



Program Information Documents (PID)

Appraisal Stage | Date Prepared/Updated: 05-Jun-2023 | Report No: PIDA277317

**BASIC INFORMATION****A. Basic Program Data**

Country Morocco	Project ID P179192	Program Name Morocco Water Security and Resilience Program	Parent Project ID (if any)
Region MIDDLE EAST AND NORTH AFRICA	Estimated Appraisal Date 10-Apr-2023	Estimated Board Date 17-Jul-2023	Practice Area (Lead) Water
Financing Instrument Program-for-Results Financing	Borrower(s) Ministry of Economy and Finance	Implementing Agency Ministry of Interior (Mol), Ministry of Equipment and Water (MEE)	

Proposed Program Development Objective(s)

The Program Development Objective is to strengthen water sector institutions and increase water availability in selected areas in Morocco

COST & FINANCING**SUMMARY (USD Millions)**

Government program Cost	573.00
Total Operation Cost	350.00
Total Program Cost	349.13
Other Costs	0.88
Total Financing	350.00
Financing Gap	0.00

FINANCING (USD Millions)

Total World Bank Group Financing	350.00
World Bank Lending	350.00

Decision

The review did authorize the team to appraise and negotiate



B. Introduction and Context

Country Context

1. **After two decades of uninterrupted expansion, the Morocco economy is facing several challenges.** Economic structural reforms launched in the late 1990s led to increase the country's real gross domestic product (GDP) by nearly 120 percent between 2000 and 2019, expand per capita income by 72 percent, and almost eradicate extreme poverty. However, real GDP fell by 6.3 percent in 2020 due to the COVID-19 pandemic, the largest contraction on record. After the gradual lifting of restrictions, economic activity began to pick up in late 2020, and Morocco's real GDP grew by 6.8 percent in 2021. This was supported by a successful vaccination campaign, a series of measures adopted to respond to the multifaceted nature of the shock, an extraordinary agricultural season, solid manufacturing and agro-industrial export, supportive counter-cyclical fiscal and monetary measures, and an unprecedented level of remittances. GDP growth dropped to just 1.2 percent in 2022,¹ resulting from overlapping shocks, including the sharp contraction in agricultural GDP due to the drought, the commodity price shocks triggered by Russia's invasion of Ukraine, a slowing global economy, and higher global energy and food prices. In response to the drought, in 2022 the Government of Morocco (GoM) adopted a US\$1 billion emergency recovery package for farmers, including agricultural insurance and rescheduling debt mechanisms. Economic growth is expected to accelerate to 3.1 percent in 2023.²

2. **The economic growth model that served Morocco well in recent decades shows signs of slowing down and needing to adapt to changing realities.** The drought has exposed the economy's vulnerability to hydroclimate shocks. More than half of GDP growth in recent decades was driven by fixed capital accumulation, which surpassed 30 percent of GDP since the early 2000s, suggesting an over-reliance on public investment. The economy has not generated enough jobs to absorb a growing working-age population and overall unemployment remains high at around 12.8 percent, with urban youth unemployment reaching 33.4 percent. The female participation rate in the labor force in Morocco is low and declining, with important implications for women's autonomy and the country's economic potential. Despite the parity article of the 2011 Constitution,³ gender inequalities have dramatically increased over the past decade:⁴ in 2020, Moroccan women accounted for 23 percent of the working population compared to 27 percent in 2010.⁵ While Moroccan women perform better than men at school (on average), only 13 percent of Moroccan businesses were led by women in 2019, only 23 percent of managers in the public sector were women, and women were only represented in 21 percent of regional and local board members. As evidenced by the Human Development Index, Morocco's lags in human development represent a structural bottleneck that constrains productivity growth.

3. **Morocco's New Development Model (NDM) presents a new vision for the country's development.**⁶ The structural reforms launched two decades ago gave way to a sustained period of economic growth and poverty reduction that is unparalleled in the country's contemporary history. The NDM sets ambitious development targets with a 2035 horizon, including doubling per capita GDP levels. This goal would require (a) sustaining an average annual growth rate of almost 7 percent for the next 12 years; (b) prioritizing actions to foster structural transformation and rebalancing investments to leverage more private sector investment; (c) unlocking bottlenecks that prevent women

¹ World Bank Group (2023). Morocco Economic Update, Responding to Supply Shocks. Winter 2022/23.

² Ibid

³ Article 19 stipulates that "the State contributes to achieving parity between men and women".

⁴ Moulineonur, S. and Herzog, O. (2022, January 19) A big step forward for women's leadership in Morocco.

⁵ Le Haut-Commissariat au Plan Publie (2022). La femme Marocaine en chiffres : 20 ans de progress.

⁶ CSMD (2021). "The New Development Model, releasing energies and regaining trust to accelerate the march of progress and prosperity for all". Special Commission on the New Development Model (CSMD)



and youth from entering the labor force; and (d) raising the levels of human capital through better education and health services.⁷ Building a sustainable Morocco will require preserving natural resources, enhancing the resilience to climate change, and safeguarding water resources through more efficient use and management of its scarcity.

4. The essential role that water plays in Morocco's development has been emphasized by His Majesty King Mohammed VI. Highlighting the challenges that Morocco faces in terms of the water structural deficit in his speech to the opening of parliament on October 14, 2022 and subsequent progress-review-meetings on the PNAEPI,⁸ His Majesty King Mohammed VI emphasized the need to continue the policy of building additional storage, the development of water transfers for inter-basin solidarity and the construction of seawater desalination plants and recognized the need to implement policies to improve water use efficiency- especially in irrigation. As outlined in His Majesty King Mohammed VI speech, there are four main guiding principles for water resources management in the context of increasing water deficits: (a) launch more ambitious programs and initiatives, and leverage modern technology, particularly for water savings and wastewater reuse; (b) emphasize the rational exploitation and preservation of groundwater resources, in particular by curtailing illegal pumping and well digging; (c) improve cross-sectoral coordination and update sectoral strategies on a continuous basis, in light of their pressure on water resources and the need to build a water secured Morocco; and (d) consider the real cost of water, accounting for each stage of the water mobilization process, considering transparency and awareness about all the cost of water drivers.

5. Climate change presents several risks to Morocco's development aspirations.⁹ As one of the world's climate hotspots,¹⁰ Morocco's average temperatures increased by almost 1.36°C between the 1970-2019 period (0.34°C per decade), while precipitation patterns showed a downward trend with increasing variability, more frequent and intense droughts, and severe flood events. Hydro-climatic shocks have become a major source of macroeconomic volatility,¹¹ with particularly adverse impacts on the agricultural sector and complex transmission channels creating cascading and compounding effects across the entire economy. In response, Morocco has taken some decisive steps to combat climate change, with a revised Nationally Determined Contribution (NDC) that deepens and expands the Kingdom's ambitions in terms of adaptation.

Sectoral and Institutional Context

6. Morocco is among the world's most water-stressed countries, with water scarcity imposing major constraints on the economy. The country experienced a sharp decrease in water availability, from 2,560 m³ to about 620 m³ per person per year between 1960 and 2020, due primarily to population growth and compounded by a reduction in rainfall and an increase in temperature. The water deficit between supply and demand in 2020 was estimated at 1.8 Billion Cubic Meters (BCM) per year, with demand expected to increase by 15 percent between 2020 and 2050.¹² Water security challenges are compounded by the unequal distribution of water over space and time, with most of the surface

⁷ World Bank Group (2022). Morocco Country Climate and Development Report. CCDR Series. World Bank, Washington, D.C.

⁸ Speech by HM King Mohammed VI to Parliament on Occasion of Opening of 1st Session of 2nd Legislative Year of 11th Legislature

⁹ World Bank Group (2022). Morocco Country Climate and Development Report. CCDR Series. World Bank, Washington, D.C.

¹⁰ IPCC. 2022. Climate Change: Impacts, Adaptation and Vulnerability

¹¹ On average, rainfall shocks explain close to 37 percent of the variance of Morocco's output over the medium-term.

¹² Total water demand by 2050 is expected to be between 18.7 and 20 BCM per year taking climate change into account. Agriculture-related withdrawals are expected to rise by 10 percent in the next 30 years (from 14.5 BCM in 2020 to 16 BCM year in 2050). Water demand from urban households is expected to increase by 50 percent (from 1.1 to 1.7 BCM per year) during the same period, with corresponding increases in effluent quantities. Expected industrial demand growth is similar (from 241 to 370 MCM per year), and water from tourism is expected to more than triple by 2050 (from 33 to 106 MCM per year). Based on an estimated population growth of 1.5 percent per year and economic growth of 4 percent per year. Source: Ministry of Equipment, Transport, Logistics, and Water: Draft National Water Plan 2020–2050. Submitted for review to the Interministerial Water Commission, December 2019.



water resources concentrated in the northwest of the country.¹³ Surface water shortages have led to the over-exploitation of groundwater resources, which are being abstracted faster than they are being replenished. Current groundwater withdrawals exceed exploitable levels by 28 percent,¹⁴ requiring pumping from deeper levels and increasing energy-related greenhouse gas (GHG) emissions. Water shortages are further aggravated by the loss of existing storage due to high dam sedimentation rates,¹⁵ water pollution, and saline intrusion in the coastal regions.

7. Climate change will have compounding and cascading effects on Morocco's water security. A warmer climate and the expected decline in average annual precipitation¹⁶ - leading to increased interannual variability and more frequent, intense storm events - are projected to result in severe reductions in surface-water availability and changes in groundwater recharge. Hotter and drier conditions are also expected to increase demand, with crop water requirements predicted to increase by up to 12 percent, increasing demand for irrigation and placing further demands on limited water resources.

8. To address the country's water challenges, the GoM is implementing comprehensive large-scale water sector investment programs. These include the National Program for Potable Water Supply and Irrigation (*Programme National pour l'Approvisionnement en Eau Potable et l'Irrigation; PNAEPI*) 2020-2027, adopted in January 2020, which encompasses the first phase of the draft National Water Plan (*Plan National de l'Eau, PNE*) and outlines an ambitious set of investments. This builds on a long tradition of water resource development, with 135 large dams providing 17.5 BCM of storage capacity and 220 Million Cubic Meters (MCM) per year of installed desalination capacity at the end of 2022.¹⁷ The PNAEPI continues to promote supply-side solutions, with investments aimed at increasing the mobilization of water resources by about 3 BCM per year by 2027, with a strong emphasis on non-conventional water resources such as desalination and wastewater reuse. These investments are important in adapting to future climate conditions' potential magnitude and uncertainty.

9. The governance of the water sector is evolving in response to the changing nature of water resources and the new socio-economic vision. The legal and institutional system integrates religious tradition and customs alongside modern provisions introduced since independence in 1956.¹⁸ The Water Law 36-15 (2016) retained the foundational elements aimed at improving water use efficiency, providing universal access, reducing disparities between rural and urban areas, and ensuring water security. It further emphasized decentralized, integrated, and participatory management and planning of water resources; strengthened consultation and coordination by establishing water basin councils and the adoption of the PNE by the Superior Council of Water and Climate; established the legal foundations to diversify sources of supply through the use of unconventional water resources; mandated the establishment of water information systems at national and river basin levels; and strengthened mechanisms for the protection and conservation of water resources (raw water abstraction and pollution fees and participatory groundwater management contracts). As part of the continued commitment to the "*Régionalisation Avancée*", the Government plans to establish

¹³ Ministry of Equipment, Transport, Logistics, and Water: Draft National Water Plan 2020–2050. Submitted for review to the Interministerial Water Commission, December 2019.

¹⁴ Equivalent to roughly 1.1 BCM per year. Source: Ministry of Equipment, Transport, Logistics, and Water: Draft National Water Plan 2020–2050. Submitted for review to the Interministerial Water Commission, December 2019.

¹⁵ Estimated 75 MCM per year. Source: Ministry of Equipment, Transport, Logistics, and Water: Draft National Water Plan 2020–2050. Submitted for review to the Interministerial Water Commission, December 2019.

¹⁶ An annual decline in precipitation of between 10 to 20 percent is expected nationally, including a 10 to 30 percent decrease during the wet season (October to April) and a 10 to 40 percent decrease during the dry season (from May to September). Source: World Bank Group (2021). Climate Risk Profile: Morocco.

¹⁷ While desalination represents less than 2 percent of all mobilized water resources, it provides a high level of assurance, with 44 percent for potable water, 41 percent for irrigation, and 14 percent to phosphate production.

¹⁸ Doukkali, M.R. (2005). Water institutional reforms in Morocco. *Water Policy*, 7, 71-88.



regional multiservice companies (*Sociétés Régionales Multiservices*, SRM) for energy and potable water distribution and wastewater collection and treatment, to substitute autonomous municipal public utilities (*Régies*).¹⁹

10. The ongoing transformations in Morocco's water sector have significant implications for its financial sustainability. The upscaling of non-conventional water resources has important implications for the country's water balance and the associated cost structure for the sector. Production and retail water supply tariffs and sanitation fees do not fully reflect production and distribution costs and are generally insufficient to cover operational and maintenance costs. Financial sustainability is further undermined by the under-collection of raw water abstraction and water pollution fees.²⁰

PforR Program Scope

11. The Government program is defined by the National Program for Water Supply and Irrigation (2020-2027 PNAEPI: *Programme National pour l'Approvisionnement en Eau Potable et l'Irrigation*). The PNAEPI aims to diversify the sources of supply, guarantee water security, and reduce climate change impacts by accelerating investments to strengthen water supply for drinking and irrigation uses. The PNAEPI's major objectives are: (a) expanding water supply by increasing water storage capacity and the contribution of non-conventional sources to the water matrix (wastewater reuse and desalination), and safeguarding groundwater resources; (b) improving water efficiency by reducing water losses in conveyance and distribution networks (potable water and irrigation) and improving water productivity in the irrigated agriculture sector; (c) achieving universal access to water supply in rural areas; and (d) increasing awareness on the value of water. Among other factors, the successful implementation of the PNAEPI relies on: (a) boosting cross-sectoral coordination; (b) adapting the sector's financial framework to reflect the increasing cost of water mobilization; (c) adopting critical regulations relating to non-conventional water resources, participative aquifer management contracts, and water data management and information systems; (d) strengthening the performance of the River Basin Agencies (*Agence du Bassin Hydrauliques* ABHs), in particular concerning water withdrawal control and enforcement; and (e) supporting the on-going reform of the potable water and wastewater service sector aimed at improving service delivery and financial sustainability.

12. The Program will support a subset of activities from the PNAEPI. The scope and boundaries of the Program are based on the activities identified in the PNAEPI and defined by priorities that contribute to the following: (a) strengthening the governance of the water sector; (b) improving the valuation and financial sustainability of the water sector; (c) creating a water-savings culture and reducing water losses; and (d) providing an enabling environment for the integration of non-conventional water resources. The scope and boundaries of the Program consider: (a) the registration of activities contributing to the Program in the Finance Laws and duly budgeted as part of the government budget; (b) the exclusion of activities that are highly complex and have a large social and environmental footprint; and, (c) the inclusion of activities that can be implemented within the Program timeframe from 2023–2028

13. The Program is structured around three Results Areas (RA): RA 1: Strengthening Water Sector Governance aims to strengthen the sector's governance for sustained water resource management at the national level and river basin levels. Activities include: (a) the preparation and adoption of the PNE based on long-term planning that reflects the

¹⁹ The Draft Law 83-21, providing for the creation of SRMs, was submitted for Parliament discussion in December 2022.

²⁰ Between 2012 and 2017, water basin organization collected less than US\$7 million per year on raw water and water pollution fees, of which water pollution fees represented less than 4 percent. Over the period, only US\$1 million was collected on discharge fees of a potential of US\$19 million. Source: Cour des Comptes. 2018.



increasing uncertainty due to climate change, and including definition of principles of water valuation and cost recovery considering primarily economic and financial aspects of water in addition to ecological and cultural values; (b) the development, adoption, and implementation of regulatory instruments and consultative processes to improve implementation of participative aquifer management contracts; (c) the preparation and signature of participative aquifer management contracts in three selected aquifers; (d) the installation of smart meters for measuring groundwater withdrawals; (e) the development, implementation, and adoption of a performance benchmarking framework to strengthen the performance of selected ABHs to deliver on their core functions of planning, managing, developing and protecting water resources, and operating and maintaining of infrastructure; (f) the operationalization of water information systems (SNIEAU and river basin); (g) improvements in water data management and information management systems, including regulations, formal specifications, and benchmarking for data generation, sharing, and access, quality assurance and control standards, upgrade, equipment, and maintenance of monitoring and information systems; (h) the installation and rehabilitation of hydrological stations and piezometers; and, (i) the operationalization of multiservice operators (energy and water supply distribution, and wastewater collection and treatment) performance systems and adoption of minimum service standards.

14. **RA 2: Improving Financial Sustainability and Water Use Efficiency** aims to improve water valuation, reduce water losses from existing distribution systems, and encourage water conservation through communication campaigns. Activities include: (a) the development of a Financial Sustainability Framework for the sector, including the development of a financial model for the sector to inform pricing strategies for specific sub-sectors and the adoption of a financial sustainability action; (b) the development of financial strategies for three sub-sectors; (c) the implementation of the PNAEPI communication strategy to raise awareness of the importance of water conservation, including baseline and end-strategy impact evaluations; and (d) the implementation of water loss reduction plans, including the deployment of geographical information management systems (GIS) and hydraulic models; meters deployment (bulk- and micro-meters), network sectorization and pressure control program; and, leakage detection and rehabilitation campaigns.

15. **RA 3: Enabling the Integration of Non-Conventional Water Resources** aims to improve the enabling environment for non-conventional water resources and scale-up of treated wastewater reuse. Activities include: (a) the development of regulations to strengthen the enabling environment and facilitate the scaling-up of non-conventional water resources, focused on desalination and wastewater reuse; (b) the signature of conventions for use of treated wastewater; and (c) the implementation of conventions for the use of treated wastewater, including : (i) upgrade of wastewater treatment plants (WWTPs) to increase the capacity for tertiary treatment and reuse of treated effluent for green spaces, industrial, and agricultural uses; and (ii) construction of distribution systems for the conveyance of treated wastewater reuse, including pipelines, pump stations and storage tanks.

C. Proposed Program Development Objective(s)

Program Development Objective(s)

16. The PDO is to strengthen water sector institutions and increase water availability in selected areas in Morocco.
17. The PDO indicators are:

Indicator 1. National Water Plan (PNE) adopted (value).



Indicator 2. Water information systems operationalized (value).

Indicator 3. Potable water savings in distribution water supply networks (m3).

Indicator 4. Treated wastewater made available for reuse (m3).

18. The PDO-level indicators were selected to measure the key achievements that the Program should reach within the implementation period and promote institutionalization and sustainability of the Government's efforts under the PNAEPI.

D. Environmental and Social Effects

19. **An Environmental and Social System Assessment (ESSA) was carried out following the World Bank Policy on PforR Financing.** The Program encompasses eligible non-structural and structural activities, with the ESSA identifying measures to strengthen the Environmental and Social (E&S) management system. Preparation of the ESSA has benefited from various sources of information and a broadened consultation process, including a review of available documentation, data, related regulatory frameworks, and consultative meetings with the technical staff of the implementing entities and key stakeholders. The ESSA report was publicly disclosed on the World Bank's website in March 2023, and it was disclosed before a public consultation workshop held on April 18, 2023, with Government agencies, development partners, civil society organizations, and the private sector. Comments provided during the workshop were addressed in the ESSA report.

20. **The Program is expected to have positive E&S benefits.** Through water reduction programs and WWTPs upgrades to the tertiary treatment level, the Program will support Morocco's climate adaptation priorities, safeguarding water for domestic, industrial, and agricultural purposes. This will increase the sustainable and safely managed drinking water available for households, reduce waterborne diseases, improve water quality, reduce the pollution and degradation of soil and groundwater resources, and improve community health. The extension and rehabilitation of potable water distribution systems and the WWTPs upgrades will positively benefit direct and indirect job creation during the work phase. They will induce demand for goods and services that benefit local, regional, or national companies. The Program will also (a) advocate a participatory and collaborative approach to the implementation of activities using collaborative leadership approaches, which will give boost citizen engagement; (b) promote gender-sensitive actions aimed at advancing equity; (c) introduce positive behavioral changes among stakeholders in terms of management and prudent use of water resources; and (d) contribute to strengthening the grievances redress mechanisms (GRMs).

21. **The E&S risks are assessed as Substantial.** The Program is expected to bring significant E&S benefits by strengthening sector institutions and increasing water availability. Some activities required to achieve the Program's objectives include civil works, which have potentially adverse E&S impacts. Activities with high risks are excluded from the Program. Construction activities required to achieve the Program's objectives are largely limited to small-scale, localized works related to reducing water losses in distribution networks and upgrading existing WWTPs and associated infrastructure for reuse. Although these impacts are well-known, temporary, and reversible, and will be managed through well-established mitigation measures, none of the implementing entities has previous experience with the PforR instrument. It is not expected that there will be an influx of construction workers, with the attendant risks of sexual exploitation, abuse, and harassment, as most of the workforce will be local. There are no Indigenous Peoples present in the Program area.



22. Potential E&S risks have been identified and can be managed or mitigated. The ESSA report analyzed the investments in the PNAEPI and concluded that 27 activities have potentially significant negative E&S impacts. Following the World Bank's Operational Policy on PforR, these have been excluded from the Program.²¹ The ESSA estimated that the potential negative impacts of additional 22 activities would be reversible, specific risk mitigation measures have been identified, and their implementation will prevent negative impacts.

23. Potential environmental risks are mostly related to structural activities and expressed during construction. Works will be limited to those areas of the water network where leaks have been detected, inside the perimeter of existing treatment plants, along the pipeline route for the conveyance of treated wastewater, and at sites where pumping stations will be installed. For those activities that do not require an environmental impact assessment (EIA) according to the EAI Law 12-03 (2003) – such as the rehabilitation of drinking water networks – an Environment and Social Management Plan (ESMP) must be prepared before the start of works to ensure that (a) its requirements are included in the works contract; and (b) that monitoring of the required mitigation measures is effective, documented and evaluated. For activities listed in the EAI Law – such as WWTPs – the EAI Law stipulates that any change to the approved design requires an updated EIA. Therefore, all WWTPs under the Program must update the EIA and comply with the joint order 1276-01 (dated October 17, 2002) governing wastewater reuse.²²

24. Potential social risks are mainly related to rehabilitating or constructing water supply and wastewater systems. These activities will likely have temporary and small-scale permanent land acquisition implications, if any. The E&S technical manual, as part of the Program Operations Manual (POM), will include a screening procedure to ensure that these impacts are well-managed and affected people are compensated before the start of works. The information and consultation activities may not sufficiently include vulnerable populations, particularly illiterate people and people with disabilities that limit their access to certain communication channels. These risks can be mitigated by choosing appropriate inclusive communication techniques and media. Preference will be given to meetings or the dissemination of audio or audiovisual messages rather than written documents. The inclusion of women in the dialogue between the project and its stakeholders will be ensured through dedicated meetings with women. The gender-based violence risk exists for all construction activities but is low as most workers will be from local areas.

25. The national E&S management system is considered adequate within the context of the PforR Policy, and some actions will be included to strengthen its performance. Specific gaps identified during the preparation of the ESSA include (a) the integration of social aspects in impact studies, including resettlement and land acquisition-related activities; (b) the integration of ESMP in impact studies; (c) the implementation of public consultations by involving the stakeholders and parties affected by the Program; and (d) documenting the monitoring, and evaluation of mitigation measures. The management of complaints is a relatively recent practice in Morocco and does not yet provide a comprehensive mechanism that ensures independent, effective, and responsive redress of grievances. The national complaints management system, the “chikaya.ma” portal, is operational since 2018 and was effective during the outbreak of the COVID-19 pandemic as it provided the only means to contact the Moroccan administration.

26. Grievance Redress. Communities and individuals who believe that they are adversely affected due to a Bank-supported PforR operation, as defined by the applicable policy and procedures, may submit complaints to the existing program grievance mechanism or the Bank’s Grievance Redress Service (GRS). The GRS ensures that complaints are

²¹ Paragraph 10: Activities deemed likely to have negative impacts that are significant, diverse, or unprecedented on the environment and / or on people are not eligible for PforR funding and are excluded from the Program.

²² The reuse of wastewater in Morocco is governed by the joint order 1276-01 (dated October 17, 2002) of the (then) Ministry of Equipment and the Ministry in Charge of Regional Development, Environment, Urban Planning and Housing, that establishes water quality standards for irrigation and the obligations of users regarding monitoring the quality of treated wastewater before reuse.



promptly reviewed to address pertinent concerns. Project-affected communities and individuals may submit their complaints to the Bank's independent Accountability Mechanism. The Accountability Mechanism houses the Inspection Panel, which determines whether harm occurred, or could occur, as a result of the Bank's non-compliance with its policies and procedures, and the Dispute Resolution Service, which provides communities and borrowers with the opportunity to address complaints through dispute resolution. Complaints may be submitted at any time after concerns have been brought directly to the Bank's attention and Bank management has been given an opportunity to respond. For information on how to submit complaints to the Bank's Grievance Redress Service (GRS), please visit <http://www.worldbank.org/GRS>. For information on how to submit complaints to the Bank's Accountability Mechanism, please visit <https://accountability.worldbank.org>.

E. Financing

27. **Program financing.** Total program financing over the World Bank fiscal years 2023 - 2028 is expected to be 5,801 M MAD (equivalent to US\$ 573 million). Of this, an expected US\$ 220 million equivalent (38.9 percent) will be funded by the Government, and US\$ 350 million equivalent (61.1 percent) will be financed through an IBRD loan.

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