Note

2022 Tunisia Systematic Country Diagnostic: An Old Wine in a New Bottle?

By Myriam Lejmi

Summary

In response criticism by some that its efforts to reduce poverty in developing countries have been met with mixed results, the World Bank introduced the "Systematic Country Diagnostic" (SCD) to identify challenges and opportunities for poverty reduction. However, the recommendations in the SCD for Tunisia's economic and social tensions remain in line with the first SAPs, despite changes that have taken place over the last decade. This note reviews the main challenges identified in the report and critically addresses the World Bank's recommendations, highlighting the need for more to be done to fight poverty and inequality in Tunisia.

Introduction

“Our Dream is a world free from poverty”, says the banner hanging in the World Bank Washington DC headquarters. Following the debt crisis in developing countries in the 1980s[1] The World Bank has been committed to reducing poverty by providing technical assistance, loans, grants, thorough research, data and indicators on development issues. Some argue that the international institution's development aid programmes have been successful, as shown by statistics. Others say that neither the structural adjustment plans (SAPs) nor the Poverty Reduction Strategies (PRSs) have succeeded in reducing global poverty and generating sustainable growth in developing countries. On the contrary, it has exacerbated inequality and deepened the problem of poverty in some countries[2].

In response to the shortcomings of poverty reduction strategies and criticisms about the weak participation and the insufficient ownership of the reforms by the beneficiary countries, the World Bank has introduced since July 2014 the "Systematic Country Diagnostic" (SCD)[3]. This report aims to identify the challenges faced by the country as well as the opportunities to overcome these obstacles. A new collaborative model was introduced to select investments to be implemented in conformity with the objectives of reducing poverty and promoting prosperity[4]. On 10 November 2022, as part of its second CSP for Tunisia, the World Bank published its report entitled “Rebuilding trust and meeting aspirations for a more prosperous and inclusive Tunisia”[5].

The first part of the note reviews the main challenges identified in the report. Second part, critically address World Bank's recommendations that could exacerbate Tunisia's economic and social tensions, as World Bank's prescriptions remain in line with the first SAPs, despite the changes that have taken place over the last decade in Tunisia.

Structural challenges of the Tunisian economy

The report is divided into four sections. First, the socio-economic and political context is presented, followed by a comprehensive review of the past decade, identifying the main challenges. Then, it discusses the frustration and discontent of the population given the limited progress since the beginning of the revolution. Finally, the report recommends restoring Tunisians' confidence in their institutions and responding to their aspirations. The following is a summary of the main challenges identified in the report.

Deterioration of the economy and the State's capabilities

Since the revolution, all macroeconomic indicators in Tunisia have steadily deteriorated. The public debt increased from 66.9 to 82.4% of GDP between 2017 and 2021, gross domestic product (GDP) fell by 1.7% between 2011 and 2019[6], and productivity and investment declined from 25.4 to 17.8% of GDP between 2010 and

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[1] The 1944 Bretton Woods Agreements initially mandated the World Bank to rebuild Europe after the Second World War.

[2] Weaver, C. & Park, S. (2007). The Role of the World Bank in Poverty Alleviation and Human Development in the Twenty-First Century: An Introduction. *Global governance*. [Online] 13 (4), 461–468.

[3] Introduced in July 2014, the Systematic Country Diagnostic looks at a range of issues in a particular country and seeks to identify barriers to and/or opportunities for « sustainable poverty reduction » and « shared prosperity », the new World BankG « twin goals ». The SDC is a part of the Country Engagement Strategy developed by the World Bank. It uses data and analytic methods to support country clients and World Bank Group teams in identifying the most critical constraints to, and opportunities for, reducing poverty and building shared prosperity sustainably while considering the « voices of the poor » and the views of the private sector.

[4] World Bank. (2016). Systematic Country Diagnostic. [Online]: https://consultations.worldbank.org/sites/default/files/materials/consultation-template/world-bank-groups-systematic-country-diagnostic-online-consultations/en/materials/scd_online_consultation-english.pdf

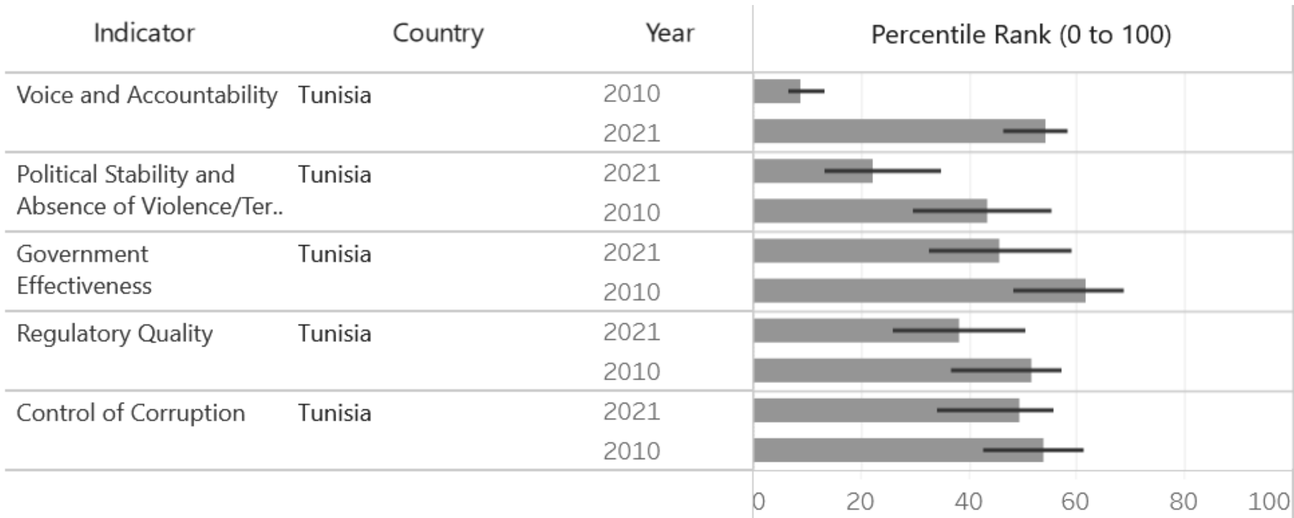
[5] World Bank. (2022). *Tunisia - Systematic Country Diagnostic: Rebuilding Trust and Meeting Aspirations for a More Prosperous and Inclusive Tunisia - Executive Summary (English).* Washington, D.C.: World Bank Group.

[6] World Bank. Overview. [Online]: https://www.worldbank.org/en/country/tunisia/overview, (visited on January, 3rd 2023).

2019[7]. Tunisia's low export capacity makes it particularly vulnerable to international economic and political crises. That is reflected in the impact of the COVID-19 and the war in Ukraine.

The fragmentation of Tunisian political power has been one of the main characteristics of the transition period. Although the political compromise had allowed for a more inclusive "democratisation" process, the political instability caused by a high turnover of governments[8] has been an obstacle to the implementation of long-term development policies. While the demand for political openness was immediately met, the construction of the state capabilities could have been faster (see figure). This discrepancy makes it impossible to address the socio-economic aspirations of Tunisians. Over the last decade, social protest movements have multiplied[9], including requests for job creation and more equal development between regions.

Worldwide Governance Indicators: Tunisia (2010-2021)



* Percentile Rank (0-100) indicates rank of country among all countries in the world. 0 corresponds to lowest rank and 100 corresponds to highest rank.
Source: World Bank Indicators (Own Author Treatment)

Rigidity and over-regulation of the Tunisian economy

The Tunisian market's contestability remains low, preventing the emergence of an economic environment that promotes investment and job creation. The barriers to entry remain an essential impediment to growth. According to a World Bank report on the private sector, more than 50% of the Tunisian economy involves sectors subject to entry restrictions[10]. These restrictions include specifications, operating licences, administrative authorisations, etc.

The economic reform process initiated in Tunisia in 1986 has yet to lead mechanically to the emergence of a transparent market with free entry (and exit) and unrestricted movement of goods. Instead, businessmen close to the

[7] Ministry of Economy, Finance and Industrial and Digital Sovereignty. Tunisia: Indicators and Economic Situation. [Online]: https://www.tresor.economie.gouv.fr/Pays/TN/indicateurs-et-conjoncture.
[8] *Idem*.

[9] Social movements, for example, increased between 2015 and 2017 from 4416 to 10452 (FTDES report).
[10] World Bank Report. (2014). *The Unfinished Revolution – Bringing Opportunity, Good Jobs and Greater Wealth to All Tunisians* [Online]: https://www.worldbank.org/en/country/tunisia/publication/unfinished-revolution,

government have been granted monopoly or oligopoly situations depending on their political alignment. Some refer to it as "crony capitalism."[11]. Indeed, those with a maximum of social capital - close friends of the rulers, close families - certainly have privileged access to state resources (banks, credits, granting of building land, etc.). This does not prevent the rulers from granting themselves the right to break these networks of privileges if certain businessmen threaten political power as well as its control of the economic field, allegiance being a sine qua non-condition for access.

Such market structures, inherited from the former Ben Ali regime, remained the same after the revolution. Rent-seeking practices are still protected by numerous barriers to entry, preventing the emergence of small and medium-sized enterprises (SMEs). Thus, a large proportion of young Tunisians feel excluded from the process of wealth creation and sharing. Knowing that young people who are neither in employment, nor in studies, nor in training represent about 32% of the population of 15-24 years old and that the unemployment rate of young people with higher education has reached 27%[12]. The specifications in some over-regulated sectors in Tunisia and the degree of qualifications required can be a significant barrier to young entrepreneurs. If we take the example of the transport of goods on behalf of others by a legal entity, the specifications require the rule of 3 vehicles rising to 18 vehicles after seven years[13]. Another example is the self-regulation exercised by the dominant inter-professional groups (GIPs), notably in the date sector. A decree of the Minister of Trade published in the Official Journal of the Tunisian Republic (JORT) granted them the authority to determine the conditions of entry of other competitors to a common market[14].

Beyond the exclusion of new economic actors, privileged interest groups and business cartels are mainly confined to low-productivity sectors such as agriculture or services. However, the high-tech sector with higher added value is still marginalised.

Gender inequality in market access

Even though Tunisia has always been a leader in the Middle East and North Africa (MENA) region regarding women's literacy and schooling, there are still obstacles to their access to the market. As of 2017, the unemployment rate for women with higher education is 39% of the total female workforce, more than twice the rate for men in the same category[15]. While they account for more than two-thirds of higher education graduates[16], women's economic participation remains limited, mainly due to gender discrimination.

Weak international trade integration

Following the signing of the Marrakech Agreement in 1994, Tunisia has actively played a role in the International Trade System as a Member of the World Trade Organisation (WTO). Since the 1990s, gradual liberalisation policies (infitah) have been implemented and thus contributed to Tunisia's regional and international trade integration. According to the World Bank report, while some progress has been made in free trade, integration into international trade still needs to be improved, especially in the services sector. The country continues to protect this sector by regulating market access. As a result, access to the Tunisian services market remains very restrictive compared to other MENA countries[17]

[11] Éric Gobe, «Secteur privé et pouvoir politique en Égypte: entre réformes économiques, logiques rentières et autoritarismes néo-patrimonial», *in États et sociétés de l'Orient arabe en quête d'avenir*, 2007, pp.253-265.
[12] World Bank Indicators. (2014).
[13] See « Économie de rente : que se cache derrière le ralentissement de l'économie tunisienne? » [Online] : https://www.yaluna.tn/leconomie-de-rente-jusqua-quand/ and also the specifications of the transport of goods on behalf of others by a legal entity.[Online] : http://www.sicad.gov.tn/Fr/upload/1495531665.pdf
[14] The National Observatory for Agriculture (ONAGRI) website, [online] : http://www.onagri.tn/uploads/jortagri/4905.pdf
[15] World Bank Indicators (2017), own author treatment.
[16] In Tunisia, the Female/Male ratio of enrolment in higher education is equivalent to 1.46 in 2020 (World Bank Statistics, 2020).
[17] In Services, Tunisia has made 25 liberalisation commitments, compared to 88 for Jordan and 41 for Jordan and Egypt. See

Other essential restrictions in the banking or agricultural sectors prevent the strengthening of Tunisia's trade capacity.

Public sector monopoly and the Need for Banking Sector Reform

State-owned enterprises (SOE) are the leading players in the Tunisian market. They have a monopoly over distributing basic public services such as water, electricity and gas (STEG), transport, etc. Nevertheless, these companies are increasingly underperforming but still benefit from some competitive advantages granted by the State at the expense of private companies. According to the report, the existence of legal monopolies distorts competition, raises costs for other economic actors and harms economic benefits (e.g. job creation) and hinders innovation[18]. The banking sector is no exception to this pattern. Public banks are experiencing significant difficulties and are underperforming, even though they account for 34% of assets[19], thus making access to finance difficult for SMEs.

World Bank recommendations: Towards a more inclusive Tunisia?

The following part critically analyses the World Bank's recommendations concerning the established diagnosis. It is organised in three sections: 1) Growth analysis as a tool for reducing inequality and poverty, 2) the harmful effects of public monopolies on the Tunisian economy and 3) the need for further liberalisation of trade relations for the country's development.

Are growth and productivity sufficient condition for reducing poverty and social inequality?

According to the World Bank, economic institutions are highly dependent on political institutions. Indeed, political pluralism would lead to inclusive economic institutions and generate a virtuous circle (see Figure 2). However, there is no evidence from the World Bank on how the inclusion of new economic actors - while reducing barriers to entry - would lead to a reduction in both poverty and inequality. Instead, it briefly mentions that growth in disadvantaged regions can only be achieved through the private sector and that such investments must be targeted given budgetary constraints. This is, therefore, the same credo adopted by the World Bank since it foundation: growth remains the best policy for fighting poverty[20] (Dollar and Kraay, 2002). Not only was the definition and construction of Dollar and Kraay's data set controversial by many economists (Weisbrot, Baker, Naiman and Neta, 2001; Lübker, Smith and Weeks: 2002), but also the link between growth and change in income distribution is completely overlooked in the model that the two researchers had constructed (Bourguignon: 2003). Indeed, one cannot dispute a positive correlation, in the long term, between economic growth and the income of the poor. However, correlation is not causation. This would explain why, in most cases, the poor have not been able to benefit from growth while per capita income has increased.[21].

Based on the results of the World Bank's or the International Monetary Fund's intervention programmes over the past decades, "[...] there is

Mahjoub Azzam and Saadaoui Ziad. (2015). *Impact de l'Accord de libre-échange complet et approfondi sur les droits économiques et sociaux en Tunisie*. Réseau euro-méditerranéen des droits de l'Homme. [Online] : http://www.abhatoo.net.ma/maalama-textuelle/developpement-economique-et-social/developpement-economique/commerce/libre-echange/impact-de-l-accord-de-libre-echange-complet-et-approfondi-sur-les-droits-economiques-et-sociaux-en-tunisie

[18] See Chapter II of the World Bank Report. (2014). The Unfinished Revolution – Bringing Opportunity, Good Jobs and Greater Wealth to All Tunisians [online]: https://www.worldbank.org/en/country/tunisia/publication/unfinished-revolution

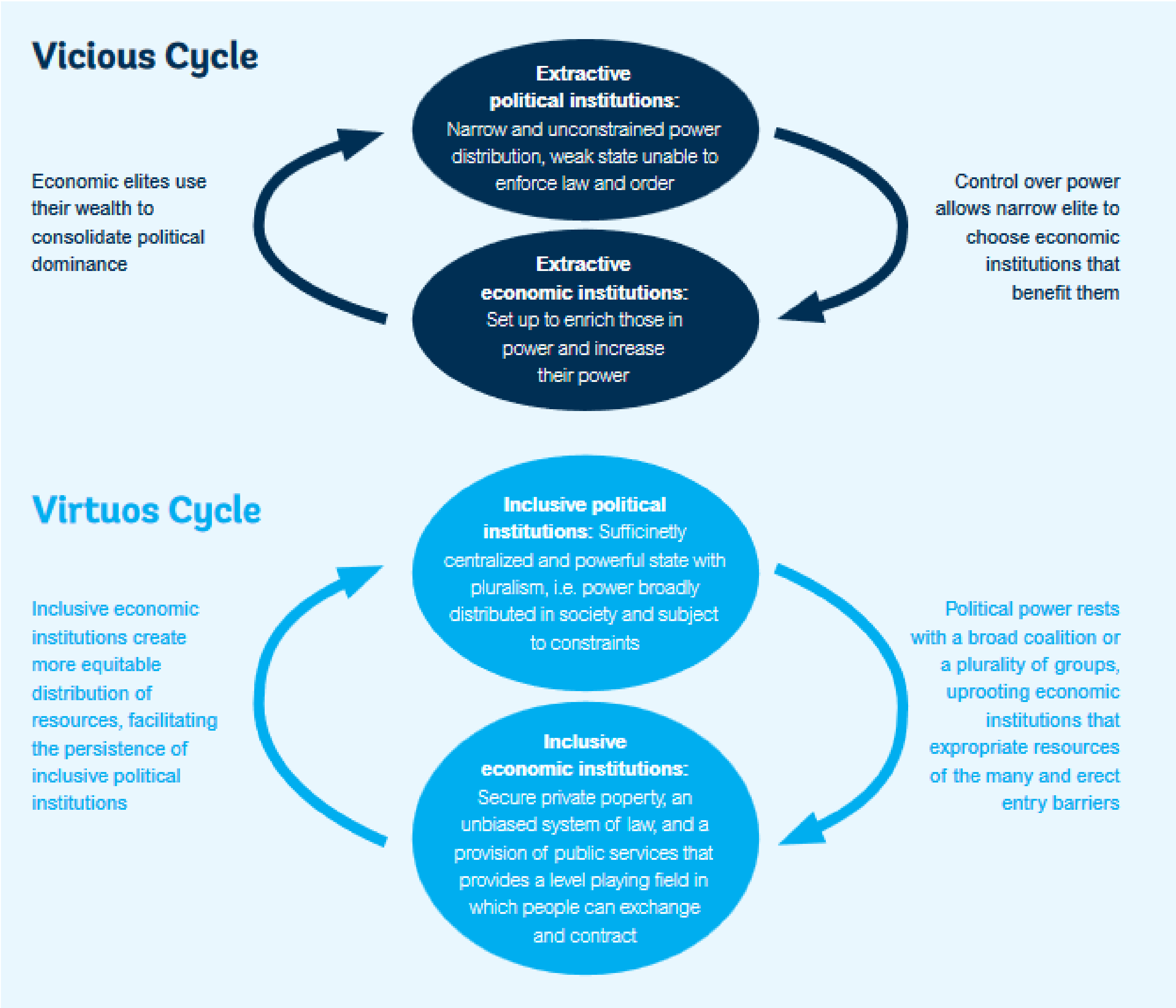
[19] The three public banks are : Société Tunisienne de Banque (STB), Banque Nationale Agricole (BNA) and Banque de l'Habitat (BH)

[20] See Dollar, D., & Kraay, A. (2002). Growth Is Good for the Poor. *Journal of Economic Growth (Boston, Mass.)*, *7*(3), 195–225. https://doi.org/10.1023/A:1020139631000

[21] Weisbrot, M., Baker, D., Naiman, R., & Neta, G. (2001). Growth May Be Good for the Poor — But are IMF and World Bank Policies Good For Growth? https://www.cepr.net/documents/publications/econ_growth_2001_05.pdf

no region of the world that the Bank or Fund can point to having succeeded through adopting the policies that they promote - or in many cases, impose - upon borrowing countries[22].

Figure 2 Political and Economic Institutions



Source: World Bank. (2022) *Tunisia: Systematic Country Diagnostic: Rebuilding Trust and Meeting Aspirations for a More Prosperous and Inclusive Tunisia - Executive Summary (English).* Washington, D.C.: World Bank Group, p. 123.

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[22] *Ibid*. p.3.

Tackling legal public monopolies: the example of the Tunisian Electricity and Gas Company (STEG)

The World Bank report stresses the need to strengthen the national antitrust framework and the need to strengthen the competition framework and its enforcement. The report, therefore, recommends empowering the Competition Council by strengthening its power to sanction companies engaged in anti-competitive practices. For example, only about 20% of all fines imposed between 1991 and 2017 were collected in 2019.

Even with recent reforms to the competition law, including the Competition and Pricing Reorganisation Act 2015, significant exemptions remain, such as the exemption for public monopolies and the government's ability to impose a price. According to the World Bank, such provisions can distort competition and impede growth.

However, the public monopolies authorised by Tunisian legislation primarily concern public services, which are incompatible with free competition. Indeed, health, education, water, electricity and gas can be assimilated to public goods since access to these services is a fundamental right. The World Bank is particularly critical of the Tunisian Electricity and Gas Company (STEG), a state-owned enterprise (SOE) that holds a natural monopoly in the production, transport, distribution and sale of electricity and gas in Tunisia. According to the World Bank, the company has been experiencing budgetary difficulties for several decades. Being underperforming, it should be modernised, integrate better public governance practices and be subjected to competition.

In World Bank's view, the best way to restore dynamism to the energy sector and to offer the lowest prices to consumers is through deregulation and liberalisation. However, the opposite has been demonstrated through the European experience, which should encourage the World Bank to be more cautious when making recommendations to a developing country. Indeed, in the 1990s, the EU member countries raised the issue of deregulating the monopoly energy industries and incorporated the new European Directive into their national law. The current global energy crisis and price inflation in the electricity and gas market have demonstrated the risks of deregulation and privatisation on the poor. However, the World Bank does not share this view, supported by several energy economists' studies.[23].

The World Bank and its European partners are pressing Tunisia towards liberalising the electricity sector. Indeed, the EU is negotiating a Deep and Comprehensive Free Trade Agreement (DCFTA) with Tunisia and proposes under the chapter relating to "Competition and other economic provisions" to prohibit any monopoly five years after the Agreement's entry into force. The implementation of this provision would lead to "[…] the elimination of any state measure that tends to promote social, environmental or developmental priorities[24]". It would also prevent the State from preferentially allocating resources to national investors in order to achieve policies favourable to Tunisia's development, as this would be considered discriminatory towards foreigners[25].

In this regard, disregarding the social aspect inherent in any public service mission, the World Bank's recommendations could lead to the exclusion of a part of the Tunisian population from access to electricity and gas. While the report's title suggests that the World Bank's recommendations aim at a more socially and

[23] See Mirabel, F. (2012). *La déréglementation des marchés de l'électricité et du gaz : les grands enjeux économiques*. Presses des mines, p.7 and Hansen, J.-P., & Percebois, J. (2017). *Transition(s) électrique(s) : ce que l'Europe et les marchés n'ont pas su vous dire*. Odile Jacob.

[24] Louati, Imen. (2019). *ALECA, Production d'électricité et Énergies renouvelables : Quel avenir pour la STEG et la transition énergétique en Tunisie ?* Observatoire tunisien de l'Économie. Briefing Paper no 8, p.2. [Own author translation]

[25] *Idem*.

economically inclusive Tunisia, past experience and most recent studies, show the opposite. With its contradictory injunctions, this document is of limited use to Tunisian officials working closely with the World Bank and IMF.

In the current situation, the dismantling of STEG, its privatisation or the deregulation of the energy sector should not be a priority. Instead, the focus should be on modernising the electricity and gas networks.[26] to enable them to be used by renewable energy suppliers (solar and wind power on land and at sea). Given the energy transition agenda, adopting better governance practices and modernising the historical operator's management seem necessary. Yet the report neglects the social cost of the energy transition. Therefore, the development priority should be modernising STEG's pricing system with the adoption of social tariffs for the poorest and most vulnerable.

Deepening free trade relations and strengthening the State trade capabilities

The World Bank urges Tunisia to further deepen its free trade agreements and open up different sectors to foreign competition. Such openness remains central, according to the report, in order to improve productivity and growth. The recommendations specifically target services such as the Internet and professional services.

When referring to the deepening of free trade agreements, the World Bank refers to the DCFTA, which has been under negotiation with the EU since 2015. Blockages exist regarding inequalities between the two "partners", especially concerning the liberalisation of the services sector and, more particularly, IT services[27]. The lack of reciprocity on operators' mobility gives European companies access to the Tunisian market without administrative constraints. As a result, further liberalisation of services cannot be achieved without the free movement of Tunisian operators. The classification of Tunisia as a tax haven by the EU is another challenge for Tunisian professionals as they face problems when it comes to opening bank accounts in Europe[28]. Even if Tunisia has comparative advantages in producing professional services, including IT services, an agreement based on unequal relations - in this case, unequal market access - cannot be conducive to growth and development. Granting Tunisia a transition period hardly alleviates a structural imbalance, as there is also an apparent asymmetry in productive capacities and the technological means used.

Several Tunisian companies in the service or high-tech sectors prefer to set up abroad to benefit from tax advantages and administrative facilities. However, one can only agree with the World Bank's position on providing a good business environment for these companies. Attracting foreign direct investment (FDI), especially to the most disadvantaged regions in Tunisia, also remains a significant challenge.

However, liberalisation should not be synonymous with unlimited openness and free of restrictions as proposed by the EU in the framework of the DCFTA[29]. When cooperating with the EU, Tunisia must be able to attract productive capital in industry or in business services (accounting, IT development, industrial handling, etc.). This should be accompanied by the

[26] In 2015, Tunisia adopted a law on renewable energy where STEG's monopoly was maintained in distribution while production was privatised.

[27] The liberalisation of agriculture under the DCFTA, which is as problematic as the services sector, will not be discussed in this paper. Likewise, the liberalisation of agriculture under the conditions defined by the EU will lead to the increased vulnerability of the most fragile groups in the population, who are heavily dependent on this crucial sector in the Tunisian economy. See Ben Rouine, C. (2019).. *ALECA et agriculture : Au-delà des barrières tarifaires. Observatoire Tunisien de l'Économie*. [Online] : http://www.utap.org.tn/wp-content/uploads/2020/10/Etude-OTE_-Aleca-et-Agriculture-Au-dela-des-Barrieres-Tarifaire.pdf

[28] Mezghani. M. (2018). « *ALECA et services informatiques : opportunité et préalables à un accord réussi*. » Solidar Tunisie, p.35.

[29] Draft text on Trade in Services, Investment and E-Commerce (2016). Proposal for an EU-Tunisia DCFTA Text. [Online] : https://trade.ec.europa.eu/doclib/docs/2016/april/tradoc_154487.pdf

improvement of the State's capabilities, the strengthening of its institutions and the modernisation of the banking service[30]. Joint venture projects with European and non-European partners will allow Tunisia to increase its export potential, especially in high-value-added sectors. In this respect, priority should be given to improving the country's structural and macroeconomic attractiveness and not opening it up to international competition.

Conclusion

Every time the World Bank has faced criticism about the effectiveness of its programmes, they sought to make marginal changes to its collaborative tools or programmes without fundamentally changing how they work. The World Bank keeps promoting a single development model based on productivity and growth. Presented as a new model of collaboration, the recommendations revolving around the triptych of privatisation, deregulation and liberalisation are taken up as they have been mobilised in the various variations of SAPs, programmes often criticised for their inefficiency and inadequacy. The social aspects are dealt with on the margins in this report, which is intended to be a tool for building a more inclusive Tunisia.

However, as recommended by the World Bank, legal and regulatory framework reforms are essential to strengthen the State's capabilities. Improving the business climate and reducing barriers to entry will make economic institutions more inclusive, but more is needed to fight inequality and poverty in Tunisia.

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[30] Banking modernisation requires more than privatisation. In developing countries, public investment or development banks are essential for supporting industrialisation and financing major infrastructure. Ultimately, they finance the state's strategic and priority sectors.

Mustapha Mezghani. (2018). *ALECA et services informatiques : opportunité et préalables à un accord réussi*, Solidar Tunisie.

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