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APPENDICES

ANNEX 1

LIST OF MEETINGS

LIST OF MEETINGS

Mr. A. Agzoul, Président du Conseil Municipal de Tétouan

Mr. A. Bennani Chouqui, Directeur Planification et Equipment/DGCL

Mr. A. Bousfiha, Directeur de l'Urbanisme/MOI

Mr. M. Brahimi, Directeur des Etudes, des Affaires Juridiques et de la Coopération/DGCL

Mr. M. Chraibi, Chef de l'Antenne ANHI à Tétouan

Mr. A. Filali, Directeur Général Adjoint de l'ANHI

Mr. A. Imrane, Chef de la Division Technique/Province de Tétouan

Mme. B. Layachi, Directeur de l'Aménagement du Terriroire et de l'Envirionnement/MOI

Mr. A. Lamrani, Secrétaire Général, du Ministère de l'Habitat

Mr. N. Laraichi, Directeur Général de l'ANHI

Mr. B. Louah, Secrétaire Général de la Province de Tetouan

Mr. M. Outaoui, Directeur de la RDE de Tétouan

Mr. A. Sakout, Directeur du FEC

Mr. M. Skalli, Directeur des Finances Locales/DGCL

Mr. A. Tahiri, Directeur de la Planification/MOH

Mr. M. Terrab, Gouverneur de la Province Tétouan

Mr. D. Toulali, Directeur Général des Collectivités Locales

Mr. M.T. Zeghari, Chef de la Division de L'Urbanisme/MOI

ANNEX 2

FIELD SURVEY OF SELECTED ANHI AND TETOUAN PROJECTS

ANNEX 2 CONTENTS

FIELD SURVEYS OF SELECTED ANHI AND TETOUAN PROJECTS

This section summarizes the findings of the field surveys undertaken by Mme. Françoise Navez Bouchanine in three project locations: Al Wafae 1 in Larache, Qods 1 and 2 in Taza and Dersa in Tetouan. The detailed analysis of the surveys is presented as a separate volume entitled " Evaluation Socio-Economique des Programmes de Recasement et Rustructur-ation de Bidonvilles et Clandestins". The surveys were undertaken from November 1991 to January 1992 in order to ascertain the nature of economic benefits induced by USAID financed programs in Morocco. The purpose of the study was to quantify three complementary aspects of the upgrading and rehousing components of the projects:

1) The financial contribution of households to shelter improvements since the inception of each project (sources of funds and investment rates) as well as the socioeconomic impact of upgrading on the beneficiaries.

2) The documentation of the creation of new or expanded economic activities on the sites, by type and size of activity.

3) Construction related employment generated by the project and its apportionment between on- and off-site resident laborers.

Separate instruments were used for each aspect of the study. Household surveys were carried out in all sites, stratified by the degree of completion of the dwellings in the case of Larache and Taza. A systematic enumeration of economic activities, by type and date of establishment, provided a map of activities and the statistical universe from which an interview sample was drawn. The documentation of construction activities focused on skilled and semi-skilled workers; it was limited to Larache and Taza as too few construction sites were active in Tetouan at the time.

Larache Rehousing Scheme

The project consists of 1,035 lots for bidonvilles relocatees. At the time of the survey, only 311 parcels purchased in 1988-89 had been improved and another 94 were being improved. Of these lots, 8% only had compound walls, 15% were at the foundations stage, 46% had a one-story structure, and 30% had two floors.

Household Investment Patterns

Full payment of the purchase price of the lot is required for either occupancy or the start of improvements. Less than 20% of households were able to pay the Dh 10,500 purchase price in one payment; the others made two payments over a 2 to 15 month period with an average interval of 8 months between payments. While construction, on average, started 14 months after the purchase of the lot, 25% of households moved immediately into a temporary shelter. Of those who did not move in immediately, only 11% delayed moving until the dwelling was finished while 45% moved into an unfinished and 44% into a partially finished structure.

Given an average delay of only eight months between the start of construction and occupancy, the mobilization of household resources to finance an estimate average construction cost of Dh 18,971 per dwelling is impressive, even after taking into account that roughly 75% of the investment had been made when the household moves in. The allocation of household resources shows interesting variations between the purchase of the lot and its improvement. Generally, savings (both accumulated and those resulting from additional earnings) play the predominant role in the acquisition of the lot while various forms of borrowing and the transfer of personal or family assets are primary sources of construction financing; the small role of institutional loans is noteworthy (Table A2-1).

TABLE A2-1

LARACHE - Sources of Total Personal Investment in Housing

Origin of Resources	Parcel (%)	Construction (%)
Savings and/or second job		45.7
Institutional borrowing	54.0	---
Personal borrowing	11.4	8.2
Borrowing from a relative	21.3	13.2
Credit on materials & services	1.6	3.3
Grants from relatives	3.5	7.8
Sale of assets	---	9.5
Other	8.2	12.3

Roughly 74% of construction costs is accounted for by the basic structure. The cost of finishes includes 9.4% for flooring, 8.1% for carpentry, 3.3% for electrical, 2.1% for painting and less than 1% for plumbing. Materials account for the bulk of costs (80% for the structure and 30% for finishings). Other investments include a relatively high electrical connection cost of Dh 3,940 and Dh 2,126 for water and sewers. Even though the completion of finishes or connection to the utilities may be delayed, the strain on the household budget is evidenced by a sharp increase in the number of gainfully employed members to generate the necessary resources. Thirty-four percent of the households living on a fully or partially improved lot reported that additional jobs and/or employed members had raised the monthly household income by Dh 1,000 in order to meet their new obligations.

Economic Activities

Only five activities were present on the site: one in the commercial zone; three grocers, relocatees from the bidonville in the rehousing site, and a pushcart vendor. Located on the ground floor of the structure they lived in, the three grocers reported a net monthly profit of only Dh 750, in all likelihood an under reporting; the pushcart vendor is a construction worker who reports a net monthly income of Dh 500 from this part-time occupation. The only new economic activity is the construction materials dealer in the commercial zone. He works alone, estimates his investment at Dh 25,000 and his net monthly profit at Dh 1,500.

It is worth noting that 41% of households interviewed expressed the desire to conduct a business at home and deplore the strict zoning in the residential part of the project that prohibits economic activities.

Construction Activities

Of the 17 workers interviewed, 14 were employed in rough construction and three in finishing work: carpentry, plastering, painting. All were natives of Larache and two lived in the project. All were hired directly by the property owner. They moved from site to site, working an average of 61% of the time. Weekly salaries ranged from Dh 210 to Dh 360 for unskilled work to Dh 360 to Dh 420 for tasks requiring a higher skill.

Eighteen percent were illiterate, 53% had some primary education and 29% had a higher than primary level of education. All had acquired their skills on the job and had been employed for an average of 15 years.

Taza Project

Land sales in Taza took place in 1987-89 and the site was settled between 1988 and 1991. Unlike Larache, the project includes a combination of households relocated from bidonvilles (70%), market rate buyers (25%) and tenants (5%). The original allocation was based on a combination of whole lots and of floors; subsequently, the majority of beneficiaries obtained a whole parcel through the regrouping of kin groups or private transactions.

Household Investment Patterns

On average, 8 months elapsed between the full payment of the lot and the beginning of construction, but only another six months until households moved in. The level of completion at the time of the survey was more advanced than in Larache. Construction was completed or well under way on 90% of the lots and finishes were completed on the remaining 10%. A substantial number of households (21%) paid cash for their lot while the others spread out their payments over periods of time varying between 2 months and 4 years, with an average delay of 11 months (Table A2-2).

TABLE A2-2 - TAZA - Sources of Total Personal Investment in Housing

Origin of Resources	Parcel (%)	Construction (%)
Savings and/or second job	71.0	57.7
Institutional borrowing	---	8.0
Personal borrowing	---	1.0
Borrowing from a relative	6.1	10.7
Credit on materials & services	---	---
Grants from relatives	7.0	5.0
Sale of assets	11.2	17.7
Other	2.1	---

To date, 84% of investment has been directed at the basic structure. Of the balance, 5% went to carpentry, 4% to flooring, 2.4 % to electrical work, 2% to painting, 1% to plumbing and 1.6% to miscellaneous finishes. The ratio of the cost of material to labor is similar to Larache. The connection cost to the electrical and water distribution networks averaged Dh 2,900 each and only 42% of the households surveyed were connected to both with another 47% connected only to the water supply. Only 15% of households stated that they paid local taxes, this low percentage corresponding more or less with the number of completed structures.

Economic Activities

Approximately half of the parcels designated for shops and other economic activities have in fact been developed; yet, over 50% of these facilities are vacant in Qods and nearly 75% in Massira. The strict enforcement of development regulations has prevented mixed uses in the residential portions of the sites even though some pushcart vendors were active (Table A2-3).

TABLE A2-3 - TAZA - Distirubtion of Economic Activities

Groceries	35.0%
Cafes, sweetmeats, etc.	20.3%
Other food stores	12.5%
Services and repairs	12.5%
Hardware	7.8%
Construction materials	7.8%
Other	4.1%

The development of activities has been slow: in Qods, over 50% were established before 1990 while, in Massira, none were to be found before 1990. Most shops are run by residents of the two projects, usually by the owner; 18% are relocations from the bidonville, 77% are newly formed businesses and 5% belong to owners of other shops. Few family members participate and there are only 0.4 salaried employee per establishment, who are paid an average monthly salary of Dh 520.

The average investment (furniture, equipment and stock) was Dh 18,422; average monthly charges consisted of Dh 750 in rent and Dh 300 in utilities and the operation's net yield was on the order of Dh 1,320. Only 25% of the businesses interviewed paid an annual tax that varied between Dh 600 and Dh 2,000.

Even though the majority of shopkeepers interviewed took a "wait and see" attitude, citing the fact that local expenditures were still focussed largely on completing dwellings, nearly half of owners of food stores and providers of services were satisfied with their investment and looked positively at the future.

Construction Activities

As was the case in Larache, most construction workers were professionals who had been working steadily for nearly 13 years on average; 9% were apprentices working on their first job. Seventy-five percent were illiterate, 18% had some primary education and only 7% had some secondary education. Salaries ranged from Dh 300 to Dh 420 per week for experienced workers and from Dh 190 to Dh 300 for apprentices. Electrical, plumbing and finishes are normally subcontracted.

Tetouan

The survey of this mature upgraded settlement focussed primarily on the attitude of the residents toward the project and on the development of economic activities. The 1991 sample was drawn from the area selected for an in-depth survey in 1985 (USAID/MHAT/ INAU). Only 14% of the households interviewed in Dersa had moved into their unit since 1985 but all were previously living in the area. All had improved their dwelling, either through repairs, horizontal or vertical additions, or through interior improvements, including the construction of kitchens and bathrooms following the servicing of the site. Investments ranged from Dh 300 to Dh 30,000; all stated that they would not have undertaken these investments without the upgrading program.

Seventy-five percent also reported the purchase of household goods and furniture, including a television (60%) and, less frequently, radios, cassette players and refrigerators. These investments ranged from Dh 500 to Dh 25,000 with an average value of Dh 7,173.

Even though 85% of households thought that upgrading had improved their lot, most were critical of the standards used: the lack of vehicular streets and public transportation, and of police stations and street lights; these last two comments reflect a perceived deterioration in the safety of the area. The balance thought that the upgrading program had been poorly conceived citing the demolitions that took place, the lack of water lines at the higher elevations and drainage problems in low lying areas.

Economic Activities

Of the 107 establishments enumerated, only 16.5% were present before 1980 and another 20% were created between 1980 and 1985. The majority of economic activities were established after the start of upgrading activities and their annual rate of growth is increasing (Table A2-4).

All business owners are Dersa residents who utilize the ground floor of a residential structure, which they either own or rent. Only 27% had previous experience in commerce, usually as a salaried employee; 20% are retired army men, 40% were in informal economic activities and 23% came from various backgrounds. Their evaluation of the success of their new activity varies: one-third are satisfied, 40% are dissatisfied and 27% are ambiguous, believing that even though they are not doing well their situation will improve.

Fifty-six percent are owner-occupants who have invested from Dh 2,000 to Dh 19,000 (with an average of Dh 5,670) for the construction of their place of business; the others are tenants paying an average monthly rent of Dh 260. The investment in stock and equipment varies enormously (it ranges for groceries from Dh 500 to Dh 6,000) with an average value of Dh 2,451. The principal source of these funds are personal savings (50%), smuggling (21%), family savings (14.2%) and the sale of assets (10.8). The average monthly net yield of the business is Dh 878. Only 19% have salaried help, the others rely on themselves or members of their immediate family. Only two shopkeepers reported paying taxes (Table A2-5).

TABLE A2-4

TETOUAN
ECONOMIC ACTIVITIES BY DATE OF CREATION

Pre-1980	16.5%
1980-1985	20.0%
1986	10.5%
1987	8.5%
1988	7.6%
1989	10.5%
1990	10.5%
1991	15.4%

TABLE A2-5

TETOUAN
DISTRIBUTION OF ECONOMIC ACTIVITIES

Groceries & other food stores	72%
Ovens, flour mills, public baths	5%
Cafes, sweetmeat shops	3%
Barbers and tailors	5%
Repair shops	4%
Artisans (wood and metal)	9%
Other	2%

ANNEX 3

ECONOMIC ANALYSIS

EMPLOYMENT AND INVESTMENT PROJECTIONS

1991 - 2004

TABLE A3-1

ANHI Phase 1 Projects - Employment and Investment Projections, 1991-2004

SITE	1991	1994	1997	2004
TAZA - Employment (Man Years)				
Formal Construction	247	247	247	247
Informal Construction	483	1,015	1,693	2,622
Construction Support	118	178	253	356
Micro Enterprise	0	103	263	555
Induced	69	125	200	313
Total Employment	918	1,668	2,656	4,093
TAZA - Investment ('000 Dh)				
Private	50,791	78,727	114,857	162,923
Public	26,776	26,776	26,776	26,776
Leverage Ratio	1.9	2.94	4.29	6.08
LARACHE - Employment (Man Years)				
Formal Construction	568	740	1,084	1,707
Informal Construction	800	1,594	2,356	4,042
Construction Support	238	371	546	897
Micro Enterprise	6	56	154	479
Induced	136	227	344	599
Total Employment	1,747	2,988	4,483	7,724
LARACHE - Investment ('000 Dh)				
Private	120,556	172,413	233,137	362,110
Public	47,270	47,270	47,270	47,270
Leverage Ratio	2.55	3.65	4.93	7.66

ANHI Phase 1 Projects - Employment and Investment Projections (Cont'd)

SITE	1991	1994	1997	2004
ANHI - PHASE 1 PROJECTS - Employment (Man Years)				
Formal Construction	2,570	3,167	4,373	6,274
Informal Construction	3,061	6,694	9,805	16,032
Construction Support	1,015	1,575	2,237	3,428
Micro Enterprise	18	140	355	1,499
Induced	569	953	1,387	2,277
Total Employment	7,234	12,553	18,229	29,632
ANHI - PHASE 1 PROJECTS - Investment ('000 Dh)				
Private	473,422	702,841	940,133	1,391,748
Public	248,376	248,376	248,376	248,376
Leverage Ratio	1.91	2.83	3.79	5.6

TABLE A3-2

TETOUAN
Employment and Investment Projections, 1991-2004

SITE	1991	1994	1997	2004
TETOUAN - UPGRADE - Employment (Man Years)				
Formal Construction	411	1,645	2,645	2,645
Informal Construction	1,561	2,845	4,340	8,603
Construction Support	281	748	1,177	1,650
Micro Enterprise	297	799	1,406	3,428
Induced	215	537	861	1,465
Total Employment	2,765	6,573	10,428	17,792
TETOUAN - UPGRADE - Investment ('000 Dh)				
Private	81,047	179,928	311,723	719,708
Public	37,315	149,262	238,985	238,985
Leverage Ratio	2.17	1.21	1.30	3.01
TETOUAN - PREVENTION - Employment (Man Years)				
Formal Construction	167	666	1,097	1,097
Informal Construction	637	2,002	3,367	6,643
Construction Support	115	397	662	1,026
Micro Enterprise	0	67	137	288
Induced	72	252	424	706
Total Employment	990	3,385	5,687	9,761
TETOUAN - PREVENTION - Investment ('000 Dh)				
Private	85,838	305,623	402,900	600,385
Public	20,080	80,322	132,684	132,684
Leverage Ratio	4.27	3.80	3.04	4.52

Tetouan - Employment and Investment Projections (Cont'd)

SITE	1991	1994	1997	2004
TETOUAN - ZAC - Employment (Man Years)				
Formal Construction	104	416	675	675
Informal Construction	191	3,064	4,787	10,546
Construction Support	49	450	709	1,349
Micro Enterprise	8	132	209	512
Induced	29	314	495	995
Total Employment	382	4,375	6,875	14,077
TETOUAN - ZAC - Investment ('000 Dh)				
Private	11,537	201,878	357,588	877,671
Public	9,363	37,451	60,446	60,446
Leverage Ratio	1.23	5.39	5.92	14.52
TETOUAN PROJECT - Employment (Man Years)				
Formal Construction	682	2,727	4,418	4,418
Informal Construction	2,389	7,910	12,494	25,793
Construction Support	444	1,595	2,548	4,025
Micro Enterprise	305	998	1,752	4,229
Induced	316	1,103	1,779	3,165
Total Employment	4,137	14,334	22,991	41,630
TETOUAN PROJECT - Investment ('000 Dh)				
Private	178,421	687,428	1,072,211	2,197,764
Public	66,759	267,034	432,116	432,116
Leverage Ratio	2.67	2.57	2.48	5.09