ALTERNATIVE LOW-INCOME HOUSING POLICY FOR TUNISIA

by

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Submitted to the Department of Architecture
in partial fulfillment of the requirements for the degree of
Master of Architecture in Advanced Studies

ABSTRACT

The thesis analyzes the role and relationships of low and very low-income housing to the economic, social and political sectors of Tunisian society. By examining post performances in providing adequate housing for the country's lower income population, particularly in the capital city of Tunis, the study concludes that current policies and programs have failed to meet their stated economic objectives, the users' needs, and the social promises contained in the political ideology of the current regime.

The thesis proposes an alternative perspective and policy which approach housing as a system. It investigates the adaptation of low-income inhabitants to their physical and social environment and draws upon these "popular" experiences to formulate a workable public policy. It suggests changes in existing low-income housing programs and devises a new policy which would make way for incremental development programs that provide users only with what they are unable to provide for themselves. A new, comprehensive agency for researching, planning and implementing the country's housing programs is called for.

Finally, the study stresses the importance of community development achieved not only through education and technical training, but also through building representative institutions which promote values of social responsibility in low-income inhabitants themselves.
ACKNOWLEDGEMENTS

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The author wishes also to acknowledge the financial aid provided by his academic advisor and the School of Architecture that allowed him to undertake a field trip for data collection. Much gratitude is extended to the following Tunisian agencies: the Association Sauvegarde de la Medina, the Direction de l'Amenagement du Territoire, the Ministere des Travaux Publics et de l'Habitat and the Societe Centrale d'Equipement du Territoire, and to Mr. Lemjed Laghrissi, Delegue, all of whom gave me access to the available documents, maps and reports.

Many friends in the Tunis gourbivilles, in Zouhour V and in the Medina gave invaluable information in personal interviews.

Finally, the author is indebted to Miss Elizabeth Senemaud for both her moral support and her assistance in typing the manuscript.
ALTERNATIVE LOW INCOME HOUSING POLICY FOR TUNISIA

By Wassim Ben-Mahmoud
The cover is a reproduction of a drawing by a child from the Medina of Tunis. This drawing is one among many others exhibited in the Children's club of Rue du Tribunal during August 1971. The theme is: The Medina. The Children's club is run by the A.S.M. which sponsored the exhibit.
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CHAPTER 8

ALTERNATIVE POLICY
The housing situation in Tunisia, especially for low-income people is very bad.
In 1962, the need for new dwellings for the 10 Year Plan 1962-1971 period, was estimated at about 500,000 (Tunisian population is 5 millions). 154,000 new dwellings for low-income people were planned for this same period.
Since Independence, low-income housing has been, for many reasons, an important issue for the Tunisian government. Between 1960 and 1970, it had invested an average of 11.7% of total national investments in architect-designed projects, and has built less than 27,000 dwellings. Current policies have proved to be ineffective in eliminating the housing crisis and responding to the needs of the vast majority of the low-income population.

The aim of this thesis is to examine existing housing systems to identify and clearly state housing problems in the particular context of Tunisia, to evaluate housing programs undertaken by the government and to explore alternatives.

The thesis proposes a comprehensive and feasible policy based on the potentialities of spontaneous settlements and progressive development schemes to develop urban areas physically, but also socially and politically, for the benefit of the greatest number of the lowest-income Tunisians.

Since Tunisia is a small and highly centralized country, a comprehensive approach to its housing situation has to start with the national economic and social context. The analysis focuses on the urban area of the capital city, Tunis.
Tunis comprises one fifth of Tunisia's population and it is the principal recipient (50%) of the rural-urban migration; moreover, it is the nation's center of industrial development as 50% of the Tunisian industries are located in the region.

Chapter 1 gives a brief summary of the physical, social and economical characteristics of Tunisia.

Chapter 2 describes the particular context of Tunis.

Chapter 3 investigates the place devoted to housing in the national economic planning, its importance in the political ideology and its role in the national social structure.

Chapter 4 identifies and describes three major low-income housing systems in Tunis.

Chapter 5 shows how the systems are evaluated by different groups and authorities, including, based upon questionnaire responses, the users themselves.

Chapter 6, using the preceding material, assesses existing housing policies in Tunis.

Chapter 7 states the housing problem as seen by the author.

Chapter 8 recommends a set of measures to be taken at the political, institutional and technical level, along with proposals for improving Tunis' three low-income housing systems.
INTRODUCTION

The most poorly housed in cities are the most recent populations who emigrated from the rural areas to seek employment in cities. The volume of immigration in cities and especially Tunis, the capital, provides one measure of the problem.

Population growth and the age pyramid provide information concerning the future demand for new housing.

"Recently, Tunisia was shocked to learn that it has a high 3% annual population growth rate", President Bourguiba said announcing the news: "Our situation will be similar to that of a rower who finds himself carried two meters backward by the current every time he advances one meter..." (1)

The higher the growth rate is, the greater the effort should be to respond the housing need.

In this chapter, in addition to the two major factors influencing the low-income housing situation mentioned above, a summary of geographical, cultural and economical features of Tunisia is included.

These elements of the Tunisian context along with the housing situation in terms of demand and supply help to define the extent of the problem and to know the resources (human and economical) available for its solution.

1.100 HISTORICAL AND GEOGRAPHICAL ELEMENTS

1.110 HISTORICAL AND POLITICAL SETTING

The area that is modern Tunisia has been a succession of states and empires for over 3,000 years. First, the pre-Carthagenian Berber community determined the basic ethnic character of Tunisia throughout history. Second, the influx of Arabs - beginning as conquerors and later as tribal immigrants - gave modern Tunisia its dominant mother tongue and religion, as well as part of its ethnic composition. Third, the Husseinid dynasty, only loosely connected with the Ottoman Empire which has ruled Tunisia for over a century, can be said to have founded the modern Tunisian State in 1705. A fourth factor was the French Protectorate which in 75 years set up the basic foundation for much of Tunisia's modern administration and economy and established the thin but persuasive and durable overlay of French language and culture which is so characteristic of independent Tunisia. (1)

Independent Tunisia

The Neo-Destour Party was organized in 1934 by Bourguiba and other dissatisfied members of the Old Destour Party. The Neo-Destour managed to reach the masses by repeated contacts and meetings throughout the territory and persuaded them that French domination was an intolerable obstacle to the betterment of Tunisia society. The periodic suppression of the Party and jailing of its leaders dramatized the struggle against the French and help to create an aura of national cohesion. Bourguiba was elected president of Assembly by acclamation after Independence. On July 25, 1957, the Constituant Assembly unanimously voted to depose the Bey and to declare Tunisia a Republic. Bourguiba was made provisional "President of the Republic". Under the leadership of Bourguiba elected president in 1959 and again in 1964, the Tunisian state has enjoyed relative stability. The Party Congress of 1969, in a significant step renamed the Party the Destourian Socialist Party.

1.120 GEOGRAPHY

Dwarfed by its neighbors Algeria and Libya, Tunisia is only about 162,300 Km² in area. Tunisia is the easternmost of the three North African countries (Morroco, Algeria, Tunisia) which are called the Maghred. Its 1280 Km of coastline on the Mediterranean sea features many natural harbors. The country is not generously endowed with natural resources. Aridity troubles two-thirds of the country. One half of the land surface can be termed arable with respect to both rainfall and soil type. The Northern half of the country, particularly some areas along the coast, has the most fertile land, the most dependable rainfall and the only perennial water courses. Here are concentrated most economic activities and the bulk of the people. In contrast, the semi-arid to arid southern half of the country provides few natural sources of livelihood and the scanty population consist of nomadic pastoralists or is concentrated around a few oases or coastal towns.

The principal regions are: Tell, wet and mountainous northern region with rich, clay soil; Steppes, semiarid central region of plateau basins surrounded by barren mountains; Sahel, warm and humid eastcoast with sandy plains; the South, dry Sahara desert and predesert region.

1.130 CLIMATE

The tunisian climate can be defined as mediterranean, arid and variable:
- Mediterranean because the dry season corresponds to the hot season, because all over the country there is a winter, definite cold season and because rains, abundant or rare, generally fall in the cool season.
- Arid, because the Sahara's influence is stronger as one goes towards the South.
- Variable, not only in space but also in time, because within respective seasons, months are considerably different from year to year.
1.140 POPULATION

Whereas the Tunisian population numbered only slightly over one million persons during the last quarter of the nineteenth century, it rose to the 5 million mark in 1970. The reasons were particularly a big fall in death rate and a demographic boom between 1920 and 1930. Were the present average 2.8% per annum (1) rate of increase to continue, the population would double once again in 35 years' time. The total population increase has been accompanied by the greater urban concentration, plus an accentuated disparity between the richer Northern part of the country and the other lesser-developed regions.

The average population density is only 30 inhabitants per square kilometer. In Tunisia, since antiquity, a large segment of the population has lived in cities. In 1966, 47.5% of the total population was living in agglomerations of more than 2,000 inhabitants. The major cities are:

Tunis (capital) : 685,000 inhabitants (in 1966) (3)
Sfax' : 221,000 inhabitants
Sousse : 147,000 inhabitants
Bizerte : 68,000 inhabitants
Gabes : 54,000 inhabitants
Kairouan : 47,000 inhabitants

The tunisian overall birth rate is 45/1,000, three times as high as Italy's. In the center and South the rate is 49/1,000, while the Northern regions have lower figures of between 30 and 35. The tunisian death rate passed from 27/1,000 in 1958 to 17/1,000 in 1968. The average age is 26 (4) and the expected life duration is 50 ( ).

(1) According to the Government sponsored study: Les villes en Tunisie, the natural growth oscillated between 2.5 and 3.0% per annum in the period 1961-1966. During the same period, Tunis had a natural growth varying between 2.8 and 3.4%.
(2) By Tunis one can mean different things: Tunis-city, Tunis-commune, Tunis-governorate, Tunis and suburbs, Tunis urban area and the Grand Tunis (used in the ASM studies). The administrative limitations changed over time, thus numbers are difficult to control. In this study it is meant the urban area.
(3) Source: ASM Project T-C : La gourbification et les problèmes d'habitat, August 1971
1.150 ROLE AND FUNCTIONS OF THE MAJOR TOWNS

The administrative capitals of Beja, Jendouba, Le Kef, Kairouan, Nabeul, Gafsa, Gabes and Medenine and the large Cape Bon town of Grombalia are second-rank towns, important mainly as local centers. Tabarka and Mahdia are all small port-cities. As a rule, the northern and coastal regions abound in small market towns and villages, but in the South, there are few permanent settlements outside the regional capitals, the widely scattered oases, and the pumping stations along the oil pipeline.

Tunis is the capital city, as it will be shown in chapter 2, Tunis has a very particular role in Tunisian urban network. Sousse (population 147,000) once Tunisia's second largest town, has not grown with the same vigor as the rest of the Sahel. Bizerte (population 68,000) went into a decline after the French naval forces left in 1963. The commerce of the port approaches neither that of Tunis nor of Sfax in volume. Even the fishing has shown a slight decline since the exodus of the Italian fishermen. The rapidly developing industrial complex at nearby Menzel Bourguiba (population 35,000) will also help to revive the city and its port.

Kairouan has one of the longest histories of any of the country's towns. It was established in A.D. 670 by the conquering Arabs on what may be the site of an ancient Byzantine fortress. Because of its strategic central position on the steppes, the Arabs used it as a camp during the early stages of their conquest. It was the site of the first mosque in the Maghreb and later the capital of the western Moslem world.
The great majority of migration movements are directed towards big cities. These populations do not come only from the countryside. There is an important movement between cities. Tunis, however, is the city which receives the largest part of the migrants. 236,406 persons (all nationalities) whose 200,000 Tunisians emigrated to the governorate of Tunis between 1956 and 1966. The region which supplies the largest number of emigrants is the Northwestern quarter of the country: Beja, Jendouba, Le Kef; followed by the South (Gabes, Medenine) and the Sahel. But at the same time the governorates of Beja and Le Kef are characterized by also large entries of immigrants.

The important characteristic about migration is that it concerns mainly the young adults of 15 to 30 years old and especially those between 20 and 24. Among these immigrants, there are many young married couples, thus in period of reproduction. This fact explains the increase of the number of the children between 0 and 10 years in Tunis and its region.

The migration from rural areas to urban areas began as early as 1936, with thousands of migrants leaving their rural homes to search for work in the capital city mainly. Often just the men came, but soon they were followed by their families. There seems to be three reasons for this massive exodus to the city:

1. The disruption of the traditional equilibrium between man and the agricultural areas by introduction of new laws and modern agricultural technologies by the French colonials.
2. The demographic explosion.
3. The famine.
"The greatest portion of the migrants were from the agricultural areas of the North. Here French colonization and seizure of the best lands and the introduction of modern farming methods and equipments had forced many workers off the land. These men were forced to seek work elsewhere, and the capital city was their only hope". (1)

Perhaps even more significant was the demographic explosion. According to the same source, the proportion of urban population increased from 17% in 1936 to 30% in 1956 (see chapter on urbanization 1.170) Tunis received the brunt of this urban immigration.

"Nevertheless, in the aggregate one can say that migrations are, for the time being, relatively moderate". (2)

But given the high demographic growth, one should expect in the near future an important rural exodus which will be supported by Tunis. In the government sponsored study "Les villes en Tunisie", it is recommended to assist Tunis by reinforcing the attractiveness of Sfax.

The second point is the emigration to foreign countries. It is very heavy from Nabeul, and fairly heavy at Sousse and in the South (where the number of emigrants is however smaller). On this subject, the current policy seems to encourage an increase of the number of departures (agreement with West Germany). This is only a temporary solution, dependent very much on political decisions, partially independent from Tunisia.

When migrants leave rural villages to seek employment in the cities, most of them end up in very low-income residential areas or squatter settlements in and around cities.


1.170 URBANIZATION

In Tunisia, the urban population has been significant for a very long time. The post-colonial period however is characterized by the stronger growth of the capital at the expenses of the other big cities.

Since 1956, urban population has increased faster in large cities than in small towns.

EVOLUTION OF URBAN POPULATION

(in agglomerations of more than 2,000 people)

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<tr>
<th>Date</th>
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<th>Urban population</th>
<th>%</th>
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(in agglomerations of more than 20,000 people)

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(1) Tunisian Republic, Ministry of National Economy.
1.200 ECONOMIC CONDITIONS

1.210 CHARACTER AND STRUCTURE OF THE ECONOMY

Still a predominantly agricultural country, Tunisia has been making progress towards industrialization despite a modest resource base, limited markets and a shortage of investment capital. This progress is the result of foreign aid, pragmatic planning, and a diminishing resistance to the adoption of modern values.

The French dispositions towards centralization is also strongly evident in the emphasis on economic planning as manifested by the 10-year Perspective of development (1962-71) and the component 3-year Plan and the two 4-year Plans, the First (1965-68) and the Second (1969-72). Room was also left for private enterprise to make a contribution to the economy.

In Tunisia state enterprise dominates over private enterprise. Most agricultural land is managed through collective farms. Most of the banks and loans agencies are nationalized. Bank rate for savings runs for about 4% while loans etc... go for about 6%.

GROSS NATIONAL PRODUCT FOR 1970 : U.S.$ 1,070 millions.

ANNUAL PER CAPITA INCOME FOR 1970 : U.S.$ 180

"It has increased by 2.6% only between 1962 and 1964; On the contrary, it has decreased by 1.9% between 1965 and 1968. The Tunisian thus finds himself in 1968 at the same level as in 1961." (1)

1.220 ECONOMIC GROWTH

The Gross National Product (G.N.P.) during the 1965-1968 Four Year plan increased little (2.5% per year). This was due essentially to bad return from agriculture, and also to a slow evolution in industries of transformation.

Mines and energy had a rapid development which contributed to save production from stagnation.

Between 1965 and 1968, the total investment has constantly decreased. The average total investments was 24% of the G.N.P.

(1) Speech of the Prime Minister at the National Assembly; Discours Programme, Nov. 1968.
### INVESTMENTS IN HOUSING
(Compared to total investments in services)

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<td>investment in services</td>
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</tbody>
</table>


* Services include: Transportation, Post and telecommunications, Housing, Tourism, Collectif equipment, Commerce and other services.

(1) For 1970, 4 millions dinars (see glossary) were spent in reparation of 1969 flood damages.
1.230 AGRICULTURE

Agriculture dominates the Tunisian economy; farming is the livelihood for 47% of the economically active population, but agriculture contributes, on the average, only between 25 to 30% of the Gross Domestic Product. Unemployment is high in agriculture, capital is poorly used, and profits are negligible. Tunisia's overall economy is subordinated in every case to the problems of agriculture.

1.240 INDUSTRIALIZATION

Of all sectors of Economy, industry has had the greatest economic growth since 1956. Mining, manufacturing and construction were responsible for over 28% of the Gross Domestic Product (G.D.P.) in 1966, as compared to only 23% in 1960. Agricultural production in 1966-67 dropped considerably because of drought, while industry created more jobs and increased government revenue and foreign exchange earnings. The overall industrial growth for 1968 was estimated at nearly 7%. "Industrialization is a decisive step towards self-determination and the emergence of a socialist society", said President Bourguiba in his preface to the second Four-Year Plan.

This attitude is quite evident in the planning for the construction industry. In 1964, cement production has reached 460,000 tons (280,000 in Tunis and 180,000 in Bizerte) of which 320,000 were used locally and 140,000 exported. The projection for 1968 was to increase total cement production to 630,000 tons while decreasing the total of exported tonnage to 119,000. Local consumption was therefore expected to increase at a higher rate than production. In addition, there would be a new factory to build sanitary equipments (sinks, lavatories, bidets etc... but no bathtubs) and another factory near Tabarka to build wall-tiles. Excess production in both cases was to be exported. It was also foreseen that production of red ceramic would reach 200,000 tons. This is actually more than what the country can consume and the excess will be very difficult to export.

Between 1962 and 1964, the government allotted 1/5 of its investments to industry and relied heavily on foreign capital. Domestic private investment was non-existent.

When the largest factories (i.e. the Bizerte oil refinery, the Beja sugar mill and the steel works at El Fouladh) began production between 1964 and 1966, new problems appeared. The very advanced technology which was adopted called for highly skilled labor and required a good deal of training of both Tunisian and foreign technicians. The number of jobs created was small compared to the capital investment.

The newer plan 1965-68 placed stronger emphasis on industry, investing 1/3 of the total resources in that sector. During 1968 and 1969, the government emphasized the cooperative movement as a framework for production by small producers and shopkeepers. It hoped thereby to modernize markets, to industrialize craftmanship which still plays an important role within certain sectors, to decentralize, and to favour the growth of light industry in the hope of creating more jobs.

The third plan devotes one half of total investments to industry.
1.250 OTHER ASPECTS OF THE ECONOMY

The Tunisian Mediterranean type of climate caused the country to become increasingly attractive to tourists. In the late 1960s tourism was making rapid progress and had reached second place, after phosphates, as a dollar earner for the economy. The tourist industry is to date the most successful product of the Tunisian economy (the number of beds has increased threefold between 1964 and 1968).

1.260 NATIONAL BUDGET

The budget specifies both the expenditures and revenues of the central government. It is drawn up in two parts, an ordinary or administrative budget and a capital or investment budget.

The study of the budget shows the way the government invests in housing and how much. Housing is included in Economic and Social Affairs which are subsidized by the ordinary budget.

Government expenditure

The ordinary budget, which generally accounts for about 2/3 of the government expenditures allocates funds to cover the normal, recurring costs of government, including the operations of any State-owned business enterprises that are not fully self-supporting. The capital budget is the vehicle for funding investment expenditure and other non recurring, extraordinary governmental obligations. It has become over the years the equivalent of a yearly development plan incorporating new goals and strategies as they are devised or as the situation warrants.

Government revenue

The government's ordinary revenues have been increasing during the 1960s at roughly the same rate as current expenditures and normally were sufficient to cover the regular, recurring costs of government with some surplus to help finance the capital budget. By far, the greatest part of government's ordinary revenue is provided by taxes.
1.270 LOCAL GOVERNMENT FINANCE

Local and municipal governments are financed partly from their own sources of income and partly by the central government. In general, the local administrations have only limited financial and economic autonomy and many functions they could perform are funded through the current or capital budgets of the central budget and executed by the appropriate ministry or other central agency. Local governments finance their own payrolls and public services such as marketplaces, slaughterhouses, water supply, sanitation, lighting and street maintenance as appropriate to the locality. Income from local budgets comes from charges for services, license fees and fines, subventions from the central government and taxes the local governments are authorized to collect. The principal tax is that on real property, based on its assessed rental value. Local governments also collect taxes on vacant lots, taxes to support building maintenance and sanitation inspections and services, and a slaughterhouse tax. Other sources consist of income earned by city-owned land and buildings, and from concessions.

1.280 EMPLOYMENT

Tunisia has a low active population, in terms of quantity and quality. In 1966, according to the census, the active population (men of 15 and over) represented 53% of the total population. Only 19% of the total population were employed, and was considered as employed any person who worked at least 10 days preceding the census. "If one could isolate the mass of temporary unskilled laborers, a ratio of 15% would be found"(1) The practical conclusion is that each employed adult has to maintain six persons (2)

ACTIVE POPULATION DISTRIBUTION

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRANSPORTS</td>
<td>4%</td>
</tr>
<tr>
<td>COMMERCE</td>
<td>7%</td>
</tr>
<tr>
<td>INDUSTRY</td>
<td>20%</td>
</tr>
<tr>
<td>SERVICES</td>
<td>22%</td>
</tr>
<tr>
<td>AGRICULTURE</td>
<td>47%</td>
</tr>
</tbody>
</table>

Agriculture workers, itinerant salesmen and handworkers of industry and mining represent 59% of the active population. With the increased flow of population and labor to the urban areas where industry predominates, the industrial labor market has been flooded with unskilled workers. The supply of unskilled labor is abundant, but the manpower shortage at the managerial and skilled levels remains an obstacle to industrial expansion. While the naive concept of sending all Tunisians back to the land was unworkable for various social and economic reasons, the establishment of vast workyards represented a collective investment in the interest of the community. The defense of the soil and conservation of water, vital if agricultural production is to be safeguarded and increased, postulate the execution of a "vast programme of small undertakings".

In rural areas, the under-employed are provided jobs on chantiers de chomage (work-sites for unemployed) by rotation: a one-month job will employ depending on case 3 crews for 10 days or 2 crews for 15 days.

In the South where the unemployment rate is high the apparent unemployment rates are low: Tozeur 10%, Nefta 7%. But the addition of unemployment with marginal activities (small jobs, chantiers de chomage) represent 29% and 20% of the active population.

The interior regions which have big proportion of rural populations with very high growth rate are also those which have the highest unemployment rates.

The urban active population

The unemployment rate "although clearly inferior to what it is in reality" (1), is nevertheless high: 19.2% on the average. At Tunis it is 19.8%; that concerns 43,000 persons, which is about the number of all urban unemployed in Tunisia.

The General Union of Tunisian Workers (UGTT), a front until 1952 for the, then underground, Neo-Destour Party, is both a party organ and a labor pressure group. Through this union, the government can induce acceptance of industrial growth by the people. Several UGTT goals, on the other hand, have been realized through the Party: the institution of worker's cooperatives, management committees and a centrally planned economy.

(1) From Les Villes en Tunisie, Groupe 8; report for the Tunisian Ministry of National Economy, Direction de l'Amenagement du Territoire, Tunis 1971
Recent income distribution figures are hard to find. In the Four-Year Plan (1969-1972), annual incomes of households in 1966 were distributed into three groups:

- **Rural population**: D. 53.4 (57% of the total population)
- **Population of large cities**: D. 145.5 (25% of the total population)
- **Communes's population** (see glossary): D. 68.8 (18% of the total population)

The average income per household is: D. 78.3 (see glossary)

A survey on consumption done in 1966 showed that:

22% of the population spend less than D. 30 per person and per year for their expenses.

- 31.6% spend less than D. 42
- 49.6% spend less than D. 52
- 59.6% spend less than D. 62
- 79.6% spend less than D. 90

and 20.4% more than D. 90.
TUNISIA 1966

Housing by Types of Dwelling

- Buildings Not Intended for Housing
- Other
- Tents
- Apartments
- Collective Houses
- Gourbis
- Individual Houses

Housing by Occupancy

1.300 HOUSING: DEMAND AND SUPPLY, SHORTAGE

With a growth rate ranging from 2.6 to 3% per year, Tunisia (population: 5 millions) will have an annual increase between 130,000 and 150,000. Base upon a family size of 5.07, as it appeared from the 1966 census, the need for dwellings in order not to aggravate the current deficit, amounts to about 30,000 dwellings per year.

If in addition it is attempted to provide better housing for the 347,000 (1) families living in gourbis (see glossary) and this is planned over a 40 years period, the total number of dwellings to be built per year is around 40,000. The number of new households alone amounts 20,000 per year.

The great number of French civil servants leaving Tunisia after Independence did not help the low-income people in terms of housing.

Moreover, the previously existing units are old. Furthermore, heavy rainstorms in 1969 resulted in 160,000 homeless.

The future is even more demanding. 50% of the population is under 20 years of age. This means increased housing needs and requirements in coming years.

What was really built in terms of low-income housing was far below what has been projected in the Ten Year Plan (*) and the 3 Plans (1962-'64, 1965-'68, 1969-'72).

<table>
<thead>
<tr>
<th>Ten Year Plan</th>
<th>The 3 Plans</th>
<th>Actual Housing Production</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of dwellings</td>
<td>154,000</td>
<td>44,578</td>
</tr>
<tr>
<td>Investment in millions of dinars</td>
<td>122,500</td>
<td>46,400</td>
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In terms of distribution, a more careful analysis of the housing supply by the public sector would show that a large part of the investments does not affect the lowest-income people. Analysing the housing supply between 1956 &1966, Fredj Stambouli (2) notes that "15% of the total number of dwellings absorbed 47% of the total investments. But the step is further increased if one knows that 6% of private dwellings require 20% of the total investments". This will be analysed in the case of Tunis in a following chapter headed "The housing problem".

(*) Perspectives Decennales 1962-'72
(1) This number includes also what is going to be built in 1972. It is doubtful however that 17,725 dwellings will be built.
(2) Fredj Stambouli, Urbanisme et developpement en Tunisie, in CERES publications, No 9 March 1967,Tunis.
1.400 THE SOCIAL SYSTEM

1.410 GENERAL CHARACTER OF THE SOCIETY

The Tunisian people are practically homogeneous ethnically and religiously. Over 97% are either Berbers (the indigenous North African ethnic group), Arabs, or a mixture of the two. The only significant minorities in the country are the Europeans (1%) and the Jews (less than 1%). Virtually all Tunisians speak Arabic (colloquial Tunisian Arabic), and all school children learn French as a second language.

The fountainhead of traditional social and political values is Islam. The world of Mohammed, revealed in the sacred texts, the Koran, provided and integrated structure ordering all personal, social and political aspects of human life.

Today, the traditional family and the social order were being eroded away in favor of a system based on Western values. The government has been the leader in effecting change. Responsibility for personal security and education, formerly accepted by the extended family, has been taken over by the State. "The way in which traditional Islamic values have been incorporated into government policies helps to explain their popular success. For example, two of the fundamental social values preached by Islam, obedience to authority and protection of the helpless, have reappeared in the principles of "guided democracy" and State welfarism fostered by the current administration."(1)

1.420 SOCIAL STRUCTURE

Institutional changes were reflected in a mixed pattern of the traditional and modern social structure of the country. The traditional is dominant in the interior and the South. Along the more developed coastal areas and in the major cities, modern social values and institutions have taken root, giving rise to a new pattern of social relationships based on principles of social mobility.

The urban segment
The traditional social structure was highly stratified. At the top were a small number of wealthy families, living mainly in the large towns, but controlling large areas of agricultural land. Below them were the other town dwellers who made a living in services and trade.

The rural areas
There were and still are great differences between the social organization of the tribesmen in the interior and the South, and the sedentary populations in the North and along the coast.

(1) System Research Co. : Area handbook for the Republic of Tunisia.
Under the French Protectorate, people in the Sahel region were quick to take advantage of modern education and economic opportunities. The Sahel region has supplied the country with a majority of its new Western-oriented leaders, whose values have greatly influenced the character of modern Tunisian society. Social change has been slow in the interior and slowest in the South.

The rapid growth of the cities had given rise to several new social strata, including an elite of Western-educated civil servants and professional people, a middle stratum of skilled industrial workers and small entrepreneurs, and a growing squatter settlements population of unskilled immigrants from the countryside. Social mobility is high within the modern segment of society, as demonstrated by the fact that most members of the present elite come from families of small traders or farmers. Within the traditional sector of the cities and among unskilled workers of the shantytowns it is relatively low.

Social stratification

The traditional social classes:

The "Area handbook for the Republic of Tunisia" distinguishes 4 social strata: the Beldis, the Tunsi, the afagi and the arbi. The term Beldi was applied to traditional urban aristocracy; the term Tunsi to other town dwellers; the term Afagi to sedentary villagers; the term Arbi to the central and southern tribesmen. Today only the Beldis remain a significant class consciousness.

The modern sector:

It represents about 1/3 of the population concentrated in large towns and along the Sahel region. It is composed of:

1- new nationalist elite.
2- heterogeneous low-middle class in major cities.
3- slum dwellers.
4- modern farming in the Sahel region and central Tell.

The place of the slum dwellers

Socially, the slum dwellers are seen by high and middle classes and sometimes by leaders as a non-educated population of thieves. The areas where they live are supposed to be unsafe and the Beldis are very much disturbed by the presence of the poor immigrants in the Medina.

Family structure

The structure of the traditional family is based on a strict hierarchy with the father or the grand father ruling uncontested as head of a large and submissive progeny. All the members of the family share occupancy of a traditional house. On the Eve of Independence, this hierarchic family structure was at the breaking point, that is to mean that more and more young couples willing to live alone separated from their parents and relatives in separated house.
The apparent homogeneity of the traditional family structure was being artificially preserved by the presence of colonial power through legislation giving power to the head of the family and women submissiveness to parents' will. As soon as political condition allowed, the patriarchal family evolved towards the nuclear family; husband and wife attempting to live alone with their children. The number of children tended also to decrease. No longer did a man desire a dozen children. Women liberation also meant freedom of choice in marriage. The father's authority is contested. Father's control over his son is weakened by the latter's earning of a wage. A son is free to move away from the father's house. Thus, economic liberation and the assimilation of new cultural models brought by colonialism led to the evolution of the traditional family: its hierarchical structure is incompatible with the new political liberties.

This evolution towards the nuclear family is the essential mechanism which triggered urban migration, the leaving of the old city and recent rapid urban sprawl. The traditional house, particularly suited to the patriarchal family, was no longer functional for the nuclear family and vice versa.

1.500 EDUCATION

Training

Education in Tunisia is primarily the responsibility of the State. Annual spending in the school system nearly tripled between 1960 and 1968; and since 1963 has averaged roughly 25% of the general budget. The school attendance ratio in 1971 was said by the Minister of National Education to be: 72% for Tunisia and 83% for Tunis (the highest in the country) (1)

The official educational policy has been that primary education should be free, universal and compulsory. Secondary education is free and voluntary, but specialization at the second level is partly guided by the State, according to its manpower needs. Universal, compulsory education is dictated by the basic objectives of Tunisian social democracy: to develop literacy, social responsibility and national consciousness among the people. Guidance is dictated by the practical need to provide the mixture of skills required by the national development Plan, of which education is an integral part.

There are little more than 10,000 Tunisian students; About 7,000 in Tunis university and 3,000 abroad.

The traditional Tunisian educational system was the village kouttab or Koranic school. It was so closely associated with Islam as to be an obligatory ritual, yet informal and limited enough to represent no great opportunity for social advancement.

(1) Source: La Presse (Tunisian newspaper), August 17, 1971.
Literacy and language

In 1962, a figure compiled by the UNESCO indicated that 74% of Tunisian men and 96% of Tunisian women over the age of 15 were illiterate in that year. But the overall illiteracy rate in Tunisia can be assumed to be falling steadily as increasing percentages of the youthful mass are admitted to primary education and literacy programs for adults are expanded.

As a consequence of this generalized education, one can foresee an exodus towards cities of migrants semi-skilled, therefore seeking a stable job, better housing and leisure in the cities. This means of course, an increase in housing demand in urban areas.

Tunisian education is bilingual. Most classes are taught in Arabic, but pupils are raised bilingually until the secondary level. The manifest importance of French in technical fields, where Arabic does not provide yet the required terminology, outweighs ideological objections that bilingualism is a vestige of the colonial era.

Vocational programs

Two ministries other than the Ministry of State for National Education help operate an extensive system of vocational schools designed to absorb dropouts from the academic or intermediate branches of the secondary school system and to provide training for those whose age disqualifies them for education in these branches. The Ministry of State for Agriculture, in addition to the three intermediate schools which it supervises, runs a network of 2-year vocational training centers and 3-year Higher school of Agriculture affiliated with the University of Tunis.

The Ministry of State for Youth, Sports and Social Affairs is in charge of a system of "pre-apprenticeship" training centers specifically for persons too old to qualify for secondary or intermediate education. It also operates two 5-year on-the-job training programs in over 400 institutions and provides skill-upgrading courses for adults in special centers.

Typical courses in the vocational schools include machine-tool making, automobile mechanics, lather work, locksmithing, sheet iron work, masonry, printing, electricity, bookbinding for men, serving, lace-making, embroidery, carpet weaving and traditional weaving for girls.

1.600 TECHNICAL EXPERTISE

In Tunisia, there are few housing professionals, thus public housing agencies invariably rely on foreign technical assistance. These technical assistants (called cooperants) are mostly under inter-governmental Aid contracts.

Moreover, Tunisian architects are reluctant to seek positions in the public sector because they are attracted by higher gains in the private sector and because their education prepares them to see their job as an artistic individual creation.
In Tunisia there is a school of Architecture but there is no School of Planning. Only a few years ago this School of Architecture expanded its program in order to provide fall training for architects.

**Technical assistance**

Tunisia receives a large amount of technical assistance from a wider variety of countries (France, Bulgaria, U.S., Italy, Belgium etc...). This technical assistance can be made, through agreements between governments (1) through international agencies or private consultants. In Tunisia there are about 40 Tunisian graduated Architects, about 40 foreign private Architects and 83 foreign architects and city Planners under official technical assistance programs.

**The School of Architecture**

The School of Architecture is part of the Ecole des Beaux Arts which has sections in sculpture, ceramics, carving and painting. The Ecole des Beaux Arts does not depend on the Ministry of National Education but on the Ministry of Cultural Affairs and of Information. In its Architecture section, the Ecole des Beaux Arts used to prepare its students with a 3-year program to enter the Ecole des Beaux Arts in France for obtention of French diploma. Thus almost all the Tunisian architects have a French education.

The School of Architecture of Tunis has organized now its programs to provide its students a full education in Tunisia. The first generation of all Tunisian architects is expected to complete its training in 1972. The School has today about 80 students distributed in the three cycles (periods); each one lasts 2 years.

There is no school or department of Urban or Regional Planning in Tunisia. The School of Architecture provides one course in Urbanisme (city planning).

**1.700 INFORMATION**

Information is one important means for action on the housing system. Thus it is important to know what kind of information is available in the field of employment, housing, and housing systems, and through which channels it can be delivered.

Since the Labor Code of 1966 centralized the hiring of permanent workers in the hand of the State, information about job opportunities, present and future, is less important. Public Placement Services register workers and employers. Every unemployed worker seeking a job must register with the Public Placement Office of his place of residence. An employer seeking to hire permanent workers must also notify the local office of his needs. For the non-organized labor sector it is up to the unemployed's luck during his job hunting and information channels (person to person) within his locality.

(1) Most of the French cooperants under this program are cooperants militaires. A Cooperant Militaire is a man who, after graduation in a professional school or university is sent to a country which has cooperation agreements with France and where he works as a professional in his field instead of doing his military service during the same period.
Housing
Housing projects or programs are notified to the people through the local party organization (the cellule destourienne) which is the main administrative organization at the level of small localities (i.e. a gourbiville). (1) Projects are surveyed in the national newspapers.

Training
The School of Architecture pays little attention to such phenomenon as gourbivilles and to the search of solutions for the lowest-income housing. In the summer of 1971, few students constituting multidisciplinary groups studied 2 gourbivilles. That summer training was sponsored by the A.U.A.S.M.

Public Information
Tunisia is relatively well developed in the field of public information. Modern media as radio, television and the Press function effectively. A special feature of public information is the importance of President Bourguiba’s speeches and press conferences in elucidating and disseminating official policy.

The government and the ruling Destourian Socialist Party exercises control over the content of information disseminated in Tunisia. Government and Party ownership of the radio and television broadcasting facilities and of most newspapers ensures that official views will be effectively publicized. The most influential media is radio. This media is concentrated in the capital city, Tunis. The public information media utilizes primarily the Arabic language. French however is also an important vehicle for reaching educated Tunisians.

Radio and Television: In 1966, it was estimated that there were 400,000 medium-wave receivers in use and 6,000 T.V. sets.

Newspapers: Four major dailies; numerous weeklies and periodicals.

(1) In order to inform the population of Djebel Lahmar gourbiville about a new low-income housing project, located nearby at Ras Tabia, an exhibition was held in the cellule destourienne (Party branch) of the locality.
SUMMARY

Tunisia is a very small country. Its area (1,280 km$^2$) is little more than 1/4 of France. It is also a poor country. The annual per capita income is U.S.$ 180 which compares with the lowest per capita incomes in the world. It is lowest than Colombia's (280) Peru's (320) and Kenya's (210). Moreover, it has increased little during the last 10 years. The G.N.P. (U.S.$ 1,070 millions in 1970) is 2/3 of Kenya's. It grew moderately at a rate of 2.5% between 1965 and 1968, but grew more after 1968 (5.6% between 1968 and 1970). Colombia's G.N.P. (U.S.$ 6.6 billions) is six times higher than Tunisia's.

The population of 5 millions is half of Kenya's, 1/4 of Colombia and 1/10 of France. The population growth rate is high. It ranges between 2.6 and 3%. It is less than Colombia (3.4%) and Kenya (3%), but much higher than industrialized countries such as the U.S. (1.0%) or the United Kingdom (0.6%). The Tunisian population is characterized by its youth. 55% of the male population were under 19 years of age in 1966. Similar situation can be observed in other developing countries: Kenya (58% of the population were under 19 in 1969), Colombia, Peru, while average age of population in industrialized countries is much higher.

These facts show that in Tunisia like in most developing countries future needs for housing are very big, and that government financial resources are very limited.
This study is focused on low-income housing systems in the city of Tunis, other urban and rural areas are not considered.

Several reasons dictated this choice. Tunis is the capital city of a highly centralized country; by far it is the largest city in Tunisia (1/5 of total population). 50% of the rural-urban migration is directed toward Tunis because it is there where most industries are located and where the chances of getting a job seem higher. Consequently it is the city where low-income housing systems are the largest. The population living in slums represents 40% of the total population of Tunis.

In this chapter background information is presented to give the reader a social, economic and geographic perspective on Tunis and the analysis of low-income housing systems which follows in subsequent chapters.
2.100 HISTORY OF URBANIZATION

Tunis, a village by the time of Carthage in antiquity, became a city at the end of the VIIth century 20 years after the foundation of Kairouan. The same Islamic planning was applied (an urbanism where religion and the Grand Mosque are structuring elements). In the XIth century the walls of the city were extended and by that time two agglomerations appeared outside the city walls, one in the North and the other in the South. "These two outlying areas are reserved to only provincials and foreigners"(1) who were disregarded by the inhabitants of the old city (the Medina). These outlying areas were, through necessity, established on former cemeteries which were always located around the ramparts. Later, these outlying areas (Rbatts) were encircled by ramparts and thus were internally more connected with the Medina. In the XIXth century, the two Rbatts were integrated into the Medina by a single fortified wall (2). Colonies of Europeans had settled in the Eastern fringe of the Medina, near the sea, since the XIIth century.

With the French Protectorate (1881), a European type of city was built on land reclaimed from the sea, East of the Medina and inhabited by French personnel. Shortly before World War II, rural immigrants, kept out of the Medina and the European city settled in squatters around the urban area of Tunis.

Tunis had in 1956, 27.6% of the Tunisian urban population. In 1966, it had 33.6%. But in 1956, Tunis population, including foreigners, represented about the same percentage that of 1966 where few foreigners remain. While the traditional fabric of urban life was deteriorating, the locality around Tunis was being, after 1956, rapidly urbanized. The exodus of the "beldis" (the traditional bourgeois) from the Medina (the old city) to the modern city and the suburbs increased the demand for new housing ever more.

"It seems as though Tunis now occupies twice the land surface it covered in 1956" (3)

New developments, new neighborhoods, industrial estates and various enterprises have sprung up everywhere.

With the political and social changes following Independence (1956), one could watch the creation of new indigenous neighborhoods, which can be grouped to four types:

High income neighborhoods
Typical of these is the development called Notre Dame. This high income neighborhood is linked with the Hilton Hotel, the center of international travel, which borders on the Belvedere Park at the same time it looks out over the gourbiville of Djebel Lahmar. The contrast between these two neighborhoods dramatizes the classic disparity of income levels in developing countries.

(2) It is hard not to draw a parallel between the Rbatts and the gourbivilles of today, as far as function and evolution are concerned.
TUNIS: Urban Growth

10 km

KEY:
- CENTRAL MEDINA (VIIth century)
- FAUBOURGS OR RBATTS (XIth century)
- EUROPEAN CITY (1881)
- BUILT-UP AREA in 1971
Middle income neighborhoods
A perfect example of this kind of development is the Cite Carnoy. Lot sizes average about 500 m² and individual houses cost around 6,000 dinars (see glossary). The builder develops the site and sells to private owners.
Both the high and the middle income neighborhoods lack community facilities; there are neither stores nor schools. They require transportation and the ability to travel long distances to work.

Moderate income neighborhoods
The example in this case is the Cite Hai Zouhour: a development which mixes detached houses with four-story apartments and provides certain community services (school, mosque, hammam or public bath and market). It is noteworthy for its programmed style. The social makeup of the development is typically monotonic and colorless. The houses cost between 2 and 4 thousands dinars (see glossary) and are sold to a certain kinds of civil servants or to employees with fixed and secure incomes.

Economical housing and low-income neighborhoods
These are developments with individual dwelling units averaging 1,000 dinars. Priority is given to dwelling units to the detriment of community facilities. The Cite Tahrir is the prototype.

2.200 POPULATION
The urban area of Tunis had a population of 539,000 (governorate: 451,842) in 1956; 685,000 (governorate: 789,787) in 1966 and 800,000 in 1970. It is forecasted to be around 1,500,000 in 1985 (1).

population growth
The growth rate is high: 5.5% per annum which, if it continues will make the population double in less than 15 years. This high rate is due to:
1/ the natural growth rate of about 2.5% 
2/ the immigration which is estimated to amount the rate of natural growth (2).
The foreigners who left the governorate of Tunis between 1956 and 1966 were in fact replaced by Tunisians coming from the interior.

(2) From C.E.R.E.S. Publications No 23; Tunis, December 1970.
AGE-SEX DISTRIBUTION & GROWTH FROM IMMIGRATION

TUNIS 1966

Growth due to immigration between 1956 and 1966
Immigration

Tunis is the city which receives most immigrants. 50% of them come from the governorates of Sousse, Nabeul and Kairouan.
Between 1956 and 1966, it is estimated that some 200,000 Tunisians had emigrated to Tunis. This immigration touches mainly young people and especially those between 20 and 24.

Emigration

The incapability of the city to integrate these populations economically and socially inevitably leads towards emigration out of the country. The emigration which in 1956 was directed towards Tunis now is oriented towards France and other European countries. According to the Governor-Mayor of Tunis, 6,300 workers left the governorate of Tunis for foreign countries in 1970.

2.300 NATURAL FEATURES AND TOPOGRAPHY

Tunis lies on a piece of land between a lake connected with the sea and Sebkha Es Sedjoumi, a lake which is filled with salted water during the rainy period and is a clay bed in summer. There are rolling hills North and West.

Climate

Being on the coast, Tunis is not affected by the hot, arid climate of the desert. Climate is tempered with small variations depending on height. It is cooler with more breeze on upper areas.

<table>
<thead>
<tr>
<th>TEMPERATURES</th>
<th>HUMIDITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>WINTER</td>
<td>SPRING</td>
</tr>
<tr>
<td>40°C</td>
<td>30°C</td>
</tr>
<tr>
<td>D</td>
<td>J</td>
</tr>
<tr>
<td>RAIN</td>
<td>100mm</td>
</tr>
<tr>
<td>D</td>
<td>J</td>
</tr>
</tbody>
</table>
2.400 ECONOMIC CONDITIONS

The governorate of Tunis plays a leading role in the national economy. This is due to the fact that the capital is the most important commercial center, to the existence of an important agricultural sector and to the importance of its industries and development of tourism near Tunis. The agricultural sector is progressing. The industrial sector has been in continuous development; more than 50% of Tunisian industries are located in the governorate of Tunis and more precisely in the Southern suburb of the capital city. They are mainly agricultural and food industries, with chemical, mechanical, electronic, wood and paper, plastic industries etc...

Employment

The active population of the governorate of Tunis was estimated at 216,440 in 1966, of which 42,977 (19.8%) were unemployed. Unemployment is estimated by the Governor-Mayor of Tunis at 30,000 including 18,000 "dropouts" in 1971 (1), which is still high (12%) compared to the current active population (about 250,000).

Activities distribution

<table>
<thead>
<tr>
<th>Service</th>
<th>43.3%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industry</td>
<td>20.4%</td>
</tr>
<tr>
<td>Commerce, Bank, Insurance</td>
<td>14.9%</td>
</tr>
<tr>
<td>Transportation</td>
<td>9.4%</td>
</tr>
<tr>
<td>Building Construction and Public Works</td>
<td>7.7%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

Budget

Before 1969, the governorate council disposed of two sources of revenue (ordinary budget and benefits from taxes on alcohols). Today, it has only its ordinary budget which amounts about 71,000 dinars (1); thus the governorate was obliged to abandon certain welfare operations: housing, construction, subvention for youth organizations etc...

Income distribution

Based on the 1966 census, a survey done by the A.S.M. (see glossary) gives the income distribution shown here (1).

Monthly household's income:

- MORE THAN 70 DINARS 6%
- FROM 35 TO 70 DINARS 19%
- FROM 22 TO 35 DINARS 30%
- LESS THAN 22 DINARS 45%

2.500 TRANSPORTATION SYSTEM

After Independence (1956), "tramways" and "trolley-buses" were replaced by new buses, but today these buses are almost falling apart.

A train connects Tunis to the suburb along the sea shore (Tunis-La Goulette-La Marsa).

Public transportation in general is uncomfortable and inefficient.

2.600 EDUCATION

Tunis has the highest ratio in the country for primary education: 83% while the national ratio is 72%.

For secondary education, Tunis and its suburbs represent 23% of the country.

Since Tunis has all the Universities, this creates an artificial situation which makes the authorities think about decentralizing higher education.

2.700 HOUSING : DEMAND AND SUPPLY, SHORTAGE

Housing demand

Tunis urban area had a population of 850,000 inhabitants in 1970. It is forecasted to reach 1,500 million between 1980 and 1985. In order to respond to this increase alone, 7,000 to 9,000 dwellings per year are needed. This rhythm is far above what was done in the last ten years.

(1) From Cite Ras Tabia, Etude economique preliminaire SCET Coop. Feb.1971.
Despite the modest housing programmes, the grat number of dwellings left by the French civil servants, leaving Tunisia after Independence, merely accomodated the increase of population from immigration (the population increased by 25% only between 1956 and 1966). Afterwards, the increase of population (25% between 1966 and 1970), without a corresponding increase in housing supply, led to:

- extension of gourbivilles and creation of clandestine settlements.
- overcrowdness in almost all types of low-income housing.

The average ratio of occupancy per room is between 3.3 and 4.4 persons per room. In the very low-income areas it goes to 5 to 6 persons per room. In order to bring down the average ratio of occupancy to 2 persons per room, the same amount of dwellings by population increase should be built. Moreover, the average age of the housing stock is great and there is a need for housing renewal.

The Governor-Mayor of Tunis estimates the needs for housing at 10,000 dwellings per year (1). In Tunis, there are 7,000 new families per year who need housing. In the graph showing housing deficit, only demand from the increase of population have been considered. Overcrowdness, oldness and unhealthy housing have not been taken into account.

**Housing supply**

Between 1964 and 1969, 14,000 dwellings were given construction permits (2). In 1970 and 1971, respectively 2,296 and 1,385 construction permits were given in the Tunis urban area. (3) That is an average of 2,526 dwellings per year. According to the Governor-Mayor of Tunis, 40,000 dwellings were built in the governorate of Tunis during the last ten years (1). This number includes high and low-income families, public and private sector.

(1) Speech of the Governor-Mayor of Tunis in La Presse (Tunisian Newspaper) August 17, 1971.
(2) Quaroni-De Carlo firm mentioned in M.C. Beeker's La Tunisie et le Grand Tunis, Municipality of Tunis, January 1971.
(3) M.C. Beeker, D.A.T. (see glossary)
TUNIS, TUNISIA
Housing by socio economic levels
TUNIS, TUNISIA

Education & Public Facilities

- PRIMARY SCHOOL
- HIGHSCHOOL (LYCEE)
- VOCATIONAL SCHOOL
- PUBLIC UNIVERSITY
- MUSEUM AND LIBRARY
- HOSPITAL
- MILITARY

LAKE OF TUNIS
Another employment generation area is located around the port of La Goulette (10 km from the centre) at the junction of lake Tunis and the sea.

TUNIS, TUNISIA

Employment Generation Areas
INTRODUCTION

Low-income housing in Tunisia is a matter of public policy. If one wants to find a solution to Tunisia's housing problem, therefore, it is necessary to study not only the consequences of this problem but also why the problem remains unsolved. For this reason the present chapter first discusses the role and place of housing as a political, ideological, social and economic goal.

Then, the various governmental levels and agencies that implement these national commitments are examined. These include regional and municipal government as well as several national agencies concerned with housing and planning. The analysis identifies these structures and their power, and their specific objectives in the housing sphere.

Finally, the chapter shows what the results of these efforts have been in meeting the housing needs of Tunisia.
3.100 HOUSING AS NATIONAL GOAL

Housing for Tunisian public policy planners and officials is an important factor in their outlook for economic and social development. In the different Plans for the period 1962-1971, housing was stated as a political and ideological goal. Forecasts measured housing commitments in terms of number of dwellings to be built and required investments.

3.110 HOUSING AS IDEOLOGICAL AND POLITICAL GOAL

For Tunisian President Bourguiba, "development is not indeed synonymous of production growth; it is much more than that....It is however undeniable that the support of all these actions is economic growth" (President Bourguiba, in Preface to the 4 year Plan of economic and social development 1969-1972)

In order to know more about the ways selected for development, one should look at the doctrine of the Destourian Socialist Party as exposed in the 4 year Plan 1965-1968. The Destourian Socialism, it is said, "is not an imported ideology". It refuses dogmatism and is based on continuous creation, permanent search. "In Tunisia, the Party has opted for such a system because it constitutes the best approach to problems of development and the shortest way to a genuine promotion of man".

The principal objective being the betterment of living conditions of the Tunisian, "the Tunisian socialism does not burden itself with considerations that are involved in foreign ideologies such as the violent classes struggle or State ownership of the economy". The class struggle, it is said, would cause hate and the tearing apart of the recently built nation.

The Tunisian socialism believes in the positive values of the "organized cooperation between classes, of the bringing together of hearts and spirits", these made possible by the realisation of the national and patriotic feeling. The Tunisian socialism does not mean statism. The role of the State is to "regularize the functioning of the production units". It is also a socialism with a flexible ideology having a certain amount of pragmatism. The Tunisian socialism favored and encouraged cooperatives experiments which it saw as a production unit and a school for action on social and mental structures.
After the failure of the generalization of the cooperative system and the changing in orientation of
the economy towards more liberalism, making a large place for private initiative. The Prime Minister
qualifies the new Party doctrine on the political level as "a socialism which is made of voluntary
adhesion of free men". (1)

Housing as part of the ideology
Some ideological assumptions concern the housing problem. First, officials believe that the gourbi-
ville is the result of exploitation of the country by colonial power which did nothing to improve
the living conditions of the poor. Second, they feel housing plays a crucial part in the advancement
of the country's social and economic level. It is important to note that in Tunisia every problem
is approached in terms of "before" and "after" Independence (1956). After Independence there was, and
still there is, an obsession about national development, and housing is seen as a means for development.
A popular housing scheme is considered as a vital complement to agricultural and industrial develop-
ment programs. Housing construction, like compulsory education, is not an end in itself, but a point of
departure. It is an essential condition for a more fundamental type of evolution, having notable ef-
facts on the whole of the country's economic and social life.
The planification of economy and the reforms of the system are the systems of reference in the strug-
gle against under-development.

"The Tunisian socialism believes in the new man who in increasing capacities of his faculties and in
identifying himself with the whole national collectivity would be the generating of well being to
every Tunisian". "The improvement of material living conditions of citizens is retained as one of
its basic objectives, a fundamental option in the elaboration of the Plans. This objective which is
in this sense part of the general frame of the economic development of the country aims to assure
all Tunisians their man dignity in giving them the possibility to have access to a better life".
"Habitat and urbanism constitute one of the means for this promotion of material living conditions
thus are fully justified". (2)

(2) Plan Quadriennal, 1965-1968, Secretariat d'Etat au Plan et a l'Economie Nationale, Republique Tuni-
sienne.
How human development is favored by governmental housing projects, is the principal question that we will try to answer in next chapters.

Jean Duvignaud, a French sociologist who is very familiar with Tunisia, expresses his ideas about development in the introduction of his study of a Tunisian small village named Chebika. He says that, based on observations made in several developing countries, he is convinced that "change can be only verbal in countries where a homogeneous technical milieu does not exist and in which "development is the result of action of the elite (or a ruling class) more or less selfish, more or less militant"(1) He suggests further down that " in developing countries, political independence must be followed by social independence, and this exists nowhere because elites who achieved the political independence became the ruling class whose very existence accentuates the divergence between the city and the countryside". (2)

3.120 HOUSING AS ECONOMIC COMMITMENT

How much a government of a developing country should invest in housing is indeed a difficult question. In a developing country, one could argue that investment should be made in the field where there is a maximum return for the investor in terms of human development; for example, in fields which will provide jobs. Why, then does the Tunisian government invest in housing? The inadequacy of present housing (40% of the population of Tunis live in slums) is not the only answer.

In many other countries, governments have not invested in housing, in order to promote a rapid development. In Russia, only a few years ago, attention was given to housing. China also has deliberately not invested in housing. Others want to provide more jobs and thereby enable to increase the revenue of people who therefore will be able to improve their dwellings. The answer is to be looked for in Tunisian history and in the ideology of the country's only political Party, the PSD (see glossary). Born of the reaction against the colonial power, the PSD stated as its objectives the clearance of squatters which are seen as the after-effects of colonialism and the image of under-development.

(1)Jean Duvignaud: Chebika
(2)Ibid.
So, "new actions will be carried out to bring closer our objectives of providing every citizen with a decent and modern dwelling." (1)

But Tunisia is a poor country (annual per capita income: U.S $ 180). Moreover it is in debt. The ratio of debt service (capital + interest) to the income in foreign currency is in percentage 23.4% for 1968. (2)

The total exterior debt represents the same year about 80% of the G.N.P. (3); this G.N.P. increased between 1965 and 1968 at the low rate of 2.5% per year.

Under these conditions, it seems abnormal to invest in private housing, especially when private houses represent only 6% of the houses built, but require 20% of the total investment. (4)

Tunisian projections on housing

In 1962, the Tunisian government published a general Plan for the economic development, for the period 1962-1971 called Perspectives Decennales. These Perspectives Decennales have been followed by a 3 Year Plan (1962-1965) and two 4 Year Plans (1965-1968 and 1968-1971) in order to re-adjust the goals of the Perspectives Decennales.

The Perspectives Decennales Objectives: 1962-1971

In a chapter called Habitat, Urbanisme et Constructions Administratives, the governmental plan presents Habitat and Urbanisme as "means for the promotion of the material conditions of living and thus largely justified". Needs in housing for the ten year period were estimated at a total of 490,000 dwellings. In order to satisfy the maximum possible of these needs, the Perspectives forecast the construction, during the period 1962-1971, of 130,000 low-income dwellings, urban and rural, 24,000 worker's houses and 20,000 private dwellings.

This makes 130,000 + 24,000 = 154,000 low-income dwellings.

(1) Republique Tunisienne: Plan Quadriennal 1965-1968
(3) Ibid. p.5 and p.30.
(4) Fredj Stambouli : Urbanisme et Developpement en Tunisie; CERES Publications, March 9, 1967, p.104
The forecasted investment was:
- 70,000 low-income houses (rural) 42,000,000 D. (see glossary)
- 60,000 low-income houses (urban) 36,000,000 D.
- Streets and various expenses 19,500,000 D.

Total 97,500,000 D.

- 24,000 cooperative worker's houses 25,000,000 D.

Total 122,500,000 D.

The cooperative worker's houses program is intended to allow workers who have an annual income between 250 and 600 D. to have a house which costs 1,050 D./unit.

The 3 Year Plan 1962-1965

15,233 urban houses were forecasted; the investment for their implementation was 19,700,000 D. including investments for projects started before 1962; 10,000 at least were for low-income people. (According to the 4 Year Plan 1965-1968, a minimum of 23,000 houses are estimated for the 3 year period. (1) The investment would be 25,000,000 D.)

The 4 Year Plan 1965-1968

Structural Reform
* Modifications of the legislation in order to increase the financial contribution of the future inhabitant of the house. Employers should participate in financing low-income housing.
* Direct the maximum of the National Budget towards low-income and cooperative housing.

(1) This number includes all the houses built ("public" and "private"). It was not possible to make the exact breakdown between low-income public housing and private housing.
Quantitative goals

*Logements populaires
- 1,000 logements populaires per annum, each one at a cost of 610 D. (U.S.$ 220). This amounts to a total of 2,440,000 D. over the Plan period.

With sites where second phase of construction was to be carried out, the whole logements populaires program was planned to provide for the period 1965-1968, 5,600 houses for a total investment of 4.1 millions D., representing approximately 1% of the total public investment over the 4 Year Plan period.

*Cooperative workers' housing
2,000 cooperative workers' dwellings, each at a cost of 1,350 D., land and utilities included. This amounted to a total investment of 2,700,000 D.

The latest 4 Year Plan 1969-1972
The 1969-1972 4 Year Plan forecasts an investment of 51.3 millions of dinars in housing. That is an increase by 4% over the 1965-1968 4 Year Plan investment in housing (48.7)

Estimated investment distribution*
The 51.3 millions dinars are to be distributed as follows:

A- Rural housing 2.6 M.D.
B- Popular and workers housing 27.0 M.D.
C- Middle income housing 13.3 M.D.
D- High income housing 8.4 M.D.

The State policy in this domain will consist of subsidizing rural housing, stimulating by subsidies and loans popular and workers housing, and giving bank loans for the middle-income housing and nothing for the high-income housing.

Moreover for the categories A and B, households must have their house built by the SNIT (see glossary), if they want to benefit from government help.

- **Rural housing**
  
  Resources: State subsidies  
  
  Beneficiary participation

- **Popular and Workers housing**
  
  Resources: Households' payments  
  SNIT (see glossary) own funds  
  State subsidies  
  FNAH (see glossary)  
  Bank loans

- **Middle-income housing**
  
  Resources: Savings  
  FNAH  
  Bank loans

- **High-income housing**
  
  Resources: Savings  
  Foreign investment

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<table>
<thead>
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</thead>
<tbody>
<tr>
<td><strong>Rural housing</strong></td>
<td></td>
<td>2 600 Thousands of D.</td>
</tr>
<tr>
<td><strong>Popular and Workers housing</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Resources: Households' payments</td>
<td>11 000</td>
<td>&quot;</td>
</tr>
<tr>
<td>SNIT (see glossary) own funds</td>
<td>1 600</td>
<td>&quot;</td>
</tr>
<tr>
<td>State subsidies</td>
<td>1 110</td>
<td>&quot;</td>
</tr>
<tr>
<td>FNAH (see glossary)</td>
<td>1 180</td>
<td>&quot;</td>
</tr>
<tr>
<td>Bank loans</td>
<td>12 110</td>
<td>&quot;</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
<td>27 000</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Middle-income housing</strong></th>
<th></th>
<th>13 300</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resources: Savings</td>
<td>7 460</td>
<td>&quot;</td>
</tr>
<tr>
<td>FNAH</td>
<td>440</td>
<td>&quot;</td>
</tr>
<tr>
<td>Bank loans</td>
<td>5 700</td>
<td>&quot;</td>
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</tbody>
</table>

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<tr>
<th><strong>High-income housing</strong></th>
<th></th>
<th>8 400</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resources: Savings</td>
<td>6 615</td>
<td>&quot;</td>
</tr>
<tr>
<td>Foreign investment</td>
<td>1 785</td>
<td>&quot;</td>
</tr>
</tbody>
</table>
## SUMMARY OF FORECASTS FOR LOW-INCOME HOUSING
### ACCORDING TO NATIONAL PLANS

<table>
<thead>
<tr>
<th>National Plan</th>
<th>No of dwellings</th>
<th>Category</th>
<th>Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-Year Plan (1962-1964)</td>
<td>10,000</td>
<td>Low-income housing</td>
<td>10,000,000 D.</td>
</tr>
<tr>
<td>4-Year Plan (1965-1968)</td>
<td>5,600 2,000</td>
<td>Logements Populaires</td>
<td>4,100,000 D.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cooperative housing</td>
<td>2,700,000 D.</td>
</tr>
<tr>
<td>4-Year Plan (1969-1972)</td>
<td>5,778 (1) 21,200</td>
<td>Rural housing Workers &amp; Popular</td>
<td>2,600,000 D.</td>
</tr>
<tr>
<td>Total</td>
<td>44,578</td>
<td></td>
<td>46,400,000 D.</td>
</tr>
</tbody>
</table>
The Perspectives Decennales 1962-1971, as shown in the table were too optimistic. In the shorter National Social and Economic Plans within this 10 year period objectives in the field of housing have been readjusted towards more realistic goals. They replace for the period they cover the 10-year Plan forecasts.

The number of dwellings for low-income population, forecasted in all the three Plans shifted from 154,000 to 44,578 dwellings. The same for the investments which shifted from 122,5 to 46.4 millions of dinars.

Not only were these forecasts unrealistic but, as will be shown in this chapter, these goals could not have been achieved.

(1) Calculations were made base upon a price of 450 D. for rural housing and an average of 1,275D. for popular (750 D.) and workers (1,800D.) housing.
3.130 HOUSING AS SOCIAL POLICY

Let us look at the question:
What is the place of housing in affecting social policy? It has already been said that low-income housing is seen by officials as a means to achieve social equality. Housing policies affect the social system through the choice of housing locations (social mix) and the possibilities that the policies make available for economic development and social mobility of the inhabitants. So, the big question becomes how you develop a housing policy for the poor in order to favor their economic development and to increase their opportunities?

The low-income housing policy may affect the rural-urban migration. The slum dwellers in the peripheral squatter settlements or in most parts of the old city are generally recent immigrants. Solving the problem by more houses for the slum dwellers might encourage more immigrants to come in. On the contrary rural housing with provision of employment in the countryside may slow the rural urban migration.

In Tunisia, rural culture is very different from urban culture. Very often they are opposed. For the inhabitants of Tunis, the man coming from another place of the country is a "foreigner". Since the cultural dimension is important in defining the needs of population, particularly in terms of housing, here, the cultural change of the population which is badly housed in Tunis, will be investigated. In this respect, it is tried here to explain urban and rural cultures in an Islamic country such as Tunisia.

It is quite clear that the inhabitants of the peripheral gourbivilles or the Medina have developed a new culture which is not the one they had in their village neither the traditional urban culture.

Rural-Urban opposition and its consequences

The question of rural versus urban dwellers has been extensively analysed by Ibn Khaldoun. Today, the new elite which gives high interest to such authors (recognized by the Western countries), adopt explicitly or implicitly the values put in such analysis of urban and rural communities.
Many officials referred to Ibn Khaldoun while discussing urban-rural migrations and squatter settlements. (1)

Studies in Latin American countries showed also, similarly with Ibn Khaldoun view, that urban elite sees the city as a citadel, a fortress of upper culture which, consequence of such attitude, should not be altered by the dirty uneducated poor people coming from the countryside; such ideas are surprisingly vivid in Tunisian new (and traditional) minds.

Ibn Khaldoun views of Urban-Rural relations

Ibn Khadoun, a well known historian, born in Tunis in the 14th century payed much attention to the phenomenon of "Bedouiness" and "Sedentariness" and analysed the passage from a phase to the other. His research led him to come up with the important concept of the **UMRAM**. Understood differently by different authors, this term means:"urbanization", "settlement of cities", "all of the human phenomenon", "civilization" or "social life". Ibn Khaldoun distinguishes two umrans:

- The **Umran Badawi**, which means the rural life (the term Bedouin comes from Badawi).
- The **Umram Hadari**, which means the urban life.

The passage from one to the other has to go through the administrative and political frame of the State represented by a king and based on economic (commercial) activities.

Ibn Khaldoun explains clearly the subordination of rural tribes to the city, the seat of power, by the taxation system which benefits essentially to the capital city.

For Ibn Khaldoun, the urban life is synonymous of civilization whose goals are sedentarity. Moreover he says that:

- The bedouin life is earlier than the urban life which came after.
- The life of the **Badiya** (rural areas) has been the cradle of civilization.
- Cities are the auxilaries of the badiyas.
- Bedouins are more good-doers and more courageous than urban dwellers who are protected by walls.

(1) A large new low-income housing project, located at Ras Tabia, Tunis, and which will house 30,000 people is named "Cite Ibn Khaldoun".
- Urban dwellers subject to the authority will have grown up in fear and obedience. Education is to suppress resistance and courage spirit.

Rural Culture, Urban Culture and the Culture of Transition

Rural culture and urban culture are very much different. In Moslem countries, the religion influences very much the social and cultural life. It is a common place to say that Islam is an urban religion; the islamic city is itself organized around the Grand Mosque, along rules related to the implications of Islam on social and cultural life. The Bedouin who rushes into the city seeking job, experiences in the outskirts of the city (in the gourbivilles), initiation to more orthodox Islam which consists in more religious practice and more frequently, wearing veil for women (the veil of women witnesses the accession to an urban social category, even a miserable one) and discovering of fixed schedules but also of public facilities (hospitals, dispensaries etc...). In the gourbiville, man from the interior apprentices the modern life of the city.

"The bedouin who undergoes here the first test of urbanization sees the meaning of certain words, until then without precise significance, undertakes possible designation in the form of multiple actions or desired products; the need awaked by the contact with desired objects, the street scene and more or less modern work deeply rost the word in the experience or the multiple possibilities of meanings, and doing so, he goes from a naive idealism to a shameful nominalism, since he knows that if he can, henceforth, relate things to words, he would not make anyway these words replace these things that his misery allows him to desire not to reach". (1)

Tunisian leaders see in the gourbivilles the outcome of colonization; "but the mistake is precisely to look at this transitional culture (2), born from the pauperism and expectation, as an element of the past. Didn't Franz Fanon see in it, in opposition to the nationalist ruling classes, the only ferment capable to change the congealed global structures?" (3)

(1) Jean Duvignaud, Chebika p.81.
(2) Called also "Culture of Poverty" by the American sociologist Oscar Lewis.
(3) Franz Fanon, Les Damnes de la Terre, and L'An 1 de la Revolution Algerienne quoted in J. Duvignaud, Chebika
In summary, the poor immigrant leaves a rural culture and while in the slums learn about the urban way of life, develop a specific culture. These observations are important because they affect the housing situation. First, because views on rural and urban dwellers as described by Ibn Khaldoun, when taken as granted by officials influence housing policies in a certain direction. Second, the slum dweller has not a rural culture, he has not yet an urban culture, but possesses a particular culture which is essentially rapidly changing. Thus, a housing policy for this part of the population should take into account the characteristics of this culture and allow the change to happen by programs based on incremental development directed by the inhabitants themselves.

3.200 POLICY MECHANISMS

Public mechanisms for the conception and implementation of housing policies are on two levels: the political and the technical. At the political level, there is the governmental and administrative structures. At the technical level there are the public agencies dealing with housing.

3.210 GOVERNMENTAL AND ADMINISTRATIVE MECHANISMS

Regional government
Historically, Tunisians have had little or no influence on their national government. On the other hand, provincial and local affairs - both before and during the French Protectorate - have been a combination of central control and local autonomy. After Independence, in March 1956, the basic organization of provincial government was continued much as it had developed under the Ottoman Beys, and the Protectorate. A decree of June 22, 1956, abolished the civil and military zones of the Protectorate period, as well as the civil control agents and the qaids. It redivided the country into 14 (now 13) wilayats, or governorates.
The new system gave the head of the governorate, the governor, more power than the former civil control agents and qaid combined. Each governor reports to the Department of the Interior, has his own budget with revenue from the Central Government and regional taxes, and directs and coordinates the work of all administrative and local officials as well as national budget expenditure in his territory. In his province, he was the supreme decision-maker, and few actions affecting his territory were taken by the Central Government without consulting him.

Reforms aiming to coordinate Party and Government functions, and the creation of Regional Committees of Coordination associated the Party directly to government decision-making. The Committees of Coordination have wide responsibilities including coordinating of activities of the local Party branches, ensuring contact between the base of the Party and the Central Committee, supervising the organization, education and orientation of the masses, and supervising cooperation between the apparatus of the Party and that of the State in the region.

A regional Council, of which the governor is president, assembles representatives of the Committee of Coordination, the governor's delegates, the national organizations, the administrative technicians, and the presidents of the municipalities of the region. The Regional Council examines the budget of the region (the governor's final decision is subject to the approval of the Secretary of State for the Interior), its administrative, economic and social needs and projects of regional development established in accordance with the Plan.

Local government

The Party branch is the core of local government activity in rural areas, where it overshadows the Sheikh. The primary tasks of the branch are to convince local interests of the necessity for specific government modernization programs and to direct the articulation of local interests into nationally influential channels.

Contact between the Tunisian people and their government officials typically occurs only in such matters as the payment of taxes and voting.
In the cities, where there are municipal buildings with specific offices, contact between citizen and
government can be more direct and specialized. It may be stressed, however, that no means of contact
rivals that provided continuously by the local party cells.
Ultimately, it is through the party structure that the citizen receives information about political
matters and delivers his complaints to higher levels.

**Municipal government**

Municipal government in Tunisia is less important to the political system than the local party organi-
zation. Municipalities with elected councils, at the present, have been formed only in the cities, the
more important towns, and the larger villages.
The Municipality Law of 1957 modernized the system of municipal government inherited from the French Pro-
tectorate. This enactment recognizes 94 municipalities (balads), each with an elected council (majlis al
balad) that in turn elects a mayor (rais). The specific provisions of the Municipality Law are designed
to restrict the council's activities to local affairs in a narrow sense. The council is permitted to give
views only on matters of local interest and only as requested by the administration. Any other deli-
berations, any decisions conflicting with existing regulations are to be automatically annulled by the
Secretary of State for the Interior. Decisions on contain matters such as budgets, loans, local taxes,
construction, local boundaries, social welfare measures, sanitary regulations and even changes in street
names must be approved by higher authorities.
The Tunisian councils are obliged to bear the cost of the meeting house, the operation of its staff and
the maintenance of municipal property, installations and waterways. At the same time they have been given
increased sources of income, including a share of common funds or regional subsidy, income from communal
property, real estate taxes, and indirect taxes on enterprises relying on community support such as enter-
tainment. The budget is to be proposed by the mayor and approved by the council, then submitted to both
the Secretaries of State for Finance and for the Interior. The Destourian Socialist Party's organization
and leadership have imposed certain restraints on the municipal councils in order to insure that harmony
prevails within the one-party political system.
In summary, the Tunisian government is associated with Party representatives to all decisions. Moreover, regional, local or municipal governments have only managerial functions; the local power is in the hand of central higher authorities.

3.220 AGENCIES AND POLICIES

Public housing agencies
The agency responsible for public housing is the branch of the Ministere des Travaux Publics et de l'Habitat or T.P.H. (Ministry of Public Works and Housing) devoted to housing. The executive agency for housing and mainly low-income housing is the Societe Nationale Immobiliere de Tunisie or S.N.I.T. (Tunisia National Real Estate Company). Other agencies are indirectly interested in housing. These are: the Association Sauvegarde de la Medina or A.S.M. (Agency for the protection and rehabilitation of the Medina), the Direction de l'Amenagement du Territoire or D.A.T. (national physical planning bureau), and the Municipality and the Governorate of Tunis.

The T.P.H.
The Ministry of Public Works and Housing (see organization diagram in Appendix), is the one responsible for works in the city of Tunis, in the municipalities and the governorates. The T.P.H. can also ask specialized agencies to assist it in its technical mission. Moreover, it controls, as far as technical competence is concerned the Municipality of Tunis and its Service de l'Urbanisme (Urbanism section), and the 13 municipalities within the governorate and the governorate itself.

The D.A.T.
After Independence, the T.P.H. hired the Italian planning firm, Quaroni-de-Carlo, as a planning consultant. The Italians established several planning agencies over the country. These agencies were called "Bureaux Italiens".
At the same time a small branch called Amenagement du Territoire was part of the T.P.H. Later the Amenagement du Territoire became part of the Ministere du Tourisme et de l'Amenagement du Territoire. This surprising association shows the importance of tourism in the physical and economic planning of Tunisia. Today, the Amenagement du Territoire replaces the Italian planning firm and is part of the Ministry of National Economy. Its function is to organize at the national and local level, the economic goals with the physical development. Many of its staff are foreigners under technical aid contracts. Its latest study, ordered to a Tunis based French group of architects and planners (Groupe 8) is Les Villes en Tunisie (Cities of Tunisia).

The A.S.M.

Created by the Municipality of Tunis in 1967 to study the old city in order to make proposals for its rehabilitation and "reanimation", the A.S.M. which has an Urbanism section (A.U.A.S.M.) made a precise survey of the buildings of the Medina and many studies on its population. Since 1969 the A.S.M., beside pontual actions on the Medina, is involved in a project named "Tunis-Carthage Project" which is sponsored by the United Nations Program for Development and the U.N.E.S.C.O. This project, initiated by the Tunisian government started in 1970. The objectives are to rehabilitate the monumental heritage of Tunis and Carthage for the economic development of Tunis urban area. The studies are done by professionals of the A.U.A.S.M. and the U.N.E.S.C.O. experts with the collaboration of the I.N.A.A. (see glossary). Studies now overstep the initial goals and deal with housing problems and housing policies which in fact are very much related to the rehabilitation of the Medina. The Tunis-Carthage Project staff is involved in a housing project (about 500 dwellings) to be built in an open area in the Medina, called the Hafsia.
The S.N.I.T.
Created by a 1967 law to respond to all the needs for low-income housing in Tunisia, the S.N.I.T. has 3 sections:
- Operating of the dwellings that it builds, recuperates rents, etc...
- Administration
- Technical section: very limited; the S.N.I.T gives the study and the realization to private firms.
Financially it is a State Agency which has now its own funds coming from the operating of its constructions and from the State subsidy.

Municipality and Governorate of Tunis
The Municipality of Tunis has a Bureau de l'Urbanisme (Urbanism section) and other technical branches dealing with urban problems.
The Municipality of Tunis created El Iskan, a realty and managing company. It has sponsored low-income housing projects such Hai Zouhour. The most recent part of this project, Zouhour V is surveyed in chapter 5.
The Governorate also publishes reports on the urban and regional problems. In these reports, an important place is devoted to housing, and housing policies are suggested.

Perception of the housing problem and housing policies
As social equity, or more exactly more equity between social groups and socio-economic development is the ultimate goals to be achieved in Tunisia; "adequate" housing, among other needs, was seen to be necessary to achieve these goals. Since the value of an answer to a problem is very much function of the rightness of the statement of the problem, it is important to know how does the Tunisian policy makers define the housing terms and understand it as a problem.
These elements enlight the policies taken. In this section an analysis of terms used for housing (they are French terms) try to show the implications in naming a local reality in a foreign language. How the housing problem is perceived by officials is shown and former and current policies (implemented and proposed) are summarized.

Definition of terms

In September 1969, at a seminar held in the city of Sousse, the director of the housing section of the T.P.H. prefaced his remarks (delivered in French), with a definition of the terms habitat and logement. This fact is interesting for two reasons:

1- It shows us that the concepts in use are borrowed from French. In other words one accepts as reality the content of these two terms, and thus does a cultural overlay to the definition of terms because it names a Tunisian reality (housing) which has a specific connotation in the local culture by terms which have in them all the meanings associated with them through French housing history.

2- It sheds light on how Tunisian authorities define the problem by reason of their choice of one notion rather than the other.

The Robert Dictionary of the French language defines these two terms as follows:

Habitat: 1- Geographic milieu which comprises conditions favorable to the life of an animal or vegetal species. The habitat of an animal or plant. The jungle is the tiger's habitat.

2- Modality by which man organizes and populates the milieu in which he lives e.g. habitat is used when speaking of the totality of conditions in habitation or housing.

Logement: 1- Act of housing (loger) or being housed. To provide someone with lodging (bed and board). To lodge at a house of a friend. Ministere du Logement in France. One speaks of the crisis in logement or of the politique du logement.

2- Any locality used for habitation and, especially, that part of a house or building where one habitually resides (cf. Home). To seek a logement. Unhealthy logement (slum).
Can policy-makers, (who are certainly capable to relate Tunisian realities to French terms), forget all about other terms meanings less appropriate to the Tunisian cultural context? Not to speak about relationship between language and thought which does exist. It would have been more advisable that the policy-maker had started by defining terms that Tunisians, concerned by the problem, use. May be not the definition of an Arabic dictionary which might be out-dated but the meanings that people, that government wants to help, associate with the housing situation. This, I think, would have helped better understanding of the problem. Rather, the French definitions have helped understanding the policy-maker's problems.

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**Housing Problem as perceived by top housing officials**

For top housing officials the housing problem has three dimensions:

1. The Gross National Product (the nation's income)
2. The population growth.
3. The number of dwellings built.

"If the G.N.P. increases", states the head of the housing section of the T.P.H., "and the population growth decreases, we have an opportunity to solve the housing problem; but if the G.N.P. does not increase and the population growth rate continues as high as it is now, it will be difficult to solve the housing problem". In other words, for officials, public housing is a problem of providing a maximum number of finished houses.

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**Former Policies**

It is difficult to call them policies. They are measures directly arising out of the political ideology. The housing situation was not very well known, at the moment of Independence. The first manifestations of the low-income housing policy took place in the early sixties in the form of the construction of the *cites de recasement* and rural housing.
Just after Independence, the main policy was contained in just one word: degourbification, which means eradication of all gourbivilles. But, the eradication of one gourbiville had increased the population of the others. The sending back of immigrants to the place of origin has not apparently provided the expected results. Moreover, the actions brought some social troubles and most existing gourbivilles had to be improved. At first, through the T.P.H. and the governorate, the public authorities provided low-income housing with a loan with a pay-off period of 30 years, without interest for "popular housing", and 30 years with a 2% interest for "workers housing". But "This policy could not be followed without endangering the policy of economic development". (1)

In the 4 Year Plan, the allocations for housing decreased considerably and bank loans were almost completely suspended.

Concurrently, funds from the resources of the S.N.I.T., that is Tunisian National Housing Company, and the F.N.A.H. (see glossary), were directed towards low-income housing projects. The program included a financial participation from the future user amounting to 20% of the total cost, the rest being paid in 20 years with a 5% interest.

"By so doing it appeared that the demand was too high for the available resources". (2)

Then, in 1969, financial participation has been increased to 30% and the pay-off period reduced to 10 and 15 years with a 5% interest. The S.N.I.T. was made responsible for such programs. The Administration is now considering an A.I.D. proposal to finance the present and future S.N.I.T. programs.

In the early sixties, enormous new rural centers have been planned. The Tunisian Government, which has at its disposal considerable reserves of State owned land, has adopted a formula creating centers which group together persons who have received parcels of land for cultivation. Houses are dispersed among the fields, all of which are grouped around an administrative center.

Degourbification policy or slum clearance:

The development of gourbis around the capital city, has for a long time caused anxiety to the local government. Since 1951, the Commisariat a la Reconstruction et au Logement (Agency for Reconstruction and Housing) started to degourbify the Tunis periphery.

(2) Ibid.
The actions taken were materialized by concrete realizations; the most spectacular one was the Kabaria project, South of Tunis. The work continued, and benefiting from previous experiences, degourbification was subject to new legislation, more "realistic and more effective" (1)

The principles which directed governmental actions after Independence (1956) were the following:
Limit extension of existing gourbivilles and avoid creation of new ones. In September 1956, the Minister of Urbanism asked the landlords of urban and suburban lands to notify the Public Authorities of any clandestine construction on their land. Moreover, special body of urban police were created to avoid "gourbifiers" to settle and to improve the dwellings that the government intended to demolish.
The clearance is conducted along stages defined by a Ministers Council in May 1967. Generally, a survey is made of the gourbivilles population to establish their place of birth and occupation. Those who cannot justify of a profession and a stable job are sent back to the area they come from. The others will be helped by the State to get a "decent" dwelling: a "melja" (house in Arabic).

Operation Melja:
The Melja project was intended to be conducted in two phases:
- First phase (study): The Services de l'Urbanisme et de l'Habitat chose a location for the resettlement of the gourbville population. They design the plan, make the zoning and study the streets system, water supply, sewage and services.
- Second phase (implementation): The Services de l'Urbanisme et de l'Habitat destroy the gourbville. Every family who is allowed to stay in Tunis (1/4 in the case of Borgel) is given a tent for temporary shelter. The recipient starts building his own dwelling on his assigned lot. Lots have a maximum area of 80m², they are sold as parcelles amenagees (lots and utilities) for a maximum of 70,000 francs (about 70 dinars) without having to pay them back.
Technical assistance is provided by the staff of the Services de l'Urbanisme et de l'Habitat, which also checks the conformity of the result to the Plans-types (typical schemes).

The case of Borgel gourbiville

In the case of Borgel gourbiville, the new cite (project) was intended to be located in the same area, since the land between the railway and the lake is public. The plan designed by the Services de l'Urbanisme et de l'Habitat forecasted 824 lots of 72 m² each. The Plans-types for houses had 3 rooms, a kitchen and a W.C.; the rooms having light from the patio. The State gives free materials for the surrounding wall and the construction of one room. The families can build the other rooms at their own expense, when they will be better off. The buildings constituted blocks of 12 dwellings and the blocks try to avoid monotony. Six water-fountains were forecasted; a sewage system and an electricity terminal were provided. The agglomeration will have a commercial center, a school, a playground, a dispensary, a mosque and a police station. This cite had to house people from other gourbivilles. P. Sebag notes also that people he interviewed a few days after the Minister's decision to clear Borgel and build a new cite were reacting with passion. The population seemed interested by the plan, but many were concerned about being returned to places they left a long time ago and with which they had no further connection. "Let the government let us earn our bread where we can" said one man to Paul Sebag. (1)

Those who came more recently were less radical but imposed conditions on their return: the government should help them to improve their condition in the rural areas. The families who are sent back receive the travel fare and 50 Kg of wheat and some food for the trip. At the end, the governor of the region has to take care of them, but what can he do for them?

Some of the people came back to Tunis. Those who are threatened by being sent back and knowing too well what they can find back home "do not hesitate to express hostility towards Administration Projects... In the second half of October 1957, the police sent back home about 30 households who fought publicly the governmental policy". (2) When P. Sebag went back to Borgel, he found their gourbis in ruins.

Outcome of the operation

The families who were allowed to stay did not understand very well the operation. Rather than start themselves building their dwellings, they waited for the State to build them. The State did not.

(2) Ibid.
The newspapers showed the inhuman living conditions of these people who were unsheltered. The Services de l'Urbanisme finally housed them in an abandoned military barracks. Meanwhile the site was very much criticized. So, a new and better site was chosen. There, the new cite was built by the governemt.

**Improvement of the gourbivilles**

Since the total slum clearance was impossible to do instantaneously, there was a need to improve the existing gourbivilles. Dr H. Martin of U.N.I.C.E.F. sent to study the situation, recommended the following:

"1- Utilities and services
- Drinking water, the extension of individual pipe-lines was possible and the placement of public water outlets within a 150 meter radius of each other.
- Streets to be resurfaced, or at least kept up.
- Open spaces, to be created or kept up, antidust surfacing where possible, planting and green places in the future.
- Drains, the extension of individual drains and the upkeep and control of open sewage.
- Lighting, extension.
- Cleaning, improvements in the quality and control of street cleaning, waste and garbage collection."

2- Housing
- Relocation where housing occurs in an unhabitable or unhealthy industrial zone.
- Improvement of unfit housing.
- In addition, the proposals asked for the provision of collective sanitary equipment, maternal and child welfare centers, better schooling, extra-curricular activities, a school for the advancement of women, and social centers." (1)

Slum clearance was abandoned temporarily in the early 1960's and renewed again in 1965. "In Sidi Ali Rais, which was razed in 1965, 90% of the inhabitants were unemployed and the majority of them stayed in the Tunis area.

Rent for newly constructed housing was out of reach for 90% of the former residents”. (1)

Former programs and housing types

The program of 130,000 dwellings (2)
This program was conceived to provide "decent dwellings to the labor forces whose wages are very low such as agricultural workers, laborers etc...

Workers' cooperatives for housing
Legislation enabled manual and office workers who earn between 250 and 500 D per year to purchase their own dwellings out of regular income.
Loans (at 2%) amortized over 30 years and tax exemptions were hoped to contribute to the success of this type of dwellings which rank between popular housing and private dwellings. The Perspectives Tunisiennes 1962-1971 indicated that 24,000 dwellings were to be built within the ten year period by the workers' cooperatives. Usually cooperatives are comprised of professionals from the same field (as in Egypt). In Tunis, the municipal Police built three and four room houses for U.S.$ 5,000, and the dockers reached down to U.S.$ 1,000 (3). Cooperatives can assure 90% of the construction cost of their unity.
The credit ceiling was to be increased from $2,400 to 3,200 for land, equipment and building. The part of the government was estimated (4) to $1,000,000 credit for the financial year 1959-1960. The maximum monthly reimbursement of a dwelling in this scheme is only $15.

Low-cost dwellings (4)
They were originally intended for medium-pay workers. Then they have been adapted to meet the capabilities of employees for whom moderate-rent dwellings would be more suitable.
An interim program involving $1,000,000 was planned to commence in the early sixties. Loans for this scheme were reimbursable over 20 years at 5.5%.

(1) Area Handbook for the Republic of Tunisia.
(2) This program aimed at the construction of 130,000 units for the simple reason that there are 13 governorates in Tunisia and if they get 10,000 units each, there will be 130,000.
(3) From "Jeune Afrique", special issue, July 1970.
(4) From "Tunisia Works".
By means of subsidies, however, this rate was brought down to 3%.
Finally, a "hire-purchase" policy, by which tenants make monthly payments over a 15 year period in apartments or houses owned by the State, will enable a large number of tenants to become house-owners.

After 1967, the S.N.I.T. was responsible for all public housing.

Types of houses built by the S.N.I.T.
The S.N.I.T. first developed few schemes for different socio-economic groups. These types of dwellings were the following:

<table>
<thead>
<tr>
<th>Type of dwelling</th>
<th>Total built area</th>
<th>Initial payment</th>
<th>per month</th>
<th>during</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural housing (1)</td>
<td>27.60 m²</td>
<td>D. 100</td>
<td>D. 1</td>
<td>10 years</td>
</tr>
<tr>
<td>Worker's housing &quot;Ettamir&quot;</td>
<td>88.00 m²</td>
<td>D. 540</td>
<td>D. 12.5</td>
<td>15 years</td>
</tr>
<tr>
<td>Popular housing (2)</td>
<td>42.00 m²</td>
<td>D. 225</td>
<td>D. 6.5</td>
<td>10 years</td>
</tr>
<tr>
<td>Economical apartment</td>
<td>74.00 m²</td>
<td>D. 690</td>
<td>D. 20.6 or D. 15.4</td>
<td>15 years</td>
</tr>
</tbody>
</table>

The new S.N.I.T. housing policy is materialized in Ras Tabia project. This project is surveyed in chapter 5. A figure showing payment mode at Ras Tabia is included in chapter 6.

The major objectives of these policies can be summarized as follows:
- To provide "adequate" housing, particularly for low-income groups, through the public sector.
- To encourage private and "cooperative" housing by making available funds for loans, and grant tax exceptions.

(1) The price includes the land, the building and the sewage.
(2) The price includes the land, the building and the facilities: water, electricity and sewage. The applicant should not earn less than D. 40 per month for the Ettamir housing and D. 20 for the Popular housing.
- To orient and coordinate building of public housing and demolition of gourbivilles.
- To provide options for rent and ownership of public housing.
- To coordinate between housing policies and economic development (and urbanization) programs.
- To rebuild old, deteriorating housing sections.

The 3 types of dwellings built by SNIT

KEY:  
R: room  
C: courtyard  
K: kitchen  
L: living  
T: terrace  
E: extension

RURAL HOUSING  
"ETTAAMIR": WORKER'S HOUSING  
POPULAR HOUSING
Recently proposed policies

Housing policies do exist, but the problem is that there are so many; every public agency makes its own policies and there is no coordination among them. The functions of all these agencies are not well defined and often overlap.

Today, one can find in Tunis the following agencies responsible for the housing policies:
- T.P.H.
- D.A.T.
- S.N.I.T. - S.C.E.T. (1)
- Municipality of Tunis and Governorate of Tunis.

It is true that at the time of the creation of the Commission Nationale Technique de l'Habitat (March 1970) some of these agencies worked together. But the effort was short lived and its effects limited, as each agency pursued its own policies.

a/ T.P.H. Housing Policy

A report called Synthese de la politique de l'Habitat et Propositions pour des perspectives futures (Synthesis of housing policy and proposals for future perspectives) shows that 40% of the housing stock in Tunisia is made of "gourbis"; 85% are 1 or 2 room houses which give shelter to 80% of the population.

The outcome of the Commission Nationale Technique de l'Habitat which was divided into two committees: Technical and Financial, gives the elements of the new housing policy which is exposed in the General Report by the T.P.H.

This policy can be summarized as follows:

Technical aspect
- The necessity of increasing density of housing from the original 50 inhabitants per Ha. to 200/Ha., leading to a 50% savings on the utilities cost.
- The decreasing of construction cost by standardization, normalization, light prefabrication, and better organization of labor.

(1) The SNIT asked The SCET, a Tunis based French planning firm, to apply the results of the National Technical Commission for Housing into a 5000 house project located at Ras Tabia.
- The creation of a Centre Technique du Bâtiment (Building Technical Center) (1) is suggested.
- The diversification of dwelling types in order to avoid monotony but without losing the advantages of standardization.

Financial aspect
It is matter of making sure the "permanence of financing" of housing programs. "Financing devolves upon all the nation" and first the future inhabitants.
- The future user: 30% of the total cost of the dwelling.
- Enterprises contribution: 1% of the salaries will be deducted, at the charge of the employer. This money will be devoted to housing in the framework of a Fonds social du Logement (low-income housing Fund). "If such a principle is put into practice, it would provide funds estimated to amount 1,800,000 Dinars per year".
- Participation of Banks and insurance companies. Currently, banks do not participate directly in the financing of construction. "This participation could be directed towards the well to do".
- Epargne-Logement (savings for housing system). This system is very well suited to ownership of housing. It interests mainly the employed people who can afford to participate in housing under this scheme. Some measures will favor savings for housing:
  - a higher interest than usual.
  - a bonus from the government.
  - income going to savings for housing will be tax free.
  - automatic loan proportional to the savings for housing to the older.
- Direct participation of the government.
  In the financing scheme developed for the poor population, mainly rural, presented in August 1969 did not work as well as expected. The governorate contribution towards building labor compensations and provision of materials which, added up to 100 dinars has not been satisfactory. But now this provision is proposed to be 70 D. which if added to the normal government participation of 130 D. will make 200 D. instead of 230 D.

(1) Such a center exists in France.
The participation of the SNIT would be from 180 to 210 D. (for rural housing). This loan will be repaid in 10 years without interest. This program would not reach over 4,000 dwellings per year for a total investment of 2,000,000 D.

Complementary means for action

- Preservation of buildings
  The FNAH (see glossary) funded by a 4% deduction on the rent value of buildings, is intended to help landlords preserve their dwellings.

- Construction subsidy
  Currently this system benefits a builder for 20 years. The subsidy cannot go over 84 D. per year and per dwelling. It is suggested that the 20 years period be made shorter and the subsidy increased, especially for collective buildings since they increase housing density.

- Rent policy and H.L.M. (Moderate rent housing)
  In order to stop the rent increase, it is recommended to study the implementation of an H.L.M. system (1). This system is suitable to face the mobility of labor resulting from the development of the economy.

- Selling of lots provided with utilities.
  In order to avoid punctual and limiteć developments out of the forecasted housing areas, and speculation on this land, the Ministry of Public Works and Housing made concrete proposals to facilitate the development of areas to be urbanized in priority.

- Promoters in building
  Since 1967, the SNIT is the operator for the realization of governmental low-income housing programs.

Conclusion

An ideal forecast of 40,000 dwellings per year would facilitate the reduction of housing deficit and respond to the need of population increase.

(1) Which exists already in France.
In order to avoid aggravation in the housing crisis, and perhaps to reduce the shortage through time, the suggested policy should have as objective the increase of:

- 6,000 dwellings by the private sector.
- 8,000 dwellings by the Epargne Logement (Savings for housing system)
- 4,000 dwellings by the SNIT (low-income housing)
- 2,000 dwellings H.L.M. type (Moderate rent housing)

Total 20,000

These 20,000 dwellings are estimated to cost 31.5 millions dinars that is 14.7% of the total forecasted investment for 1975. This percentage is situated between the average percentage recorded during the period from 1960 to 1970 (11.6%) and the percentage generally accepted in European Socialist countries (17%). Such a scheme, starting in 1976 (date of the full functioning of the Epargne-Logement system), would require essentially the private savings for the financing of housing programs.

Until then the present system for realization of housing programs by the SNIT will be continued at the same level. In order to avoid abrupt change, the future candidates to a SNIT dwelling must have an Epargne-Logement account. Priority will be given to the candidate who would have the maximum savings. To get an account one must have 30% of the cost of his future dwelling.

b/ D.A.T. Housing Policy

The proposals by this agency suggest a different strategy from the formula of the SNIT, it wants to be more adapted to the needs of the very low-income population that form the largest number of families.

This strategy concerning the Tunis metropolitan area consists of the following points:

- The government should provide the agency responsible for this strategy (SNIT or another) government owned land to be exchanged with farmers in the outskirts of Tunis.
- The choice of these lands is shown in the Master Plan of the Grand Tunis 1973-1976, corresponding to the period of the 4 Year Plan.
- A decree would specify the mode of exchange (or expropriation) of land for urbanization with government owned agricultural land in the nearby Medjerda plain.
Government subsidies would be used as circulating funds for buying and equipping land. This land would be later sold to families which have no access to bank loans but who can afford to buy a lot at the genuine cost. The buyer has to build at least one room and a W.C. during the first year after he bought the lot. If he does so, the agency would pay him back 50% of the cost of the lot as subsidy; if not, the agency will take back the lot and repay the buyer. The governmental subsidies of the FNAH would serve to rehabilitate and develop the decaying areas. Before giving a subsidy equivalent to 100 days of work, a study of the socio-economic background of the family and an estimation by technical agent of the work to be done are required. It will be useful to show in the 4 Year Plan the areas of first priority.

Estimation for housing during the 1973-1976 Four Year Plan

<table>
<thead>
<tr>
<th>Socio-eco. groups</th>
<th>No families to be housed</th>
<th>Need of land area</th>
<th>Infrastruc. cost/ Ha.</th>
<th>Total Infrastruc, cost 1973-1976</th>
<th>Density families/ Ha</th>
</tr>
</thead>
<tbody>
<tr>
<td>C (1) 40%</td>
<td>10 000</td>
<td>100 Ha.</td>
<td>5 000</td>
<td>500 000</td>
<td>11.6%</td>
</tr>
<tr>
<td>B 30%</td>
<td>7 000</td>
<td>87.5 Ha.</td>
<td>16 000</td>
<td>1 400 000</td>
<td>32.6%</td>
</tr>
<tr>
<td>A-1 25%</td>
<td>6 000</td>
<td>120 Ha.</td>
<td>14 000</td>
<td>1 680 000</td>
<td>39.1%</td>
</tr>
<tr>
<td>A-2 5%</td>
<td>2 000</td>
<td>80 Ha</td>
<td>9 000</td>
<td>720 000</td>
<td>14.4%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>25 000</td>
<td></td>
<td>4 300 000</td>
<td>100</td>
</tr>
</tbody>
</table>

The government should give funds as donation for the categories B and C, that is about 1,900,000 D. which will constitute a circulation fund of about one million dinars run by the agency for those categories.

For category C a lot will cost 50 D. of which 25 will be returned after the building of a room and a W.C.

For category B a lot will cost 200 D. of which 100 will be returned after construction.

(1) C = 25 D. per month and per family; B= between 25 & 41 D.; A-1 & A-2 = more than 41 D.
For categories A-1 and A-2, investments will be made by bank loans guaranteed by the government. Lots would be sold 200 D. for category A-1 and 360 D. for A-2.

c/ A.S.M. Housing policy

A.S.M. housing policy is of course much more oriented towards the Medina problems and related to what they call 'gourbification' of the Medina. The housing policies up to now have been tailored for the 28% well to do of the metropolitan area population. The rest cannot afford housing provided through these policies. The present situation will remain unless creation of land and services programs together with labor intensive industries are implemented.

In order to "rehabilitate" the Medina, an A.S.M. report (1) suggests to:
- rehabilitate its monumental heritage.
- open it intelligently to tourism.
- rentabilize, in doing so, development operations.

An essential condition to this is that its population could be rehoused within schemes corresponding to their resources.

The A.S.M. people are for differenciated housing solutions. Resources surveys have shown that only 20% of the Medina population fit into current policy's schemes. Among these 20%,
- 60% can afford dwelling which costs between 850 and 1 400 D.
- 23% " " " " 1 400 and 1 700 D.
- 17% " " " " more than 1 700 D.

Under these conditions, a project like the Hafsia whose dwellings units are planned to cost 2 000 D. can house about 4% of the families.

Such a project should include other forms of housing systems, accessible to people with smaller resources. The housing policy should have three levels of action:
- provide a variety of dwellings, from finished house to land and services project.
- acquire land extensively and provide it with infrastructure (utilities and services).

(1) Projet Tunis-Carthage: La Gourbification et les Problemes d'Habitat, August 16, 1971, Tunis.
- decide on financing procedures: reduce the ratio between monthly rent (in order to buy) and total dwelling cost, and by so doing, increase the number of families able to get a dwelling.
- Program and localize housing projects and development policy by:
  - stating the needs in housing and infrastructure
  - engaging land acquisition policy in accordance of long term (15 years) objectives.
  - adapting means
  - locate projects in function of a comprehensive development policy.
All this should be the work of a new agency (G.E.P.) (1) whose creation has been approved by the government on March 13, 1971.(2)

d/ S.N.I.T. - S.C.E.T. Housing policy

The housing policy of the S.N.I.T. is based on the norms defined by the Commission Nationale Technique de l'Habitat.
The technical branch of the S.N.I.T. together with the French planning firm, the S.C.E.T. (see glossary), made an extensive study reported in "Prototypes of dwellings". (3) The study followed the norms defined by the Commission and paid special attention to the increase of density. The first application of the new policy is the Ibn Khaldoun project at Ras Tabia. The initial density is 300 persons/Ha. The other main feature of this study is that it provides the client with much more schemes and thus larger choice.

It is too early to put a judgement on this operation which represents anyway an improvement in terms of design and even in terms of public involvement. The implementation of the project began in August '71. 1,600 dwellings are planned to be completed 18 months after the beginning of the construction. The project is intended to house, when finished, 35,000 people in 5,000 dwellings.

(1) Groupe d'Etude et de Programmation (Study and Programming Group)
(2) But has not been created until now.
The Governorate of Tunis Housing policy

In a document issued in April 1970 (1), after having stated the future orientation of housing policies (which are not different from what the T.P.H. report says, it suggests three modes of financing:

- First scheme for the very low-income sector:
  For people who have no savings capacities, the following scheme has been proposed: 100 D. subsidy in the form of joinry and provision of floor with the condition that the recipient build his house according to a plan-type. This subsidy is provided by the National Budget or local authorities. It is proposed to build 1,200 dwellings annually this way. This type of development is subjected to additional difficulties in the adaptation of attitudes, affective behavior, tradition, customs of the people which determine the rhythm of improvement of habitat.
  Providing detailed information to the public is important. The mode of implementation should correspond to the mentality of the people and technical assistance provided.

- Second Scheme
  This scheme addresses low-income and middle-income people. They have to pay 30% of the total cost of their dwelling.

- Third scheme
  It is housing for young cadres. "It is desirable to reestablish the loans guarantee for private builders" who will have to provide the land and half of the financing of their maximum 100 m2 and 4,000 D. dwelling. The rest (2,000 D.) would be financed by a loan.

- Some suggestions:
  In the field of housing it is suggested that:
    - a central organism, Office du Logement de la Municipalite de Tunis (Housing bureau of the Municipality of Tunis) be in charge of permanently coordinating, work out programs and housing policies.
    - the Office de Logement de la Municipalite de Tunis be responsible for the implementation of assisted housing (first scheme).

- the second and third schemes must be run by the S.N.I.T.
- the construction of multi-story buildings and especially those for rent should be encouraged.
- establish rent control for the very low-income sector.

Among all these proposed policies only the one presented by the T.P.H. is implemented, the S.N.I.T. being the executive agent.

Summary of current policy

Worked out by the T.P.H. and the S.N.I.T., based upon the studies of the Commission Nationale Technique de l'Habitat, this policy makes the following points:
- increase density
- decrease construction cost
- diversity houses types
- financing from other sources than the government
- create a system of Epargne-Logement (savings for housing system).

Summary of proposed policies

The main objectives of these policies are the following:
- make available cheap land, by exchanging government owned land out of the urban area with agricultural land in the outskirts of Tunis,; land price will decrease.
- diversify the programs from finished houses for the well-to-do to land and services or self-aid programs types for the lowest-income sections of the population.
- associate housing with the creation of jobs.
- creation of a Central Housing Agency.
- increase the percentage of investment devoted to housing (from 11.6% to 14.7%).
3.300 RESULTS

Therefore, an important place is made for housing in general and low-income housing in particular in the different national economic Plans. During the 10 Year Plan: Perspectives Decennales 1962-1971, 26,853 low-income dwellings have been built, which represent a little more than half of what was planned in the various national Plans for the same period. The total, 44,578, represents only 1/6 of what was forecasted in the Perspectives Decennales.

The same deficit is apparent for investments during the 10 year period: 36.7 millions of D. instead of the 46.4 millions of D. forecasted in the three National Plans, and the 122.5 millions proposed in the Perspectives Decennales, were invested.

Conclusion
Regional, local and municipal governments (except for the Municipality of Tunis) have little control in their housing policies.

Among the public housing agencies only S.N.I.T. and, to a certain extent, T.P.H. has the power to implement their policies.

Why could not Tunisian public authorities achieve the objectives of the Plans as far as housing is concerned? First, perhaps because the followed housing policy was exclusively ideological. (It seems through the degourbification that gourbivilles constitute a problem by the simple fact that they exist.) Experience shows that migration towards cities cannot be efficiently controlled by eradication; the degourbification policy itself was inhibited by the difficulty of finding other place to house gourbivilles dwellers. Secondly, housing was understood as a provision of "products" (finished houses) rather than a system, as finished goods rather than a "process".

Furthermore, suggested policies limit their analysis to proposing alternative programs which would include a larger segment of the population for which S.N.I.T. has no program. Housing should be analysed as a system related to social-economic, cultural and political activities. A system is essentially dynamic and allows direct participation in the general functioning and development of the city.
### DWELINGS BUILT IN TUNISIA BETWEEN 1962 AND 1971

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>PUBLIC SECTOR</td>
<td>16,151</td>
<td>2,800</td>
<td>22,000(1)</td>
<td>40,951</td>
<td>Public housing includes investments in &quot;social&quot; housing: rural, workers and popular (from government or SNIT budgets) &amp; loans guaranteed by the government.</td>
</tr>
<tr>
<td>Investments(2)</td>
<td>21,402,082</td>
<td>3,960,000</td>
<td>27,662,420</td>
<td>53,024,502</td>
<td></td>
</tr>
<tr>
<td>PRIVATE-COMMERCIAL SECT</td>
<td>14,700</td>
<td>23,700</td>
<td>15,900</td>
<td>54,300</td>
<td>Based upon permits to build.</td>
</tr>
<tr>
<td>Investments(2)</td>
<td>23,500,000</td>
<td>37,920,000</td>
<td>25,440,000</td>
<td>86,860,000</td>
<td></td>
</tr>
<tr>
<td>PUBLIC SECTOR + PRIVATE</td>
<td>30,851</td>
<td>26,500</td>
<td>37,900</td>
<td>95,251</td>
<td></td>
</tr>
<tr>
<td>PRIVATE SECTOR</td>
<td></td>
<td></td>
<td>23,802</td>
<td>81,153</td>
<td></td>
</tr>
<tr>
<td>Investments(2) (Total)</td>
<td>44,902,082</td>
<td>41,880,000</td>
<td>53,102,420</td>
<td>139,884,502</td>
<td></td>
</tr>
</tbody>
</table>

Source: Rapport general T.P.H., Tunis

Between 1956 and 1961, 49,660 dwellings were built by the public (37,160) and private-commercial (12,500) sectors. Total investment was 54,665,500 D. (36,665,500 by the public sector and 1 million D. by the private and commercial sector).


(2) In Dinars.
Housing is much more than the provision of a certain product: houses. It is a system with interrelationships between housing and the other aspects of urban life and activities. Using a systems approach reveals much more the dynamic aspect of housing than if a traditional static approach had been taken. In this chapter, among the several low-income housing systems identified in Tunis region, only three major systems are analysed, based upon published material of Tunisian agencies, professional studies and the author's data collection.
4.100 DEFINITION OF THE LOW-INCOME HOUSING SYSTEMS IN TUNIS

"There are various ways of defining the concept of a system. It is sufficient for our purpose to associate the term with any recognizably delimited aggregate of dynamic elements that are in some way inter-connected and interdependent and that continue to operate together according to certain laws and in such a way as to produce some characteristic total effect; A system, in other words, is something that is concerned with some kind of activity, and preserves a kind of integration and unity; and in a particular system can be recognized as distinct from other systems to which, however, it may be dynamically related. Systems may be complex, they may made up interdependent subsystems, each of which, though less autonomous than the entire aggregate, is nevertheless distinguishable in its positions". (1)

Housing, because it engages many complex but distinguishable activities, is a system. It engages economic activities (land, building materials, labor and tool markets, loans, subsidies and taxes, etc...). Moreover, housing, when sponsored by public authorities, is very much colored by the ideology of the local powerful political regime.

The systems studied here are characterized by the "process" by which housing is produced, along with the economic and social elements related to this "process". As far as low-income housing is concerned three systems can be identified: (2)

- The gourbivilles: squatter settlements (see glossary)
- The gourbified Medina: private (see glossary)
- The cites de recasement: public housing (see glossary)

(1) Floyd H. Allport: "Theories of Perception and the concept of Structure".
(2) Part of the modern city also is inhabited by low-income people, they are mainly constructions not intended for housing. But this still represents a small phenomenon.
4.110 LOW-INCOME HOUSING PROCESSES

By housing processes is meant the manner in which the physical environment is produced and how the inhabitants adapt themselves to it and vice versa; that is to say how and why people do things in relation to housing and dwelling environments.

Subsistence level

Subsistence level is defined as income per family that allows only a minimum expenditure for food, clothing, fuel, transportation to work, education and markets, and 10 to 15% of the income for shelter. This concept is used by J. Turner to define socio-economic groups of a society. This conventional definition is the following:

- under s : Very low-income (V.L.)
- 1 to 3 s: Low-income (L)
- 3 to 5 s: Moderate income (M)
- 5 to 7 s: High income (H)
- 7 s & more: Very high income (V.H.)

This grouping is helpful in order to qualify economically the housing systems studied and to know the capacity of the population to pay for housing services. The capacity to pay for housing services will be considered in the chapter entitled Housing Problem.

Based upon basic food, clothing, and transportation prices (see Appendix) the subsistence level in Tunis is about 20 dinars (US$ 40) monthly for a family of 6 persons.

It seems more appropriate to the Tunisian context to use the following distribution for socio-economic groups:

- under s : V.L.
- 1-2 s : L.
- 2-4s : M.
- 5-7s : H.
- 7 & more : V.H.
4.120 THE GOURBIVILLE

The squatter settlement in North Africa is usually called bidonville because it is built of old tin cans (1) and boxes. It is called gourbiville in Tunisia because one seldom finds tin in its construction materials. Gourbi is the name given to rudimentary rural house built of clay or partly carved out of a hillside. The main characteristic of the gourbivilles is that they are created "spontaneously" under illegal conditions.

4.130 THE GOURBIFICATION OF THE MEDINA (2)

The Medina is the old Islamic city where recently a social phenomenon has been discerned: the wealthy families leaving their large and beautiful houses due to change in the family structure and high cost of maintenance of these houses, the taking over of these large houses by rural immigrants. Here they live one family per room. The main characteristic of this process is that most of them pay rent. The house then is used in a collective way (as opposed to the previous use: one extended family per house) and rapidly falls into disrepair.

Gourbification denotes also a social shift in the population: from wealthy traditional bourgeoisie to poor rurals.

Some people do not like this terminology because, they say, the type of houses in the Medina has nothing to do with the gourbi. I would think that the term ghettoization might reflect better the phenomenon, if the word ghetto was not so strongly associated with the American cities in people's mind.

4.140 THE CITES DE RECASEMENT

These are government projects for low-income people. The term means "resettlement projects" and their main characteristic is that they are planned. It is interesting to us to see how these houses (products) have been modified to fit people's needs.

(1)Bidon in French means can, drum, and ville means town. So bidonville is a town made of tin cans.
(2)Terminology used by the A.U.A.S.M. (see glossary), Tunis.
4.200 THE GOURBIVILLE SYSTEM

4.210 INTRODUCTION

Urban growth in Tunis in recent years has been marked partly by the creation of a ring of new quarters around the city. The estimated number of the gourbivilles population by the Bureau d'Urbanisme Quaroni de Carlo, Tunis, was 158,000 for 1964. That represents 34% of the population of the city of Tunis (Communal population in 1966: 470,000) (1). Today it is estimated by the A.S.M. (see glossary), to amount over 200,000. Vast open land had been occupied by rural immigrants more or less illegally. Inhabitants of the old city also, looking for cheaper housing settled there. In these gourbivilles one can find a range of houses from the gourbi (see glossary) made of toub(clay) or stone to the decent brick or concrete block house, with a courtyard.

In fact they are new faubourgs (outlying parts of a city) which abandoned to a natural evolution, will be gradually urbanized to look like the old faubourg of Bab Djazira and Bab Souika, which are now part of the Medina. The houses grew without any division of land into lots. Rights and obligations of house owners and land owners were mixed. All the gourbivilles badly lack basic utilities.

The study of the gourbivilles help us understanding how the poor rural immigrants adapt themselves to the city and to the urban way of life.

Studies have been done on some of the gourbivilles surrounding Tunis (2). Based upon these studies, it will be attempted here to give a dynamic picture of the gourbiville. A dynamic view of the gourbiville reflects better the gourbiville reality that is, of a neighborhood in the making and in a fast improvement process.


(2) P.Sebag: Le bidonville de Borgel, in Cahiers de Tunisie 1958 pp.267-309
Un faubourg de Tunis : Saida Manoubia, Memoires du Centre d'Etudes de Sciences Sociales, 1960
However the gourbivilles are not confined to Tunis alone. They exist in many other towns and villages; at Mateur, a town northern Tunisia, there are about 1,000 of gourbis (1) which represent one fifth (1/5) of the present population of the commune of Mateur. The population of the gourbiville is predominantly agricultural workers and since the area does not provide for them what they expected, Mateur, from an immigration place it becomes an emigration area for Tunis.

Surveys of about four gourbivilles have been published; the survey by the Tunisian sociology Professor P. Sebag of Sidi Fathallah was ordered by the Municipality of Tunis in November 1959. Yielding to pressures from the population of the gourbiville, the Municipality wanted to intervene in this quarter in order to improve the sanitation of the habitat. The study of the gourbiville of Saida Manoubia by the same author was part of a research on the city of Tunis. This study was intended to be with the help of specialists in the field of nutrition and medical sciences. This survey describes the population from the three aspects: social, nutritional and health.

The study of the gourbiville of Borgel by P. Sebag also, among other things, was intended to analyse carefully the experience of degourbification or slum clearance. Although the gourbiville was cleared in 1958, information about it is still of interest because it helps us to better understand how and why people do things in the gourvilles.

4.220 GENERAL CHARACTERISTICS

The following is a summary of the principal features of four gourbivilles: Saida Manoubia, Borgel, Sidi Fathallah and Djebel Lahmar.

The faubourg

Location

The four gourbivilles are located at the periphery of the city, within walking distance from the center (from one to five kms). The furthest, Sidi Fathallah is located near an industrial zone.

Site
Sites are various; usually they are on top of hills, or on the easily flooded shore of Lake Tunis, or Sebkha (interior lake).

History
Very small and limited settlements before World War II, they have developed very fast since the war. In 1956, after Independence, regulations adopted by the Municipality were aimed at stopping extension. They continued to grow anyway.

Reasons for growth
- demographic growth
- immigration; people (rural) come to those locations which were chosen because they were good places for settlement for rural population looking for money-bringing activities.
- Workers from other parts of the city, the Medina (the old city) settled in gourbivilles to be closer to the place of work or because it is a cheaper way to house themselves.
- Population of gourbivilles which have been destroyed has added to the population of the existing ones.

Land tenure
The gourbivilles were mainly located on Habous (see glossary) or publicly owned land. Settlers also rented lots and a few have bought them. Today, tenants sublet their lots but few still pay rent for land.

Topology and housing
Generally gourbivilles are composed of different districts (sectors) which have different land tenure and therefore have been occupied by settlers. Housing is more dense and more developed closer to the city in the industrial zone. In other parts, it becomes scattered groups of gourbis: one can notice all transitional forms of houses, from the gourbi to the wealthy house: - wooden shanty house roofed with metal sheet.
- mud gourbis.
- Mason built house; walls are made of stones or cement blocks, on the roof there is a bed of cement, the houses are washed with lime. They are the haouchs.
- Dwellings with evident urban character, with one or two stories.

Evolution
Houses and apartments developed fast in the fifties, modifying the aspect of the area. The term gourbiville is not relevant anymore for some parts of them which are becoming urban faubourgs. They are still gourbivilles in the sense that they lack services and utilities.

Utilities
The spontaneous growth of the gourbivilles explains the absence of planning in the construction. The street network is very irregular, streets are paths without pavements.
- Lack of sewage system: used waters run away in open air in trenches dug in the middle of the streets.
- Few houses have running water and electricity (1/5).
  The population of the gourbiville of Djebel Lahmar have 3 liters of water per person and per day.
  The inhabitants of the Medina have 50 liters, and the population of all Tunis area, 120 liters.

Services
Education facilities are insufficient; one also can notice the lack of dispensaries and post offices. Commercial activity is intense if one considers the great number of shops but all are very modest and offer a small number of items. The owners don't consider themselves as merchants and don't pay taxes on profits.

Administration
Administratively, population is under the control of the cellule destourienne (the Party cell). Two censuses, the first done in 1968, the second in 1970, registered all the inhabitants of Djebel Lahmar gourbiville, in order to control the immigration in the gourbiville.
The population

Demography
In 1956, the population of the gourbiville was four times what it was before the war.
- Most of the population is composed of Tunisian Moslems (90%).
- The age pyramid shows that men are more numerous than women because the migration of males from rural areas is more common than the migration of women.
- The families are generally large: 5.8 persons on the average.
- Households of 5 persons and more represent 53.9%.
- The majority are young people (48% are under 19).
- A very small proportion of the population is from Tunis

Fertility, Fecondity, Infant mortality
- 4.1 pregnancies per married woman.
- 4.1 births per married woman.
- High infantile mortality (43.4%).

Aspirations
- Unemployed or underemployed aspire to better paying jobs; need for professional training.
- 85% of the households would like the government to help them improve their dwellings. They don't regret leaving their region of origin and are afraid to be sent back home.

Education
- 26.1% of the population go to school.

Reasons for migration
- Fellahs evicted from their land.
- Sons of fellahs whose land, subdivided in many lots no longer produces enough to live on.
- Overpopulation of the countryside.
Social structures
Tunisian families of rural origin, recently settled, maintain their traditional structure. Those who came from the same region and belong to the same tribe stay close together.

Labor and employment
Unemployment is very high and varies from one gourbiville to another. One person's job must maintain from 4.5 persons (Sidi Fathallah) to 6 persons (Saida Manoubia). The labor force is characterized by the importance of small jobs (36%). Some find a job in the nearby factories or go further to the railroad, electricity or transport company (20%), but permanent workers are a minority.

Resources
Generally, households get mediocre resources from their jobs. The average monthly income per household is between 12,500 and 15,000 D. 75% of the families have an income below the subsistence level (D.20).
4.300 THE GOURBIFICATION OF THE MEDINA SYSTEM

4.310 INTRODUCTION

The Medina, or indigenous city, had to absorb the particularly great population increase during the Protectorate period. The natives, confined within their city, did not spill out of it until Independence. The "European" city performed all the functions of the Capital and at the same time, took over the functions of the Islamic city. The landlords, undermined by the colonization, can no longer maintain their mansions and have to rent out parts of them. During the colonial period, the Medina became overcrowded and fell into disrepair. "Gourbification" (1) or the process of using the Medina houses as gourbis (see glossary), began just before Independence.

On the other hand, the important rural-urban migration generated vast gourbivilles around the Capital. So at the end of the Protectorate, vast peripheral gourbivilles surrounded Tunis. After Independence (1956) changes in political structures precipitated an evolution already started:

- The "beldis", or traditional Medina dwellers, left the Medina to invest in the European city released by the colonial personnel on one hand, and to create new quarters on the other.
- The lower areas of the Medina occupied from south to north by Italians (Bab Djazira), Maltese (behind Bab Bhar) and the native Jews (La Hara) were left by their occupants following the shifting in Administration after Independence.
- The populations who live in the gourbivilles abandon (or are forced to abandon) their "spontaneous" habitat and settle in the palaces and houses that the beldis abandoned in the Medina.

Thus, the "gourbification" of the Medina appears as the ineluctable end of the falling into disrepair of the traditional urban pattern and its capacity to adapt to the social evolution of Tunis.

The rapid evolution of "gourbification" in the lower part of the Medina since Independence foreshadows the fate of the entire Medina.

(1) Terminology used by the A.U.A.S.M.
4.320 GENERAL CHARACTERISTICS

The Medina and the two Rbatts
The "Medina", which means the "city" in arabic, was planned by the Arabs during their conquest of North Africa in the beginning of the VIIIth century. Until the XIth, the city of Tunis was limited to the Medina enclosed within walled fortifications. Afterwards, two faubourgs (outlying part of town) were founded; these were (in the XIVth century) enclosed by a second surrounding wall. Although the walls no longer exist, the traditional texture is divided into the Medina, called Central Medina, in the reports and the Faubourg Nord or Rbatt Bab Souika, and the Faubourg Sud or Rbatt Bab Dzira.

Location and Urbanization
The location of the old city of Tunis can be understood only through its role as a military center. It was a strategic point. It also had easy communication with the center of the country. It is located on the northeastern side of an isthmus between two unnavigable salt water lakes. The Medina is a good example of Islamic city which follows a particular set of planning rules dictated by the religion. The main features of this urbanism were: the Grand Mosque in the center of the city. Surrounding the Mosque there are the souks or commercial arteries, partly covered. In addition there are the residential areas with narrow tortuous streets. Some of them are covered. There are several types of houses but the gate decoration is the only element which helps to distinguish the palace from the simple house. All have more or less similar plan, two-story construction whose rooms open on an interior patio.
Initially very rational and reflecting a certain social order, the Medina became overcrowded and unhealthy because it had to absorb a growing population within a limited space surrounded by walls. The French Protectorate did nothing to prevent the Medina and its Rbatts from stagnating and deteriorating. During the Protectorate period, it was the place where almost all the natives lived. But after Independence, the beldis left the Medina to live in houses which correspond more to their new way of life.
In 1967, the Municipality created the Association Sauvegarde de la Medina (A.S.M.) in order to promote studies for action to rehabilitate the Medina. The A.S.M. has a planning section called Atelier d'Urbanisme de l'A.S.M. (A.U.A.S.M.).

**Population**

The total population settled in all the traditional urban space in 1966, was: (1)

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Households</th>
<th>Number of persons</th>
<th>Percentage of rented houses(2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medina</td>
<td>9,790</td>
<td>48,760</td>
<td>60 to 71%</td>
</tr>
<tr>
<td>Rbatt Bab Swiqa</td>
<td>11,600</td>
<td>59,050</td>
<td></td>
</tr>
<tr>
<td>Rbatt Bab Dzira</td>
<td>7,260</td>
<td>35,910</td>
<td>30%</td>
</tr>
<tr>
<td>Medina + Rbatin</td>
<td>28,650</td>
<td>143,720</td>
<td></td>
</tr>
</tbody>
</table>

In 1966, the population living within the city limits of Tunis was about 470,000 people. With 143,720 people, the traditional section contains about one third (30%) of the population of Tunis.

Three elements give evidence that the central Medina of Tunis is an immigration quarter:

- male ratio superior to the national average
- high proportion of singles
- 2/3 of the households are immigrants (born outside of Tunis governorate). Their number is 5,960, representing 61.5% of the 9,790 households surveyed by the census.

According to the 1968 census, the monthly income distribution of working population of the Central Medina and the socio-professional structure of all the active immigrant population (unemployed and semi-employed included) are as follows:

(1)The following information is taken from the report of E.Eckert, A.U.A.S.M.
(2)Most of the rented houses are occupied by rural immigrants.
**A/ Monthly income distribution of all active population**

<table>
<thead>
<tr>
<th>Income</th>
<th>Population</th>
<th>%</th>
<th>Correspondant socio-professional group</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 to 17 Dinars</td>
<td>1,493</td>
<td>15.4</td>
<td>&quot;proletariat and subproletariat&quot;</td>
<td>73.7</td>
</tr>
<tr>
<td>21 to 26 Dinars</td>
<td>5,636</td>
<td>58.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>35 to 39 Dinars</td>
<td>1,565</td>
<td>16.2</td>
<td>&quot;middle&quot;</td>
<td>25.0</td>
</tr>
<tr>
<td>45 to 49 Dinars</td>
<td>847</td>
<td>8.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>90 to 120 Dinars</td>
<td>134</td>
<td>1.3</td>
<td>&quot;privileged&quot;</td>
<td>1.3</td>
</tr>
<tr>
<td>Total</td>
<td>9,675</td>
<td>100.0</td>
<td></td>
<td>100.0</td>
</tr>
</tbody>
</table>

The 3/4 of the active people of the Central Medina have an average income of 22.500 Dinars. The overall average income is 27.700 per month. One active person has to maintain an average of 4 people. That gives a monthly resources of 7.000 Dinars per inhabitant. But for 3/4 of them these resources do not exceed 5.000 Dinars per month.

**B/ Socio-professional structure of immigrant active population**

- 7.4% of the immigrant active population living in the Medina are employed in factories, while 47.5% are unskilled related to the tertiary sector (unemployed, street porters, day to day workers, manual laborers and itinerant repairmen, shoe shine boys, prostitutes, servants, watchmen.)
- 21% are office-related (small bureaucrats) subtly hierarchized from the chaouch (the man who carries papers from one office to another) to the office manager.
- 17.7% are repairmen or tertiary sector without any qualification.
- 4.7% are tertiary professionals, land owners, merchants.

The socio-economic features of the population living in the Central Medina are:
- low wages
  - earned in the territory sector
  - used to maintain large groups of persons.

The two faubourgs, as far as socio-professional structures are concerned, fit in a socio-economic configuration of a city with a tertiary character. Bab Souika contains 75.2% of the proletariat and sub-proletariat of the 16,280 active population, 20.6% in the services and scribe, 4.2% skilled office workers and "privileged".

People and their physical environment
The physical environment is mainly characterized by the juxtaposition of two very different urban settings:
- the Medina and its faubourgs one the one hand,
- the modern colonial city on the other.

The density of population in the Medina

* people per Ha. of floor
For 47,650 inhabitants, the Central Medina has an inhabitable floor area of 67 Ha.
The average density is 710 persons/Ha. of floor area. But one can find wide variations from one sector to another (from 523/Ha to 1.313/Ha)
The A.U.A.S.M. divided the Central Medina into 3 sectors, each one is itself divided in 5 sub-sectors.

* people per inhabited room
The average number for all the Central Medina is 2.3 persons per room. But this average varies from one sub-sector to another from 1.7 persons to 3.3.
THE MEDINA: Density

Average density for total area: 562 p./ha
Average density for total area: 550 p./ha

KEY
- BETWEEN 500 AND 650 INHABITANTS PER HA OF FLOOR
- BETWEEN 650 AND 950 INHABITANTS PER HA OF FLOOR
- 1,000 INHABITANTS PER HA OF FLOOR

NOTA: Housing represents in terms of floor area 75% of the total area in the Central Medina and is over 80% in the Rbatts.

The Oukalisation

L'oukala, in the traditional Medina is a "reception" building. Morphologically it is composed of an oblong patio. It is a place where men (exclusively) can find a place to sleep. Oukalas are located near the souks, while fondouks (a two story building composed of depots on the first floor, and rooms for travellers on the second floor), are located near the city gates or in the faubourgs (see glossary) where the agricultural goods are exchanged.

Many houses are now rented room by room, so they function exactly like an oukala. The patio which was a private space becomes a collective space. Now there are oukalas for single men and oukalas for families. Partitions are erected in front of the rooms to maintain family privacy and kitchen corners are improvised.

The beldi modifies his traditional house in oukala and rents it room by room. The average price for one room is between 5 and 7 Dinars (see glossary) per month; this constitutes for the landlord a nice income for a house of 5 to 8 rooms.

A room "without water, without electricity, without sewage, insufficiently lighted, ventilated and humid" must shelter a family of 5.5 children (on the average).

The new occupants reorganize the traditional house in a rural fashion and even modify it somehow to rear animals (chickens, sheep) and sell some of its decorative elements and even architecture elements (capitals).

- 1/4 of the buildings in the Central Medina are oukalized, but this varies from one sub-sector to another (from 8% to 45%).
- The two faubourgs which absorbed in the past immigration from the south seem relatively stable today. The ratio of households born in Tunis is 54.3% for Rbatt Bab Souika (North) and 48.8% for Rbatt Bab Dzira (South).
- Today there are 5,700 rooms available inside the Medina within the traditional oukalas or oukalized houses, housing the 5,960 households (singles and families) immigrated.

In the Eastern zone with high number of immigrants, almost half (46%) of the buildings are "oukalized" while the zone represents only about 1/3 of the area of the Central Medina.
CENTRAL MEDINA: Immigrants Distribution and Oukalization

KEY FOR "OUKALIZATION"

- No of oukalas
- No of houses used as oukalas and giving shelter to 8 to 12 families

(The circle full represents 35 units)

KEY FOR "IMMIGRATION"

- "IMMIGRANTS": 71.5 to 78.8% of the households are immigrants (32 to 43% of houses are "oukalized")
- "RESIDUAL IMMIGRANTS": 77.8% of the households are immigrants but 40% of them are single
- "MIXED": 62.2 to 66.9% of the households are immigrants
- "TUNISIANS": 43.5 to 56.4% of the households are immigrants

The oukalas and "oukalized" buildings are distributed as follows:

- 37% are oukalas (16% of the oukalas which are located in sub-sector II (A) are occupied by Southern singles).
- 60% are oukalized houses (dar-s) which house 8 to 12 families.
- 43% are oukalized dar-s which house 4 to 7 families.

Oukalization progressed less rapidly in the faubourgs. The percentage of houses rented in the Central Medina varies between 60% and 71% while it is only about 30% at Bab Souika (1).

Moreover, incipient gourbification is in progress in the colonial city. There, immigrants settle in wash-houses and riddance, and certain buildings are more or less oukalized.

The oukalas for singles:

Oukalas for single immigrants still exist in the form of traditional oukala or oukalized dar. In the past, they were located near the souks, they are today mainly in the Eastern part of the Medina and thus close to the colonial city; but the percentage of singles in relation to all immigrant households is the highest (40%) in sub-sector II(A) in the West. It varies between 24% and 15% in the Eastern part of the Medina (sub-sectors: I(D), I(E), II(C),III(D) ).

Evolution of immigration since 1956:

In 1968 the census made by the AUASM indicated that 46% of the immigrants settled in the Medina after 1956 (Independence). The average rate of growth was 7.1% per year. On the other hand in 1956, the immigrant households represented 1/3 of the total number of households living in the Medina. In 1968, 2/3 of the households were immigrants.

The immigration is characterized by different growth rates in different sub-sector (the highest is in the area grouping the 5 Eastern sub-sectors). Great internal mobility.

There is an important difference in the rate of migration from given areas of Tunisia between 1956 & 1968. One can notice the big rush of the Sahelian (eastern coast) and people from the North-Eastern regions, and people from the region of Bizerte, Nabeul and Center West.

The overall population increase between 1956 and 1968 is about 85%.

The population has a socio-professional structure with high growth rate in the sub-proletariat sector(42.2%).

(1) Overcrowded houses when households are born is Tunis were not considered.
Evolution of Immigration & Oukalization

Key:
- Total number of households immigrated
- Number of rooms in houses "oukalized" with 4 to 7 families
- Number of rooms in houses "oukalized" with 8 to 12 families
- Number of rooms in oukalas
- Number of singles immigrated

MEDJEZ EL BAB: "ETTAAMIR" HOUSING

ZOUHOUR V: INTERIOR COURT WITH MODIFICATIONS

ZOUHOUR V: MODIFICATIONS
4.400 THE NEW CITES DE RECASEMENT

4.410 INTRODUCTION

A cite de recasement is a government-built resettlement project (1). It is the necessary corollary of the degourbification policy.

Construction of housing has affected urban and rural areas. In the rural areas, small farmers were grouped in new rural houses. Those who worked on State-owned agricultural cooperatives were settled in small neighborhoods. But it is in the outskirts of cities that one can see the larger cites de recasement, at Medjez El Bab and, of course around Tunis.

The first generation of resettlement neighborhoods were sponsored by the T.P.H. and the municipalities. The Municipality of Tunis built the first low-income resettlement projects around Tunis: El Khadra, Ettahrir, Ezzouhour, M'hamed Ali.

4.420 GENERAL CHARACTERISTICS

These projects were planned in a hurry. They were not integrated into a metropolitan Master Plan. They have been located in areas where land was easily available and cheap, thus all of them are far from downtown and since they are intended for the lowest-income people, this does not help them in their daily job hunting because they have to use public transportation.

The planning of the cites themselves is poor. They are designed in the Municipality by Bulgarian technical assistants who are not familiar with the local culture. They lack facilities, which in some cases (Zouhour V) have been added later on, and services. These neighborhoods were of very low densities, too wide circulation and thus ended in a large waste of land.

The new cite de recasement, by its house grouping gives the impression of great monotony. In content, it lacks variety of social activities (cafe, movie theater...).

(1) Also called cite populaire (popular project).
In their disdain of "wasted time" their desire of a "seriously" organized social life, technicians forget that the café is used less for drinking (wine) than for confrontation and social exchange. On the other hand, another criticism concerns the type of dwelling itself. Intended for a rural origin population, the new housing seems to be insufficiently functional and badly adapted to the inhabitants' way of living. "It is a question here of a type of housing, victim of great an urban vision". The new villages present a "boring uniformity"; some of them are built far from the village of origin (ex: New Matmata). "It happens sometimes that the new inhabitants abandon their new dwellings and go back to their previous ones because they cannot afford to pay the rent which is too high for most of the underprivileged (ex: Ghannouche)." (2)

One important aspect of the existing projects is the modifications that many of the inhabitants have made, only a short time after they settled in the houses. Besides the fact that nothing in the design anticipated the modifications, it is also forbidden to change anything without the agreement of the Municipality.

In the chapter devoted to the "public sector" and the "popular sector" for providing low-income housing, performances of former and current types of projects will be shown. The labeling of this project as Medina type and its naming: Ibn Khaldoun show how much current ideology (Tunisian authenticity etc...) is involved in low-income housing.

(2) Ibid.
4.500 THE HOUSING MARKETS

By housing market is meant the economic elements and conditions which produce a certain housing system. Different housing systems usually have different markets for material, labor, etc... in terms of provision channels and price.
If one follows J. Turner's classification in "private-commercial", "public" and "popular" sector, it appears that these sectors have different markets. In the case of Tunisia, the private-commercial sector addresses a very small percentage of the population with the highest income and is not relevant for the purpose of this thesis. The public sector is using the same market as the private-commercial. The popular sector, evident in the gourbivilles, is now taking over the Medina, which is shifting from a private-commercial market to a popular market.

4.510 MATERIALS, LABOR AND TOOL MARKETS

Construction materials
Information in this paragraph is based on data given by a Tunisian contractor who has a middle-sized construction firm.
According to him, the construction materials market can be divided into two sub-markets: 1/ the commercial-private sub-market, which through contractors serves the private and public sectors and 2/ the popular sub-market, which through retailers serve low-income residential areas. These retailers must have a permit which is controlled by the Municipality. The popular sub-market, according to the contractor interviewed, represents not more than 10% of the total materials market. Retailers are scattered around the cites de recasement (see glossary) and the gourbivilles. Their prices are lower than the private-commercial sub-market (see list of representative prices in Appendix).

Transportation
In the private-commercial sub-market, contractors are allowed to have a 5ton-truck for transportation of construction materials when they have 100,000-dinar turnover. Moreover the permit is only temporary.
Contractors who do not have their own means of transportation, can use the services of the Societe de Transport et de Manutention or S.T.M. (Transportation and Handling Company). The cost is 1.2 dinar per ton for a distance not exceeding 10 kms.

In the popular sub-market, people transport construction materials on the back of a donkey or in a wheelbarrow.

**Labor**

Vocational schools such as the "building school" of Djebel Djeloud, provide training for masons. According to the contractor interviewed, however, there is shortage in all labor strata in the private-public-commercial sector. Emigration to foreign countries deprive the construction firms of their most competent workers. Moreover, during the olive harvest, workers withdraw the construction sites. Labor is subject to control by the Inspector of labor. There is no labor guarantee, and a worker can be fired instantaneously. There is a minimum wage guaranteed (104 millimes per hour, see glossary). In addition, the boss has to pay for his worker two sets of work clothes per year if the worker has been in the firm for at least six months of continuous work.

**Tools**

Tools used in the private-commercial-public sector are: concrete-mixers, cranes, trucks, dumpers, compressors, winches.

In the popular sector only elementary tools are used. They are expensive (see prices in Appendix) and a sub-market for tools does not seem to exist in the low-income residential areas.

**The case of the Medina**

When a contractor accepts a job within the Medina, he usually increases his prices by 30% depending on the importance of the job. This increase corresponds to the difficulty of moving materials and machines through the narrow and twisting streets. Data about the materials and tool markets are missing, it seems however that materials retailers are non-existent.
Recommendations

The public authorities, within the framework of development of low-income housing systems, should make readily available construction materials and tools. These should be channeled in such a way as to minimize transport cost and should be selected in order to generate a maximum of employment.

4.520 LAND MARKET

Land market is important because land prices influence the housing location; moreover, it is a major part of housing cost.

Information about land ownership in Tunis is scarce. One can say that when Habous (see glossary) land were nationalized, the government acquired large reserves of land, insufficient, however, to control the land market in the Tunis urban area.

Different policies have been suggested in order to enable the public housing agency (the SNIT) to acquire land for housing. One was to exchange agricultural lands in the outskirts of the city for good public owned land further from Tunis. Another suggests that the SNIT create land reserves, by buying land a long time before its development. A recent law defines land policy for housing.

This law allows the government to acquire and develop land for housing, and allows municipalities to require development of land by its owner or to sell it to those who want to build houses. These owners can even be expropriated. Little is known about the housing market. More detailed information is necessary in order to enable the public authorities to control it through appropriate means.
INTRODUCTION

In Tunisia today, like in most developing countries, the largest part of low-income housing is provided by the "popular" sector through the process of squatting. For example in the gourbivilles (see glossary) and to a certain extent in the gourbification process (see glossary) of the Medina. This is housing by the people. Public authorities respond to the housing shortage for low-income people by provision of finished "packages". Housing for the people implies projects sponsored by the government in the past and for the future.

In this chapter it is attempted to evaluate housing production according to the qualification of by the people or for the people. It is desirable to know how housing "by" and housing "for" have been viewed through available writings in the past and how it is seen today by top officials. These views influence greatly housing policies.

The two systems of production, first using a framework of housing components for analysis, second using a survey of user's satisfaction, are evaluated. This evaluation is done using four representative low-income residential areas or projects:

- Zouhour V, a public housing project built under previous housing policy;
- Ras Tabia, a project under construction and which represents the new generation of public housing;
- The Medina: sector II.D. which represents gourbification (see glossary) in process;
- Ojebel Lahmar: a section of the largest gourbville (see glossary) of Tunis is used to illustrate squatter settlement.

Housing evaluations are usually done by housing professionals including social scientists. Evaluations are biased by the values of those professionals. In the case of low-income housing, this becomes dramatic by the fact that professionals often have contrasting values other than the user. In this study, much of the published material dealing with low-income housing evaluations have been used in order to illustrate "official" views. Housing professionals have developed evaluation frameworks which help them to make an exhaustive account of the important components of a housing settlement, and to evaluate them in "technical" terms.

One can feel through all of these evaluations that the most important element for a real evaluation, the user, was always missing. In the last section of this chapter therefore, the users' evaluation of their own environment is illustrated.
5.100 DIFFERENT VIEWS, DIFFERENT IMAGES

The way that spontaneous settlements have been viewed has influenced the attitudes towards them and the policies adopted for low-income housing. It is attempted here to show how the migration phenomenon, the immigrants and their dwelling environments are perceived, from before Independence of Tunisia, until now.

View of previous colonial bureaucracy
In 1948, a report to the Cheik El Medina (Mayor) dated of January 17, mentioned "the construction of 200 gourbis (see glossary) per week, grouped by ethnic tribes...these people (the nomads) are attracted by the city, believing that they will find in it subsistence; they inflict the biggest prejudice to the semi-nomads in settling among them" ...."Its presence (the gourbiville) near the capital city is an imminent sanitary danger to public health". (1)
In another letter from the Vice President delegue of the Municipality of Tunis to the Resident General (French governor) one can read the following: "4,000 nomads surrounded at that time Tunis, constituting a danger for its security; radical provisions were proposed (returning squatters to their place of origin, watched over convoys, round ups, destruction of gourbis, etc...).
These measures have not been very successful, as one can see from the increase in the size of the gourbiville to 50,000 people today. Some of the measures taken by colonials were used by the Tunisian government (returning squatters to their place of origin and destruction of gourbis).
According to C.Klibi and Dardel (2), the Directeur des Communes, on January 9, 1951, wrote to the Vice-President of the communes of Tunis that he had "decided and put for study" the improvement of the neighboring parts of the city of Tunis, for "public health reasons and also for social order". C.Klibi and Dardel remark well that the problem is stated only in function of the "official" city of Tunis.

View from the writings
In the writings about the gourbivilles of Tunis, most noted authors give their view of the housing conditions and the inhabitants.

(1) Dardel and Ch. Klibi: Un faubourg clandestin de Tunis, le Djebel Lahmar.
(2) Ibid.
Since these authors represent an important and persuasive group of thinkers, very often their writings are the source of policy makers' decisions. The gourbivilles are always described in terms of physical aspect and social structure and development process. Most of the writings mentioned here are articles published in form of a booklet by the Ecole Pratique des Hautes Etudes, Sorbonne, Paris. (1) Jacques Berque, a Professor at the College de France and a specialist of Arab problems, is "distressed" to note that around the imposing ramparts of Fes, a Moroccan city, bidonvilles have started to grow, creating a "bidonville leprosy" around the city with their "miserable shape". P. Sebag, a Tunisian sociologist and professor at the University of Tunis, notes "the ignorance of any form of urban planning". J. Berque opposes the gourbiville or faubourg (see glossary) to the quartier (quarter) within the official city. They are "two symetrical realities" he writes, "a reaction of the non-official against the willing of the commune. Life which escapes the rules". J. Despois call them "a disastrous development" and Mr. Marthelot sees them as "a rush of refugees massing together". For P. George, a French urban geographer, they are "provisional camps, of a tragic ingratitude, changing into spontaneous quarters, looking like big villages of a formidable unhealthiness". (3). The population of the gourbivilles is according to Mr. Ghazi, "uprooted and at the intersection of expropriation (4) and demographic pressure", they are "a human mass.. excluded by the national bourgeoisie, frustrated", but which had a "major role in the emancipating struggle in Tunisia".

About the legal aspect of gourbivilles, the Administration, he says, call them "illicit villages". Paul Sebag explain their illegal development on land owned by the State of the Habous (see glossary). He mentions their incremental development, "from rudimentary constructions first...to decent dwellings" and that "under-employment is their main characteristic". "The resources are scarce, bad nutrition is general and the milieu favors diseases and child mortality". J. Berque also mentions the gradual improvement of gourbivilles. Those which were of "extreme pauperism progressively developed". In Oran (Algeria) "there is even a selection from one bidonville to another.

(2) Here meaning Municipality
(3) P. George, Geographie Urbaine. PUF, Paris 1964.
(4) Referring here to deprivation from the piece of land they cultivated.
The inhabitants move from one to another, raising their social status. In Algiers (Algeria), "Mohied-dine was called the rich bidonville."

Mr. Ghazi notes a tension between gourbivilles and other parts of the city. The gourbivilles storm the city, "the tension is now between three centers: the Medina, the European city, and the gourbiville."

J. Berque writes that the "urbanity of the faubourg ... contests the utilitarianism of the modern city, and the spiritualism of the old Medina. ... It wants to be renewal, that means a free process between old, current and future values". J. Berque wants to see in them the virtual synthesis of rival contribution with permanent data of North Africa. Mr. Ghazi is more warning, "a swarming, fevered and demographically full world", he writes, "asserts one's rights." The "nationalism" can still satisfy him. The bitter deception soon or later will bring him to look into a Marxist "humanism" his full development and especially his future, or to swing all the nation into infinite upheavals.

View from the top

In a presentation of the problems of the governorate of Tunis to the Prime Minister in August 1971, high ranking officials talked extensively about rural-urban migration. A commission has been created in the Department of Interior with representatives from the Governorate, Coordination Committee, the Police, the National Guard and from the Secretariat of State for Social Affairs. This commission will "examine the problems created by the rural exodus and propose adequate solutions". (1) This exodus is qualified as a "social plague" (2). "Statistics are under study, but measures against begging and vagrancy are to be taken without delay", said the Governor-Mayor of Tunis. (3) Other short term measures will be taken: "forbid living in commercial buildings, destruction of dwellings built without previous authorization of the Municipality".

As a definition of rural exodus, it has been proposed that would be considered immigrants only households who have no stable job and who have no fixed residence, even if they have lived in the capital for a long time.

For the delegate (see glossary) of sector 6 which includes Djebel Lahmar, the largest gourbiville (see glossary) in Tunis, the control of immigration is an administrative problem and he suggests that the local politico-administrative body participate at all stages of the programming of degourbification or slum clearance and relocation projects.

It seems that the rural-urban migration phenomenon is more perceived in its effects than in its causes. Does the recent increase of poor ruralis, beggars, taxi-callers in the streets of Tunis come from an increase in immigration or lack of police control? It seems that, incapable of dealing with the problem at the casual level, Tunisian authorities put their efforts into fighting it by more and more sophisticated means of control.

The Governor-Mayor of Tunis however suggested measures at both levels. These measures are:
- accurate and permanent control of the migratory movement.
- give to graduates from agricultural schools land parcels and credit.
- general policies to contain people in the rural areas.

The President of Tunisia himself paid attention to the immigration and low-income residential areas problem. In an important speech he delivered in July 1971 (selected excerpts from Tunisian newspapers are included in the Appendix), the President spoke about these problems in these terms:
"They form a great danger to the future of this country", he said, speaking about the young people rioting after a soccer game in Tunis. Such "misconduct", "bad manners" and "bad behavior" bring fear that "these" people are going to vote. "Their ghettos are unfortunately quite close to the capital city and this is a definite danger". Talking about their housing conditions, he said that "housing units which we have built for those people in order to get rid of slums and squatters have been also turned into slums and squatters...Their inhabitants come from all over the Republic to invade Tunis, the capital...Many of them sleep in the streets and alleys on lawns which were intended to beautify the streets". Since more and more tourists are visiting Tunisia, "these people can be, in certain occasions, of great threat to Tunis's reputation and future."
Then, speaking about what should be done he says that "these people are considered as citizens whose standards of living must be raised as we have raised the people's standards of living for forty years", A paternalistic attitude that is characteristic of Tunisia today.

View from inside
Little investigation has been made in order to know about the way of life in the gourbiville(1), how the inhabitants see their gourbiville. From frequent personal observations, interviews and discussions however, it is possible to say that the view from inside is quite different from the outside view. The view from inside is positive and contrasts with the negative view that officials have. The majority of the gourbiville dwellers would like to stay there and improve their dwelling rather than to go to public housing. Long time residents are very much attached to their neighborhood and the elements of despair does not come from the gourbiville but from public Authorities whose power is too apparent and which has stopped people's willingness (and need) for improvements.

View of the Medina and the Cites de Recasement
Material on the views of the Medina and the cites de recasement is not available. Studies have yet to be done in this field. One can say, however, that most housing professionals see the new cites de recasement as housing projects lacking urban planning and character. In the Medina, where there are two conflicting social groups: the beldis and the new immigrants, the official view is similar to the beldis'. For the beldis, the new immigrants are downgrading the Medina by their way of living (mix of women and men of different ages in the same room). They are rural thus not civilized. Their numerous children are not educated and make the streets difficult to walk on by their ball games.

(1) A study such "The view from the barrio" by Lisa Peattie published by the University Michigan Press which investigates the social structure, kinship networks, way of life and values and evolution of a squatter settlement in Venezuela, is to be done for Tunis gourbivilles.
5.200 COMPARATIVE STUDY OF FOUR LOW-INCOME HOUSING SETTLEMENTS

Locations

RAS TABIA
DJEBEL LAHMAR (Oued Essabai Quarter)
ZOUHOUR V
SEBKHET ES SEDJOUMI
THE MEDINA (SECTOR II D)
TUNIS
LAKE OF TUNIS
RAS TABIA

Location/Access

Ras Tabia is located North-West of Tunis. It is limited on its Eastern side by the new campus of the University of Tunis, and the gourbiville (see glossary) of Djebel Lahmar. It is little further than Bjebel Lahmar from the center of Tunis. It will be served by bus.

Area

35 Ha.

Boundaries

New campus in East, planned highways on West and South.

Topography

Rolling hills.

DJEBEL LAHMAR

Location/Access

Located North-West of the city of Tunis, it is at less than 1 km from the Medina, and at about 20 mn. walk from the center (place of jobs). It is served by public transportation (bus).

Area

7.5 Ha.

Boundaries

A government planned project (Cite Musulmane) on the South. Rue 6,400, a major street on the West. On North and East, a cliff and a secondary road.

Topography

Smooth slope towards the retimbered area.
THE MEDINA

Location/Access
Even if the business and jobs location shifted from the old city, the Medina is still a very central location in relation to the places of work. Public transportation (bus) is outside the Medina only.

Area
5.1 Has

Boundaries
Major circulation streets surround the entire area of study.

Topography
Almost flat.

ZOUHOUR V

Location/Access
Located further of the "cite" Hai Zouhour, 6 Km from the center of the city. Public transportation (insufficient and inadequate) connects Zouhour to the center in about 30 mn. 77% of the active population work in the city of Tunis.

Area
17.1 Ha.

Boundaries
Road which goes to Tunis on South. Road which goes to Manouba on East. On West and North, there are agricultural fields.

Topography
Flat agricultural land.
<table>
<thead>
<tr>
<th>HOUSING FOR THE PEOPLE</th>
<th>HOUSING BY THE PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1 Name</strong></td>
<td><strong>1 Name</strong></td>
</tr>
<tr>
<td>Zouhour V (existing) also called &quot;Zahrouni&quot; (1)</td>
<td>Ras Tabia (proposed) Officially named &quot;Cite Ibn Khaldoun&quot;</td>
</tr>
<tr>
<td>Medina (existing) Sector II D according to ASM delimitations. (see glossary)</td>
<td>Djebel Lahmar (existing) Locally known as &quot;Oued Essabai&quot; quarter.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BASIC DATA</strong></th>
<th><strong>BASIC DATA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>2 Source of information</strong></td>
<td><strong>2 Source of information</strong></td>
</tr>
<tr>
<td>Municipality of Tunis, Party representative and personal survey.</td>
<td>Societe Centrale d'Equipement du Territoire (SCET), a French private architecture and planning firm.</td>
</tr>
<tr>
<td></td>
<td>Association Sauvegarde de la Medina (ASM)</td>
</tr>
<tr>
<td></td>
<td>Mr. Lemjed Laghrissi, delegate (political representative) of Sector 6 which Djebel Lahmar is a part.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>3 Project</strong></th>
<th><strong>3 Project</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>sponsor</strong></td>
<td><strong>sponsor</strong></td>
</tr>
<tr>
<td>Municipality of Tunis</td>
<td>Societe Nationale Immobiliere de Tunisie (SNIT)</td>
</tr>
<tr>
<td></td>
<td>Not Applicable (N.A.)</td>
</tr>
<tr>
<td><strong>planner</strong></td>
<td><strong>planner</strong></td>
</tr>
<tr>
<td>Municipality of Tunis Architects A. Vakrilov et T. Totev.</td>
<td>SCET</td>
</tr>
<tr>
<td></td>
<td>No formal planning in the modern sense.</td>
</tr>
<tr>
<td><strong>builder</strong></td>
<td><strong>builder</strong></td>
</tr>
<tr>
<td>ETRATH (private firm of public works)</td>
<td>Individually constructed.</td>
</tr>
<tr>
<td></td>
<td>Self-help, individually constructed.</td>
</tr>
</tbody>
</table>

(1) It was chosen among other cites de recasement because its population has been surveyed by the AUASM (see glossary) in a report for the Municipality of Tunis: "Zouhour V - Esquisse sociale".
<table>
<thead>
<tr>
<th><strong>④ Year of project</strong></th>
<th>1967</th>
<th><strong>Under construction in 1972</strong></th>
<th><strong>The structures changed little in the last 3 centuries</strong></th>
<th><strong>Development started after World War II</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>⑤ Brief history</strong></td>
<td>Not available</td>
<td>The SNIT asked the SCET to make a study for low-income housing. Along with public organizations and the Commission Nationale Technique de l'Habitat a new low-income housing policy, especially in terms of architectural schemes, was defined. Ras Tabia is the first application of this study. Here is studied the first of the 3 planned stages.</td>
<td>The Medina is the old islamic city. Founded by the Arab conquerors in the VII th century. It developed as the only city until the French built, in the XIX th century the european city. After Independence (1956), the traditional &quot;bourgeoisie&quot; (beldi) left the Medina for the suburbs, leaving the place for the inmigrants.</td>
<td>Djebel Lahmar had an incremental and &quot;illicit&quot; development. Sometimes, the Municipality clears out the area or part of it, sometimes on the contrary it provides it with some limited utilities.</td>
</tr>
<tr>
<td><strong>⑥ Type and Housing</strong></td>
<td>Government sponsored planned project; One story houses.</td>
<td>Government sponsored planned project; 2 or 3 story houses.</td>
<td>Old private structures adapted to new needs; 2 story houses.</td>
<td>Squatter settlement; incremental development; one story houses.</td>
</tr>
<tr>
<td>Land Use</td>
<td>Zouhour V</td>
<td>Ras Tabia</td>
<td>Medina</td>
<td>Djebel Lahmar</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-----------</td>
<td>-----------</td>
<td>--------</td>
<td>---------------</td>
</tr>
<tr>
<td></td>
<td>m²</td>
<td>%</td>
<td>m² per fam</td>
<td>m²</td>
</tr>
<tr>
<td>Private.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residential</td>
<td>72,925</td>
<td>42.8</td>
<td>109.5</td>
<td>174,228</td>
</tr>
<tr>
<td>Commercial</td>
<td>2,300</td>
<td>1.4</td>
<td>3.4</td>
<td>4,640</td>
</tr>
<tr>
<td>Mixed residential, commercial</td>
<td>75,225</td>
<td>44.2</td>
<td>112.9</td>
<td>178,868</td>
</tr>
<tr>
<td>and industrial.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schools. community facilities,</td>
<td>16,350</td>
<td>9.8</td>
<td>24.5</td>
<td>54,360</td>
</tr>
<tr>
<td>parks, recreation.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Circulation</td>
<td>79,425</td>
<td>46.2</td>
<td>119.5</td>
<td>117,472</td>
</tr>
<tr>
<td>(streets, walkways, parking</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and other open areas)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Totals</td>
<td>171,000</td>
<td>100</td>
<td>370.8</td>
<td>350,700</td>
</tr>
</tbody>
</table>

(1) It seems that the data on population correspond to sub-sector II D44 and not to sector II D as written in the report.
### Circulation

<table>
<thead>
<tr>
<th>Area</th>
<th>Zouhour V</th>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>-automobile (streets,pkg)</td>
<td>20 301</td>
<td>35 764</td>
<td></td>
<td>3 960</td>
</tr>
<tr>
<td>-pedestrian (walkways &amp; other open areas)</td>
<td>59 124</td>
<td>81 708</td>
<td>5 500</td>
<td>33 000</td>
</tr>
</tbody>
</table>

**KEY**
- None
- Very limited
- Inadequate
- Normal

### Utilities

<table>
<thead>
<tr>
<th>Service</th>
<th>Zouhour V</th>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water</td>
<td>●</td>
<td>●</td>
<td></td>
<td>● (4)</td>
</tr>
<tr>
<td>Sewage</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Electricity</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Paved roads</td>
<td>●</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Telephone</td>
<td>○ (6)</td>
<td>○</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

### Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Zouhour V</th>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schools</td>
<td>○</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Health</td>
<td>○</td>
<td>●</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Refuse collection</td>
<td>Public transportation</td>
<td>Recreation</td>
<td>Fire</td>
<td>Police</td>
</tr>
<tr>
<td>-------------------</td>
<td>-----------------------</td>
<td>------------</td>
<td>------</td>
<td>--------</td>
</tr>
<tr>
<td>●</td>
<td>○</td>
<td>●</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Lots (or dwelling units)</th>
<th>Lots (661)</th>
<th>Houses + Lots (1502, 40)</th>
<th>Dars (houses) (145)</th>
<th>Houses (263)</th>
</tr>
</thead>
<tbody>
<tr>
<td>average width/depth</td>
<td>1/2</td>
<td>1/2</td>
<td>2/3</td>
<td>1/1.3</td>
</tr>
<tr>
<td>average area</td>
<td>Lot: 105 m²</td>
<td>House: 95 m², lots: 780 m²</td>
<td>House: 245 m²</td>
<td>House: 117 m²</td>
</tr>
<tr>
<td>density (lots/ha resid. area)</td>
<td>38.5 lots/ha</td>
<td>Houses: 105/ha, lots: 13/ha</td>
<td>41 houses/ha</td>
<td>88 houses/ha</td>
</tr>
</tbody>
</table>

| Dwelling structures provided | One story row-houses with a courtyard | 1,2 and 3 story row-houses "Medina type" | Old traditional moslem house with central courtyard | Built by the inhabitant, the house changed progressively from the rural "gourbi" to an "urban" house. |

<table>
<thead>
<tr>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>●</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

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Notes

(1) Ras Tabia project provides dwellings and few lots with services; so, in the area called residential, there are 143,028 m² for dwellings and 31,200 m² for lots. The total, 174,228 m², represents the private residential area.

(2) There is one "official" market (1,375 m²): the rest takes place on the main street and on the stairs which lead from the main street to the market.

(3) Schools have been added a long time after the settlement was occupied. The aerial photograph of 1964 shows only the market and a large open space beside it.

(4) In the Medina, water is provided by water fountains in the streets, and very few houses have running water.

(5) Only water fountains (9 in the area of study) in Djebel Lahmar.

(6) Possibility of future connection of telephone at Ras Tabia.

Notes on layout

of prime importance is the accessibility, or in other words the possibilities of development due to accessibility, of the provision of utilities and services. In this respect, squatter settlements pose the most critical problems. They took place on land originally not necessarily suitable for housing, and since the development of such settlements is very much depending on the provision of services and utilities, the actions that should be taken are mostly influenced by this factor.

Djebel Lahmar, located on hills, does not show technical problems of getting water since two big water tanks are above the level of the major part of the gourbiville. The other utilities should not present major difficulties in order to be delivered.

Roads and streets seem more difficult to reorganize without making modifications in the present structures.
### THE POPULATION

<table>
<thead>
<tr>
<th></th>
<th>Zouhour V</th>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>3,610</td>
<td>10,000</td>
<td>2,215</td>
<td>6,850</td>
</tr>
<tr>
<td>-persons (1)</td>
<td>666</td>
<td>-</td>
<td>422</td>
<td>1,181</td>
</tr>
<tr>
<td>-households</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Age - Sex Distribution

<table>
<thead>
<tr>
<th>Age groups</th>
<th>F%</th>
<th>M%</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 5</td>
<td>26.2</td>
<td>25.5</td>
</tr>
<tr>
<td>6 -14</td>
<td>26.4</td>
<td>28.6</td>
</tr>
<tr>
<td>15-20</td>
<td>8.9</td>
<td>9.8</td>
</tr>
<tr>
<td>21-65</td>
<td>37.1</td>
<td>35.0</td>
</tr>
<tr>
<td>66 ...</td>
<td>1.4</td>
<td>1.1</td>
</tr>
</tbody>
</table>

#### Social groups

- **Zouhour V**: Homogeneous low-income population. 83% come originally from other places than Tunis. Male population works mainly in industry and service sectors (66%). Unemployment is low. Female population has a high level of employment compared to the Tunis average, but 90% of the women of age 20 and more are illiterate.

- **Ras Tabia**: Not Applicable

- **Medina**: Heterogeneous population constituted by 2 conflicting groups: the "beldis" or traditional inhabitants of the Medina and the immigrants which represent today 2/3 of the population of sector II D. 85% of the male population between 20 & 65 years old is economically active. The active female population is low(12%). This population is composed of unskilled workers & handcraft employees.

- **Djebel Lahmar**: Homogeneous low-income population. Tribal ties are not evident but sense of community and ties between families do exist. In Djebel Lahmar in general, 36% of the active population do independant small jobs, 20% are in public services and 44% are workers in "chantiers regionaux" (regional work sites).
<table>
<thead>
<tr>
<th></th>
<th>Zouhour V</th>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income/family (per month)</strong></td>
<td>D.32.8 ($65)</td>
<td>Planned levels:</td>
<td>D.33.5 ($67)</td>
<td>D.25 ($50)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>226 houses type A</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(expenses: more than D. 41)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>735 houses type B</td>
<td>D. 6.2 ($12.5)</td>
<td>D.3.5 ($7)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(expenses: between 25 &amp; 41 dinars)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>541 houses type C</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(D. 25 expenses)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes**

1. In Zouhour V the number of persons per house is 6.7; the number of persons per room is 2.4.

2. Population data was not available. It was calculated as follows:
   Two thirds of the residential area approximatively are covered areas, and according to a survey done in Djebel Lahmar recently there are 3 m² of covered area per person.

   \[
   \frac{30 \times 825 \times 2}{3} = 20 \, 550 = \text{covered area.}
   \]

   \[
   \frac{20 \, 550}{3} = 6 \, 850 = \text{population}
   \]

3. Given the average family size of 5.80, there are 1,181 households for a population of 6,850.

4. 50% of the population of sector II D is less than 18 years old.

5. In terms of change in population, Zouhour V is much more stable than the Medina or Djebel Lahmar.
   It would have been very interesting for this study to know the crime proportion in the three existing areas of the study. Djebel Lahmar having a reputation of a place of high crime, it would be interesting to have the figures in comparison with other areas and to know where crime takes place, inside or outside the neighborhood.
## THE DEVELOPMENT

<table>
<thead>
<tr>
<th></th>
<th>Zouhour V</th>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Costs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Land</td>
<td>U.S. $</td>
<td>%</td>
<td>US $</td>
<td>%</td>
</tr>
<tr>
<td></td>
<td>64,500</td>
<td>4.0</td>
<td>38,000</td>
<td>0.8</td>
</tr>
<tr>
<td>- Land improvement</td>
<td>58,000</td>
<td>1.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Utilities</td>
<td>372,000</td>
<td>27.7</td>
<td>518,000</td>
<td>10.9</td>
</tr>
<tr>
<td>(infrastructure:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>roads, sewage,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>water, electricity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- dwelling</td>
<td>874,740</td>
<td>63.5</td>
<td>3356,000</td>
<td>70.7</td>
</tr>
<tr>
<td>structures.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Financing,</td>
<td>65,500</td>
<td>4.8</td>
<td>780,000</td>
<td>16.4</td>
</tr>
<tr>
<td>administration,</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>planning.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>1,376,740</td>
<td>100</td>
<td>4,750,000</td>
<td>100</td>
</tr>
</tbody>
</table>

### Development mode/staging

- **Zouhour V**: The project was built in one stage but there is already an extension on the other side of M.C.
- **Ras Tabia**: The whole development (5,000 dwellings) is planned in three stages. The first stage (1,500 dwellings) is now being implemented.
- **Medina**: It has been built a long time ago on the basis of private demand.
- **Djebel Lahmar**: Incremental development by inhabitants.

One traditional home cost about US $4,000 to US $8,000. The inhabitants think that their dwelling is worth a price between US $1,000 and US $2,000.
<table>
<thead>
<tr>
<th>Zouhour V</th>
<th>Ras Tabia</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>22</strong> Financing mode</td>
<td>Loan system: SNIT is the lending and managing agent. The government subsidizes (without return) the most economical dwellings (type C) (1)</td>
<td>Lump sum payment, private houses individually built on the basis of client worker relationships.</td>
<td>Incremental development based on family's resources.</td>
</tr>
<tr>
<td><strong>23</strong> Payment mode</td>
<td>Initial payment (30 percent of the total cost of the dwelling) and monthly rent (2) during a set period of years. See figure of rents in chapter 6.</td>
<td>Rents for in-migrants are about 5 to 7 D. per month (10 to 14 US$) per room.</td>
<td>No public loan facilities, only operating costs for those who have electricity, for refuse collection and service taxes.</td>
</tr>
<tr>
<td><strong>24</strong> Land tenure mode</td>
<td>Ownership: after having paid the total loan in the form of monthly installments they receive legal title of the house and the land.</td>
<td>Ownership: One story house; probably the 2 and 3 story dwellings will be condominiums.</td>
<td>Illegal squatter settlement: according to a plan done by the inhabitants, the studied area was Habous (see glossary) of Amira El Asram which has been expropriated by the City. Few still pay rent for the land to the owner or legal tenant.</td>
</tr>
</tbody>
</table>

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Notes

(1) Ras Tabia was originally intended to house a maximum number of the population of the gourbis-ville; the dwellings type C were especially designed for this population. But the number of this type of dwelling has been constantly decreasing and higher standard housing number has increased.

(2) Since the cost of the dwelling is 1.5 to 3 times the annual income of the household, the initial payment represents savings which vary from 45% to 90% of the annual income.

(3) A more flexible policy for repayment than the current one (which consists in equal annual repayments) would allow the housing of more of the very low-income people.

Source for (2) and (3): CITE RAS TABIA, Etude economique preliminaire, SCET Coop. Tunis, 1971
Covered residential space
Non residential space
1 SCHOOL (10 rooms)
2 MARKET
3 COMMUNITY CENTER
4 NURSERY SCHOOL
5 TURKISH BATH
6 BUS STOP
AUTOMOTIVE CIRCULATION

KEY:
- ASPHALTED 3.50 m. WIDE STREET
- ASPHALTED 5.50 m. AND 7.00 m WIDE STREET

0 10 20 50 m
ZOUHOUR V: Basic Units

L. P. : Logement Populaire (Popular Housing)
L.P.E.: Logement Populaire Economique
(Economical Popular Housing)

Covered area
Extension
C : Courtyard
RAS TABIA (FIRST STAGE): Services

1 PRIMARY SCHOOL
2 SHOPPING CENTER, SHOPS
3 COMMUNITY CENTER
4 NURSERY SCHOOL
RAS TABIA (FIRST STAGE): Streets

KEY:
- AUTOMOTIVE CIRCULATION
NOTE: Only first floors are represented here

KEY

△ ENTRANCE
R: ROOM
L: LIVING ROOM
KITCHEN + W.C.
EXTENSION
OPEN AREA

10 20m
THE MEDINA (SECTOR II D): Services

Covered residential space
Commercial area
Religious building
Public building

1 SCHOOL
2 MEDERÇA (CORANIC SCHOOL)
(PEDESTRIAN CIRCULATION ONLY)

- Stone Paved Street
- Asphalted Street
- Sewerage System
- Water Pipes
- Gas Pipes

THE MEDINA (SECTOR II D): Utilities
THE ORIGINAL HOUSE (TENTATIVE RESTORATION): ONE EXTENDED FAMILY (ABOUT 12 PERSONS)

THE HOUSE TODAY: 20 FAMILIES (106 PERSONS)
DJEBEL LAHMAR (SEGMENT): Services

- Covered residential space
- Non residential space

1. SCHOOL
2. MARKET
3. "CAFE"

Scale: 0 10 20 50 m
Note: Housing of this type requires an analysis of the family evolution since it has been developed incrementally.

**BIOGRAPHIC DATA OF THE HOUSEHOLD**

NAME: Belgacem El Fitouri  
ADDRESS: 33 Street 6408  
PLACE OF ORIGIN: El Metouia, Gover. of Gabes.  
DATE OF ARRIVAL TO TUNIS: 1937  
TO DJEBEL LAHMAR: 1962  

Note: "Between his leaving of place of origin and his settlement at Djebel Lahmar, he was staying in Tunis in an informal way and was single. He was self employed until he found a permanent job in the Ministry of Public Works as a messenger boy. His economical and social situation began to improve ever since. The family has 9 members."

**STAGES OF DEVELOPMENT OF THE DWELLING**

1962: He bought the house shown in the drawings which had been built in 1948 by a man whose name was Omar El Moulhi, for 500 D. (see glossary) He has made some improvements, for example: put tiles on the floor, improved the facade and introduced electricity and running water. These improvements amounted to about 300 D. His job was the same and his economical situation was satisfactory and his family was composed of 9 persons.

**SITUATION TODAY**

Same job and the family is composed of 11 persons.

**UTILITIES AT DISPOSITION**

Electricity and running water.
5.300 USER SATISFACTION

In February 1972, a user satisfaction survey was made in the three selected areas of existing low-income housing.

Size of the survey sample:
- 20 persons in Zouhour V (population: 3,610)
- 20 persons in the Medina (population: 2,215)
- 10 persons at Djebel Lahmar (population: 6,850)

The first part of the interview was to get biographical data of the household and the family, and the places where they lived before coming to this area. The second part was developed to find the degree of the user satisfaction. A copy of the form used for this survey is included in the Appendix. Of course, the samples are too small to derive any definitive conclusion. The purpose is rather to present some hypotheses and also to propose a methodology.

FAMILY STRUCTURE (From reports)

<table>
<thead>
<tr>
<th>Family type</th>
<th>Zouhour (1)</th>
<th>Medina (2)</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N°</td>
<td>%</td>
<td>N°</td>
</tr>
<tr>
<td>Nuclear family</td>
<td>72</td>
<td>69.9%</td>
<td>285</td>
</tr>
<tr>
<td>Nuclear family + relatives</td>
<td>23</td>
<td>21.7%</td>
<td>92</td>
</tr>
<tr>
<td>Expanded families</td>
<td>11</td>
<td>10.4%</td>
<td>8</td>
</tr>
<tr>
<td>Single</td>
<td></td>
<td></td>
<td>37</td>
</tr>
<tr>
<td>Total</td>
<td>106</td>
<td>100%</td>
<td>422</td>
</tr>
</tbody>
</table>

OUTCOME OF THE INTERVIEWS

A - BIOGRAPHICAL DATA

1- Trajectories (What place did you live in immediately before coming here? and before?)

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>From gourbiville</td>
<td>From gourbiville</td>
<td>Mainly arrived directly</td>
</tr>
<tr>
<td>From the Faubourgs</td>
<td>From the suburbs and slums.</td>
<td>from the rural areas;</td>
</tr>
<tr>
<td>From the Tell</td>
<td>From another place</td>
<td>some have changed place</td>
</tr>
<tr>
<td></td>
<td></td>
<td>within the gourbiville or its</td>
</tr>
<tr>
<td></td>
<td></td>
<td>outskirts or came from the Medina.</td>
</tr>
<tr>
<td>9</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td>9</td>
</tr>
</tbody>
</table>

20                                           20                                           20

2- Reason for choice (Why did you come to this place?)

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>They were tenants and wanted</td>
<td>They settled by chance</td>
<td>This was the only place</td>
</tr>
<tr>
<td>to be owners.</td>
<td>They replaced parents</td>
<td>they could afford; most</td>
</tr>
<tr>
<td>Previous dwelling was too</td>
<td>Central location of</td>
<td>had relatives in the gourbiville.</td>
</tr>
<tr>
<td>small (1 room)</td>
<td>the Medina, near jobs</td>
<td></td>
</tr>
<tr>
<td>Household was working in</td>
<td></td>
<td></td>
</tr>
<tr>
<td>the Municipality.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>20</td>
<td>20</td>
</tr>
</tbody>
</table>

3- Modifications

| Zouhour (1)                      | Modifications in the form of   | Most said that they made           |
|----------------------------------| improvement in construction,    | modifications in the form           |
|                                  | fighting humidity, (fixing    | of setting up electricity,          |
|                                  | leaks) stairway and kitchen     | building apigeon-house              |
| Surrounding walls.               | 12                              | and general improvements.           |
| Addition of room.                | 9                               |                                    |
| Wall in front of the kitchen     | 1                               |                                    |
| Set up electricity               | 2                               |                                    |
| Garden in front                   | 1                               |                                    |
|                                  | 6                               |                                    |

(1) The modifications were done mainly by those who occupy a 2 room house; they built a new one at the place of the kitchen or the courtyard.
B - QUESTIONNAIRE

1- Would you like to leave the area or to stay here ?

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wanted to stay &amp; to make improvements : 6</td>
<td>Wanted to stay (central location and cheap) : 5</td>
<td>Wanted to stay and to improve their dwellings : 5</td>
</tr>
<tr>
<td>Wanted to leave for a place-closer to Tunis : 12</td>
<td>Wanted to leave (to go to the Faubourgs) : 15</td>
<td>Wanted to leave for a SNIT villa, at the Bardo for example : 5</td>
</tr>
<tr>
<td>-larger : 5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-closer to jobs : 2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wanted to leave because of the bad transportation : 3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2- Would you like to improve your house here or to buy a new house like those built by the government ?

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>The question is not very relevant to Zouhour because people are living already in government sponsored houses. However, almost all want to improve their dwellings; the help they would like to have from the Public Authorities could be:</td>
<td>Wanted a government built house, but at the condition that they don't have to pay more than the rent they pay now : 13</td>
<td>The majority wanted to improve their own house. The help could take the form of provision of utilities, financial aid associated with construction materials, ownership of land, which they think would incite people to improve their house. Some said that they would like a SNIT sponsored dwelling.</td>
</tr>
<tr>
<td>- Donation of land in front of the dwelling.</td>
<td>Wanted to improve the house they have with help from the government and maybe one day become owner : 7</td>
<td></td>
</tr>
<tr>
<td>- Financial loans.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Long term credits.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3- How is the relationship between you and the neighbors? Do you have many friends?

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bad or not good relationships: 6</td>
<td>Bad relationships: 4</td>
<td>The big majority of the interviewed said that they have good relationships with neighbors and have many friends.</td>
</tr>
<tr>
<td>Have no or few friends: 15</td>
<td>Have no friends: 9</td>
<td></td>
</tr>
<tr>
<td>&quot;We have not bad relationships with our neighbors but we have no friends&quot;.</td>
<td>(disputes because of the children, the use of water closets etc)</td>
<td></td>
</tr>
</tbody>
</table>

4- Could you help us to imagine the house you would like to have for the near future?

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arab type house: 2</td>
<td>Arab type house: 8</td>
<td></td>
</tr>
<tr>
<td>Apartment: 6</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5- a/ Do you think the neighborhood improved or deteriorated since you came?

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved: 15</td>
<td>Improved: 6</td>
<td></td>
</tr>
<tr>
<td>Deteriorated: 2</td>
<td>Deteriorated: 9</td>
<td>(1)</td>
</tr>
<tr>
<td>No change: 2</td>
<td>No change: 4</td>
<td></td>
</tr>
</tbody>
</table>

6 b/ How do you think it will be in ten years from now?

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improve: 15</td>
<td>Improved: 8</td>
<td></td>
</tr>
<tr>
<td>Deteriorated: 2</td>
<td>Deteriorated: 7</td>
<td>(2)</td>
</tr>
<tr>
<td>No change:</td>
<td>No change: 2</td>
<td></td>
</tr>
</tbody>
</table>

(1) In Djebel Lahmar, the big majority said it had improved.
(2) In ten years, they think it will improve but it depends on the government.
6- What do you think is missing here?

<table>
<thead>
<tr>
<th>Public bath</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>9</td>
<td>Water</td>
</tr>
<tr>
<td>Bakery</td>
<td>16</td>
<td>Employment</td>
</tr>
<tr>
<td>15</td>
<td>6</td>
<td>Electricity in the streets.</td>
</tr>
<tr>
<td>Physician (doctor)</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Post-office</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Market</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Police office</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Mosque</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Telephone</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>School</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Better transporta-tion</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1</td>
</tr>
</tbody>
</table>

7- What do you like and dislike about the physical environment and the people?

<table>
<thead>
<tr>
<th>Zouhour</th>
<th>Medina</th>
<th>Djebel Lahmar</th>
</tr>
</thead>
<tbody>
<tr>
<td>They like:</td>
<td>They like:</td>
<td>They like:</td>
</tr>
<tr>
<td>- Calm</td>
<td>- some streets, buildings, houses; animation and colors of the souks, - central location, - interesting quarter.</td>
<td>- the open air</td>
</tr>
<tr>
<td>- Good school</td>
<td>- Dirtyness in the streets,</td>
<td>- the open areas</td>
</tr>
<tr>
<td>- Much space</td>
<td>- Unsanitary of the area (sewage)</td>
<td>- the calm</td>
</tr>
<tr>
<td>They dislike:</td>
<td>They dislike:</td>
<td>They dislike:</td>
</tr>
<tr>
<td>- Bad materials</td>
<td>- Dirtyness in the streets,</td>
<td>- the behavior</td>
</tr>
<tr>
<td>and construction (10)</td>
<td>- Unsanitary of the area (sewage)</td>
<td>of children who fight all day long.</td>
</tr>
<tr>
<td>- Bad design</td>
<td>- Lack of sun</td>
<td></td>
</tr>
<tr>
<td>and organization (7)</td>
<td>- Dead-end streets.</td>
<td></td>
</tr>
<tr>
<td>- Too much area</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of land non stabilized(4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Dust, trash in open grounds (3)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
8- If you had the possibility to make some changes to your house, what would you change first, second, third etc...?

Zouhour
House: - Add rooms (kitchen, bathroom, W.C.)
- Add garden
- Tiling in rooms
- Surrounding walls
- Pave courtyard
Neighborhood:
- Make drainage system for streets to avoid mud after rains.
- Allow dwellers to use land in front of houses.
- Provide better communications with the capital
- Provide kindergartens, a public garden.

Medina
House: - Restoration: walls, replastering, eliminate humidity, tiling.
- Enlarge and arrange rooms.
- More light and sun
Neighborhood:
- Clean streets, destroy bad structures and rebuild in same style.
- Total restoration.
- Set up water and electricity.
- Enlarge streets.

Djebel Lahmar
House: - Change of roof
- Water
- General improvements (windows).
Neighborhood:
- Pave and improve the streets.
- Street lights and water, -Mosque
- Garden, stadium, club for training children.

9- Does your house represent an investment?

Zouhour
Almost everybody said yes.
Evaluation of present value:
- Same as buying cost: 7
- More than buying cost: 7
- Less than buying cost: 4

Medina
Not applicable

Djebel Lahmar
Except for few who are tenants, the others think that their house is an investment worth 750 dinars on the average.
INTRODUCTION

Based upon present and proposed policies, and with material from evaluations given by various professionals and officials, and surveys done in the three low-income housing systems, this chapter attempts to evaluate the housing policies and the three low-income housing systems in Tunis. The criteria for this evaluation has been the quality of the response of the policies and housing systems to the inhabitants' needs and how they favor or hinder the inhabitants' economic and human development.
6.100 EVALUATION OF HOUSING POLICIES

Former low-income housing policies, essentially logical extension of the ideology, have resulted in the eradication of a few gourbivilles and the construction of some cites de recasement. On the whole, it is as if the government, because of its concern for reducing social inequality, comes to the aid of the poor. The consequence is that the government takes the place of the people by furnishing them with finished products such as "Popular", "Workers", and "Rural" housing, built by the public housing agency, S.N.I.T.

Housing policy in Tunisia then, because of lack of objective, deep and comprehensive studies of the housing situation, comes down to a take over by the government of the low-income housing. The State assumes responsibility for carrying out the programs which it has defined, and the whole thing is expressed in numerical terms (so many sub-standard units, so many new units). Undoubtedly, a technocratic mentality underlies such a policy. The housing problem is not conceived of as a process for increasing socio-economic opportunity in the interest of national development. It is simply perceived in terms of standards or the physical performances of "logement" (housing) in terms borrowed from the industrialized world.

6.110 "OFFICIAL" POLICIES

By "official" is meant policies which have been conceived by public agencies and at least partially implemented.

The degourbification or slum clearance policy

The population of the gourbiville has increased despite the official degourbification policy (slum clearance). The population of gourbivilles which have been destroyed have gone to other gourbivilles. Increasing control measures designed to stop expansion of existing gourbivilles resulted in the increase of density and creation of new spontaneous settlements further from the city-centre.
Forbidding improvements in gourbivilles and coercive measures designed to make households save for investment in S.N.I.T. sponsored housing is a negative policy. It prevents improvement of areas in gourbivilles which could be developed otherwise. The large majority of the population of the gourbivilles and especially those who are the most badly housed cannot afford housing schemes created by S.N.I.T. Specialists on squatter settlements have noticed that there are "squatters of hope" and "squatters of despair". The current policy toward gourbivilles is making them "gourbivilles of despair". The impossibility of improvement makes the better-off leave the gourbiville for a better place and only the poorest stay. Allow them to improve, as their population would like, by making them (or at least parts of them) legalized and by providing them with utilities and services, and they will become "gourbivilles of hope".

The cites de Recasement

The cites de recasement projects are the concrete manifestation of public housing policies in Tunisia. Most people agree that these projects are far from being a success. These projects have been able to house less than 15% of the population of the gourbivilles according to Mr E.Eckert, sociologist at the A.S.M. (1). Thus, the cites de recasement policy has little to do with the degourbification policy. Now, the new low-income housing policy followed by S.N.I.T. is not making a better place for the very low-income people. In fact, the change in policy touches mainly aspects of the physical planning such as increase in density, a larger choice of dwelling schemes and prices, and introduction of a new mode of payment, the Epargne-logement (Savings for housing).

During the ten-year period 1962-1971, public low-income housing through this policy has accomodated less than 1/5 of the demand due to the population increase.

Evaluating the low-income housing policy (reffering to new projects), for the period between Independence (1956) and 1966, Fredj Stambouli writes that: (2)

(1) E.Eckert, Enquete de Solvabilite, AUASM Tunis 1970.
(2) Fredj Stambouli, Urbanisme et developpement en Tunisie.
This housing policy, inspite of real success, allows gaps: first because housing policy is often directed "from the top", and does not associate enough with the users; and secondly because it is expensive and produces strong disequilibrium in the distribution of investments for different categories of housing. In fact, it can be seen that 15% of the total dwellings absorbed 47% of the total investments. But the step is further increased if one knows that 6% of the private dwellings require 20% of the total investments."

S.N.I.T. Policies
S.N.I.T. former policies have not been satisfactory either. Limited to 3 dwelling schemes those policies proved too rigid and limited, to take into account the various needs of the population and their ability to pay. Except for rural housing schemes, poor people an't afford S.N.I.T. housing. For city slums and gourbivilles dwellers, Workers' housing (D.12.500 per month) and Popular housing (D.6.500) were out of reach. Now S.N.I.T. has changed its programs but these programs still exclude the majority of low and very low income people. According to the new policy, the scheme for the lowest income people is called type C. For this scheme, the future inhabitant must make an initial payment of D.200 and a monthly installment of D.2.320. If one considers that 3/4 of the population of the Medina has average monthly income of D. 22.500 per family and that for Tunis gourbivilles the average monthly income per family is D.15 (less than the subsistence level: D.20), S.N.I.T. is not really helping this section of the population.

The new policy provides however wider range of choice in terms of housing schemes and financing possibilities. The design is more carefully studied, but user involvement is just as meager as before (see decision making diagram.).

The Medina
Despite the creation of an agency to deal mainly with the Medina problems, The A.S.M. (see glossary), there is no housing policy for the Medina. It is suggested by the A.S.M. that an "appropriate" housing policy be implemented in order to house the immigrants now living in the Medina, and to "rehabilitate it intelligently for Tourism". (1)

(1) T.C.P. Propositions d'Amenagement, Tunis July 1971
**MODE OF PAYMENT AT RAS TABIA (proposed project)**

<table>
<thead>
<tr>
<th>Types of houses</th>
<th>A5</th>
<th>A4</th>
<th>B3</th>
<th>B2</th>
<th>C2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Selling cost</td>
<td>2,400</td>
<td>2,050</td>
<td>1,200</td>
<td>1,000</td>
<td>450</td>
</tr>
<tr>
<td>State subsidy</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>130</td>
</tr>
<tr>
<td>Down payment (30%)</td>
<td>720</td>
<td>620</td>
<td>380</td>
<td>300</td>
<td>100</td>
</tr>
<tr>
<td>Amount of loan</td>
<td>1,680</td>
<td>1,430</td>
<td>870</td>
<td>700</td>
<td>220</td>
</tr>
<tr>
<td>Mode of repaying</td>
<td>25 years, 20 years or 15 years with 6%, 5%, 4% and 3% annual constant repayment (capital+interest).</td>
<td>10 years without interest.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management costs</td>
<td>1% of the selling cost.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>6% of the loan.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note:

For a dwelling type C2 (1) we have:
- annual repayment : 1,320 D.
- management expenses: 4,500 D.
- insurance: 1,320 D.

Annual rent: 27,820 D.  Monthly rent: 2,320 D.

(this represents 10% of the family expenses.)

(1) Scheme intended for people whose monthly expenses are 25 D. per family.
PUBLIC INVOLVEMENT IN LOW-INCOME HOUSING PLANNING
The case of Ras Tabia, Tunis 1971.
6.120 EVALUATION OF PROPOSED POLICIES

The policies proposed by the D.A.T., the A.S.M., and the governorate of Tunis are less relevant to this evaluation since they have not yet been implemented. They take into account however a wider range of elements of the housing system. They propose land policies, incremental development for housing the very low-income population, and integration of housing with economic activities. The conclusion to draw from this, is that a lot of energy and creative thought are wasted because of the lack of coordination between agencies. This would not be the case if there existed a central agency which centralizes information, studies, and proposals.

6.200 EVALUATION OF THE THREE LOW-INCOME HOUSING SYSTEMS

The three major low-income housing systems have been described in the preceding chapter. How these systems respond to the inhabitants' needs and how they favor human and economic development are the questions to be investigated in this chapter.

As has been shown extensively in studies by M.I.T. Professor J. Turner, housing needs for the immigrant change over time. Obviously, among the three systems, it is the gourbiville system which offers the best answer to this phenomenon. Located closer to job hunting sites than the cites de recasement, it offers an almost free shelter. The community structure in the gourbiville is a great help to those who must learn about the city and adapt to it. It provides services that would have to be created in the cites de recasement and which are more difficult to create in the Medina. Based upon the survey done in chapter 5 of the four sites representing the three low-income housing systems showing the planning characteristics, the provision of utilities and services, the living conditions and development cost. An attempt will be made to evaluate these three systems in their answer to users' needs at a section in time (year 1972).
Ras Tabia, a public housing project still under construction, cannot be evaluated with the other existing residential areas. Zouhour V is representative of public housing, the sub-sector II D in the Medina is representing the "gourbification" of the Medina and a section of Djebel Lahmar represents the gourbiville system.

The cites de recasement represented here by Zouhour V are what is called "dormitory projects"; urban facilities are lacking; markets and schools often come long time after the houses are finished; public bathes (hammams), dispensaries, recreation centers, police stations, post-offices, cafes, etc. are completely missing. They depend on the city for such services, but are expelled from it by their suburban location. The gourbiville and the Medina have more deteriorated housing (although the quality of dwelling is very uneven), but because of their location, especially the Medina, they have better access to urban services and jobs in the city.

In terms of land use and planning, the residential area in Zouhour V is larger (108 m² per family) than in a completely "gourbified" house in the Medina (37 m² per family). It is even smaller in Djebel Lahmar (26 m² per family). The commercial area ratio is highest in the Medina but, in terms of commercial area per family, it is difficult to evaluate because commercial activities occur in the streets at non-prescribed areas. Streets of Djebel Lahmar and the Medina are much more active commercially.

The ratio of private area compared to total area is about the same in the section of Djebel Lahmar studied, in Zouhour V and in Ras Tabia. It is much higher in the Medina. The ratio of public area is 56% (of which 46% is for circulation) in Zouhour V; it is 43% in Ras Tabia (but 33% only are for circulation). This ratio is 26% (only 10% is for circulation) in the Medina and 56% in Djebel Lahmar of which 50% is open area (this is exceptional).

The ratio of built up area is 54% in Zouhour V, 66% in Ras Tabia (this shows the trend of increasing density in public housing) and it is almost 90% in the Medina and 50% in Djebel Lahmar. Utilities are much better in public housing than in the Medina and the gourbiville. The quality of Services is about the same. Perhaps the Medina or even part of gourbivilles is better equipped in services than the old generation of cites de recasement. Of course the new Ras Tabia project, if implemented as planned, will have all the necessary services.
Density for the areas of study are the following: 39 families per ha. in Zouhour V, 45 at Ras Tabia, between 180 and 360 (source: A.S.M. reports) in the Central Medina and 157 in the section of Djebel Lahmar surveyed in chapter 5. But in most areas of the gourbiville density is much higher.

Development in the Medina and in the gourbivilles was incremental. It took some time for the squatter to build a masonry house; and it takes some time for the immigrant in the Medina to adapt the room he rents and his section of the house to his needs. In government projects, development is instantaneous, but modifications occur in almost all houses.

Tenure of course greatly influences investment in housing and consequently improvement of the dwelling. The gourbiville dweller invests up to a point beyond which another type of tenure must serve as an incentive. The Medina "gourbifier" makes minimal repairs to render his dwelling livable, but does not invest more because the house is not his. Most of the inhabitants of Zouhour V made modifications to their houses even though it is forbidden.

The financing mode gives indication about the the socio-economic level of the inhabitant. The gourbiville settler had no cash to start with and could only invest his labor, skill, ingenuity and his incremental savings. The Medina immigrant is usually better-off and can pay a D. 5 (U.S.$ 10) monthly rent, but is reluctant to invest in a house which he is renting without any security of tenure and which is deteriorating. For the public housing dweller the down payment (30% of the total cost) is a big sacrifice. Some of them even cannot pay rent afterward.

The three systems represent a financial investment. Most of the gourbivilles houses represent an important investment which increases every year. On the other hand, public housing from the point of view of their inhabitants have increased little, if any, as far as capital investment is concerned.

Despite the fact that a large number of houses have been subject of modifications in the cites de recasement, it seems that the inhabitants have a passive attitude towards their new environment. They tile the courtyard which was not stabilized, put iron work on the windows and build a wall around their lot, but their actions are more manifestations against schemes that do not fit their needs than "natural" improvement of the houses.
In the cites de recasement the inhabitants face an organization and an order that is foreign to them. Modifications are their self-defense. Modifications, of course, make the house more convenient and more suitable to the user's needs, but since they were not planned initially, they result in chaos, confusion, and make finally the house look like a slum.

The houses in the cites de recasement are, according to their inhabitants "too hot in summer" and "too cold in winter", sidewalks too large, lawns were on the plan but have never been implemented, and open areas are full of trash.

Social relationships are reduced to simple functions. Through equipments such as the cultural center, the market, the people house, etc., the public housing bureaucratic power and the simplistic understanding of housing problems by technocrats is shown. Who better than the inhabitants can answer their problems? Let them be free to do what they want, with help and advice when needed, and they will create an urban life.

Public housing policy has been land consuming, between 1956 and 1970, 900 ha. have been swallowed up by new housing as contrasted with 550 ha. during the entire colonial period (almost twice as much) (1).

In addition, there has been an abnormal amount of waste in road systems and various other networks. And there has not been enough research done to find out if the housing units which were built actually meet the needs of the population which this entire program was intended to house.

6.300 USER'S SATISFACTION

The majority of the population of the gourbivilles would like to stay in the same place and improve their dwelling environment. According to the study done by students from Holland (2) 85% of the residents of Sidi Fathallah gourbiville want to stay at the same place. The same ratio can be suggested for Djebel Lahmar. On the contrary, in the Medina and in the cites de recasement the majority of the population want to leave in order to be closer to the center of the city or for a better dwelling.

Social relationships are difficult to evaluate; one can guess, however, that they are more intense and tied to the gourbivilles than in the Medina or in the cites de recasement.

(1) Tunis Carthage Project, Propositions d'aménagement Tunis July 1971.
(2) Projektgroep, Les Gourbivilles de Tunis, Quelle Politique? T.H. Delft June 1971
For most gourbivilles and cites de recasement dwellers their environment has improved. Half of the new inhabitants of the Medina say that their environment deteriorated. They think that it is going to continue to deteriorate. In the gourbivilles, however, people have the feeling that all depends on the public authorities.

People appreciate the open space in the gourbivilles and in the cites de recasement and the animation of the center of the Medina. They dislike bad construction and planning in the cites de recasement and dirtyness in the Medina.

IN SUMMARY

In summary, the gourbiville incremental development and absence of down payment respond better to the need of the poor immigrant. None of the three low-income housing systems analysed here has a social economic and physical environment to support economic and human development of the users. All lack independent community organizations that could serve such development.

A change in policy is needed: 1/ to better match housing demand and supply.

2/ to better acheive the ideological goals stated by the government such as "promotion of man", social responsability and democracy.

Evolution

<table>
<thead>
<tr>
<th>Qualitative development</th>
<th>POINT OF DEPARTURE:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>QUARTER IN THE CITY</td>
</tr>
<tr>
<td></td>
<td>PERMANENT</td>
</tr>
<tr>
<td></td>
<td>SEMI-PROVISIONAL</td>
</tr>
<tr>
<td></td>
<td>PROVISIONAL</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Development over time</th>
<th>KEY:</th>
</tr>
</thead>
<tbody>
<tr>
<td>DETERIORATION</td>
<td>1 Medina</td>
</tr>
<tr>
<td>STAGNATION</td>
<td>2 CITES DE RECASEMENT</td>
</tr>
<tr>
<td>IMPROVEMENT</td>
<td>3 GOURLBIVILLES</td>
</tr>
</tbody>
</table>

©
MAKING "KANOUNS" (OVENS) IN SAIDA MANOUBIA GOURBIVILLE
INTRODUCTION

What is the housing problem?
Rather than helping us to answer this question, the preceding chapters make an answer more difficult.
Housing as a problem is an intellectual construction by a certain group of people who talk or act about it. Some elements would help to understand what is meant by the housing problem.
These elements are on three levels:
- Ideological
- Institutional
- Technical
The institutional level dealt with in this chapter is influenced by the ideological level.
On the other hand, the institutional level directs the technical agencies and organizations dealing with housing.
It is shown in this chapter that it is the way that these institutions perform which is the main level for action on the housing problem.
7.100 UNDERSTANDING OF THE PROBLEM

The housing problem is not only a technical problem; it is a problem of wealth distribution, and access to the decision making process.

It is illusory to propose solely technical (or architectural) solutions to problems which are not only technical. Often, the problem of "low-income housing" is (consciently or not) transformed into a "low-cost housing" problem. This makes it primarily engineering problem: to build a maximum of units with a minimum cost.

Any settlement, planned or not, which does not have economical and social means for development is condemned to stagnate or to become a slum. This is true for any housing system.

Housing problems are a reflection of other problems; they are effects and not causes.

The temptation is great when studying low-income housing, to think that the real issues are: rural development, increase of employment (1), limitations of population growth by birth control, health, education...

But could one say that housing problem is a secondary one and that the government should not be involved in it? In the case of Tunisia, the housing situation urgently requires the help of public authorities in order not to become worse.

Some people, on political grounds, argue that public housing is bad because it alienates the people to ownership and rent, and thus to the public authorities, and so doing would delay radical changes.

If housing is understood as a way of life, an incremental process and a product (J.Turner's definition), the problem is then what strategy should be followed in order to improve material conditions of living without alienating people (even allowing them to organize themselves to make radical changes)?

The goal being, along with immediate material and social improvements, the equitable distribution of resources and opportunities and the "genuine" and direct participation of the population in the shaping of their environment.

(1) Dardel and Ch. Klibi in their article on Djebel Lahmar gourbiville, conclude that while "bidonvilles in Morocco are the result of the development of Industry and a demand of manpower, in the case of Djebel Lahmar, it is the contrary, a labor force without jobs.
Alternative definition for low-income housing

Housing is not an independent entity, it is an activity which influences and is influenced by other activities. Its value is influenced by the quality and cost of urban services (food, transportation educational facilities etc...). Housing is an instrument for economical and human development. The use of local skills for building construction and other physical improvements will increase local incomes through provision of jobs. On the other hand, creation of an inexpensive and local provision of construction materials and tools will decrease construction costs. It can be educational by teaching the inhabitants a skill in housing construction. It should be a source for community organization and thus, access to the decision-making process for all what concern the neighborhood.

7.200 ELEMENTS OF THE PROBLEM

Elements of the problem are on three levels: ideological, institutional and technical.

7.210 THE IDEOLOGICAL LEVEL

In a country of a single and very powerful political party, the ideology of the party influences greatly and at all levels the housing policy. This is shown by the government substitution to the user when it makes housing problem its own problem and responds to it by complete housing packages and by the evaluation of housing policies in terms of units produced rather in terms of people benefitted. "Plans premised on ideologies are, at best, irrelevant and, at worst, harmful to specific interests of the poor for they represent unreal, often misplaced, abstractions and provide a weak base for resource allocation". (1)

Moreover, in the case of Tunisia, there is at the housing level contradictions between the political and ideological objectives, namely: "promotion" of Tunisian people, democracy, social responsibility etc.. and the housing policy. It punishes the poor for being poor (eradication, sending back to the place of origin etc..) and a low-income housing policy which benefits the few better-off of the low-income sector. (1) Marshall Kaplan: "Advocacy and the Urban Poor", in AIP journal, March 1969.
The image of Development
Housing suffers of misevaluation because the importance of the constant connecting of some images of what is development to housing standards, in other words certain images are acceptable for a developing country; others are automatically rejected because they are associated with underdevelopment. The commonly accepted view of housing stock or residential areas falling in disrepair, or gourbified by the poor should change. This vision leads to "protectionist" measures, by regulations and police controls (which have proved all over the world to be uneffective) and to government housing policies which segregate the poor and alienate him to "poor neighborhood" with all its social and psychological consequences.

Rather, housing of the poor should be seen as a service that should become a right (right being defined as a moral principle which defines and sanctions a man's freedom of action in a social context). Public authorities should give the same rights and opportunities to all the people, rather than punish the poor of being poor.

On the question of standards
"Housing standards are arbitrarily imposed by socially dominant sectors of society...Improvements considered "sub-standards" will be disallowed..." (1) The definition of housing standards is a consequence of a static view of housing, of housing as a product versus a process...
"Since the standards fixers are not willing to go too low, they exclude the mass of the poor people". (2)

Standards in developing countries are very much influenced by the following mentality. In these countries, underdevelopment has became an obsession, and development is the objective. But, unfortunately, this development is seen often more as some accomplishments than as a process. In many fields and especially in the field of housing we are victim of certain images of development or means for development, of certain products of certain standards (which are as close as possible to more developed countries standards).

(2) Ibid
Standards should rather be looked at in terms of user's needs. Needs are a function of income level and priority for vital or/and housing needs. These needs shift over time according to the income level. Thus, the very low-income sector puts its priorities to opportunity and proximity to unskilled jobs. When resources increase, the priorities shift towards security and status; freehold ownership and "modern" standards of shelter. Standards, consequently should be related to the needs of the user defined by them.

The Hafsia project
Hafsia is an area within the Medina whose constructions were cleared out long time ago because they had deteriorated badly. In this open space, the Municipality decided to build a residential area. The projected cost of the cheapest unit is more than 2,000 D.(see glossary). It is unfortunate that an agency such as the ASM which is dealing mainly with problems of the Medina was not able to present a comprehensive study before decision on standards was taken. A study which goes from the definition of needs in terms of low-income to a proposal for the use of about 4 Ha.area could have contributed to the rehabilitation of the Medina. By its central location and the extent of existing services, this area is ideal for programs as cites de transit (transit areas), but this is not the only solution. Obviously, considerations other than housing the poor predominated.

On the choice of technology
At the smallest scale of housing construction techniques as at the scale of urbanization patterns of metropolitan or regional areas, the choice of technology is an important factor for the achievement of stated goals of development. Developing countries, including Tunisia, are depending on foreign technologies: industry, infrastructure, organization etc...Moreover the places where there are such concerns as adaptation or transfer of technologies in developing countries, are located in the most developed countries. Learning from the many mistakes or/ and disappointments of the past experiences, one should question the systems of reference inherited from dominating powers (i.g. rationalism, etc...). Independence is easy but liberation is another question.
Choice of technology for economic development is very much related to the rush of rural population into cities. Consequently, choice of technologies is an important factor in the development of agricultural areas and cities, and thus can influence the rural-urban migrations now occurring. At the smaller scale of construction technique it is suggested to allow as much as possible the use of local techniques and to favor their progressive improvements.

7.220 THE INSTITUTIONAL LEVEL

Institutions include the economic institutions such as the labor market, the land market and credit system.

The labor situation
In areas where unemployment is high or where labor is still very poorly paid, as in the case of squat- ter settlements, the population build their own house. Current policies do not make use of this potential labor in the new projects. Even when it has been invested (in squatter settlements for instance), it is seen negatively.

The land element
In the present context of Tunisia, land is a "marketable" good whose ownership/control goes to the high- est bidder. Therefore, it is unrealistic to believe that, by any means, potential housing users can have access to land with desirable locations. It is almost a must that housing, especially low-income housing will be relegated to less desirable locations given its low competitiveness in terms of returns on investments.

Credit and loan system
Lending institutions are reluctant to give loans to low-income individuals or groups for purchase of construction materials and tools because of the profit making criteria attached to money lending, and the insecurity that poor people represent.
Housing agencies work within the framework of existing institutions. The range of their possibilities is the range allowed by these institutions.

Current policy
An agency as SNIT desires a housing system that can self-finance itself, consequently it finds itself with a housing policy and standards that reject more and more people of the very low-income strata of the population. SNIT is addressing now the higher-income group of the low-income people, and the trend is for reinforcement of such trend. What about the big majority who cannot afford houses provided by that way?

Gourbivilles, instead of developing, are stagnating while their population increases. Those who are better off leave the area for a better place. The gourbivilles are condemned to house the poorest who cannot afford the SNIT housing schemes.

Moreover, because to improve and to extend is forbidden, and because population is continuously growing (natural growth and reception of relatives), overcrowding is increasing.

As result, gourbivilles are now developing outside of the urban limits (Ariana, La Manoubia, Ben Arous).

Capacity to pay for housing services

Approximative approaches have been developed to determine the capacity to pay for housing services by household. This is, of course, a function of the income. The SCET firm (see glossary) made graphs reproduced here, giving the amount of households in % and the monthly rent they can pay in Dinars.

These graphs were based on:

- Households' expenditures
- SNIT (see glossary) data and experience
- CERF (a Moroccan planning agency) data and experience
Capacity To Pay For Rent

KEY:
- DJEBEL LAHMAR GOURBIVILLE
- TUNISIA
- TUNIS

Source: SOCIETE CENTRALE D'EQUIPEMENT DU TERRITOIRE (S.C.E.T.)
J. Turner suggests a rule of thumb which can be corrected later. Using the concept of subsistence level, he suggests the following relationship between income and capacity to pay for housing services in percentage of income:

<table>
<thead>
<tr>
<th>Income level</th>
<th>Capacity to pay for housing services</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 s</td>
<td>0</td>
</tr>
<tr>
<td>2s</td>
<td>10% Low-income housing market</td>
</tr>
<tr>
<td>3s</td>
<td>15%</td>
</tr>
<tr>
<td>4s</td>
<td>20% Normal housing market</td>
</tr>
<tr>
<td>5s</td>
<td>25%</td>
</tr>
</tbody>
</table>

CAPACITY TO INVEST IN "PUBLIC HOUSING"

<table>
<thead>
<tr>
<th>Location</th>
<th>0 Investment</th>
<th>4 D. per month investment (not enough for SNIT housing)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TUNISIA</td>
<td>31%</td>
<td>69%</td>
</tr>
<tr>
<td>(based on consumption survey, 1966)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TUNIS</td>
<td>40%</td>
<td>75%</td>
</tr>
<tr>
<td>(based on income distribution, 1966 census)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GOURBIVILLE</td>
<td>54%</td>
<td>96%</td>
</tr>
<tr>
<td>(based on income in Djebel Lahmar)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MEDINA</td>
<td>18%</td>
<td>89%</td>
</tr>
<tr>
<td>(based on ASM survey)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* s = subsistence level (evaluated at 20 D. per month for a family of 6, in Tunis).
CAPACITY TO PAY FOR HOUSING IN TUNIS, AND S.N.I.T. NEW SCHEMES (1)

(The 8 types of housing schemes by S.N.I.T. have been distributed in 3 categories as shown in the following chart)

<table>
<thead>
<tr>
<th>Category</th>
<th>Socio-economic group</th>
<th>Capacity to pay for housing</th>
<th>% of the total population</th>
<th>S.N.I.T. schemes</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>25 D. expenses per month and per family</td>
<td>4 D. per month</td>
<td>25%</td>
<td>Rural, Popular, Type C.</td>
<td>The capacity to pay for housing services of this group does not fit S.N.I.T. requirements.</td>
</tr>
<tr>
<td>II</td>
<td>Between 25 and 41 D. expenses per month and per family</td>
<td>6.6 D. per month</td>
<td>31%</td>
<td>&quot;Ettamir&quot; (workers' housing), Type B.</td>
<td>The majority of the households of this category cannot afford to pay for S.N.I.T. schemes.</td>
</tr>
<tr>
<td>III</td>
<td>More than 41 D. expenses per month and per family.</td>
<td>---</td>
<td>44%</td>
<td>Apartments and villas, Type A.</td>
<td>Because it seems that only 25% of the families in Tunis has an income of more than 41 D. only one quarter of Tunis households can afford housing in categories II and III. These categories represent 80.7% of S.N.I.T. capital investment.</td>
</tr>
</tbody>
</table>

* For dwellings cost and mode of payment, see chart in chapter 6.

NOTA: During the 1969-1971 period, S.N.I.T. built 3,238 dwellings for category I which represent 41% of the total number of dwellings built but represent only 19% of the total investments.

(1) Adapted from information given by M.C. Beeker, D.A.T. (see glossary) Tunis.
7.240 BRAKES FOR CHANGE

Radically changing a housing system is difficult because one finds himself not only facing an outdated or unworkable policy, but another structured and coherent system. This other system is made of groups and particular interests. It includes architects with a certain manner of doing things; contractors to whom it took five to ten years to build their professional relationships; administrators, politicians, etc... Every one is established in the present housing system. Of course they would react badly to any radical change that may be threatening for them and their vital interests. Thus, change under the present structure may occur if it is progressive and not threatening for these groups.

IN SUMMARY

It is the way that the economic institutions are organized, the rules to which they obey and the values embodied in them which are the major elements of the problem. Changing the way in which these institutions function will change the way in which the agencies operate.

An alternative policy for low-income people has to make changes at the ideological level by changing the official view of low-income housing systems and attitudes towards them; at the institutions level and at the technical level. Measures for change at the institutional and technical levels are suggested in next chapter.
INTRODUCTION

An alternative low-income housing policy must act at the level of basic socio-economic activities. How much you can change them is a function of the local politico-economic structure. In this chapter, along with stated goals and criteria for alternative housing policy, some changes in institutions related to housing and in agencies and professionals' practice are suggested. More specific policies are suggested for the existing three low-income housing systems in Tunis.
8.100 AIMS OF THE POLICY

A / meet the housing needs of the low and very-low income population of Tunis.
B / provide housing conditions which foster the human, political and economic development of the inhabitants by:
   - providing access to land and security of tenure on a long term lease basis with supporting community facilities both in the gourbivilles and the new projects.
   - stimulating employment opportunities and industrial and commercial activities by assisting in the organization of local residents associations for credit, purchasing, equipment, training in special skills and management, legal assistance.
   - providing a framework within which residents can develop their own dwellings or plots by promoting the organization of local resident associations to administer the development of housing units and utility networks- these associations being out of the control of the "public sector".
   - eliminating or controlling speculation and profit-making at the expense of the low-income sector.

8.200 SUMMARY OF CRITERIA FOR A RE-DIRECTION OF POLICIES

A / Housing should be integrated with supporting commercial facilities and services in communities.
B / Housing should be planned in concert with the provision of jobs in the same area or within the existing places of work.
C / The criteria should be concerned with distribution (how many people benefit) rather than growth(number of units built).
D / They should put an emphasis on the provision of housing elements such as land, construction materials, tools, management, information, services and utilities instead of complete housing packages.
E / The poor immigrant should be given the same, if not better opportunities to adapt to the city.

F / Residents, as individuals or groups, should be encouraged and helped to participate in the studies about their environment and should be part of the decision-making process.

8.300 SUGGESTED ACTIONS AND ATTITUDES

In order to act on the housing problem, actions should be taken at many different levels:
- Physical, social and economic planning at the following scale:
  - National Planning
  - Metropolitan or Municipal Planning (Master Plan)
  - Community level with reconsideration
- Proposals for the three identified
  low-income housing systems in Tunis.
- Institutions.
- Agency for Housing.
- Administrative reorganization.
- Research.
- Community building.
- Education.
- Information.

Suggested attitudes
Alternative policy does not mean necessarily different kinds of projects; it is a set of organized means for understanding housing systems by continuous research and feedback for previous actions.
Housing is a sub-system of any given context defined as a system. It is one among several other sub-systems such as the social, political, economical, etc...sub-systems. A new approach to these systems or sub-systems has to be found. Donald A. Schon writing on programs of social and technical change (Technology review, Feb. 1971) says that "...the systems we are trying to affect- to be it through housing, pollution or transportation - are dynamically conservative... But the situations in which these institutions function are inherently unstable. Therefore, the program that represents a solution cannot be a steady-state program; it must always be a shifting, and the principal problem of design is the design of learning systems, or systems capable of transforming their own behavior over time".

A new approach to housing: One must stop looking at the poor, the badly housed in the Medina or in the gourbiville as out-laws. They are not the plague of the city, they are a part of the city. They have no other place to go and if they are poor and "substandards", it is because the city and the country are poor.

A change of view and attitude is the first step. The government should utilize its legislative power and technical resources to compliment the considerable initiative and investment capacities of the people, instead of illegalize them.

Popular solutions represent the biggest investment in housing that the country is capable of producing, in terms of labor, material provisions and ingenuity. Thus there is a need to liberate the energies that have been stopped. "Autonomous settlements provide appropriate development models for simultaneous and mutually supporting social economic and physical development". (1)

Moreover, they represent communities structurally organized, that should not be destroyed physically and socially before a careful and objective cost and benefit analysis is made not only in economic but also social terms.

In gourbivilles, social organizations provide a high level of social services and create a "welfare without welfare". In public housing, government has to provide these social services.

The real value of a given milieu cannot be evaluated only by its appearance or its material performances. (1) J.Turner.
Its real value should be determined by what "it does" for its user's situation, possibilities and expectations and the modifications (flexibility) it allows.

8.310 PHYSICAL AND SOCIAL PLANNING

Development of the countryside
Efforts to increase housing and job opportunities in the cities (especially Tunis) may accelerate the in-migration of the poor and perpetuate the existing mismatch between resources and demand for services. It is important to create outside of large cities self-sufficient communities designed as growth poles which might attract new residents and reverse rural-urban migration. Development of the countryside is now seen as a solution for the problem of rural-urban migration by the top officials (i.e., Discours Programme of the Prime Minister, 1971, and speech of the Governor-Mayor of Tunis, August 1971). We think that it is not simply a problem of economic development. Of course, providing jobs in areas with high ratios of emigration is important. But, what often lies hidden behind economical factors is the social disorganization of rural communities. So it is as much an economical problem as a "community re-building" one. Moreover, decisions primarily affecting life in the small villages where over 50% of the population live should not be handed down from the nearest urban power center, but should be made in the villages themselves. "Paternalism, installed in contemporary Tunisia, rests on the assumption that the authorities know better than the governed the interests of the community". (1)

The French sociologist Jean Duvignaud, with his concept of the need for "social independence" to complete political independence, sees the peasant village as an opportunity to create a society which would avoid both the egotism of liberal capitalism and the myth that a monolithic Party-State can create a free society.

Metropolitan Planning
Housing should be part of a general plan. The 1964 Master Plan done by the Italian group Caroni-De Carlo has not been yet reconsidered and updated.

(1) Cecil Hourani, in Duvignaud "Change at Shebika".
Moreover, such a consultative and directive plan has proved not to be efficient. A popular housing scheme should be considered as a vital complement to agricultural and industrial development programs, but housing should be provided at the same location where employment is created and never in places where large groups of people are to be found without employment. The first generation of public housing were "dormitory projects"; the latest (now in the process of implementation) housing project of Ras Tabia is planned with provision for some light industry and craftsmen.

Community level

A / the planning process

- A new definition of a Plan:
  A plan is not only a land-use map. A plan must be the recognition, understanding and evaluation of all elements of a problem (these elements are not always evident). Thus, a theoretical reflection on this problem should be articulated with a sequence of actions in an essentially dynamic process. It is such a plan that should be thought of for development of gourbivilles, the Medina or new cites de recasement.

The corollary of such a plan is a need for research, testing and experience, plus a recording of events perceptions, changes and performance of the community at the local level, where feedback will allow for frequent adjustments, and at the national level, where alternative new-project development strategies can be evaluated. What has been a failure in Borgel, near Tunis in 1957 (1) where public authorities provided a land and services scheme, can be a success in Kairouan, where, after the 1969 flood schemes sponsored by Dutch aid to Tunisia provided a type of core housing.

- On the planning structure:
  There should be decentralization of decision making about the Metropolitan or City Master Plan

(1) See Paul Sebag: Le Bidonville de Borgel, in Les Cahiers de Tunisie, NO 23-24,
1- The city-wide level will require a greater emphasis on conceptualizing holistic plans in which relationships of various parts are identified and analysed.

2- The neighborhood level will require the planner to be prepared to work out specific substantive programs, which meet the residents' immediate needs. Here the planner should be as much as possible a technical advisor.

- Participation:

Such a planning process should include a direct participation from the residents. Participation in planning today is still a myth. Usually the speech of the architect or planner does not coincide with what his pencil draws or what he does. The reason is that his training and standard working procedure don't prepare him for allowing real participation from the users. He (the architect) can say the cities are the affair of the people and yet design cities in their smallest detail.

In order to change this new channels for making the people's voices heard should be sought. The whole language of architecture and planning should be rethought. A real means of communication between the planners and the users should be restored or created.

B / priorities

Planning should take into account the space frame but also the time frame. An order of priorities is needed for housing actions both for new and existing housing systems.

1- Short term, or immediate needs, would include the supply of potable water, electricity and access roads, the disposal of human waste and the improvement of housing.

2- In the Medina, medium-term needs would include community facilities, such as schools, stores, transport, health centers, public areas etc...as well as basic planning, the elaboration of minimum standards for housing and the solution of land and tenure problems.

3- Long term needs would comprise measures to slow down migration to cities by improving the urban-rural balance, research on administrative methods and investment policies;
acquisition of land in accordance with regional or local plans, and public works or basic services for large metropolitan areas.

Proposals

For the three low-income housing systems identified in Tunis, the following proposals are recommended:

- Improvement of gourbivilles
- Rehabilitation of the Medina with provision for low-income housing
- Provision of "Site and Services" programs by the public sector.

The proposals, based on the evaluations made in this study, have to be included within the general measures that are suggested in this chapter to be taken at the ideological, institutional and technical levels.

A / Improvement of gourbivilles

96% of the gourbivilles dwellers are excluded from the SNIT market. It has, on the other hand be shown earlier that these settlements are not so bad an answer to the particular problem of immigration. To allow further development of the gourbivilles, present regulations that forbid improvements should be changed and new land tenure forms sought. Improvements should follow the order of priorities suggested in this chapter; the decision to improve gourbivilles implies various studies. One must know what is the best way of improving each specific case (then if that is feasible). This includes the political, juridical and social problems that have to be solved. Moreover the measures chosen must be financially possible. A cost analysis has been made by a group of students from Holland (1) that shows the cost of the improvement of one gourbiville (Sidi Fathallah) in the South of Tunis, in comparison with other housing formulas. Although this analysis does not take into account the fact that gourbivilles and cites de recasement belong to two different markets, this study gives useful indications as far as "technical measures" for improvement and cost are concerned.

In this study, suggested predefined "minimal" standards are the following:

1- Dwelling:  
- 3 m² area per person and W.C. in courtyard  
- good sanitary conditions  
- Floor and roof resistant to humidity.

2- Infrastructure:  
- waste water in open dishes  
- covered sewage collectors  
- one water fountain for 40 families at 50 m to 75 m distance  
- main streets paved

3- Other:  
- green areas  
- study room for pupils  
- post-office with telephone.

The evaluation of costs of the different solutions takes into account: land costs, cost of dwelling improvements and new constructions; cost of sewage. W.C., water supply; pavements, roads, planting and services (post-office, street lighting, study room for pupils). The comparison is difficult since standards in the cites de recasement projects are higher than the ones suggested for the improvement of gourbivilles. It is interesting to see the cost figures nevertheless:

1- Improvement of the gourbiville:  
   262 D. per dwelling  
   40 D. per inhabitant  
   (31% of the costs are for buying land)

2- Replacement of the gourbiville dwellings by rural housing built in another place.  
   640 D. per dwelling  
   96 D. per inhabitant

3- Replacement on the spot of old dwellings by new ones.  
   1,500 D. per dwelling

4- Cost of a dwelling built within the framework of degourbification policy:  
   1,780 D. per dwelling

The government and inhabitants contributions are also the smallest for 1. They go up when one goes from 1 to 4. Thus "improvement" policy is considerably cheaper than replacement by new equivalent dwellings, both for the government and for the inhabitants.
B / Rehabilitation of the Medina

The analysis of the three low-income housing systems in Tunis has shown that the Medina is over-equipped in urban services compared to the other systems. The existing dwellings are not appropriate to their new function but an adaptation of these dwellings could be attempted. The Medina should not become an empty shell "rehabilitated" for tourists use. It must be given a new life as a part of the city because its central location and must have an important residential area for the low-income people. Measures should be taken to decrease density to levels that people are asking for , and to give more space to the inhabitants. New forms of tenure should be tried in order to interest the inhabitants in staying and improving their dwellings. And social planning should avoid the tensions created by the co-existence of two antagonistic groups of people: the beldis and the new immigrants.

C / "Site and Services" programs

Given the fact that SNIT sponsored housing is out of reach of the big majority of low and very low-income populations, programs are proposed for this section of the population that are based on the provision of land with legal tenure and of basic utilities and services. Development of these programs should be incremental, formulated by the inhabitants, and directed by organized residential associations.

The aim of the program is to make available for those who qualify a plot of land with utilities and minimum services, connected with the city utility networks and integrated into the city Master Plan and planned in a way that avoids socio-economic segregations.

Principles:

1- Tenure mode would be a long term lease, or like in the case of the Structures d'accueil of Guadeloupe, a "rent with promise to sell-promise to take back", and rental.

a/ Rent of the plot over a 15 years period would be calculated on the basis of:
   - Repayment of lot capital value.
   - Loan financial expense
- Real estate expense
- Lot maintenance expense
- Lot management expense

b/ The recipient would become owner of the lot within the 15 year period only if he has built a house on his plot.

c/ If not, the recipient can either give back the plot and have his rent returned to him, or only continue to rent the plot.

2- There will not be an initial payment.
3- The same agency which makes the program is responsible for its management during and after its implementation.
4- Sponsoring, planning, administration, size of lots etc... would be defined for each case and should take into account all relevant elements of the context.

8.320 INSTITUTIONS

Land policies
Within the present politico-economic system of Tunisia, some measures can improve the possibilities for the use of urban land for the low-income housing.

- taxation and expropriation of inactive lands are already applied in Tunisia. Progressive property taxes should be imposed on urban lots of excessive size in order to eliminate under-utilization of valuable land.

- land acquired by public authorities (Habous property for instance) should be used to legalize invasions or subdivisions that do not meet urban standards. They should be also immediately provided with public and community services by the Municipality at the expense of the owners.

- land reserves for future urban expansion should be acquired according to plans for land use adopted at the local and regional levels.
- in reserving land for urban expansion, the important consideration is not so much ownership, but the determination of how and by whom the property is to be used, in order to achieve physical and social balance in the growth of cities.
- Systems should be established to control the cost of land destined for housing.

**Employment and labor**

It is necessary to adopt measures for economic development to improve the urban economy. Since Unemployment is high in Tunisia, housing should be designed in order to maximally use available labor. In doing so, the population can acquire skills which can become a source for future income.

**Financing**

- A financial institution specializing in loans, for materials and equipment, to the builder-lessee of "incremental investment" housing should be formed.
- Methods should be established for financing the preparation of urban land and the installation of appropriate public services.
- Special funds should be created within leading institutions for the improvement of uncontrolled settlements. Flexibility is needed in the terms of credit extended.
- Public credit systems should be created to give collective loans to slum community associations on the basis of personal guarantees, rather than mortgages or real property.
- Tunisia should consider how international seed capital funds and technical assistance could best be used to mobilize domestic savings, for instance, by establishing national systems for housing finance, national housing banks, savings and loan associations, cooperatives etc...

**Economic activities**

The economic potential of the low-income housing community plays an essential role in the total urban development process; an integration policy is needed in order to prevent the deterioration between the low-income housing community and the urban center.
- The principal effort to improve the economic conditions of the low-income housing community must come from the city proper. Public authorities could be encouraged to take such measures as those given below:

  a/ political: They could help the low-income housing dwellers to organize associations that could face community problems in a coordinated manner and take decisions in collaboration with local and national agencies.

  b/ economic: The low-income housing community is an important consumer market for the urban-center work force. Greater organization in these areas could promote greater cooperation from the urban center.

  c/ fiscal: Even though their income is marginal, low-income housing dwellers make a substantial tax contribution through sales taxes, salary taxes and payments for public services; the urban-center community should therefore return such contributions in increased services.

Social aspect
No policy for low-income housing should be contemplated that does not include a balance of economic, physical and social planning.
Social planning programs should integrate national priorities and local needs.
Priority should be given to the protection of children and youth through the different phases of their growth, to stimulate their organization and participation in broad social-planning programs.

Administration
The legality or illegality of squatting and slum-dwelling should be determined in the light of the capacity of squatters and low-income housing dwellers to comply with legal measures. Such an effort would act towards closing the gap between legal structures formed at early stages of urbanization and current reality and objectives. This is particularly critical in connection with the formulation of municipal regulations and service standards.
Low-income housing-dwellers should be given the chance to participate fully in government decision-making for setting new policies, programs and evaluation for urban development, since those measures will affect them directly.

There is need for an agency clearly charged with responsibility for low-income housing systems. It is important that this agency have clear-cut responsibility and authority.

8.330 AN "INSTITUTE FOR HOUSING"

Five agencies are producing five housing policies without any coordination. Of the five, just one, the SNIT, is implementing its policies because it is also the agency which realizes the programs. Any organism existing or to be created in the future must be responsible for studies, policies and research before and after implementations.

It should concentrate attention and efforts on studying the relationships of man with his environment. Studies should include analysis of current migration and urbanization patterns, of social and physical changes (which exist partially for the Medina, thanks to the ASM), along with the evaluation of former Tunisian and foreign experiences. It should coordinate and centralize all information in this field. The Medina and peripheral gourbivilles are complementary problems that must be dealt with simultaneously. Thus, there will be one body competent and capable of being the interlocutor of public authorities before decisions are made in this domain.

This idea is not very original, the Governor-Mayor of Tunis, in a speech delivered in August 1971, suggested the creation of an Institut National du Logement (National Institute for Housing) which, he said, would have to "debate structures to study and implement Master Plans" (1). He suggested also the creation of a "charter of Housing". Moreover it is suggested that the Government help building only low-income housing, create the épargne-logement system (Savings for housing system) and work out a permanent housing policy.

(1) Source: La Presse, (Tunisian newspaper) August 17, 1971.
8.340 ADMINISTRATIVE REORGANIZATION

The agencies which deal with housing have insufficient coordination between them. Their function should be to make their efforts complementary and not competitive. At the administrative level, it seems that the organization is too centralized. The availability of the administration for communication with people seems to be unsatisfactory. There is no channel for feedback from the people.

Deconcentration:

Often decentralization means creating the same thing in another place. Instead, deconcentration of the power of decision-making in order to avoid big and inefficient bureaucracies should be favored. It would give also "personalized" answers to local problems that a very centralized organization cannot provide.

8.350 RESEARCH

Research, to be undertaken by the "Institute for Housing" or other institutions, may concentrate on:
- research into the possibility of technical change based upon local technologies and capabilities should be developed along with a study of former and current programs, in Tunisia and in other countries.
- research on local building materials and the rationalization of traditional building methods, however should also be carried on because they will continue in use for some time to come.
- experimental and research programs in methods of building could eliminate much waste of resources.
- research into the social aspects of housing and the living habits of people is also needed.

Recording of events, perceptions, changes and performances in the new communities will provide feedback for frequent adjustments at the local level and for evaluation of new-project development strategies at the national level.
8.360 COMMUNITY BUILDING

It is not enough to improve the physical environment alone. People live in social environments as much as in physical ones. So, the creation of social conditions that allow community development is recommended. Today, besides the Party cell, no local associations exist. The first association mentioned in a low-income housing system is the Defense committee created on July 24, 1951 at Djebel Lahmar in order to resist potential eviction by the local owner of the land and to protest the exploitation of tenants. Thus one lot after the other, one could see the progressive formation of the first steps of a communal life". (1)

In developing countries which have experienced rapid change, small entities such as the rural village Shebika studied by the French sociologist J. Duvignaud, or a squatter settlement such Djebel Lahmar (or part of it) are the real cells for a potential development.

"The individual town or village is the only breeding ground of a change so gradual as to be almost imperceptible, is potentially more radical than the one which is claimed to have taken place, in spite of the lack of its concrete achievement". (2)

The concept of "general welfare" as a guide to policy is a mirage. Societies and cities include in fact a number of particular interests, and any plan is actually a political instrument which represents some particular segment of these possible interests, and determines who gets what, when, where and how. Actions that make low-income people more effectively represented should be favored.

Local associations could be in Tunisia, as they have been in other countries (Kenya), highly effective devices for organizing local reserves of private capital and energy for the task of creating inexpensive housing.

8.370 EDUCATION

School of Architecture

The school of Architecture has a too urban vision of Architecture and Planning.

(1) Dardel and Klibi: Un faubourg clandestin de Tunis, le Djebel Lahmar. Cahiers de Tunisie 1955, p. 211-224
The school should be open to the problem of the countryside and especially to the problem of rural-urban relationships and migration. Along with the development of the rural areas and the evaluation of work and life in the countryside that the government is trying to realize, there should be more concern about rural environmental development.

At the course levels, "low-cost" housing problems should become "low-income" housing problems. Low-cost housing pre-supposes a given policy: the housing problem is going to be solved by low-cost housing and the problem thus becomes an engineering (or architectural) one: how to build with a limited amount of money a maximum number of dwellings.

School of Engineers (ENIT)
The director of the School of Engineers of Tunis is planning to give students in engineering basic knowledge in the field of planning. It is important that such courses don’t deal only with technical problems: street networks, sewer systems etc... but also with social, economic and cultural aspects of planning.

8.380 INFORMATION

Information is very important since it is the basis for any decision. If the policies suggested elsewhere in this thesis are adopted, a number of things need to be known. Robert Ledogar suggests the following items:

a / "what housing signifies in the lives of the various sectors of the population at various times in their lives;

b / what are the people's needs and priorities as regards housing;

c / what people can and cannot do for themselves in housing;

d / how the existing informal housing market operates in terms of land, credit, labor, materials, tools, technical assistance, information; and who are key decision makers in the process;
e / what is likely to happen if the government were to intervene in a particular way.
The kind of information can only come from:
- a case study material constantly updated,
- people who live in the neighborhoods concerned and know the basic problems of life there,
- a small, but very important number of basic statistical indicators." (1)
Thanks to sociologists mainly, a few studies of gourbivilles increase the knowledge of life in
these squatter settlements. The ASM collected a gigantic amount of data on the Medina. Almost nothing
has been done in order to know how the new public housing projects work and evaluate their response to
the residents needs. Most information available corresponds to a kind of radioscopy of the present si-
tuation. What must be known are the trends in these systems and their potential for change.
For the proposed programs, a maximum of information must be known in order to organize them with the
maximum chance of success.
Two aspects of information influence the housing conditions:
The first is that decision-makers look at some information and ignore the rest. The cause is often edu-
cation and the ideology which determine what must to be known.
The second are the channels of information that should be available between users and what is available
to them. Users should be informed about what is available to the public, in order to widen the opportu-
nities and provide larger choice for housing. Success of a new program may depend on how well the po-
pulation has been informed.
Government administrative bodies should be brought up-to-date on the new circumstances generated by low-
income housing systems, so that suitable policies can be formulated.
It is urgently necessary to find additional ways to continuously exchange information on the techniques of
providing better housing for low-income families. Information of any successful experience in one country
should be immediately available to other countries with similar problems.

(1) Source: J.Turner report:"Notes for a housing policy with special reference to low-income housing system
in Metropolitan Mexico". Mexico City and Cambridge, Nov. 1971.
GENERAL CONCLUSION

In this study we have shown that past low-income housing policies were not very successful. The degourbification or slum clearance policy was not realistic, based more on ideological considerations than on deep knowledge about the phenomenon. Not only have the gourbivilles not disappeared but also their population has considerably grown since Independence. The increasingly strict government control in the major gourbivilles today results in the creation of "spontaneous" settlements further from the center of the city.

On the other hand, the public housing policy, with its cites de recasement or resettlement projects to provide people with finished packages, does not fill the increasing gap between demand and supply. Moreover, this policy mainly helps the well-to-do of the low and very low-income sectors of the population.

The analysis of the three main low-income housing systems has shown that the cites de recasement, instead of creating the physical and social setting favoring human and economic development of their inhabitants, actually depress and retard their development. These public housing projects do not achieve the objectives stated by the ideology of the regime, namely "promotion of man" or "social responsibility".

In order to allow the three low-income housing communities to develop and improve, they must be legalized and integrated into the urban system. These communities should organize themselves in associations to have their voices heard independently on vital problems concerning each of them.

On general, housing is not and should not be only the provision of a product: houses, for the inhabitants of the gourbivilles and slums. It is much more than that. It is an activity of participation in the social, cultural, educational and physical aspects of urban development.
The housing problem is not the cause but the consequence of problems in employment and income distribution, rural-urban development balance and migration and urbanization (with the poor rural immigrants problems of "culture shock" and crime).

Housing is only one aspect of the needs of the new immigrant seeking a job and a life in the city. Housing should always be planned in relation to employment, education, cultural and health facilities, within the frameworks of the Master Plan and the Regional planning process.

Housing conditions must be analyzed as dynamic systems. The low-income housing systems in Tunis: the gourbivilles, the gourbification of the Medina and the cites de recasement should not be dealt with separately. They are different aspects of the same problem. Consequently, an "Institute for Housing" could be created, which would include a housing research unit. This Institute could serve as an information center, conduct research and study housing programming at local and regional levels over the short and long term. It should also be responsible for the implementation and management of specific programs for different low-income housing systems.

Yet, too many questions about housing still remain unanswered in Tunisia. Until poverty disappears, one must look for ways to make environments liveable and favorable for socio-economic and political as well as physical development.

Unfortunately, we need hard analysis to solve this mounting housing crisis throughout Tunis.

We must find out before it is too late. Failure to do so could result in a fatal national crisis.
GLOSSARY

A.S.M. Association Sauvegarde de la Medina, Agency for the rehabilitation of the Medina (the old Islamic city).
A.U.A.S.M. Atelier d'Urbanisme de l'A.S.M. Planning section of the A.S.M. (see above).
Baldi - Traditional urban aristocracy.
Cellule - Local branch of the Destourian Socialist Party.
C.E.R.E.S. Centre d'Etudes et de recherches Economiques et Sociales, Tunisian periodical of social and economic studies, Tunis university.
Cite de recasement - Resettlement project, low-income public housing.
D.A.T. Direction de l'Amenagement du Territoire, section of National Planning; part of the Ministry of the Economy, it deals mainly with physical planning.
Delegue - Administrative and political Official, head of a delegation.
Delegation - Administrative unit of the city of Tunis. Tunis has 10 delegations (see below).
Dinar - Monetary unit of Tunisia, abbreviated D. and subdivided into 1,000 millimes. Per value established with International Monetary Fund in 1964 and unchanged up to now, equals 0.525 units per US $ or D. 1.000 equals US $ 1.90 at official rate.
E.N.I.T. Ecole Nationale des Ingenieurs de Tunisie, school of engineers of Tunisia.
Faubourg- Neighboring part of a city, it is used to name the two parts of the Medina which have been added to it later (one speaks about faubourg Nord and faubourg Sud also called Rbatt Bab Souika and Rbatt Bab Dzira); the peripheral gourbivilles are also called by some authors: faubourgs.
Gourbi - Semipermanent hut of brush or other readily available materials.
Gourbiville - Squatter community on outskirts of cities and larger towns.
Habous - Inalienable estates held under Moslem land tenure in trust for charity. In 1957 all Habous estates become public property.
H.L.M. Habitation a Loyer Modere, Moderate rent dwelling. Originally a French housing system.
I.N.A.A. Institut National d'Art et d'Archeologie, National Institute of Art and Archeology.
Kuttab - Koranic school, usually an adjunct of the local mosque.
La Presse - A Tunisian daily newspaper written in French.
Medina - Traditional Islamic city, it means also the Moslem quarter of cities.
P.S.D. Parti Socialiste Destourien, Destourian Socialist party.
Sabkha - Small salt lake on marsh, sometimes dry.
S.N.I.T. Societe Nationale Immobiliere de Tunsie, Tunisian National Housing Company; responsible for all public housing.
S.C.E.T. Societe Centrale d'Equipement du Territoire, a French architecture and planning firm which has a branch in Tunisia.
T.P.H. Ministere des Travaux Publics et de l'Habitat, Ministry of Public Works and Housing.
APPENDIX I

VIEW FROM THE TOP

Speech of the President Bourguiba delivered at Carthage on July 24, 1971, on the occasion of the 14th anniversary of the Republic.
Selected excerps from the Tunisian newspaper written in arabic El Sabah; issue of July 25, 1971.

"...THEY CHOSE THE NIGHT OF MY RETURN
to the home land to undertake these shameful actions, this in a country like ours which has gained - throughout the world - the reputation of being serene, stable and peaceful, and at that time when the President of the Republic was absent abroad. In this country, which commands universal respect - from the U.S.A. to mainland China - we find those 18 to 20 years old youths committing such unacceptable acts as running bare chested behind the formal President's procession shouting: "Esperance, Esperance" (1). What are these actions, and what purpose do they serve? how can these actions come from those who will soon be entrusted with the responsibility of choosing their political representatives in open elections? The responsibility, that is, of distinguishing between good and bad, acceptable and unacceptable? wouldn't it be possible, under such conditions, for anyone to actually buy their votes? and for few pennies?
These people, I believe, form a great danger for the future of this country. This is particularly so given their considerable numbers and in view of the fact that their ages give them election rights. While this is the case, it is unfortunate that these people go aimlessly around in their enclaves of ignorance, deviance and bad manners. Their ghettos are unfortunately quite close to the capital city, and this is a definite danger.

THE NEED TO 'WEED OUT' DEVIANTS FROM GHETTOS

For all these reasons, I have strongly urged Mr. Hedi Nouira and all other responsible officials in the government to pay strong attention to these matters and to particularly study such residential quarters as Alguerjouma, Djebel Lahmar, El Ouardia and other close-by ones. They will discover that the public housing units -which we have built for these people in order to get rid of slums and squatters- have been also turned into slums and squatters. The rooms in these housing units as used for collective living with not less than twenty people per room: mixtures of girls, women and men. Their inhabitants come from all over the Republic to invade Tunis the capital; they live behind their land and places of birth, and what is more, many of these migrants just sleep in the streets and alleys especially on the green lawns in Mohammed Elkhamis Street: the lawns which were intended to beautify this street.
What is indeed sad about all this is that these people live around the capital. Thank God, however tourists rarely visit their quarters. As such, they do not mix with these people who, as we have seen in certain occasions, can be of great threat to Tunis' reputation and future by attacking foreign guests and even embassadors and by showing disrespect to members of the government. They are insane and mindless, and, as such, they are a real danger to our Republic. Has Tunis been a monarchy- as it is the case in some countries- it would have been possible to 'weed them out' from the capital. But ours is a Republican order in which such strict action cannot be taken, since in this order, these people are considered as citizens whose standard of living must be raised as we have raised the people's standard of living for some forty years.
STRUCTURE OF THE MINISTRY OF PUBLIC WORKS & HOUSING

(limited to those parts which are of interest to this study)

MINISTER AND SECRETARY OF STATE

GENERAL INSPECTION

CABINET

ECONOMIC AND PLANNING BUREAU

ADMINISTRATION AND FINANCE DEPARTMENT

METHOD AND TRAINING DEPARTMENT

HOUSING AND URBANISM DEPARTMENT

JURIDICAL AND DISPUTED CLAIMS DEPARTMENT

TOPOGRAPHY AND MAPPING DEPARTMENT

CONSTRUCTION DEPARTMENT

Implement studies done by the direction of the Aménagement du Territoire.

Urbanism branch
housing studies branch
housing branch
control and coordination branch.

Public buildings branch
technical and architectural studies branch.
Special operations branch
control and coordination branch.

Responsible for:

1/ designing the housing policy
2/ managing the F.N.A.H. (see glossary)
3/ aid to housing construction
4/ technical "tutelage" for municipalities (through building permits)
5/ promoting.
APPENDIX III

SUBSISTENCE LEVEL

Definition: Subsistence level is defined as income per family that allows only a minimum expenditure for:
- food
- clothing
- transportation to work, education and markets
- 10% - 15% of the income for shelter.

Food, some basic prices:

- 1 Kg. bread ............ 55 millimes (see glossary)
- 1 Kg. couscous .......... 140 millimes
- 1 Kg. meat ........... 1,000 dinar to 1,600
- 1 Kg. tomato .......... 20 millimes to 300 millimes
- 1 Kg. sugar .......... 160 millimes
- 1 Liter oil ........... 350 millimes to 400 millimes

A criterion for food cost: in a Tunis hospital food for a patient calculated at the minimum (in order that he does not lose weight) amounts to 250 to 300 millimes per day. If one counts 126 millimes for one adult and 60 millimes for a child, that makes a total of 490 millimes for a family of 6 persons per day, or 14.7 dinars per month.

Clothing

It is evaluated between 500 millimes and 1,000 dinar per month and per person, or 3 dinars for a family.

Transportation and fuel (charcoal for cooking)

Bus: 30 to 90 millimes per day or 1 to 3 dinars per month.
In Tunis, the subsistence level is 20 dinars (US $ 40) monthly for a family of 6 persons.

The minimum salary for unskilled construction worker is 104 m/hour, that is, 4,160 dinars per week and about 17 dinars (US $ 34) per month.
APPENDIX IV

EVALUATION SURVEY

NOTE: The survey method can be criticized, especially when an outsider comes with a questionnaire which does not inspire confidence, facilitate good communication or capture the respondent's own experience. Nevertheless, the method, when superly used does not provide useful information. More important perhaps is that it makes the interviewee speak about his environment, the first step toward awareness of it, and this hopefully will generate concern and maybe action.

<table>
<thead>
<tr>
<th>User's Satisfaction</th>
<th>Place:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Date:</td>
</tr>
</tbody>
</table>

A. General information:
1/ Name
2/ Age
3/ What place did you live in immediately before coming here? and before?
4/ Why did you come to this place? What are the reasons for your choice of this place?
5/ Have you made alterations in your house? What kind?

B. Questionnaire:
1/ Would you like to leave the area or to stay here? Why? (in the case he wants to leave), Where would you want to go?
2/ Would you prefer to improve your house here (with some help from the government for example), or to buy a new house like those built by the government? (in the case he wants to improve his house), What kind of help he would think of?
3/ How is the relationship between you and your neighbors? Have you many friends?
4/ Could you help us imagine the house you would like to have for the near future?
5/ a. Do you think that the neighborhood has improved or deteriorated since you came?
   b. How do you think, will it be 10 years from now?
6/ What do you think is missing here?
7/ What do you like and dislike about the physical environment and the people here?
8/ a. If you had the possibility to make some changes in your house, what would you change first, second, third etc...?
   b. Now, instead of your house, the whole neighborhood, what would you change first, second, third etc...?
9/ Do you think your house represent an investment? How much do you think it is worth?
## Retail prices of representative construction materials

<table>
<thead>
<tr>
<th>Material</th>
<th>&quot;Popular sector&quot;</th>
<th>&quot;Commercial&quot; (Public) sector</th>
<th>Tools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brick (6 holes)</td>
<td>17 millimes</td>
<td>Gross concrete (1 m³) : D. 5.600</td>
<td>Shovel : 800 millimes</td>
</tr>
<tr>
<td>Concrete block</td>
<td>50 millimes</td>
<td>reinforced concrete : D. 36</td>
<td>pick : 900 millimes</td>
</tr>
<tr>
<td>Plaster (the bag)</td>
<td>400 millimes</td>
<td>stone masonry (the m³) : D. 5.500</td>
<td>trowel : D. 1.000 to D. 2.000</td>
</tr>
<tr>
<td>Lime</td>
<td>450 millimes</td>
<td>tiling : D. 1.800</td>
<td>hammer : 850 millimes</td>
</tr>
<tr>
<td>Eternit (coorogated sheet 0.90 X 1.60)</td>
<td>D. 2</td>
<td>plastering (the m²) : D. 0.500</td>
<td>graver : 800 millimes</td>
</tr>
<tr>
<td>Sand (1 m³)</td>
<td>D. 1</td>
<td>woodwork : D. 10</td>
<td>wheelbarrow : D. 9.500 to D. 11.900</td>
</tr>
<tr>
<td>Gravel (1 m³)</td>
<td>D. 1.6 to D. 1.8</td>
<td>cement (the ton) : D. 9.510</td>
<td></td>
</tr>
<tr>
<td>Ordinary paint</td>
<td>D. 0.400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Glass demi (1 M²)</td>
<td>D. 1.400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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