

The World Bank Group and Tunisia

A Country Study

March 2013



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I. What is the purpose of this study?

The purpose of this study is primarily to provide interested individuals/groups with information on the World Bank Group (WBG) and its involvement in Tunisia and to help them understand how they might influence its activities. In addition, this study provides a useful tool for a broader audience such as practitioners, academics, students, donors and anyone interested in understanding the context of the WBG in Tunisia. The World Bank Group is one of the most influential International Financial Institutions (IFIs), which are public investment and development institutions owned by their member governments that provide funding, technical assistance, policy advice, research and other non-financial support to governments in developing and transition countries. Many IFIs also provide financing to companies investing in the developing world. The International Monetary Fund (IMF) is another example of a well-known IFI.

Although the World Bank plays an important role in supporting development efforts in Tunisia, it is not the largest donor in terms of the amount of lending it provides. As of mid-October 2011, the African Development Bank (AfDB) and the European Investment Bank (EIB) represented the two largest donors to Tunisia while the World Bank came in fourth place.¹ That being said, the World Bank has been playing an increasingly important role in Tunisia in the post-revolution period providing big budget support loans to support the Tunisian government in implementing multiple reforms in areas such as transparency, social services, regional development, employment and the financial sector. This support has been taking place largely in coordination with other donors such as the AfDB, the French Development Agency and the European Union. Also, the World Bank's role in the country as a convener and standard setter remains very important especially in the post-revolution context. Because of the important role the WBG plays more generally, the main target of the Bank Information Center's (BIC's) advocacy efforts is the World Bank Group: we work with civil society in developing and transition countries to influence the World Bank Group's policies and development strategies in those countries. For the reasons above, this study focuses on the World Bank Group and comes at an opportune time where multiple stakeholders can make use of this information to engage with this influential institution during the post-revolution period.

II. What is the World Bank Group?

The World Bank Group's stated mission is to fight poverty and promote economic growth and development in the world.

It is important to differentiate between the World Bank and the World Bank Group. Although these terms are often used interchangeably, they are not exactly the same. The World Bank Group (WBG) is comprised of five separate arms:

¹ [Tunisia: Interim Country Strategy Paper 2012-2013](#), African Development Bank, February 15, 2012.

1. The International Bank for Reconstruction and Development (IBRD): was created in 1944 and was initially designed to help rebuild Europe after World War II. It now gives loans at near-market interest rates to most middle-income countries around the world.²
2. The International Development Association (IDA): gives grants and discounted loans to low-income countries.³
3. The International Finance Corporation (IFC): “provides investments and advisory services to build the private sector in developing countries.”⁴
4. The Multilateral Investment Guarantee Agency (MIGA): “promotes foreign direct investment into developing countries by providing political risk insurance (guarantees) to the private sector.”⁵
5. The International Centre for Settlement of Investment Disputes (ICSID): “provides facilities for conciliation and arbitration of international investment disputes.”⁶

IBRD and IDA work primarily with governments and together constitute the “World Bank”. The IFC and MIGA are the WBG’s two private sector arms and directly support private companies investing in developing countries.⁷ Throughout the study, the term “Bank” will be used to refer to both the World Bank and WBG, with the distinction made between the two terms when necessary.

III. Why care about the World Bank Group?

Everyone has the right to take part in the development decisions that affect his or her life, livelihood, and the environment. The WBG affects communities directly through the projects and policies it finances in Tunisia, and indirectly through its influence on the Tunisian government, investors and the development discourse in general.

In Tunisia, the WBG’s operations influence governance-related policies and programs, macroeconomic policies, infrastructural development, the environment, and services like health care and education, to cite only a few examples of the extent of its reach. Regardless of whether one agrees or disagrees with the WBG’s programs and policies then, it is difficult to dismiss its influence. Consequently, it is important to understand the institution and how to influence it.

- **The WBG may be a good advocacy target.** The WBG wields significant influence over economic and political actors in Tunisia, including the government, but also donors, development agencies and investors. Working on the WBG and influencing its operations in

² The World Bank’s Governance Structure, [Tools for Activists: An Information and Advocacy Guide to the World Bank Group](#), Bank Information Center.

³ [What is IDA?](#), International Development Association.

⁴ [About IFC](#), International Finance Corporation.

⁵ [About MIGA](#), Multilateral Investment Guarantee Agency.

⁶ [About ICSID](#), International Centre for Settlement of Investment Disputes.

⁷ [World Bank \(IBRD and IDA\): Overview](#), Bank Information Center, November 13, 2009.

Tunisia may help you achieve some of the changes you and/or your organization seek at a local, national or international level.

- **The WBG may be an important source of information.** The information generated by the WBG can often be useful to civil society actors and it may be difficult to access similar data from other sources. Moreover, because the WBG has policies which guarantee public access to a fair amount of information about its operations, civil society actors have grounds on which to assert their right to documentation about development projects and policies supported by this institution.
- **The WBG can be a “lightning rod” for international attention.** Because governments, private companies, civil society and media around the world pay attention to the activities of global institutions like the WBG, exposing the link between the WBG’s activities and the issue(s) on which you work may help to attract more attention than you might otherwise receive. Also, addressing the IFI dimension of an issue that concerns you may help you form alliances with other organizations working on the WBG. This access to transnational civil society advocacy networks can help amplify your message and strengthen your campaign.

IV. Context of Involvement: Past to Present

In reviewing the World Bank’s historical and current role in Tunisia, it is crucial to have an understanding of the various contexts in which it has operated over the 50 years since funding its first project in Tunisia in 1962.

Tunisia is a small, upper middle income country located on the southern coast of the Mediterranean in North Africa. It has a population of 10.5 million, and a land area of 155,360 km sq., and is bordered by Libya to the east and Algeria to the west. Tunisia’s population is young, with 23% of the population under the age of 15, an estimated 55% under the age of 24, and the majority of the population concentrated in the northern districts of the country, along the Mediterranean coast, and in the capital city of Tunis. The population is urbanized, with 66% residing in cities.⁸ The arid interior of the country to the south and west is less populated due to the desert climate and scarcity of water resources. Tunisia’s Gross Domestic Product (GDP) per capita was \$4,297 in 2011, according to the World Bank.⁹

A. Historical Context of World Bank Involvement

Since its independence from France in 1956 until the recent uprisings in 2010-2011, Tunisia has had only two presidents. Under President Habib Bourguiba, who was in power from 1956 until 1986, Tunisia established a Code of Personal Status that remains one of the most progressive civil codes in the Arab world, especially in terms of guaranteeing women’s rights. A strong education system was established, and the middle class in Tunisia began to grow. During

⁸ [Country Partnership Strategy for 2010-2013](#), The World Bank, November 23, 2009.

⁹ [Data: GDP per capita](#), World Bank.

Bourguiba's reign, the country experimented with multiple economic models, beginning with several years of liberalization policies immediately after independence, followed by a decade of socialist collectivization led by central planning, followed by a mixed market economy with continued high levels of protection and involvement from the state.

The World Bank Group became active in Tunisia in the early years of President Bourguiba's tenure. Tunisia signed the IBRD Articles of Agreement in 1958, and became its 66th member.¹⁰ IDA was established in 1960 as the World Bank's "fund for the poorest,"¹¹ and on December 30, 1960, Tunisia signed the IDA Articles of Agreement, becoming its 37th member.¹² When Tunisia first became a member state of the World Bank institutions, it was only eligible to receive funding from IDA because it was then considered a low-income country and it is the low-income countries that are eligible for funding from IDA. Once a country achieves middle-income status it graduates from the IDA program and becomes eligible for IBRD funds. The World Bank's first loan to Tunisia through IDA was for an [Education Project](#) in 1962. The credit funded school construction and represented the Bank's first credit in the world for an education-related project.¹³ Tunisia received funding for 10 projects from IDA and received its last credit in fiscal year 1977¹⁴ before it graduated from the IDA program and started receiving loans from IBRD instead.

B. 1980s Structural Adjustment Program

In 1986, a balance of payments crisis led Tunisia to sign a Stand-by Agreement which enacted a series of structural adjustment and stabilization programs under the guidance of the International Monetary Fund (IMF) and the World Bank.¹⁵ A year later, Zine El Abidine Ben Ali took over power in Tunisia through a bloodless coup. As president, Ben Ali continued the policies of the 1986 structural adjustment, gradually liberalizing Tunisia's trade policies and integrating into the global economy. As part of these policies, Tunisia entered into various regional trade agreements, including a 1995 Association Agreement with the European Union that created a free trade zone between Tunisia and Europe and that has been effective since 2008,¹⁶ the 2002 Trade and Investment Framework Agreement (TIFA) with the United States, and the 2004 Agadir Agreement, a multilateral trade agreement with Egypt, Jordan, and Morocco. Tunisia is a founding member of the World Trade Organization (WTO), and in 2010 further opened its economy to foreign franchises in certain sectors.

C. Economic Liberalization Policies

The IMF structural adjustment program of the late 1980s and Ben Ali's liberalization policies did create economic growth—the country experienced an average 5% growth in GDP annually over the decade preceding the 2008 financial crisis.¹⁷ Ben Ali's administration had consistently,

¹⁰ [IBRD Articles of Agreement Signed by Tunisia](#), Archives, World Bank.

¹¹ [What is IDA?](#), International Development Association, World Bank.

¹² [IDA Articles of Agreement Signed by Tunisia](#), Archives, World Bank, December 30, 1960.

¹³ [First Funding for Tunisia](#), Archives, World Bank.

¹⁴ [IDA Graduates](#), International Development Association, World Bank.

¹⁵ [The Political Economy of Development in Tunisia](#), Mohamed Z. Bechri and Sonia Naccache, May 2003.

¹⁶ [Background Note: Tunisia](#), U.S. Department of State, September 22, 2011.

¹⁷ Ibid.

though gradually, implemented the reforms and policies that the World Bank promoted through its program of lending and analytical support, and Tunisia was maintaining impressive levels of growth. However, this successful growth, which placed Tunisia in the international spotlight as a regional success model in the eyes of IFIs including the World Bank, did not come without costs. Persistently high levels of unemployment and regional inequality have plagued Tunisia for decades. In addition, although Tunisia was technically called a constitutional republic and held periodic elections, Ben Ali's reign was far from democratic and was repressive to many. These conditions did not facilitate an environment in which inclusive development could take place, and as a result some voices were altogether unheard or ignored in the development process.

The most recent Country Partnership Strategy (CPS) for Tunisia - the Bank's framework for engagement in the country - recognizes some of Tunisia's major challenges like unemployment, but continues to recommend a particular set of economic policies that the Bank saw as having been very successful in producing growth and meeting Tunisia's development goals up to that period as the solution to many of these problems. These policies have consistently relied on liberal economic policy solutions and strategies, such as the following:

- 1) An emphasis on global and regional economic integration through reforms in trade policy and improvements in the business environment. In the most recent CPS, the World Bank continues to press for further relaxation of entry costs for imported goods, which are still high for non-EU imports.
- 2) A focus on creating a competitive and lightly-regulated business environment. In the CPS, the World Bank recommends continued reform of the regulatory business environment and a lighter role for the state, as well as the continued privatization of enterprises still under state control.
- 3) An emphasis on the private sector in financial policies and reforms. The development of the private sector is almost a sole focus in the Bank's recommendations on employment, one of Tunisia's most pressing issues. Prior to the revolution, many of the development policy loans to Tunisia supported private sector-related reforms.

While these policies are designed to create a successful and growing economy, they tend to benefit different segments of the population unevenly, and can often leave entire groups economically marginalized if the right safeguards are not in place. Beginning in December 2010, Tunisia's people took to the streets to protest high unemployment, poor living conditions, political repression, and lack of economic prospects. The country, which according to many traditional measures of economic progress was a seeming success, burst into spontaneous revolt, which overthrew President Ben Ali and sparked similar movements throughout the Middle East and North Africa (MENA) region.

D. Current Development Issues

In the aftermath of the revolution, many issues previously not highlighted by the Bank and other international institutions have been brought to new light and importance in the development agenda such as the lack of reliable data; the overwhelming absence of civil society under a repressive regime; the regional disparities in levels of wealth and employment; the lack of opportunities for the country's educated youth; the high influence of European donors on the development agenda, and environmental issues. Together, these challenges ought to form the lens through which we consider the World Bank's current development profile in Tunisia.

Data accuracy: One way repressive regimes are able to maintain their grip on power is by controlling the availability and accuracy of information in the country. In Tunisia, economic data reported by the World Bank was often based on government statistics, and in the post-revolution period many of these statistics are being found to be inaccurate and unrepresentative of the actual conditions. For example, the World Bank uses the national poverty rate as a measure of poverty in Tunisia. This rate is based on data provided by the government and measures the percentage of the population below the national poverty line which differs from country to country. In 2009, according to the (Tunisian) National Institute of Statistics, 3.8% of the Tunisian population lived under the poverty line.¹⁸ In contrast, new post-revolution statistics released in May 2011 by the Tunisian ministry of social affairs set the actual poverty rate at 24.7% of the population.¹⁹ The vastly different figures could be the result of using a different measure of poverty, or blatant misinformation. Regardless, the inconsistency leads to misleading representation of the actual situation of Tunisia's poor. In addition to data inaccuracy, there is the issue of unavailability of more recent economic and social data on Tunisia, which has even proved to be a limiting factor in the research for this study.

Regional disparities: The economic and social conditions in Tunisia's urban areas and coastal regions are much different than those in rural areas and the interior of the country, and the extent of these disparities and the real situation of the poor is becoming much clearer as more data becomes available in the post-revolution period. The interior regions of the country, including the north-west and central-west districts, are known to face much higher rates of unemployment and poverty than the coastal areas, which profit from tourism and trade with Europe. The Ben Ali regime's model was to place a disproportionate amount of attention and funding to the coastal regions. In 2005 – and this data could be questioned - Tunisia ranked 60th globally in terms of inequality levels with a GINI score of 40.²⁰ This was recognized as a major problem and in the transition era, it was agreed that the model would be flipped to start pouring resources into those areas that needed it most. The World Bank is also taking this course and is, for the most part, directing its development projects to the areas in most need of them. One question remains though: if there is still an inaccurate picture of regional needs, how will the Bank or government know who to direct funds to? There needs to be a proactive

¹⁸ [November 7th, 2011- Ben Ali's political propaganda conspicuously absent](#), Ahmed Medien, tunisialive, November 7, 2011.

¹⁹ Ibid

²⁰ [Country Comparison: Distribution of family income- GINI index](#), The World Factbook, Central Intelligence Agency.

effort to assess the economic and social conditions of all Tunisians in order to ensure that those who need help the most are not slipping through the cracks.

Unemployment: Unemployment in Tunisia has been high for decades, and was one of the forefront issues expressed in the 2010-2011 uprisings, with statistics setting unemployment at around 19% in 2011.²¹ Unemployment disproportionately affects the poorer internal regions of the country and certain age groups particularly the youth as well as recent graduates of higher education. According to some statistics, youth unemployment of those between the ages of 15-24 was as high as 30.7% in 2005.²²

European influence: Because of Tunisia's geographical proximity to Europe, it has close economic and political ties with the region. Most of Tunisia's exports—primarily clothing and textiles, mechanical goods, phosphates, chemicals, and hydrocarbons—go to Europe, and Europeans account for most of Tunisia's tourists—the country received 6.9 million European tourists in 2010.²³ Because of these ties, Europe has a vested economic interest in Tunisia, and seeks to influence its development through a variety of means including through its multilateral financial institutions like the European Investment Bank (EIB) and the European Bank for Reconstruction and Development (EBRD). While the World Bank has a mandate to reduce poverty through its development projects and programs, the same is not true for the European banks: EIB explicitly finances investment projects that further the interests of Europe and EBRD's mandate is to support private sector investments in central Europe and central Asia as well as the transitioning of those countries into more open markets. EBRD recently expanded its mandate to include four countries in the Middle East North Africa region including Tunisia. So while these institutions play a big role in Tunisia, they often wield great power to influence projects and policies that benefit their European shareholders' countries rather than the development of Tunisia.

Developing civil society: Under the repressive Ben Ali regime, an active civil society was practically non-existent, and the few organizations that did exist operated within a very limited space and their activities were highly restricted. As the Tunisian revolution brought about more freedoms and opened the door for a more vibrant civil society, a large number of new and innovative organizations started forming. However, as this takes place in a rapidly changing environment and in conjunction with the transition to democracy, many organizations lack the institutional capacity, resources, networks, or focus to effectively monitor the World Bank's important role in the transition phase and beyond.

Immigration and remittances: Remittances from Tunisia's diaspora of about 1 million were calculated at \$2 billion accounting for 4.4% of GDP in 2011²⁴ and came mainly from Europe and Libya. Due to the European economic crisis, and the violence in Libya, many Tunisians working outside of the country have been forced to return to seek work in Tunisia, further increasing

²¹ [Tunisia: Overview](#), World Bank.

²² [Youth unemployment rate, aged 15-24](#), both sexes, Index Mundi.

²³ [Tunisia launches tourism promotional campaign in Europe](#), Sana Ajmi, tunisialive, March 4, 2012.

²⁴ [Annual Remittances Data: Inflows](#), Migration and Remittances Data, World Bank.

the strain on the jobs market. In addition, many Libyans are seeking refuge in Tunisia, adding to the problems of unemployment that already exist.

Education: While most analysis shows that Tunisia has been successful in creating a universal free education system and achieving high school enrollment and literacy rates across broad segments of the population,²⁵ there are issues surrounding the quality of education and how it translates to finding work. While many Tunisians have the opportunity to receive a higher education degree, there is a significant mismatch between the requirements of the job market and skills learned in schools and universities. In fact, the highest educated Tunisians are the most likely to be unemployed.²⁶ Some studies point to the job market as not providing enough jobs for highly skilled or educated workers, while some stress the need for reform of the education system to produce graduates with different skill sets.

Environment and climate change: With its coastal regions in danger of environmental damage from rising tides, and the scarcity of water in its desert interior, Tunisia faces some unique ecological challenges. Among these are water stress, marine resources degradation, and pollution in the main industrial areas.

E. World Bank Influence on the Transitional Period

In light of these issues, the World Bank seems to be changing its strategy of engagement in Tunisia. Its development narrative has shifted from praise of the high levels of economic growth that the country has been able to achieve to a focus on issues that directly impact people such as unemployment and public services, and a priority on improving governance and transparency. The Bank has also made a concerted effort to respond to the demands of the revolution and to include the voices of different stakeholders including civil society in its new development strategies and operations. Two Development Policy loans for \$500 million each were approved for Tunisia in the aftermath of the revolution (one in 2011, and one in 2012), and will provide budget support for the government to implement reforms including adopting and implementing an Access to Information law, promoting internet freedom, simplifying business regulations and creating better systems for monitoring the provision of services. The Bank also approved an [interim strategy for Tunisia](#) in July 2012 that outlines its expected engagement in the country during the transitional period. This critical period will also present an excellent opportunity for civil society to take a critical look at what has been the role of the World Bank Group in Tunisia's development agenda and to create space at the table for future discussions on what the goals and priorities of the World Bank Group ought to be in Tunisia.

²⁵ [Tunisia: Statistics](#), UNICEF.

²⁶ [Country Partnership Strategy for 2010-2013](#), World Bank, 2009.

V. The World Bank Group in Tunisia

A. How the World Bank Group works in Tunisia

1. Country Partnership Strategy

The basis for all the World Bank Group's operations in Tunisia and in any country is the Country Partnership Strategy (CPS), which is a document that outlines the Bank's engagement and development goals and priorities for the country for a period of usually three to five years. The Bank's strategy for a country is usually based on that country's national plan for development.

The [most recent CPS for Tunisia was for the period FY10-13](#) and supports Tunisia's 11th National Development Plan (NDP). The strategy focuses on increasing employment opportunities through transforming the Tunisian economy into a higher value-added, knowledge intensive one and is based on the following three pillars:

1. employment, growth and competitiveness;
2. sustainable development and climate change; and
3. improving the quality of service delivery

The CPS is flexible, reflecting the nature of the NDP and allowing the government, with support from the Bank, to respond to challenges and opportunities as they arise. The CPS specifies that the Bank would lend Tunisia \$280 million in 2010 and then provide indicative lending FY11-13. Based on the borrower government's objectives and needs and the goals laid out in the CPS, specific project concepts are identified by the government and Bank representatives, and the Bank and the government then jointly assess the progress of the CPS.

2. Interim Strategy Note

The Bank was still operating in Tunisia within the framework of the CPS when the Tunisian revolution broke out resulting in the ousting of President Ben Ali. The Bank's strategy was all of a sudden largely irrelevant in this new and rapidly changing environment that the country was experiencing. In response, the Bank developed an [interim strategy](#) to outline its engagement in the country during this critical transitional period. The strategy which covers the period FY 2013-2014 is intended to cover the term of the current transitional government. Through the ISN, the Bank will support the three following areas:

1. Laying the foundation for renewed sustainable growth and job creation
2. Promoting social and economic inclusion
3. Strengthening governance: voice, transparency and accountability

The ISN was designed in close consultations with the transitional government and various stakeholders and supports the government's reform program. Once an elected government is in place, the Bank will prepare a full Country Partnership Strategy.

B. World Bank in Tunisia

The Bank supports Tunisia and other borrowing countries through various instruments such as direct investment lending for a specific project, policy lending that goes toward the country's budget, or through analytical support and technical assistance.

- **Investment lending** is the Bank's lending instrument that is used to directly fund a specific project such as a road or a power plant. Projects are proposed by the government based on the principles of the CPS and the national development plan, and developed to meet a specific development goal. During the preparation phase, projects are appraised to ensure that they meet the Bank's social and environmental criteria (*safeguards*) and various stakeholders are often involved and consulted during the preparation and the implementation process. When the project is prepared and details finalized, it is approved by the Bank's Board of Directors, the Tunisian government signs the Loan Agreement, and the funds are disbursed to the Tunisian government to carry out implementation under the implementation support from Bank staff. The Loan Agreement includes the terms under which Tunisia must repay the loan.
- **Policy Lending** is another World Bank lending instrument that directly supports the borrowing government's budget, rather than going toward a specific investment project. Policy lending is often used to support specific government reform initiatives, which could include reforms in fiscal policy, governance sector, or employment initiatives.

The Bank's most recent policy lending for Tunisia supported reforms in the areas of employment, governance, social services, the financial sector and telecommunications among others. The first [Development Policy Loan \(DPL\) for Tunisia in the post-revolution period](#) was approved in June 2011 and was in the amount of \$500 million. [A second DPL](#) was approved for Tunisia in November 2012 and served as a follow up to the previous DPL to support the implementation of the government's reform program.

- **Technical Assistance and Analytical Support:** The World Bank also provides support to governments through technical assistance and analytical support. This assistance could be in the form of assistance with draft legislation, national development strategies, or sector-specific strategies to name a few examples. Technical assistance funds can be included in investment lending projects, and often support the strengthening of local institutions or specific policy reforms.²⁷

The Bank's analytical support can consist of reports, reviews, or analyses of various sectors of Tunisia's economy, government, or society. The Bank does in-depth research, makes policy recommendations based on its findings, and often supports specific reforms which can have great influence in the ultimate policy choices of the government. The Bank's more recent analytical work has included a development policy

²⁷ [Lending & Technical Assistance](#), World Bank, 2012.

review entitled, "[Towards innovation driven growth; a report on Tunisia's global integration](#)," as well as a reports on employment, capacity development and social protection, the agricultural sector, industrial land management, and cross-border trade in the Maghreb region.

[The Bank's current portfolio in Tunisia](#)

Most recently, the World Bank's involvement in Tunisia has primarily been in the water/sanitation, energy/mining, industry and trade, agriculture, and public administration sectors, in addition to more minor involvement in the health and social sector, education, finance, and transportation.

The Bank currently has 19 active and 5 proposed projects in Tunisia. While a project is still in the preparation phase, civil society can take advantage of some structured opportunities to influence its design. It is during this stage that environmental and social impact assessments are conducted, and consultations with affected communities may take place depending on the project's environmental and social risk category. [Contact BIC](#) to find out more about what you can do to influence project selection and design at the World Bank before projects are finalized and approved by the Bank's Board of Directors. Following is the list of projects that were active in Tunisia as of the time that this study was last updated (note that the closing dates of the projects are subject to change):

Active Projects:

[Ecotourism and Conservation of Desert Biodiversity](#)

The objective of this project is to contribute to the conservation of desert biodiversity in three recipient targeted national parks. The project has 2 components. Component 1: Promoting enabling conditions for protected areas management, sustainable land management scale-up and ecotourism development. Component 2: Supporting the implementation of integrated natural resource management in the national parks and their adjacent areas. The total cost of the project is \$9.05 million with the World Bank providing \$4.27 million in the form of a grant from the Global Environment Facility trust fund, and the Tunisian government providing the rest of the funds.

Approval date: January 22, 2013

Closing date: N/A

[Managing Healthcare Waste and PCBs](#)

The development objective of this project is to reduce releases of dioxins, furans and Polychlorinated Biphenyls (PCBs) by strengthening the recipient's legal and institutional framework and establishing sound and sustainable management programs for improving management and final disposal of healthcare waste and PCBs. The total project cost is \$16.8 million: the Bank is providing \$5.5 million in the form of a grant from the Global Environment Facility trust fund and the Tunisian government is providing the remaining \$11.3 million.

Approval date: July 26, 2012
Closing date: N/A

Community Works and Local Participation

The project's main objective is to provide an income supplement and improve the employability of low skilled and long-term unemployed by giving them the opportunity to participate in community work-intensive labor to be selected in a participatory manner and implemented by civil society associations in Jendouba, one of the underserved governorates of Tunisia. This \$3 million project is being fully funded by the Japan Social Development Fund.

Approval date: May 14, 2012
Closing date: June 18, 2016

Participatory Service Delivery for Reintegration

The development objective of the grant is to pilot participatory approaches to employment generation through a cash-for-service program for vulnerable Tunisian households. The project encompasses the financing of subprojects focusing on meeting social needs by improving service delivery at the local level. This \$5 million project is being funded by a grant from the State and Peace Building trust fund.

Approval date: November 2, 2011
Closing date: March 31, 2014

JSDF Emergency Support for Youth

The objective of the grant is to provide emergency income support and short-term employment to approximately 3,000 youth to meet their basic needs through cash-for-work, training, apprenticeship and self-employment opportunities. The total cost of the project is \$2.78 million and is being funded by a grant from the Japan Social Development Fund.

Approval date: September 13, 2011
Closing date: February 28, 2014

Micro, Small and Medium Enterprise Financing Facility

The objective of the Micro, Small and Medium Enterprise (MSME) Financing Facility Project is to catalyze financing, risk-sharing and technical assistance to address policy, legal, institutional, capacity, and informational constraints holding back MSME access to finance in the Middle East and North Africa (MENA) region, and thereby to support improvements in MSME employment, competitiveness, and incomes. This new lending facility for the MENA region will be jointly funded by the IBRD and IFC, with the IBRD contributing \$50 million through an Adaptable Program Loan.

Approval date: July 14, 2011
Closing date: January 31, 2017

Community Health Collaborative JSDF

The main objective of this Grant is to improve the quality and responsiveness of health service delivery for reproductive health through community involvement and empowerment in planning and delivering health services in under-served areas of the Tunisia's peri-urban and rural governorates in the southeast (Tataouine), central west (Kasserine), and northwest (Jendouba). The project will focus on making pregnancy and birth safer and healthier in Tunisia. The total cost for the project is \$.88 million, which will come in the form of a technical assistance loan from the Japan Social Development Fund (JSDF).

Approval date: March 24, 2011

Closing date: November 22, 2015

4th Northwest Mountainous & Forested Areas Development Project (PNO4)

The purpose of this project is to improve the socio-economic conditions of the rural population and promote better protection and management of natural resources in the project area using an integrated participatory approach to community-based development. It will be funded by a \$41.6 million loan from the IBRD, in addition to \$6.32 million that will be provided by local communities, and a commitment of \$9.24 million from the Tunisian government, for a total project cost of \$57.16 million.

Approval date: December 20, 2010

Closing date: June 30, 2017

Second Natural Resources Management Project / GEF Second Natural Resources Management

The objective of this project is to improve the living conditions of rural communities in the project areas in terms of access to basic infrastructure and services and improved natural resource management practices by fostering an integrated approach to community-based development. The total cost for the project is \$67.66 million, which will be financed in part by a \$9.733 million grant from the Global Environment Facility, as well as \$36.1 million from the IBRD, \$7.22 million from Local Communities, and a \$14.61 million commitment from the Tunisian government.

Approval date: June 17, 2010

Closing date: December 31, 2015

Northern Tunis Wastewater Project / GEF Northern Tunis Wastewater Project

The goal of this project is to provide an environmentally safe disposal system for the treated wastewater which will not be reused in agriculture in the North of Tunis; and increase the quantity and quality of treated wastewater made available to farmers to encourage its reuse in agriculture in the Borj Touil area. The project will be financed by a \$8.03 million grant from the Global Environment Facility, in addition to a \$52 million loan from IBRD, and a commitment of \$8.6 million from the Tunisian government. The project's total cost will be \$68.63 million.

Approval Date: June 17, 2010

Closing date: December 31, 2015

CBF Sidi Daoud Wind Farm Project

This project's objective is to reduce greenhouse gas emissions by replacing electricity generated from fossil fuel-fired power plants by electricity from a newly built wind farm with an installed capacity of 34.32 MW. The project will be funded by a \$5 million grant from the Carbon Fund.

Approval Date: April 5, 2010

Closing Date: N/A

Energy Efficiency and Renewable Investment

The purpose of this project is to scale up industrial energy efficiency and cogeneration investments, and thereby contribute to the government's new four-year energy conservation program. The project's total cost is \$55 million, to be provided through a specific investment loan from the IBRD.

Approval date: June 30, 2009

Closing date: February 28, 2014

Second Water Sector Investment

This project is designed to promote more efficient management and operation of selected public irrigation schemes by participating farmers; to improve access and consumption of drinking water for rural households in communities; and to assist the Ministry of Agriculture and Water Resources, the Ministry of Environment and Sustainable Development, and other stakeholders to make better decisions relating to integrated water resources management in Tunisia. The project will be financed by a combination of a \$30.6 million loan from the African Development Bank, a \$30.6 million loan from the IBRD, a \$61.2 million loan from the French Agency for Development, \$32.88 million from the Tunisian government, and \$7.67 million from other bilateral donors, to meet the total project cost of \$162.95 million.

Approval date: May 19, 2009

Closing date: March 31, 2015

Sustainable Municipal Solid Waste Management Project

This project aims to assist the Tunisian Government in strengthening the key elements of sustainability of municipal solid waste management. This objective will be achieved through the operationalization of a planning and implementation system of solid waste management at the national and local levels and through the rehabilitation of a number of environmentally harmful dumpsites. The project will be financed by a \$22 million loan from the IBRD, as well as a commitment of \$5.4 million by the Tunisian government, for a total project cost of \$27.4 million.

Approval date: March 13, 2007

Closing date: June 30, 2014

Tunis West Sewerage

This project aims to: (1) Improve the quality of sanitation services in Greater Tunis, and preserve the achievements of the sector; (2) promote the reuse of treated wastewater in irrigation on a sustainable basis and in significant quantities; and (3) enhance ONAS (National Sanitation Utility) performance through financial and operational management capacity building. The project combines sewerage and institutional building components. It will be funded by an IBRD loan of \$66.8 million and a commitment of \$5.1 million from the Tunisian government, for a total cost of \$71.9 million. This project has been classified as Category A, meaning possible severe environmental and social risks will need to be mitigated.

Approval date: July 6, 2006

Closing date: June 30, 2015

Higher Education Reform Support II

This project aims to support the implementation of Tunisia's program to develop the higher education system by increasing the capacity and efficiency in expanding access and improving the quality of education and institutional performance. The project will a) expand access to higher education; b) modernize the higher education system by strengthening quality assurance mechanisms, institutional autonomy, and financial sustainability; and c) improve academic quality and institutional performance. The total cost of the project is \$95.2 million, which will be provided by a \$76 million loan by the IBRD and a commitment of \$19.2 million from the Tunisian government.

Approval date: June 15, 2006

Closing date: November 30, 2013

Jebel Chekir Solid Waste Carbon

This project aims to assist the Tunisian Government in strengthening the key elements of sustainability of municipal solid waste management. This objective will be achieved through the operationalization of a planning and implementation system of solid waste management at the national and local levels and through the rehabilitation of a number of environmentally harmful dumpsites. For Jebel Chekir, the project will finance the construction of a 5th cell in Jebel Chekir landfill in greater Tunis and the design, construction, and operation of a biogas management system there. The project is part of the larger Sustainable Municipal Solid Waste Management Project, which is being financed by a \$22 million loan from the IBRD, as well as a commitment of \$5.4 million by the Tunisian government, for a total project cost of \$27.4 million.

Approval date: April 10, 2006

Closing date: June 30, 2019

Nine landfills Carbon Finance

This project aims to assist the Tunisian Government in strengthening the key elements of sustainability of municipal solid waste management. This objective will be achieved through the operationalization of a planning and implementation system of solid waste management at the national and local levels and through the rehabilitation of a number of environmentally harmful

dumpsites. The project will finance the first cell of each of the nine new landfills in Bizerte, Nabeul, Sousse, Monastir, Kairouan, Sfax, Gabes, Jerba and Medinine. The project is part of the larger Sustainable Municipal Solid Waste Management Project, which is being financed by a \$22 million loan from the IBRD, as well as a commitment of \$5.4 million by the Tunisian government, for a total project cost of \$27.4 million.

Approval date: April 10, 2006

Closing date: June 30, 2019

Urban Water Supply Project

This project aims at sustaining the reliability and quality of water service in Greater Tunis and selected urban centers, through augmentation, upgrade and renewal of water supply infrastructure. It will enhance the competitiveness and sustainability of National Public Water Supply Utility operations through modernization of management practices and information systems for better cost control, enhanced revenue and more responsive customer service. The project will be financed by an IBRD loan of \$38.03 million, with a commitment of \$9.12 million from the Tunisian government, for a total cost of \$47.15 million.

Approval date: November 17, 2005

Closing date: April 30, 2014

Proposed Projects:

STEG Concentrated Solar Power

The development objective of this project is to support the public utility Société Tunisienne de l'Électricité et du Gaz (STEG) in the development of a 50 MW CSP power plant, to increase power generation from solar energy and mitigate greenhouse gas emissions and local environment impact. The power plant is part of the Tunisian Solar Plan which was launched in December 2009 for the period 2010-2016 and aims at increasing the share of renewable energy and energy efficiency. The total project cost is \$200 million to be financed by the following sources: \$40 million by the Tunisian government; \$35 million by IBRD; \$35 million by the African Development Bank; \$36 million by the Clean Technology Fund; and \$54 by bilateral agencies.

Waste Water Reuse

This proposed project's objective is to sustainably increase agricultural productivity and to promote the use of treated wastewater, so as to overcome current and future water deficits. The proposed cost is \$50 million, which would be financed through a loan from IBRD.

Training for Employment Project

The objective of this project is to improve labor market insertion rates of active labor market policies (ALMPs) beneficiaries through training and wage subsidy programs that involve public-private partnerships. The total cost of this project is \$50 million with \$45 million financed by an IBRD loan and \$5 million provided by the Tunisian government.

Oases Ecosystems and Livelihoods Project

This project aims to improve sustainable natural resources management and promote livelihoods diversification in targeted traditional oases in Tunisia. This \$5.76 million project is being fully financed by a technical assistance loan from the Global Environmental Facility (GEF).

Competitiveness and Export Development

The development objectives of this project are to improve the investment climate for trade, improve access to export markets and finance, and support innovation in the identified value chains to increase exports and employment. The total cost of this project is \$70 million to be financed through an IBRD loan.

Gain a more in-depth critical perspective of the World Bank on [BIC's website](#).

The World Bank's Tunisia webpage provides background information about the Bank's activities in the country, Country Partnership Strategies and reports on trends in Tunisia (many are available in Arabic): [World Bank Tunisia Page](#)

C. International Finance Corporation (IFC) in Tunisia

The IFC is the private sector arm of the World Bank Group. It provides loans and equity financing to private businesses investing in developing countries as well as advice and technical services to companies, industries and governments. Tunisia signed the IFC Articles of Agreement in 1962.²⁸

Currently, the IFC invests in 15 countries in the Middle East and North Africa region. Its investments in 2011 amounted to \$1.5 billion, across 49 projects and it also provided advisory services to 11 countries in the region.²⁹

In Tunisia specifically, the IFC is seeking to play a leading role in the country's transition to democracy, through strengthening the private sector and making credit available to small businesses, as well as through addressing barriers to development and restoring investor confidence. IFC's strategy in Tunisia places emphasis on inclusion, and focuses on job creation through increased private sector participation and growth.³⁰

The IFC's current portfolio in Tunisia

The IFC's current committed investment portfolio totals around \$235 million for IFC's own account and around \$ 113 million mobilized from participating banks. In 2012, the IFC's engagement in the country was mainly in infrastructure and it also supported medium, small and micro enterprises (MSMEs) through investments in SME funds, financial intermediaries and microfinance. IFC has also supported key private sector projects in Tunisia since the revolution

²⁸ [IFC Articles of Agreement signed by Tunisia](#), Archives, World Bank.

²⁹ [Investments](#), Europe, Middle East and North Africa, IFC Website, 2012

³⁰ [IFC in Tunisia](#), Europe, Middle East and North Africa, IFC Website, 2012

including a \$21.7 million investment in the Maghreb Private Equity Fund III, which will support small and medium enterprises across Tunisia, Morocco, Algeria and Libya, \$10 million in an oil and gas company with Tunisian holdings, and \$7.8 million in a healthcare holding and management company.

The IFC also engages in advisory services in Tunisia. Its program in the country will play a key role in improving the business environment, strengthening financial markets, addressing skills mismatches and supporting public-private partnerships in infrastructure. The IFC has also recently launched many region-wide initiatives to support areas such as job creation, infrastructure, SMEs, and education which will be implemented across countries in the region including Tunisia.³¹ The following is a list of the IFC's current investments in Tunisia:

[ENDA II](#)

In June 2012, IFC approved a \$6.18 million loan for up to 5 years to support ENDA Inter-Arabe's microfinance activities. An Advisory Services package with ENDA is also underway, focusing on risk management and institution building. ENDA is Tunisia's only private sector microfinance institution. The project is still pending disbursement.

[Candax](#)

In February 2012, IFC invested \$23.56 in the form of equity in Candax Energy Inc. which is a small independent oil and gas company mainly focused on Tunisia. The funds will be used to finance its investment program in Tunisia which aims to enhance production by improving reservoir understanding, drilling new wells, and executing other recovery techniques. The total project cost is \$50.5 million.

[Comar Health](#)

On October 26, 2011, IFC invested \$7.8 million in a healthcare holding and management company, Amen Sante S.A., which will be established by sponsoring company Compagnie Méditerranéenne d'Assurances et de Réassurances (COMAR). Current investments are up to \$8.2 million. This funding will support a broader investment program of \$53.2 million for the expansion of Tunisia's existing private healthcare network, including clinics in Tunis, Gafsa, and Beja, and a hospital in Tunis.

[Fuba PC](#)

In December, 2008, IFC committed to an investment in Tunisian Company Fuba Printed Circuits Tunisie S.A., which manufactures electronic components. Through this investment, IFC will provide up to 19% of the company's capital. This investment aims to promote growth in the company, which will improve competitiveness and will help create employment opportunities for university graduates in Tunisia.

[Topic Tunisia](#)

In December, 2009, IFC began an investment of up to \$30 million through a combination of subordinated debt and equity financing in a small Tunisian company called TOPIC in the oil and

³¹ Ibid.

gas sector. This investment will allow for further exploration and development of an offshore oil field held by TOPIC, and the IFC's commitment will help to mobilize further funding to meet the total project cost of \$65 million.

TAV Tunisia

In June, 2008, IFC invested in a large-scale project in Tunisia that aims to increase the capacity and functionality of an existing airport in Monastir and to build a new airport in Enfidha. This project will cost approximately \$840 million and will be administrated by TAV Tunisia, which was created by its sponsor, Turkish company TAV Airports Holdings, for the purpose of this project.

ENDA Local Currency Loan

In March, 2008, IFC invested the equivalent of \$2.7 million through a local currency loan to Enda Inter-Arabe, a microfinance institution operating in Tunisia. This will help the organization, which has provided more than 136,000 loans to over 45,000 borrowers since 1995, to expand its mission of providing small loans to Tunisia's poor by raising loans from local banks.

Banque Internationale Arabe de Tunisie

In June, 2004, IFC invested \$50 million in subordinated loans in Banque Internationale Arabe de Tunisie. The investment aims to bolster BIAT's capital base and facilitate its growth particularly in the consumer and SME segments.

TUNINVEST Private Equity Fund

In March, 1998, IFC invested in Tuninvest Private Equity Fund. The project consists of setting up an international fund for Tunisia—to focus on private equity investment—of US\$25 million to US\$30 million of which TD 10 million (US\$10 million equivalent) would be raised domestically.

Amen Bank Equity

The proposed project (committed in January 2013) involves an equity investment in Amen Bank, a full-service commercial bank headquartered in Tunis and the second largest private sector bank in Tunisia with a market share of loans of approximately 11%. The investment, which is still pending disbursement, is expected to comprise up to \$48.3 million equivalent in Tunisian Dinars in new equity. The IFC investment is completed by an extensive IFC advisory mandate to help Amen Bank improve its risk management framework and overall corporate governance.

Take a more in-depth and critical look at the IFC on [BIC's website](#).

D. Multilateral Investment Guarantee Agency (MIGA) in Tunisia

MIGA is the World Bank's other private sector arm. It promotes foreign direct investments in developing countries by providing private companies with political risk insurance (guarantees). It also assists certain governments with legal services and strategic advice on attracting private investment.

Since its founding, MIGA has issued around \$1 billion in guarantees in the MENA region, although in fact, the MENA region constitutes the smallest portfolio for MIGA.³² Tunisia signed the MIGA Articles of Agreement in 1988.³³ MIGA provides two kinds of guarantees to a country: guarantees to foreign private investors investing in the country (the country as a host) and guarantees to local companies in that country investing in other developing countries (the country as investor). There is currently one project for which Tunisia is the investor country, and 3 projects for which it is the host country. In addition, one project has been proposed for which Tunisia would be the host country.

Active Projects:

Societe Mauritano-Tunisienne des Telecommunications (MATTEL)

In 2002, MIGA approved guarantees of \$55.8 million for Tunisian company Office National des Telecommunications (Tunisie Telecom)'s \$70.1 million investment in Societe Mauritano-Tunisienne des Telecommunications (MATTEL). The guarantees are for a period of 15 years and are against the risks of transfer restriction, expropriation, and war and civil disturbance. The investment will aid in the installation, operation, and maintenance of a new Global System for Mobile Communication (GSM) telephone network in Mauritania.

Investor country: Tunisia

Host country: Mauritania

Passenger-Car Ferry TANIT

On August 23, 2011, MIGA issued guarantees totaling \$217.7 million to cover investments by BNP Paribas and Société Générale of France in Tunisian company Compagnie Tunisienne de Navigation SA (CTN). The project being financed is the purchase of a passenger-car ferry which will act as a primary transportation link between Tunisia and Europe, and the guarantee is for a period of up to 13 years.

Investor country: France

Host country: Tunisia

Bitaka S.A.

In December 2011, MIGA issued guarantees of \$5.1 million to Spanish private equity fund Fons Mediterrània Capital F.C.R. de Régimen Simplificado for a period of up to 5 years against the risks of transfer restriction, expropriation, and war and civil disturbance. The guarantees cover an investment in Tunisian company Bitaka S.A., which will help expand its distribution network of mobile SIM cards and rechargeable minutes, and improve the mobile sector in Tunisia.

Investor country: Spain

Host country: Tunisia

³² [Middle East and North Africa](#), Regions, Multilateral Investment Guarantee Agency

³³ [MIGA Articles of Agreement signed by Tunisia](#), Archives, World Bank.

HHW, S.A.

In December 2011, MIGA issued a guarantee of \$4.1 million to Spanish private equity fund Fons Mediterrània Capital F.C.R. de Régimen Simplificado (FMC) for a period of up to 5 years against the risks of transfer restriction, expropriation, and war and civil disturbance. The investment will cover FMC's investment in HHW.'s operations in the assembly and marketing of Haier brand household appliances in Tunisia.

Investor country: Spain

Host country: Tunisia

Proposed Projects:

Agrolito Tunisie, SARL

The proposed guarantee covers the investment of Fons Mediterrània Capital, F.C.R. de Régimen Simplificado of Spain (FMC) in Agrolito Tunisie, SARL (Agrolito) in Tunisia. The investor has applied for a MIGA guarantee of €2.83 million (\$3.74 million equivalent) for a period of up to five years against the risks of transfer restriction, expropriation, and war and civil disturbance.

Investor Country: Spain

Host Country: Tunisia

Take a closer critical look at MIGA on [BIC's website](#).

E. International Centre for Settlement of Investment Disputes (ICSID) in Tunisia

The ICSID was established under the Convention on the Settlement of Investment Disputes between States and Nationals of Other States which came into effect on October 14, 1966. Its main role is to arbitrate disagreements between foreign investors and governments and is considered the leading international arbitration institution in such disputes.³⁴ Tunisia signed the ICSID Convention in 1965, and it entered into force on October 14, 1966.³⁵

Three cases related to Tunisia have been recorded. Two cases are currently pending, and one was settled by the involved parties independent of the tribunal.

Lundin Tunisia B. V. v. Republic of Tunisia (ICSID Case No. ARB/12/30)

On October 2, 2012, the ICSID registered a request for arbitration filed by Swedish oil company Lundin against the Tunisian government. The case is currently pending.

ABCI Investments N.V. v. Republic of Tunisia (ICSID Case No. ARB/04/12)

This case involves international investment firm ABCI Investments in an acquisition of shares disagreement with the Republic of Tunisia. The case was registered in April of 2004, and the

³⁴ [About ICSID](#), International Center for the Settlement of International Disputes.

³⁵ [List of contracting states and other signatories of the convention](#), ICSID.

tribunal was constituted in October of 2007. In February of 2011, the tribunal issued a decision on objections to jurisdiction, and the case is currently still pending.

Ghaith R. Pharaon v. Republic of Tunisia (ICSID Case No. ARB/86/1)

This case involved a disagreement over tourism and holiday resort projects between Saudi businessman and financier Ghaith R. Pharaon and the Republic of Tunisia. The case was registered in September of 1986, and the tribunal was set for January of 1987, but a settlement was reached between the two parties and the proceedings of the case were discontinued in November of 1988.

VI. What points of leverage does civil society have over the World Bank Group?

Over the years, civil society groups have found various ways to influence the programs and policies of the World Bank Group; some are official channels while others are not.

A. Country Strategies

One way to engage the WBG is through **participation in shaping its strategies for engagement in your country**, such as the Country Partnership Strategy (CPS). The Bank is obligated to consult the public on the strategies it develops for every country. It is up to the Bank to make sure that these consultations are inclusive, participatory and involve multiple stakeholders representing diverse interests. However, it often fails to do so and also does not routinely disclose draft strategy documents for input from civil society. Sometimes, even finalized strategies or other documents related to its operations are kept confidential. However, under the simultaneous disclosure clause in the Bank's new Access to Information Policy, the Bank can make public such documents as country strategies, project appraisal documents and program documents as long as the client country agrees to that. This allows civil society the opportunity to view these documents and try to influence the Board's decision prior to Board approval of the documents. The Bank has held online and in-country consultations with various stakeholders including civil society, government and the private sector on its [current interim strategy](#) for Tunisia.

B. Project-related Consultations

The WBG also requires its clients, whether governments or private companies, to **consult with the communities that might be affected** by projects it finances, particularly in the case of environmentally and socially risky projects. These consultations can provide opportunities for the public to influence how projects are designed and implemented, and what measures are taken to protect the interests and rights of the local population. The World Bank has recently held consultations among various sectors on the two DPLs that were approved to Tunisia after the revolution and also on the implementation of the first DPL, where the Bank invited civil society representatives from various sectors to seek their input on how to best implement the different reforms in the DPL. Several civil society organizations including labor unions have raised concerns regarding some of those reforms that they considered "too liberal" such as

the review of the national investment law and the labor law which could have negative impacts on the national economy and workers' conditions. It is important for civil society to understand and monitor the Bank's work in Tunisia in order to take advantage of such opportunities and demand accountability from the Bank in the cases where its policies are not observed. To learn about **upcoming consultations on strategies, projects or programs** for Tunisia see the [Monthly Operational Summary](#) for the Middle East and North Africa Region.

C. Safeguard Policies

The WBG has its own **social and environmental “safeguard policies”** that establish mandatory standards and procedures that it and its clients must follow when preparing and implementing projects it finances. The WBG also has internal accountability mechanisms through which **communities can submit complaints** when they think those standards have been violated.

The Bank's safeguard policies are currently undergoing an internal review process. Find out more about this process and the corresponding campaign by global civil society to ensure that the policies continue to uphold the highest standards of social and environmental protection [here](#).

1. Inspection Panel

The Inspection Panel is **an independent body through which citizens and communities who are negatively affected by World Bank projects can submit their complaints and grievances**. Thus far, there have been no Inspection Panel cases presented from Tunisia.

Visit the [Inspection Panel website](#) to learn more about this mechanism and how to file a Request for Inspection.

2. Integrity Vice Presidency (INT)

INT is an independent arm of the World Bank that investigates **allegations of fraud and corruption** in Bank projects as well as possible Bank-staff misconduct. If you suspect corruption *in Bank-funded projects* in your country or the involvement of Bank staff in questionable conduct or operations relating to these projects, INT provides you with the platform to file a complaint. It is unclear whether there have been any cases from Tunisia.

Visit [INT's website](#) to learn more about this unit and how to report fraud allegations.

You can also contact **the Fraud and Corruption Hotline at: +1800.831.0463**

3. Compliance Advisor Ombudsman (CAO)

CAO is an independent mechanism through which communities affected by the **social and environmental impacts of IFC or MIGA projects** can submit their complaints. The Ombudsman function of the CAO directly responds to complaints and suggests alternative ways to resolve the issue.

Visit the [CAO website](#) to learn more about this mechanism.

If you believe that you are or will be affected by an IFC or MIGA project and want **to submit a complaint to the CAO**, see the [CAO Operational Guidelines](#) for a step-by-step guide to the process.

D. Media

One of the most important tools that civil society groups have to influence the WBG is the media. Because this institution is sensitive to its reputation, highlighting concerns in the press can often help civil society achieve remedies or prevent future harm.

E. Executive Directors

The Executive Director (ED) representing your country can serve as an important **entry point for your engagement with the World Bank**. Your ED is responsible for a portfolio of countries including yours and has specialized staff working on the different countries of the portfolio. He/She and his/her office serve as an important advocacy target. BIC has prepared and published an [Executive Director Advocacy toolkit](#) to highlight the importance of establishing a relationship with your ED and provide you with advocacy tools to do so.

The ED who is currently representing Tunisia on the Board of Directors is Omar Bougara. **To learn more about your ED's work** and to contact his office click [here](#).

F. Access to Information Policy

The World Bank adopted a new Access to Information policy that became effective in July 2010. The policy is considered one of the most progressive adopted by any international financial institution and an important step in the **Bank's efforts to be more transparent in its policies and operations**. Under the policy, many documents are made publicly available which allows civil society to **hold the Bank accountable for its work**. BIC has prepared and published an [Access to Information policy guide](#) (also available in [Arabic](#)) to help civil society in better understanding the policy and obtaining the information they need.

To access World Bank documents, policies and publications use the [World Bank's Access to Information portal](#).

G. Enhanced Action Plan

The Middle East North Africa (MENA) management at the World Bank developed an [Enhanced Action Plan](#) in 2009 as an effort to **improve its engagement with civil society in the region**. This came as a result of an Inspection Panel case filed by a Yemeni organization in response to the refusal of the Bank's office in Sana'a to translate an important program document into Arabic. This led the Bank to review its relationship with civil society in the region and adopt a first-of-its-kind action plan for the region. The plan highlights the Bank's efforts to engage MENA civil society through such things as **increased disclosure of documents, translation of documents into Arabic and improving its Arabic website**. Civil society in the MENA region can take advantage of this plan to better engage and influence the Bank and enhance information flow between civil society and the Bank.

To learn more about these and other **tools that civil society groups can use to influence the World Bank Group and other IFIs**, see the following publications from the Bank Information Center:

- [“IFIs and the Middle East & North Africa: A Primer for NGOs”](#)
- [“Tools for Activists: An Information and Advocacy Guide to the World Bank Group”](#)

To find out more about the World Bank Group and other international financial institutions in the Middle East & North Africa (MENA) region generally, **visit [BIC’s MENA webpage](#)**.

VII. Further Resources

In addition to the links and resources provided in the study, following are resources that will allow you to obtain further information on the World Bank Group’s activities in Tunisia and better understand its role in the development of the country:

➤ **Public Information Center**

Library of the Economic Sciences and Management Faculty
El Manar University, Boulevard du 7 Novembre – 2092, Tunis

Hours of Operation: Monday-Friday: 8:30 am – 5:30 pm, Saturday: 8:30am – 1pm

Contact: Donia Jemail

Tel.: (+216) 71 96 71 97

Email: djemail@worldbank.org

➤ **World Bank Country Office**

Building Le Boulevard, 3rd floor, Cité les Pins, Les Berges du Lac II, 1053 Tunis

Phone: +216 71 96 71 97

Fax: +216 71 96 71 87

Contact : Donia Jemail

Email : djemail@worldbank.org

➤ **IFC Field Office**

Antoine Courcelle-Labrousse
Principal Operations Officer

E-mail: ACourcelle@ifc.org

Tel: +212 37 65 24 79

➤ Contact Persons

- Ibtissam Alaoui
Communications Assistant
E-mail: alaoui@worldbank.org
Tel: +212 537 63 60 50
- Lara Saade
Communications Officer
E-mail: LSaade@worldbank.org
- Riham Mustafa
Communications Officer (IFC)
Middle East and North Africa
RMustafa@ifc.org

About the Bank Information Center

The Bank Information Center (BIC) partners with civil society in developing and transition countries to influence the World Bank and other international financial institutions (IFIs) in the interest of social and economic justice and ecological sustainability. BIC is an independent, non-profit, non-governmental organization that advocates for the protection of rights, participation, transparency and public accountability in the governance and operations of IFIs.

BIC is supported by private foundations and organizations that work in the fields of environment and development. Although based in Washington, D.C., in proximity to the headquarters of the World Bank and the International Monetary Fund (IMF), BIC is neither affiliated with nor funded by any of the IFIs or the United States government.

Bank Information Center
1100 H Street NW
Suite 650
Washington, DC 20005
Tel: +1-202-737-7752
Fax: +1-202-737-1155
Website: www.bicusa.org