The Coevolution of Low-Income Housing in Contemporary Tunisia

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by Andrew Manhart
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This paper is dedicated to the residents of the AFH Sbiba housing development in Tunisia, who were my coworkers, neighbors and friends from August 1993 to July 1995. Through sharing in their generosity and hard work, I learned a lot about what real community development means.

Andrew Manhart

East Lansing, MI
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EXECUTIVE SUMMARY

This paper addresses the complex mutual interaction between people and their built environment in contemporary Tunisian low-income settlements. Increasingly, this relationship is difficult to explain solely through the traditional development paradigm of modernization. Instead, it is framed by considering the process being in "coevolution," which is described by resource economist Richard Norgaard as "...any feedback process between two evolving systems," as well as the shift of the regulatory function from the ecosystem to the sociosystem. This ecosystem is taken as the human settlement pattern, which has rapidly shifted from the 'use' value of traditional settlements to a commodified land-use market. From this perspective, the study of the low-income housing market level serves as an entry point to examine larger questions of urban land management and environmental planning in cities of the developing world.

The nature, extent, and combination of environmental problems found in any urban area is clearly influenced by the general level of development of the country concerned. As the most recent government intervention, the paper centers on the transitional period from 1988-93, during which USAID Housing Guaranty Site and Services subproject 004B2 was implemented. Conclusions reached from analysis of HG004B2 are contrasted with NGO alternate approaches to shelter delivery in Tunisia. This shows that housing itself is neither the problem nor the solution, but part of a larger coevolutionary process in society. In all societies, sectoral interventions to assist low-income groups are often characterized with a certain amount of ambivalence or contradiction. Identifying these contradictions is necessary to understanding the potential for change and the possibility of expanded opportunities for these groups in a rapidly changing housing market.

These implications will be put in the context of a shift in World Bank policies for the 1990s. This provides the framework to consider alternatives within the context of what has been termed the "new urban agendas" that have emerged within recent years. These center on interventions requiring local participation within competent and effective local institutions. This implies that the idea of best interest, as perceived by local communities, should be balanced by the best interests of society at large, which is represented by the state. During the period of state formation in Tunisia, this balance was towards the interests of the state. In the future, it is in the interest of the state to transfer more of these responsibilities to the local level.

1.0 INTRODUCTION

> *"The debate on choice of frameworks is not a matter of appealing to some higher standard of rationality, some algorithm for choosing the most rational from among competing systems of beliefs; it is a choice of how one wants to live one's life."*
>
> P. Roth, *Meaning and Method in the Social Sciences: A Case for Methodological Pluralism*, 1987

Based on two years' experience with the local-level implementation of USAID HG004B2, it was observed by both the author and the implementing agency that a widely applied self-help housing model, (see Appendix A)[1] as applied in Tunisia circa 1988-93, was not being utilized by many program beneficiaries. This caused a "crisis" within the implementing agency during the project implementation concerning cost recovery. [2] The purpose of this paper is to apply an alternate approach that not only better explains this phenomenon, but in so doing contributes to a possible alternate housing development paradigm for Tunisia. It does so by looking at the process of state formation and historical policies in Tunisia as mutually influencing factors. [3] Specifically, the respective impacts, including environmental, of various approaches to low-income shelter delivery by both governmental and NGO intervention, provide a good way to track this type of transition.

In spite of significant programmatic inefficiencies and contradictions, the subproject did make a significant impact on the beneficiaries' quality of life. [4] Therefore, the focus of this paper in Section 4.2 is not as much whether organized housing efforts for low-income groups are a good idea or whether the programs cited were effective in reaching its target population. It instead addresses how might have the USAID Housing Guaranty site and services subproject more effectively reached its target population. [5] In considering a new urban agenda for

Tunisia, the focus of this paper is how best to implement an environmental management strategy to ensure that its cities develop without destroying the environmental systems upon which they depend. Within the context of World Bank shelter policies in the 1990s, these kinds of conclusions might lead towards a new housing paradigm for future Tunisian development.

Study at this level is appropriate because the margin for a successful transition amongst these groups is the smallest; those with the least amount of resources often had to make the transition in one step. In Tunisia as elsewhere, it is often precisely at this urban intersection where environmental impacts are greatest, as people are the most vulnerable because people in a position of high uncertainty tend to make decisions at the expense of their environment. Both architecture and built-form are important factors conditioning the individual because individuals are always under the influence of his/her built environment even though he/she may not always be conscious of it. This will be discussed further in Section 5.1/5.2.

Concomitant with an increased emphasis on the commodity value of housing has been a decline in its traditional 'use' value. This is especially true when considering the low-income groups in the interior of the country. Use value here is simply defined as the well-being derived from housing that is not related to its exchange value on the market. These pressures have had particularly important implications for the housing market options of low-income groups in Tunisia, in both rural and urban areas. Attempts were made by the Government of Tunisia (GOT) during the mid 1980s to actively bring low-income groups into the regular land-use market. These groups had been previously shut out due to lack of credit and high building standards, etc. As a case study, this paper is therefore deliberately schematic in that an attempt has not been made to present a comprehensive history of contemporary urbanization in Tunisia. Given Tunisia's relative level of development, there is an increasing need for more accurate environmental accounting, especially for sewerage and solid waste. Within the government's modernization strategies, this unmet need may be attributed to the inappropriateness of sectoral urban policies, planning, and management strategies. In the coming years, there is clearly a place in Tunisia for consideration of an alternate approach to urban shelter delivery that copes better with the dynamics and complexities of rapid urban change. These complexities are addressed by a consideration of the implications of chaos theory to planning in Section 2.1.

In terms of program evaluation, which is discussed in Section 3.1, Hofferbert says that through a process-orientated approach "...much progress is based on seeing patterns that previously were not obvious." [6] This paper does so in Section 2.1 by drawing on the idea of "coevolution," which is described by resource economist Richard Norgaard as, "...any feedback process between two evolving systems." [7] In terms of the housing market in contemporary Tunisia, the ecosystem is taken as the human settlement patterns and involves specifically the shift from the 'use' value traditional settlement patterns to a commodified land-use market. This has been in the general context of structural adjustment policies implemented by the Government of Tunisia since the mid 1980s, which has had the support of multi-lateral entities, such as the International Monetary Fund.

At another level of the relationship between environment and population, coevolution also involves the shift of regulatory functions from the ecosystem to the sociosystem. In turn, this results in a more simplified ecosystem and more complicated socio-system. [8] A coevolutionary process is initiated when at least one feedback is

changed, which then initiates a reciprocal process of change. Within a society's built environment, the process is initiated when it engages in some activity that modifies this environment. This modification, or environmental response, provides the cause for a subsequent response from the society. [9] This is clearly different from the idea of linear 'progress' in the modernization paradigm. By taking a historical cross-section of national and NGO initiatives in three of the poorest administrative units in Central Tunisia, [10] it is possible to see how the land-use market reacted to the pressures of modernization. These activities include:

- The GOT Rural Resettlement Program during the 1970s,
- A study of private sector filtering of housing in Tunis in 1982,
- A rural housing project of the Tunisian NGO *Association pour le Development et l'Animation Rurale*, ASDEAR and the Swedish Association for Development of Low-Cost Housing SADEL 1980-83,
- USAID Housing Guaranty HG004C and HG004B2, 1988-1993. It considers the constraints that existed at the time of its implementation, as well as findings from AID program evaluations, and
- A conservation project of the Tunisian NGO *L'Association Regionale de Sauvegarde L'Environment et de la Nature* ARSEN, 1991- Present.

Imbedded design assumptions caused problems at literally every stage of HG004B2 implementation, often creating contradictory results. For instance, the Housing Land Agency's (*L'Agence Foncière d'Habitation* AFH) [11] official role ended once the land was sold. Also, resource flows from the capital carried with it many assumptions of urban values that did not transfer smoothly to the less-developed milieu of the interior, notably using the improvement of housing quality solely as the criteria for the improvement in the standard of living. These mutually influencing results included:

- The application of a 'template' program caused implementation problems in the Islamic culture of Tunisia. K.S. Amanor's analysis of development interventions gives an insight into the seemingly inexorable way in which it is convenient for government and donor agencies to promote particular, off-the-shelf intervention packages which frame problems and solutions in technical terms, obscuring alternative analyses such as those which might lie in the realm of political economy. [12]
- This highlights the different needs of the individual and organization.
- Tunisian developers had no experience with the design of 'core' housing; as such it was a foreign model.
- Not only was the model unfamiliar, it did not meet the needs of the target population.
- Marketing studies to determine this need were not conducted.
- In spite of not reflecting their needs, people ended up building a compromise, between their needs and the constraints of the program, as their opportunities in the formal land market were limited. Often this ended up causing poor quality housing and environmental degradation, which was not a concern of the responsible Ministry within its sectoral responsibilities.
- Even when 'core' houses were built, further extensions were often built at a higher cost than was necessary, often with an undue amount of wasted space. This was due to the lack of professional architectural advice and/or pre-established extension drawings.
- In addition, certain design features caused environmental hazards, such as the inadequate septic systems in Bir Ali, which created unhealthy living conditions.
- Changes in the loan-disbursement *tranche* encouraged people not to follow core house design guidelines.
- *Tranche* schedules did not reflect individual site characteristics. This forced many beneficiaries to spend more of their loan money in the foundations, making the completion of the house difficult.
- These problems had a cumulative effect, and eventually caused delays in the program and a 'crisis' within AFH. Only at this point was Peace Corps intervention was suggested by USAID to provide technical assistance.

Coevolution also exposes the GOT's vested interest in consistently favoring a 'product' oriented housing policy, rather than a longer-term view of the process of urban settlement development. USAID HG004B2 was not

designed to provide feedback monitoring, instead favoring periodic evaluations. By considering development as not merely the sum of resource inputs into a linear process of 'progress,' Roe has shown how the simplifying assumptions that enable policy makers to act are frequently encoded within 'development narratives.' As a 'story,' these have a 'beginning, middle, and end. Development narrative scenarios do not so much attempt to explain what should happen as what will happen if the events or positions are carried out as described. [13] In so doing it is possible to identify program design problems of a particular sectoral intervention, namely USAID Housing Guarantee Program 004B2. As part of the trend towards decentralization, the only organization that might monitor program compliance, the Housing Bank (*Le Banque de Habitation* BH) [14] was a new creation and administratively disjointed from AFH.

When this analysis is overlaid with relevant cultural factors, the general inappropriateness of the 'core' house model is apparent. Conclusions reached by an analysis HG004B2 and of alternate NGO approaches show that housing itself is neither the problem nor the solution, but rather part of a larger coevolutionary process in society. Thus, the production of housing should not be seen an end in itself, but as an active factor of social change. Changes in people-environment relations certainly do not come about only through development policy. Planned interventions are simply part of a chain of events within a broader framework of activities of the state and various interest groups. [15] It is important to note that this is not a judgment on the design of USAID HG004B2, as this kind of information gathering is generally not considered within a modernization paradigm.

The ideas outlined in the Alternate Urban Agenda Section 7.2 aims to provide a bridge of understanding between the planner and the beneficiary. The objective is to "systematize and enhance communication and interaction between the user and the designer through developing a system for identifying and categorizing user needs so that the architect/ planner will be able to modify the external housing programme to improve the quality of housing provided by external agencies." [16] As the primary concern of the decision support system is to develop an interface between the architect/planners and the and the end users, any evaluation of the decision support system ids best measured by the level of participation achieved through the various tools and methods applied. The level of participation affects both the quantity as well as the quality and validation of the data collected.

I did have the opportunity to gain such experience through another types of intervention as well, which is discussed in Section 6.3. As a technical advisor for a pilot project with a Tunisian NGO *L'Association Regionale de Sauvegarde L'Environment et de la Nature* (ARSEN), I participated with a bottom-up initiative for groups that were not involved in the land-use market. Its project design incorporated more positive feedback into the process, which is definitive of coevolutionary development. It serves as an example of intervention in contrast to GOT efforts, proving that positive change is possible with an integrated, rather than sectoral, approach. These implications will be put in the context of a shift in World Bank policies for the 1990s in Section 9.1. Given the mixed success of the HG004B2 in terms of product-deliverable quantitative indicators, a process-orientated evaluation might provide a new paradigm for more efficient policy implementation of sectoral goals. Field applications might reinforce the premise that the housing programmes of external agencies can "...be innovatively designed if the users' perceptions are kept in mind and, wherever possible, users are involved in the decision-making process." [17]

2.0 TUNISIA IN TRANSITION

"Systems and histories can be thought of as the products of numerous rolls of the dice where in a single different roll among many along the way can dramatically change the system's structure or the direction of history."

R. Norgaard, *Development Betrayed: the End of Progress and a Coevolutionary Revisioning of the Future*, 1994

2.1 The Coevolution of the Human Settlements-Environment Relationship

The dominant development paradigm in Tunisia since its independence in 1956 has been that of modernization. This has meant "...the advance of science, the spread of education necessary to generate and use science, investment in new capital incorporating new technologies generated by science, and the design of new institutions" each of which complements the others in a linear development process. [18] This paradigm regards individuals as having assets such as material resources, talents, votes, etc. People trade with each other; people and things are separate in that they can be reduced to atomistic parts. [19] According to the economic logic of exchange relations, they choose to exchange when doing so improves their well-being. Thus, modifying social systems to facilitate exchange is seen as a way to improve individual well-being and thereby well-being overall, i.e., 'development.' Roe has observed that these types of 'enabling assumptions' are generally encoded in what he calls 'development narratives.' Although Roe does not elaborate, it is clear that the power of these narratives is enhanced through "the incorporation of dominant symbols, ideologies and real or imagined historical experience of their adherents. In this sense they are culturally constructed and reflect the hegemony of Western development discourse." [20] The global penetration and dominance of this paradigm has increased individualist values, at the expense of non-exchange relations, such as the use-value of housing. However, the perception of social systems as the sum of the interactions of autonomous individuals responding to their individual values to a large extent denies interconnections between peoples and nature.

If a society is considered as nothing more than a sum of these individuals, sectoral interventions tend to be implemented at the individual level. In the case of housing, the distortion might be a lack of serviced land for low-income groups. Redressing this problem by increasing the supply of housing brings the system back into equilibrium much like a thermostat regulates temperature. This is a type of negative feedback. However, many natural and social processes and their interactions have generally not lead to equilibrium conditions, as is often seen with Third World urbanization. For instance, economic decisions are made not just on a rational basis with concern only for economic goals, but are influenced by moral values and are not always based on self-interest, of the narrow-type implicit in the dominant modernization model.

Australian economists Luca Tacconi and Clem Tisdell note that, "...a society's cultural background also determines the particular relationship of that society with its natural environment and influences the coevolution of the ecosystem and the socio-system and the ecological systems." Accounting for the specific cultural traits of a community is crucial for the study of sustainable development. It is this cultural identity that determines, for example, how a certain country adapts to its specific environment, how institutions (that regulate, among other things, the use of environmental resources) are established and evolve, and how technological development may be environmentally appropriate to or disruptive to the ecological system. [21] With this perspective, it is therefore not a coincidence that there was a housing policy change in Tunisia during the mid 1980s precisely when a significant

distortion occurred, namely the massive repatriation of Tunisian workers from Libya. This will be discussed further in the next section.

Modernization is therefore somewhat less adept in accounting for these types of complex interactions of social systems. This is especially true for interactions having macro environmental impacts of human settlements. Instead of considering progress as a mere process of resource inputs into a linear process, they can be considered to be in "coevolution." This is defined by resource economist Richard Norgaard as "...any feedback process between two evolving systems" [22] that causes the gradual shift of the regulatory function from the ecosystem to the sociosystem. (see Figure 2.1) They are complex in that they mutually influence each other. A coevolutionary approach is informed by a consideration of the emergence of chaos theory in planning. T.J. Cartwright of the Environmental Science faculty of York University in Toronto notes that,

"...there are systems, physical as well as social , that are well understood (in the sense that they can be fully described by means of a finite set of conditions or rules) and yet are fundamentally unpredictable. Thus chaos is not anarchy or randomness, but it is order that is' invisible.' What chaos implies is a kind of inherent 'uncertainty principle' -not just how we perceive the world but in how the world actually works." [23]

Chaos theory suggests that some systems are inherently unpredictable and can never be fully understood, no matter how much effort or expense is devoted to trying. On a global or comprehensive basis, 'chaotic' systems are unpredictable because of the cumulative effects of various kinds of feedback, but on the incremental or local basis the effects of feedback from one period into the next are often perfectly clear. This is especially true as perceived by local residents, who often they have the clearest idea of the shortcomings of a program.

This is a powerful argument for planning strategies that are "incremental rather than comprehensive in scope and that rely on a capacity for adaptation rather than on blueprints of results." [24] The emergence of this theory in other disciplines can be helpful for the study of an 'ecology' of housing. For example, recent ecological theory suggest that pathways of vegetation development might best be considered as transitions between particular stabilized vegetation states, each determined by a multi-factor complex. Therefore, the impact of change in "any particular factor will be less a smooth trend than an inducement of a shift from one state to another. Should the transition-causing factor revert to its pre-transition level, the vegetation need not return to its initial state and may move to a third." [25] Shifts between vegetation states can thus be 'chaotic' in nature and in a kind of coevolutionary development as well. As applied to the housing sector, note how these mutual reactions create 'third states' in the model in Figure 2.1.

A simple conclusion for the 'ecology' of housing sector follows from this: simply gathering more information or constructing more elaborate models about chaotic systems is not necessarily the best approach. This has clear implications for an alternate urban agenda for Tunisia. A simple example of this being how the expansion of a road into a hinterland can change the land-use dynamics of that area. Human settlements have a major impact upon the environment of their hinterlands: they can destroy the soils, crop and forest lands which support life, provide energy and sustain incomes in the informal economy. Around the cities of the South, deforestation, overcropping and overgrazing often result in permanent degradation of the soil, which is followed by erosion, flooding or the encroachment of desert. A coevolutionary process is initiated when at least one feedback is changed, initiating a reciprocal process of change through positive feedback. It is positive feedback in that it does

not necessarily bring the system back into equilibrium. Simply stated, this reciprocal process of positive feedback in Tunisia has resulted in rapid urbanization. Unfortunately, it was also accompanied by a deterioration of living conditions for large sectors of the population, i.e. a non-equilibrium state. Though referring to human settlements in Egypt, Zaki B. Khoury notes that the failure of modernization to accommodate Third World urbanization is largely due to the inappropriateness of urban policies, planning and management strategies that have "failed to cope with the dynamics and complexities of urban change." [26]

What theoretical framework might at once support a coevolutionary approach and replace modernization, i.e. form the basis upon which to plan for future urban growth? Participation of society at large in the continuous process of defining the objectives of development is a necessary condition if development is to be consonant with the specific social, political, and environmental and economic characteristics of a society. In recent years, there has been increased acceptance by governments and development agencies of the need for the active participation of local people in the development process. There are several interpretations of participation. One interpretation relates to the ability of people to shape and to control their lives. This is achieved via popular control of resources and institutions. [27] Most often, participation is considered from the perspective of involvement in decision making at the project level, or simply in terms of economic incentives for participation in a project in order to receive a share of the benefits arising from it. This latter approach considers participation as a means of achieving economic development ends, whereas the former view regards participation not only as means, but also as desirable end or objective of the development process.

Cartwright states that, "...we may fully understand what governs behavior at the individual or local level, but the global result is nonetheless impossible to predict beyond anything but the immediate future." [28] In a sense, therefore, chaos may make the world *easier* to understand, *not* more difficult. Thus planners should not be afraid to rely on relatively simple models of even very complex behavior, such as the complex mutual coevolutionary interaction between people and their built environment. The potential for an alternate approach to settlement planning may be more successful when it is viewed as "...a succession of judicious 'nudges' rather than as a step-by-step recipe. For chaotic systems, relatively small changes in inputs can have a dramatic effect on system behavior. This is a salutory reminder that, in planning, the details can be as important as the broad stokes." [29] This succession of "small nudges" sounds much like the coevolutionary process.

Another example of a coevolutionary interpretation of government policy was the failure of the 1970s Rural Resettlement Program discussed in Section 4.1 to create a viable living environment for the target group. This policy may have indirectly contributed to increased rural/urban migration. These new urban poor were the very people who were later to become the target population of HG004B2. As an example of the inability of to incorporate positive feedback, the Swedish Association for Development of Low-Cost Housing (SADEL) was developed from the interaction of the Tunisian NGO *Association pour le Development et l'Animation Rurale* (ASDEAR) and the school of Architecture at Lund University in Sweden. Initial contact was through the Swedish International Development Agency (SIDA). At a critical point in the transition from government built housing projects to organized self-help approaches in the early 1980s, positive feedback gained from this experimental

association was not incorporated into the Housing Guarantee Programs that followed. GOT efforts consistently crossed purposes through a variety of approaches.

In all settlements, the well-being of inhabitants is related their ability to manage their environment. Hardoy noted that "...if low-income households and communities are not empowered to improve their capacity to manage the environment, the future of cities will be one of drastic environmental decline and immiseration that will also affect the economies of cities and nations alike." [30] Households may be seen as small production centers that transform available resources, both to offset uncertainty and to meet their basic needs. [31] As the size of a settlement grows and as its economic base expands and demands increase on local resources, so does the need for a system to manage several environmental tasks including: [32]

- The safeguarding of basic resources, such as potable and to prevent pollution from any individual or enterprise form dumping their environmental costs on others and
- Waste removal/processing.

Before committing resources to improvements, households must be sure that investments will not be lost because of the sometimes intermittent nature of their income, vagaries of health, natural catastrophes, or, in squatter settlements, eviction. [33] Those living in low-income settlements are capable not only of adapting to generally adverse economic, employment, and political conditions, but also of investing in housing sanitation despite them.[34] Experience in housing has shown that low-income households can be induced to make investments by manipulation of two factors:

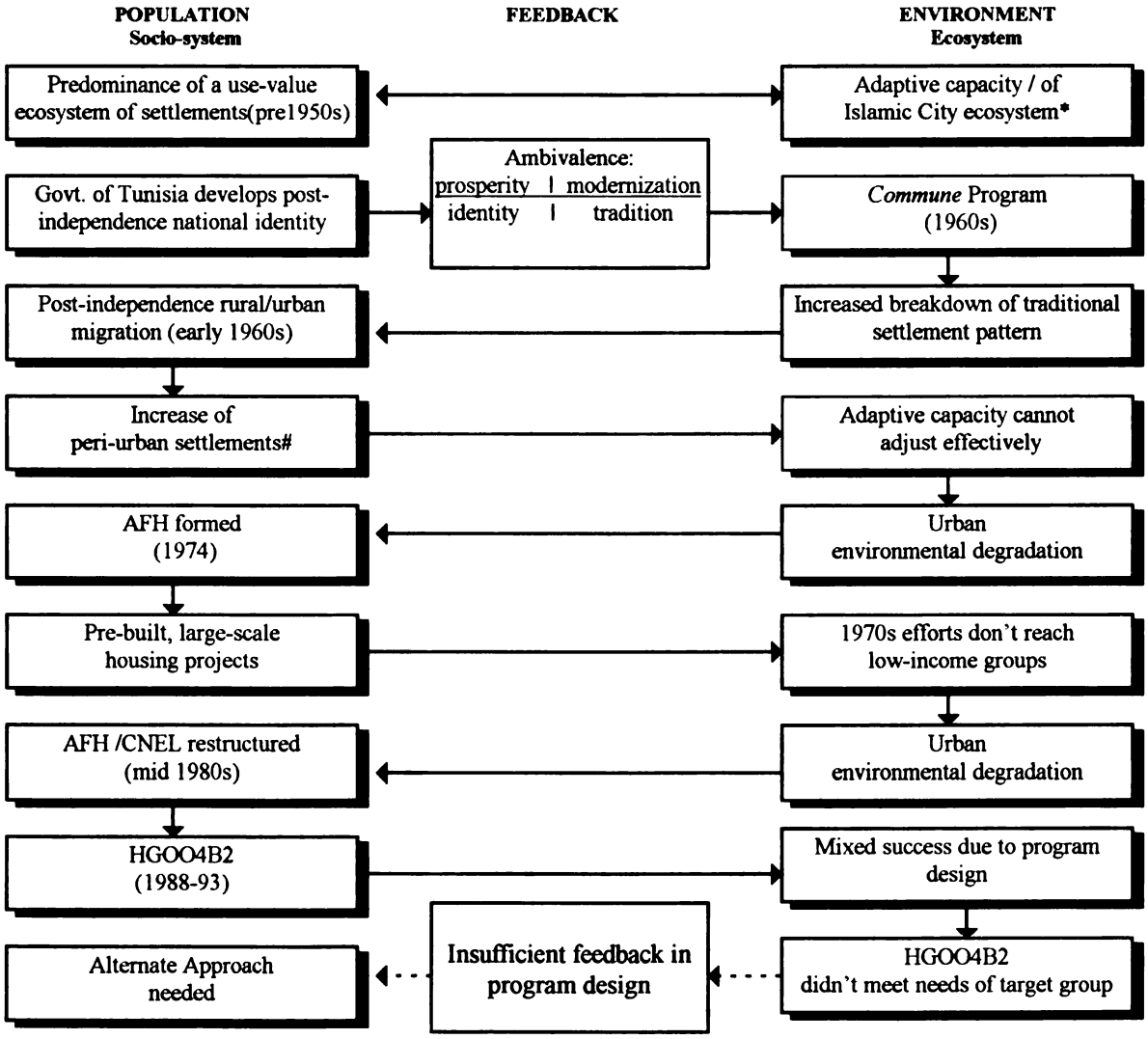
- The range of resources, both monetary and non-monetary, available to residents in the urban environment and
- Uncertainty based largely on the lack of land tenure. [35]

In many sectoral interventions, target groups are also necessarily composed as a sum of individual beneficiaries. One of the means by which policy makers 'box themselves is through labeling, referring particularly to "...way in which people conceived as objects of policy, are defined in convenient images." [36] Labels, such as 'low-income groups,' are put on target groups as passive objects of policy, rather than active subjects with projects and agendas of their own. The danger of this type of shorthand constructs a problem in such a way as to prescribe a predetermined solution,and legitimizes the actions of development agencies in intervening to bring about intended results. Furthermore, modernization policy carries the assumption that it is possible to predict how systems will respond to different circumstances. However, the dynamics of settlement patterns are formed as a group process and not merely from a sum of individual decisions. Norgaard states that it is perhaps a misguided assumption "...that ecosystems and societies are analogous to mechanical systems. On the contrary, new problems with new relationships between them evolve with every step we take." [37]

A coevolutionary approach is applied to address issues that could not have been effectively addressed by any of the players at the time, who were within a sectoral framework. Applying such a perspective doesn't mean it actually exists in place of modernization policies, merely that it is adept at addressing its failings of one particular program. Certainly, HG004B2 program beneficiaries knew that the 'core' house model was not appropriate as far as it did not meet their needs. Nevertheless, they participated in the program by compromising the program guidelines. That AFH had the least clear view of this resource use is therefore not suprising, as it was embedded within the modernization development narrative of the GOT. What is perhaps more interesting is that they also had the most to gain from this lack of clarity. The government simply did not regard the production of poor

quality housing as much of a problem, as its official policy objective was based on unit production. The difference is that while the beneficiaries might justify their actions in terms of their self interest, the government advocated its stance in terms of the best interest of the beneficiaries and disavowed any self interest. However, the GOT was not disinterested; it is the interest that any state institution has in integrating a local system of production into the national economy. It increases central control, decreases local autonomy, and promotes the extraction of surplus product through displacing cost off through self-help labor.

FIGURE 2.1 The Use Value/Commodity Value Land-Use Market Transition in Contemporary Tunisia



Here the **ecosystem is that supported by a particular area of land, and the flows across its boundaries are food, people migrating ("mouths to eat the food") and the goods and services that are exchanged for food and other products.*

*#The growth of informal housing at the periphery of urban areas was an example of **involuntary migration** caused by the collapse of the traditional settlement ecosystem. It was induced by a policy of the Government to break down tribal affiliations and build a national identity. It has been noted elsewhere that in fact the failure of this program contributed to the displacement of low-income groups to the urban periphery, where they did not assume urban values (ruralization of the city)*

2.2 Contemporary Tunisian Development

To place this particular AID intervention in context, the tables selectively show change relating to the implementation of HG004B2, thereby framing the conditions that made the land-use market ripe for privatization. As a country now in the "lower middle" [38] income group, with a per capita income of $1,504 in 1989, the GOT's "basic needs" strategies [39] have progressively moved from family planning programs and health to sanitation and housing. So too, the extent and combination of environmental problems found in urban areas of Tunisia are clearly influenced by its level of development including: low levels of sanitation and sewerage treatment, poor drainage, severe water pollution in larger urban centers, inadequate solid waste collection and disposal. [40] Over the past twenty years, GOT agencies have made substantial progress in environmental service delivery, while at the same time facing even greater challenges. For instance, an ambitious national wastewater reuse policy was launched at the beginning of the 1980s in Tunisia. [41]

TABLE 2.1 Population Figures and Projections for Tunisia 1950-2025

	1950	1956	1965	1975	1980	1990	1995	2025
Population (millions)	3.53	3.5	..	..	6.4	8.1	8.93	13.43
Percent Annual Growth Rate	..	..	..	..	2.7	2.2	..	..
Percent Total Population Urban	31	33	39.5	..	53	54.9	..	..
Percent of Total Population in Tunis	..	..	13.8	..	..	..	23.3	..
Percent Population Growth of Tunis	..	2.3	1.9	3.2	..	..	1.8	..
Percent of Population by Age Group	..	..	..	..	..	..	..	..
<15	..	..	..	47.4	..	..	48.7	..
15-65	..	..	..	50.4	..	..	48.9	..
>65	..	..	..	2.5	..	.	2.4	..
				1965-95	**1980-85**	**1990-95**	**2000-05**	
Avg. Annual Population Change (urban/rural) %	..	..	..	3.6/0.9	..	..	..	..
Avg. Annual Population Change %	..	..	..	..	2.57	2.06	1.51	..

Sources: United Nations 1991, 1995

As a further refinement of these figures around the time of HG004B2, in 1980 the urban growth rate was 3.5 percent compared to the rural growth rate of 1.8 percent. The high rate of urban population growth, at 3.7 percent a year since 1975, strained the public sector's capacity to produce suitable land with basic urban services. It was at this time that the Housing Land Agency (AFH) was formed in 1974. In larger urban areas, the problem was more a matter of incorporating a savvy informal housing sector into the formal infrastructure system. Over half of the housing units built between 1975 and 1980 were in contravention to existing urban development regulations. [42] Most of this informal construction was low-cost and of relatively good quality but lacked services. Not unlike most developing countries, this unfavorable situation was a direct consequence of the inability of public authorities to adequately respond to the increased demand for land and to plan for and manage urban development in a timely manner.

The inability to afford a regular housing unit leads the poor to find unconventional solutions to their housing problems, and some of these solutions were even illegal in certain contexts. The high rate of construction by the informal sector did increase the supply of units for low-income groups. This also had undesirable repercussions on the level of public services and the urban environment, especially regarding the provision of sewerage and drainage services. By 1989, Tunisia's overall urbanization level had grown to nearly 60 percent,

with urban growth rates continuing at approximately 3 percent per annum compared to an overall growth rate of 1.9 percent. Reflective of this considerable 'urban bias,' roughly 89 percent of Tunisia's GNP was produced in urban areas. Now approaching an urbanized population of nearly 70 percent, [43] the larger cities in Tunisia are growing at an annual rate of approx. 4 percent, which was higher than the current average national population growth rate of 1.69 percent.[44]

During this period, the National Sanitation Agency (ONAS) increased sewerage connection rates for the urban population from 15 percent in 1975 to 58 percent in 1993. During the same period, ONAS built 30 sewage treatment plants across Tunisia. The National Water Company (SONEDE) connected 95 percent of city dwellers to potable water systems. Despite these efforts, there remains a serious deficit in environmental service coverage. Given its marginal water resources and semi-arid climate, Tunisia is one of the very few Mediterranean countries that have elaborated and implemented a national reuse policy. Even at current capacity, 25 percent of the effluent collected by ONAS was dumped untreated into the environment. [45] Most plants are located along the coastline to protect tourist resorts and prevent seawater pollution. Such facilities are less common in more marginal urban centers in the interior of the country.

TABLE 2.2 Settlement Related Health Statistics for Tunisia 1972-1990

Percent of Population with access to:	1972	1980	1985-88	1990
Safe Drinking Water (urban/rural)	..	100/17	..	100/31
Sanitation Services (urban/rural)	..	100/X	..	71/15
Health Services (all/urban/rural)	..	..	90/100/80	..
Total Central Government Expenditures for Health (as percentage of total)	7.4	..	..	6.1

Source: Health Services- UNICEF 1990, all other United Nations 1991

In both the liquid and solid waste sectors, the task of bridging the service coverage up to acceptable levels was beyond the financial and managerial capacity of the public sector alone at the time of HG004B2, although according to USAID documents an "extensive" environmental analysis was undertaken. [46] While ONAS was to have invested TD 200 million over the VIIIth Plan (1992-96), the total investment that would have been required to bring liquid waste services up to GOT standards was estimated to have been close to five times that amount! Furthermore, plans at the time to build landfills in 23 provincial capitals still would have fallen short of GOT levels of service. [47]

After 1970, the Tunisian authorities lifted most of the regulations that had kept much of the development of the city of Tunis outside the influence of financial market mechanisms such as controls on land prices and rent controls. Also the housing construction industry that was essentially a monopoly in favor of state agencies. Plans for "...assistance in financing the housing program of the GOT for low-income households primarily in the smaller population centers in the interior of Tunisia" [48] went back to 1979, a full eight years before the actual implementation of HG004B2. At that time interest rates in the U.S. increased significantly and the GOT never proceeded to borrow funds under the Housing Guarantee Project. Although the emphasis on protectionism and import substitution bred inefficiencies, higher prices for phosphates and oil and growing revenues from tourism stimulated growth in the 1970s. Tunisia continued to receive considerable amounts of aid from Europe and the United States and began to attract aid and investment from Saudi Arabia and Kuwait.

In late 1985, commodity prices and tourism revenues fell and harvests were poor. These kinds of factors are not easily accounted for in a program design. An overvalued dinar encouraged an accumulation of foreign debt. Worker's remittances fell when Libya expelled 32,000 Tunisian workers. Not only did this distort the housing market in terms of absolute numbers, but these returning workers were interested in reducing their uncertain positions by seeking to invest in a still underdeveloped real estate market. The government announced in mid 1986 a bold structural adjustment program to liberalize prices and imports, to strengthen the private sector, and to devalue the dinar to a more reasonable level.

TABLE 2.3 Fertility/Mortality for Tunisia circa 1950-1995

	1950-55	1955-60	1965-70	1970-75	1975-80	1985-90	1990-95	% Decline 50-'55/'85-'90
Total Fertility Rate (TFR)	6.9	7	6.8	6.2	5.7	4.1	3.4	41
Infant Mortality Rate (IMR)	175	163	138	..	88	52	..	70
Female Life Expectancy at Birth(yrs.)	45.1	..	..	..	..	66.4	..	..
Total Life Expectancy (yrs.)	..	..	..	55.6	..	..	67.8	..
Percent of Couples Using Contraception (1990)		..	..	..	..	..	50	..

Sources: United Nations 1991, 1995

While addressed in Section 5.1/5.2 in relation to Western historical ideas about the uniqueness of the "Islamic City," Arab countries have also in the past been considered to constitute a unique demographic model that viewed Islam as militantly pronatalist. This model was also characterized by a kind of ignorance and fatalism. [49] Not suprisingly this recurrent 'Orientalist' motif is also a product of the wider Western paradigm of 'progress' and modernization. However, this pernicious "fateful triangle" between Islam, low status of women, and demographic outcomes overlooks both the considerable variance within the region and "...ambiguities inherent in the normative structure of a society." [50]

Tunisia is such an example. While often presented as an example of relatively successful modernization, with a "substantial" [51] decline in fertility, decreased mortality, and increased urbanization, there is an irony. If the modernization paradigm advocates that multiple models of societies all eventually merge into one coherent view of 'progress,' it would have to explain Tunisia as either an exceptional case to its Arab fertility model or call into question its assumptions of coherency. The modernization paradigm cannot have it both ways as "...contentional and contradictions occur in (this) kind of debate because our multiple models do not fit into a single coherent understanding." [52] Given the "Orientalist" legacy upon both demography and theories of urban morphology, it is perhaps more reasonable that, while Islamic doctrine does not directly explain either fertility or urban morphology in Tunisia, its influence is more coevolutionary and indirect, rather than deterministic.

Two basic factors have a key role in influencing the size and form of popular housing in contemporary Tunisia. The first is the large-scale rural exodus that accelerated after independence in 1956. Paradoxically, such rapid expansion in the urbanized area of the capital is occurring at the same time as the demographic growth of the metropolitan area is slowing down, as shown in Table 2.1. This slow down is in part the result of the Tunisian family planning policy as well as the consequences of labor migration abroad and regional development, largely through tourism. The second factor is the deep transformation in Tunisian society through the extension and renewal of popular social classes and the growth of the middle-class through the expansion of mass education.

Such a sociological recomposition of the urban population has played a decisive role in the past years, as in the case of Algeria, in renewing the ideological base of the society as a whole, even challenging the very foundations of the Tunisian state.

As discussed in Section 4.1 when referring the Rural Resettlement Program in relationship to the housing market, the same development strategies also have had profound implications for the status of women in Tunisia. The Republic's first President Habib Bourguiba considered the emancipation of women in a realistic way through a policy of "gradualism" *étapisme* as he sought to avoid a complete rupture with traditional society. [53] Because the gradual weakening of traditional kin-based settlements had begun before independence it was more likely that reforms introduced by Bourguiba would be successful. Thus his policies, although not explicitly feminist, had consequences that improved the status of women. The reform of the Personal Status Code also had significant influence on egalitarianism by redefining the rights of men and women in marriage. [54]

Tunisia is the only Arab country to have implemented such reforms, and to have a Personal Code that is not based on a strict interpretation of the *shari'a.*[55] The justification of the abolition of polygamy in Tunisia is a good example of how the ambiguity of the *Qur'an* was used to legitimate modern reforms. Bourguiba used the *sura* that mentions that a man must treat all his wives equally to outlaw polygamy, since the condition on which it is based can never be fulfilled.[56] Along with broader reforms a program of family planning was implemented. Here again, the explicit goal was to further the government's plans to modernize, but the result was to give women more choice in matters of reproduction.

TABLE 2.4 Education Statistics for Tunisia circa 1960-1990

	1960	1970	1989	1990	1993	1965-89 (%)Increase
Percent Adult Literacy (m/f)	..	44/17	..	74/56	65 total%	..
Primary School Enrollment	..	..	..	..	..	..
Gross (m/f as percent of age group)	88/43	..	..	126/110	..	..
Females per 100 males	..	..	83	..	..	60
Mean Years of School (for persons age 25 and above m/f)	..	..	..	3.1/1.9	..	..

Enrollments are expressed as a percentage of the total population of primary-school age. Since Tunisia has universal education, the ratio may exceed 100 because some pupils are above or below the official primary school age.
Source: United Nations 1995

Western tools and methods were introduced in and attempt modernize what were considered as 'backward' living conditions. However, this urban attraction, or spreading of urban values in Tunisia through the modern mass media,[57] cannot be regarded as the strongest reason for the rural exodus. Rural emigration is more a product of the decomposition of rural society, where the familial system declined as an economic institution. [58] This began in earnest in the middle sixties, when a national program of cooperatives was started. [59] The main nucleus of the cooperatives was formed from recuperated colonial estates, which provided the rural families with extra days of work and eventually a share of in the profits. Large, private, non-colonial estates were not, however, affected by this program.

This program was not successful for administrative and adaptive reasons. The influx of rural groups began around 1930 following the spread of capitalism under French colonial rule. Of course, both the alienation of

land ownership for the benefit of the colonizers and the introduction of modern agricultural and industry that required waged workers were the main mechanisms for such an influx. The trend has continued steadily since then and has taken on huge proportions since Tunisian independence in 1956. In one decade alone (1956-66), Tunis was flooded by 400,000 migrants. [60] Specifically, it proved difficult to go from the position of rural worker or peasant to a cooperative situation. This single step problem will be addressed later in relation to the housing market.

In addition, bad weather conditions in 1966 and 1967 hindered implementation. The program was eventually closed in 1969. During the 1970s, these people returned to their small holdings and the same situation they were in before the cooperative program, namely a condition of unemployment or underemployment. With reference to the previous summary, it can be said that Tunisian urbanization is not one of modernization as much as it an expression, on a socio-spatial level, of increasing social contradictions. [61] Social concerns are lacking in this policy, based on the western model of unavoidable depopulation of the countryside.

In response, governments in several Maghreb countries have sought over the years to fight the problems of the rural depopulation. In the hope of reducing the emigrations, a new effort was made to further the development of rural centers, by essential bringing rural residents to services such as electricity, health services and educational facilities. In addition, the GOT also changed its policies in the early 1980s towards lowering standards, encouraging the production of low-income housing and the participation of the private sector in such production, encouraging private land development and encouraging municipal investment in trunk infrastructure. In the face of this situation, the GOT undertook a major substandard housing eradication program in the late 1970s designed to eliminate or rehabilitate the existing stock. By the early 1980s, even orthodox development planners employed by international agencies such as the World Bank were expressing skepticism about the putative generative effect of city growth in underdeveloped areas. Recent academic research has returned to focus on the negative implications on housing stock of over-urbanization. [62]

Such depopulation is often accepted as an undesirable and unavoidable effect of modernization and progress, the logical consequence of efforts towards economic growth in the modernization paradigm. Spontaneous peri-urban housing should be considered as an inevitable consequence of the persistent rural crisis and the continuous rural exodus, as well as the outcome of the acute housing crisis in the old medina and the intra-urban *gourbivilles*. This was accompanied by an agricultural policy orientation to export cash crops, such as oil, wine, dates, citrus fruit, etc. to the detriment of consumer products, especially cereals, thus the majority of all food products were imported. The logic of this agrarian policy also contributed to forcing rural peasants to choose between technological modernization and the abandonment of agricultural activity. This has environmental implications because the people perceive resources effects the way they interact with their environment, especially with those who are new to the this changing urban milieu. [63]

3.0 COMMERCIALIZATION OF THE LAND-USE MARKET

"In many areas of the world, the dominance of market forces is a relatively recent phenomena. Although exchange of products has been important in all human societies for thousands of years, it is only in the recent past that the fine tuning of subsistence in traditional communities has been shattered by the increasing local demand for cash. With that demand, surplus-generation and profits have become crucial in the decision-making of households and producers, with momentous consequences for local environment and communal life."

G. Kitching, *Development and Underdevelopment in Historical Perspective: Population, Nationalism and Industrialism*, 1990

3.1 Product vs. Process

In their 1994 article "The Search for Sustainable Urban Development in Metropolitan Lagos, Nigeria" in the *Third World Planning Review*, Tade Akin Aina and his co-authors noted that an understanding of the urban environment in cities of the developing world today poses a unique challenge as it demands an analysis that "...recognizes the impact and implications of the complex combination of crises coming to define the reality of urban life." [64] Given this context, it is increasingly difficult to address the problem of environmental degradation in urban areas through traditional sectoral interventions; addressing one problem might be cause of another problem, or may contribute to it. By applying Hofferbert's ideas about "process" analysis to program evaluation, this paper does not so much address the quality of the 'product' of the program, i.e. the quality of the answers, as much as the quality of the 'process,' i.e. the quality of the questions. [65] Within this broad analytical framework, emphasis is placed on several issues including the processes of planning, management and implementation. The coevolutionary approach is ideally suited for thinking about these processes. [66] Such an inquiry focuses on both the premises and the monitoring of USAID HG004B2 rather than aggregate indicators of impact.

I argue that to understand this interplay requires a consideration of the political context in which it operates, i.e., a kind of multi-disciplinary approach. Political science research on the Arab world has mainly been concerned with the stability of systems and "their ability to respond to demands and stresses."[67] In terms of policy, this is related to replicability and/or cost recovery. This does not readily provide a method that would link the structural characteristics of political entities to urban phenomena in Tunisia. In the field of demography, analyses of population programs and of family planning "effort" tell us little about, as Obermeyer states in reference to Arab countries:

"...the decision making process through which population policies are defined, how such policies fit into the political agendas of local leaders and international leaders, and how leaders make and implement decisions affecting health and reproduction....Through comparative research both at the aggregate level of nations and at the micro-level of households, it may be possible to test the hypotheses suggested by available evidence: that where substantial declines in fertility have taken place, they have invariably been associated with broader political changes." [68]

Substituting the urban sector for the family planning sector in this quote gives the perspective of this paper. A 'product'-orientated analysis and/or evaluation of low-income housing programs in Tunisia tells us little about the actual decision process through which housing policies are framed, how such policies serve political agendas more than beneficiaries, and how such decisions affect the urban environment of these people. Given Tunisia's level of development, such rapid changes should be seen as an expression of three factors: [69]

- A society in which social differentiation is increasing rapidly. Housing segregation and mechanisms by which much of the population is struggling for adequate quality housing is increasingly prevalent.

- An emerging free-market society that has freed land ownership markets and opened up the housing sector to private contractors and banking investments. This has encouraged land speculation and increasing levels of segregation by income within the urban structure.
- A society in search of a renewed identity that is hesitating over conflicting styles of urbanization and architecture.

A hypothesis might be that substantive improvements in the overall improvement of living standards for these groups cannot be best provided for solely by a single-step access to the formal land market. In addition, program deficiencies might be observed with the very indicators used by such a program. These indicators include:

- The extent of the adoption of the 'core' house single occupancy model,
- The quality of the housing built given program constraints, and
- The loan repayment/default rates.

As an American organization, AID program design to some extent carries the post-war legacy of the system of "product" analysis in the United States which Hofferbert describes in Part I of his book. He states that the product analysis approach is often characterized by a minimum incentive for communicating routine findings back into the monitoring process of implementation. The programmatic problems identified in HG004B2 [70] were largely caused by applying this *ex post facto* 'product'-orientated design that responded to the interests of replicability. A 'process' framework might have been more appropriate framework in Tunisia, given its level of development. Even further, I believe such an analysis reveals the very nature of the interplay between the individual and the organization in the 'product'-orientated design. There are relevant case studies that suggest that this was the case in Tunisia even a decade before implementation of HG004B2.

As a typical example of the 'product'-orientated approach in practice, during the first years of my Peace Corps program, one explicit objective was to in fact find out if a 'core' house could be built with the loan amount, instead of asking if it was an appropriate model. It was simply not a question being asked! That Volunteers generally found that it could be built on budget [71] still did not answer the question of why 'core' houses were not widely being built. I found widespread dissatisfaction amongst beneficiaries themselves with the 'core' house concept being a viable solution to their housing needs. At the local implementation level, I can state that many of the problems were related to the fact that the 'core' house model simply did not meet the practical needs of the beneficiary families. Even so, families still participated in the program, but planned for larger houses with a longer time frame outlook than the program time frame.

3.2 Conventional Planning Efforts

That Tunisia has since independence heavily relied on expertise and models developed by such powerful international agencies such as the World Bank does not make it unique in the developing world. Until recently, governments in developing countries dealt with the problems of housing primarily by regulatory measures that seek to maintain the equilibrium in the system through negative feedbacks, such as the following:

- Control of land and housing prices. The rationale is that land or housing is too expensive for the poor, and therefore freezing prices will make land and housing more accessible to them.
- Regulatory measures involve setting minimum physical standards for individual and structure, in the hope that they will prevent people from building low-quality housing that governments believe to be unsafe and unhealthy environmentally.
- Slum eradication
- Use of greenbelts
- Increased decentralization.

Nearly three decades of major development efforts since the independence of Tunisia have concentrated on the industrial and tourist sectors reforms such as the phosphate and the hotel industries in coastal areas. The urban housing policy in Tunisia at this time was based on three main systems of housing production:

- The popular public system organized around SNIT, CNEL and FORPOLOS [72]
- The system of individual construction on plots produced by AFH or the private sector.

The urban policy of Tunisia had been predicated on the assumption that large-scale projects (see Appendix B) offered the most efficient approach to improving the quality of urban life and alleviating constant housing shortages. In most cases, they replicated closely typical high-density housing in Europe and North America. This was no accident. To begin with, this approach has been widely recommended by consultants and technical advisors in the ministries and encouraged both by international agencies providing technical assistance and financing. This might have been understood at the time as a phase in the transition Tunisia must go through, instead of sign of its contradictions. Large-scale projects came under increasingly frequent criticism for the following reasons:

- They were expensive to build and therefore either drained scare national resources that might have been better used elsewhere,
- They were priced beyond the means of a majority of urban population
- Their very scale implied long delays before they were completed.

These investments have often resulted in inappropriate or unsuitable solutions mainly due to misplaced perceptions of the nature of the housing problem. Indian architect Dasgupta Shubhagato captures the nature of the problem when referring to rural housing in India when he says that "very few architects have been involved in rural housing situation. Thus, rural housing intervention has been left to engineers and administrators who have approached the problem only in terms of the physical supply of houses (often using a predetermined quality of materials) rather than in terns of the translation of a client's needs into a built form." [73] In the meantime, the urban population continued to grow and the government's ability to relieve the mounting pressure on the social and physical infrastructure substantially diminished. The residential districts that were constructed almost invariably consisted of a limited range of building types whose configuration and placement was dictated by the necessity to keep construction costs low and provide public services efficiently. In spite of this impressive effort of technical development and resources, urban pressures in the region continued, raising fundamental questions as to the appropriateness of this approach. However, it was feasible at the time because of the availability of jobs in neighboring Libya until the mid 1980s. This artificial market distortion was supported by the government.

Abu-Lughod noted when referring to the contemporary situation, that the statistical distinction in Islamic countries between urban and rural often has little to do with the demographer's distinction. She noted that "...an urban community may be small, may be rural, and the population may be engaged in agriculture." [74] The distinction is, therefore, an administrative one. When one examines census data for an urban-rural breakdown, one may find communities classified by as urban solely because of their administrative roles, while conversely

some large cities do not play an administrative role and therefore are not classified as urban. In addition, there are some very small agricultural communities with administrative roles that are classified as urban. [75] These administrative distinctions were originally devised to remedy the haphazard urban development induced by industrialization and urbanization. Based on the historical experience of Europe and the United States, where urbanization and industrialization were thought to have brought widespread prosperity after years of undesirable conditions, models emphasizing urban-industrial development were now considered as a precondition for widespread prosperity. Tunisia is no exception as its rapid urban population growth is both a product of and an influence on its changing economy.

The GOT has had direct involvement in the land market since 1974 through creation of a parastatal land development agency. The Housing Land Agency (AFH) initially proved more responsive to the high and mid-end housing market. However, because most of this demand was actually being met by the informal sector, there were obvious environmental implications. Low-income groups resorted to buying unserviced land from 'clandestine' land developers at prices that were comparable to or even higher than those for services land developed by AFH. This, combined with the size of the lots normally developed by the formal sector (300-400m^2), largely precluded it from serving low-income groups. These groups could either rent substandard dwellings in squatter areas or build homes on a do-it-yourself incremental basis. In addition, a nascent private sector, attracted by the financing made available by CNEL, existed and produced mainly high-end housing on land purchased from AFH. There was a lack of credit access for low-income groups; all lots sold by the formal sectors have been paid for in cash. Special stimulus was needed to get private developers, that had been comfortable building for the upper and middle class households, to realize the market potential at the lower income levels.

In view of the tight budgetary situation, it is understandable that even fewer units were provided by the public sector than the 100,000 units targeted in the period preceding the implementation of HG004B2. [76] According to GOT estimates, the units targeted by the end of the VIth Plan (1982-86) still left a unsatisfied demand for 66,000 units. The ability to afford decent housing consequently become restricted to a diminishing portion of the urban population. All lots sold by the formal sectors have been paid for in cash due to a lack of access to credit. When considering Tunisia's shelter crisis, particularly concerning the urban poor, both the availability of affordable housing and land tenure must be considered as major issues.[77] The lack of affordable housing was concentrated not only in the major urban centers, but also in smaller urban centers in the interior of the country. Contributing factors to the problem of inadequate supply of affordable shelter included both:

- An institutional incapacity to keep up with demographic trends, especially rural/urban migration and natural population growth, and
- An underdeveloped private housing development industry.

As a result, rough estimates indicate that between one-third and half of existing urban housing stock was being built illegally, often without sewerage or water, or on land for which occupancy rights were tenuous or nonexistent. Informal sector activities have historically constituted as much as 40 percent of the total housing market. [78] Three distinctive features of housing for low-income population in developing countries deserve a special note:

- Land tenure. Many people occupy land without due permit of the owner or due process of subdivision

- Standardization of building materials. Dwelling units built with non-standard materials often violate minimum building, lot size and floor area requirements.
- Multiple occupancy. The low level of income and the lack of financing mechanisms prevent many people from owning a home as a unique occupant. This is an imposed qualification; in many societies occupation by several generations is the norm, not necessarily a problem.

The three main features of low-income housing described above should not be discussed only in terms of formal production and consumption. A more appropriate model can be developed by translating these features into basic criteria by which to classify housing sub-markets. The model serves two important functions: to define various housing sub-markets and to gain clearer theoretical insights into the behavior of consumers. Indeed, by all accounts, housing construction by the formal sector, whether public or private, fell well short of demand. Public housing efforts that accounted for 20 percent of the urban housing stock since 1975 were provided at high cost in terms of investment and direct subsidy levels. While a comprehensive review of these policies is beyond the scope of this paper, several examples are illustrative.

4.0 HISTORICAL GOT INTERVENTIONS

"We may have to judge the fruits of social inquiry about poor people in poor countries by the quality of questions rather than by the quality of answers."

R. Hofferbert, *The Reach and Grasp of Policy Analysis*, 1990

4.1 Rural Resettlement

Both individuals and governments concern themselves with issues of well-being, the former at the personal level and the latter at the aggregate or national level. Since both governments and individuals share this one basic goal, it would seem logical to conclude that programs aimed at achieving that goal should receive the support of the individuals to whom they are directed. In reality, it is sometimes not the case or at least inefficiently applied. There often seems to be a dichotomy between what individuals and organizations define as improvements to well-being. Though this paper's focus is the program design of HG004B2 as discussed in Section 3.2, it is important to first nest the argument within what I believe is a larger conflict between individuals and organizations.

The traditional settlement pattern of Central Tunisia coevolved over many centuries, centering on a clan-based settlement of housing that responded to a number of basic needs of the local population. For example, it provided the necessary privacy that permitted women to enjoy relative freedom of movement so they could help with the work in an otherwise conservative Muslim culture. It also allowed for the maintenance of the family and clan systems within a set of mutual-aid relationships. In addition, it allowed the population to live on the land that they farmed or used for livestock grazing. As mentioned earlier, this was seen by Bourguiba as an impediment to national development. He sought to redefine the loyalties of the respective population away from tribal and communal solidarities and toward a national one.

In terms of the coevolutionary model, it was first the commune program of the late 1960s, then the Rural Resettlement Program that accelerated the reciprocal process between the ecosystem of the traditional settlement pattern and the modernizing socio-system. Here, in what is the poorest region of the country, the GOT

implemented a program in the 1970s that was designed to improve the welfare and living conditions of the local population, which lived in scattered, clan-based agricultural settlements called *douars*. [79] This was the first attempt by the GOT to bring the majority of the population fully into the regular land market. It involved the construction of rural villages into which the scattered rural population was encouraged to relocate [80] in settlements of 20 to 50 families. (see Appendix C) Basically, the Rural Resettlement Program involved moving the people to the services instead of moving the services to the people.

The emphasis of the program, at least in theory, had been on providing housing in deprived sectors. In areas where this attempt proved successful, it was more of a credit to the local implementation rather than the strength of the program. The Program's mixed success came at the price of involuntary migration as the policy was partially responsible for the breakdown of rural society. It left many people no other option but to begin to abandon the countryside for the cities. One of the main problems was that the houses were often sold out of the price range of lower-income groups. The result was that the lower-classes ended up with inadequate options, while potential middle-class buyers were left with housing that did not meet their expectations. What went wrong? In retrospect, the main problems identified were: [81]

- The houses were built according to a national model that did not consider local traditions, spatial needs, and/or regional climatic conditions.
- In spite of a state subsidy of up to 40% of the cost of the house, plus long-term repayment facilities, the 107,000 peasant families targeted still had trouble affording them.
- In many areas of the most need, it was difficult to find firms willing to take part in the construction phase of the project, simply making it difficult to implement the program.
- For those units that were constructed, lack of quality control lead to inferior qualities and general unattractiveness of the centers. It concrete block construction was cold in winter and hot in summer.
- The houses were not on the families own land.
- The houses were too tightly grouped together and left little room for keeping animals. Given the separation of females with unrelated males in Muslim societies, the placement of unrelated families in close proximity made it difficult for women to perform necessary household duties.
- The living area per person was often perceived as insufficient.

The basic problem of the resettlement program was that what the GOT viewed as an efficient means of improving the welfare of the people was in conflict with what the people themselves considered as an improvement to the quality of their lives. The GOT's motives for this decision were varied and of mixed motivation, ranging from service delivery efficiency to political control. Within each locality the ecological system evolved in response to cultural pressures and tended to reflect the values, world view, and social organization of the local people. There is evidence that the rural resettlement policies of the 1970s were a deliberate attempt by the GOT to weaken the strength of the local *sheiks* by moving people closer to the centers of the national party's influence. [82] By moving people nearer to the centers of the national party's [83] made them dependent on the party in power for services. This highlights the tension between perception of what is the best interest of either the individual or society at large, as represented by local communities and the state respectively. Certainly, the state believed the initiative was necessary during a critical period of state formation, and its societal costs were perhaps a necessary step in Tunisian national development. As Wynne notes, referring to the dislocation between the way people respond to uncertain environments and the way science attempts to deal with uncertainty in terms of technical interventions of public policy recommendations:

"Ordinary social life, Which often takes contingency and uncertainty as normal and adaptation to uncontrolled factors as a routine necessity, is in fundamental tension with the basic culture of science, which is premised on manipulation and control. It follows that scientific sources of advice e may tend generally to compare unfavorably with informal sources in terms of the flexibility and responsiveness to people's needs."[84]

Regardless of political motivations, at the program level the planning and design of the resettlement centers conformed to the notions of economic efficiency and welfare. To minimize construction costs while still improving housing conditions, the GOT chose a simple four-plex design for the residential buildings. The choice of construction materials, usually concrete blocks and cement, also was made in the favor of economic efficiency. The emphasis of program design on policy considerations has been characteristic of Western financed development for many years. For example, post-war world population growth induced by the lag between birth and death rates caused a change in the policy application of the demographic transition theory.

Szreter's critique[85] was that this policy-orientated demographic transition theory was to a large extent an ideological product of its times, necessarily cut adrift from the scientific discipline of social science through a conceptual abstraction of the individual as a rational economic man- *homo economicus.* At the time, it was feared that rapid population growth would simply swamp investment in development. Notestein used the case of a peasant family he met during his famous visit to China in 1948-49 to justify family planning programs in the early 1950s. This family was presented as an example of latent demand for family planning services. Notestein had put the entire onus of an interventionist approach to fertility reduction on the shoulders of these agrarian peasants, instead of the urban middle class, who normally might have been considered as a more desirable target group.

Incredibly, Szreter notes that had Notestein met this Chinese family only five years earlier, before the emergence of an interventionist policy consensus, he surely would not have considered them potential innovators, let alone significant enough to be the vanguard of an entire population policy of economic development. However, given the demands for a policy solution, it was conceptually possible when societies and culture were reduced to individuals and families. This is a case of modernization's assumption of atomism, namely that a society consists of rationally acting individuals. When tribal groups or communities can be abstracted into isolated internal groups such as the 'urban poor,' policy intervention can then be designed to meet latent demand, for say access to serviced land through sectoral interventions.

Welfare indicators, such as better access to housing, health, or family planning services, are also more easily measured and incorporated into government policy and objectives compared to the subjective ideas of quality of life used by individuals. Governments thus interpret improvements in the welfare indicators as improvements in the well-being of the population. Why does this conflict arise between people and organizations? Is it inevitable? The crux of the problem seems to be that people and governments often do not employ the same ideas or criteria when discussing or measuring 'well-being.' Individuals tend to think of their well-being in a subjective fashion, using criteria such as satisfaction with their lifestyles and living environment . Monetary considerations do play a role, but normally only in relation to the ability to obtain or maintain a desired lifestyle and living environment. In short, the monetary improvement, of say a newly arrived migrant to a city from a rural area, may not be a function of his or her estimation of personal well-being. On the contrary, he or she may have to settle for a lower standard of living to find a wage-paying job, often sending much of this wage back to relatives in his or her home town.

In order to show that this is not just a phenomena specific to Tunisia, Morocco presents an interesting comparison. In the colonial experience of Morocco, the anthropologist Levi-Strauss and the sociologist Pierre Bourdieu demonstrated the mechanism of this refined system of alienation. They explained how missionaries or the civil or military authorities of colonialism utilized urbanism and housing to uproot traditional values with the Bororos in Brazil and the Kabyles in Algeria. Jean Dethier stated, "...if indeed there existed a colonial urbanism to support colonization, there exists now, no less, methods adaptable to the new process of neo-colonialism." [86]

As far back as the early 1960s an initiative in Morocco created and organized approximately 300 new rural communes in scattered throughout the entire country. As early as 1962, a new agency was created, the *Bureau Central des Etudes Rurales* with the responsibility for plans and development methods, but unfortunately, in the *bled*,[A] no provision was made to train those who were supposed to use and apply these plans. At the same time, the plans were rarely enforced by the local authorities, who consider them unimportant or failed to understand the implications of the decisions they had approved or simply lacked the material or financial means of putting them into effect.

The failure of this program led to two important changes at the end of 1967 which directly influenced all future decisions concerning urbanism, housing, and physical planning. The first change concerned housing: The state would no longer be responsible for building houses. Instead, the emphasis was on helping citizens build their houses themselves with the financial and technical aid of the state. This was the principle of "assistance to auto-construction." The spreading of auto-construction housing seems in many respects to be a welcome solution, first because underdeveloped countries have tried in vain to solve the housing crisis by other means, such as large developments, but above all because in these countries the large majority of the population still has some level of building ability. Moreover, Jean Dethier cited that, "direct participation of the inhabitants in the planning of their housing is thought to lead to less abstracted districts in which the inhabitants have a real stake. Active, public community participation is at best a new concept for urban Muslim culture and is at times a concept that has been tried without an appropriate level of education. It is an acquired skill."[87]

For example, with the financial support of the World Bank, Tunis' three main *gourbiville* squatter settlements underwent rehabilitation from the late 1970s until 1984. Most basic urban services were provided and ownership titles were formerly granted to most inhabitants. This addressed the land tenure problem mentioned in Section 2.1. These measures helped stabilize Tunisia's terms of trade and encouraged export-driven growth. The government attempted to gain control of its foreign debt. Despite severe drought in 1988-89, the government was able to lower debt-service and debt-to-GDP ratios and to extend the average maturity of its $6.4 billion foreign debt.

This historical point of reference in the mid 1980s helps set the context of why the government sought to encourage the privatization of the land-use market through Housing Guaranty funds. Beginning in 1983, GOT planners again looked to the HG Program resource to help them meet growing investment needs in the housing sector. Adoption of serviced sites and owner self-help housing construction became a major element of VIIth Plan (1987-1991).[88]

[A] the countryside

4.2 USAID Housing Guaranty Project 004B2

Ecosystem transformation does not necessarily entail people assuming the regulatory feedbacks that were previously endogenous to the ecosystem, but modern transformations of ecosystems have had this characteristic. This phenomenon has caused difficulties in that the people who have individually or collectively initiated the transformation do not immediately recognize the need to provide feedback mechanisms. This kind of lag in perception is common to social systems. They also may not experience all of the consequences themselves of not providing the feedback, and those who do experience the repercussions are rarely organized appropriately to assume the responsibility.

AFH's approach assumed that individuals acting rationally in the market would make decisions based on their own individual self-interests. By redressing the supply deficiencies of the land market by supplying serviced land, the problem would be solved. However, the coevolutionary framework posits that this programmatic action will change the situation. Hofferbert rightly states that this would have been a function of the priorities of Tunisia at its stage of development. This explains the switch in the function of AFH from primarily serving the high-end of the market to developing land for lower income groups. However, he then asks the tougher question of to what extent can a public program, that was designed to reduce some undesirable event actually be responsible for an observed reduction in that event? This presupposes asking the right kind of questions as he states that, "effective strategies for policy analysis must be attuned to the priorities of policies as they exist in the countries in question."[89]

In cooperation with central and regional GOT agencies, such as the Ministry of Equipment and Housing[90] and local municipal governments and city councils,[91] USAID's Regional Housing and Urban Development Office-Tunis (RHUDO) launched several initiatives designed to, for the first time, comprehensively address the problem of low-income shelter delivery. This was true as far as increasing accessibility to both serviced land and credit within a policy framework more responsive to the private sector. Several underlying norms are shared by both the traditional and more recent housing policies:

- Unique occupancy
- Minimal physical requirements for housing units
- One step regularization of the housing market

These assumptions shaped the crucial elements of the housing programs, such as the type, mix and size of lots, and investment targets, etc. However, these norms originated in the lending countries and their validity in the context of developing countries has not often been seriously questioned. These norms can lead to a mis-allocation of resources. Policy-makers employ a mixture of traditional regulatory measures along with a few relatively new programs such as sites and services, the combined effects of which are poorly understood. The countries sometimes also receive conflicting advice from the international donor agencies that provide financial assistance for their housing programs. In Tunisia, this may be seen in a structural readjustment policy that develop the coast and its demand for labor, coupled with housing policies that seek to keep people in small urban centers in the interior of the countries.

Specifically, two major Housing Guarantee Projects were implemented between 1988 and 1993[92] The housing program agreement, of September 17, 1988, were supplemented by agreement letters clearly defining the

aims of the project. Completion of the conversion of CNEL into an autonomous *Banque de l'Habitation* BH enabled it to finance and pre-finance any negotiable housing operation. Also, the orientation of AFH was given to the production of social housing. This paper focuses on the implementation of two subprojects:

- HG004C, Tunisia Low Income Housing Project.
  This program addressed the constraints prevailing at the time of its design, namely the recurrent shortages of land and/or housing affordable to low-income beneficiaries and the resulting proliferation of substandard housing. In line with USAID policies, HG004C focused on policies and procedures leading to "strong and capable institutions," as well as greater private sector participation in low-income shelter production and a strengthened housing system. Specifically, it called for the restructuring of CNEL into a private law bank, *L'Banque de Habitation* BH in 1989. USAID provided an initial 15 million USD[93] as equity capital.[94]

- HG004B2, Sites and Services and Self Help Construction Program *(Traimes Assainies et L'Autoconstruction)*,[95] a sub-project of HG004C. It was financed with 22 million USD in Housing Guarantee Loans and the equivalent of 11.2 million USD from the GOT, implemented in approximately 50 small towns and cities throughout Tunisia, but focusing on the less developed interior of the country, the aggregate source of rural/urban migration.

This paper will focus on HG004B2. Specifically, the subproject's goal was to encourage the more rational development of urban land services and owner-built housing units. This goal was addressed through the following program objectives:

- Expand the availability of serviced housing sites and to finance owner-built housing on these serviced sites, which are affordable by that portion of the Tunisian population that is at or below the National Urban Median monthly income level 324 TD.[96] This group constitutes the Program's target population.
- Increase the availability of mortgage credit for the purchase of serviced parcels and for the construction of housing units by the target low-income beneficiary population.

As implemented, AFH was responsible for site development and marketing and BH was responsible for making loans to eligible beneficiaries for land purchase and housing construction. Interestingly, these two goals do not address the delivery of housing unit types that actually meet the needs of the target population. This is the root of its problems! A housing finance system for this subprogram was developed by CNEL. CNEL mortgage terms and conditions for eligible beneficiaries were as follows:

- 20% down-payment
- 2 year grace period
- 15 year term
- 7% interest rate

Monthly payments and charges for housing were not exceed one third of the monthly income of eligible beneficiaries. Loan amounts vary from TD 2,000 to TD 3,000[97] and cover the cost of land acquisition and the construction of a 25m^2 core housing unit. (see Appendix D) Loan amounts are based on affordability and plot size (80-140m^2) . Originally, loan disbursements to the beneficiaries were originally broken into four installments:

- 30% before construction
- 35% after exterior walls go up
- 30% after poring concrete slab
- 5% before painting

Maintenance of dwellings is estimated by the beneficiaries themselves to come up to an amount of TD 50-100 per year. Maintenance was understood as painting the dwelling. Electricity connection fees were covered directly by

the National Electric Company (S.T.E.G.) through the consumption bill. This fee was TD 100 disbursed through installments of TD 3.500 every second month. Water and sewerage connection fees were covered by the National Water Company (SONEDE) through the consumption bill. This fee was TD 250 for water and TD 250 for sewerage disbursed over a period of five years.

However, CNEL/BH changed this procedure by eliminating two disbursement phases. After the change, there were only two disbursements, 50% at the beginning of construction and 50% after pouring the slab. This procedural change was brought about because low-income beneficiaries claimed that he bureaucratic procedures for receiving disbursements were very complicated, time consuming and because beneficiaries wanted more resources 'up front.' CNEL does not provide any assistance to the beneficiaries in completing their loan/mortgage forms, which caused processing delays because many of the beneficiaries are illiterate.

4.3 Project Monitoring and Evaluation

Having established the broader organizational pattern of GOT decentralization of the housing sector, in terms of using AFH regional offices to implement the program under a decentralized format, it is necessary to look at the implications of doing this rapidly has on the service delivery at the beneficiary level. Decentralization can take a number of forms, but in broad terms it involves a shift of executive power and administrative control from authorities in the capital city or major urban centers to smaller administrative units in rural areas. The emergence of decentralized units of planning and implementation places new demands on project monitoring and evaluation. The literature on the monitoring and evaluation of agricultural and rural development projects has emphasized approaches appropriate to relatively large projects, planned and implemented under centralized systems of control and administration.[98] Only recently has attention been given to methods and procedures for monitoring and evaluation to be calibrated to the local level for feedback back in to the program during the process other than mid and final evaluations.

Monitoring is a management-orientated activity designed to provide project managers with information on project operations as a basis for decision making. [99] In other words, it is an integral part of the project management information system. The term 'monitoring' is sometimes also used to mean a check on progress made from outside the project. Used in this sense, monitoring is part of an audit process designed to keep track of what is happening and to ensure that funds are being spent wisely and in accordance with specified objectives and constraints. The term 'evaluation' is commonly agreed to mean the process of extracting lessons for the future from the experience of current and recent projects.[100] This is done in order to facilitate revision of the current project plan and to provide guidance for policy-making and project planning in the future. Evaluation is thus a formal process of learning from experience.[101]

In particular, attention was given to the integration of monitoring in the project management structure. This was the milieu at the time of HG004B2 design. A widely accepted model is the specialist monitoring unit based at project headquarters and staffed by personnel recruited especially for the task, such as Mr. Rachid Taleb. The consultant could supply information to project management and could also report periodically to central ministries or other organizations with responsibilities for the project. Those evaluating projects report on the experience of the project and highlight aspects of particular relevance to policy and planning in the future. The

nature of the projects for which such systems have been designed suggests that the existing methodologies and organizational framework for monitoring and evaluation seem to be based on three main assumptions:

- That the projects are of a sufficient scale to justify the discrete management structure involving staff working solely on the project concerned
- The projects are relatively complex. As a result, information needs for management are complex and extensive, and
- The projects are sufficiently large and representative as to yield lessons that have relevance to the design and implementation of similar projects in the future

In the coevolutionary model, with everything evolving in response to everything else and with values internal rather than external to the model, the problem becomes impossible. People's values change and the distribution of power changes as social organization coevolves. When regular feedback is not provided programmatic problems often arise. With a housing program such as HG004B2, the lack of regular information to planners on the requirements of the communities contributed to the "crisis" within AFH. Evaluations of government housing programs often indicate that misplaced perceptions are the main cause of project failure. Furthermore, it has been noted that, "massive housing programs have only accentuated inequalities when the building designs and processes are not appropriately developed because the users are not adequately consulted." [102]

4.3.a Existing Evaluation Summaries

Given that HG004B2 was administratively closed in 1993, examine existing USAID evaluation documents are available. [103] Several major weaknesses in the HG004B2 program design are evident in these documents, most significantly the apparent absence of a tightly structured monitoring system during program implementation that might have determined to what extent it was meeting its objectives.

As noted by Fitz-Gibbon/Morris,[104] it must be assumed that, under field constraints, the USAID Mission was primarily concerned with the adequacy of the implementation process rather than how good were the results? More specifically, no documentation was found that indicated a systematic pretest/posttest model was followed. [105] Ecosystem transformation does not necessarily entail people assuming some of the regulatory feedbacks that were previously endogenous to the ecosystem, but modern transformations of ecosystems have had this characteristic. This phenomenon has caused difficulties in that the people who have individually or collectively initiated the transformation do not immediately recognize the need to provide feedback mechanisms. They may also not experience all of the consequences themselves of not providing the feedback, and those who do experience the repercussions are rarely organized appropriately to assume the responsibility. The alternative program designs presented in Section 8.0 may, to some extent, address several issues raised from existing documents including, but not limited to:

- Does this type of program design represent standard USAID procedure or particular USAID Mission constraints?
- To what extent could the problems identified in the HG004C and HG004B2 Evaluation Summaries (ES) have been mitigated by a more systematic monitoring system?
- If such mitigation could have be realized from HG004C and HG004B2 program design changes, would the benefits of a more systematic monitoring system have justified its extra costs, given USAID/Tunisia Mission constraints?[106]

USAID and the Peace Corps have, over the years, had associations in respective project countries, even though there is official administrative separation of the organizations.[107] Upon advice from USAID, the GOT

called on Peace Corps/Tunisia to resolve the gap causing the gap causing the deficiency of the risk of seeing new urban areas becoming similar to squatter settlements *gourbivilles* due to the limited loan and income resources and the absence of technical assistance and or/guidance.[108] I was assigned to the AFH Sbiba site in Central Tunisia.[109] My service was during the middle years of what was to have been a ten year Peace Corps[110] involvement with HG004B2.

The final ES was conducted by RHUDO consultant Rachid Taleb, a Tunisian town Planner/Architect from the firm *Urbanisme et Amenagement* in November, 1992. His firm conducted its evaluation on the basis of:

- A review of relevant USAID documents,
- A mortgage loan applications survey, and
- An appraisal of five site and services sites by conducting interviews with household beneficiaries of the program.

This final evaluation, which took place at the administrative closure of the program and the release of final spending, had two dimensions:

- Checking the validity of the use of their first mortgage loans,
- Checking the adequacy of the "Site and Services" formula with the real needs of the beneficiaries and the community.

The subprogram was certainly not wanting for evaluations, but what ends did they serve? The increasing influence of the independent consultant expert is a relatively new phenomena in the contemporary development field. This actor plays a unique role in the reproduction of orthodoxy because of the nature of his/her accountability. As socio-economist Mary Tiffen has written, academics and civil servants who advise donor agencies and governments on agricultural and other types of development policy are "accountable not to those who are the beneficiaries but to public sector agencies as their paymasters." [111] This kind of 'backward accountability' had its origins in colonial service. Independent consultants, it could be argued, are "accountable only to their curricula vitae." [112] The terms of reference for short-term contracts tend to be pre-set so that, for example, the consultant is required simply to describe the social causes and consequences of a particular environmental problem without ever questioning its existence. Mr. Taleb's consultancy seems not to have challenged this orthodoxy, although this group of actors *can* play a significant role in fixing orthodox points of view.

During the three years following the signing of HG004C AFH plunged into a very deep 'crisis' and was subject to frequent management changes. "With the new management changes things seem to be picking up but the difficulties to be overcome are numerous and range from over-staffing and lack of qualifications to a huge financing crisis."[113] From my experience as a foreigner at local level implementation, I thought I had the perspective to ask the kinds of questions that even local beneficiaries were not in a position to ask, or did not consider important. One of the questions we asked as Volunteers was why were Americans involved at this level and not Tunisians? The response was often that no Tunisian could be paid to do the kind of work we did or that it was the mere fact that we were foreign that made us effective. Hofferbert is an advocate for the 'barefoot' evaluator, i.e., that local people can be trained in the essentials of effective data collection and reporting for process and product evaluation.[114] That RHUDO did not include field monitoring training in HG004B2 perhaps was an indicator that they thought product was more important than process.

At this time, one of the concerns of USAID was the lower than expected loan repayment rates of the beneficiaries and a 'core' house design was generally not being followed:

"Construction of the housing units does not conform with the approved model unit designs. Households don't like to initiate construction of the 25m ² core unit; they prefer to erect all exterior walls for an expanded core house and work from there toward the core by erecting partitions, applying cement mortar, etc. Since the beneficiaries are seldom following the design, the quality of housing suffers dramatically because the beneficiaries don't have the skills to produce appropriate designs. Theoretically, the Ministry of Public Works and Equipment should not authorize disbursement from CNEL if the not first reviewed and approved by the municipality. However, AFH and the beneficiaries believe that the Ministry is not concerned about the quality of housing, but only whether construction has reached a stage which can justify a disbursement from CNEL."[115]

I was then of the opinion that putting Volunteers in at the local level was a cheap way for RHUDO[116] to get feedback from the field. What was the cause? Was it due to ineffective loan administration by *Banque de l'Habitation* (BH) or insufficient loan amounts to complete the 'core' house? [117] A product-orientated design is often not organized to answer these types of questions.

The initial implementation phase of HG004B2 seemed to suffer two main deficiencies in shelter delivery that could be attributed to the program's design:

- Pervasive land speculation, in which serviced lots were sold to beneficiaries with income higher than the target population for the purpose of capital accumulation, thus not resolving the shelter problem for the target population.[118]
- The risk of seeing these new urban areas becoming similar to the informal sector squatter and slum settlements. This results in not improving on the target populations overall quality of life. As indicated in the ES and experienced first hand, this was due largely to the combination of insufficient loan amounts and individual income constraints that hindered the program's goal of a completed, safe, and sanitary housing unit,[119] as well as the lack of on-site technical assistance and monitoring.[120]

The same project and evaluation plan in the second amendment to the Authorization of 664-HG-004 was used for the 10 million dollar expansion of the original 14 million dollar AFH sites and services sub-project. Mid-term and final evaluations were contemplated for the new 15 million U.S. dollar CNEL "*Epargne Terrain*" sub-project that focused on CNEL's success in providing short-term financing to public and private developers for land development and long-term loans to its clients/savers for the purchase of services housing sites. The mid-term evaluation used the following indicators to measure project progress and identify any constraints:

- The amount of CNEL funds made available to 1.) developers to finance land development and 2.) CNEL clients/savers to purchase serviced sites,
- The amount of savings CNEL is able to mobilize for land loans,
- The number of CNEL staff assigned to promote the sub-project, especially vis-à-vis private developers,
- The number of sites CNEL expected developers will develop for low-income beneficiaries,
- The number of eligible mortgage loans for site purchase generated by developers, and
- The range and sales prices of sites developed.

The final evaluation used the following types of indicators to measure attainment of sub-project objectives:

- The number of developers and CNEL clients/savers who have participated in the sub-project,
- The numbers of sites actually developed and sold which qualify for financially under the sub-project,
- The range and sales prices of sites developed,
- The numbers and types of mortgages for site purchase to low-income beneficiaries, and
- The average mortgage amounts for low-income beneficiaries.

There are no indicators here that would have addressed programmatic barriers, such as specific site characteristics, regional preferences, etc.

As part of my responsibility was to advocate for the core house design, I had a real problem advocating for it on the basis of a way to establish a foot hold in the market and in the long term add on as resources permitted.

Instead I took the realistic approach saying that, given financial constraints, it would be worse to try and stretch resources thinner and get a house that wouldn't last 30 years than it would be to at least build a sold, smaller house. In addition, there was local political reality that poorer people got less desirable sites, often at lower grades, etc. Partly for program efficiency, design changes contributed to the problems cited by its own evaluation. Given their family needs, people are commonly going to want to have more resources up front to build a bigger foundation. If the total loan amount remained the same and more of that loan is being put into the foundation. One can't build the roof before the foundation! Typically, the house would not have been completed and the loan often was not paid back.

Since beneficiaries typically utilized almost the entire plot for construction of the house, insufficient space is left for proper installation of individual septic tanks, problem that was seen in Bir Ali. The houses range in size from 80-100m. Beneficiaries claimed that the loan was not adequate to complete construction. They did not want to start out with a 25m ² core house unit because their families were often too large to all be accommodated by a single room. There is no sewage collection on site; the sewage disposal system consists of individual septic tanks and cesspools.

This formula did not take into regional variations or site variations within in the same site. I experienced this first hand as I visited many sites around the country. In flatter parts of the country, grade drop for sewage was a significant problem, causing the need for roadbeds to be built up to create drop. This then created the need to build up the foundation to meet the grade of the street at meet the level of the sewer box, sometimes almost the level of an entire story, approximately. 3.5m. This means more of the loan amount must be put into the foundation and backfill to fill the foundation. This phase is typically the most labor intensive part of the house and backfill could be expensive. Given the large units constructed by most beneficiaries, individual sewage disposal is not appropriate for 80-100m ² plots since septic tank and cesspools should not be constructed adjacent to the houses. Septic tanks should be ventilated since methane gas built in the septic tank needs to be released. Effluent flowed from the septic tank through the permeable soil that is under the foundations of the houses. No septic tank plans were delivered to the beneficiaries; a rectangular concrete cover was installed over one cesspool by a mason. They often had no idea about size, shape of septic tanks, etc.

5.0 PROBLEM OF ADAPTING THE PROJECT TO THE TUNISIAN CONTEXT

> *"My main argument is that effective policy analysis must be attuned to the priorities of policies as they exist in the countries in question."*
>
> R. Hofferbert, *The Reach and Grasp of Policy Analysis*, 1990

5.1 Strains on Islam

This influence of Modernization on urban development followed the emergence of modern nation-states in the region. The pre-modern city of the Maghreb, which was a nested set of territories with clear markers and defended borders was not Islamic *per se*, but reflective of a social order that had much more in common with other societies based on extended family structures, such as tribalism, clan, and ethnicity. Fluctuations in the strength of the markers and the degree to which the boundaries were defended were contingent more upon the state of law and order than on shifts in religious ideology. This is a clear indication that religion was not the only determining

variable. However, to say that Islam was not the only cause of urban form is not to say that it was unimportant. In countries of the Maghreb, Islam to some ways still provides a larger sense of community than the nation-state.

Traditional cities there once provided an endogenous, coherent system that was appropriate in terms of both the ecosystem/climate and supportive of existing socio-system of Muslim institutions. At worst, they created new magnets around which spontaneous development occurred, thereby compounding the complex problem of controlling urban growth. In physical terms, alongside such vestiges of the past, today one encounters the overwhelming imprint of the modern era: unmistakable mark of "international" architecture, modern transportation systems and automobiles, shantytowns and squatter settlements, industrial complexes, informal markets, and satellite cities. Impacts of these new forces on the rich history and heritage of cities in Islamic societies have generated particular concern among urban planners with regard to the spatial disunion between the old medina core and the modern sections of the cities. The gradual erosion of social institutions that maintained the traditional city has created a situation in which the old medinas are fast disappearing through new automobile thoroughfares and "slum" clearance.

The dearth of alternatives demonstrates the faith of planners, architects, and engineers in the power of modern technologies. Despite this, large-scale projects continued to be proposed as effective solutions to urban pressures: as testimony to their inherent attractiveness as symbols of modernization, as highly visible gestures towards the needs of certain segments of the population. Faced with unprecedented urban pressures, municipal authorities have looked to Western industrialized nations and their advanced technology for models. In the post-war era, the most common policy instrument of these modern states towards these ends has also been national development planning. It is still generally believed that Western engineering and design solutions, and planning and administrative concepts, can be successfully applied to urban problems in modernizing Arab societies. Primarily through sectoral and regional initiatives, modern states in the Maghreb have played an active role in the direction and nature of urban developments at the regional level.[121] At one extreme, governments sought to impose "order" upon the comparatively "non-orderly" urban fabric of pre-modern cities by imposing Haussman-like solutions upon the *haras*. [B]

The wholesale adoption of Western planning methods has therefore been going on without a process of sifting and selection. This is critical to understanding the forthcoming discussion of the decentralization and specifically the difficulties associated with making people move from the informal to the formal housing markets in one step, without intermediate steps. Increasingly the cultural domain, least in planning and the physical environment, many Western concepts and ideologies have persisted, to some extent perpetuating a neocolonial situation.

Muslim societies are therefore facing a particularly ambiguous situation of dealing with irresistible impositions upon a fully developed, integrated and indigenous urban culture. As will be described in relation to rural resettlement Section 4.2, the way in which political elites articulate their ideology of development in relation to traditional Islamic culture is a crucial determinant of differences in the relative status of urbanizing low-income groups. The ambivalence of many Arab/Muslim leaders towards low-income groups stems from their need to

[B] Arabic for neighborhoods

address two conflicting demands in their societies: prosperity, which means modernization; and identity, which is partly rooted in tradition. The satisfaction of both demands makes it necessary to define a national identity in relation to two sources that are often at odds: the Islamic tradition and the West. To some extent, Western institutional, political, economical, and educational systems to some extent contradict the Islamic way of life. This central contradiction, though often dissimulated or belittled, exists for two reasons. First of all Islam is not merely an abstract religious faith, but it implies an entire social order and a set of rules of conduct that encompass all aspects of daily life.

Without this practical application Islam loses a great deal of its meaning. On the other hand, Western science, technology and political systems are far from being "neutral" and therefore they do not easily combine with any particular religious order. The tools of European civilization imply a value system and an ideology of their own that is inseparable from the corresponding techniques. In fact, critics of European cultural history have observed that Western science has for some become a kind of substitute for religion and is what makes it widely applicable.

The usual way of separating the inherent contradictions is to stress the importance of Islam in very general terms and to consider it as guideline for private life. This is held while many practical decisions, which ultimately affect the very structure of society have been modeled on Western systems. Islam, as a religion, is then confined to the private life of their individuals, while major governmental policies, development strategies and even legal codes are following Western rules; class structures and the state being critical determinants of urban configurations. The disjunctures between and within the modern and pre-modern images clearly represent the profound sense of crisis that presently engulfs Islamic societies to varying degrees. One indicator of the speed of changes is exemplified by the population growth in urban centers. One only has to recall the Iranian Revolution for an example of the resistance of an Islamic society to the modernization paradigm's policy of rapid industrialization and urbanization.[122]

An important factor contributing to this crisis has been the difficulties planners have had integrating the socio-spatial, political, and economic institutions of Modernity into local institutions. It even raises the question to what extent this is possible. Development planning in practice in Tunisia initially chose increased state control over the spatial, social, and sectoral allocation of development resources. This led to the legitimization of the authority of the ruling elites to determine the mode(s) of development, in recent years seeking to hand over this responsibility to the growing private sector.

5.2 Urban Morphology

Coevolution explains how social and environmental systems can fit together and reflect each other without having been comprehensively planned. This explanatory approach very attractive for thinking about how cultural systems and ecological systems interrelate over time. It also indicates how change can occur endogenously, without direction, and at uneven rates. People survive to a large extent as members of groups. Group success depends on culture. The disjunctures that have resulted from this encounter with Modernization are not unlike the oppositions present in urban life elsewhere in the world: central cities versus the migrant settlements in the urban periphery, the traditional medina core versus the modern parts of the city, formal sector activities versus those of

the informal one, and the consolidation of state structures versus the erosions of the traditional institutions of civil society. [123] Empirical studies indicate that urbanization in the contemporary Third World is characterized by uneven growth and inequality.[124] These inequalities are manifest at three basic levels:

- The imbalance between "life chances" in the urban and rural sectors,
- Among cities, the concentration of limited resources in the capitals and/or primate cities, and
- Within these cities, the economic disparity between the masses and the small wealthy elite. [125]

Class alignments and states, however, are best understood in the context of a nation's role in the global system. The types of niches available in the international division of labor are dependent on the world historical characteristics of particular periods of World System expansion and contraction.[126] Given the increasing dominance, influence, and infiltration of the region of Western mores, it is in the physical environment of cities in the Maghreb, where this dichotomy has probably become most evident. One possible mechanism, linking rapid urbanization to economic and/or social stagnation, is the distinctive form that city growth takes in the Maghreb. This fabric is a crucial contributing factor in shaping cites in several important ways and it is here where one finds the first breakdowns in the social structure. In the past years, urban growth rates of 4 to 6 percent per annum in the Middle East and North Africa have strained the capacity of governments to provide even minimal facilities and services.[127]

As mentioned, Western-inspired planning approaches were originally devised to remedy the 'haphazard' urban development induced by industrialization and urbanization. Based on the historical experience of Europe and the United States, where rapid urbanization and industrialization were eventually associated with prosperity, these models emphasized urban-industrial development. Probably the most ingrained feature of urban development planning in the Third World was its reliance on foreign aid, expertise, and the models developed by such powerful international agencies as the World Bank. The countries of the Maghreb are no exception. Urban-industrial planning emerged as the leading development paradigm the 1950s through the influence of economists such as W.A. Lewis. Lewis argued that economic growth,

"is necessarily associated with urbanization. It is quite useless to expect real income per head to grow without reducing the rural population... for the simple reason that (small) towns ...do not permit economies of scale to be enjoyed." [128]

According to the mechanistic approach, conventional Western planning methods stress the division of urban space along isolated functional criteria. Special areas for housing, commerce, recreation, industrial uses are singled out by corresponding zoning schemes. Residential uses are subdivided according to income levels; this split means the loss of the social context by isolating human activities. The logic behind this approach is to break up the "raw material" of the city and to the fit the loose parts into a newly designed urban machinery that responds to mechanical and technological criteria, rather than to human needs and considerations.

Traditional Islamic city cores, however, stressed the idea of a close interrelation between the various aspects of urban life although these places had internal divisions of clan and religious groups. (see Appendix E) There was also a clear division between public and private realms, which reflected the Islamic concern for privacy in the residential quarters. This particular concept of space rarely resulted in ruptures of the urban fabric. The compartments of secluded space were embedded in a comprehensive architectural system composed of complex

cellular structures. Smaller elements were contained by larger units. Similar contrasts occur when comparing the concept of the public/private areas in Western and traditional Islamic cites.

Similar contrasts occur when comparing the concept of the central areas in Western and traditional Islamic cites. While in Western cities the trend for isolating single functions has prevailed, the public space of traditional Islamic cities relied on the close interaction between religious, educational, commercial, industrial, and recreational spaces. These expressed the full range of human activities. This interaction was expressed in the main spines of the central *suq*, which still is the mainstream of public life. The city was further integrates the laterally attached bays of sanctuaries, *madrasas*, *zaouias* [C] and specialized markets, where the flow of pedestrians come to a halt. Residential uses were subdivided according to income levels; this split meant the loss of the social context by isolating human activities. The implications of this idea of efficiency will be discussed later in the paper concerning the use-needs of housing. The logic behind this approach is to break up the "raw material" of the city and to the fit these loosed parts into a newly designed urban machinery that responds to mechanical and technological criteria, in contrast to human needs and considerations.

In contrast, traditional Islamic city cores stress the idea of a *close* interrelation between the various aspects of urban life although these places had internal divisions of clan and religious groups. There was also a clear division between public and private realms, which reflected the Islamic concern for privacy in the residential quarters. There is a clear need for intervention by planners to preserve what is left and to integrate the medina core into the contemporary life of Arab cities. To undertake such activities, though, it is essential to understand the dynamics of the traditional city, what kept it so vibrant, how it was maintained, and what social forces produced it. One thing is clear: whether by design or default, the outcome of development planning has been to institutionalize Third World dependence on developed countries thwarts the evolution of indigenous industrial capitalism.[129] By the 1960s, countries of the Maghreb had to varying degrees, adopted components of an urban-industrialization policy.

In other words, the prolonged neglect of the agricultural sector has crippled the economic viability of the rural population and agricultural areas. Even where agriculture was emphasized, the focus has often been on plantation style models-dominated by export/cash crops.[130] The initial concentration of resources in cities typically generates unstable spatial dynamics. Urban-biased planning produced what Soja and Tobin called a "space-contingent" process of spatial polarization. [131] As will be described in brief later, such space-contingent processes and spatial disparities demographically, along with the reduced rural viability, generated streams of migrants to cities.

5.3 Verticality of the USAID Program

In contrast to the target population of the Resettlement Program of the 1970s, HG004B2's target population was the urban poor. It is ironic that this former policy may have created the target group of the latter. One significant weakness of HG004B2 was that it did not have an economic component that balanced the housing component. Hofferbert might cite this as an example of a 'trickle-down' strategy. The RHUDO Review of the shelter sector concluded that increased GOT resources would be needed to finance basic infrastructure in the

[C] religous schools

shelter sector in order to provide serviced sites affordable to low-income groups in then expanding urban zones. It also concluded that special emphasis and attention would be required in the area of sewerage service provision in order to upgrade living conditions in existing neighborhoods.

This Review led RHUDO and USAID to conclude that in the short-term, HG financing should have focused primarily on assisting the GOT to address the needs for urban services and land. In addition, continued support should have been given to decentralization and income distribution objectives of the GOT. This could have been done by increasing the capacity of GOT institutions to serve urban populations and low-income groups through the provision of technical assistance related to financial management and development planning at the municipal level. This would have spread the impact of planned formal shelter programs for and service delivery to low-income groups in Tunisia urban centers.

Every housing program needs to be integrated with the livelihood and lifestyle of its inhabitants so the it can be sustainable even after external support is withdrawn. To the extent it isn't is the extent that it is 'vertically' integrated and not 'horizontally' integrated. This not only means that "the houses built should be functional but also that the beneficiaries should not be trapped into dependence, being unable to upgrade houses without external assistance." [132] Planners, biased by the need to evenly spread limited resources, often do not manage to satisfy particular needs of people in specific communities. The lack of regular information to planners on the housing requirements of the community are critical.

As was seen from a previous GOT example, efforts to implement programs failed to the extent that the design did not meet the actual needs of the target population. This is in contrast to the GOT's perception of their needs. To the extent that HG0O4B2 didn't succeed, was also due to this same idea. The kinds of information possible through a process analysis could have addressed these concerns by creating a feedback loop. In this respect, I particularly identify with Chapter Six from *The Reach and Grasp of Policy Research*, which advocated for an almost anthropological immersion at the implementation level in order to see whether the program was having the desired effect. Such an evaluation was conducted during the early 1990s.

5.4 Tunisian Case Study

In 1990, Sadok Ben Mhenni published the results of a survey, which was one of the first studies to look at the process of Tunisian self-help housing as a whole. Mhenni considered the subject as:

" a construction process and as process of use and exchange of buildings and areas. Even if the rehabilitation of process is seen as an effort to integrate unauthorized areas into the mainstream of urban development, Tunisian researchers have rarely been interested in to study the linkages between housing and income for low-income families." [133]

The survey was carried out by "three experienced field workers' who covered qualitative and quantitative aspects. The Zghadia and Chrichi sites are located in the North-west region of Tunisia, which is one of the poorest and most underdeveloped regions. Zghadia is a natural extension of the City of Jendouba were 48.8 % of the families were considered to be urban poor. Chrichi is a squatter settlement near the provincial capital Le Kef where 59% of the residents were considered urban poor. This is in contrast to comparable data from 1990 that showed national rates for Tunisia of 7.3% in urban areas. [134] Quantitative data such as income and expenditure, family size and occupational status were compared with results of previous surveys before the implementation of the project. For a

subjective appraisal of their living conditions, income and expenditure were assessed by the beneficiaries before and after their housing improvement.

New dwellings were viewed by the beneficiaries as a very essential improvement of their housing conditions. For them, the more important aspect of this improvement is the access to ownership of their dwellings (security and land tenure). Importance was also attached to the infrastructure facilities provided at the level of their house unit and their residential area that lead to cleanliness through, among other things, water supply. About the impact of improvements of their housing conditions on their incomes, beneficiaries gave a subjective account. The urban upgrading projects were assumed to "give to the inhabitant's quality of life, dignity and aptitude to play a full social role in the urban community."[135] Unfortunately, day to day expenditures at the time increased rapidly because of the devaluation of the Tunisian dinar and because of the price liberation of many goods. [136] This means that the living conditions were not improving in spite of improved conditions.

The question is if it is possible to achieve these objectives without doing anything to strengthen the low-income household economy, and without doing anything to create job opportunities for them. Urban upgrading projects must do something to help the beneficiaries to improve and increased their incomes, for example, creating opportunities through encouraging small-scale business and home-based activities. This is especially true for women, who could be the center of micro-household economies.

It is thought that this could be achieved if planners and designers take into account the typical way of life of the inhabitants, their traditional relationships and the existing and/or potential linkages between housing and income. This is not only true for existing income, but opportunities for income generation, especially for women. For example, designers could provide space for breeding and appropriate space for home-based economic activities. People often did this in spite of the designs, but why not incorporate this from the start? Decision makers could provide financial resources to provide more covered space. While referring specifically to the role of women, Hardoy has made an effective appeal to the incorporation of 'use' value factors in the layout design of 'site and services' schemes,

"...even here, however, the needs of women can be ignored. Moser (1985) observes that housing projects often use a gridiron layout (see Appendix B) that does not allow women to work in their house and at the same time keep an eye on their own or their neighbor's children. House designs and plot sizes rarely consider the fact that many women will want to use their houses as workshops or as shops to sell goods- such enterprise is often forbidden in low-income housing projects. Hosken (1897) argues that housing managers as well as international financiers must start to recognize women's vital contribution in building new communities and maximize the opportunities for them to be full partners at every stage of the work."[137]

5.5 Implementation

If one were to approach these problems from Hofferbert's process analysis viewpoint, one might see programmatic problems instead as actions people are taking to meet their needs in spite of the program design. The end result of the residents' efforts to modify the physical form of their dwelling seems to have been the creation of a living environment that was a compromise between the government's concept of improved welfare conditions and the population's notion of a desirable life style and living situation.

This often didn't satisfy *either* side! I realize that, given Mission constraints, RHUDO was/is unable to use an process approach because of staff and budget constraints. A starting point would be to look at what they were building in spite of HG004B2's guidelines. Alternate program design incorporating process analysis would require a rethinking not dissimilar to Michael Ender's recommendations from the 1970s resettlement program in

Central Tunisia, "such alternatives, however, would require a *rethinking* of the concept of economic efficiency and would demand the government consult *with* the people to determine their values and desires *before* embarking upon resettlement projects."[138] (emphasis added) Keep in mind that these recommendations were made several years before the implementation of HG004B2.

5.5.a. Selected Findings and Recommendations from HG004B2 ES

In general, ES findings cited that beneficiaries generally had a 'positive' perception of the environmental quality of the living environment, as was the perception of the applicability of 'self-help' mutual aid. However, while the mortgage loan application survey revealed that the level of self-financing was a relatively constant additional 25% of the allocated credit, the file verification revealed that this was disproportionately distributed towards SNIT mortgages. These mortgages were targeted at middle-income groups, as opposed to the low-income site and services projects. This might indicate programmatic barriers to expanding the core house unit. In 1989, several implementation problems were identified. The ES stated succinctly that:

"...beneficiaries are generally not utilizing the model designs developed by the Ministry of public Works and Equipment for the Program. Beneficiaries either don't have the designs or they have chosen to ignore them. Nor are the Ministry of Public Works and Equipment technicians conducting regular site visits to ensure proper construction methods are followed by the beneficiaries. Finally, norms and designs have never been developed for those beneficiaries who must install individual septic tanks, and it appears many have been improperly installed. The AFH/CNEL Program is behind schedule. Political, marketing, and construction problems need to be immediately addressed by the GOT in order for this subprogram to achieve its overall activities."

It also noted that no marketing study had been developed by AFH to evaluate demand for the various sites before initiating the design phase. This is also the case for the use of the core house model. If there had been, local people would have told them that the core house design was not a good model. This would have been better to find out during the design phase, rather than discovering it in 1989 that:

"...technical monitoring and surveillance of works continue to be very weak and the quality of the sites largely depends on contractors good will rather than on an efficient monitoring system insuring compliance with specifications. Furthermore once tracts of land are sold to developers AFH does not exercise control over the layouts and designs adopted by the developers in order to ensure the urbanistic coherence of the site."[139]

They failed even using their own criteria of a better way to develop land. The "good progress in the provision of infrastructure" is irrelevant if what you are building is not what the end user needs, let alone prefers.

The implementation problems that I experienced at my level of involvement in HG004B2 were largely attributable to the fact that a "template" site and services delivery system was applied in Tunisia without a level of adjustment necessary for the local context. This is based on the mixed record of previous GOT experiences in housing, as outlined in Section 2.2, and the underdeveloped verticality of the program's attention to economic factors. This is important in enabling people to maintain a lifestyle in a small urban center in the interior of the country.[140] Recommendations from this type of ES were limited to the following:

- Standards should be graded in order to avoid the sharp contrast in housing construction associated with periphery 'slum' settlements.
- Overall site-plans should be de-emphasized in favor technical assistance provided during the first year after acquisition of the plot.
- Beneficiaries should not be allowed to buy more than one allotment and occupancy requirements should be enforced to discourage land speculation.

- Street width should be reduced and the possibility to use consoles for wires and public lighting instead of poles should be examined together with the Tunisian Agency for Electricity and Gas STEG as a project cost reduction measure
- The cost of water and electricity meters should be included in the price of the allotment in order to prevent the household from the incapacity to obtain potable water.

It was also recommended that AFH should rely on private monitoring and surveillance companies to reinforce its own insufficient control capacity. The costs incurred should be considered as part of the project costs and recovered from beneficiaries. Overall, it seems as though recommendations were based from a technical point of view, in order to achieve better site development, rather than the integration of beneficiaries satisfaction. It seems that many of these *post facto* recommendations were of the kind that might have been identified earlier and readily mitigated during the program implementation with more systematic monitoring.[141]

6.0 ALTERNATE HOUSING INITIATIVES IN CENTRAL TUNISIA

> *"...if low-income households and communities are not empowered to improve their capacity to manage the environment, the future of cities will be one of drastic environmental decline and immiseration that will also affect the economies of cities and nations alike."*
>
> M. Douglass, "The Political Economy of Urban Poverty and Environmental Programs in Asia: Access Empowerment and Community Based Alternatives," 1992

Given the more detailed presentation of USAID HG004B2, a balanced treatment of the process of low-income housing delivery in Central Tunisia also includes alternate, smaller-scale initiatives. Lessons from these efforts contribute to an alternate design approach. The following cases are included, as being appropriate for comparison, as much for their differences as their similarities to HG004B2. They both involved housing for low-income groups in an area comparable to the focus area of HGOO4B2, i.e., the poorer interior of the country.[142] In terms of the evolution of housing policy, they are also relevant for comparison because they were conducted during the same decade as HG004B2 implementation. Both took place in Rohia-El Haria Plain; one was completed as HG004B2 began and the other was started as HG004B2 was administratively closed down.

In the early eighties there was a kind of watershed policy convergence regarding low-income housing delivery in Central Tunisia that involved a recognition of the shortcomings of the Rural Resettlement Program [143] in general, and a change in policies to organized self-help approaches in particular. This kind of switch was unprecedented in Tunisia as neither authorities nor locals had experience with this model. From the view of GOT, it meant for the first time delegating responsibilities of loan management, budgeting and purchase of materials, labor management, etc. upon the beneficiary directly. As explained earlier, the intent of the authorities may have been the improvement of local standards of living. However, the program design:

- Was already settled on before implementation using the criteria of efficient delivery of a product that was needed
- Did not allow for the feedback of unexpected results, and
- Expressed an unwillingness to modify the original plans according to a continuing analysis of the results during the implementation phase.

Thus, the early 1980s were a critical window of opportunity, when alternate efforts were partly supported by the GOT, but not incorporated into subsequent program designs. The SADEL/ASDEAR project is particularly

interesting because it captures this transitional period; would lessons be incorporated. Mirina Curuchet of ASDEAR comments from 1987 are relevant to HG004B2 projects implemented in the following years:

"The lack of constructive dialogue in the Tunisian context about the experiences achieved in this project, about its value as an alternate way to provide rural housing, etc. limits the impact which this experiment could have within the development debate. On the contrary, it places itself more closely within the framework of a certain category of aid projects financed by the industrialized countries in the Third World. Although it may bring limited concrete benefits for the given country, in this case about 50 houses to a group of families, it brings about a lot of experience and knowledge that mostly increased the technological and scientific knowledge of the Industrialized world, giving a new twist to the North-South contradiction."

Therefore, attributing problems of HG00B2 to the fact that it was the first such attempt at the approach are not sufficient. It reinforces the crucial importance of the participation of the locals in the formation of the development plans. One realizes the failure of the cooperative experiment in the 1960s and the rural resettlement policy in the 1970s owe much to the unsuitability of the proposals, and the lack of analysis in the form of marketing studies and site specific designs.

This project was carried out from 1980-83, only five miles from the AFH site in which I lived and worked. I did have the opportunity to be personally involved with the second case discussed, an integrated NGO project in the neighboring Governorate of El Kef during 1994-95. While their much smaller scale may not have been practically expandable at the same scale of HG004B2, they do offer concrete examples of alternative, integrated approaches that address issues such as 'use-need' targeted at groups of similar socio-economic backgrounds. Specifically, this was targeted at the clan-based settlements that were effectively outside of the regular housing market targeted by HG004B2. Given their explicit environmental goals, a brief description of the physical characteristics of the Rohia-El Haria plain is included.

6.1 Physical Characteristics

Central Tunisia, as defined for this paper, is a region which extends eastward from the Algerian border to the town of Sidi Bou Zid. (see Appendix F) From here it extends southward from the town of El Kef, which is where the Chrichi squatter settlement discussed earlier is located to the town of Gafsa. The Rohia-El Haria plain forms part of valley running North to South, delimited by two mountain chains of the Atlas Tell crossed by the intermittent River Sgnifa. This is one of the more marginal agricultural areas in the country and therefore also very fragile and vulnerable to the environmental impacts of human settlements. The population of the Rohia Plain could have been grouped into three basic categories:

- Families who own sufficient land and animals to be able to meet their basic needs; they are economically independent and have access to loans and state agricultural subsidies
- Families who own a small irrigated plot and a few animals. Their income barely covers their basic needs and is considered a subsistence level
- Families without land or irrigated plots. They are dependent and temporary work and charity. Housed often a sort of adobe structure called a *gourbi*. As an indication of the social stigma attached to this form of housing, all collections of squatter housing in Tunisia are known as *gourbivilles*.

The climate in this region is rather extreme. Rainfall is scarce and tends to be concentrated between December and February. The average rainfall is 500 to 800mm per year in the Northern part of the country, whereas the South only receives 100 to 200mm. Snowfall, though not particularly heavy, is not uncommon during December, January, and February. Originally, much of the region was forested and once served as the breadbasket

of the Roman Empire.[144] Gradual deforestation, accelerated during the colonial period, has caused significant degradation. For example, damage to bridges can still be seen from the 1969 flooding. This might be attributed to degraded conditions on the slopes. Administratively speaking, the Plain is straddled by three Governorates:

- Kasserine. This is the location of HG004B2/AFH Sbiba site, which was started in 1989 and which I lived and worked from 1993-95.
- Siliana. This was the location of the SADEL/ASDEAR project 1980-83. At the time of the SADEL/ASDEAR Project in Siliana, it was one of the least developed govenorates. At the time of the Project, only 18.5% of the population was considered urban versus the national rate at the time of 53.4%. The illiteracy rate of family heads was 82.1%,
- El Kef. The location of Ouled El Amaach-ARSEN project 1991-Present.

6.2 Rohia-El Haria Self-Help Housing Project: Association pour le Development et l'Animation Rurale, ASDEAR

This Tunisian NGO's experience in alternate housing delivery provides an important historical context for the subsequent HG004B2 subroject. This is true in the sense that its lessons about self-help techniques were available but not incorporated the into the product-orientated policy of GOT Housing Guaranty Programs. It is important to consider that it was one of the first case of trying to apply organized self-help in Tunisia. It occurred before this approach was applied on a wider scale with the AID Housing Guarantee programs. The *Association pour le Development et l'Animation Rurale* ASDEAR focused on promoting social and economic conditions in the poorest areas. ASDEAR was active in the mid-seventies with irrigation schemes training programs, technical and financial assistance, loans and help towards the commercialization of their agricultural produce. This organization was run by a group of social scientists and technicians who were at the time not comfortable with the official GOT policies towards the poor. They collaborated closely with regional authorities and the World Council of Churches. It advocated phased development programs that tended towards small-scale experimentation. The results of theses projects were readily made available and easily transferred. It conducted projects that were characterized by the following:

- Adapted to the local environment,
- Income stimulating,
- Replicable, and
- Designed to be managed by the users themselves.

Those involved in this scheme had, after four years, increased their incomes to overcome the subsistence level, so that they wished to improve their standard of living, which in physical terms means their housing conditions. It was at that point that ASDEAR began to look for funds in order to start a housing improvement program in the Rohia-El Haria Plain. In 1978, ASDEAR contacted the group from the School of Architecture at the University of Lund, Sweden through the Tunisian office of SIDA, the Swedish International Development Authority, who were interested in studying the rural housing problem in Tunisia.

As a result of the collaboration between the School of Architecture and ASDEAR in 1980, the Swedish Association for the Development of Low-Cost Housing (SADEL) was formed and a self-help program was devised for the construction and improvement of approximately 50 houses in the Rohia-El Haria Plain between 1980 and 1983. (see Appendix G) Interestingly, Sadok Ben Mhenni, mentioned in Section 5.4 with reference to his work with *Agence De Rehabilitation et De Renovation Urbaine* in the late 1980s, is currently a member of SADEL! The project sought to improve the living and health standards of 54 beneficiaries, up to that time, had only had

been subject to the rural resettlement plan, which ended in 1979. The following quotation gives a good alternate 'snapshot' of the mindset of those outside the standard process of the 1980s:

"Instead of focusing on the city and studying ways of improving the habitat in overcrowded and impoverished urban areas, which would only help to increase the pressure on the city, we have chosen to look at the other extreme of the urbanization phenomena, in other words, at the rural areas undergoing depopulation. It is vital to find a solution to a solution to the problems in theses areas in order to discourage the exodus to the big cities, as this more often than not leads to greater poverty and misery in some shanty town where, moreover, the family completely loses the security and identity it had back home... These days, all planning activity is directed towards the big cities. The capital, Tunis, possesses the best in economic and technical resources which are used mainly for solving its own problems. By concentrating in the countryside, the repeatedly inevitable picture of rural areas on the outside track, economically speaking, could be prevented. The objective of our collaboration...is to work out a proposal for methods of improvement and to get a self-help construction scheme going."[145]

It can be assume that from the point of view of the peasants that the 'use-value' disadvantages outweighed the advantages. I believe that this kind of problem is another clear example of the lack of understanding shown by authorities and central planning bodies towards the needs and aspirations of the various local groups. One of the long-term objectives of the project was to have been the initiation of a construction process that would spread throughout the region. However, this scope was reduced during implementation. Emphasis was redirected towards the technical aspects of construction to achieve the short-term objective of a certain number of dwellings.

The Report explored possible opportunities to find 'social carriers' [146] for their appropriate technology and self-help philosophy. SADEL concluded that on a small scale, with subventions, concrete improvements to the conditions of poor is possible with an organized self-help approach in the years preceding HG004B2. What is particularly fascinating about this for me is tracking the emergence of the self-help approach as applied to housing in Central Tunisia and trying to trace where alternate bottom-up alternatives got off track. In his analysis of Swedish assistance in Tunisia, although not specially referring to the Rohia project, Walberg said, "...in many cases, the importance of the tasks have been limited only to the technical aspect, giving too little space to the surrounding reality." This has had a bad effect on the results. Some of his other observations are particularly biting given the expansion of Housing Guaranty programs later in the decade:

"At the central level, some positive comments on the project have been made by individuals. However, in practice, nothing has been done to benefit from the experience of Rohia El-Haria in terms of housing policy. The official self-help construction program mentioned earlier cannot be associated to the Rohia El-Haria experiment, since no recourse for organization and promotion is provided within the framework of the program. However, Given that the Rohia El-Haria project has been implemented and that the results are evident, we can at least hope that one day this experience will be acknowledged by the authorities concerned with housing provision in rural areas. Thus, the dissemination of the propose method, organized self-help, depends on the political will of those authorities "

Simply put, relevant information was available and was not used at the larger scale because of certain programmatic biases. Keep in mind, Siliana authorities "...contributed to the financing of a part of the Rohia El-Haria project with funds made available through this new policy" [147] before the version of 'self-help approach institutionalized with HG004B2.

6.3 Ouled El Amaach: L'Association Régionale de Sauvegarde de L'Environment et de la Nature, ARSEN

As was discussed in the ASDEAR/SADEL project, the environment of an area cannot be protected if the local people are not involved. People who are too busy to feed their children are not in the position to concern themselves with the environmental impacts of their actions. *L'Association Régionale de Sauvegarde de L'Environment et de la Nature, ARSEN* is a regional organization focusing its activities in the Governorate of El

Kef. It was formed in 1982, the goals being the protection of the environment, the improvement of deteriorated areas and consciousness raising among citizens of the Governorate of El Kef. For the Association, environmental protection,

"...is equivalent to economic development in rural areas. The only people who can protect the environment are the inhabitants of the area in question, and they are often responsible for its destruction. They destroy it because they are aware of the consequences of their actions or because they have no other means of survival. "

ARSEN originated as a result of the activities of the Association for the Conservation of the Medina in El Kef.[148] A branch of this organization decided to focus on environmental issues, under the initiative of Salah Gaiess, a biology instructor at the regional agricultural school. The fact that it naturally grew out of an urban conservation movement, and not just a top-down GOT initiative, only further emphasizes the important and inherent link between urban and environmental issues as perceived by locals.

In 1991, ARSEN initiated a series of activities to mitigate the various causes of environmental degradation of the site near the at Ouled El Amaach.[149] (see Appendix H) The project site contains the clan-based dwellings *douar* of approximately 40 people at Ouled El Amaach, with an additional 150 people in the surrounding area. The daily routine in this area is limited to subsistence activities. Women get the water, look for combustibles (dung, twigs, or straw) and are responsible for the home and animals. The men guard the herds of sheep. At the time the sheep numbered about 400 head belonging to owners from the city. The resulting overgrazing was "as serious problem as (is) the lack of trees." [150] The forest of Ouled El Amaach was largely cut down by colonists and local people for heating or firewood, or used to increase agricultural land, mostly for dry-land farming involving a two year rotation system of wheat or barley followed by fallow. The phased objectives were partly funded by a Small Project Assistance Small Project Assistance (SPA) grant from USAID and were as follows:

- Restoration of the ecological situation by developing agricultural activities complementary to the environment of the area. This was begun by the rehabilitation of a well 800 m from the *douar* in 1990. Previously, the women had walked 8 km for water. This well is a precondition of the initiation of agricultural activities and will also be used to irrigate the replanted trees.
- Improvement of the health and social conditions of the beneficiaries by rehabilitating 5 houses with local materials in an environmentally conscious manner. In this marginal area, the residents had neither the resources nor the motivation to invest in maintaining these dwellings, given their deteriorated condition and the high uncertainty involved in sinking scarce resources into the houses. I was retained for a year as a technical consultant for the housing rehabilitation phase of the project during 1994-95.
- With a reliable water source and improved housing secured, improvement of the economic situation through income generation activities that use the local natural resources positively. Only once the inhabitants develop a stake in the success of the site through a sense of reduced uncertainty for their situation, will the long-term reforestation phase of the two mountains behind the *douar* begin. The villagers are to serve as the guardians.

The protection of the environment takes on a concrete value. The Director of ARSEN made his case clearly when he stated that:

"...as has been pointed out before, the cost of helping the whole village is less than the cost of service to one child who becomes a delinquent in the city. Rural citizens must not be forced to leave their land and their homes because of a lack of means of survival. The cost of responding to their needs is now less expensive than seeing them in poor part of the city. Ultimately their land must be protected against any further erosion and deforestation. It is only logical to accomplish this when they are present and able to participate.." [151]

As was mentioned in the Population-Environment section, this project design will be successful in the long-term in as far as it manipulates Gill-Chin Lim's two variables:

- The variety of resources, both monetary and non-monetary, in the urban environment and
- Uncertainty

These activities stress the importance of living in balance with the local environment at the same time as providing opportunities for improving income, and thus the overall living conditions of the families. Ultimately, the agricultural revenue will minimize the reliance on sheep-herding for non-residents. The long-term bio-diversity of the region will eventually be restored with the replanting of the trees. The village will be able to use wood from the restored forest selectively. With the benefits of being able to sustain a better lifestyle on their land, they will clearly have a stake, as guardians of the forest.

7.0 ALTERNATIVE PROGRAM MONITORING DESIGN

"Effective process research requires rather small,
routine projects, closely coordinated with practitioners."

R. Hofferbert, *The Reach and Grasp of Policy Analysis*, 1990

7.1 Housing Filtering and Other Emerging Market Dynamics

In 1982 Ridha Ferchiou, while a member of the Housing Development Unit at Michigan State University, used data from Tunis and Mexico City to test the appropriateness of downward 'filtering' or 'capillary action' of housing stock. As a housing policy option, filtering is basically a variation of 'trickle down' theory. Ferchiou studied the extent to which housing stock filters from upper to lower classes as new upper-end housing is built. Spontaneous peri-urban settlements emerged during the economic boom of the 1970s during a period of relatively moderate demographic growth. The idea was that new housing construction at higher-income levels opened up units for lower-income levels as they moved into the new units. Thus filtering strategy was based on the construction of middle value new dwellings since they begin the longest chain of moves. For middle-income groups, downward filtering does take place, since the successive units in the sequence of moves were indeed characterized by successively lower values, successively smaller sizes and successively lower housing installations.

Several researchers have noted that the experience of public social housing in Tunis somehow detracted from its initial objective that was to house those who moved out of the overcrowded *bidonvilles* [152] and the old medina. Although those among the urban poor who benefited from public social housing came mostly from the city's old *bidonvilles*, as many as 68 per cent of the total population in the public social housing belonged to the middle-classes. These people came from areas of the city other than the *bidonvilles* or the old *medina*.[153] The population of these communities was mostly migrants but, in contrast to those of the intra-urban *bidonvilles*, they were not recent rural migrants. They are intra-urban migrants that were a relatively recent phenomenon for the city of Tunis. Three-quarters of the migrants came from other areas of the city.

He concluded that dwellings in the middle range of values initiated the longest chains of moves, but even these chains end before reaching the poorest families. This important conclusion was also supported by the fact that households, involved in the sequences of moves, were characterized by successively lower incomes. However, housing shortages in the middle-income level prevented these chains from reaching the lowest income strata. On

this basis, it is doubtful that in Tunisia, where housing conditions are generally poor for low-income groups, a filtering strategy would constitute a good long-range housing policy if a certain number of conditions wee not fulfilled.[154] Although part of the process, filtering needed to be complemented by a positive program of slum-upgrading.

Nevertheless, the lowest income groups generally did not improve their housing conditions through this filtering strategy because housing shortages in the middle of the income prevented the chains from reaching them. The lowest income groups were thus excluded from the formal housing market. In spite of GOT policies, people house themselves as they can, often in overcrowded, unsanitary, and structurally unsound dwellings, sometimes without legal claim to the site. An estimated 50% of Tunisia's urban poor population lived in such conditions.[155] Such unplanned growth has serious environmental implications, and are exacerbated in a country that has little capacity to absorb such impacts.[156] In spite of the inefficiency of the formal sector, the informal sector was a major factor in the 4.94% growth rate of urban housing between 1975 and 1984. This resulted in the physical degradation of the urban peripheral areas. Farming lands were wasted, urbanization was over-priced, the functioning of larger towns was distorted, historic centers were turned into slums as middle classes abandoned them and were replaced by poorer people, and huge capital was unduly mobilized for luxury housing-often left vacant. This was estimated at around 15% in 1984.[157]

The combination of inflationary trends in construction costs and land costs as well as pressures of rapid urbanization, put the price of even a modest dwelling beyond the means of one-forth of urban households. Thus, the pattern of urban expansion, coupled by the magnitude of recent migration, created a proliferation of settlements that has been described as a ruralization of the city. Resource constraints, such as the scarcity of timber or stone, has made the use of brick and concrete the most viable choice. As an illustration, the recent widespread availability of steel and particularly of cement has rapidly transformed the townscapes once dominated by brick into ones of reinforced concrete. The cement consumption of Arabic countries is staggering. For example, cement use per capita in the Gulf States is in far excess of per capita consumption in both Europe and the U.S.[158]

This combination of dynamics called for a new initiative and opportunity to help these groups. The idea was to learn the lessons from the creative solutions and self-reliance of squatter or low-income house builders when left to their own devices. The logical response, was for the GOT to harness such initiatives by carrying out a basic subdivision of land and installation of basic infrastructure. Under the sites and services sub-project low-income households were for the first time being offered the opportunity to purchase serviced land at reasonable costs and with affordable loan payments. However, to spread the impact of introducing the loans for land purchase more widely, the program needed to be institutionalized beyond specific sites and services projects. Was it? The CNEL land-loan was thought to provide this opportunity. It was essential therefore to increase the supply of suitably located serviced land at affordable prices, in order to allow this sector to pursue its housing construction activities and take up this slack.

In order to increase this supply, the land development procedure involved several different techniques, with AFH drawing on both its existing inventory and its land acquisition powers. In addition, some of the mechanisms of its assumptions were carried over and caused problems. The first basic problem arises from the

assumption that what squatters did in the past they will also do in the future, once backed by a self-help policy. This ignores the fact that processes and costs are likely to change dramatically once a policy exists. For example, although squatting rarely implies no land costs whatsoever, large outlays of cash for land purchase/down payment are avoided or at least delayed several years. In contrast, site and services schemes invariably require that purchasers pay a significant down payment. This was addressed in more detail in Section 5.4 from the Tunisian case study.

A second assumption is that these processes, which were proven in the past, could be applied to the future. This ignored the fact that in many developing countries employment opportunities, real wages, the costs of construction materials and the nature of the land market changed significantly in the 1980s. This often causing increasing hardship for low-income families. The 1980s saw a reversal that affected the land-use market dynamics. European immigration laws had tightened since the seventies, with returning migrants wanting to participate in a formal housing market as a way to secure their money. They return to find that the housing market was underdeveloped.

GOT strategies to circumvent this involved directing site and services sites to those towns where there were still relatively low land prices i.e. the smaller urban centers in the interior of the country. However, they did this without adequate marketing studies to determine adequate demand for serviced lots there. Given the 'product-orientated program design, sites tended to be in two categories:

- New sites tended to be at peripheral or remote locations, due to the increasing cost of land acquisition.
- Sites developed from existing inventories often tended to be in valuable locations, thus making them more valuable in terms of commodity-value and more vulnerable to speculation.

This created a bit of a paradox as neither of these types of sites necessarily reflected or served the interests, resource levels or needs of the low-income target group. As a result, GOT sponsored site and services projects faced certain obstacles, such as being too costly for significant numbers of the target population. They also were subject to 'raiding' by better-off working or lower-middle class groups who were interested in the long term 'commodity value' of serviced land, rather than the more immediate 'use value' of such land to the low-income target population.[159] In short, this all added up to a reduced ability to pay and reduced ability to create an investment surplus, factors which earlier research has indicated are critically important in determining the level of improvement and dwelling consolidation achieved.

7.2 Conceptual Plurality and Decentralization

"It is easy to suffer the delusion that the insight of a particular method is the answer when no other methods have been tried to provide other insights."

R. Norgaard, *Development Betrayed: the End of Progress and a Coevolutionary Revisioning of the Future*, 1994.

In contrast to modernization's assumption of monism, namely the convergence towards a coherent whole the understanding about complex systems, pluralism holds that complex systems can only be known through alternate patterns of thinking which are necessarily simplifications of reality. As an alternative, then, nonequilibrium ecology of housing opens up possibilities for interpreting the interaction of humans and their built environment within its real historic specificity. By removing the strictures of a development narrative that assumes a wholesale transition to the commodity market by low-income groups, it opens up scope for better considering

people's participation in a particular project. While not fully tested in the Tunisian context, it can be argued that this perspective provides a valuable counterpoint to the existing development orthodoxy. Indeed, in keeping with arguments concerning "ecological pluralism," [160] it provides a re-framing of the use value/commodity value land-use market transition in contemporary Tunisia. Sustainable human scale development has become a central concern of the international community. Although the ideas of sustainability have been acknowledged since the early 1970s, it has become the dominant concern in development since the Earth Summit in Rio. To connect the idea of coevolution with sustainability it is worth noting that the concept of sustainable development "does not assume a static state of harmony but rather is a process of change and growth which sustains, nourishes and continuously enriches society. The users of the tools should be introduced to these concepts and their local implications." [161] This kind of pluralism makes sense when considering human settlements.

This is true because the complex interplay of global economies and local interests must be addressed in relation to: sophisticated technologies and human frailties, environmental systems and social controls on their use, and limited resources. Any given framework is better understood by, more appreciated by, or results in answers that are more advantageous to some people than others. The crucial importance of ensuring the participation of the beneficiaries has to be understood by both surveyors/researchers, as well as scholars/practitioners. Understanding the social and cultural structure of the community is "...an essential step for the design of and the introduction of new technology into the community. Thus, learning from the people is a precondition for designing development intervention in any society." [162] It would be difficult to find a better statement that connects the idea of coevolution and successful program implementation. As was mentioned with using a simple time-series evaluation, an elaborate framework can only be understood by a few who are well informed of its technical details. The use of a single framework, like a 'template' approach without modifications for regional differences, may facilitate centralized control in the name of efficiency, but at the expense of efficacy. Thus the use of a single framework disenfranchises or disqualifies the majority of society, facilitates the tyranny of technocrats, and encourages centralization.

Conceptual pluralism promotes meaningful participation as well as decentralization. Openness to multiple frames of analysis is a prerequisite to participation and local control. Conceptual pluralism requires that most all, or at least the important, stakeholders in the process of learning and deciding:

- Be conscious of their own conceptual frameworks,
- Be conscious of the advantages and disadvantages of the frameworks used by others, and
- Be tolerant of the use of different frameworks used by others.

The object of such a system would be to provide information as a basis for decisions and signals on the need for action. As such, it would be orientated towards the needs of those managing project implementation from within the administration of the decentralized unit. While beneficiary monitoring can certainly provide management with valuable information, its scope and complexity may be unfeasible in the current policy Tunisian context. On drawback of a system of this type would be the absence of capacity to monitor the response of project beneficiaries in terms of the uptake of technology and realization of benefits. Beneficiary monitoring therefore involves more complex methodology (notably in the area of field surveys) and the generation of greater amounts of data. If there

are positive feedbacks between systems on net over time, coevolutionary change is taking place. If this positive feedback result in a coevolution that favors people, coevolutionary development in housing is possible.

In the case of ARSEN discussed in Section 5.3, it is significant that it grew out of an organization involved in the conservation of the central medina of the City of El Kef. It seems that a kind of coevolutionary development is possible in Tunisia. Finally, given that decentralized strategies are more geared to local conditions to avoid the imposition so that they will be consistent with local priorities and constraints. This also means it is difficult to extract lessons from the experience of such projects that are relevant to project planning and implementation at other levels or even countries. There is much literature that is careful to note the "...place specificity of their alternative analyses, and would therefore make no claims that their policy implications necessarily extend throughout (their areas of research)." [163] If research which reveals a plurality of perspectives is to be useful in the policy process, that policy process and its institutions have simultaneously to change. As a first step in this process, this paper demonstrates the importance of revealing the alternative perspectives which challenge conventional views of low-income housing delivery, and making them known.

7.3 An Alternate Urban Agenda for Tunisia

"The argument here is that what is required are locally-derived solutions to meet local problems. Although there may be some limited scope for transferability of ideas and technology from the developed to the developing worlds, and more scope for the sharing of approaches among nations of the developing world, the ultimate solution lies in the development of indigenous solutions to local problems. Evolution of this type takes time. What is required is patience, tolerance, creativity, and, most of all, understanding."

C. L. Choguil, *Crisis, Chaos, Crunch? Planning for Urban Growth in the Developing World*, 1993

"The achievement of an alternate future depends on the extent to which poorer groups are able to (or allowed) to organize not only within their district but also to become a greater political force within the city and the nation."

J. Hardoy & D. Satterhwaite, *Environmental Problems in Third World Cities*, 1990

With this background, settlement efforts in Tunisia, both in small urban centers and periphery settlements, can be understood only as a complex, inter-related, and mutually-influencing sociological and economic process. Previous conventional planning efforts of the GOT have tried to impose order while seldom if ever attempting to encourage public participation, and have had an anti-traditionalist approach to the urban built environment. Unfortunately, few of the conditions that seem attractive and appropriate about traditional Islamic city form still exist that would permit the integration of these forms. First, the social forces that produced these built environments have been transformed in the contemporary period. This includes the institution of *waqf*.[164] These activities were once highly decentralized and under local authority; they have been centralized into a GOT ministry.

Second, throughout the world, there has been a trend toward increased equality between the sexes. Integration, not segregation , has been the ideal toward which many cultures are moving, again coming into friction with traditional Muslim society. Finally, GOT has stressed that emerging municipal authorities provide for community facilities through a centralized system requiring the establishment of laws that apply to whole classes of places and uses. This includes zoning laws and building regulations that are the antithesis of the assumptions and mechanisms of property law under traditional Islamic legal approaches.

This last point is especially important in light of the recent revival of Islamic movement in Algeria and Egypt. The roots of these movements are in the traditional sector of the society and are strongest among the urban lower classes and migrants. These movements emphasize communal relationships and informal networks of employment, credit, and education. They pose a grave yet legitimate challenge to the dominant discourse among planners in the Islamic nations. This is particularly difficult for the Arab-Islamic world because contemporary planners in Islamic countries largely use Western building practices and planning codes that are rooted in patterns diametrically different than those that evolved in the Islamic world. In some respects, they speak a different kind of language. Following a period of colonization the GOT has been adopting, by choice or circumstance, the outward manifestations of modern Western civilization, such as city planning. [165] This type of Western-styled development has faced several specific challenges in Tunisia. First, at least in principle, the GOT has accorded basic rights and responsibilities in an egalitarian manner. As previously mentioned, it has been at the fore-front in the Arab world concerning women's rights.

Despite the fact that the GOT has officially adopted a policy of decentralization since the mid-eighties, the role of municipalities is still quite weak. Direct municipal responsibilities currently include only the provision of such services as building permits, maintaining local roads, street lighting and open space, some sewage maintenance and refuse collection. Administrative, technical, financial and planning functions are shared or subject to supervision by national-level entities, as are such activities such as water-supply/distribution and major road, sewer and land development projects. The general level of municipal management capacity remains relatively low in terms of both human resources and management tools. The laws limiting the number of professional staff employed by each municipality and the supervisory authorities' control over recruitment discourage the recruitment of highly qualified staff in favor of less skilled people.

Decentralized monitoring and evaluation then must then address large numbers of relatively simple projects. This is in contrast to AFH, which operates in a single subsector. Based on its observed program deficiencies, several alternative program evaluation models could have readily been incorporated into the program design of HG004B2 design. there remains the issue of evaluation and monitoring. The generation of large amounts of data is unlikely to lead to significant improvements in project implementation and management. Keeping data production low also has the advantage of speeding analysis that, in turn, increases the chances of timely reports and hence timely action. Therefore, project monitoring activities should be limited to:

- Recording financial disbursement,
- Comparing actual use with quantities planned,
- Major achievements and comparing actual time with planned time of completion,
- Identifying problems inhibiting implementation that requires action.

Monitoring and Evaluation is as important to the planning, implementation, and management of projects under decentralization as it is to projects under centralized systems. However, for projects under decentralized systems, the assumptions cited above are unlikely to hold since project characteristics will tend to be markedly different. First, as regards to scale, it is likely that a large proportion of the projects in a single decentralized administrative unit will be small, as was the project that I lived in at Sbiba. They would also not involve initiatives

in more than one sector in the way that an integrated rural development project might for example seek to combine development in the fields of agriculture, water, housing , roads and health.

Rapid urbanization in Tunisia, the heavy demands of its inhabitants for services, and the relative weakness of the institutional framework to manage this under the conventional system have driven the need for a new approach in overcoming these problems. An alternative approach would be to strengthen participatory urban and environmental planning and the management capacities of the main actors, and to produce a strategic development plan for the environmental mitigation of urban problems. The participatory approach in action is based on identifying the three main actors:

- The public sector,
- The private sector, and
- The non government and community based organizations, which is relatively weak sector compared to other countries.

Until recently, the involvement of third sector institutions in environmental issues was mostly concerned with activities such as tree planting or beautification and solid waste disposal. However, two factors are beginning to change this. The first is the involvement of international development assistance institutions in enhancing the technical capacity of these organizations. It makes clear that active participation and public intervention are needed at all levels (technical, managerial, political) to facilitate the implementation process of action planning prepared by all parties involved. However, some difficulty may be encountered in harmonizing the unequal representation in this consultation by the three sectors: public, private, and community.

Solutions are not prescribed. Instead, it puts in place a process that ensures that development issues are inter-related and that a local consensus is reached on how to deal with them; this may come at the expense of widespread applicability of any particular successful program. This may take time and patience but the result will be that everyone accepts responsibility for their part in ensuring lasting development. This is consciously a "bottom-up" process. [166] The basic structure of the decision support system was evolved to adequately document the needs the user identifiable rural housing situations and to allow the local needs and priorities of the users ply an important role in the formulation of and implementation of the housing program. The decision support system has two broad parts which are organically related and which need to be considered together. The first part is an ideological perspective which outlines key principles to which the planner has to be sympathetic and sensitive. The other is based on rapid participatory information gathering and analysis tools. These have been designed to allow for the collection and analysis of data at various levels. They enable both group and individual data collection and analysis. The information collection methods are based on observation, interview and participatory interactive games. [167] The data and information need to be recorded in a descriptive case study format. Given that this method is designed to be applied to communities and physical contexts which are relatively stable, this could be an appropriate technique for use in a country like Tunisia. The presentation of the results is conceived as answers to three basic questions:

- What kinds of services are needed?
- What kinds of houses are desirable?
- What kind of delivery processes are desirable?

The three questions are to be answered considering three types of needs:

- threshold needs are needs that are satisfied adequately in the present situation. These needs are sometimes difficult articulate as they are taken for granted.
- felt needs are those that the community identifies as priorities. They arise from a lack of adequate provision within the present situation.
- observed needs are those that the external agent identifies.

This kind of approach first acknowledges the coevolutionary nature of the situation and then applies techniques that are appropriate to capture relevant information. Representation from all the sectors in the process helps to ensure that he needs of the greatest number of people are not overridden by the priorities of the most powerful, as was the case in HG004B2. Equity and social justice are issues that should be considered important for both the urban poor and rich. [168] There are various factors that may affect implementation:

- Leadership,
- Political stability,
- The institutional Framework, and
- Community Participation. Encouraging community participation in the implementation of environmental management carries many benefits such as directly inserting the needs of the community in the process. This assures the sustainability of the achievements by gaining acceptance and involving them in the action.

As accepted urban planning practice moves from a centralized top- down framework to one which entails urban residents in poor communities to solve many of their own problems through their own efforts , it is apparent that the traditional role government, and local government authorities in particular, must change as well. This is not to suggest that government, because it no longer is expected to provide urban facilities. Rather, it suggests that instead of direct construction and decision making. It must

"...in future be more involved in providing sensitive advice, in arranging training needs for the community to assist them in meeting their own objectives and in assisting them, where requested, to build organizations at the community level which will enable them to take over many tasks that were previously seen to be within the realm of the government." [169]

In terms of the shelter sector, the appropriate long-term role of the Tunisian government would seem to be to minimize direct intervention, allowing the urban poor to find solutions that they can afford in their traditional way.

From the discussion of infrastructure, the importance of community participation aspects of development, from planning to maintenance, will increasingly become essential if progressive improvement of such facilities is to be achieved. In order to do this, it is important to devise local solutions to local problems. Tunisia, like many other developing countries, adopted national development planning. Conventional top-down planning concentrating on the housing sector has all too often proven to be inefficient in achieving pre-determined objectives. It has been suggested that planning should go well beyond traditional concerns of planners with economic issues and to cover as many aspects of the development process as possible. Sagasti suggests that, "...an approach to development planning that incorporates the explicit identification of long-term ideas and aspirations of various social groups (is required.)" [170] He also adds that this new approach calls for greater flexibility in planning by adopting a 'learning-system' approach.

To achieve this flexibility, Sagasti suggests, individuals and social groups need to participate in the planning process so that grass-roots views of development may be understood and become an integral part of the planning process. In the case of HG004B2, the beneficiaries' documented dissatisfaction with the 'core' house model would have provided the kind of input necessary to improve the shelter delivery process. Focusing on this

micro-level, Lecomte suggests that development initiatives should spring from within the local community itself. [171] This approach regulates the government to a position of development 'facilitator', thus denying governments a role in initiating and stimulating development. Thompson and Warburton assert that, "...while there can be no bottom development projects (i.e. initiatives), there is lots of bottom-up development (i.e. processes)." Even it is not fully agreed that there are no bottom-up projects, governments and donor organizations do start projects and beneficiaries mostly accept these projects and adapt them to their needs.

Thus, the GOT *can* play an important role in planning and shaping the future of the country while allowing bottom-up development. The task is to minimize the dissonance between government objectives and initiatives and those of the people, through participatory development planning. In the participation approach, the GOT and/or donor helps the beneficiaries in identifying their needs, in assessing the environmental trade-offs of the development activities, and suggests possible solutions. It should be noted that the top-down approach often assumes that relevant information determining the outcome of the project is known at the time of its design and appraisal. This would be the only rational way to explain why marketing studies were nor conducted for many of the HG004B2 sites. It only emphasizes that an adaptive, learning-by-doing approach to project implementation is required.[172] However, Tacconi and Tisdall emphasize that, "...this is by no means an easy task, and while it may lead to more appropriate development, it does not follow that this will not have a negative impact on the natural environment." [173] Environmental planning should therefore also be an integral component in the process of deciding upon and implementation of development initiatives.

This has been seen with the Central Water Authority in Honduras, which has explored alternate methods of water supply and come up with what appears to be a revolutionary set of solutions in a program funded by the governments of Canada and Sweden and the UNICEF Committee of Canada. [174] One of these solutions is the wholesale vending of water. In this case, the community itself builds a water cistern in the peripheral areas and the central water authority regularly fills it with water from the municipal system which has been pumped to smaller storage tanks in the hills above the community and fed by gravity to public standpipes. The water is sold by the community to public taps at various locations throughout the neighborhood at a rate far below that charged by unregulated water vendors. While at a different level of development than Tunisia, the crucial element is community participation. A community must request help for the construction and building of a system. Once the request is received, a study is done by the water authority to determine which approach best serves the community and whether or not he community is sufficiently organized and enthusiastic enough to construct and administer such a system.

The Tegucigalpa project clearly illustrates that through community participation in urban development projects. There the community is in planning the to meet their own needs and then take on a management function which assures the neighborhoods safe water at a price they can afford. In fact, if carried to its logical extreme, this step toward one solution of water problems can be seen as the first step in a model of progressive infrastructural improvement. The question for this paper is how this idea could have been applied to HG004B2; it has already been noted that marketing studies were not even conducted for many of the sites to determine potential demand for serviced sites. As noted from HG004B2, the better the inhabitants know their city, the better they treat it. As a

result, they become more active as actors in implementation, facilitating the process as a whole. This is approach is more flexible, responsive, and based on the concept that participatory management is the most effective response to environmental problems. Once these sites were developed, sufficient feedback was not provided for in order to monitor the project and incorporate problem solving into the process. Given this deficiency, several simple, low-cost techniques could have been incorporated.

8.0 SUMMARY AND CONCLUSION

> *"If urban problems in such situations are to be overcome successfully, there is a need for local solutions for local problems and critical scrutiny should be given to proposals merely to import solutions and approaches form other countries."*
>
> C. Choguil, "Crisis, Chaos, Crunch? Planning for Urban Growth in the Developing World," 1994

The Housing Guarantee site and services subproject design was not designed to provide systematic feedback monitoring, favoring instead periodic evaluations. It is important to note that this is not a judgment on the design of USAID HG004B2, as this kind of information gathering was either not part of that type of design or beyond agency constraints. The only organization that might have effectively monitored beneficiary compliance, the *Banque de Habitation*, was administratively disjointed from AFH as AFH's official role ended once the parcels were sold off. However, given the magnitude of the housing problem in Tunisia, it is perhaps suprising that there were not more problems observed with HG004B2:

- The application of a 'template' program fit into the evaluation framework of USAID, as far as being replicable, but when applied caused implementation problems in the Islamic culture of Tunisia. This history will be discussed.
- It highlights the different needs of the individual and organization. This has a precedent in housing efforts in Tunisia and can be referenced.
- Tunisian developers had no experience with the design of 'core' housing; as such it was a foreign model.
- Not only was the model unfamiliar, it did not meet the needs of the target population.
- Marketing studies to determine this need were not conducted.
- In spite of not reflecting their needs, people ended up building a compromise, between their needs and the constraints of the program, as their opportunities in the formal land market were limited. Often this ended up causing poor quality housing and environmental degradation, which was not a concern of the responsible Ministry.
- Even when 'core' houses were built, further extensions were often built at a higher cost than was necessary, often with an undue amount of wasted space, due to the lack of professional architectural advice and/or pre-established extension drawings.
- In addition, certain design features caused environmental hazards, such as the septic system in Bir Ali, and creating unhealthy living conditions.
- Changes in the loan-disbursement *tranche* encouraged people not to follow core house design guidelines.
- *Tranche* schedules didn't reflect individual site characteristics. This forced many beneficiaries to spend more of their loan money in the foundations, making the completion of the house difficult.
- These problems had a cumulative effect, and eventually caused delays in the program and a 'crisis' within AFH. Only at this point was Peace Corps intervention was suggested by USAID to provide technical assistance.

When read in sequence, this list begins to take on the characteristics of coevolution in that each design flaw has effects throughout the process; the end result is not just a sum of resource inputs. Because of this poor design, problems cropped up at literally every stage of implementation, often creating contradictory results, especially the change made to the *tranche* schedule that encouraged people not to build core houses. Ironically,

given the considerable human and financial resources invested HG004B2, it is also suprising that a more rigorous monitoring system was not in place to fix the problems that were explicitly identified in the final Evaluation Summary. The fact that such a design is not uncommon, as mentioned in the Fitz-Gibbon/Morris book, [175] does not mean that the study of *post facto,* alternative designs are unfruitful.

How can this gap be bridged? The current predominant attitude in Tunisia has been, and still is, that of modernization and privatization. Yet its environmental and housing management agencies are still structured to collect data and mange systems within established disciplinary boundaries. In addition, the boundaries of the disciplines themselves actually coevolve with the needs and understandings of working agencies. Increasingly, economic criteria, such as commodity value, are being added to the procedures of bureaucratic decision-making reflecting a faith in economic rationality and the politics of constraining public decisions by economic criteria. This need not be the case; more careful study, such as the alternate efforts presented, may indicate that technological requirements are not incompatible with the essential organizational features provided by the traditional Arab-Islamic city.[176]

Both the contingent nature of this history and the contextual nature of Tunisia within the system are closely interrelated to each other within a coevolutionary explanation. In order to persuade the decision makers to opt for an alternate orientation, researchers, professionals, and practitioners must themselves consider housing for the poor as more than a matter of mere dwelling construction. Housing as a process must be seen within the larger process of national development, with both economic and social aspects such as income generation, job opportunities, traditional way of life, and particular urban development patterns.

8.1 Implications of Changing World Bank Policies for the 1990s

"Instead of the public sector having the dominant controlling role..it will move to a residual enabling role...the private sector will develop the primary mode of land developing and development will be facilitated to do this."

C. Farvacque, & P. McCuslan, *Reforming Urban Land Policies and Institutions in Developing Countries* Urban Management Program Policy Paper 5, World Bank, 1992

This paper began by focusing on the environmental impacts of rapid change in Tunisia as being part of a coevolutionary process. This necessarily challenged the dominance of the modernization paradigm, but what did it leave in its place? The biggest challenge in Tunisia is how urban managers can implement an environmental management strategy to ensure that cities flourish without destroying the environmental systems upon which they depend. In this regard, the paper presented an analytical framework of coevolution to provide a context for the actors and roles, the process of implementation, management tools and factors affecting the implementation of HG004B2. Despite the context-specific nature of the Tunisia case, some general lessons can be learned with regard to successful implementation of urban environmental management. This draws the paper to certain aspects of chaos theory, explained elsewhere in relation to population growth by T. J. Cartwright, a member of the faculty of Environmental Studies at York University , Toronto. Chaos is "...the result of our terminal inability to measure or represent the present with infinite precision." [177] Perhaps the most obvious implication of chaos theory is the notion that the world is at once easier and yet more difficult to understand than previously thought. Most planners have assumed, given enough information, they could anticipate what was going to happen in a particular situation and thus could determine how best to act so as to promote, defer, deflect, deter different aspects of development.

However, it is increasingly difficult to solve the problems of environmental deterioration merely by adopting a sectoral approach. Effective management of the urban environment requires that urban managers adopt a strategy based on an overview of the urban system as a whole with integrated decision making in key areas. [178] Despite the shift, successful implementation remains the most critical issue in the process of urban planning and management.[179] The effective implementation within urban management depends on various factors that may be grouped under two broad headings: the context and the content. Davey notes that contextual factors, such as social cohesion and political stability, the skills and interests of actors involved and the management process are crucial. [180] In addition to the context in which the policies and programs are implemented, Grindle stresses the importance of the policies' content. For example the content may indicate who is to be charged with executing various programs and such decisions can affect how the policy is pursued. Within this broad analytical framework, emphasis was placed on several issues within the process of planning and management being implemented as the central aspect.

While in Tunisia there still is a top-down approach, the paper is leading towards alternatives incorporating bottom-up techniques. The nature of this participatory process is also important in determining whether or not there is a power imbalance among the actors involved in this complex urban system. Indeed, the manner in which priorities are defined had great impact on the relative success of HG004B2 implementation. Understanding the different actors' motivations, interaction and roles within the coevolutionary process was important when looking at the effectiveness of the implementation. The development of the institutional structure also had an important influence on the implementation priorities and plans defined. [181] Thus, the case of Tunisia was examined in terms of contextual factors, actors and their motivations, and a coevolutionary process as implemented based on the guidelines proposed by an international organization USAID. The objective is to define the conditions that could enhance the possibilities for successful implementation.

As housing for the urban poor had been identified by the GOT as a policy priority, I believe that HG004B2 was a justifiable project circa 1988-1993. The question then became how to best apply a program to meet that need. It is also worth note that economic growth in developing countries that should not be overshadowed by the achievement of the overall growth rate is income distribution. I believe that HG004B2 was much the same in this respect, although targeted at a different population. During this period, the Tunisian Government moved away from direct housing provision towards an enabling approach supporting different agencies, both public and private. In this case, AFH,[182] the parastatal agency responsible developing the sites and services, would probably considered a beneficiary's access to serviced land, or even improved financial situation, as an indication of an improvement in this individual's well-being. I say this because of the very fact that HG004B2 program design criterion for participation was based on falling below a percentage of the median income! This is because governments often employ the term "welfare" and measure it by so-called objective indicators such as income and educational levels, housing conditions and the availability of public services and facilities.

While this paper has largely focused on GOT policies as applied in the late 1980s, recent housing policy trends hint at implications for the later part of the 1990s. Following the lead of the World Bank, in the 1970s and 1980s, the 'affordability and replicability' paradigm was reflected in the urban development schemes implemented

by the GOT.[183] In practice, the GOT launched Housing Guarantee projects intended to demonstrate the feasibility of public sector supply of land and infrastructure for low-income groups. The implementation of various urban agendas, initiated by the UN organizations and the World Bank in the early 1990s, requires the integration of three main aspects of the urban system: productivity, poverty reduction, and environment. Given the complexity of this task, no consensus yet exists regarding how to implement it. There are also possible conflicts between achieving the different aspects. For example, it has often been argued that increasing productivity might have a detrimental effect on the environment and raise inequities. On the other hand, Harris points out that increasing urban productivity, assuring social equity and looking for environmental sustainability are directly linked. [184]

Interestingly, my involvement during the mid-1990s may have in fact been during a transition period; in the place of stressing that a 'basic-needs' strategy of alleviating poverty goes hand in hand with economic growth, there is a clear trend towards a transition to a new approach of "getting the incentives right." This focuses on market efficiency and a reduced role of government. However, this methodology and the policy framework in which they are embedded should not, in themselves, be dismissed as being useless. Pluralism makes sense. We must address the complex interplay of global economics and local interests, sophisticated technologies and human frailties, environmental systems and social controls on their own use, and limited resources. It provides the opportunity to place the issue of low-income group access in the broader context the urban land and housing market at large. Thus it enables an analysis of the relation between changes in different income segments of the market. However, rather then focusing on the formal sector, lessons should be drawn and linkages be made with disappearing informal sector.

Another lesson therefore is the real role informal market and the importance the gradual and phased entry into the housing market. Perhaps the most profound aspect of the policy convergence around 'policy dialogue' is the view that governments should no longer be seen as a provider of shelter, but rather "...as a facilitator, mainly responsible for... support(ing) the settlement development process."[185] Coming from the director of Habitat, a U.N. Agency that traditionally looked to governments for solutions, this statement carries all the more weight. In his view, urban settlement has taken place in a "policy vacuum." In the previous decade and the continuing ability of LDC cities to function reflects "the resourcefulness...of the urban poor in building a future for themselves..."

The implication is that governments should realize that the vast majority of housing has always been, and will continue to be provided by the private sector. The policy statements of the World Bank and USAID are explicit in arguing that government resources should, "...be used to leverage and support private activity by entrepreneurs in the formal and informal sectors, as well as self-help by households and community groups." [186] It is also highly unlikely that the private sector will be induced to cater to the needs of low-income groups. This is true because the major reason for low-income groups to settle in informal or illegal neighborhoods is not so much the ultimate price difference between legal and illegal settlements, but the opportunity which the latter offer to phase payments through initial low costs and incremental building and servicing.[187]

As applied to Tunisia, it is still too early to tell how the formal private sector would meet this basic condition, which is perhaps better served by the very informality of the informal sector and limited NGO interventions. Through decentralization, enabling aspects replace the earlier emphasis on the government's role as

a provider and the private sector as the main force of development. Basically, this new approach seems to boil down to the idea that market efficiency and broader economic growth will eventually lead to poverty alleviation through some sort of 'trickle-down' mechanism. Is the commodification necessarily at odds with social housing?

Although urban areas are increasingly being regarded as the 'engines of growth' they are being severely hit by structural adjustment. As was seen from the Ben Mhenni's survey, the consequences of daily urban life, at least at the time of the survey, have been increasing prices, declining real per capita incomes, unemployment in certain of the poorest sectors of the population. Other literature points to this growing gap. It is envisaged that changes in national economic policies will require a corresponding adjustment in housing policies. It is worth noting the inherent inefficiencies of the market, especially in countries in transition, like Tunisia.

The assumption on the efficiency of the land market though does not address how improving this efficiency relates to the functioning of different submarkets beyond simply the informal and formal, such as commercial, industrial, and residential. Such projects are indeed small because they are geared toward the needs of the people in that locality. An independent management structure or separate monitoring unit would not be justified for most projects because of their smallness. This goes back to what I said about my perception that at the time I felt as though I was a low-cost subsidized monitoring unit for it.

Basically, 'freedom' and greater efficiency of the property market cannot prevent excessive land price inflation caused by investment demand. It is not in fact clear what precisely is meant by the Donor's goal of enhanced efficiency of the 'market' and *who* in fact will benefit most by increased efficiency. There is no reason to suppose it would be the mostly powerless low-income groups. The price of land is not only determined by, in this case, the 'use-needs' for land, but also by the demand for land as an inflation-proof protection. This was certainly true during the late eighties. In practice, investment and speculation in land, which in their turn greatly influence land price, are dependent on a host of factors. These are subjective factors such as the value that culture attaches to land ownership. This is certainly the case in Arab culture in general, and certainly true for Tunisia in particular, where it is still traditional for a father to build a house for his oldest son. In this light, the access to serviced land through a housing guarantee program is an excellent way to secure land in the short term, with its value sure to rise over the long term due to the overall improvement in the neighborhood.

Something so logical, from the local point of view, is something that simply is not factored for in most program designs. The end result is that assumptions made about the demand for access into the 'commodity-value' regular housing market compete with the often equally legitimate 'use-value' demand for land intended for a future generation. In this case, the housing market is at once *serving* a process as much as it is *providing* a product and should not necessarily be considered as dysfunctional because of this dynamic aspect. Although it is understandable that product-orientated evaluations are not responsive to this dynamic aspect because of the types of indicators that were used.

8.2 Lessons: Past as Prologue

"...they should address this question and make the necessary modifications in their building processes within the constraints of each individual country. All can benefit from a common strong heritage. This approach could be pursued while working towards a unified distant goal in dealing with this and other important cultural issues. In this suggested scenario, schools of architecture and urban planning in the Arab and Islamic countries will play a crucial role."

B.S. Hakim, *Arab-Islamic Cities: Building and Planning Principles*, 1986

Given the deconstruction of Orientalist thinking about the Islamic city shows that, not only was the idea itself created on the basis of too few cases but, even more so, it was a model of outcomes rather than one of processes. By that Abu-Lughod meant that the emphasis was to generalize about a specific form (implying product) of city without unpacking the various causes (implying process) of that particular outcome. The form was then equated with the Islamic city, regardless of whether there was anything especially Islamic about the causes.[188]

Today what constitutes urban planning in Islamic countries covers a wide range of activities, making it difficult to offer such generalizations. There are several desirable features of the traditional form, but the processes which created it are no longer tenable. In their place, is the legacy of producing master plans, including zoning and subdivision regulations and infrastructural development. However, rapid population growth has made such policy instruments ineffective. Confronted with such urban problems as rapid population growth, low rates of employment generation, the functional and spatial disjunctive of urban built environments, housing shortages, and environmental issues, planners have failed to articulate an appropriate comprehensive approach.[189] If, historically planners have failed to engage the local tradition and resolve the inherent tension between utopian and universalistic approaches and traditionalist/historical ones, they are now being forced to deal with it. Despite a number of retrogressive ideas that are associated with the Islamic movement, planners can begin to tap the power of neglected traditional community development resources and enabling programs, as was seen with ARSEN and SADEL/ASDEAR, as well as move to devise and implement appropriate plans.[190]

That is not to say that we could not build better cities in the contemporary Arab-Islamic world if we paid closer attention to some of the true achievements of the past and if we learned from them. The historic Islamic city often achieved community, privacy, and beauty. It would be wise to seek these same goals, even though the old means are no longer available. Since cities are living processes rather than formalistic shells for living, they cannot be built by planners. They can only encourage them to grow in a desired direction. Abu-Lughod has said, "can we nurture neighborhoods that are supportive but not defensive? Can we guard the rights of neighbors while still applying laws consistently?" [191]

That is the task Tunisian planners must set for themselves. It is now agreed that the traditional role, of a mere allocation of resources and activities for the benefit of his clients even when conflicts with the interests of the public at large, be modified. He/she must now become an advocate of the people's needs and a mobilizer of resources. Even this amended role is not satisfactory to some scholars, who strongly believe that the only way, which is appropriate to the people's real needs and capabilities, is to minimize or even avoid the inevitably biased policies, plans and designs of the authorities.[192]

The conflict, which may have begun from the different perceptions of well-being between individuals and governments, will continue to exist so long as governments reject/ignore people's subjective evaluations of their

quality of life in favor of so-called objective measures of welfare. Use of economic efficiency as the primary criterion in the design of welfare programs will ensure that the needs and desires of the individual will always conform the organization's values and objectives.

In terms of GOT shelter delivery policies, the situation in Central Tunisia today is neither that much different today than it was in the 1970s, nor is it unique in the world. Referring to the Rural Resettlement Program, Michael Enders also says that, "from the governmental viewpoint, it will almost always be more efficient to bring people to the services and to force them to adapt to living in allegedly efficiently and rational planned physical and social environments."[193] One only has the capacity to create the conditions that might set in motion the processes that, in the past, generated the forms of the traditional city in the Arab-Islamic world. HG004B2 implementation is only one of a myriad of possible examples that can be found throughout the world of the inherent conflict between individuals and governments over what constitutes an improvement in the well-being of people.

ENDNOTES

1.0 INTRODUCTION

[1] USAID Housing Guaranty Site and Services Subproject 004B2 was based on the following model:
-secure land tenure through the acquisition of a serviced plot
-loan money enough to acquire the plot and build an expandable 30m² 'core' house.
-extended repayment schedule

[2] USAID. 1994. AID Evaluation Summary: HG-004C, Tunisia Low Cost Income Housing Project
The ES noted that:
"Beneficiaries are generally not utilizing the model designs developed by the Ministry of public Works and Equipment for the Program. Beneficiaries either don't have the designs or they have chosen to ignore them. Nor are the Ministry of Public Works and Equipment technicians conducting regular site visits to ensure proper construction methods are followed by the beneficiaries. Finally, normsand designs have never been developed for those beneficiaries who must install individual septic tanks, and it appears many have been improperly installed. The AFH/CNEL Program is behind schedule. Political, marketing, and construction problems need to be immediately addressed by the GOT in order for this subprogram to achieve its overall activities."

[3] Abernathy, V. 1988. Editorial: "The Road Taken"
Population and Environment Vol. 10, No. 1, pp. 3-4

[4] A relevant study that backs up this experience was conducted at a Tunisian site and services project in 1990 by Sadok Ben Mhenni of the *Agence De Rehabilitation et De Renovation Urbaine.* He concluded that, "self help housing is thus perceived as the way for low-income families to own their own houses and to live under better conditions."
as referenced from:
Nientied, P. & Raj, M. 1990. *Housing and Income Development in Third World Urban Development*
London: Aspect Publishing

[5] the target population for the Housing Guaranty Program was set at those families with incomes below the urban median income, which in 1992 was TD 324, approximately $300

[6] Hofferbert, R.I. 1990. *The Reach and Grasp of Policy Analysis*
the University of Alabama Press , pp. 41

[7] Norgaard, R. 1984. "Coevolutionary Agricultural Development"
Economic Development and Culture Change Vol. 32, No. 3, pp. 525-546

[8] Dove, M. 1993. "The Coevolution of Population and Environment: The Ecology and Ideology of Feedback Relations in Pakistan"
Population and Environment: A Journal of Interdisciplinary Studies Vol. 15, No. 2

[9] Norgaard, R. 1988. "Sustainable Development: A Coevolutionary View"
Futures December, pp. 606-620

[10] The govenorates of Kasserine, Siliana and El Kef.

[11] The Housing Land Agency, *L'Agence Foncière d'Habitation* (AFH) This Agency develops serviced land (i.e. roads, and utilities) for low-income markets were produced as special projects carried out on the behalf of the government and largely financed through foreign assistance. Commonly, land used by AFH was purchased from the State at symbolic prices or preempted from private owners. These land production cycles typically lasted up to ten years and existing in-fill land reserves were nearing depletion. Pressing needs for additional infrastructure emerged in the Eighties, particularly concerning sewers. Due to the issue of cost-recovery, AFH initially produced serviced land for predominantly upper-income markets.

[12] Amanor, K.S. 1994. "Ecological Knowledge and the Regional Economy: Environmental Management in the Asesewa District of Ghana"
Development and Change Vol. 25, No. 1, pp. 41-67

[13] Roe, E. 1991. "Development Narratives, or Making the Best of Blueprint Devlopment"
World Development Vol. 19 No. 4, pp. 287-300

[14] Le *Banque de Habitation* BH is the privatized equivalent of The National Account for Housing Finance, *Caisse Nationale d'Epargne Logement* (CNEL). CNEL was structured as an administrative public entity and operated a contractual scheme designed initially to finance approx. 8000 units per year. The contractual savings scheme was opened to all categories of income. In practice, however, most of the housing produced was not affordable to low-income beneficiaries and CNEL made more so called "intermediate loans" to solvent non-savers than it did to the savers who financed the housing programs. Despite the immediate loans, CNEL had excess liquidity because of a market mismatch between supply and demand. There were fewer products affordable to the majority of its savers, particularly in the low-income category.

[15] Leach, M. & Mearns, R. 1996. *The Lie of the Land: Challenging Received Wisdom on the African Environment*
London: The International African Institute

[16] Dasgupta, S. 1996. "A Decision Support System for Architects Based on Participatory Tools for Community Design"
Environment and Urbanization Vol. 8, No. 2, pp. 201-212

[17] ibid.

2.0 TUNISIA IN TRANSITION

2.1 The Coevolution of the Human Settlements-Environment Relationship

[18] ibid.

[19] for a comprehensive summary of the tenets of Modernism, refer to Chapter One of:
Norgaard, R. 1994. *Development Betrayed: the End of Progress and a Coevolutionary Revisioning of the Future*
London: Routledge

[20] Hoben, A. 1996. "Paradigms and Politics in Ethipoia" in:
Leach, M. & Mearns, R. 1996. *The Lie of the Land: Challenging Received Wisdom on the African Environment*
London: The International African Institute

[21] Ecological economists define the broad system of knowledge, ethos, and institutions characteristic of a society as cultural capital. See:
Berkes, F. & Folke, C. 1992. "A Systems Perspective on the Interrelations between Natural, Human-Made and Cultural Capital"
Ecological Economics Vol. 5, pp. 1-8

[22] Norgaard, R. 1984. "Coevolutionary Agricultural Development"
Economic Development and Culture Change Vol. 32, No. 3, pp. 525-546

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[23] Cartwright, T.J. 1991. "Planning and Chaos Theory"
Journal of theAmerican Planning Association Vol. 57, No. 1

[24] ibid.

[25] Sprugel, D. 1991. "Disturbance, Equilibrium, and Environmental Variability: What is 'Natural' Vegetation in a Changing Environment?"
Biological Conservation Vol. 58, pp. 1-18

[26] Khoury, Z. 1996. "Implementing the New Urban Agenda: The Case of Ismalia, Egypt"
Environment and Urbanization Vol. 8, No. 1, pp. 195-211

[27] Goulet, D. 1989. "Participation in Development: New Avenues"
World Development Vol. 17, No. 2, pp. 165-78

[28] Cartwright, T. 1990. *"Local Order, Global Chaos"*
paper presented to the Tenth European Meeting on Cybernetics and Systems Research, Vienna. April

[29] Choguil, C. 1994. "Crisis, Chaos, Crunch? Planning for Urban Growth in the Developing World"
Urban Studies Vol. 31, No. 6, pp. 935-945

[30] Douglass, M. 1992. "The Political Economy of Urban Poverty and Environmental Programs in Asia: Access Empowerment and Community Based Alternatives"
Environment and Urbanization Vol. 4, No. 2, pp.9-32

[31] Leeds, A. 1974. *Housing-Settlement, Types, Arrangements for Living , Proletarianization, and the Social Structure of the City*
Beverley Hills, CA: Sage Publications

Marris, P. 1974. *Loss and Change*
New York: Pantheon

Stassman, W. 1982. *The Transformation of Urban Housing*
Baltimore: John Hopkins University Press

Gilbert, A. 1983. "The Tenants of Self-Help Housing: Choice and Constraint in the Housing Markets of Less-Developed Countries"
Development and Change Vol. 14, pp. 449-77

[32] United Nations Centre for Human Settlements (HABITAIT) *An Urbanizing World: Global Report on Urban Settlements 1996*

[33] Campbell, T. 1980. *Resource Transformation in Squatter Households: A System View of Urbanism*
Ph.D. Dissertation, Department of Urban Studies and Planning, MIT

[34] ibid.

[35] Chin Lim, G. 1987. "Housing Policies for the Urban Poor in Developing Countries"
Journal of the American Planning Association Spring

[36] Wood, G. 1985. *Labelling in Development Policy*
London: Sage

[37] Norgaard, R. 1994. *Development Betrayed: the End of Progress and a Coevolutionary Revisioning of the Future*
London: Routledge

[38] 1992. World Bank

[39] Hofferbert gives a well balanced and fuller treatment of the "basic needs" strategy in international development in Chapter 5 of his book:
Hofferbert, R.I. 1990. *The Reach and Grasp of Policy Analysis*
the University of Alabama Press

[40] Leitmann, J. & Bartone, C. & Bernstein, J. 1992. "Environmental Management and Urban Development: Issues and Options for Third World Cities"
Environment and Urbanization Vol. 4, No. 2, pp. 131-40

[41] Bahri, A. & Brissaud, F. 1996. "Wastewater Reuse in Tunisia: Assessing a National Policy"
Water Science Technology Vol. 33, No. 10-11, pp. 87-94

[42] USAID. 1994

[43] 1996 U.N. Habitat II Report

[44] U.S. Central Intelligence Agency Publications, 1995

[45] Bahri, Akissa & Brissaud, F. 1996. "Wastewater Reuse in Tunisia: Assessing a National Policy"
Water Science Technology Vol. 33, No. 10-11, pp. 87-94

[46] A review of Tunisian policies and procedures with regards to wastewater collection, treatment, disposal and re-use, as well as storm and surface water drainage and disposal was conducted. The results of this environmental analysis showed that the procedures and technology in place in Tunisia were both appropriate and acceptable. However, ONAS and the participating municipalities were made responsible for assuring that all the environmental standards were maintained. It was considered that a major benefit of this particular approach is that sewers requiring rehabilitation came under full ONAS operation and maintenance services for the first time.

[47] USAID. 1993. Housing Guaranty Program Agreement between The Government of Tunisia and The United States of America for the Private Participation in Environmental Services Program
AID Housing Guaranty Project No. 664-HG-V

[41] USAID. 1984 Tunisia Low-Cost Shelter Project, Amendment 2, Housing Guaranty Program Document (HGPD)[6];

[49] Said, E. 1978. *Orientalism*
New York: Pantheon

[50] Obermeyer, C. 1992. "The Demography of Arab Countries"
Population and Development Review Vol. 18, No. 1

[51] In fact, Tunisia has one of the steepest declines in the Third World, from 7 in 1969 to 4 in 1988.
Obermeyer, C. 1992. "The Demography of Arab Countries"
Population and Development Review Vol. 18, No. 1

[52] Norgaard, R. 1994. *Development Betrayed: the End of Progress and a Coevolutionary Revisioning of the Future*
London: Routledge

[53] Salem, N. 1984. "Islam and the Status ofWomen." in:
Muslim Women
Cairo: Dar Al-Muslim

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[54] Obermeyer, C. 1994. "Reproductive Choice in Islm: Gender and State in Iran and Tunisia"
Studies in Family Planning Vol. 25, No. 1, pp. 41-51

[55] The *shari'a* is a legal code based on the *Qur'an*, which is the sacred scripture of all Muslims, and the *Hadiths*, which is a collection of writings about the life and sayings of the Prophet Mohammed.

[56] ibid.

[57] It is interesting to note that , according to official sources, 90% of Tunisian families owned a television set in 1983.

[58] Castells, M. 1979. *The Urban Question*
London: Edward Arnold, Ltd.

[59] For a further description, refer to the Rural Resettlement Section 4.1.

[60] Stambouli, F. 1996. "Tunis City in Transition"
Environment and Urbanization Vol. 8, No. 1

[61] Castells, M. 1979. *The Urban Question*
London: Edward Arnold, Ltd.

[62] Timberlake, Michael and Jeffery Kentor. 1983. "Economic Dependence, Overurbanization, and Economic Growth: A Study of Less Developed Countries"
Sociological Quarterly Vol. 24, pp. 489-507

[63] Hofferbert, R.I. 1990. *The Reach and Grasp of Policy Analysis*
the University of Alabama Press

3.0 COMMERCIALIZATION OF THE LAND-USE MARKET

3.1 Product vs. Process

[64] Aina, T. & Etta, F. & Ogi, C. 1994. "The Search for Sustainable Urban Development in Metropolitan Lagos, Nigeria"
Third World Planning Review Vol. 16, No. 2 pp. 201-217

[65] The goal of this project, implemented by the GOT between 1988 and 1993, was to expand the availability of serviced housing sites and to finance owner-built housing on these serviced sites, which are affordable by that portion of the Tunisian population which is at or below the National Urban Median monthly income level 324 TD. This group constitutes the Program's target population. In addition, a goal was to increase the availability of mortgage credit for the purchase of serviced parcels and for the construction of housing units by the target low-income beneficiary population.

[66] Norgaard, R. 1994. *Development Betrayed: the End of Progress and a Coevolutionary Revisioning of the Future*
London: Routledge, pp. 37

[67] Obermeyer, C. 1992. "The Demography of Arab Countries"
Population and Development Review Vol. 18, No. 1
For typologies of Arab political systems, see:
Hudson, M. 1977. *Arab Politics: The Search for Legitimacy*
New Haven: Yale University Press
Curtis, M. ed. 1981. *Religion and Politics the Middle East*
Boulder: Westview Press
Carré, O. 1982. *L'Islam et L'Etat dans le Monde d'Aujourd'hui*
Paris: Presses Universitaires de France
Tuma, E. 1987. *Economic and Political Change in the Middle East*
Palo Alto, CA: Pacific Books
Richards,A. & Waterbury,J. 1990. *A Political Economy of the Middle East.*
Boulder: Westview Press

[68] Obermeyer, C. 1992. "The Demography of Arab Countries"
Population and Development Review Vol. 18, No. 1

[69] Stambouli, F. 1996. "Tunis City in Transition"
Environment and Urbanization Vol. 8, No. 1

[70] The recommendations that were based on these problems included:

- Standards should be graded in order to avoid the sharp contrast in housing construction associated with periphery 'slum' settlements.
- Overall site-plans should be de-emphasized in favor technical assistance provided during the first year after acquisition of the plot.
- Beneficiaries should not be allowed to buy more than one allotment and occupancy requirements should be enforced to discourage land speculation.
- Street width should be reduced and the possibility to use consoles for wires and public lighting instead of poles should be examined together with the Tunisian Agency for Electricity and Gas STEG as a project cost reduction measure
- The cost of water and electricity meters should be included in the price of the allotment in order to prevent the household from the incapacity to be connected because of a lack of resources.
- The number of pedestrian streets should be increased as this would improve air circulation in the built environment at a modest cost.

[71] Average loan amounts were estimated at approx. 1,200 Tunisian Dinars ($1,560) with average sales price per lot at 1,714.3 TD ($2,228). On the basis of these averages, an estimated total of 9,600 lots would have been developed of which approximately 3,200 lots would have been developed by he private sector.

3.2 Conventional Planning Efforts

[72] These entities are as follows:

- The National Housing Company, *Societé Nationale Immobliere Tunisienne* (SNIT) This quasi- public entity constructs mid to large-scale housing projects.
- The Housing Land Agency, *L'Agence Foncière d'Habitation* (AFH) This Agency develops serviced land (i.e. roads, and utilities) serviced sites for low-income markets were produced as special projects carried out on the behalf of the government and largely financed through foreign assistance. Commonly, land used by AFH was purchased from the State at symbolic prices or preempted from private owners. These land

ENDNOTES CONTINUED

production cycles typically lasted up to ten years and existing in-fill land reserves were nearing depletion. Pressing needs for additional infrastructure emerged in the Eighties, particularly concerning sewers. Due to the issue of cost-recovery, AFH traditionally produced serviced land for predominantly upper-income markets.

- The National Account for Housing Finance, *Caisse Nationale d'Epargne Logement* (CNEL). CNEL was structured as an administrative public entity and operated a contractual scheme designed initially to finance approx. 8000 units per year. The contractual savings scheme was opened to all categories of income.

  In practice, however, most of the housing produced was not affordable to low-income beneficiaries and CNEL made more so called "intermediate loans" to solvent non-savers than it did to the savers who financed the housing programs. Despite the immediate loans, CNEL had excess liquidity because of a market mismatch between supply and demand. There were fewer products affordable to the majority of its savers, particularly in the low-income category.
- The Salary Fund for the Promotion of Housing, *Fond de Promation de Logements pour Salaries* (FOPROLOS) Funds were housed at CNEL and replenished at the rate of approximately 25 million Tunisian Dinars (TD) per year collected through a 1% tax on all paid salaries. The funds were only partially used for lack of either the production of affordable serviced land and/or housing; again there was a mismatch between land and housing supply and demand.

[73] Dasgupta, S. 1996. "A Decision Support System for Architects Based on Participatory Tools for Community Design" *Environment and Urbanization* Vol. 8, No. 2, pp. 201-212

[74] Abu-Lughod, J. 1971. *Cairo: 1001 Years of the City Victorious* Princeton, NJ: Princeton University Press

[75] Lapidus, I. M. *Ed.* 1969. *Middle Eastern Cities.* Berkeley: University of California Press, pp. 75

[76] USAID. 1986. Tunisia Low-Cost Shelter Project, Amendment No. 3, 664-HG-004, pp. 21

[77] A relevant study was done in 1990 at a Tunisian site and services project by Sadok Ben Mhenni of the *Agence De Rehabilitation et De Renovation Urbaine.* He concluded that, "New dwellings are viewed by the beneficiaries as an essential improvement of their housing conditions. For them, the most important aspect of improvement is the access to ownership of their dwellings(security and tenure)" as referenced from:

Nientied, P. & Raj, M. 1990. *Housing and Income Development in Third World Urban Development* Aspect Publishing: London

[78] HG004C ES stated that this percentage been reduced to approx. 20%

4.0 HISTORICAL GOT INTERVENTIONS

4.1 Rural Resettlement

[79] This same kind of settlement is referred to later in the paper with reference to the environmental pilot project I was involved with as a technical consultant of the Tunisian NGO ARSEN.

[80] The actual selection of the resettlement centers followed no overall development policy, but was instead influenced by the desires of the local branches of the national political party and by other special political considerations. So, although an attempt was made to ensure that each sector (the lowest rural administrative unit) within the region eventually obtained at least one resettlement center.

[81] as an assistant professor in the Department of Urban and Regional Planning at the University of Wisconsin, Madison Michael J. Enders conducted a study in April 1980 when he participated in professional training program for the staff of the Central Tunisian Development Authority.

[82] Enders, M. 1981. "Housing and Settlement Patterns in Central Tunisia: An Example of the Conflict Between the Individual and the Organization" *Ekistics* Vol. 287, March-April

[83] Since independence, Tunisia has essentially had a one-party Republican political system.

[84] Wynne, B. 1992. "Uncertainty and Environmental Learning: Reconceiving Science and Policy in the Preventative Paradigm" *Global Environmental Change* Vol. 2, No. 2, pp. 111-127

[85] Szreter, S. 1993. "The Idea of Demographic Transition and the Study of Fertility Change: A Critical Intellectual History" *Population and Development Review* Vol. 19, No. 4

[86] Brown, C. *Ed* 1973. *From Madina to Metropolis: Heritage and Change in the Near Eastern City* Princeton, NJ: The Darwin Press

[87] Brown, C. *Ed* 1973. *From Madina to Metropolis: Heritage and Change in the Near Eastern City* Princeton, NJ: The Darwin Press

[88] USAID. 1984. Tunisia Low-Cost Shelter Project, 664-HG-004

4.2 USAID Housing Guarantee Project 004B2

[89] Hofferbert, R.I. 1990. *The Reach and Grasp of Policy Analysis, pg.* the University of Alabama Press

[90] The Ministry of Equipment and Housing is responsible for developing and maintaining construction standards and developing new, alternate, and lower-cost construction techniques.

[91] local government entities are responsible for the management of physical infrastructure once it is developed.

[92] Both national programs were authorized in 1986 and signed in September 1988

[93] USD= U. S. Dollar

[94] As of 1994, the capital of BH was 35 million Tunisian Dinars (TD) of which 15 million was owned by private share holders. By 1996, BH capital was expected to reach 50 million TD with a private majority holding.

[95] There is a significant body of literature (both positive and negative) on different experiences and approaches to site and services shelter delivery systems. When rural/urban migration first triggered large scale Third World urban growth in the 1950s, the almost universal approach was to construct public housing estates on cheap peripheral land. While dwellings in these projects generally conformed to high standards of construction and services provision, they were generally too expensive for lower income households and required such heavy subsidies that they were unable to meet more than a nominal proportion of total housing demand. As early as the 1960s, governments such as Zambia, Kenya, and Columbia realized that a more appropriate course of action was to spread limited resources more widely-if thinly-and provide serviced plots in which mutual self-help could be used to construct individual dwellings. The role of government was to support such initiatives by providing inexpensive land, security of tenure, and basic services.

[96] approx. 320 USD. The per capita income of Tunisia is approx. 1,200 USD.

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[97] approximately USD $ 1,700-2,600

4.3 Project Monitoring and Evaluation

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[99] Lai, K. C. 1987. "Project Impact Monitoring: A Misnomer." *Journal of Agricultural Economics* Vol. 38, pp. 107-13

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[101] Maddock, N. 1987. "On the Monitoring and Evaluation of Agricultural Development Projects" *Agricultural Administration and Extension* Vol. 25, pp. 177-88

[102] Dasgupta, S. 1996. "A Decision Support System for Architects Based on Participatory Tools for Community Design" *Environment and Urbanization* Vol. 8, No. 2, pp. 201-212

4.3.a Existing Evaluation Summaries

[103] For this Report, all available USAID Project HG004C and HG004B2 documentation was obtained from the USAID Library in Arlington, VA. The complete list is included in the Bibliography.

[104] Fitz Gibbon, C.T. & Morris, L.L. 1987 *How to Design a Program Evaluation* Chapter 6 Sage Publications: Newbury Park

[105] Designs are referenced from: Fitz Gibbon, C.T. & Morris, L.L. 1987 *How to Design a Program Evaluation* Sage Publications: Newbury Park

[106] HG004C ES addressed the issue of evaluation constraints, *"The departments in charge of project evaluation are understaffed and the staff is not well trained in project evaluation and control. Annex A of HG004C agreement which is an integral part of the agreement states that BH should improve its project appraisal evaluation and control capability. A seminar was organized in this sense but the necessary follow up actions aiming at selecting and further training the most promising participants were not taken. Observed weaknesses concern both project evaluator and monitoring construction."*

[107] This is in fact due to the mixed legacy of U. S. foreign aid during the Cold War period. The Peace Corps wanted to remain independent of the State Department, although there were cases of CIA infiltration into the Peace Corps, as there were criticisms that USAID was a CIA front. I also took to heart Hofferbert's comparison of his son's comment about roads to, *"the caricatures of Rostow (of AID) put forth by Rostow's critics who have not read his work."*

[108] Peace Corps/Tunisia Project Plan , 1993

[109] Please refer to a more detailed description of this region in section 5.1. The physical characteristics are of more relevance to the two alternate case studies presented.

[110] The Peace Corps project ended in 1996 when the country mission was closed.

[111] Leach, M. & Mearns, R. 1996. *The Lie of the Land: Challenging Received Wisdom on the African Environment* London: The International African Institute

[112] ibid.

[113] USAID. 1988. Tunisia Low-Cost Income Housing Project HG-004C Evaluation Summary-Part I, pp. 28

[114] Hofferbert, R.I. 1990. *The Reach and Grasp of Policy Analysis, pg.* 106 the University of Alabama Press

[115] USAID. 1989. Tunisia National Low-Cost Shelter Program 664-89-ES-005 Evaluation Summary-Part I

[116] USAID Regional Housing and Urban Development Office.

[117] The implication is that an inability to complete and move into a "core" house meant the person couldn't move into it and thus apply money to the loan that was being spent on rent.

[118] Current low-income housing production, which is still below demand, is still beyond GOT and BH capacities to mobilize long term financial resources. Low-income housing needs are estimated at approximately 4,000 units per annum and production capacity at the time of the ES was around 3,700 units per annum.

[119] The site and services approach is based on the concept of first constructing a 'core' house on a tenured parcel, to which additions can be made as additional finances permit.

[120] This technical assistance deficiency was addressed, at the request of USAID, in the Peace Corps Program I was assigned to from 1993-95. At local level implementation, institutional involvement largely ended with the handing over of the Allotment. Building standards were not consistently enforced and beneficiaries were responsible for the management of the loan and construction of the house. I was involved at the local level in providing technical assistance to bridge this gap in a small town near Kasserine.

5.0 PROBLEM OF ADAPTING THE PROJECT TO THE TUNISIAN CONTEXT

5.1 Strains on Islam

[121] ibid.

[122] historian Eric Hobsbawm, from his book, *The Age of Extremes*, called the Iranian Revolution of 1978-79 " one of the major social revolutions of the twentieth century."

5.2 Urban Morphology

[123] Amirahmadi, H., El-Shakhs, S.S. *Eds.* 1993. *Urban Development in the Muslim World* New Brunswick, NJ: The Center for Urban Policy Research

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[126] Smith, D.A. 1996. *Third World Cities in Global Perspective: The Political Economy of Uneven Urbanization.* Boulder, CO: Westview Press, Inc.

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Chicago: Maaroufa

5.3 Verticality of the USAID Program

[132] Dasgupta, S. 1996. "A Decision Support System for Architects Based on Participatory Tools for Community Design"
Environment and Urbanization Vol. 8, No. 2, pp. 201-212

5.4 Tunisian Case Study

[133] Kef/ Jendouba, Tunisia Case Study Conducted by Sadok Ben Mhenni of the *Agence De Rehabilitation et De Renovation Urbaine* in:
Nientied, P. & Raj, M. 1990. *Housing and Income Development in Third World Urban Development*
Aspect Publishing: London

[134] Tabatabai, Hamid & Manal Fouad. 1993. *The incidence of Poverty in Developing Countries: and ILO Compendium of Data,*
A World Employment Programme Study, ILO Office, Geneva

[135] Universitaire ENIT-ENPC. 1986. *"Methodologie pour l-'Evaluation Des Projets Urbain en Tunisie"* Processed

[136] Most infamous of these price liberations (about which people still spoke of a decade later) resulted in the infamous "bread riots" the year previous to this survey in 1986. The GOT attempted to raise the price of bread, a subsidized food item. The riots that ensued caused the GOT to back down, reinstating the original price, but reducing the size of the loaf!

[137] Dankelman, I. & Davidson, J. 1996. "Human Settlements: Women's Environment of Poverty" in:
Kirkby, J. & O'Keefe, P. & Timberlake, L Eds. *The Earthscan Reader in Sustainable Development*
London: Earthscan Publications, Ltd.

5.5 Implementation

[138] Enders, M.E. 1981. "Housing and Settlement Programs in Central Tunisia: An Example of the Conflict Between the Individual and the Organization."
Ekistics 287, March-April

5.5.a. Selected Findings and Conclusions from HG004B2 ES

[139] USAID. 1994. Tunisia Low-Cost Income Housing Project HG-004C Evaluation Summary-Part I pp. 31

[140] It is worth revisiting several of the problems initially cited in the implementation, including both:

- Pervasive land speculation, in which serviced lots were sold to beneficiaries with income higher than the target population for the purpose of capital accumulation, thus not resolving the shelter problem for the target population.
- The risk of seeing these new urban areas becoming similar to the informal sector squatter and slum settlements, thus not improving on the target populations overall quality of life. As indicated in the ES and experienced first hand, this was due largely to the combination of insufficient loan amounts and individual income constraints that hindered the program's goal of a completed, safe, and sanitary housing unit,[140] as well as the lack of on-site technical assistance and monitoring.

[141] They include:

- Standards should be graded in order to avoid the sharp contrast in housing construction associated with periphery 'slum' settlements.
- Overall site-plans should be de-emphasized in favor technical assistance provided during the first year after acquisition of the plot.
- Beneficiaries should not be allowed to buy more than one allotment and occupancy requirements should be enforced to discourage land speculation.
- Street width should be reduced and the possibility to use consoles for wires and public lighting instead of poles should be examined together with the Tunisian Agency for Electricity and Gas STEG as a project cost reduction measure
- The cost of water and electricity meters should be included in the price of the allotment in order to prevent the household from the incapacity to be connected because of a lack of resources.
- The number of pedestrian streets should be increased as this would improve air circulation in the built environment at a modest cost.

6.0 ALTERNATE HOUSING INITIATIVES IN CENTRAL TUNISIA

[142] Again, HG004B2 was specifically designed for approximately 30 smaller urban centers in the less-developed interior of the country. Both cases discussed were within miles of the AFH Sbiba site in which I lived from 1993-95.

[143] this program was phased out in 1979

6.1 Physical Characteristics

[144] In fact, the entire continent of Africa was named after the Latin title used for the Province that was contiguous to the modern country of Tunisia.

6.2 Rohia-El Haria Self-Help Housing Project

[145] Andersson, L. et al. 1979. *Rohia El-Haria,*
Ark I B , Lund University, pp.76

[146] Edquist, C. & Edquist, Y. 1979. *Social Carriers of Techniques for Development*
SAREC Report R 3:1979
Stockholm; Swedish Agency for Research Cooperation with Developing Countries

[147] Andersson, L. et al. 1979. *Rohia El-Haria,*
Ark I B , Lund University, pp. 49

6.3 Ouled El Amaach

[148] ARSEN is a nationally recognized NGO, being registered with the Ministry of the Environment and Interior. ARSEN receives a subsidy from the Ministry of the Environment and the Municipality of El Kef. Locally, ARSEN works with the delegations, municipalities and various governmental services in the region, particularly the education, health, social affairs and agricultural departments. ARSEN is currently

ENDNOTES CONTINUED

making itself known to international organizations working in Tunisia as well as participating in the GEF/NGO national selection committee and the Maghreb Conference on Water Resources.

[149] as was mentioned with reference to the rural resettlement program in the 1970s, a *douar* is a clan based settlement consisting of a group of houses in a rural location.

[150] Project Proposal: Pilot Project for the Improvement of the Environmental and Living Conditions in Douar Ouled El Amaach, ARSEN May 1994

[151] Gaiess, S. 1994. Project Proposal for Ouled El Amaach

7.0 ALTERNATIVE PROGRAM MONITORING DESIGN

7.1 Housing Filtering and Other Emerging Market Dynamics

[152] The terms *bidonvilles* and *gourbivilles* are generally used with reference to rural an urban substandard dwellings respectively.

[153] Stambouli, F. 1996. "Tunis City in Transition"
Environment and Urbanization Vol. 8, No. 1

[154] Ferchiou, R. 1982. "The Indirect Effects of New Housing Construction in Developing Countries"
Urban Studies 19, pp. 167-176

[155] U.S. Peace Corps Tunisia Urban Self Help Housing and Community Development Project Paper, 1993

[156] For comparison, Tunisia is approximately the size of the State of Missouri, which has a population of approx. 5 million people. In contrast, Tunisia's population is approaching 9 million people, most of which is concentrated in the northern half of the country. In addition, Tunisia exhibits urban primacy characteristics, with approx. 10% of the population concentrated in the Capital city Tunis.

[157] USAID. 1994. Tunisia Low-Cost Income Housing Project 64-HG-004C Evaluation Summary-Part I pp. 51

[158] The European Cement Association in Paris Estimates that while world-wide average cement consumption was 415 lb. per capita in 1982, it amounted to 1584 lb. in Bahrain and no less than 7700 lb. per capita in the United Arab Emirates.

[159] Ward, P. 1981. "Financing Land Acquisition for Self-Build Housing Schemes"
Third World Planning Review, Vol. 3, No. 1

7.2 Conceptual Plurality and Decentralization

[160] McIntosh, R. 1987. "Pluralism in Ecology"
Annual Review of Ecological Systematics Vol. 18, pp. 321-241

[161] Dasgupta, S. 1996. "A Decision Support System for Architects Based on Participatory Tools for Community Design"
Environment and Urbanization Vol. 8, No. 2, pp. 201-212

[162] ibid.

[163] Leach, M. & Mearns, R. 1996. *The Lie of the Land: Challenging Received Wisdom on the African Environment*
London: The International African Institute

7.3 An Alternate Urban Agenda for Tunisia

[164] *waqf* is an endowment for the operation of the Friday mosque.

[165] Hakim. B.S. 1986. *Arab-Islamic Cities: Basic Planning Principles.*
London: KPI Ltd.

[166] United Nations Centre for Human Settlements(UNCHS) 1993.
The Sustainable Cities Project, UNCHS, Nairobi

[167] A comprehensive treatment of these techniques is beyond the scope of this paper is available in:
Dasgupta, S. 1996. "A Decision Support System for Architects Based on Participatory Tools for Community Design"
Environment and Urbanization Vol. 8, No. 2, pp. 201-212
They include:

- The Ground Plan Game-The tool is used to obtain a realistic picture of the details of the growth of the settlement
- Dwellers Evaluation Game- This tool has been designed to allow for participation by dwellers in the evaluation of their own dwellings. It helps to understand the felt needs among the community, either for slum upgrading or site and services.
- The Sevices Selection Game-to understand the level of services and facilities available to the members of the community and t o understand the infrastructure and service priorities of the community and individuals therein.
- The Strengths, Weaknesses, Opportunities,and Limitations Game (S.W.O.L.)-

[168] Aina, T. & Etta, F.& Obi, C. 1994. "The Search for Sustainable Urban Development in Metropolitan Lagos, Nigeria"
Third World Planning Review Vol. 16, No. 2, pp. 201-217

[169] Choguil, C. 1994. "Crisis, Chaos, Crunch? Planning for Urban Growth in the Developing World"
Urban Studies Vol. 31, No. 6, pp. 935-945

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Paris: OECD

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Public Administration Review Vol. 40, No. 5, pp. 480-511

[173] Tacconi, L. & Tisdell, C. 1993. "Holistic Sustainable Development: Implications for Planning Process, Foreign Aid and Support for Research"
Third World Planning Review Vol. 15, No. 4, pp. 411-425

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8.1 Implications of Changing World Bank Policies for the 1990s

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London: Earthscan

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Third World Planning Review Vol. 16, No. 1, pp. 25

[180] Davey, K. 1993. *Managing Fast Growing Cities*
New York: Longman

[181] Davidson, F. *1991.* "Gearing Up for Effective Management of Urban Development"
Cities Vol. 8, No. 2, pp. 120-133

[182] The Agency of Housing Infrastructure, *L'Agence Foncière d'Habitation* (AFH) This Agency develops serviced land (i.e. roads, and utilities) serviced sites for low-income markets were produced as special projects carried out on the behalf of the government and largely financed through foreign assistance. Commonly, land used by AFH was purchased from the State at symbolic prices or preempted from private owners. These land production cycles typically lasted up to ten years and existing in-fill land reserves were nearing depletion. Pressing needs for additional infrastructure emerged in the Eighties, particularly concerning sewers. Due to the issue of cost-recovery, AFH traditionally produced serviced land for predominantly upper-income markets.

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Opening address to the ninth session of the Commission on Human Settlements, Istanbul

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8.2 Lessons: Past as Prologue

[188] Amirahmadi, H., El-Shakhs, S.S. *Eds.* 1993. *Urban Development in the Muslim World.*
New Brunswick, NJ: The Center for Urban Policy Research

[189] ibid.

[190] ibid.

[191] ibid.

[191] El Agraa, O., Ahmed, M.A. 1978. *Human Settlements in Arab Countries.*
Khartoum: Khartoum University Press

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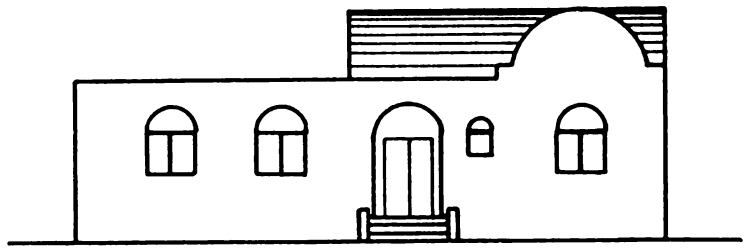
Appendix A

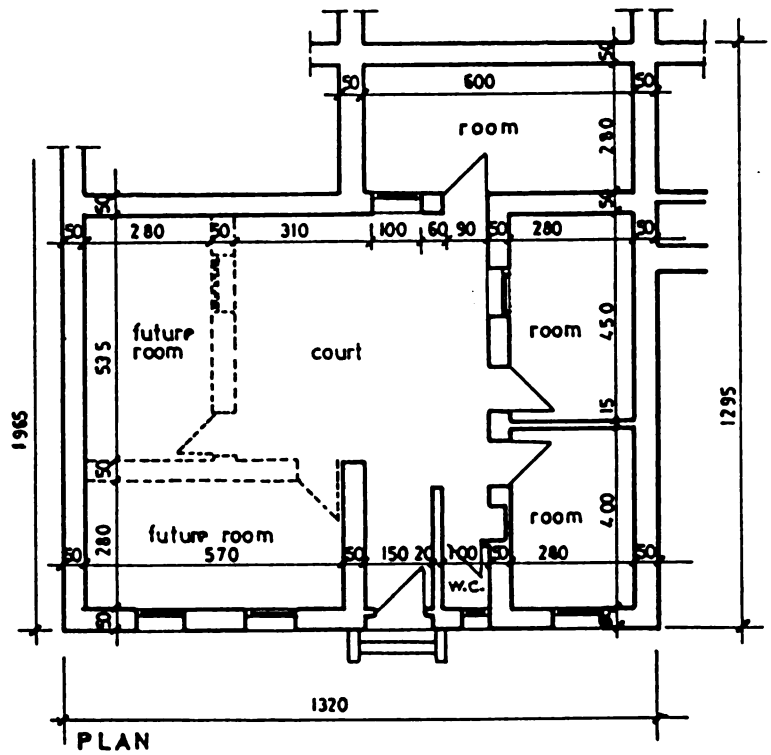
Core House Concept:
Experimental Low-Cost Housing in Tunisia Allowing for Future Expansion

Ministrie De L'Equipement Research Publications, Tunisia 1977

Source: Human Settlements in Arab Countries
by Omar M. A. El Agraa and Mustafa Ahmad



ELEVATION

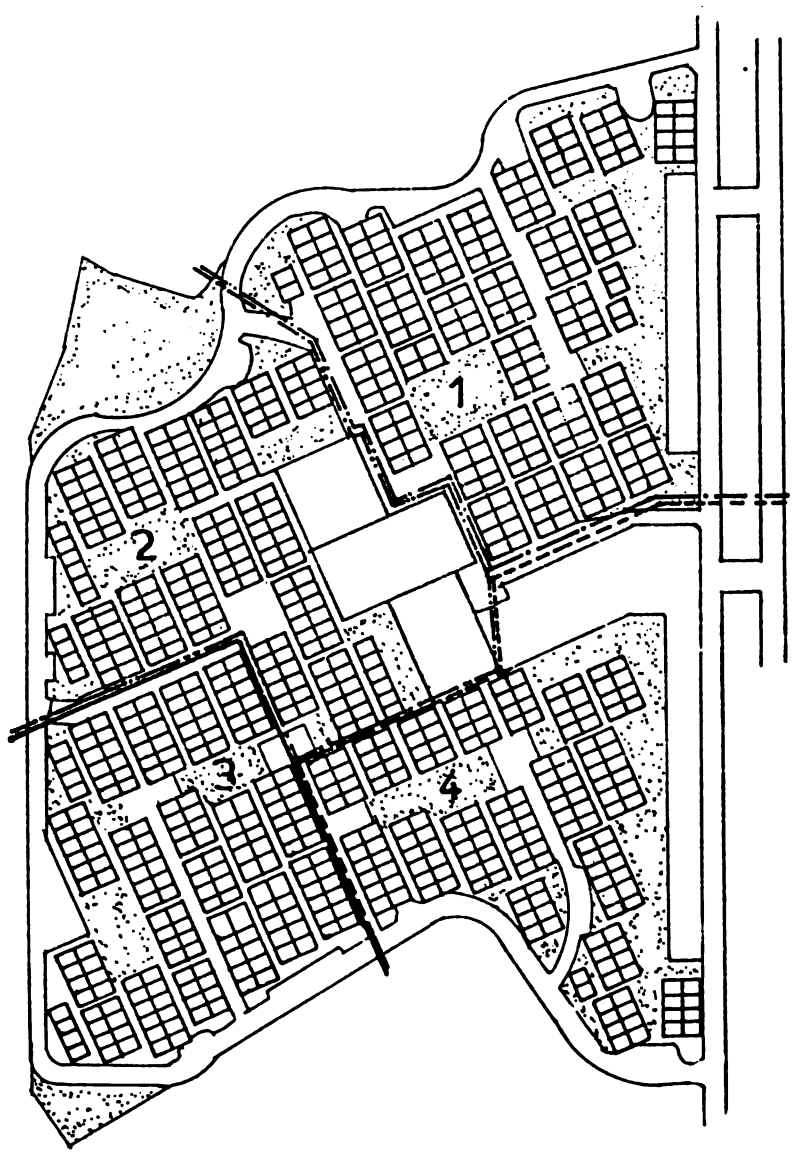


PLAN

Appendix B

Worker's Town Project:
Typical Large Scale Housing Development in Middle East

Source: Human Settlements in Arab Countries
by Omar M. A. El Agraa and Mustafa Ahmad

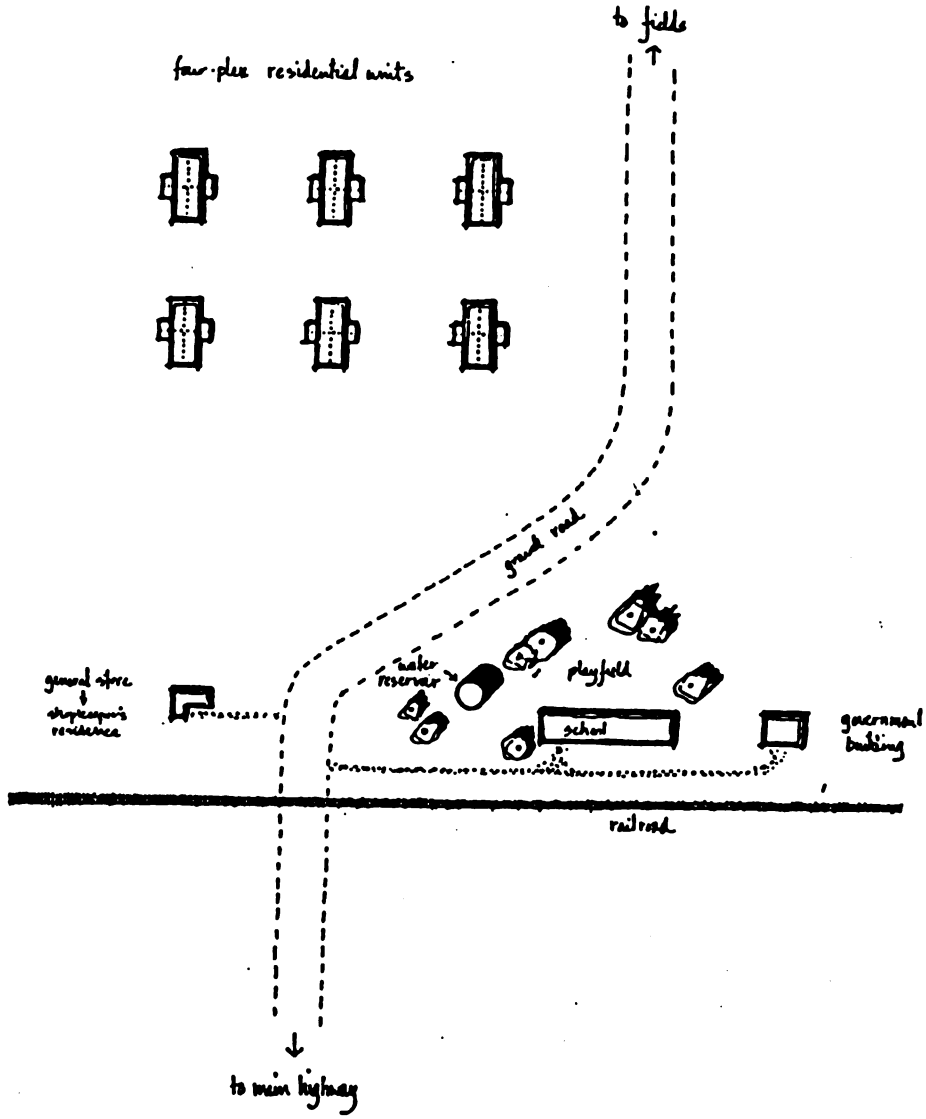


phase 1 = 218 units
phase 2 = 176 units
phase 3 = 200 units
phase 4 = 174 units
total = 768 units

Appendix C

Rural Resettlement:
Plan of a Typical Resettlement

Source: Enders, M. 1981. "Housing and Settlement Patterns in Central Tunisia: An Example of the Conflict Between the Individual and the Organization."
Ekistics, 287, March-April



Appendix D

Panorama of AFH Sbiba Site:

NOTE:

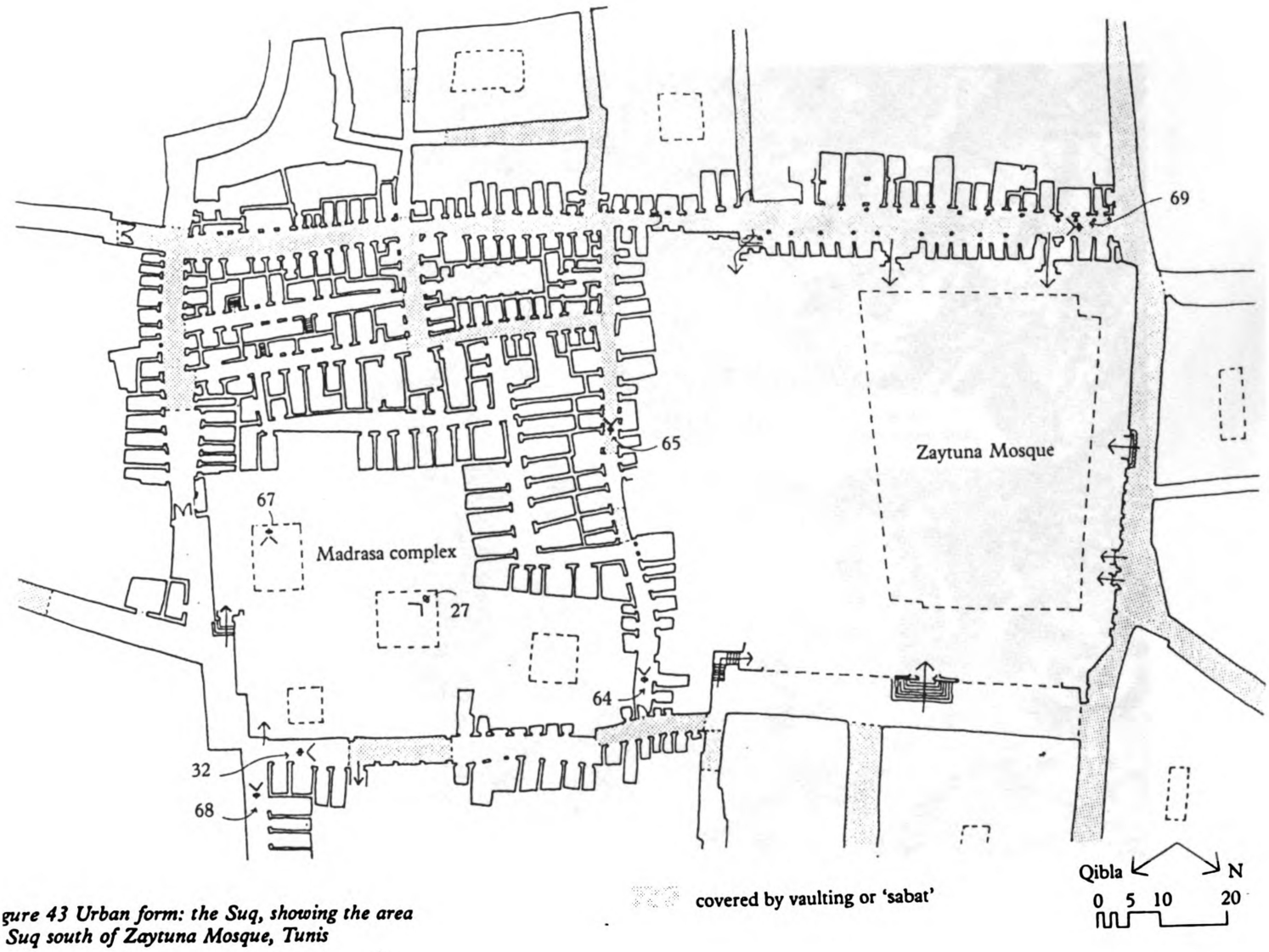
- sited on periphery of exiting town (in the distance)
- varying stages of parcel development (parcel size approx. $100m^2$)
- "core" demonstration house in the middle of panorama (approx. $32m^2$)
- electricity utility poles

photo source: Andrew Manhart

Appendix E

Morphology of Traditional Islamic City:

Source: Arab-Islamic City
by Besim Selim Hakim



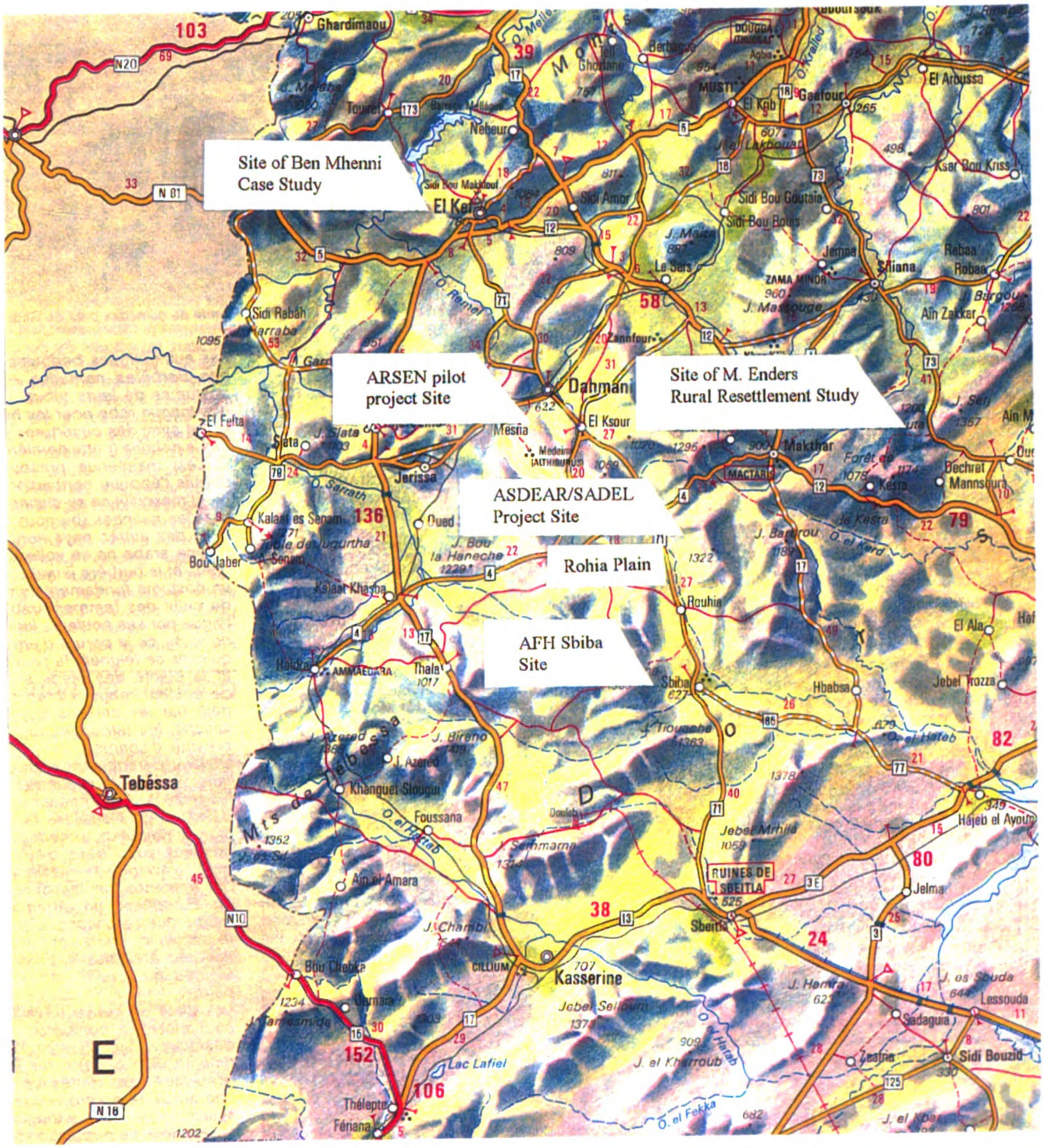
gure 43 Urban form: the Suq, showing the area
Suq south of Zaytuna Mosque, Tunis

Map of Central Tunisia:

NOTE:

- AFH Sbiba Site
- Site of ASDEAR/SADEL project on Rohia Plain
- Site of ARSEN Conservation Pilot Project near El Kef
- Site of Sadok Ben Mhenni Case Study in El Kef

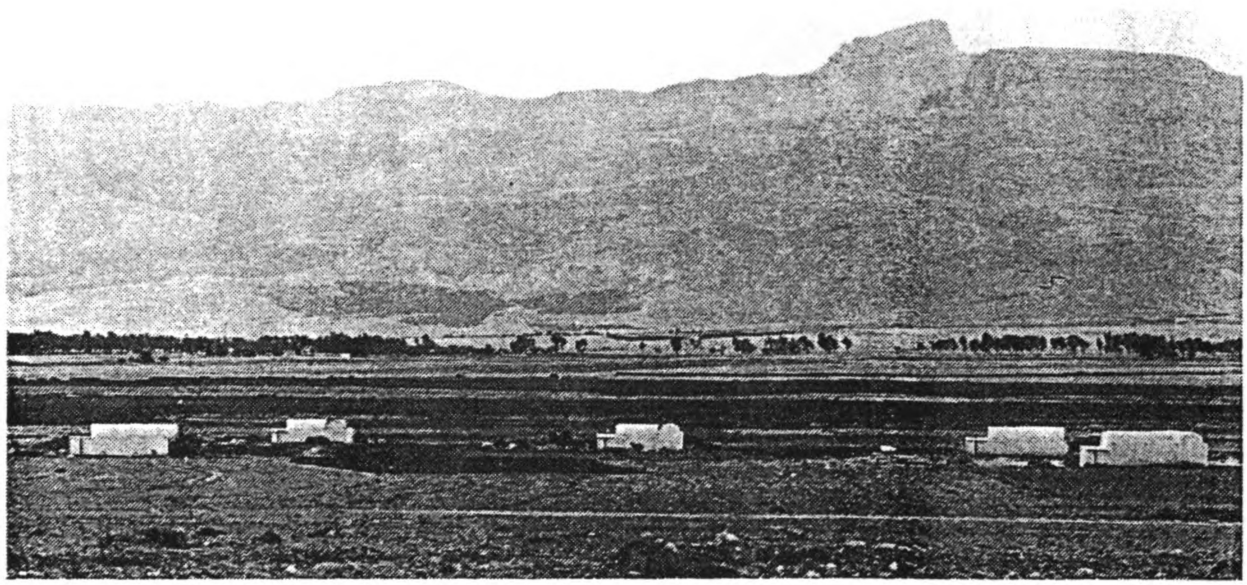
Map Source: Geocart



Appendix G

Site of ASDEAR/SADEL project on Rohia Plain:

Photo Source: SADEL



Participants
Lars-Anders Andersson, architect
Leif Arnsby, architect
Bo Johansson, engineer
Cecilia Pering, architect
Johnny Åstrand, architect

Co-operating organization
ASDEAR – Association pour le Développement et l'Animation Rurale (a Tunisian NGO)

Financiers
SIDA – Swedish International Development Authority
SAREC – Swedish Agency for Research Co-operation with Developing Countries
Siliana Gouvernorate (Tunisian County Authority)

Publications
Rohia El Haria 1979, SADEL 1979 (In French or Swedish)
Autoconstruction Organisée, SADEL 1981 (In French)
Manuel de l'autoconstruction, SADEL 1981 (In French and Arabic)
Manual for Self-Help Building, SADEL 1987 (In English and Arabic)
Torba stabilisée au ciment, Arkitektur 1b, Université de Lund, Suède, 1982 (In French)
Cement-Stabilised Torba, Arkitektur 1b, Université de Lund, Suède, 1982 (In English)
Autoconstruction en Milieu Rural (Report from the seminar in Zarziz), SADEL 1987 (In French)

Project period
1980–83, 1983–85

The project was carried out in co-operation with the Tunisian non-profit organization ASDEAR, who works with development of rural areas. The aim was to improve the housing situation for those worst off in the rural areas.

Between 1980 and 1985 approximately 100 houses have been built or improved according to the principles drawn up during an earlier phase of the project.

During the first three years fifty residential buildings were built in the Rohia area, 200 kilometers southwest of Tunis. The method of building was based on self-help, and the use of local building material. A special part of the project was devoted to research of building material suitable for self-construction, especially with a local earth deposit, torba, which is shown to be suitable in stabilizing with a small amount of cement.

During the last two years the project involved an attempt to prepare for a continued self-building activity without Swedish participation by successively transferring both financial and execution responsibilities to Tunisian authorities, organizations and private persons.

Appendix H

Site of ARSEN pilot conservation project near El Kef at Ouled el Amaach:

Photo Source: Andrew Manhart

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