether the focus on shelter elements of housing will be enough to enhance shantytown inhabitants' living circumstances.

Since the 1960s, Er-hamna has served as the core of Sidi Moumen's working-class neighborhood. Transformation and consolidation activities have taken place in the neighborhoods. The improvised buildings were progressively replaced by brick homes, often with many floors and plaster ornamentation. Roofs, however, are still mostly built of corrugated iron, which is the most notable drawback of slum housing.

The findings reveal that the slum is a heterogenous community; the inhabitants are not all impoverished or excluded from city life and the labor market. They do not represent the so-called urban poor. Their living conditions are quite fair; they have access to basic infrastructures such as water, electricity and education. However, while evaluating the quality and functionality of slums externally, the authorities have ignored these realities; they focused on standardized solutions and neglected to analyze local circumstances.

The requirements of slum dwellers extend beyond the housing issues. It is rather about jobs opportunities, social life, integration into society, health facilities... It is critical to renounce the notion that guaranteeing everyone's access to appropriate housing is first and foremost a question of raising the affordability of houses. However, affordable housing does not always imply better-living circumstances. Housing cannot be viewed as a separate part of urban development; it must be considered with other essential features such as community cohesiveness, access to employment, education, health care and leisure.

The government's efforts were focused on eradicating existing slums rather than addressing the root causes of urban poverty and the socio-economic forces that led to the emergence of informal neighborhoods. In essence, informal settlements are not an urban issue; instead, they are a socio-economic issue with severe effects on urban environments. The adopted approaches should be the polar opposite, with the maximum amount of slum redevelopment to be implemented in a participatory way to ensure sustainability and less displacement, only when it is unavoidable. The government should be dedicated to addressing the population's genuine needs based on thorough knowledge, not on its perception of their needs.

- **Development of the slum**

The growth of Er-Rhamna as classic example backed up numerous researchers' pioneering theories that slums evolve and develop over time as a consequence of rural migration. However, the study demonstrates that many subjects have relocated to Er-Rhamna from other districts or municipalities of Casablanca, where they were renting. High rents and the difficulty of making regular payments, and transportation costs are among other factors that pushed people to move into the slum. Other inhabitants were coming from rural regions in Morocco. The slum has given a safe refuge; many people went to the slum to get away from the insecurity tenure and inconvenience of rented housing. The slum allowed them to integrate into the urban fabric and provide social protection that they lacked elsewhere; the authorities have improved the slum's status while being careful not to go so far as to recognize the slum's lawful existence in a legally enforceable manner. The electricity of the slum is the best illustration. Even though each home has electricity, the state forbids slum residents from receiving individual bills since they may be seen as an official acknowledgement of occupancy. Therefore, it is incorrect to claim that the state ignored and rejected the slum.

- **Employment market**

The growth of the slum is directly linked to industry; people' jobs are numerous and distributed across the city, ranging from street sellers, craft workers to an employee in wealthy districts... Er-hamna slum dwellers regard the slum's placement within Casablanca's municipal limits, adjacent

to a variety of job opportunities to benefit their current living situation significantly. Even though individuals work all over the city, most find jobs within walking distance of their homes, keeping transportations cost low and commuting timeless.

- **Housing quality**

Slum-dwellers are particularly worried about home quality, citing poor roofs, restricted space, and environmental issues. While some residents consider the flexibility of constructions as an advantage of living in a slum.

- **Social impact**

They are also concerned about society judgment, facing shame daily, particularly in public institutions and administrations. This stigmatization is a consequence of the government's assessment; the residents of Er-Rhamna felt inferior and even humiliated once beyond the slum limits. Newspaper articles, official papers, and royal speeches have painted the slum as an uncontrolled, unusual, and unsightly area with just a few degrees of civilization.

- **Security of Tenure and ownership**

However, Er-hamna dwellers are less worried about the security of tenure, which many do not perceive as an issue compared to the home quality and society judgment. Residents perceive themselves as homeowners and legal residents with full rights of property acquisition since they have residence certificate or yellow paper<sup>11</sup> and are not afraid of being evicted in the coming years as the VSB program has scheduled. In fact, most of those questioned were unsure about their feelings regarding the VSB program; yet, there was a positive attitude toward the program. The majority of subjects stated that they would prefer to relocate within the next years even though they lived there for more than 40 years, while a small percentage of residents were hesitant to relocate.

- **Attitude towards resettlement**

Residents always prefer in site development. But they began their aspirations by expressing support for the notion of providing 'appropriate' homes for slums residents, before mentioning worries about other aspects of resettlement, such as the location, lack of jobs or social network ....

The intense communal life and collectively assured safety are the most appealing aspects of living in a slum. However, the negative effects of this social solid life and neighborhood ties led inhabitants to adopt a conformist lifestyle.

The slum's overall population (the part surveyed) is estimated to be 6.000 persons distributed in its 232 households, the today's population had increased due to family expansion through birth or marriage, leading to splitting plots, adding additional extensions.

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<sup>11</sup> Document that shows that they bought the house from previous tenants

The household's size is significantly large, forty -seven per cent of the population housed from five to eight-person.

Typically, people's desire to relocate reflects their discontent with their whole situation. Thus, authorities are interested in people's positive aspirations regarding relocation as it is politically undesirable to relocate a slum with more than 30,000 (whole slum population) residents against the wishes of the majority of the population.

#### **4.1. Scope For Moroccan policies:**

Based on the analysis of previous strategies and the VSB program that the Moroccan government implemented to eradicate slums across the country, the outcome indicates that the Moroccan government's main objective is to eradicate a particular type of housing – slums – that are considered unwanted in Morocco's cities.

The Moroccan strategies to eradicate the slums imposed a pre-defined dwelling approach on citizens without assessing their actual requirements, social housing, sites-and-services, and in-situ upgrading programs did not address concerns other than housing quality. In doing so, the result has non-livable satellite towns, incomplete or abandoned sites. The fulfilment with one's living situation is not exclusively determined by the physical circumstances of one's home but can only be determined through the person's perspective. If housing is viewed in this light, it must be acknowledged that it is constantly diverse and cannot be comprehended in isolation from its occupants.

The VSB program had begun with a vision, but it lacked the logistical, economic, and strategic resources needed to carry out its ambitious goal on a national scale. The issues it intended to solve have persisted and must be handled more appropriately to overcome Morocco's widespread slums challenges. The lack of perspective regarding housing policies and the lack of regulations led the authorities to prioritize developing lots to clear the land occupied by the slum dwellers instead of creating sustainable communities (see chapter 4). This caused an increasing shortage of publicly owned lots for slum households as they are in constant growth and a high land price.

The clearance of land inhabited by slum residents is political priority; the government concluded that relocation into standardized apartments or offering a lot to build their own house through a third-party strategy are the best alternatives for every slum dweller. Developing many satellite towns with little or no spatial integration has exacerbated the city's urban sprawl and encouraged planned social isolation at the urban periphery based on housing notion. The resettlement programs fall well short of what is required to ameliorate the status of slum residents in an equitable and long-term manner. Since there is no fundamental relationship between people's happiness and housing conditions. Only by examining the interaction between residents and their living environment can the functions of housing be completely comprehended.

The study demonstrates that the authorities ignored the reality that traditional shantytowns in key areas such as Er-hamna are neither the poorest nor the most vulnerable urban poor in Casablanca and that eradicating slums must be addressed as part of alleviating urban poverty and marginalization. Despite this, the Moroccan government showed no interest in studying the function of slum or encouraging their gradual consolidation and absorption into the urban fabric i.e.; the emphasis is on shelter rather than the urban integration of social development.

Resettlement is a significant and often problematic urban planning operation that impacts practically every element of life, from housing to employment and social connections. It is hard to evaluate based on isolated assessments of specific variables alone if resettlement is considered a single operation that holistically impacts people's lives. Resettlement may have various effects on inhabitants' lives, including social disintegration, unemployment, and impoverishment. It also gives back to why housing programs in third-world countries may not succeed, such as peripheral location, insufficient socio-spatial integration, and poor public services.

Moreover, the commercialization of valuable land in the city is more important than the displacement of current residents. In this conflict of interest between slum residents and governments, the latter may only express their displeasure by disregarding the housing options. The deterioration of slum homes encourages exclusionary behavior and urban poverty by limiting their right to the city and urbanity to a basic claim to "shelter." The government have taken a range of methodologies to address the slum difficulties. Classic top-down efforts occurred from the 1950s through the 1970s when the government offered a large public housing program for the urban poor. The low-cost housing provided in most situations outside the city served as an incentive to residents' requirements, resulting in numerous falls for this option. Therefore, the location is a key factor to the success of the project and the integration of the relocated households in their new environment and their right to urbanity.

## 4.2. Recommendations

- **Housing Policies for slum communities**

In the Moroccan framework, authorities may promote urban policies to strengthen resilient communities and improve Morocco's urban and housing policies. Slum community planning must be done in the framework of a stable, predictable policy directed by long-term goals, allowing for the spatial integration of urban communities into the existing urban fabric. In other words, the authorities should be able to align the interests of governments and communities by devising creative solutions to structural limitations such as land shortages and financial limits.

The Moroccan government has to learn from other countries experiences and encourage other strategies such as the incremental housing plans. Developed in India, Incremental Housing Strategy<sup>12</sup>, is designed to allow districts to grow organically without relocating residents. Existing social networks are honored while organic patterns that have emerged through time are retained. The concept was that it should be replicated elsewhere and be easy enough for slum residents to carry out. This ground-breaking strategy of community involvement in house design and slum redevelopment aims to construct housing's main structures that families can add to and alter as their requirements change. The Moroccan government can also learn from the Egyptian experiences and implement an ISDF grade to detect which slum area is suitable for relocation or in situ upgrading or rehousing.

The study demonstrates that it is hard to debate for or against slum policy when no data on the needs of slum inhabitants is unsupplied. In addition to assessing the success or failure of resettlement, initiatives necessitate first learning about the pre-settlement circumstances. It is critical to offer descriptive and representative scientific data regarding slum living as the foundation for slum programs. It is required to go much farther, challenging the overall efficacy

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<sup>12</sup> T.BAITSCH ,Incremental Urbanism: A study of incremental housing production and the challenge of its inclusion in contemporary planning processes in Mumbai, India, 2018, p-79-81



of policies that deprive residents' slums of any option. A one-size-fits-all strategy cannot be considered efficient since housing options constantly involve restrictions for slum dwellers

The question of whether or not a large-scale housing policy is necessary should be addressed at all times.<sup>13</sup> This is a critical subject that is frequently missed by governments who advocate for actions without first examining local conditions and needs. It is critical to abandon the notion that providing everyone's access to appropriate housing is first and foremost a question of boosting affordability or strengthening formal security of tenure. In fact, housing and ownership are very linked, thus other key characteristics factors of housing, such as social cohesion and access to job, education, and medical care, must be taken into account in designing housing policies. Housing assessments must underline the reality that better housing and legal ownership protections do not necessarily guarantee better living circumstances.

Rather than developing slums that have been steadily improved over generations, the VSB program forces residents to live in a pre-defined form of housing with no resident's participation.

Although UN-Habitat named the VSB program as one of the world's most successful slum clearance program<sup>14</sup>. The integral criticism is that the improvement of new towns is often omitted as a section of resettlement; forgetting about the new site improvement indicates government under-investment; the foremost priority on clearing the illegal settlements has led to the negative outcome. Instead, provide a more extensive range of housing options to meet the requirements of the urban poor, with a focus on the development of sustainable communities rather than just housing.

Without adequate adaptation to families from various population segments, any strategy will ultimately become obsolete. Strategies must be devised and adapted to fit the needs of every slum home, and appropriate actions must be taken to channel these customized solutions to the target population.

- **Implementing Affordability and desirability:**

One of the most challenging aspects of adequate housing for the urban poor is affordability. However, access to housing for the poorest slum households remains hampered by affordability, a crucial part of attractiveness. The attractiveness factor may prioritize location, quality of life, and affordability for households instead of solely clearing land occupied by the slum's dwellers. Individuals and households must be at the core of urban plans, and their right to the city must be affirmed in line with their cultural, social, and economic goals.

A uniform affordability scheme for all slum households in all slums across the country is unsuitable for effective policy, especially in an economy driven so strongly by the informal sector.

Affordability is critical in ensuring that everyone has equitable access to housing. As stated before, housing units' location is crucial to the project's success, but also to the relocating households'

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<sup>13</sup> M.Buckley, The emergence of large-scale housing programs: Beyond a public finance perspective, 2016, Part 3, p200-203.

<sup>14</sup> United Nations Human Settlements Program. 2010b. The 2010 UN-HABITAT Scroll of Honor Award Winners.

assimilation into their new surroundings and their right to the city. A desirability factor should prioritize location, quality of life, and affordability for households. Individuals and households must be at the core of urban plans, and their right to the urbanity must be affirmed in line with their cultural, social, and economic goals.

- **Community involvement**

Community engagement in relocation programs is still unusual in Morocco. Community engagement necessitates the democratization of the institutional structure and the participation of civil society as a significant player in the decision-making process. In the Moroccan setting, involvement in slum clearance projects reflects a low degree of effective community engagement. On the other hand, authorities should use communication, mediation, and arbitration skills to better include communities in the resettlement process at all stages, not only in the first phase of barracks demolition.

Government should use a bottom-up strategy so that their schemes and design techniques match the demands and requirements of slum residents.

As the factors of urban processes evolve in third-world cities and inhabitants become more aware of their rights to the city, decision-makers should widen the scope of measures to encompass new domains of activity, such as community representatives and economic development stakeholders. Governments can reduce disruptions and delays caused by slum groups' objections and close the gap between their expectations and the end outcome by enhancing community engagement.

- **Achieving Urban equality**

To achieve urban equality for all inhabitants, local governments should collaborate closely with national government entities and civil society to develop inclusive policies for land use, planning, and housing, among other things. Less bureaucratic administration and more positive improvements in favor of the urban poor should help to promote this. Improving government surveillance of urban transformation, regulating unoccupied and public land, and combating squatting are critical aspects of implementing a slum prevention plan. Nonetheless, the government should support not just the application of the rule of law to prevent the formation of slums. However, it should also be sensitive to residents' needs and articulate those demands. Such a shift in governance and urban administration is long overdue; it will eventually lead to significant progress in preventing slum creation by responding to the needs of slum inhabitants.

• **What to do in Er-hamna slum**

Issues	Strenghts	Weakness	Opportunities	Threats
Location	-Prime /strategis location -High land values	- Contrast with surrounding , industrial zone, Formal/middle class neighborhoods	- In site developpement including all interested stakeholders	-Growing socia spatial segregation between the neighborhoods and its surrounding -Unsafe area
Urban structure/ fabric	-Consolidated urban fabric	-Limited accessibility and narrow streets -Very bad solid and void ratio of urban fabric -No street lighting	- Improve accessibility with little interventions - Improve streets quality and open and green spaces	- Non- available spaces and land -Waste along the slum limit as physical barrier
Ownership	Publicly owed land	- Complexity of actors regarding property governement and occupants	-Cooperation between actors to promote in site developement, -Sharing mutual benefits and costs	
Open space/ green space	- Strong relation between residents -Good social life	- Gender inequality, drugs, alcohool abuse	-Cooperation management between all residents and involved stakeholders	- Litte open spaces are availablae
Housing condition	-Incremental process of construction : housing process adapted to the families needs and structures	- Weak ventilation, lack of light, unsafe structures and building materials, small lot size	- Concentration of unsafe buildings as a potential for bulk redevelopment	-Unsafe building affecting interdependant structures
Infrastructure	Available	-Low quality of service supply particulary water -Poor sewage system	-Upgrade physical infrastructure using sustainable technologies	-Sewerage system may affect public health and environment and contamination the soil
Land use	-Proximity and mixture of uses -Commercial / residential	Polluting manufacturing activities mixed with residential uses	-Grouping of different economic activities	Indirect eviction of residential uses due to the polluting manufacturing activities
Economic activities	Different Economic activities: car repairing, plumber, carpent, tailors and daily street sellers	Low level of education high percentage of unemployment illegal status of occupation	-Invisible women workers as poential target groups	Medium capacity of adaptation to the market demand

Figure 14: SWOT Analysis of the study area  
Source: Made by the author

In line with the above SWOT analysis, in situ development is the most likely to guarantee that the residents' housing requirements are satisfied in a sustainable long-term way. It is also potentially beneficial for the city as a whole, it preserves those living in the slum's existing housing investments, and giving legal tenure opens the door to a surge of new investment from the slum's residents. While enhancing their living conditions, in situ development will maintain the social networks of the residents and the community's cohesion, in addition to ensuring that investments made by families in their houses are capitalized and rewarded, putting them in a better financial position.

Implementing an in-site development strategy in Er-hamna will give the option of minimizing urban sprawl and its environmental implications through planned densification from an urban planning perspective. In addition to the Land sharing method, this method depends on solid community organization, which already exist in the Er-hamna, together with an effective capacity to communicate with the government to achieve a 'win-win' scenario for both sides. In this case,

instead of the third-party beneficiary under the VSB program, the government will be a beneficiary of this agreement since it obtains a housing stock without financing it and keep it land bank for future projects.

Er-hamna in site development presents a unique chance for major economic, social, political, and environmental transformation. It is a 'win-win' situation for both governments and the slum population. The slum in site development action plan involves:

- Regularizing the slums and providing legal title to the people is a far better option than resettlement.
- Infrastructures: Water reticulation, sanitation/waste collection, storm drainage and flood control, electricity, street lighting, and public phones are all the basic infrastructure that may be installed or improved in the area
- Housing rehabilitation: the government may provide supplies while the community took the initiative and gave free labor, lowering the expenses for both the community and the government.
- Upgrading existing dilapidated streets into a green corridors concept, using permeable paving and ecological landscaping, which will enhance air quality, create shaded areas, and social gathering spaces.
- Creation of public spaces in form of pocket parks for picnicking and playground for children together with other facilities such as libraries
- Introducing circular economy projects by getting the locals interested in cleaning up their area, setting up waste recycling stations and establishing project for recycling waste materials.
- Improvement of microclimate through urban agriculture which would create new job opportunities and income for the slum dweller in form of growing, consuming and selling locally grown vegetables and fruits.

Residents may accomplish a lot more on their own. They are specialists in their field; they have the all the knowledge of the specific issues, causes, and potential remedies. They have the manpower and resolve to assist them; all they need to do is put it to use. They would require more than just financial aid; they would also require training, mentoring, and self-empowerment in order to achieve solutions that are self-sustaining and reproducible. If the government and local governments are unable to upgrade these communities for whatever reason, they should at the very least recognize and encourage the people to take matters into their own hands while still adhering to government policies.

## **Conclusion**

The research question started with what measures should be applied to efficiently and completely remove slums? The explanation can begin with the fact that two slums are not the same and each has a unique and complex underlying reason for its existence; thus, applying a general approach to these difficulties is not appropriate, as it will basically have the opposite impact on the situation. The one-size-fits-all strategy has had the opposite effect, yet, instead of removing slums and alleviating poverty, the outcome was increasing in poverty rates, and rising marginalization.

Adequate housing and land tenure does not always imply better living circumstances, housing cannot be viewed as separate parts of urban development, it must be considered with other essential features such as community cohesiveness and access to employment, education, health care and leisure.

The resettlement projects through creating a large number of satellite town were good intention of the VSB program. Yet, several factors were missing, the new satellite towns are usually environmentally unsustainable, socially isolated and culturally inappropriate. The neglect of the development of the transfer site, the insufficient economic projects and the lack of job opportunities under the combined effects of population growth, and the urban sprawl of the city had led to another kind of informal settlements, such situation will impose a continuous readjustment of the slum clearance program.

In order to conclude what opportunities, exist in the resettlement process and/or the new residences of future projects, researches on slum resettlement and affordable housing quality through the eyes of the resettled people is recommended for future research. This will, among several other measures, provided an outline of how slum dwellers feel about their new home (environment) and the entire resettlement operation. To keep control of any potential difficulties, surveys must be conducted on a regular basis once the residents have been resettled, as well as to provide an up-to-date means of feedback. This will be useful for implementing other initiatives and providing real-time statistics. Individual studies on a single policy in a specific slum situation make up the majority of extant research. However, this research might provide a wealth of information, individual research findings, on the other hand, the study remain subject to argument and interpretation in various circumstances, at different time and in other geographic locations and cultural context.

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