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WOMEN AND SHELTER IN TUNISIA

A Survey of the Shelter Needs of Women
in Low-Income Urban Areas

FINAL REPORT



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Foreword

Resources for Action/Recursos en Accion, Inc. is pleased to submit to the Office of Housing and Urban Development of AID the final report on a study of Women and Shelter in Tunisia. This study was carried out in March 1982 by Dr. Susan Waltz, under contract to Resources for Action. The study is one of three on the topic of women and shelter in developing countries undertaken by Resources for Action at the request of the Office of Housing and Urban Development, under IQC #OTR-0000-1003-00. The other studies include one on Women and Shelter in Honduras, carried out during February and March 1982 and one on Women and Shelter in Paraguay, carried out in October 1981.

Resources for Action wishes to thank the AID Regional Housing and Urban Development Office in Tunis for its facilitative assistance in the implementation of this study. It is hoped that the report will be a useful contribution to AID's shelter and urban development programming efforts in Tunisia.

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Summary and Recommendations

Since the mid-seventies, Tunisia has been humming with construction activities. But while the demand for housing has not been abated, rising costs and a savings and loan program geared to the formally employed have priced a substantial number of Tunisians out of the housing market. Although this situation affects both poor men and poor women, the problem is more acute for women because in the employment arena they are more likely to be disadvantaged.

In Tunisia, most legal and organizational structures are commendably in place to assure women equal access to housing, but these structures are far less meaningful than they could be to the women in the poorer half of the population, for whom economic inequities in the form of unemployment and low pay remain important obstacles to credit.

The question of access to housing, important as it is, is in Tunisia a question that only in a limited sense leads to different answers for men and women. When shelter and services as physical, functional structures are considered, though, the outcome is quite different, and at the root of the difference is a complex social situation. Liberal legal measures notwithstanding, Tunisian society remains sexually segregated, such that the home, the inside, is the unquestionable focus of most women's lives. By the same social custom, men are oriented toward the outside. This custom, which for the most part goes unchallenged, means that any policy affecting housing and site design is primarily affecting women. Thus it is that with changing social practices eliminating the need for dwellings big enough to accommodate extended families and with the growing shortage of urban real estate that has led to reduced residential lot size, women have seen their inside space shrink to near nothing. And the problem is only exacerbated by the fact that the support networks of social ties, enhanced by extended family living or close village relations, are eroded in the city.

In a context of widespread change, it would be difficult if not impossible to isolate the adverse effects of limited space, but surely this problem is making some contribution to the incidence of neuroses, psychological depression and suicide among women, which in Tunisia are becoming even more serious problems.¹ Once again, it appears that women have been made the "victims" of modernization.

Recommendations

To Facilitate Access to Housing

1. Given that primary rigidities are economic in nature, continued and increased support of skills training/employment generation for women is recommended. Such support could be in the form of assistance to the UNFV to expand and/or decentralize their single training center for girls in Tunis or, alternatively, support could take the shape of a credit program to help would-be women entrepreneurs.

¹ Alya Baffoun, "L'Acces des Tunisiennes au Salarial," in Femmes et Multinationales (Paris: 1981), p. 240.

2. Although government regulations require urban planners to include space for childcare centers in community blueprints, their eventual existence is left up to private entrepreneurs (often the UNFT). As the insufficiency of such centers is one major barrier to young, literate, and possibly skilled women entering the workforce, the construction of childcare centers should be subsidized by the government or supported by international aid.
3. To improve the outreach of current and future programs, information should be filtered through channels already known to and used by the target population. In particular, when the target population is largely illiterate, information personally delivered, even written flyers that a friend or relative will have to read to the individual, will be more effective than information disseminated through the mass media.

To Improve Site and Unit Design

4. Women interviewed consistently indicated that the desirable spatial allocation of rooms over time is a function of age, family size, and economic needs, and that consequently the trade-offs between the number of rooms, room size, and courtyard size are of paramount importance.

This consideration provides one more justification for a policy legitimizing self-construction. While the need to assure architectural soundness is obvious and indisputable, from the vantage of the primary consumer, the GOT would be well-advised to build core houses that are absolutely nothing more than the skeletal structure of the house to come, leaving the eventual occupant to complete the product.

5. Adequacy of site planning is probably the most critical issue for women among the urban poor, though few are in a position to articulate their needs. For this reason, it is of utmost importance that sociologists attuned to urban dynamics in Tunisia be included in the site planning process for new communities, both to contribute to and to review plans from the perspective of the consumer. A sociologist serving in this capacity should be expected to develop a clear picture of the physical, social, and psychological shelter needs of the population to be serviced as input to site planning.

Beyond obvious questions about preference of unit style, number of rooms, and desirable services, two critical questions are: (1) To what extent will the women living in the homes be constrained, socially, to the space defined by the home? and (2) What kind of social life is now known to the women who are to join the community, and how can community structures enhance such social relationships?

6. In Tunisia, the amount of space and its allocation is critical from the perspective of women. The social activities that traditionally help counterbalance the effects of being confined to the house require considerable space. The ideal solution in the minds of most women in the target population appears to be the uncompromised urban transplantation of the spacious rural house and courtyard. Such being impossible given both scarcity of land and related costs and infrastructure and construction costs, future projects should

attempt to compensate for limited space, in one of several ways:

1. The house/lot design could be such that the courtyard can be readily extended to cover the full lot surface, or,
2. Where the lot size is necessarily limited, houses could access both the street (or a narrow public walkway) and an auxiliary community courtyard, designated by structure as an "espace feminine." Such a courtyard, incidentally, might also provide a much-needed protective area for children.²
3. Women's space could be expanded indirectly by facilitating access to the relatively little community space already used by women, such as rendering hammams (public baths) more financially accessible or by creating some sort of women's atelier. The creation of an enclosed area for small children, such as that constructed in conjunction with the Hafsia project, might also expand space available to women.

²This recommendation, inspired by a discussion with a sensitive Tunisian woman and reinforced by a visit to an oukala where it is essentially, and successfully, in practice, does not have immediate appeal to Tunisians, either men or women. The problem is that the notion of a community courtyard openly mixes two contradictory concepts--community space, on one hand, and the courtyard, normally reserved as "inner space," on the other. For several complicated reasons, presented at length in Section IV of this paper, I feel that site design along these lines could go a long way toward solving both the acute space problems and the social relations problems now faced by women with minimal additional costs in land and urban service infrastructure.

I. Introduction

A. Women in Tunisian Society

Tunisia may be singled out from among the states where Islamic tradition forms the basis of civil law as the country offering the most liberal guarantees of women's rights and liberties. In 1956, President Habib Bourguiba promoted the widely-touted Code of Personal Status, spelling out the nation's laws regarding marriage, family, and personal property. Several reforms to the traditional interpretation of Islamic law are introduced in this legislation, including the abolition of polygamy, the necessary consent of the woman in marriage, and the right of a woman to initiate a divorce. The 1981 amendment to the Code carries the legislation yet further, assuring alimony (including housing) and child support for women in case of divorce.

There has been a tendency to infer from the Code that there has been a breakdown in the sexually-segregated social system that prevails in Islam, or at least to infer that the ruling class would like to induce such a breakdown. But in fact, signs of such change are only minimal and superficial, and social indications of the desirability of such change are not necessarily more abundant. While the reforms provided by the Code are widely heralded and the growing number of women entering the workforce every year testify to social support for women's right to participate in economic activities outside the home, and despite the growing visibility of amorous young couples in secluded areas of Tunis's few parks, at the heart of it, Tunisian society remains sexually segregated. Social taboos still prevent a woman from stopping at a cafe, and similar taboos make it unacceptable for a man to approach a house where he is not known. In the city, women's social life revolves around women, almost exclusively inside their homes. Men socialize outside the home--while strolling, sitting in a cafe, in restaurants, or at work.

Whether or not Tunisian society--or any other predominantly Islamic society, for that matter--will ever become sexually integrated is questionable. Even then, the desirability of sexual integration within this cultural context is an issue apart, a judgment not hastily made, for upon this principle has been constructed an elaborate yet delicate social edifice, the unthinking destruction of which could wreak untold social havoc. If change along these lines is to come to Tunisia, it should be consciously initiated by Tunisians and even then only because for reasons proper to Tunisian society; the old governing principles are no longer appropriate. The supplier of foreign aid must recognize the principle of sexual segregation, not for all time, perhaps, but at least for now, and should seek to accommodate it. Changes in this particular status quo, if they are to come, should emanate from Tunisian, not foreign, circles. Both Tunisian and foreign aid planners, though, have a responsibility to assure sensitivity to this principle of sexual segregation that governs social relations for most Tunisians.

B. Focus of this Study

Recognizing that in Tunisia, most women lead lives qualitatively different from men, and recognizing also that for the majority of women, most of their lives are lived in their homes, this study seeks to assess

the housing needs of women by addressing many questions regarding their access to housing and the adequacy of the available housing stock vis-à-vis not only physical needs, but social and psychological ones as well. As regards access to housing, we sought to answer three central questions:

1. Do the legal mechanisms governing access to housing and credit for housing treat men and women equitably?
2. Are there any informal operatives that prejudice the housing market against women (or men)?
3. Recognizing that for most households, questions about access to housing apply more to couples than to individuals, are there any special problems faced by those 10 percent of all Tunisian households headed by a woman alone?

With regard to the various physical, social, and psychological components of women's housing needs, we attempted in some measure to gauge women's satisfaction with their community, community services, and the housing units themselves. We also talked to women in an effort to assess their notions of the ideal dwelling, understand the various functions of given areas within a home, and appreciate the importance of spatial configurations.

C. Study Design

In order to address these questions and in accordance with the Scope of Work for this contract, secondary sources available in both the United States and Tunisia were reviewed; information was sought from representatives of government and parastatal agencies and from other knowledgeable individuals; and in-depth interviews were conducted with more than twenty-five women of lower economic status.

Secondary sources. A list of secondary sources reviewed is attached in Appendix A. Most of these sources, it will be noted, pertain either to housing or to women, for rarely do the two subjects seem to have been joined.

Organizational representatives. Representatives of nearly all Tunisia's agencies active in the housing sector were contacted. In addition, lengthy conversations were held with representatives of the National Union of Tunisian Women (UNFT), the Ministry of the Interior, the Association for the Preservation of the Medina (ASM), and with administrators of the Mellassine Integrated Project. A complete list of those contacted is attached in Appendix B.

Interviews with consumers. In order to assess problems of access and perceived needs directly, in-depth interviews were conducted with women in three different communities in Tunis. About half of the women we talked to were married and financially supported by their husbands and/or children; the others were single heads of households, either widowed, divorced, or maintaining their families while their husbands were abroad as guest workers. All belonged to households whose incomes

were easily inferior to the national median; most fell into the lowest quintile.

The three communities visited were Ibn Khaldoun, the Mellassine, and the Tunis Medina. In each of these communities, the interviews were conducted jointly by two Arabic- and French-speaking assistants, using as a guide the interview schedule prepared by Resources for Action, modified somewhat for the Tunisian context (Appendix C).

Ibn Khaldoun is a planned community financed jointly by GOT funds and USAID HG003, offering a wide mix of units, from basic core housing to comparatively elaborate three-bedroom dwellings. The six women we talked to here were considered as owners, though strictly speaking, in most of the cases the deed was in the husband's name alone. All of the units visited were of the "C," or simplest, model, originally comprised of a single room, a courtyard, a latrine, and a kitchen space, but in every instance these basic structures had been improved upon by the addition of a second room. Most of the families we spoke with here had come to Ibn Khaldoun from Djebel Lahmar when that squatter settlement underwent radical upgrading in the late seventies.

The second community, the Mellassine, figures prominently among Tunis's several well-established squatter settlements and is now the target of upgrading efforts. Here we interviewed twelve women, half of them married and living conjugally, and the other half heading their families alone. The nature of this community is such that here we sampled renters as well as owners of the self-constructed dwellings of stone and baked earth.

Finally, we visited three oukalas in the Tunis Medina, the "Arab Quarter" at the heart of the capital city, offering the only truly traditional, albeit often run down, Tunisian housing in Tunis. An oukala by its strictest definition is a dwelling once intended for a single extended family that has been transformed into numerous smaller, relatively inexpensive rental units for several families unrelated by parentage. Oukalas range in size from those housing two or three families in one or two room units to grand old urban residences now harboring twelve to fifteen families in like circumstances. The basic model of these dwellings is provided by the dar arbi, the traditional Tunisian dwelling with several rooms arranged around a central courtyard. In oukalas, each of these rooms is inhabited by a different family (or families, for often the rooms are subdivided), and the common courtyard is shared by all occupants. (Including men, a problematic issue to be discussed later.) In each of the three oukalas we visited (one a simple structure with two families; one a smaller two-story structure with nine families; and one a relatively spacious old mansion now housing six separate families, some of them quite sizable), all the available and interested women occupants were interviewed en masse.

Throughout this report, the opinions expressed by these women are offered in support of various points. As a methodological note, though, it must be pointed out that information gathered from a small, non-random sample cannot be called representative. Verbatim transcription of responses helped guard against illusory correlations, that psychological mechanism whereby we hear what we expect to hear, and one obvious drawback to the case study approach, but even so readers are cautioned that the comments reported here can only be regarded as suggestive. Readers are also reminded that the communities visited are all within the Tunis metropolitan area, and while one might surmise that due to continuing rural

exodus, housing problems are at their worst in Tunis, the applicability of this study's findings for cities in the interior has not been demonstrated.

II. Access to Housing

A. Acquiring Property

Continued rural exodus over the last few decades coupled with changing social practices as regards family structures has created a booming demand for housing that has kept both the formal and informal parts of the sector humming.

1. Informal activities. For many families, particularly those of rural origin, the only viable shelter system is the squatter settlement, where services are minimal and housing is basically self-constructed. For information about informal housing, the responses of individuals interviewed in the Mellassine are instructive. Most of the residents of this settlement are urban immigrants, and generally, once the decision to move to Tunis was made, the move to the Mellassine did not involve much choice: one woman and her family joined the squatter community because it was the only place one could build; others came because relatives were already installed, or because housing in the Mellassine was all one could afford. In nearly every case, the husband assumed responsibility for finding a house to buy/rent or a site for building. Some sought information from a traditional agent, or from the party cell, but mostly they depended on an informal network to inform them as to what was available. Those who wanted to build sometimes had difficulties finding room, because at the outset a family "reserved" space around its own dwelling for relatives who would eventually join them.

Construction costs or purchase prices--whichever the route pursued--were in every case privately, often personally, financed, as was indeed the case with home improvements in the Ibn Khaldoun, many of which exceeded 1000 DT (approximately \$2000). Families of rural origin often had liquid assets acquired when property and animal stocks were sold prior to the move to Tunis. Others sold jewelry, borrowed from relatives and neighbors, or used government transfer payments intended for other purposes. For most of the "owners" in the Mellassine, their only involvement in any formal process was signing a notarized sales contract or paying municipal taxes; costs were self-financed and construction was usually done by the husband or an itinerant mason. And given the materials used, most of the houses, it should be noted, were of fairly solid construction. The single major problem is that of water seepage, caused primarily by a high water table and exacerbated by "improved" roads that drain water directly into the front doors of many homes.

2. Formal activities. Since Independence, the GOT has been uncomfortable with the informal housing sector and has pursued several policies, first to destroy it and, more recently, to transform it into acceptable housing stock. In conjunction with the various policies, since the mid-seventies, the GOT has put in place several parastatal agencies and programs to facilitate access to housing. Among these are the Caisse

Nationale d'Epargne et Logement (CNEL), Fonds de Promotions des Logements (FROPOLOS), Société de Promotion des Logements Sociaux (SPROLS), Fonds National d'Amélioration de l'Habitat (FNAH), and most recently, the Agence de Réhabilitation et de Renovation Urbaine (ARRU).³ Although inflation in various areas has placed most of these programs well beyond the reach of those they were originally intended to serve, a look at their structures is instructive as to the institutional perceptions of women's role in housing. From a legal point of view, all these formal routes make a woman's access to housing virtually the same as that of a man. Social and savings programs facilitating the purchase of housing, at least formally, treat neither gender preferentially. At the CNEL, widely viewed as the most hospitable gateway to housing, I was told that some 20 percent of the accounts are in the names of women and about 60 percent are in the names of couples, the implication being that CNEL for its part is treating men and women equitable. Further, CNEL is bound to consider account seniority as the sole criterion for granting mortgages. (This may change somewhat in the future, as the present Minister of Housing would like to see two additional criteria taken into account, viz., current location [proximity to new site] and family size.) Other programs (e.g., FROPOLOS and FNAH) are restricted to participants in the social security system, an issue discussed below, but at least do not openly discriminate by sex.

While technically, the formal avenues to housing in Tunisia appear to treat men and women equally, an examination of the underside of those same formal structures shows them to be less equitable. The representative of one parastatal agency, in all candor, told us that applications submitted by women are scrutinized more carefully: "We are suspicious of such applications--probably their husbands earn too much to be eligible for the program." Since the applications submitted by men are not examined to verify that their wives' full income is reported, women applicants are clearly disadvantaged.

B. Social Practices Regarding Women's Acquisition of Property

In one sense, women's access to housing is facilitated by Islamic tradition, for that tradition, undergirded by modern Tunisian law, allows a woman to hold her own property and thereby undermines potential social obstacles to female ownership. Indeed, when presented with the hypothetical case of a woman whose husband is irregularly employed but who herself works as a maid and earns thereby enough to assure a CNEL account, half of the women interviewed in this study asserted that the deed to an eventual house should be in the woman's name alone.

But this same Islamic tradition that rationalizes current social practices does effectively discriminate against women in one area, that of inheritance. Although Tunisian legislators have effected many reforms in traditional Islamic law--always through tortuous, complicated reasoning that leaves intact the inviolability of the Koran--and although Bourguiba himself on more than one occasion has pronounced himself in favor of inheritance reform and in fact initiated some minor, but significant,

³La Presse, Saturday, 13 March 1982

changes in the inheritance laws,⁴ the basic tenet remains intact that so long as no last will and testament to the contrary exists, when an estate is divided, a woman inherits half the portion inherited by a parentally equidistant male.

Beyond this single instance, all the obstacles to acquiring housing appear to be informational and economic, and it is not always apparent that these problems apply to women more so than to men.

1. Economic problems. At present, all of the GOT programs providing access to housing require either proof of a minimal, guaranteed salary or registration with the GOT social security system (i.e., participation in the formal sector). Automatically excluded are those Tunisians in the informal sector who earn less than 60 dinars per month--somewhere close to half the people who live in squatter settlements, if valid inferences can be made from studies conducted in the Mellassine and Djebel Lahmar/Saida Manoubia in the late seventies.⁵ Even more are excluded by the fact that the least expensive unit being built by Tunisia's primary builder of low-cost homes (Société Nationale Immobilière de Tunisie, SNIT) is currently priced at 6000 DT (\$12,000) and requires monthly savings superior to 30 DT.

GOT negotiations in progress with the World Bank envision a credit program to redress this problem, a program which could go into effect as early as the end of 1982. It is not apparent, though, that such a program, inevitably requiring guarantees of some sort, will address all the issues, for several reasons.

First is the problem of clandestine, illegal employment. From conversations with residents in one squatter settlement in Tunis, we learned that what might be a substantial number of residents are working surreptitiously in the formal sector for reduced pay and no benefits, but these workers are apparently reluctant to reveal their employment situation through tax declarations for fear that they will lose their jobs. It was not clear that this situation applies to women more so than to men.

What employment statistics do make clear, however, is the continued skewed distribution of women in the labor force. Tunisian law guarantees equal pay for equal work,⁶ but statistics published by

⁴See the 1956 Code of Personal Status.

⁵Municipalite de Tunis, "Rehabilitation de Mellassine: enquetes socio-economiques, 1978," and "Rehabilitation des Quartiers de debel Lahmar et de Saida Manoubia, Banque Mondiale: Deuxieme Projet Urbain Tunisien," 1978.

⁶The law does not tell all, however. Even beyond such problems as defining "comparable," "equal," work, social practices give rise to inequities within the system. The source of heated debate at present, Tunisian society makes the same demands on a working woman as for a woman occupied at home. Consequently, absences are frequent and women are thereby deprived of many monetary bonuses. An official publication of 1978 notes: "Besides, it is known that women put in fewer hours than men, who work nights, holidays and overtime [forbidden women by protective legislation]. Consequently, they can't receive equal salary when the work is not of equal value." (Secretariat d'Etat à l'Information, "L'Evolution de la Femme Tunisienne," 1978, p. 41.)

the Union Nationale des Femmes Tunisiennes (UNFT) in 1980 indicate that women form only 19 percent of the labor force, that they occupy a disproportionate number of low-paying positions, and that due to more women entering the labor force each year, unemployment among women is increasing while for men it has been decreasing.⁷ To the extent that a new program will not address the problem of the unemployed or the relatively underpaid, women will not profit.

Facilitating credit to very small businesses could potentially provide a solution in some measure, but if implemented without aggressive solicitation of applications by women, such a program would be preferentially beneficial to men. In 1979, an exhaustive survey of businesses in the Tunis squatter settlement of Mellassine, for example, found about 440 businesses, of which a very small number (less than 20) were owned/operated by women. (These businesses were primarily hanouts, small grocery stores.) As part of the Integrated Project for the Mellassine, a credit program is being established to allow small businesses to upgrade or rationalize production facilities, but as of mid-March 1982, no bona fide applications had been made by women. (One man, employed elsewhere and thus technically not eligible for these special loans, had made an application in his daughter's name.)

Another possibility for redressing economic inequities lies in training schools like that now run near the Mellassine by the UNFT. The Ezzouhour school, unlike other ventures for girls focusing on essentially domestic skills such as sewing or carpet-making, provides its students with demand-linked skills that invariably command higher pay. The center has been in operation long enough for an evaluation of its success across the careers of its graduates to be both feasible and instructive. Once such an evaluation has been undertaken, the model proven and areas for improvement identified, efforts to replicate the model should be strongly supported.

2. Dissemination of information. The second major problem that regards access to housing is the inadequate dissemination of information about credit/mortgage plans. The vast majority of the women we talked to either had never heard of the CNEL or else had inadequate/inaccurate perceptions of it. In the course of interviewing, we spoke to only a handful of men, but those that we did speak to were not much better informed. This problem is serious insofar as these individuals express a desire for housing and can provide the necessary guarantees--as was indeed the case with a few of those we talked to; it will become more serious when the fund to help those until now excluded from the credit market (mentioned above) is put in place.

Representatives of the CNEL explained to us that they had made efforts to diffuse information via radio spots and newspaper ads. When SNIT has readied new lodgings, further, detailed ads are run. What is more, representatives of the Ministry of Housing have visited squatter settlements and have held open meetings, at least one function of which has been to field questions about housing finance programs. The interested agencies are obviously making efforts, but the overwhelming number of blank looks we drew is proof enough of the in-

⁷UNFT, "El Mar'a," No. 32-33 (September-December, 1980), p. 22.

effectiveness of measures taken. Part of the problem, undoubtedly, is linked to illiteracy, exacerbated by the fact that despite a respectable tenure now in Tunisia's major urban center, many lower-income residents are of rural origins and remain totally unsocialized with respect to such agencies. They take their problems to the omda or the delegation (hierarchical dependencies of the Ministry of the Interior) or to those who come to them--e.g., social case workers.

To improve the current outreach program, at least at present, information needs to be filtered through channels already known to and used by the target population. Information doesn't necessarily have to be restricted to the traditional, word-of-mouth kind, but at least an introduction should come through familiar channels. (This is not so much because people are suspicious as because they simply don't realize that something pertains to them unless they are told directly.) For example, to relay information about the CNEL, FROPOLOS, or other housing programs, social workers with or without a representative of the agency might personally distribute clearly written brochures about the program. Interested persons might then be directed to address themselves to a representative of the agency who would come to the community on a designated day. The UNFT or political parties might also be called upon to disseminate information, but care must be exercised here lest a credit/housing program be associated with a particular political institution. Where women specifically are the target, the UNFT could probably be a disseminator of information, and a logical one, too, since many women address the UNFT with housing problems.

Better dissemination of information might also provide a means of addressing the "participation problem" raised by many sociologists with respect to development programs. When a program or project is envisioned, social workers might distribute a prospectus inviting questions, comments, and suggestions on the intended program/project, as opposed to the current practice of informally presenting faits accomplis. There are two risks in community participation, however, that bear mentioning. First, if options are presented too openly, popular "participation" in the form of negative sentiment may destroy a project without its ever having been properly presented or understood; a community project not having popular support is difficult to turn into a success; a community project openly rejected by those it was intended to serve is a guaranteed failure. Second, as soon as communities are involved in even an embryonic project, hopes are raised. Consequently, it is important that communities not be involved prematurely and that once a project is launched, they are kept informed of its progress. Bitter experience in Tunisia as elsewhere has taught that the failure to establish and adhere to schedules for community project breeds discontent.⁸

⁸Cf., Fredj Stambouli, "Essai sur la structure de la ville dependente--cas de l'Afrique du Nord," Vierteljahresberichte, Nr. 79, 1980, p. 21.

C. Renting

In preface to a discussion of problems women face with regard to renting, it should be noted that Tunisian laws generally favor renters. Unless specified otherwise in a rental contract, a rent control is in effect, and evictions are very difficult to carry through.

Sex-linked problems related to locating rental units have been particularly difficult to assess. Whereas with respect to purchasing property, the view from several different perspectives consistently landed on economic problems (i.e., if women have special problems, it's because they aren't employed or are underpaid), with the question of renting, opinions vary considerably, and most of that variation stems from different understandings of how the traditional social system works.

Westerners and middle-to-upper-class nationals, when looking for units to rent, typically look for ads in newspapers or work through established agencies. The poorer elements in Tunisian society invariably turn to a samsar, the modern rental agent's counterpart in the traditional Tunisian system. This is all the more true when the housing stock in question is of a traditional sort (medina, dar arbi, etc.). One accesses a samsar through shopkeepers in the neighborhood of desired residence; he is probably to be found in the corner of some cafe. For a fee, the samsar locates lodging and negotiates the rent. The question thus becomes: Does a samsar work as well for a woman as for a man?--and the responses vary more than one might imagine. We talked to many married women who had found their present lodging through a samsar, but in the course of interviewing, we came across only one woman who herself, by virtue of her husband's absence, had had to locate lodging and thus had dealt directly with the samsar. She had moved into her room in the Mellassine in 1971, after prodding a samsar for over a month to look for acceptable lodging for her. Hers was but one story, but she was convinced that had she been a man, she would have been better respected and problems would have been minimized.

Other women generally agreed that a man moves more easily in the housing market because he is better respected and because he has better access to information. On more than one occasion, though, we were proffered exceptions. One woman argued that a woman finds housing more easily than a man because he presumably works, while she (again, presumably) is free to look. Along these same lines, another woman told us that a woman held the advantage, because only she could afford to bypass the samsar. By virtue of her sex, a woman can acceptably knock on doors to inquire about lodging whereas such behavior is prohibited for men. In the oukalas of the Tunis medina, being able to make such inquiries becomes yet more important: a woman may enter an oukala--the obvious place to look for single rooms to rent--without knocking, whereas for a man to do likewise could result in some very serious problems.

With respect to whether or not owners will rent to women (single or as heads of households), we were unable to generate responses which would allow a clear assessment of the problem. On the one hand, we were told of owners' reluctance to rent to women because of their financial

insecurities⁹ or because it is not considered proper for a woman, particularly a young woman, to live alone; similarly, some owners prefer not to rent to families. On the other hand, we were also told of owners who specifically prefer women tenants.

Based on the repeated demands of women who come for help in finding lodging, the UNFT feels that probably some problem along these lines exists--though again, it may in large part be a function of economics. Relevant statistics are not available, so that dimensions of the problem cannot now be assessed, but the UNFT plans to address this and other questions pertaining to women heads of households in a special congress to be held this summer.

Another clue to the dimensions of the problem will soon be available from SPROLS, an agency of the Ministry of Social Affairs which is now building rental units for those of low-middle income. Among the units under construction is a foyer de filles consisting of several furnished two-bedroom apartments, each to house four single women. The SPROLS program is open only to those earning at least the minimum wage of 80 dinars per month, and upon the foyer de filles has been placed an additional stipulation that these young women may not have immediate family living in the Tunis metropolitan area.

⁹Until the 1981 amendment to the Code of Personal Status making a wage-earner husband responsible for the support of his divorced wife, by Tunisian custom, a woman alone because of death or divorce was considered the financial responsibility of her nearest male relative. Despite the new law, the custom, which is in fact used to justify the inequitable inheritance laws, is still widely practiced.

III. Site Planning

If existing agencies facilitating access to credit/housing do not in themselves disadvantage women, so that new programs to redress injustices or inequities in access to housing per se do not seem to be warranted, the same cannot be said of sites and services planning associated with new housing or slum upgrading projects. There is a glaring need for consideration of women's needs at the level of site planning. Planners allow for community facilities but do not seem to realize that as the spatial trade-offs between wide streets, schools, cafes, and the like on one hand, and residential lot size on the other, the practice of sexual segregation means that women are disproportionately being asked to bear the costs of community improvements. It is their space that is being lopped off at every turn.

The irony should be apparent: as elsewhere in the world, women in Tunisia are the primary consumers of housing, yet their needs are not considered priority. It is with the notion of women as primary consumer in mind that past inequities in site planning should be examined.

A. Women as Primary Consumers of Housing

In order to assess the housing needs of women--and most particularly the sites and services needs--one needs to appreciate who the women are socially, where they have been and where they are going or trying to go, what their lives are like and how they spend their time.

First, who are the women in the target population? The population of Tunis's high-density, inadequately serviced areas is largely comprised of immigrants of rural origins. This is true not only of such squatter settlements as Djebel Lahmar and Mellassine, but of certain areas of the Tunis Medina as well. (Most of the women we talked to had themselves moved to Tunis from the rural areas, though some in childhood.) While many of these individuals may be coming from gourgis or quite small houses en dur, the housing model that constitutes their basic frame of reference is the dar arbi, a spacious walled compound comprised of several vaulted rooms surrounding a courtyard where work is done communally. Ideally, the dar is large enough to accommodate two or three nuclear units within an extended family. For many immigrants, it was probably in Tunis that they first encountered any radically different model.

Almost unanimously, the women we spoke to expressed unhesitatingly a preference for the dar model over a European-type unit, but by no means should this ideal be interpreted as immutable. In 1973, the Association Pour la Sauvegarde de la Medina (ASM) interviewed some thirty families of at least modest income who had applied for housing in the Hafsia area of the Medina that was then in the design stage and found that the common desire was for a house with functionally-specific rooms and no patio--in short, the antithesis of the dar. It is not clear whether these subjects were of Tunisians or rural origin, but the question may be moot. Those who have monitored the situation for some time feel that as pressures to bourgeoisify increase, so increases the demand for housing in high-rise apartments and independent villas.

Within the social strata of limited income, there is perhaps some desire to emulate the bourgeois citadines, for the notion of an "ideal" house incorporates not just one's origins, but also one's aspirations. The presence of aspirations to bourgeoisify can cause prob-

blems with housing--leading people to ask for/install themselves in housing units which are functionally unsuitable. Thus one notes with amusement the apartment dweller trying to butcher his freshly-slaughtered sheep in a tiny kitchen at the feast of Aid, and less humorously, lonely women in cold concrete buildings, isolated from both family and erstwhile friends

Adapting housing to people requires an examination beyond what appears desirable to the consumer. For planned shelter to serve the needs of consumers adequately, architects and urban planners must emphatically understand how consumers spend their time and to what use the dwelling will be put. It seems an elementary notion that sites and services should be designed to accommodate the needs of the people who will use them, but when translated into actual practice this principle does not always appear to be observed.

How do women at home spend their time and what are the functions of the home? The answer to that question differs for women of urban and village residence, and since the population most in need of housing is in transition between these two modes, both must be discussed. In the rural milieu, adult women are responsible for at least all family management that is restricted to the home--cleaning, cooking, laundering, and caring for children; men often do whatever marketing is done. But women's chores also take them outside the home quite frequently and for long periods of time, for women are responsible for drawing water from village wells or springs, and they gather kindling for the ovens used to make the flat tabouna bread; many also work in the fields. More important, perhaps, than knowing what is done is knowing how it is done. Unquestionably, many of these tasks are onerous and tedious; what makes them bearable is that they are shared tasks. The rationale for communal work may be complex and involve social taboos, but the fact remains that one never finds one woman alone gathering kindling, just as one never finds a woman alone at the well. And while women living within the compound of an extended family may do their household chores separately, the social interaction between women is incessant. For the rural woman, the home is hers and is her haven--but it is not the only place she knows. Though social life may be sexually segregated, it is generally plentiful.¹⁰

Traditionally, the citadine's life is radically different. The city dweller's basic chores remain the same--cooking, cleaning, laundering, and caring for children. But gathering firewood is no longer necessary, and even before the widespread residential installation of running water, many homes were equipped with their own wells. In the cities women do shop more frequently than in rural areas, but even so, overall, the city woman respecting established social taboos leads a life far more restricted and secluded than does her rural sister, and consequently the attributes of the dwelling assume added importance. It is true that more and more women are joining the workforce, but as yet employed women form a decided minority (about 20 percent of all adult women) and employment figures distributed across age groups indicate that withdrawal from the work force is common during childbearing years. The mitigating effects of work beyond the home, thus, cannot be counted on exclusively to break

¹⁰While some village women may not be able to articulate, or may not even realize, the importance of the social contacts their outdoor chores afford them, evidence of their importance is offered by women living in isolated areas anxious to establish large families for the express reason of combatting loneliness and isolation.

the seclusion of the home.

In times past, when the dominant mode of living was the extended family, the seclusion was not so problematic. First, the presence of other women assured a social life. To be sure, close proximity was often the source of antagonism between sisters-in-law or between a woman and her mother-in-law, though the practice of endogamy helped minimize these problems. Regardless, total isolation was not a frequent problem. Perhaps more importantly, the dwellings were necessarily spacious. A woman might be confined by social custom, but the area in which she lived was from 75 to 100 m², and a large courtyard assured access to air and light. Even in Tunis squatter settlements, where self-constructed dwellings are more modest and appear even at the outset to have accommodated only nuclear families (though related families tended to build close to each other),¹¹ provisions for air and light are assured by the dominating presence of a courtyard. For a woman of modest means, small, cramped quarters in a transplanted European-type accommodation means not only restricted social relations, but restricted light and air as well. For the transplanted rural-ite, that deprivation is yet more important.

B. Women's Space

It is indicative that in all but one of the dwellings that we visited in the course of interviewing, the single issue that invariably surfaced was space. Whether the immediate concern was the size of the rooms or their number, the unifying theme was space. Running water was important, yes, and electricity, too, but especially sought is space. The space problem is just as acute for residents of the relatively spacious units in Ibn Khaldoun as in more cramped quarters of the Mellassine and the Medina because economics have dictated the necessity of taking lodgers. Thus a space intended for a single nuclear family is quickly destined for two;¹² the space problem consequently applies to renters and owners alike.

Urban planners and architects have heard this plea before and tend to dismiss it as unpractical because urban land is at such a premium and urban lots can no longer be spacious. To date, the single compromise seems to be more rooms (generally, two plus a kitchen) in the core units being built now, but this compromise is at the expense of the courtyard--and traditional design.

While it is true that urban land is expensive and that there are only so many ways to divide up a 100 m² lot, it is equally true that women with a single voice are calling attention to a problem which itself bears heavy social costs. While expanding lot size itself is undoubtedly out of the question, there are several other complementary ways in which the problem could be addressed; some are innovative solutions that should be tested, but they are basically in harmony with the Tunisian culture.

¹¹Undoubtedly, this practice was observed and the space occupied was restricted at least as much by the insecurity of land tenure as by changing values.

¹²This phenomenon provides another good argument for a communal courtyard, described in the next few pages.

1. Low-cost units now being built by SNIT, though architecturally aesthetic, make far less than full use of lot space. For a rising middle class expressing a preference for European-type housing and intending to build vertically, this allocation of space is not problematic. However, for Tunisians for whom the dar arbi remains the ideal dwelling--including all but one of the women we interviewed--the garden space outside the walls of the home is wasted space. For these individuals, probably comprising the majority of Tunis's poorer half, compound walls should maximize the inner space.

At the same time, residents should be given the maximum freedom to allocate space within the compound as they wish. In several conversations about the utility of the courtyard, women indicated that both the function and the utility of the courtyard changed over time as the family unit itself changed, as did indeed the need for multiple and sizable rooms. Where we talked to women about the idea of very simple, virtually unfinished structures for minimal cost, they were quite enthusiastic. "The essential thing is the property and the basic structures; the rest can follow," was a typical reply. That the rest will indeed follow is borne out by our experience in the Ibn Khaldoun. We requested to visit six women who had bought the "C" model (most basic) units, but the delegue informed us that now, seven years since the project's inception, it would be difficult to find unimproved units. In fact, all six of the residents we visited had added at least a second room to the structure put in place by SNIT. Planners should not discount the local practice whereby an initial concrete investment enhances the marginal propensity to save. With a house in progress, Tunisians are more frugal with regard to nonessentials--their own and those destined for the extended family--and they have better access to informal lines of credit.

2. A second potential solution owes its conception to the oukalas of the medina, where a large courtyard is normally shared by several women. These common courtyards are sometimes the source of conflict, because they are constantly invaded by men and because private space for individual families is not assured. But our experience in one oukala, a fine old architectural structure now in serious disrepair, offers promise that with some important modifications that basic model could address both spatial and social problems modernization has brought to women in Tunisia.

Six families, one with eight children, live in this grand old oukala located in the southwest quadrant of the medina near the Tourbet el Bey. (Readers are reminded that an oukala is a traditional-style dwelling intended for a single--extended--family now transformed, room by room, into lodging for several unrelated families.) Two features in this oukala were immediately remarkable: (1) the common courtyard was quite neat and clean, as though it were private space, and (2) high ceilings gave a welcome illusion of space, enhanced by decorative tiles, carved plaster, and Andalusian painting of bygone days. From the women we learned that the care of the communal courtyard, about 100 m² in size, was not problematic: each woman cleans the area she messes up in doing laundry, etc., and for more routine cleaning of the stairs and the courtyard, they have devised a rotation system.

As we talked, a third, less tangible, feature became apparent: the social atmosphere in the oukala was quite pleasant; the women were lively and engaging as they had not been elsewhere. And they were proud of their homes. Undoubtedly personalities played some role in this--but undoubtedly, too, the physical environment made its contribution. This relative harmony between neighbors was intriguing, because everywhere else, the most common complaint about the community had been the enighbors, expressed in fear, dislike, distrust--and regional stereotypes. And the oukala's harmony contrasted with the widespread distrust of neighbors among the Tunisian women we talked to both in the Mellassine and in Ibn Khaldoun becomes even more interesting in view of antithetical findings in a Moroccan shantytown where almost half of those interviewed cited friendly relationships with neighbors (not relatives) as the primary positive aspect of the neighborhood. In that shantytown, though, women enjoyed a communal space which they had created by suspending clotheslines across and thereby transforming the narrow streets that traversed the main shopping streets, socially designated as the area for men.¹³ In Tunisia, the bitter irony is that the very social practices which encourage suspicion of neighbors--viewed as a protection for the family--are also threatening to undermine the family by encasing the newly urban woman, deprived of the neighborly and family relations she would have known in a rural milieu, in a social cocoon.¹⁴

A shared communal area could be one viable means of expanding women's space, but for it to be useful and for it to have social pay-offs as well, certain principles must be observed:

- a. It must not be an area shared with men;
- b. It should be in very close proximity to the dwellings;
- c. It should expand rather than substitute for the private courtyard, which could, though, be reduced in size;
- d. It should not be any formalized structure, so as not to hinder spontaneity;
- e. It should be shared by only a few women.

(One physical arrangement that suggests itself is a series of modest units, each with its own small courtyard, built around a communal courtyard, subdivided if the number of units were substantial (see Fig. 1). From a back door, the units would access the courtyard, designated by structure as an extension of inner space, and therefore women's space; a front door would access a public pathway or street. Reducing street width in one direction would minimize the land costs of the communal courtyard--essentially taking space socially reserved for men and reallocating it to women.

¹³S. Waltz for Louis Berger, "Socio-Economic Study of Ben M'Sik," first and second trip reports, 1978-79.

¹⁴Cf., Baffoun, "L'Acces des Tunisiennes au Salarial," p. 238.

3. A third means of addressing the space constraints is to enlarge indirectly the areas reserved for women. Though I have noted below three different ways this might be done, these solutions tend to skirt the real issues and by themselves alone are far less likely to redress the space problem than either of the first two solutions.

- a. Encourage female employment outside the home (discussed in Section III).
- b. Assure the construction of jardins d'enfants envisioned in every community planned by SNIT--but quite often never realized. Regardless of their employment situation, Tunisians are convinced of the utility of childcare facilities, which if nothing else they see as laying an important foundation for success in school. Freeing mothers from children at least part of the time makes employment possible, first of all, but even if employment is not sought, periodic absence of children still increases the personal space available to the mother.

Physically structured but informal play areas such as that incorporated into the Hafsia project might also be a means of expanding space for women, while at the same time providing a place where their small children can play safely.

- c. Make hammams more economically accessible to disadvantaged women. Hammams (public baths) are traditionally the one "public" place to which all women have ready access, but at 400 millimes (\$.80) per adult, they have become prohibitively expensive to many families. One means of rendering hammams more accessible might be to encourage the UNFT to build them for minimal profit.

IV. Conclusion

As the pressures on housing capacity and urban space which have evolved over the last few decades continue to grow, the problems singled out in this study will also mount.

As a matter of broad policy, it is more advisable for both the GOT and agencies of international aid to direct energies to incorporating the needs of women into a general housing policy than into individual projects or even widely applicable programs, however meritorious, designed to aid women exclusively. Even should the GOT eventually opt for an official sanction of supervised autoconstruction, as is recommended here, site planning for urban services and infrastructure will remain an essential component of housing policy. To minimize social costs already accumulating, it is essential that some generally applicable solution to the problem of reduced inner space be included routinely as an integral part of that site planning.

APPENDIX A

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APPENDIX B

LIST OF INDIVIDUALS AND AGENCIES CONTACTED

ARAB WORKING WOMEN COMMITTEE/LA FEMME ARABE AU TRAVAIL

Mme. Saida Agrebi

ASSOCIATION DE LA SAUVEGARDE DE LA MEDINA

Mme. Jamila Binous

CAISSE NATIONALE D'EPARGNE ET LOGEMENT

M. Habib Allouini

FACULTE DE TUNIS

M. Ridha Boukraa

Mme. Alya Baffoun

M. Fredj Stambouli

MINISTERE DE L'HABITAT

M. Moncef Belhajamor, Ministre

M. Mohamed Zeine Amara

MINISTERE DE L'INTERIEURE

M. Faiez Rouissi

PROJET INTEGRE DU MELLASSINE

M. Ridha Hakmouni

Mr. Rial Nolan

M. Younes Merseni

SOCIETE NATIONAL IMMOBILIERE DE LA TUNISIE (SNIT Regionale Sud)

M. Mohamed Faiez

SOCIETE DE PROMOTION DES LOGEMENTS SOCIAUX

M. Mensi

UNION NATIONALE DES FEMMES TUNISIENNES

Mme. Dordana Mokhtar Masmoudi

Mlle. Emma Lazoughli

USAID-RHUDO

Mr. Harry Bernfeld

Ms. Sonia Hammam

Mr. David Liebson

RESEARCH ASSISTANTS (Local hire)

Ms. Christine Nolan
Mme. Elizabeth Bennour
Mlle. Faiza M'Kada

APPENDIX C

FICHE SIGNALÉTIQUE -- TUNISIE

1. Collectivité _____

2. Enquêteur

Sexe: M F

Chef de Ménage Epouse

Autre _____

3. Habitation

Superficie habitation _____ m²

Superficie parcelle _____ m²

Matériel principal des murs _____

Matériel principal des planchers _____

Nombre de pièces _____

Source d'alimentation en eau _____

Electricité? (Intérieur ou extérieur de l'habitation?) _____

4. Installations dont dispose le ménage:

	Privées	Partagées (nbre de familles)
Toilettes (type)	_____	_____
Salle de bains	_____	_____
Cuisine (type)	_____	_____
Buanderie	_____	_____

5. Usages supplémentaires de l'habitation:

Location _____
 Jardin potager _____
 Garderie d'animaux _____
 Commerce de détail (décrivez) _____
 Magasin (décrivez) _____
 Autre (décrivez) _____

C. Comment avez-vous trouvé ce logement?

- Qui a cherché, et qui a trouvé? (Qui trouve plus facilement un logement, une femme ou un homme? - Pourquoi?)

- Avez-vous passé par un *صينسار*? Autre agence?
Qui d'autres avez-vous contacté?

- Est-ce qu'ils ont été utiles? Quel en était votre expérience?
(Un homme en aurait la même?)

- Avez-vous trouvé d'information facilement? Quel en était votre expérience? (Un homme en aurait la même?)

- Pourquoi avez-vous décidé de vous installer ici (et pas ailleurs)?
Existait-il tout autre type d'habitation disponible dans la limite de vos moyens financiers?

- 3) Quelles conditions avez-vous dû remplir pour acheter cette habitation? En avez-vous eu des difficultés? Lesquelles?

- 4) Avez-vous fait des améliorations à votre logement? Lesquelles? Comment l'avez-vous financé? Qui a fourni la main-d'oeuvre?

- 5) Si vous n'avez pas fait des améliorations, souhaitez-vous en faire? Quels en sont les obstacles?

- 6) A quel nom est l'acte de propriété de votre habitation? Qui héritera de votre habitation/parcelle?

- 7) Estimez-vous que le logement est bien protégé? Avez-vous des craintes, inquiétudes particulières (incendie, inondation, vol, attaque)?

LOCATAIRES

- 1) Est-ce que le fait que vous êtes locataire vous pose des problèmes? (Si oui, quels problèmes, et pensez-vous qu'un homme en aurait les mêmes?)

- 2) Désirez-vous posséder un logement? Pourquoi?

- 3) Si vous ne désirez pas posséder une habitation, êtes-vous satisfait de votre logement actuel? (Comment?)

- 4) Avez-vous des problèmes auprès du propriétaire?

- 5) Avez-vous essayé d'acquérir une habitation au cours des 5 dernières années? Quel en était votre expérience?

- 6) Si vous avez essayé d'acheter un logement, avec quelles sources avez-vous pris contact lors de votre tentative d'achat? Quels ont été les résultats?

CONTINUER PROCHAINE PAGE

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4. Savez-vous ce que c'est la CNEL?
En avez-vous des expériences?

Si une femme travaille régulièrement comme domestique, et son mari travaille comme journalier, tel que la CNEL accepterait seulement le compte de Madame, à qui appartiendrait, éventuellement, la maison?

5. Quelle est votre situation d'emploi?
(Réponse aussi détaillée que possible, incluant chaque membre)
- Profession, travail régulier?, salaire, etc., travail chez vous?

En êtes-vous content?

6. Etes-vous satisfait de cette communauté? (Qu'est-ce qui vous plaît ,
et qu'est-ce qui vous déplaît?)

7. Quelles services de la communauté utilisez-vous? *
(Ecoles, dispensaires, jardin d'enfants, police/pompier, parcs,
centres PMI, téléphones, marchés, autres)

* A DEMANDER DIRECTEMENT AUX JEMMES; ELABORER LA REPONSE.

En êtes vous satisfait? Pourquoi?

8. Qu'est-ce que vous faites pour:

- bain maure?

- four ?

- transport?

- soins médicaux?

9. Quelles améliorations pourrait-on faire dans cette communauté?

10. Si vous en aviez l'occasion, aimeriez-vous déménager dans une autre communauté?

Des personnes comme vous, ont-ils (elles) des difficultés ou des limites particulières dans l'obtention d'un logement? (Pour les femmes chefs de ménages: est-ce plus difficile pour une femme que pour un homme?)
ELABORER

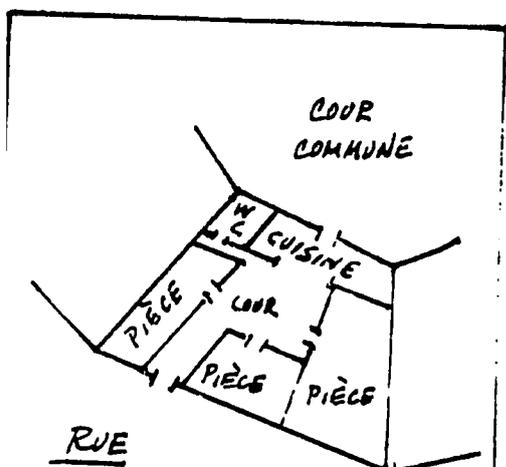
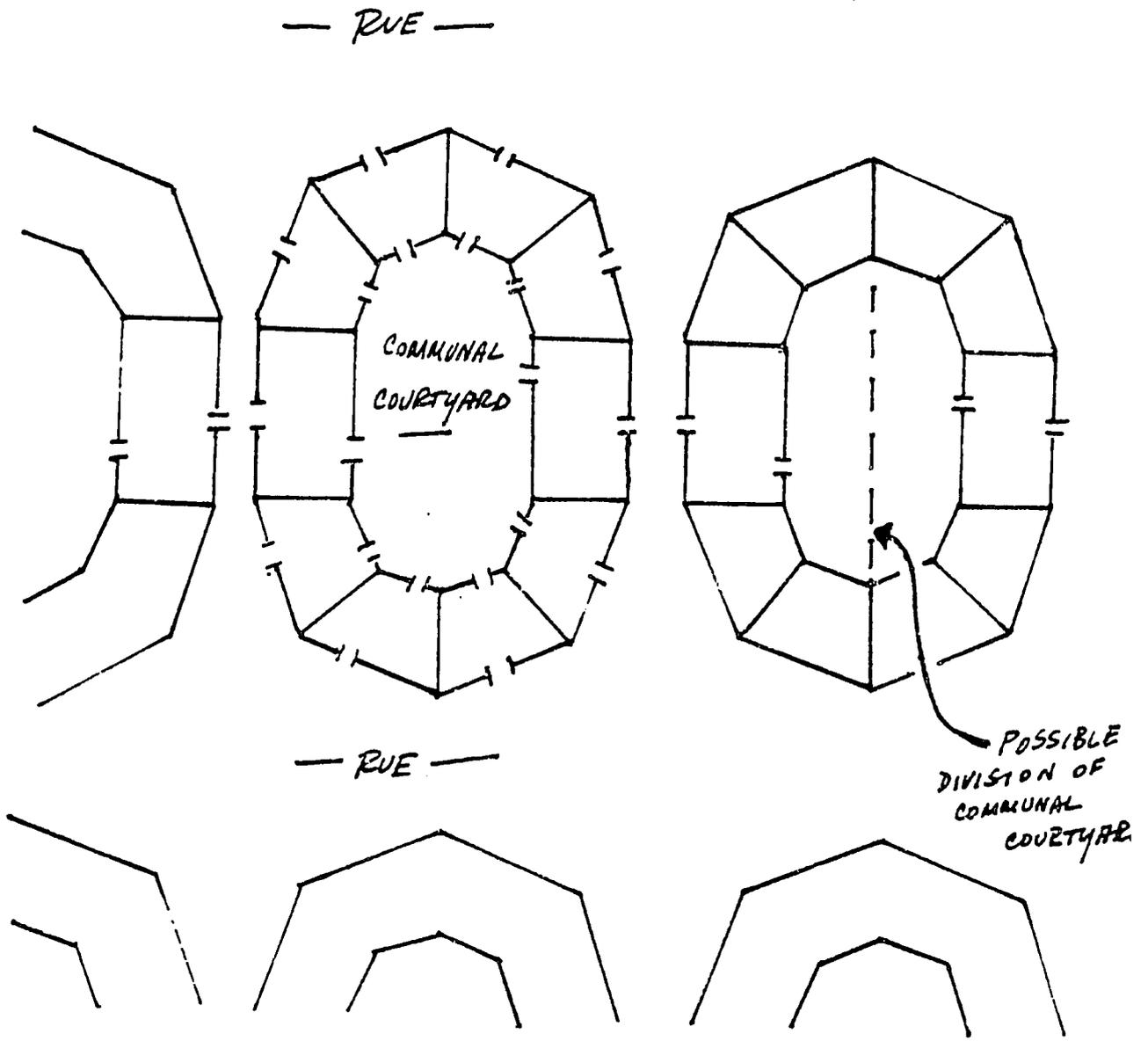
11. Qu'est-ce que vous che

Services:

Pièces:

12. Aimeriez-vous ajouter d'autres commentaires concernant votre situation en matière d'habitat?

FIGURE 1



SKETCH OF HOUSING
COMPLEX —
CORE UNITS WITH
COMMUNAL
COURTYARD