A Critical Review of the *Villes Sans Bidonvilles* Programme in Morocco: Lessons to Be Learned Towards Inclusive Urban Growth

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Abstract

Over the past 15 years, the debate within urban studies regarding informal settlements has become quite lively, thanks to several outstanding voices that have brought dignity back to urban topics regarding the Global South. Despite this, the limited production of programme analyses by planning scholars is indicative of how the subject is still delegated to international agencies. By critically reviewing the framework, the goals, the implementation and the results of the program 'Villes sans bidonvilles' (VSB), launched by the national government of Morocco in 2004, we underline the principal limits linked to political, economic, social and environmental dimensions. The VSB program was created with the aim of solving the precarious conditions of housing in slums and the socioeconomic marginalization of its inhabitants and was pushed by the need of eradicating potential subversive forces, in the aftermath of the Casablanca attacks of 2003. Such critical review of the programme, developed thanks to the reference to the international literature, allows us to suggest more sustainable and inclusive policies and practices to address the informal settlements' question for the next future.

Keywords

Informal settlements • Slums • Urban regeneration • Eviction • Displacement • Housing

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1 Introduction

According to the most recent UN-Habitat data in 2018 (UN, 2019), over a billion people in the world live in slums. The nations with the highest percentages are in the Global South, particularly Asia and sub-Saharan Africa, and the numbers are destined to grow.

In these countries, the urbanization process of the mid to late 1900s took place without planning, without effective state participation in the management of housing problems and without the development of a real estate market that was accessible to the low and middle classes. This gave rise to vast areas within cities and metropolises based on spontaneous development, illegal allotments, and self-built houses that had no primary or secondary services. Despite the many differences in these manifestations, these urban areas present similar, multidimensional problems. UN-Habitat (2007) defines a slum as an area that lacks one or more of the following aspects, which are fundamental to the quality of urban life: (1) durable housing; (2) sufficient living space; (3) easy access to safe water; (4) access to adequate sanitation; (5) security of tenure.

The challenge of sustainable management of urban areas has been established on an international level, firstly, in 2000, through Goal 7 of the UN Millennium Development Goals (MDGs) and then reiterated, in 2015, in the UN Sustainable Development Goals (SDGs), the latter programme is also known as Agenda 2030. Among these, Goal 11 (Sustainable cities and communities) aims to 'ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums'.

The COVID-19 emergency has shown the criticality of urban areas with high population densities, inadequate housing conditions and lack of basic infrastructures, which are home to populations that are socio-economically fragile. This indicates with renewed insistence how sustainable management of informal settlements is one of the greatest challenges for contemporary society on a global level.

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Urban planning has described, interpreted and attempted to manage and intervene in these situations in quite different manners over time and in various geographical areas.

From an academic point of view, the topic of informal settlements has been ignored for a long time and only recently revived, thanks to the importance that some Global South countries and their metropolises have acquired in the global economy. Over the past fifteen years, the debate within urban studies regarding informal settlements has become quite lively, thanks to several outstanding voices that have brought dignity back to urban topics regarding the Global South. Despite this, the limited production of programme analyses by planning scholars is indicative of how the subject is still ignored and often delegated to international agencies.

The present article wishes to contribute to filling this gap by critically examining the *Villes sans Bidonvilles* (VSB) programme in Morocco, which is the Moroccan version of the United Nations 'Cities without Slums' initiative, and by underlining the strengths and weaknesses in its strategy, implementation and results.

The analyses contained in this text are the result of the authors' shared thinking, which was based on a wide range of research regarding the dynamics of formation and transformation of informal settlements and their related policies and programmes (Tarsi, 2013, 2014a, b, 2020), as well as the metropolitanisation process in Morocco (Gisotti & Carta, 2017, 2018; Gisotti, 2019; Gisotti et al., 2020).

The paper is structured as follows: firstly, the interpretative framework was rebuilt to read the phenomenon of informal settlements over time and how this led to the development of profoundly different policies and programmes. Considering this framework, the Moroccan case was read and a deep analysis of the VSB programme is presented, highlighting its strengths and weaknesses. In conclusion, we point out the need to re-orient further interventions in consideration of the analyses and assessments of the programme that has been implemented thus far to contribute to both inclusive urban growth and the building of urban areas that are sustainable from an environmental, social, and economic point of view.

2 Approaches and Programmes Targeting Informal Settlements: The International Framework

Objective 7 of the MDGs, which is to improve the lives of at least 100 million people by 2020, appears to have been achieved globally, if not actually surpassed. From 2000 to 2010 alone, which is ten years ahead of target, 227 million people have been liberated from slum conditions (UN-Habitat, 2010). According to the World Bank, the percentage of the world's urban population living in slums has gone from 39% in 2000 to 29% in 2014 (World Bank, 2014).

This success is thanks to policies and programmes spearheaded by governments of individual countries. International agencies have collected and analysed data to both delineate good practices and support projects in cooperation with national governments. According to a 2019 report on Target 11 of the SDGs (Make cities and human settlements inclusive, safe, resilient and sustainable), 150 countries have developed national plans for their urban areas, half of which have already been implemented (UNDP, 2019).

It is important to recognise how improving the life of slum dwellers means not only upgrading their living conditions but also their access to water and waste disposal systems to improve their health and their access to transport and public spaces. It also means increasing their social safety and generating a positive spiral from a social and economic point of view.

Therefore, if there is no longer any doubt that designing policies and interventions in this direction is so urgent and effective, it is surprising how the analyses of policies and processes of urban governance are so limited in the discipline of urban studies (UN-Habitat, 2016). It is worth looking at national strategies that address the challenge of sustainable management of slums, as they are rarely based on studies and debates produced in the academic world, but rather remain the prerogative of technicians and administrators, of which there is a very limited number in the Global South[1] and who often lack a vision of the whole picture and the skills needed.

2.1 Solutions for Informal Settlements

Lack of interest in planning regarding informal cities is not a recent fact, with roots reaching back to the epistemological paradigms of the discipline. Looking back over the course of informal manifestations and planning responses in both Europe and the Global South beginning in the mid-nineteenth century, we can find changes that have only recently touched the reference sphere upon which the knowledge building is based.

Despite the informal construction of cities being an issue that begins simultaneously with the urbanisation process, discussions on this topic within urban planning are incredibly limited. For a long time, spontaneous spatial manifestations have been described and interpreted as a reflection of

[1] "Planning capacity is grossly inadequate in much of the developing world. In the UK, there are 38 planners per 100,000 inhabitants, while in Nigeria and India the figure is 1.44 and 0.23, respectively" (UN-Habitat, 2016, p.136).

poverty and social marginality and, consequently, criminalised and addressed with denial and repression. This has led to massive social housing interventions by the state, similar to the post-war period in European countries. However, in the Global South, where the urbanisation process took place slightly later, national governments did not have the same economic capacity of intervention. This was due to: the impact of international policies on welfare (structural adjustment plans); the greater size of the phenomenon to be managed; the inexperience of technicians and local administrations. The first voices to discuss the phenomenon of informal settlements placed it within a different framework, Turner[2] (1976) and De Soto (1989), allowing them to develop innovative interventions, even if these were judged to be insufficient or ineffective in the short term (Owens et al., 2016).

Only more recently have scholars of international repute provided a systematic reading of the phenomenon, linking it to global economic restructuring from a neoliberal perspective, of which informal settlements are a consequence (Davis, 2006; Harvey, 2008), and giving it a central role in the 'struggle over the right to the city' (Roy, 2005; Roy & Alsayyad, 2003). Finally, thanks to the establishment of a post-colonial approach to reading spatial manifestations, informal settlements are described as 'another way of urbanisation' (Robinson, 2006, 2011; Roy, 2005; Watson, 2009). Despite the innovative character of these theoretical contributions, strategies put in place by various countries oscillated substantially between interventions of 'clearing and rehousing or resettlement', which was considered the only possible option for a long time, and upgrading, which has recently become of more importance. In this sense, international agencies have provided a great contribution, developing a reading of the phenomenon based on scientific data and collecting the most innovative experiences produced on local or national levels. They have also done much to decriminalise the informal habitat, describing its causes and combating eviction practices, which is a solution that does not protect inhabitants but rather renders them even more vulnerable economically and socially.

Despite this, intervention policies and programmes to improve the living conditions of slum dwellers often have major issues, due to the complexity of the phenomenon to be managed. With regard to the African continent, the problem of informal settlements is added to many other critical issues on urban and regional levels, which are specific to their geography and history. So much so that UN-Habitat (2014) has suggested that there is a need to radically rethink its own approach to urban planning, which until now has been 'imported' from Europe, and create a true 'African way'. Perhaps this is an even greater challenge.

2.2 Metropolitanisation Process in Morocco

Over the past decade, the traditionally rural African continent has become more urban, with an urban population growth rate exceeding European countries by 11 times (UN-Habitat, 2016, p. 6). So much so, that one trend estimates that African cities will be home to 350,000,000 inhabitants by 2030 and that half of the entire continent's population will be living in cities (Pieterse & Parnell, 2014). Along with an increased demographic, the rapid urbanisation of Africa is due to rural-to-urban migrations, avoidance of unstable political situations or the effects of emergencies caused by climate change, such as advancing desertification, flooding, etc. (UN-Habitat, 2016).

Morocco is no stranger to these dynamics. Since 2000, it has become one of the emerging MENA (the Middle East and North Africa) countries, with the launch of a modernisation policy spearheaded by its king, Mohammed VI, which has helped achieve important advancements on economic, social (fight against poverty, increased access to basic services) and infrastructural (expansion of road, water, electrical and sewer networks) levels (Chauffour, 2018). All these changes have significantly softened the impact of the movement known as 'Arab Spring', which has had less repercussions in Morocco. However, modernisation has been accompanied by rapid and chaotic urban growth (Figs. 1 and 2). Morocco's urban population, which was 13,871,000 inhabitants in 1995, grew to 20,439,000 in 2015 (UN-Habitat, 2016, p. 197). For example, the urbanised surface of a large city like Fez, which now has about 1,500,000 inhabitants, has gone from 2,041 hectares in 1982 to 4,503 hectares in 2014 (El Garouani et al., 2017 , p. 1).

This new model of urbanisation and development has created numerous negative external and environmental effects, as observed by UN-Habitat, 'Cities, with their vast and concentrated accumulations of people, new patterns of production and consumption, pose a major environmental burden. They not only affect the environment directly, but also challenge municipalities' capacity to provide access to water and sanitation, as well as solid waste management. Risks associated with climate change and natural hazards in cities need to be better understood, and measures to increase resilience to the impacts of climate change and reduce disaster risks will be essential and will necessitate cooperation between states on certain issues. Improved enforcement of building codes and disaster resilient construction methods and strengthened institutional capacity to do so is also very much needed' (UN-Habitat, 2015, p. 6).

[2] Turner (1976) defined informal settlements as a strategy of Self-Help. Such interpretation was fundamental to develop the Site and Services World Bank program.

Figs. 1 and 2 Two examples of the contrast between self-built informal housing and formal building in Fez (photo by M.R. Gisotti)

It must be pointed out that this major period of urban growth in Morocco is not directly related to factors that have traditionally been associated with typical modernisation processes in European countries (Robiglio & Chionne, 2017), such as increased job opportunities offered by the city and improved overall income of the population. This ongoing metropolitanisation process, which has been encouraged since 2004 by state policies for regional planning on a national scale (first of all the SNAT, *Schema National d'Aménagement du Territoire*), appears to lead to a physical expansion of cities for which there is no corresponding proportional increase of job offers and services. This has created massive expanses that are ever more polarised in terms of the spatial distribution of social classes and disparities in available housing, services and community facilities.

3 Villes Sans Bidonvilles Programme

3.1 Origin of the Programme

In early 2000, the informal habitat phenomenon was widespread in Morocco and involved both non-regulatory settlements (built without the necessary permits and, thus, lacking primary urbanisation infrastructures) and actual slums. In 2001, 14% of the entire urban population lived in non-regulatory settlements (Iraki, 2009, p. 109), with 33% in actual slums (Bogaert, 2013, p. 42) (Figs. 3 and 4).

For the most disadvantaged people, the habitat problem had been dealt with through various policies in previous decades (Le Tellier, 2009a), from the end of the protectorate to the 1970s, which gave rise to the 'development of allotments for affordable housing' and the creation of dedicated state agencies, such as the first public operators of social housing (OPH) and regional institutes for planning and building (ERAC). In the 1980s, which saw a significant increase in slums following migratory influxes from other African countries, the *Agence Nationale de Lutte contre l'Habitat Insalubre* (National Agency for the Fight Against Unhealthy Housing) was created and its approach aimed to improve settlements and provide facilities. The '200.000 Social Homes' programme was launched in 1994.

However, the banner year for policies against unhealthy habitats was 2003, when 30 people were killed by terrorist suicide bombers from some of the city's slums. The Moroccan government quickly launched the VSB programme aimed at dismantling slums in Moroccan cities that were considered possible hotbeds of Islamic radicalisation, which were impenetrable from a spatial point of view, notably by law enforcement, and impossible to integrate with urban society in general. Therefore, the programme was launched for serious security reasons, to which was added the expressed desire to improve living conditions for slum dwellers, in accordance with Goal 7 of the MDGs.

The programme aimed to eradicate all Moroccan slums (about a thousand) present in 85 cities by 2010, which was

Figs. 3 and 4 Slum in fez/the alley of a slum in rabat (photo by M.R. Gisotti)

equivalent to about 270.000 households composed of about 1.500.000 people (Toutain, 2009). The programme deadline was first extended to 2012 and then subject to progressive modifications that have still not led to its completion. Government data from 2019 (MHPV, 2019) show that the programme 'dealt with' (under various policies that we will look at later) 277.583 households, which is about 66% of the total. This has now become over 420.000 households, with respect to the initial number considered, as the slum population has grown considerably over the years. In 2019, 59 of the 85 cities involved in the project's inception have been declared free of slums (Bentaleb, 2019; MHPV, 2019). Each city had a *contrat de ville* (city contract) which, at least at the launch of the programme, involved the Ministry of Housing and Urban Policy (MHU), local authorities and technical operators and identified the number of households involved along with their dwellings and estimated costs.

With regard to programme funding (Dref, 2018[3]), the overall cost was estimated at 32 billion Moroccan dirhams (Dh), which is about 2.8 billion euros. Thirty percent of that amount was subsidised by the state through the *Fond de Solidarité pour l'Habitat* (Habitat Solidarity Fund), which was financed by taxation on cement. The remaining 70% was covered 56% by 'equalisation revenues' and 16% by contributions from programme beneficiaries.

This is expressed quite clearly in a 2006 statement by King Mohammed VI that, on one hand, presents a decisive change of direction, as the programme promotes a vision of the habitat problem as more complex than the simple allotting of newly built housing, and on the other hand, describes its economic aspects, 'what we are ultimately aiming for is not only to have cities without slums but not to replace them with soulless concrete blocks that are intractable to any form of sociality. We rather intend to erect our cities as spaces conducive to living in harmony, conviviality and dignity and make them into investment and production hubs, as well as agglomerations related to their specific nature' (MHPV, 2019).

3.2 VSB Strategies and Innovations for Habitat Policies

From the perspective of its adopted strategies, the VSB programme was divided into three main phases (Atia, in press; MHPV, 2019):

- *Restructuration* (upgrading): interventions aimed at infrastructuring slums with streets and primary urbanisation networks (electricity, water, sewers), which was immediately financially and logistically problematic, as the spatial and social contexts had a certain degree of impenetrability.
- *Relogement* (rehousing): relocating slum dwellers to housing in newly constructed districts, often located far from their original settlement. The practice of rehousing was not well accepted by the people (estimates say it made up less than 10% of the programme implementation); we will return to this later.
- *Recasement* (resettlement): which was seen by the population as the most effective and appreciated method. It involved attributing 80-square-metre lots (sold for 20.000 Dh each) to two concessionaires, for the self-construction of four-storey (ground floor plus three storeys) above-ground buildings. In many cases, the scarcity of financial resources of the concessionaires led to them involving a third party who would do the construction in exchange for the sale of the ground floor to be used commercially.[4] "While this exchange was technically illegal, the state, well aware of the arrangement, turned a blind eye" (Atia in press).

Moreover, the VSB programme has signalled a change of direction with respect to previous policies for the informal habitat. The main innovative elements that were to be introduced were:

- transition from a pointed approach to the problem to a systematic and uniform approach across the entire nation;
- massive use of public-owned land for rehousing and resettlement;
- apply a participatory and inclusive approach with the populations, based on guidelines contained in international policy documents (UN-Habitat, 2003);
- develop funding mechanisms for the beneficiary households of the programme.

Some of these innovations were derived from an analysis of informal habitat policies from previous decades (Navez-Bouchanine, 2002; Le Tellier & Iraki, 2009), which was conducted during the so-called 'alternate government' (1998–2002). This analysis highlighted the need to put 'social engineering' mechanisms and instruments in place to resolve two of the main issues that arose in previous programmes: conflict with inhabitants and their widespread, structural lack of financial resources to deal with rehousing and resettlement. The former was dealt with through the introduction of a *Maitrise d'ouvrage social* (Social housing

[3] These are the most recent and reliable data, as those found on the official websites of promoters are very outdated.

[4] According to Atia (in press), this is a typical example of 'socialisation of the state', in other words when social demand (what Atia calls 'the art of presence') can change the response of institutions.

authority, MOS), followed by the *Accompagnement social* (AS, Social assistance), which were both mechanisms to incentivise the participation of inhabitants (Navez-Bouchanine, 2004; Navez-Bouchanine & Agence de Développement Social, 2005). While the latter was resolved through the creation of financial strategies such as the *Fonds de garantie en faveur des populations à revenus irreguliers ou/et modestes* (Guarantee funds in favour of irregular/low-income populations, FOGARIM) and microcredit. We will briefly examine both solutions.

3.3 Social Housing Authority and Social Assistance

As Hichem Berra—who is the former head of the '*Département 'Développement Social Urbain* (Department of Urban Social Development) of the *Agence de Développement Social* (Social Development Agency, ADS) and one of the main figures in charge of slum eradication projects—so aptly explained, assessments of habitat policies carried out during the alternate government 'notoriously criticised the focus on technical aspects of interventions and insisted on the need to put the human element first in defining projects. The government encouraged the non-demonisation of slum dwellers, who have often been seen as opportunists and accused of acting solely for financial gain, particularly due to the widespread phenomenon of *glissement*; i.e., when households benefiting from an operation illegally sell their property access rights to well-off third parties' (Berra, 2011, p. 245). Seminal studies conducted by Navez-Bouchanine (2002) have shown that slum rehabilitation projects could not have been anything but social projects and that the size of the housing was nothing but a part of it. Berra explains that the MOS[5] was created with the objective of understanding the existing composition and social dynamics at the launch of operations to develop more adequate and effective policies. It quickly emerged that this objective was extremely ambitious, 'we realised that we risked waiting too long for an exemplary project and ideal intervention conditions, with a formally appropriate social study conducted prior to any technical thinking: it was necessary to embark' (ibid, p. 246). Thus, we created a 'lighter version' of the MOS, which was reduced to a type of AS to the slum dwellers in the execution of the programme.

Thus, the AS became an obligatory mechanism for the Groupe Al Omrane, the main MHU operator for the implementation of the VSB programme and a holding company founded in 2004 through the merger of various bodies responsible for urban planning and social housing. Officially, the contracts that Al Omrane stipulated with social operators in charge of AS included (Le Tellier, 2009b):

- promoting the project through communication and awareness-raising;
- accompanying households when complying with all bureaucratic procedures;
- defining and proposing financial solutions to contribute to rehousing and resettlement;
- mediating conflicts between inhabitants and all institutional operators involved in the programme;
- supporting the identification and development of actions that generate income for the population.

As Le Tellier first observed (2009b), it is true that not all these aspects received adequate treatment, as this depended on the character of the operator put in charge by Al Omrane to be the AS, which could be of three types: the ADS, national and international non-governmental organisations (NGOs) and private agencies or firms. With the ADS and NGOs, Al Omrane can stipulate *conventions de partenariat* (partnership agreements), whereas, with private firms, they usually stipulate contracts in which funding is conditional to the results achieved, which include both the number of shacks demolished and the number of inhabitants rehoused. Therefore, in the case of private firms, it is obvious that the work of the AS is aimed at maximising these results. Thus, the objectives of AS (i.e., support in finding employment, defending rights and seeking social empowerment, although the latter is more likely present when the AS is the ADS or an NGO) usually end up being ignored.

Al Omrane prefers collaborating with private firms, under the guise of 'working faster at lower cost' (Le Tellier, 2009b, p. 205). The relationship between Al Omrane and both the ADS and NGOs is much more problematic and conflictual, as it is a battleground between two different rationales: Al Omrane takes a commercial point of view, while the other two use an integrated approach to the housing, social and economic issues of inhabitants in informal settlements. Moreover, another factor that works against the ADS and NGOs is that their involvement in the operation has higher costs, due to a reduced number of competent personnel for AS and, therefore, higher fees. All this pushes Al Omrane to prefer private firms, which are less costly (as they do less work and act within a competitive market framework), have a more minimalist vision and merely execute their slum eradication mandate. This statement from an interviewed operator eloquently reveals this approach, 'We are a private operator; we answer to calls for public contracts. We have to keep ourselves to the public plan … we don't do MOS …

[5] The MOS was inspired by the *Maitrises d'Oeuvres Urbaines et Sociales* employed in France in the 1980*s* for the recovery of *Hebergement Loyer Moderé* (low-income housing) neighbourhoods.

and actually we don't do AS either, we rather do administrative accompaniment. I talk in terms of results. We arrive at a number of 300 destroyed shacks per month, while public operators such as the ADS arrive at an average of 10 shacks per month. We achieve five times the number of the ADS. In four years' time, we have eradicated more than 4.000 shacks, while the ADS has only arrived at approximately 1.000 over the same period. We are happy with Al Omrane and Al Omrane is happy with us' (Bogaert, 2013, p. 49).

3.4 Funding Issues

The other social engineering innovation generated by the VSB programme was the development of such funding strategies as the FOGARIM and microcredit The FOGARIM, which was created in 2004, is an instrument designed to give low- and/or irregular-income populations access to a loan of 200.000 Dh at a 6% interest rate with a state guarantee of up to 70% (Toutain 2009; Bogaert 2013). Microcredit has existed in Morocco since the late 1990s and saw a rather rapid rise in just a few years, becoming a particularly high-performing financial instrument (Le Tellier 2009a, b: 208). However, neither of the two strategies has laid down strong roots among the slum dwellers. In the first two years of the programme, the World Bank observed in 2006, that one-third of the target population did not have financial resources, could not access the FOGARIM or microcredit and, thus, were excluded from the programme (Le Tellier, 2009b, p. 206). No matter how much both instruments are promoted by national and international campaigns, they are only used by the less poor segment of the population ('the less poor of the poor', Le Tellier, 2009b, p. 208). Particularly regarding microcredit, for which the state is not a full guarantor as it is with the FOGARIM, the reasons for its unsuccessfulness are as follows (Le Tellier, 2009b, p. 208):

- population has little or no possibility of offering solvency guarantees;
- general conditions regarding amounts and duration are unsuitable for the means of potential recipients;
- financial instrument does not meet the needs of people accessing the programme, as the microcredit ceiling is 50.000 Dh, while the required investment to become a property owner is 60.000 Dh;
- interest rates are too high;
- mutual distrust between microcredit agencies and potential recipients.

In a study of operations within the PARHIB programme (i.e., a project within the VSB programme that involved some of the same major cities), Toutain & Rachmuhl (2014) observed that self-financing was the main method adopted by households to construct their own buildings downstream from resettlement operations, 'the number of families using bank credit (less than one fifth) remains low, regardless of the FOGARIM. The resulting indebtedness is one of the main constraints and a source of concern for a great number of families, who risk insolvency. The phenomenon is seen in many cities. There are also poor households, in variable proportions, for which no funding solution is adequate' (Toutain & Rachmuhl, 2014, p. 43). Most observatories—some, like Bogaert (2013), based on a series of studies tracked by Roy (2010)[6] and Harvey (2010)[7]—support the contention that these forms of financing within the VSB programme are instrumental to the objective of including poorer population segments in the market (Bogaert, 2013, p. 55). 'Is state support, via subsidies, tax cuts and financial guarantees, in the VSB programme a way to give the urban poor new hope for the future, or is it a rather convenient (class) instrument to privatise benefits and socialise risks and losses?' (Bogaert, 2013, p. 52).

According to Ismail (2006, p. 67), this is 'marketisation of the social'. The basic idea is to 'bring the market to the poor and, if necessary, adapt the products to their possibilities' (Bogaert, 2013, p. 54). The VSB programme appears to be a strategy through which the Moroccan government, which was occupied with Mohammed VI's ascension to the throne and developing neoliberal policies, aims to insert the most disadvantaged segments of the population into the capitalist economy circuit, among other objectives (Arabindoo, 2011; Bogaert, 2011; Parnell & Robinson, 2012). For this interpretation, Bogaert refers to Harvey who 'considers neoliberal politics above all as class strategies that privilege the creation of new opportunities for capital accumulation over the social wellbeing of (urban) citizens' (Bogaert, 2013, p. 42).

Toutain also noted that, through the above-mentioned financial strategies, 'The state tried to pass from a logic of grants and assistance to slum households to one that sees them as customers, making them access the formal circuit of the national economy and the modern banking network' (Toutain, 2009, p. 215).

[6] "The creation of poverty capital is established by methods of political intervention that attempt to bring all human action into the domain of the market" (Roy, 2010, p. 32).

[7] "Poverty capital delineates and opens up new spaces of investment in order to solve future 'capital surplus absorption problems'" (Harvey, 2010, p. 53).

Fig. 5 The "ville nouvelle" of Tamesna in 2020. (*Source* GoogleEarth)

4 What Did not Work? Issues in the Programme Fifteen years After Its Launch

The VSB programme has received significant international recognition: the World Bank has called it a 'good practice' that is replicable in other areas (World Bank, 2006); UN-Habitat defines it as 'the best of its kind in Africa', awarding Morocco second place after Indonesia, 'for delivering one of the world's most successful and comprehensive slum reduction and improvement programmes' (UN-Habitat, 2010); the Ministry of Housing in Tunisia and Egypt have implemented similar policies (Atia, in press). Despite this, eight years after its extended deadline, the VSB programme has not yet achieved its established objectives. In 2019, only 59 of the 85 cities involved since the beginning have been declared 'slum free' (Bentaleb, 2019; MHPV, 2019). The main reason for this serious delay is due to planning and timing: the growth rate of slums during the period covered by the VSB programme was much faster than that of the resorption (the 277.583 households that were involved when the programme was launched in 2003 have now become 420.000). As the need for a solution to the informal problem grows, public action has not responded with timely and effective policies, due to issues that we will now summarise.

The first major problem was spatial and regarded the architectural and urban choices that were made (Le Tellier & Iraki, 2009; Toutain & Rachmuhl, 2014). The areas designated to host resettlement operations are usually far outside the city, in very disadvantaged locations due to the presence of natural barriers that accentuate their physical distance. In the case of households being relocated to *villes nouvelles* (new cities, Fig. 5),[8] these areas can be as much as 30 kms from the city of origin (Harroud, 2017). Location choices are based on wanting to relegate social building (or developments for low-income populations) on public soil to less profitable urban areas with lower real estate values and, thus, peripheral areas.[9] Thus, a segregative urban model without any social diversity was designed and implemented. The impact on the environment is also notable: the spread of new settlements accentuates the consumption of land and

[8] This is another large government initiative launched in the same years as the VSB programme (2004), which aimed to create synergy and failed.

[9] See the interview on this topic with Minister Fassi-Fihri in *Liberation Maroc* 18 May 2019.

Figs. 6 and 7 Failure to manage infrastructure and public space in a newly built neighborhood in Fez (photo by M.R. Gisotti)

incentivises the formation of more informal districts, which tend to be pushed ever further to the margins of urbanised areas. Another highly critical factor from an urbanistic point of view is the lack of completion of widespread and systematic operations, especially regarding primary infrastructural works (e.g., roads and water, light and sewer networks), and community services and facilities (e.g., health care, education, public transport) (Figs. 6 and 7).

In particular, the lack of efficient public transport impacts primarily on school-aged children and the female population, while heads of families maintain a certain mobility even outside the new district (Toutain & Rachmuhl, 2014).

With regards to spatial choices, the settlement models adopted for the creation of these new districts, which were usually very functional, turned out to be highly inadequate to accommodate a population coming from the opposite housing model, which reworks the settlement principles of the Arabic Medina with makeshift materials. The models offered are usually a bad match for local housing customs and the extended family structure that is typical of this segment of the Moroccan population.[10] To this regard, while it is true that the *Enquête nationale pour l'évaluation des impacts des programmes de luttes contre l'habitat insalubre sur les conditions de vie des ménages* (National inquiry to assess the impact on household living conditions of programmes for the fight against unhealthy housing) of 2015 revealed that 90% of the population benefiting from improved housing conditions were greatly satisfied (MHPV, 2019) it is also true that 'most of the inhabitants feel that their living conditions have deteriorated. They have a strong, shared feeling of a "less easy life than before", and a "deterioration of their housing conditions" and "more isolation". Even if they were happy to have finally been able to build their "real" home, they had to rebuild their social bonds, find new points of reference and organise their daily life at the same time' (Toutain & Rachmuhl, 2014, p. 45).

There was also another huge issue on an economic level. As previously mentioned, the majority of the population was excluded from the type of funding allocated to support the costs of resettlement (i.e., only one-fifth had access to funds, according to the most recent facts found on the matter, Toutain & Rachmuhl, 2014) and, thus, had to find forms of self-financing, such as private loans or resorting to the *tiers associé* (associated third party) mechanism. We must also consider that the available housing offered often had highly inadequate costs that made it inaccessible to the population served by the programme (Le Tellier & Coslado, 2014; Iraki, 2009). The problem, which was particularly evident in settlements created through the national *Villes Nouvelles* programme, led to many unsold lots and the *glissement* phenomenon. Moreover, added to the costs of the rehousing and resettlement payment were costs for electricity, water, and natural gas, along with an overall cost of living that was higher in the new neighbourhoods than that of the slums. Regarding income, it was seen that the economic status of the families became more fragile, due to the loss of income from the informal economy that is typical of the slums, the increased precariousness of work (while it is true that the unemployment rate in some resettlement districts is lower than the national average, it is also true that most of the work is on a daily and not permanent basis), and the vertiginous drop in women's jobs (Toutain & Rachmuhl, 2014).

For all of these concrete reasons, along with the understandable opposition to being uprooted from their places of belonging, the population expressed a strong resistance to being moved to new districts (Le Tellier & Bogaert, 2011, 2013; Coslado, 2014; Iraki, 2009; Atia, in press). The AS, applied in the previously described reduced version, did resolve this issue and was most often exclusively limited to convincing households to leave their shacks and move away. The people saw themselves as pawns in an entirely top-down operation that only benefited its managers, particularly in economic terms.

Finally, a further set of problems relates to the political and administrative spheres, with regards to at least two points. The first is that local authorities are actually responsible for the patronage sale of illegitimate building

[10] Many problems were caused by the fact that families refused to move because the 'household' was bureaucratically split up between those entitled to rehousing and resettlement and those who were not (Atia, in press).

rights (especially in proximity to elections) or for having tolerated the creation of slums and informal settlements (see King Mohamed VI's speech on this matter on 21 August 2001). A 2004 bill to repress this modus operandi has been systematically rejected (Iraki 2009, p. 129). This point must be acted upon decisively if resorption policies are to be preceded by prevention policies. It is also fundamental that, in addition to an approach based solely on extraordinary measures like the VSB programme, a systematic consideration of the informal problem within ordinary planning instruments on an urban/metropolitan scale must be implemented. A second important point concerns obstacles that city contracts often encounter, especially in the implementation and management phases, with undependable partnerships between local and national levels and among key figures within the municipalities themselves. It is easy to understand how the realisation of urbanisation, service and community works, evidently the least profitable part of the entire operation, will pay the price for this inefficiency.

5 Conclusion

On 19 March 2020, the Moroccan government declared a health state of emergency due to the COVID-19 pandemic. The restrictive measures taken to contain outbreaks have emphasized the differences between regions and citizens. The most devastating impact was felt by the most fragile segment of the population, which lives in slums and works in the informal economy that makes up 20% of the country's GDP (CGEM, 2019), for whom social distancing and daily hygiene are a luxury. The living conditions of inhabitants in informal settlements have been revealed by the pandemic in all their fragility. The lack of space, basic services, adequate ventilation and lighting, as well as overcrowding, are conditions that create a profound inequality between citizens. Interventions to improve the living situations of people in slums should always be a priority in the agendas of governments and international agencies, particularly to avoid humanitarian tragedies linked to health emergencies.

In the past 20 years, while there have been many programmes and interventions aimed at improving the living conditions of slum dwellers, we are still quite far from having found a 'recipe' that will address the phenomenon. Our analysis of the Moroccan VSB programme has enabled us to highlight the largest issues of an initiative that was created with the best of intentions and many innovative aspects. Consequently, we can offer the following proposals:

(1) Adopt a preventive approach to be implemented through the systematic and consistent inclusion of the housing precariousness issue within ordinary urban planning. This in order to generate a stable housing stock intended for disadvantaged segments of the population to avoid creating emergency situations that, as we have seen, cannot be fully resolved by such extraordinary intervention programmes as the VSB.
(2) Adopt a differentiated approach to solving the informal settlement problem that does not exclude the possibility of upgrading where conditions render it practicable. This could contribute to reducing the issues created by uprooting inhabitants, relocating them to areas that are physically and socially marginal and expelling them from more economically vital areas that offer greater income opportunities.
(3) Adopt an integrated approach to social and housing policies as a whole, as well as rehousing and resettlement projects, that include support for households, employment and access to basic services, going from the so-called 'help for the brick to help for the person'.
(4) Integrate incentives for inhabitant participation throughout the entire urban planning process and not solely in the implementation phases of resettlement and rehousing operations.

A new, favourable edition of the programme should be based on an analysis of the limits encountered to orient new interventions towards greater efficacy, above all in terms of social, economic and environmental sustainability. Finally, the Moroccan experience of slum eradication, with both its innovative features and problems, could be useful as an example of the need to build integrated interventions, both in other African areas specifically and in the Global South generally.

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