XD-AAZ-336-A

ISN 61368

EXECUTIVE SUMMARY
INTERIM EVALUATION REPORT, HG-004B

This interim evaluation report examines implementation issues related to the Tunisia HG 004B program. The HG 004B program has two subprograms, a sites and services component and an upgrading component. The sites and services subprogram is being implemented by AFH, the public land development agency which acquires land and installs infrastructure and CNEL, a housing finance bank. CNEL provides prefinancing for land acquisition to AFH and mortgages to individual beneficiaries.

The upgrading subprogram is being implemented by ONAS, the national sewer authority, in 30 secondary cities. AID is cofinancing this ONAS program with the World Bank. The portion of the program AID is financing is extending sewers in 20 secondary cities. The evaluation of the ONAS subprogram builds upon a monitoring report written by the same contractor in September, 1988.

Project 004B was authorized in September, 1984. The first borrowing by the GOT occurred in August, 1986. Since 1986, $19 million has been disbursed under 004B and another $2.152 was transferred from 004A to the AFH component of 004B. Of the $19 million borrowed to date, $9.1 million has been disbursed to ONAS and $9.9 million to AFH/CNEL. Another $12.5 million borrowing is scheduled for April/May, 1989.

Since the initiation of the project through December, 1988, ONAS has installed 177,373 meters of pipes and 10,832 household connections. Nine wastewater treatment plants are under construction. The evaluation highlighted that delays in installing household connections have been caused partly by bureaucratic procedures - the Central Government must issue a decree for ONAS to legally operate the system, then each household must apply for the connection. It also reflects an overestimation, such as in Sidi Bouzid and Ksour Essaf, of the number of households in the neighborhood. Finally, delays have also been caused by lack of coordination in assigning ONAS operations and maintenance teams to expeditiously begin the household connection process once the secondary sewers were installed. Since September, 1988, when this latter problem was first noted, the number of household connections increased by over 4,000 and has been substantially corrected.

The completion of wastewater treatment plants is [illegible] schedule and further delays are expected [illegible], but must still be expro[illegible]ed while [illegible] connections.

Since the report w[illegible] September, 1988 [illegible]

the ONAS subprogram, greater attention was devoted in this evaluation to the status of the AFH/CNEL sites and services subprogram.

As of March 15, 1989, 1,968 beneficiaries had signed contracts with AFH to acquire their plots and an additional 1,183 beneficiaries now legally possess their plot. As of February 28, 1989, CNEL has received 3,415 applications for mortgages of which 1,386 have been approved and mortgages issued. The 'mortgages' in this case are in reality loans to construct the units.

There have been several implementation problems. The report cites the following reasons for implementation delays: inadequate attention to site selection-in at least two sites there is inadequate demand; inability of some beneficiaries, once selected, to provide the 20% downpayment; difficulty in relocating some existing slum dwellers to other areas within the site or to other adjacent serviced sites so construction can begin; delays by the beneficiaries in completing the construction of their units because they are building units much larger than a core unit to accomodate their large families; delays by contractors in completing infrastructure; and in at least one case, political problems with a local Governor who doesn't want low income families living near a tourist area.

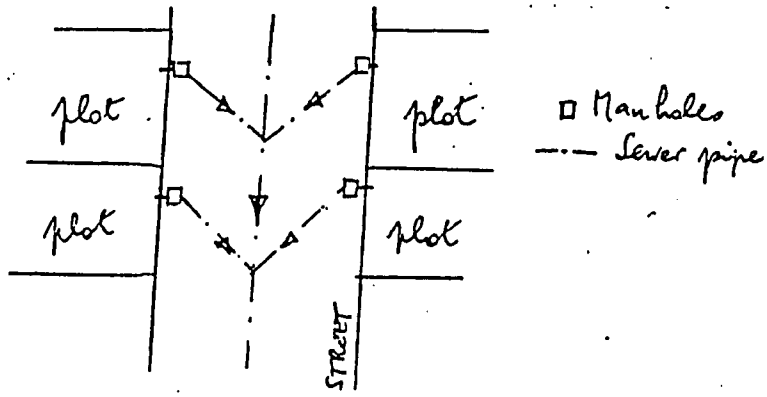
In addition to implementation delays, beneficiaries are generally not utilizing the model designs developed by the Ministry of Public Works and Equipment for the Program. Beneficiaries either don't have the designs or they have chosen to ignore them. Nor are the Ministry of Public Works and Equipment technicians conducting regular site visits to ensure proper construction methods are followed by the beneficiaries. Finally, norms and designs have never been developed for those beneficaries who must install individual septic tanks, and it appears many have been improperly installed.

In summary, the ONAS subprogram, with minor implementation problems, is making good progress. However, the completion of wastewater treatment plants must be closely monitored to prevent further delays. The AFH/CNEL subprogram is behind schedule. Political, marketing and construction problems need to be immediately addressed by the Government of Tunisia in order for this subprogram to achieve its overall objectives.

ONAS SUBPROGRAM

I. Implementation Issues

A. Household Connections: Mr. Krouf of ONAS explained in depth the bureaucratic procedures associated with the installation of household connections. Plans for sewage collection systems include both the small manholes near each household and the 160 diameter piping that connects the secondary lines to the above manholes for each household connection.



Approximately 2 to 3 months after completion of the sewage system, the Central Government issues a decree of a "prise en charge" for ONAS to take over the sewage system. The installation of the household connections begins with administrative procedures which include an application submitted by each household, setting the amount to be paid to ONAS, making the necessary arrangements to facilitate payment (loan term is 5 years), etal.

The Government may determine that households in a given neighborhood are too poor to pay for the household connection. Then, ONAS installs the household connections free of charge.

It is worth noting that each household must bring the interior sewer pipes to the exterior wall, in front of the existing manhole, before ONAS can install the household connection. Despite the fact that household connections are mandatory, ONAS cannot perform any work inside the house. Under normal circumstances, there is an additional time lag of 1-2 months after receiving Central Government approval (prise en charge) to complete all household connections in a neighborhood.

Attachment A provides data on project outputs including the household connections that have been performed as of December 31, 1988. As mentioned in the September report, the number of household connections in Sahline, Sidi Bouzid and Ksour Essaf were low in comparison to original projections. However, all household connections (625) have now been performed in Sahline. A few houses cannot be connected due to the elevation of the sewer. Reduction of household connections in Ksour Essaf is due to (a) overestimation by the design engineer; (b) immigrants who have not yet applied for household connections; and (c) some houses are abandoned. Similar problems led to a reduced number of household connections in Sidi Bouzid.

B. Wastewater Treatment Plants: Attachment C provides data on the current status of the 9 wastewater treatment plants (W.T.P.) that are eligible for the HG program. W.T.P.'s were broken down into two tranches: the first four have bids and ONAS is currently appraising the proposals; the remaining four (second tranche) have approved plans and specifications, and bidding is expected to be launched in April, 1989.

However, a serious problem relates to land acquisition for the remaining W.T.P. in Sayada. The chief Legal Advisor for ONAS, Mr. Sahli, indicated that the Ministry of Finance had not yet evaluated the land and set the GOT price, which is the first step before ONAS can begin the expropriation process. As outlined in Attachment D, the bureaucratic procedures for land expropriation are cumbersome and time consuming, and require the President to issue a decree for each expropriation. At least one year will be required for ONAS to acquire title to the land in Sayada. This will lead to a 6-month delay in commencing construction of the W.T.P. in Sayada.

Construction of the W.T.P.'s included in the first tranche is scheduled to start in September, 1989 and will be completed in September, 1991 (civil works) and December, 1991 (equipment).

As mentioned in Attachment C, the problem of land acquisition for the other W.T.P.'s in the first tranche is not critical; land is either publicly owned or will be expropriated within the next 4 or 5 months.

Regarding the W.T.P.'s in the second tranche, the land expropriation processes in El Djem and Ksour Essaf are behind schedule. The Ministry of Finance is still evaluating whether the price of the land is acceptable and whether the site for the W.T.P. is an appropriate use of the land. Given expected Ministry of Finance delays in making a final determination, it is anticipated that it will take at least one year before ONAS is able to deliver the notice to proceed to the contractor. In this case, a three month delay is anticipated for the initiation of construction.

The W.T.P.'s included in the second tranche are scheduled to be completed in December, 1991. Both the electrical and water connections to the W.T.P.'s will be made concurrently with the construction/installation of the W.T.P.'s.

Technicians are being taught how to operate the W.T.P.'s. either through specific courses provided by ONAS or through on-the-job training.

Although ONAS closely monitors the administrative process for land expropriation, there are still ways for ONAS to accelerate the process. The Ministry of Finance might expedite the initial evaluation step (determining price and appropriate land use) by giving first priority to the requests submitted by ONAS. ONAS mentioned that there is one case that has been unresolved for over two years with the Ministry of Finance.

According to Mr. Krouf, the plans and Invitations for Bid for the wastewater treatment plants in Bizerte and Sbeitla have not been developed yet and it will take approximately 3 years to begin construction. He suggested that the W.T.P.'s in Ouardanine, Solinam, Grombalia and Manzel Boujelfa be included in the HG program where construction/installation is scheduled to be completed by the end of 1991. However, these towns do not meet the income eligibility criteria as established and periodically revised for the Program.

Regarding the sewer outfalls in Sbeitla and Sidi Bouzid, the extension of the concrete outfall has been completed in Sbeitla, per the September recommendation, but in Sidi Bouzid, Mr. Krouf indicated that there was no need to extend the outfall. He indicated that bidding for the W.T.P. will be launched in April, 1989. Once the W.T.P. is completed, the sewage will be discharged into the W.T.P.

II. Programmatic Issues

A. Project Status: Attachment A provides data on project outputs as of December 31, 1988. Attachment B provides the scheduled completion dates for all 20 eligible secondary sewer projects of which 8 have been completed and 2 are near completion. Of the remaining 10 projects, 5 are scheduled for completion in February, 1990 while the third tranche (5) is scheduled to be completed in April, 1991.

Construction in Sayada and M. Temini has not started yet because the contractor has several other sites where he is scheduled to work at the same time, so initiation of these two sites has taken a lower priority.

The following updates project implementation status.

Kalaa Sghira: Sewer outfall was already extended and a temporary discharge point was found for the effluent. The electrical connection to the first pumping station was completed by STEG. Equipment for the second pumping station is currently being installed.

M'Saken: ONAS believes it is not necessary to install the additional 200 meter canals.

Sahline: All household connections have been performed. Pumping station B is already connected to the permanent electric line.

Ksour Essaf: Pumping station still operates with temporary equipment. Bids for permanent equipment have already been solicited.

Sidi Bouzid: W.T.P. is included in the third tranche (see Attachment C).

Sbeitla: Sewer outfall completed. W.T.P. is not anticipated to be constructed under HG Program. No plans are available.

Nefta: Electrical connection to the pumping station is complete. W.T.P. is included in the third tranche (see Attachment C).

B. Employment Generation Data: At a meeting with Mr. Krouf, I pointed out that RHUDO would like to obtain data on employment generated through the AID/ONAS program. Mr. Krouf indicated that it may be possible to gather the number of men/day from the private contractors for each individual project once construction is completed. He believes it is irrelevant to collect data half way through construction. ONAS Project Director Mr. Ben Mansour, reported that contractors are very reluctant to provide data on labor productivity for each individual project because it is considered confidential.

However, ONAS develops for each project a construction tracking book (journaux de chantier) where labor is recorded on a daily basis. Although ONAS site supervisors maintain the journaux de chantier, it is a time consuming process for ONAS to collect daily time sheets from each of their site supervisors across the country. The information could more easily be collected by the contractors, who manage teams at several sites. It was suggested that from now on ONAS should include a clause in each construction contract to generate employment data. This system could be integrated into the regular reporting procedures between ONAS and the contractors.

ONAS is willing to comply with AID's request, but more discussions need to take place with ONAS to convince them of the utility of this data.

IV. Summary Findings and Recommendations

1. Of the 20 AID financed sewage collection systems, 8 have been completed with household connections, 2 are near completion. The remaining 10 sub-projects are scheduled to be completed between February, 1990 and April, 1991.

2. Most of the issues identified in the September site visit have been addressed, namely the installation of household connections, electrical connections and installation of equipment at pumping stations.

3. Of the nine wastewater treatment plants (W.T.P.'s) being financed by AID, they have been broken down into two tranches for purposes of construction/installation. Bids for the first tranche of four plants are being appraised by ONAS and

construction will begin in September, 1989. The second tranche of five W.T.P.'s is expected to be out for bids in April, 1989 and construction is expected to begin in January, 1990.

4. However, of the nine W.T.P.'s, land acquisition problems will delay completion of W.T.P.'s at 3 sites - Sayada, El Djem and Ksour Essaf. Under the best of circumstances, construction/installation of these three W.T.P.'s will not be be completed until March, 1992. The original completion date for all W.T.P.'s was December, 1991.

5. Mr. Krouf declined to discuss with AID O & M issues, on the grounds that this was not mentioned in the Housing Program Agreement.

6. The proposed financing of W.T.P.'s in Bizerte and Sbeitla with the $2 million unprogrammed resources is not feasible as plans are not yet available and the whole process between site selection and construction completion would take at least 5 years. Mr. Krouf suggested that HG funds be attributed to W.T.P.'s in Ouardanine, Solinam, Grombalia and Manzel Boujelfa. However, only a portion of these towns would be income eligible for the HG Program.

Recommendations

1. The unprogrammed balance of $2 million should be allocated to extending sewer services to the Medina in Kalaa Sghira and other poor neighborhoods that might exist in other eligible towns that are not yet served by a sewage collection system.

2. Labor generated by the ONAS/AID Program could be assembled from the existing "journaux du chantier". Mr. Krouf will provide ONAS support to AID's request if AID pursues it at a follow up meeting. A full time clerk may be required to gather the employment data.

Attachment A

STATUS OF COMPLETION OF PROJECT OUTPUTS
AS OF DECEMBER 31, 1988

Town	Work Anticipated in the Project Delivery Plan of 02/19/86 by the end of the Project				Revised Outputs for the Project once Actual Designs were completed				Work performed as of 12/31/1988			
	Pipes (m)	Manholes	Household Connections	Pumping Stations	Pipes (m)	Manholes	Household Connections	Pumping Stations	Pipes (m)	Manholes	Household Connections	Pumping Stations
* BIZERTE	3,993	114	106	-	5,901	129	142	-	5,569	92	289	-
* NEFTA	18,769	957	1,598	-	30,455	1,242	2,335	1	24,668	1,052	2,285	1
* SIDI BOUZID	25,112	939	2,263	-	25,928	939	2,665	-	23,643	849	1,274	1
* SBEITLA	20,971	699	2,059	-	20,971	699	1,767	-	20,545	699	2,106	-
* M'SAKEN	2,980	37	78	-	8,629	196	110	-	4,107	74	149	-
* SAHLINE	17,064	281	723	2	17,462	473	1,075	2	10,949	262	625	2
* KSOUR ESSAF	19,172	358	1,383	-	16,588	585	2,147	-	17,449	501	991	1
* KALAA SGHIRA	9,920	240	390	1	8,613	284	510	1	7,138	241	517	2
+ EL DJEM	8,000	342	956	1	8,000	345	950	1	8,195	325	639	-
+ MEDENINE	21,885	664	2,762	1	26,525	789	3,392	1	7,746	229	399	-
+ TATAOUINE	14,819	422	1,750	1	17,035	479	1,940	1	15,007	443	794	-
o KSAR HELLAL	15,833	514	1,331	1	22,895	856	2,205	1	2,753	106	-	-
o TEBOULBA	5,871	139	107	1	20,223	622	1,328	2	699	16	-	-
o SAYADA/L/B	10,703	291	609	2	21,402	768	1,476	2	-	-	-	-
o BEKALTA	N/A	N/A	N/A	N/A	10,516	409	1,243	1	168	9	-	-
o M. TEMIME	9,028	N/A	520	1	9,155	207	432	1	-	-	-	-
+ MAHARES	N/A	N/A	N/A	N/A	21,096	765	1,880	2	6,845	253	283	-
+ ZAGHOUAN	N/A	N/A	N/A	N/A	4,330	108	-	-	4,708	123	-	-
+ DAR CHAABANE	N/A	N/A	N/A	N/A	7,108	189	251	1	6,460	166	260	1
+ ZARZIZ	N/A	N/A	N/A	N/A	13,987	374	1,100	3	10,724	212	221	
Total	203,120	5,997	16,635	9					177,373	5,562	10,832	8

* 1st. tranche completed projects
\+ 2nd. tranche underway
o 3rd. tranche underway

N/A non available

Attachement B

SCHEDULED COMPLETION DATES OF ELIGIBLE SEWAGE COLLECTION SYSTEMS
(not including wastewater treatment plants)

Towns	Tranche	Scheduled Completion Date
BIZERTE	1st.	100% Complete
NEFTA	1st.	100% Complete
SIDI BOUZID	1st.	100% Complete
SBEITLA	1st.	100% Complete
M'SAKEN	1st.	100% Complete
SAHLINE	1st.	100% Complete
KSOUR ESSAF	1st	99% Complete (1)
KALAA SGHIRA	1st.	95% Complete (2)
EL DJEM	2nd.	February 1990
MEDENINE	2nd.	February 1990
TATAOINE	2nd.	February 1990
KSAR HELLEL	3rd.	April 1991
TEBOULBA	3rd.	April 1991
SAYADA/L/B	3rd.	April 1991
M. TEMIMI	3rd.	March 1991
BEKALTA	3rd.	April 1991
MAHARES	2nd.	February 1990
ZAGHOUAN	2nd	100% Complete (3)
DAR CHAABANE	2nd.	100% Complete (3)
ZARZIZ	2nd.	February 1990

1 - Missing the final equipment pumping station
2 - Installation of the equipment for the 2nd. pumping station is underway. Electric connection to the 1st. pumpimg station was contracted out but is yet to be installed.
3 - Only constrcution is complete

Attachment C

CURRENT STATUS OF AID ELIGIBLE WASTEWATER TREATMENT PLANTS
NOT YET COMPLETED INCLUDING LAND ACQUISITION

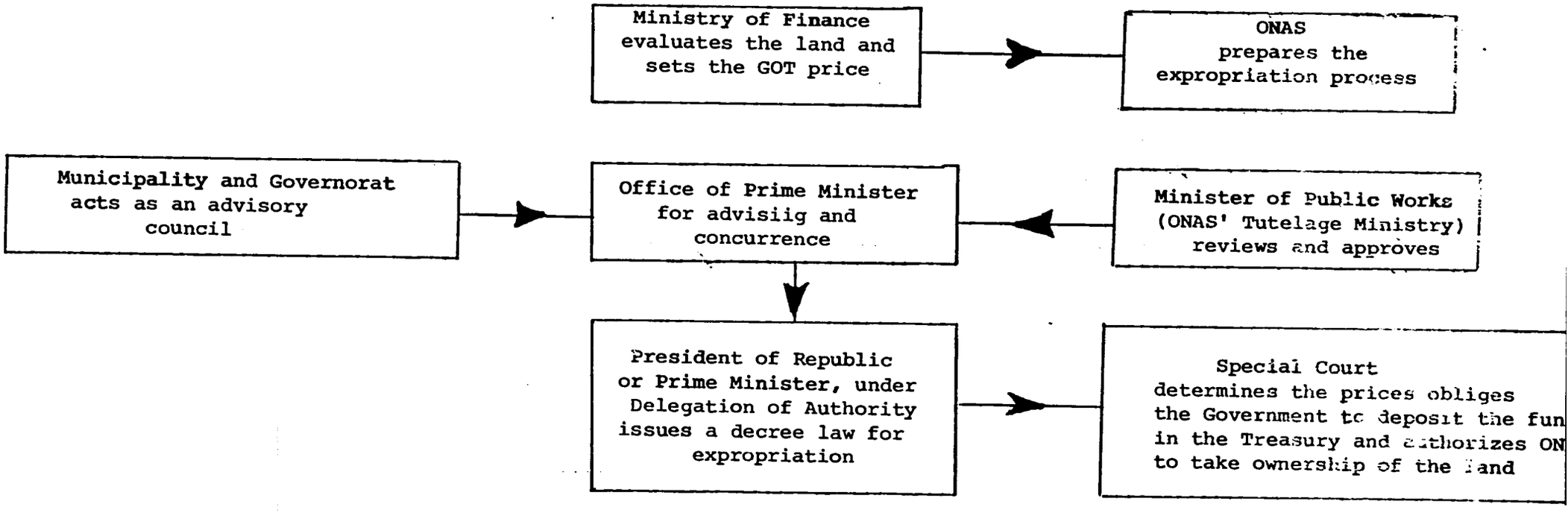
Towns	Land	Status of Construction	Construction Period	Scheduled Date to Proceed with Construction	Scheduled Completion Date
KALAA SGHIRA	Land will be available in 4 or 5 months. Land being expropriated; document sent to M.E.on 10/88 for review and approval before the President issues a decree-Law for expropriation.	Bids being appraised by ONAS	2 years	September 1989	(construction) September 1991 (equipment) December 1991
SAYADA	As mentioned above, but ONAS expects that one year will be required before land is available.				
MAHARES	Land belongs to maritime public domain. M.E. has agreed to make land available to ONAS				
ZARZIZ	Ditto MAHARES				
SIDI BOUZID	Public domain land is already available to ONAS	Bidding is expected to be launched in April 1989	2 years	January 1989	(construction) December 1991 (equipment) December 1991
SAHLINE	Agence Fonciere Turistique is charged to buy the land for use of ONAS. Court should take action. Time required is unknown.				
EL DJEM	Ditto SAYADA but still at Ministry of Finance for advising. At least 1 year is required.				
KSOUR ESSAF	Ditto EL DJEM. At least 1 year is required.				
NEFTA	Forester Department Public domain. Land is available.				

M.E. - Ministere d'Equipement
(Ministry of Public Works)

Note: Construction of W.T.P. at SAYADA, EL DJEM and KSOUR ESSAF cannot start before March 1990 (6 and 3 months behind schedule)due to land acquisition problems mentioned above.

Attachment D

BUREAUCRATIC PROCEDURES FOR LAND EXPROPRIATION



Attachment E

Persons met at ONAS

Mr. Mohamed Larbi Krouf, Director of Studies
Mr. Ben Mansour, Director of Projects
Mr. Mehnacin, Deputy Director of Projects
Mr. Sahli, Chief Legal Advisor
Mr. Jerbi

March 6, 1989

SCOPE OF WORK FOR JOSE TRINDADE

BACKGROUND

The 004B project, totalling $48 million was authorized in September, 1984. The Implementation Agreement was signed in April, 1985. The first borrowing, $10 million, occurred on August 29, 1986. The second borrowing for $9 million, was in March, 1988 for a total of $19 million. An additional $2.152 million was transferred from the 004A account to 004B, principally for a pilot private sector project. Thus, total project funds borrowed to date equal $21.152 million, leaving $27 million authorized, but not disbursed.

Of the $21.152 million borrowed, all funds have been disbursed to the borrower. These disbursements are authorized on the basis of expenditures to date not covered by previous disbursements, plus anticipated expenditures through the upcoming 6 months, in essence a rolling advance.

Of the $21.152 million disbursed, ONAS received $5.6 million (first borrowing) and $3.5 million (second borrowing); for a total of $9.1 million or 7.583 million TD. AFH received $4.4 million (first borrowing) and $5.5 million (second borrowing), with $2.152 million reserved for the pilot project.

The ONAS program is designed to extend sewers to 15 secondary cities. As of 9/88, 7,358 household connections had been installed.

Median income, established in 1984 was increased to 220 DT in 1987. As a result of field visits and additional statistical data, five additional cities were declared income eligible: Zarzis, Mahres, Bekalta, Zaghouan and Dar Chaabane on December 12, 1988.

Finally, as a result of the devaluation of the dinar, the total amount set aside for ONAS of $24 million increased, necessitating inclusion of additional projects and cities to fully program the available resources.

According to the ONAS Project Evaluation Report of 2/27/89, 5 projects in the original 15 cities and two projects in the 5 supplementary cities have been completed.

ONAS has requested another borrowing of $7 million, bringing the ONAS total to $16.1 million, a drawdown of 67% of the available $24 million since the program began in 1986.

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Scope of Work

1. Implementation issues

In general, we believe that ONAS is making satisfactory progress in utilizing available resources and according to the Trindade report (9/88), in many instances, output has exceeded that projected in the original PDP.

However, in the Trindade report and again in the Panehal trip report of 11/88, the following implementation issues were noted:

(a) ONAS teams to perform operation and maintenance had not yet been assigned to some cities. Contractor should examine with ONAS staff the system currently in place to assign O&M teams to cities. If this problem has not yet been resolved, contractor should develop with ONAS staff recommended procedural changes to eliminate this bottleneck.
(b) In some instances, even though the secondary sewer systems had been completed (some over a year ago) household connections had not yet been installed. Contractor should review, based on data available from ONAS Central Office, the rate of household connections compared to original projections. Contractor should also examine the time lag between completion of secondary sewer systems in neighborhoods and residential connections. Contractor should discuss his findings with ONAS staff. If problems still exist, contractor should develop with ONAS recommendations to resolve this problem.
(c) completion of wastewater treatment plants had been behind schedule. Utilizing project information available at ONAS Central Offices, contractor should update projected versus actual completion dates on treatment plants and proposed actions by ONAS to accelerate this process if plants are still behind schedule.
(d) Explore with ONAS the feasibility of financing wastewater treatment plants in Bizerte and Sbeitla with remaining $2 million of unprogrammed AID resources and extension of sewer outfalls in Sbeitla and Sidi Bouzid.

2. Programmatic issues

a. The ONAS Project Evaluation provides the amount of funds expended, but it does not provide data on project outputs. Using Trindade 9/88 report as a format, summarize project outputs in terms of household connections, kilometers of pipes, treatment stations, pumping stations, etc. which have been completed, for all 20 cities . This data should be readily available from ONAS.

b. Typically, sewer installation programs are labor intensive. The Mission is attempting to generate employment in Tunisia. The contractor should:

a) investigate if ONAS has any existing data on employment generated through the AID/ONAS program;

b) if no data is available within ONAS, investigate if ONAS could gather this data without undue administrative burden from its private contractors;

c) if ONAS cannot gather historical data on employment generation, the contractor should develop a tracking system between ONAS and its private contractors and recommend changes in reporting procedures between ONAS and its contractors and ONAS and AID to generate this data to be included in future ONAS semi-annual Progress Reports.

Background Documents

Projet d'Evaluation, ONAS, 2/27/89; Rapport d'avancement des Travaux, ONAS, 12/31/88; Panehal trip report; Olinger letter to ONAS dated 12/22/88; Trindade trip report dated 9/88; Panehal report on Addition of ONAS Sites, dated 11/22/88.

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AFH/CNEL SUBPROGRAM

I. Overview

The second subprogram established in the Housing Program Agreement of April 30, 1985 is a Sites and Services Subprogram to finance the purchase of serviced plots by Eligible Beneficiaries and to provide housing construction loans for the completion of dwelling units by such beneficiaries. The implementing agencies for this subprogram are the "Agence Fonciere d'Habitation" ("AFH"), which is responsible for site development and marketing, and the "Caisse Nationale d'Epargne et de Logement" (CNEL") which is responsible for making loans to Eligible Beneficiaries for land purchase and housing construction. The sites and services subprogram consists of prefinancing by CNEL to the land development agency (AFH) to develop serviced sites and the extension of mortgage credit by CNEL to low-income beneficiaries to cover the cost of purchasing the serviced sites and construction of core housing units of 25 square meters. Aproximately 6,350 serviced sites are being developed by AFH for below median income beneficiaries in 31 sites. An equal number of loans to beneficiaries to finance land acquisition and housing construction are being offered by CNEL.

CNEL first advances to AFH the funds necessary to acquire and develop the 31 selected sites. Once the sites are developed, the funds advanced to AFH are converted into mortgage loans to beneficiaries who combine the financing necessary to build a small core unit of 25 square meters with credit for land purchase. Serviced sites range from 80-140 square meters and are provided with water, sewage, electricity, street lighting and paved streets. Beneficiaries are selected from the lists of applications for serviced plots registered with the Municipalities and AFH and then by the Beneficiary Selection Committee consisting of the Ministry of Public Works and Equipment, local authorities, AFH and CNEL.

All infrastructure work is planned, managed, supervised and monitored by AFH while technical and supervisory assistance to the beneficiaries for construction of housing units is to be provided by the Ministry of Public Works and Equipment. Five model designs were developed by the Ministry and were to be delivered to the beneficiaries to guide housing construction.

AFH has been selling land reserved for community facilities to the appropriate Ministries. Municipalities are responsible for operating and maintaining storm water drainage systems, streets, sewage collection and disposal systems, (where ONAS is not responsible for the sewer system) and open spaces. The National Water Authority (SONEDE) is responsible for planning, executing, operating and maintaining the water distribution networks while

S.T.E.G. is responsible for electrical power distribution, connection and maintenance.

Table I provides data on the current status of subprogram completion as of March 15, 1989. Of the total 6,345 serviced plots, 1,968 contracts have been signed between AFH and the eligible beneficiaries and 1,183 beneficiaries have take legal possession of their plots.

Of the 31 selected sites, 14 now have water, sewers and streets fully completed while in 12 towns infrastructure works are near completion. Work has not started in 2 towns due to problems of land occupancy by old settlers ("gourbis"). Electrical works have not progressed at the same rate, as STEG will not begin work before a good portion of the housing units are already completed.

II. General Findings and Process

A. Progress on Subprogram Outputs

As mentioned above, Table I reveals that 6,345 serviced plots in 31 secondary towns are being developed and 6,345 housing units are being or will be built by low income households. Contracts signed between AFH and the beneficiaries total 1,968 while 1,183 plots have been transferred from AFH to the beneficiaries.

Generally, good progress has been made in the provision of infrastructure; water, sewers, electricity and streets by AFH. However, infrastructure work in Mourouji 2 Bis (603 plots) and in Jebel Lahmar II (100 plots) has not yet started due to land being occupied by settlers who live in slums, "gourbis". Occupants of "gourbis" in Jebel Lahmar II will move into the first phase of the site, but serviced sites for 603 plots in Mourouji 2 Bis cannot be developed before an agreement is reached between AFH and the settlers.

No market studies have been developed by AFH to evaluate demand for the various sites before initiating the design phase.

In the case of Touzeur (149 plots, 11 contracts) and Jelma (247 plots, 16 contracts) demand is very limited and there is great risk of the plots remaining unbuilt. AID/AFH should consider reducing the amount of resources allocated for these sites to bring them into conformance with actual demand.

B. Institutional Responsibilities

1. CNEL

A housing finance system for this subprogram has been developed by CNEL. CNEL mortgage terms and conditions for eligible beneficiaries are as follows:

-20% downpayment; 80% loan;
-2 year grace period;
-15 year term;
-7% interest rate.

Monthly payments and charges for housing should not exceed one third of the monthly income of eligible beneficiaries. Loan amounts vary from TD 2,000 to TD 3,000 and cover the cost of land acquisition and the construction of a 25 square meter core housing unit. Loan amounts are based on affordability and plot size (80-140 square meters). Loan disbursements to the beneficiaries were originally broken into 4 installments:

-30% before commencing construction
-35% after exterior walls up
-30% after pouring concrete slab
-5% before painting

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

When a beneficiary is selected, he/she opens a savings account at CNEL. Documents to be submitted by the benificiaries for CNEL review are: insurance; construction permit; model unit design; estimated cost and specifications. Once the beneficiary saves the 20% downpayment, he/she is eligible to sign a contract for the land with AFH and to receive his/her first disbursement from CNEL.

2. AFH

AFH is directly responsible for the planning, management, execution and monitoring of the entire subprogram. It acquires land and develops the urban plans for review and approval by both the Ministry of Public Works and Equipment and the Governorat. It selects the successful bidder for the sewage collection system and streets through a competitive process and signs contracts with SONEDE and STEG for the water distribution network and provision of electricity and street lighting, respectively. Upon completion of the works, AFH delivers serviced plots to the selected low income beneficiaries.

AFH, CNEL, the Governorat and the Ministry of Public Works and Equipment serve as the Board of the Beneficiary Selection Committee for the subprogram and prepare final lists of selected beneficiaries based upon the following documents:

-Application to the Governorat;
-Tax statement;
-Statement indicating that he/she does not already own a house; and
-Copy of ID card

3. Ministry of Public Works and Equipment

The Ministry of Public Works and Equipment designed 5 model units taking into consideration the core housing approach. Architectural drawings are adequate, but there are no plans for the reinforced concrete work-foundation, columns, beams and slabs. As technical assistance provided by the Ministry of Public Works and Equipment is minimal, the reponsibility for evaluating the needs of rebars and the strength of concrete falls to the local mason who typically has no skills to do this. Also drawings of individual septic tanks and cesspools have not been provided to the beneficiaries.

4. Municipalities

Once AFH sites are occupied, the Municipalities are responsible for maintaining roads, solid waste disposal services, open space, and in some cases, sewage collection systems.

C. Engineering Design and Construction

Construction of the housing units does not conform with the approved model unit designs. Households don't like to initiate construction of the 25 m2 core unit; they prefer to erect all exterior walls for an expanded core house and work from there toward the core by erecting partitions, applying cement mortar, etc.

Since the beneficiaries are seldom following the design, the quality of housing suffers dramatically because the beneficiaries don't have the skills to produce appropriate designs. Theoretically, the Ministry of Public Works and Equipment should not authorize disbursement from CNEL if the design is not first reviewed and approved by the Municipality. However, AFH and the beneficiaries believe that the Ministry is not concerned about the quality of housing, but only whether construction has reached a stage which can justify a disbursement from CNEL.

Designs for reinforced concrete work are unavailable. One housing unit under construction was seen with its slab laying on top of non-bearing walls without any beams. The slab span was 4 meters and the strength of the hollow wall was not sufficient to withstand the weight of the slab.

Design of sewage collection networks, water distribution systems, streets, electrical distribution and street lighting seem adequate. Sewage disposal systems used are (a) autonomous collective septic tanks and cesspools; (b) individual septic tanks and cesspools; (c) wastewater treatment plants through ONAS sewage systems; and (d) oued, whenever ONAS effluent discharges directly into the oued without any treatment.

Since beneficiaries are typically utilizing almost the entire plot for construction of the house, insufficient space is left for proper installation of individual septic tanks, a problem which was seen in Bir Ali. Septic tanks should be constructed a minimum 1.5 meters away from the house, due to the pernicious odors released from vent pipes. Cesspools should have a diameter of at least 1 meter and soil percolation tests should be conducted on site.

Collective septic tanks in Sidi Amor Bouhajla seem small for treatment of raw sewage for approximately 530 people. Average drinking water consumption is approximately 50 litres per person per day and retention time of the effluent in the septic tank should be 3 days. Collective septic tanks are planned to be constructed in Fouchana, Djelma, and Sidi Amor Bouhajla II.

III. Site Visits

The following is a more detailed summary of progress/problems in 14 of the total 31 sites currently eligible for the HG program which were visited. Four; Fouchana, Nouvelle Medina, Jebel Lahmar I and II and Ibn Pachiq are located near Tunis; Bir Ali is near Sfax; Kebili and Tozeur are in the South; Jelma, Kasserine and Sbeitla in the Central-West region and Hajeb El Ayoun, Haffouz and Sidi Amor Bouhajla are close to Kairouan.

Jebel Lahmar I

As many as 250 plots are available in this urban area. 220 contracts have been signed between AFH and eligible benificiaries. The remaining 30 contracts have not been signed due to difficulties beneficiaries have in providing the downpayment to CNEL. Five lots cannot be built due to existing underground electrical cables and old ONAS sewage pipes. The sharply sloped site required construction of retaining walls, which contributed to a higher cost for the infrastructure work. A lot of construction is going on, but houses have not been built in accordance with approved models. Some of the houses are rather large, with 2 floors. Approximately 80% of the house construction has been completed.

Monthly amortizations range from 25 TD to 30 TD for an average monthly salary of 170 TD, depending on the size of the plot.

Fouchana

Fouchana is a good, flat site with 298 lots. As many as 239 beneficiaries have signed contracts with AFH and 182 have taken over ownership of plots. There is a fairly strong demand for all plots.

Beneficiaries typically erect walls for an 80 or 100 square meter house, including an outdoor patio. One house visited consisted of two bedrooms, one living room, one bathroom and an outdoor patio with fairly complete finishes, such as ceramic wall and floor tiles. The core unit designs are not accepted by the poor beneficiaries because they already have large families which cannot be accomodated only through the single room provided for in the core unit design.

Model designs are provided to the beneficiaries, but no reinforced concrete drawings are delivered for construction of the slab, beams and columns. A mason is responsible for selecting the rebars and laying the concrete.

The water distribution network is already in place and has been connected to the SONEDE water supply system. The sewage network is complete, but the final disposal system consists of a collective septic tank and cesspools that are currently being studied. Installation of the electrical network is expected to start within the next 3 to 4 months.

One beneficiary, an AFH guard, with a salary of 150 TD per month was interviewed. He is eligible for a loan of TD 2,000, but only received in his first installment TD 600. With these resources, he has erected walls for an 80 square meter unit.

Nouvelle Medina

Nouvelle Medina is one of the first serviced sites developed by AFH. 61 plots have been developed at this site for low-income beneficiaries. 59 contracts have already been signed between households and AFH and 58 have taken possession of their lots. Three plots are still available because of beneficiaries financial difficulties in paying the 20% downpayment to CNEL.

All infrastructure work has been completed, including connection to the ONAS sewage collection system. Water and electrical connections have also been completed by SONEDE and STEG, respectively.

A lot of housing construction is going on, but the 5 model unit designs have not been followed by the beneficiaries. Each beneficiary has developed their own designs, which are always larger than the core unit.

Jebel Lahmar II

Construction of infrastructure has not started yet because there are as many as 150-200 "Gourbis" houses on the site to be demolished once the households are moved either to the first phase of the project or to the serviced site of M'Nihla. No deadline has been established for the "gourbis" households to be moved. Mr. Maafi believes that if a deadline is not set, construction of infrastructure will never start.

Ibn Rachiq

This urban site consists of 203 lots of 80-100 square meters. All eligible beneficiaries have been selected, but only 121 contracts have been signed with AFH. Of these, 90 beneficiaries have taken possession of their plots and their houses are in a preliminary stage of construction. Four houses have been occupied since 1987 by beneficiaries previously living on the site.

According to Mr. Maafi, the rest of the beneficiaries are still preparing all the necessary documents to sign their contracts and pay their downpayment of 20%.

The existing local sewer network will be connected to the existing ONAS sewage system, but it is still missing approximately 1,000 meters of pipes. A wastewater treatment plant is planned to be built by ONAS in the future. The water supply network has been completed by SONEDE. Installation of the overhead electrical network and street lighting are to be performed by STEG.

Bir Ali

Bir Ali is a good serviced site with 102 plots. 44 contracts have been signed with AFH, but only 9 plots are now occupied by beneficiaries. Plot size varies from 80 to 140 square meters. Only 6 beneficiaries have begun construction, of which 4 have already laid their concrete slab.

Here again, no plans for laying concrete have been provided by the Ministry of Public Works and Equipment to the beneficiaries. The beneficiaries rely on masons to determine the rebars needed for the slab, beams and columns. Walls are made of local stones.

There is no sewage collection system on site; the sewage disposal system consists of individual septic tanks and cesspools. Given the large units constructed by most beneficiaries, individual sewage disposal is not appropriate for 80-100 square meter plots since septic tanks and cesspools should not be constructed adjacent to the houses. Septic tanks should be ventilated since methane gas built up in the septic tank needs to be released.

Effluent is flowing from the septic tank through the permeable soil that is under the foundations of the houses. No septic tank plans were delivered to the beneficiaries; a rectangular concrete cover was installed over one cesspool by a mason. They have no idea about size, shape of septic tanks, etc.

Water and electrical distribution networks are completed. STEG will begin street lighting installation when 50% of the houses are under construction.

The houses being built range in size from 80-100 square meters. The loan amount is TD 2,000. Monthly amortization is TD 13 over the first two years (during the grace period) and will increase to TD 24 over the subsequent 15 years. Beneficiaries claim that the loan amount is not adequate to complete construction, but do not want to start out with a 25 square meter core unit because their families are too large to all be accomodated in a single room. The first tranche of TD 600 (20% of the loan amount) has already been paid to each beneficiary who has already initiated construction.

Kebili

Kebili is a large serviced site consisting of 287 plots. Although only 48 contracts have been signed with AFH, 210 beneficiaries have been selected. Another 42 could not be approved by the Beneficiary Selection Committee because some of their documentation was incomplete. 14 houses are under construction. Architectural plans for the units under construction vary considerably from each other.

Construction of streets, sewage collection and water distribution networks are completed. Sewers are connected to an ONAS sewage system which will discharge effluent to a wastewater treatment plant being constructed near the oued. The access road from the site to the main road should be paved to encourage demand at the site; this is the Municipality's responsibility.

Contractor delays in completing construction led beneficiaries to withdraw their savings from CNEL. However, as work progressed, beneficiaries resubmitted their downpayments to CNEL.

At this site there was a 73 square meter unit with an interior patio built on an 89 square meter plot. The unit only had two windows. The architectural plan was developed by the beneficiary.

Tozeur

Tozeur is an excellent serviced site overlooking downtown Tozeur, integrated into a larger AFH site for both low and median income families. The AFH/AID component includes 247 plots adjacent to an AFH serviced site of 228 plots varing in size from 200 to 400 square meters.

16 contracts have been signed between AFH and the beneficiaries, but not one beneficiary has yet taken possession of their plot. Demand is limited and poor families would prefer to buy a larger plot to have room to raise goats, etc.

No market survey of demand was conducted by AFH before the purchase of the site. Some 80 families were saving at the beginning of the project, but 37 subsequently withdrew their funds from CNEL because the infrastructure work was proceeding slowly. AFH later terminated the contract with the construction company.

The former Governor for the region requested in July, 1987 that AFH reduce the scope of the AFH/AID program to 52 plots because of its proximity to a tourist area, which he felt could be adversely affected by the presence of this low income settlement. Infrastructure work is about 75% complete (60% sewer and streets, 80% water). A new bid will be solicited to complete the infrastructure network. However, AFH should first resolve the Governor's request to reduce the project size before deciding to proceed with a new bid to complete the infrastructure network.

AFH serviced plots adjacent to the AFH/AID site have been sold at a cost of TD 7.50 per square meter while the AFH/AID site for low-income households is being priced at TD 11.00 per square meter. This price lag is due to cost inflation over 3 years as the AFH serviced site was completed at the end of 1985. It is worth noting that acquisition of these AFH serviced plots must be paid in cash. 75% of the plots have already been sold.

Jelma

The population of Jelma is 5,000-6,000 inhabitants. The AFH/AID serviced site consists of 149 lots integrated into a larger AFH site with 38 plots of 400 square meters each. A secondary school and 3 walk-up apartment buildings with a total of 12 apartments are also on site. A primary school is planned to be built shortly.

Only 11 contracts have been signed between AFH and the beneficiaries and of these 6 beneficiaries have occupied their plots. Only 5 housing units are being built, one of which is already occupied. The size of one unit is almost the total plot size of 120 square meters. Demand for this site was overestimated.

Low income families prefer to buy unserviced lots at a cost of TD 4 or 5 per square meter rather than pay TD 10.650 per square meter for a serviced plot. The nearby 400 square meter plots have been priced at TD 6.5 per square meter, but only 2 plots have been sold since 1984. All of the apartments built for teachers by the Ministry of Education are vacant.

All infrastructure work -water, sewage and electricity- is complete, including street lighting. The sewage disposal system is a collective septic tank and cesspool, that are yet to be let for bids. Plans and specifications are already completed.

According to the AFH representative, supervision and monitoring of housing construction by the Ministry of Public Works and Equipment is limited to assessing progress for purposes of CNEL disbursements. The Governorat and Municipality are well aware of the existing demand issue.

Kasserine

This large urban site of 454 plots has a good location overlooking downtown Kasserine, but is adjacent to a "gourbis" neighborhood (slum area). A secondary school will be built on the site. The access road to the serviced site is in bad

condition, requiring paving. The Municipality has already budgeted some funds for street paving, but AFH might participate financially in this endeavour. The sewage collection network is complete and connected to the ONAS system. The water distribution network is complete. Electrical work is currently being carried out by STEG.

Some 63 contracts have been signed between AFH and the low-income beneficiaries and construction of 38 housing units has already started. As many as 400 low-income beneficiaries have already been selected and 172 have opened savings accounts at CNEL and are in the process of raising their downpayments.

One beneficiary complained to the AFH Representative that the original CNEL payment procedure was inadequate because only TD 1,300 was available to complete the roof slab.

The price of serviced plots is TD 10.74 per square meter.

The local AFH Representative does not have a vehicle to supervise construction at Kasserine and Sbeitla and the office is understaffed to conduct all the activities it is responsible for.

Sbeitla

Sbeitla is a good site of 211 plots. 72 contracts have been signed between AFH and the beneficiaries. As many as 185 low-income beneficiaries have paid the 20% downpayment to CNEL. All plots are scheduled to be sold by April, 1989. However, no beneficiaries have yet taken possession of their plots because AFH is still surveying plot boundaries. This work is expected to be completed by March 24, 1989. Infrastructure work has been completed, but it was seriously delayed due to poor performance by the contractors. The sewage disposal system was completed by ONAS, financed under the ONAS portion of the 004B program. Water distribution is near completion, only lacking installation of pumping stations and pipe connections. Electrical works were contracted out and paid by STEG, but will not be completed until housing construction is well underway.

Hayeb El Ayoun

This AFH/AID serviced site consists of 212 plots of which 128 contracts have already been signed. In addition, some 79 beneficiaries have already taken ownership of their plots.

Infrastructure work (sewage collection and streets) is 80% complete. Street paving and installation of a sewer outfall to connect to the ONAS sewerage system are the only remaining items to be completed. Raw effluent is currently being discharged into the oued without any treatment. The original contract was terminated and a new solicitation only produced one proposal that was not accepted by AFH. A contractor will now be selected through direct negotiation. Electrical work is nearing completion, with street lighting the only element remaining to be installed.

A lot of housing construction is moving ahead. We visited one 90 square meter house on a 106 square meter plot which shows a concrete slab over non-bearing brick walls. No beams have been constructed. Slab span is about 4 meters. Masonry work is poor; there is no cement mortar in the vertical joints of the bricks. Most of the houses have a balcony over the sidewalk.

Model unit designs have not been followed and architectural plans developed by the households are not reviewed and approved by the Ministry of Public Works and Equipment. According to the households, the role of technicians from the Ministry of Public Works and Equipment is limited to assessing the construction progress for purposes of disbursement by CNEL.

Haffouz

The serviced site consists of 175 plots. All 175 contracts have been signed between AFH and low-income beneficiaries. Ownership of 161 plots has been transferred to the beneficiaries.

Approximately 70 households are already living at the site. Housing construction designs used by the beneficiaries are similar to the ones in Hajeb El Ayoun. We were told by one beneficiary that the cost of his house totaled TD 4,000 of which TD 2,000 had been borrowed from CNEL.

Infrastructure work is 95% complete. The only elements missing were street paving and connection to the ONAS sewerage system, which was left without a sewage treatment plant. Water and electrical works have been completed, including connection to the existing networks.

Sidi Amor Bouhajala

This large serviced site has 354 plots divided into 3 sectors. As many as 250 beneficiaries have already paid the total downpayment to CNEL. However, only 40 contracts have been signed between AFH and the beneficiaries and no transfer of plot ownership has yet been made. The delay in transfer of title is due to the Mayor, who said that he would not approve the transfers until all infrastructure work was completed.

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According to the Regional AFH Representative, the Minister of Public Works and Equipment is scheduled to visit the site on March 16 and will be confronted with a tough stand by the Mayor that must be modified in order to permit plot ownership. There is a real risk of beneficiaries withdrawing their savings from CNEL if the issue of transfer of plot ownership is not resolved by the Minister.

First "tranche": 130 plots
water - 100% complete;
sewerage - 90% complete; a collective septic tank and cesspool are being constructed;
Electricity - only the transformer sub-station was completed.

Second "tranche": 123 lots (101 plots were eliminated due to land problems):
Water - 0% complete
Sewerage - 100% complete; including a 4 x 8 x 2m septic tank and 4 meter diameter cesspool
Electricity - 0% complete

The size of septic tanks is inadequate for approximately 560 persons, considering an average per capita consumption of 50 liters/day and 3 days of retention time.

Third "tranche": Additional "tranche" for 101 plots that cannot be serviced in the second "tranche". Plans are completed. Contract for infrastructure work will be negotiated directly with contract of second "tranche".

IV. Recommendations

1. Housing market studies should be developed for each site so AFH can identify potential beneficiaries and collect data on income and housing needs, preferences and willingness and ability to pay, now and in the future.

2. Individual septic tanks and cesspools should be eliminated as housing construction practices by the beneficiaries are not providing sufficient distance between the house and the septic tanks.

3. Design of collective septic tanks should take into consideration that for domestic wastewater, the hydraulic retention time in the tank should be 3 days. The total volume should be divided up into three compartments with the first compartment having at least three times the volume of the other two. Careful attention should be paid to the baffling of the inlet and outlet devices as well as the connections between compartments. Soil percolation tests should be conducted on each site in order to select the appropriate sewage disposal system (cesspools, soakage pits, etc).

4. Detailed drawings of individual septic tanks and cesspools should be developed by the Ministry of Public Works and Equipment for delivery to each household in Bir Ali.

5. Whenever the raw effluent is planned to be discharged directly into a oued, as is the case of Touzeur and Hayeb El Ayoun, an appropriate wastewater disposal system should be constructed.

6. Since the Municipalities are responsible for operation and maintenance of the systems in many cases, AFH should provide technical assistance to the Municipalities to develop appropriate operation and maintenance systems. AFH might be called upon to train municipal staff to manage sewage disposal systems.

7. Detailed drawings of all concrete work - foundations, columns, beams, slabs - for the model units should be developed by the Ministry of Public Works and Equipment for delivery to each household.

8. Close supervision and monitoring of housing construction by the Ministry of Public Works and Equipment should be emphasized, mainly verifying that construction is undertaken in conformance with approved architectural plans and that the quality of all concrete work is verified.

9. CNEL should provide technical assistance to all potential beneficiaries in filling out applications and collecting documents required by the Beneficiary Selection Committee and CNEL.

10. Serviced sites in Touzeur (247 plots) and Jelma (149 plots) should be reduced as demand for AFH/AID plots was overestimated.

11. Propose to include the following towns in the AFH/AID subprogram if they meet the eligibility requirements of the Housing Program Agreemnet:

(A) Sbeitla (150 plots)
Urban plans available. No sewage disposal system is anticipated. 130 beneficiaries have already opened up accounts at CNEL for downpayment

(B) Tela (100 plots)
Urban plans available. No sewage disposal system is anticipated. Sel[illegible] beneficiaries total 100.

(C) Haffouz (120 plots)

Serviced site allotments developed by AFH. Size of site conforms with dem[illegible].

12. In Touzeur and Jelma, AFH should take into account that AFH/AID serviced plots of 80 -120 square meters should be marketed at a lower price than the AFH plots of 400 square meters.

13. AFH regional offices in Kasserine and Kairouan should be provided with vehicles and be staffed adequately for the large variety of services they are responsible for.

Attachments: Tables I and II
Persons met during field trip
Trindade Mission Schedule

PROGRAMME DE TRAVAIL

POUR JOSE TRINDADE

Composante "Parcelles Assainies" du programme HG-004B

I. INTRODUCTION

Dans le cadre du programme HG-004B qui totalise 48.152 millions de Dollars, 24.152 millions sont destinés à l'AFH et 24 millions à l'ONAS.

A ce jour, 21.152 millions ont été déboursés dont 9.1 millions au bénéfice de l'ONAS. La somme de 12.052 millions de dollars reçue par l'AFH a été déboursée comme suit:

4.4 millions en Août 1986 correspondant à l'avance initiale.
5.5 millions en avril 1988.
2.152 millions correspondant au projet pilote.

En regard de l'état d'avancement de la composante "Parcelles Assainies" arrêté au 28.2.89, la CNEL et l'AFH souhaitent procéder à un troisième appel de fonds de l'ordre de 6.6 millions de dollars, soit environ 5.5. millions de Dinars (MD). Cette somme est destinée à couvrir:

(i) les prévisions de consommation de crédits estimées à 4.3 M.D. à accorder aux béneficiaires jusqu'au 30.9.89
(ii) une partie des crédits déjà accordés aux bénéficiaires pour un montant de 1,2 MD.

Selon le point de la situation au 28-2-89 établi par la CNEL il y a 3.442 souscriptions pour un nombre total de lots de 6.457 soit un état d'avancement d'environ 53% justifiant un déboursement.

Cependant, le pourcentage pourrait être plus important si un certain nombre de contraintes étaient levées. Celles-ci ont trait à:

-la commercialisation de certains sites
-l'assainissement de certains sites
-les retards de réalisation
-des situations foncières non résolues

Aussi la mission de Mr. Trindade consistera-t-elle à procéder à une évaluation de la situation qui prévaut dans les sites connaissant les problèmes cités plus haut.

II. Description Sommaire de la Composante "Parcelles Assainies".

Cette composante vise à financer l'achat de parcelles assainies par des bénéficiaires éligibles et à accorder des prêts à la construction de logements pour ces bénéficiaires.

L'AFH est chargée de la viabilisation et de la commercialisation des parcelles alors que la CNEL est chargée de l'octroi de prêts aux bénéficiaires éligibles pour l'acquisition de terrains et la construction de logements.

Environ 6,500 parcelles seront aménagées sur 31 sites. Les parcelles assainies d'une superficie variant entre 100 et 120 m2 seraient pourvues d'eau, de routes, d'égouts et d'électricité.

Les crédits pour la construction (du même nombre que les parcelles) couvriraient le coût de construction d'un logement sur une superficie maximale de 25 m2.

III. Programme de Travail

Le Consultant fera une évaluation intérimaire et sommaire du programme de parcelles assainies en analysant un échantillon de sites representatifs de l'Etat d'avancement et des difficultés d'exécution du programme notamment:

- les sites en souffrance à cause de problèmes fonciers
- les sites connaissant des difficultés de commercialisation
- les sites ayant des problèmes d'assainissement.
- les sites accusant des retards importants de réalisation.
- les sites ayant un avancement tout à fait convenable.

3.1. Sites en souffrance à cause du Foncier

Il s'agit de 7 sites: Mourouj II bis, Jebel Lahmar II, Tebourba, Mornaguia, Menzel Bourguiba et Grombalia; le nombre de lots concernés est d'environ 1400 soit près de 22% de l'ensemble du programme. Le contractant fera le point de la situation foncière avec la Direction des Opérations Spéciales de l'AFH et proposera le cas échéant en collaboration avec cette dernière des sites alternatifs.

3.2. Sites Difficilement Commercialisables

Il s'agit notamment des sites de Tozeur, Kebili, Jelma et Kasserine qui totalisent 1137 lots dont seulement 251 sont commercialisés. Le Contractant visitera les sites de Tozeur et Jelma et analysera les problèmes de commercialisation: mesurer l'adaptabilité des composantes physiques du programme (superficie, etc.) aux conditions locales et évaluer l'adéquation quantitative de l'offre à la demande.

Le contractant proposera en relation avec l'AFH un ou des sites alternatifs (Sbiba par exemple) qu'il visitera également pour déterminera si toutes les conditions sont requises pour les retenir dans le programme.

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3.3. Sites ayant des problèmes d'assainissement

Sur la base du Plan d'exécution de l'AFH et en relation avec elle, le contractant identifiera tous les sites présentant des problèmes d'assainissement c'est à dire non connectables au réseau ONAS. Il visitera les sites suivants qui semblent être des plus significatifs: Fouchana, Ibn Rachiq, Bir Ali et/ou Hencha:

a) Fouchana (298 lots): une fosse septique collective est prévue dont l'entretien serait assuré par la municipalité.
b) Ibn Rachiq (205 lots): les mises en possession ont été effectuées sans qu'une solution d'assainissement soit trouvée.
c) Hencha (82 lots) et Bir Ali (111 lots): inexistence de réseaux. Les municipalités concernées et le Ministère de l'Equipement proposent des solutions intermédiaires du type "fosses individuelles".

3.4. Sites Accusant des Retards de Réalisation

Il s'agira pour le contractant de déterminer les causes des retards dans la réalisation des projets de Sbeitla (211 lots) et/ou de Bouhajla (354 lots) et en tirer les lessons susceptibles de permettre de résoudre des problèmes analogues survenant dans d'autres sites.

3.5. Sites dont l'Avancement est très Satisfaisant

Le contractant visitera enfin des sites dont le degré de réalisation est trés convenable tels que Jebal Lahmar I (250 lots, 230 souscriptions), La Marsa (115 lots, 106 souscriptions) ou Haffouz (175 lots, 175 souscriptions) où les bénéficiaires ont déjà entamé la construction de logements. L'objet de la visite de ces sites est d'évaluer de façon tout à fait préliminaire la mesure dans laquelle les objectifs du programme sont en voie d'être atteints et notamment l'autoconstruction de logements par les populations à faibles revenus sur des terrains viabilisés de petite superficie.

TRINDADE MISSION SCHEDULE
004B AFH Component

Friday 10th March

9:00 to 12:00	Site Visit - Fouchana - Nouvelle Medina - Jebel Lahmar
14:00 to 18:00	Site Visit - Ibn Rachiq - La Marsa

Sunday 12th March

10:00	Rent a Car
14:00	Departure to Sfax
18:00	Arrival Sfax - Hotel des Oliviers

Monday 13th March

8:00	Meet with Rachid Borgi, AFH Regional Director Tel: (04) 27074 - 25650 - 24781
10:00	Leaving Sfax to Bir Ali
11:00	Site Visit Bir Ali
14:00	Leaving Bir Ali to Tozeur
18:00	Arrival Tozeur - Hotel Oasis

Tuesday 14th March

8:00	Site Visit at Tozeur
10:00	Leaving Tozeur to Kasserine
14:00	Site Visit at Kasserine
17:00	Site Visit at Jelma
19:00	Arrival Sbeitla - Hotel Sufetula

Wednesday 15th March

8:00	Site Visit Sbeitla
9:00	Departure to Bouhajla
11:00	Site Visit Bouhajla
13:00	Departure to Sousse
18:00	Arrival Tunis

Thursday 16th March

15:00	Debriefing at AFH

Friday 17th March

9:00	Debriefing at UNDP/UNSO
13:00	Departure.

Persons Met During Field Trip

Mr. Dhaouadi Hamda, Director of Special Operations
Mr. Rachid Borgi, Regional Director in Sfax
Mr. Saoundi Rached, Regional Representative in Kairouan
Mr. Mohamed Merguini, Regional Representative in Kasserine
Mr. Si Issaoui, Regional Representative in Sidi Bouzid
Mr. Rachid Hédi, Engineer in Kairouan

HG 004 B - TABLE I
CURRENT STATUS OF SUBPROGRAM COMPLETION
as of 03/15/89

Town	Plots	Sewage and Streets	Water Distribution Works	Electrical Works	Contracts Established between AFH and Beneficiaries	Beneficiaries' Plot Ownership
Jalta	128	100%	100%	-	21	-
Ghardimaou	358	80%	100%	-	129	-
Tajerouine	203	80%	100%	-	48	47
Gaafour	184	100%	100%	-	81	38
Bouarada	235	100%	100%	-	132	83
Jelma	149	100%	100%	100%	11	6
Meknassy	174	100%	100%	100%	54	28
Kasserine	454	100%	100%	-	63	38
Sbeitla	211	100%	95%	-	72	-
Sidi Amor B.	354	95%	95%	-	48	-
Haffouz	175	95%	100%	90%	175	161
Hayeb El Ayoun	212	80%	100%	100%	128	79
Tozeur	247	60%	80%	-	16	-
Kebili	287	100%	100%	-	48	14
La Marsa	115	100%	100%	100%	89	40
Jebel Lahmar I	250	100%	100%	100%	220	200
Mourouji 2 Bis	603	-	-	-	-	-
Nouvelle Medina	61	100%	100%	100%	59	58
Fouchana	298	100%	100%	-	239	182
Ibn Rachiq	203	90%	100%	-	121	90
Tebourba	205	-	-	-	-	-
Mornaguia	198	-	-	-	-	-
El Hencha	82	100%	80%	100%	19	2
Bir Ali	102	100%	100%	100%	44	9
Jebeniana	100	100%	100%	90%	41	17
Enfidha	159	95%	100%	-	-	-
Jemmel	110	100%	100%	-	102	9
Bouficha	118	80%	100%	-	-	-
M. Bourguiba	147	80%	100%	100%	8	-
Grombalia	33	80%	100%	100%	-	-
Sers	80	80%	-	-	-	-
Jebel Lahmar II	100	-	-	-	-	-
TOTAL	6,345				1,968	1,183

Source: AFH

Table II

Credit Provided by CNEL to AFH and Eligible Beneficiaries
As of February 28, 1989

Number	Town	Number of Plots	Nbr. of Applications at CNEL	Prefinancing Provided by AFH	Credits Provided to Beneficiaries		Estimated Expenditures as of 9/30/89 (million Dinars)	
					Nbr.	Amount	Nbr.	Amount
1	Jalta	128	74	113.135 D	21	52.408 D	(62)	159
2	Ghardimaou	358	227	261.019 D		-	(227)	590
3	Tajerouine	203	115	186.479 D	39	104.946 D	(76)	205
4	Gaafour	184	127	176.214 D	69	161.951 D	(58)	136
5	Bouarada	235	150	109.247 D	132	309.654 D		
6	Jelma	149	27	90.777 D	5	15.465 D	(.2)	68
7	Meknassy	174	90	125.900 D	32	97.829 D	(68)	187
8	Kasserine	454	172	205.419 D	38	99.552 D	(82)	215
9	Sbeitla	211	185	119.180 D			(164)	426
10	Sidi Amor B.	354	177	133.861 D			(177)	460
11	Haffouz	175	175	164.437 D	167	424.268 D	(8)	2
12	Hayeb El Ayoun	212	108	128.736 D	78	199.263 D	(30)	7
13	Tozeur	247	33	90.971 D			(33)	86
14	Kebili	287	718	118.835 D	22	56.889 D	(49)	127
15	La Marsa	115	106	131.397 D	89	215.306 D	(17)	41
16	Jebel Lahmar I, II	250 + 100	230 + 0	265.185 D	213 + 0	535.134 D	(17)	44
17	Mourouji II Bis	603	218	235.200 D				
18	Nouvelle Medina	61	55		55	121.682 D		
19	Fouchana	298	268	323.128 D	211	571.366 D	(58)	162
20	Ibn Rachiq	203	176	148.781 D	40	98.143 D	(146)	365
21	Tebourba	205	100					
22	Mornaguia	198	7					
23	El Hencha	82	25	7.340 D	11	26.533 D	(13)	36
24	Bir Ali	112	61		33	88.705 D	(43)	115
25	Jebeniana	100	48		29	68.086 D	(23)	55
26	Enfidha	159	69	65.090 D			(61)	159
27	Jemmel	110	109	30.576 D	102	115.392 D	(12)	30
28	Bouficha	118	87	53.667 D			(87)	226
29	M. Bourguiba	147	70				(70)	182
30	Grombalia	33	33					
31	Sers	80	21	36.743 D			(21)	54
TOTAL		6,345	3,415	3,321.317 D	1,386	3,362.572 D	(1,631)	4,227

Source: CNEL