

# The Role of the Banks in Shaping the Image of the Neo-Liberal City: Beirut as a Case Study

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**With the rise of a global communication culture and new technologies, today's cityscapes have been systematically transformed into advertising and propaganda tools for the dominant economic and political powers. This display of influence is highly visible at the street level, on buildings, and in public spaces and is symptomatic of the neo-liberal city.**

**This paper presents a case study of the role of the banking sector in shaping the city of Beirut, investigating two aspects. The first is its instrumental role in financing the real estate sector and the construction activities within specific local circumstances and a wider global context in the early 1990's. The second is its contribution to the image of the city through the architecture of banks and associated symbols, signs and other forms of representations.**

**The paper presents a reading of the new image of Beirut based on a comparative analysis of overlapping photographs and a recent photographic survey of the main streets. It will address the relationship of the banks to their surrounding environment as well as the perception of them held by users and inhabitants of these places.**

**In the conclusion, this paper confirms that the city fabric has been drastically transformed since the 1990's due to the eminent participation of the banking sector in the construction and the development of the city, thus questioning the future role of urbanism.**

## INTRODUCTION

The banking system in Lebanon emerged in the mid-1800s during Ottoman rule and was dominated by branches of foreign banks. Small local banks surfaced during the French mandate but remained limited in capital and scope. The banking sector prospered following Lebanon's independence in 1943, becoming the engine of economic growth in

the country (Traboulsi, 2016). As such, the development of the sector continuously redefined economic activities and social order, and reshaped the morphology and the image of the city.

One can define three distinct eras in the evolution of the banking sector and its influence on Lebanon and most pronouncedly Beirut:

The Independence Era witnessed the creation of a new currency, adoption of Bank secrecy and the flow of foreign deposits from neighboring Arab countries. As a result, the scope and activity of local banks increased and led to them constructing headquarters along Riad Al Solh Street –that became known as “Banks Street” - as a sign of their financial power.

The Institutions Era witnessed the establishment of the Central Bank of Lebanon to manage monetary policy and provide banking sector oversight. This allowed for an influx of foreign banks that represent the two opposing cold war poles and the growth of networks of local banks across governorates and in different areas of interest.

The Post-War Reconstruction Era was influenced by the changing world order and rise of globalization. The banking sector witnessed a growth in its capitalization as local banks turned to finance the Lebanese government's funding gap. The increased competition between banks pushed them to expand their network and reach in new locations, redefining new commercial centers and the image of the most significant neighborhoods of the city.

## 1. READING BEIRUT AND ITS CHANGES

### 1.1. BEIRUT LOCAL CIRCUMSTANCES AND ITS GLOBAL CONTEXT

The National Reconciliation Accord signed in November 1989 in Taef, Saudi Arabia is considered to be “the basis for the ending of the civil war and the return to political normalcy in Lebanon”(Krayem, 2012). The agreement settled many of the contested issues at the time and most importantly legitimized a new politico-economic order in Lebanon. The Taef agreement as such is perceived as a major milestone in the country's history, but it is also part of a more global phenomenon that was triggered by the fall of the Berlin wall and the collapse of the Soviet Union(Fayad, 2016). These two events allowed people to devise standards of “how things should be done”(Friedman, 2005), hence announcing the end of the cold war and the beginning of the unilateral dominance of the United State model over the world.



Fig. 1 Down Town Beirut 2015[Online] Retail212

Solidere, the project of the reconstruction of Beirut city center was launched shortly after Taef and aimed at catching up with the age of neoliberal globalization and at serving as a role model of “how things should be done” in Beirut. It was backed by the increasingly intertwined political and economic powers that prioritized the conversion of downtown Beirut into an international commercial and financial center (Traboulsi, 2016) (Fig. 1). Despite wide opposition Solidere was incorporated in 1994 as a Lebanese joint stock company with 50% of its shares attributed to the former land and property owners of the city and the other 50% made available on the international stock market. The commoditization of the capital Beirut perfectly illustrates the emergence of the “global urban model” seeking to create a favorable business environment and attract external investors and developers. Solidere is a clear by-product of this process and thus reveals a text or an image through which the social rules and political power were made legible (Rottenberg, 2001).

Many economists argue that Lebanon has been building its economy on free markets ever since its independence (1943), and so its move into the neo-liberal model of globalization was natural. It is in fact only during the reconstruction process (1990's) that the government granted a leading role to financial institutions. The funding of the process heavily relied on national debt which contributed significantly to the recapitalization of the banking sector after the war and, eventually, to its control over the political power (Traboulsi, 2016).

This convergence of economic and political centers of power in Lebanon translate into an unprecedented surge in construction activities, fueled by Arab and international investors and encouraged locally through a wide range of financing solutions and payment facilities. The increase in the capital injected in the construction sector and the real estate boom affected land and property values in Beirut. This new reality is reflected today both at the level of the physical built environment and the social structure of the city. In a recent report, the real estate consultancy firm JLL has considered real estate activities “not anymore as a consequence of a city's success but as actively employed to drive it”. This statement is

only an assertion that ‘the neoliberal’ city is a powerful propaganda tool for the dominant economic and political powers.

## 1.2. BEIRUT'S CHANGING MORPHOLOGY

From the 1990's onwards, the city of Beirut has been the subject of remarkable physical and social transformations. The changes have been driven by market-led developments and the state has been directly complicit - via the convergence of its economic and political centers of power – in the complete dismissal of the protection and preservation of the old urban tissue. In the last three decades, we have witnessed the transformation of a city from low and mid-rise buildings to a new city of high-rise buildings. It is a shift from a city molded with local materials and craftsmanship to an imported city of alien ghost-structures. These new forms could be free standing and detached from their surroundings or physically connected but claiming an identity of their own. They contribute to a process of territorial demarcation as well as to shaping a new and recognizable city skyline (Fig. 2). Beirut as it appears to us today is best described, using Lefebvre terminology, as a ‘representational space’; a space of ideology making symbolic use of its objects (Lefebvre, 1991).

Looking closer at the relationship between the different elements of the urban fabric of Beirut, one can identify in some areas an old urban tissue with a clear system linking streets, plots, buildings and open spaces. The city seemed to be more compact, dense and continuous. Albert Levy called this kind of fabric a closed system, and contrasted it with an open and fragmented system of urban artifacts in the more contemporary cities (Levy, 1999). Today, Beirut is the host of a selection of autonomous elements scattered around the city with various forms, functions, structures and accessibility. The image of Beirut from the street is quite elusive with no clearly defined urban fabric. It seems that it could only be captured on a postcard or an advertising campaign on a MEA plane.

In his article about the implementation of the new building law of 2004, Rahif Fayad thoroughly explains the changing morphology of the city through a systematic process dictated by institutional and

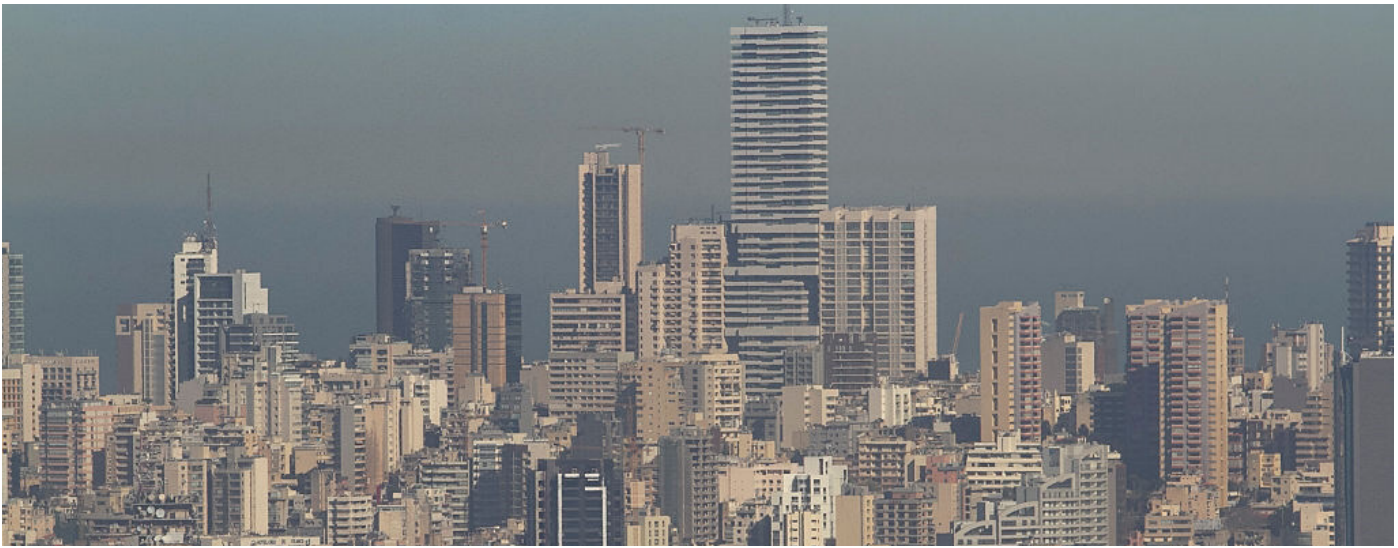


Fig. 2 Beirut Skyline 2016 [Online] Barcroft Media

regulatory frameworks. He argues that successive building laws set up a mechanism catering solely to the benefit of real estate speculators, traders and agents at the expense of the old city fabric and lifestyle of its inhabitants (Fayad, 2014). In 1992, the amendment of the building law eased the construction of high rises. It was not however until 2004 that land exploitation increased by an average of 40%, dramatically reshaping the image of the city and affecting the spatial qualities of the streets as well as in the promoted new high rises. As part of this increase in the built up area, developers were allowed to interiorize all balcony surfaces imposing on the inhabitants a new lifestyle behind curtain glass panels and bringing the social and cultural aspects of Beirut's balconies to an end. The new building law also dismissed the importance of regulating street facades and rooftop alignment. Higher buildings set back from the street contributed to the disruption of the street perspective and the emergence of new spaces completely alienated from street life by their uses (Fayad, 2014). Other legislations and laws related to land acquisitions and subdivisions further facilitated foreign and local investments in the real estate sector resulting in the gradual disappearance of the old fabric of Beirut and the emergence of a quasi-chaotic landscape of new objects in the city.

The transformation of the city fabric driven by capital and global trends would not have been as dramatic if it weren't for the institutional and regulatory frameworks enabling the surge of construction activities in the 1990's. Together, the economic and political powers in Lebanon converged into one vision to re-imagine Beirut.

## 2. THE SPREAD OF BANK BUILDINGS IN THE CITY'S FABRIC

### 2.1. INDEPENDENT LEBANON: DEVELOPMENT OF "BANKS STREET"

After the independence of Lebanon in 1943, the country witnessed a significant influx of foreign deposits from neighboring Arab countries, encouraged by the adoption of bank secrecy and the relative political stability. As a result, the banking sector in Lebanon flourished and witnessed the entry of several local and foreign banks and the

construction of new headquarters in Beirut as a sign of the banks' financial power.

Riad Al Solh Street was described by Robert Saliba as a 'linear space' along which gradually spread these headquarters and other financial institutions, strongly defining its formal identity and prominent role in the Lebanese economy (Saliba, 2004). The rigorous repetition of windows and vertical elements on the facades expressed a strong order and discipline. The buildings were also characterized by their large footprints and monumental entrances that reflected a sense of trust and confidence. The alignment of the facades and roofs further emphasized the linearity and the common use of the space for banking activities earning for the street the name of 'Banks Street' (Fig. 3).

The concentration of uses is typical of oriental and Islamic traditions of specialized streets but it was also the product of modern planning. In fact, modern urbanism in Lebanon started to become visible as of the 1930's through the works of an elite group of Lebanese engineers and architects that had been educated in the West, as well as foreign architects who brought with them a direct experience in and understanding of modernism (Trad, 2005). During that time, French architect and urban planner, Michel Ecochard was also commissioned to develop the first master plan of Beirut, in which he adopted modernist ideals. Many of these architects have contributed to shaping Riad Al Solh Street, which has become an excellent expression of modernism and representations imported from Europe and the West.

### 2.2. RISE OF INSTITUTIONS: ESTABLISHMENT OF THE CENTRAL BANK OF LEBANON

Many of Lebanon's modern institutions were built during the mandate of President Fouad Chehab, who was actively engaged in reform and large-scale development projects. The establishment of the Central Bank (Fig. 4) in 1963 was one of the most significant milestones in this process of building a modern Lebanon. The design of the building was commissioned by the office of President Chehab to Swiss architects Addor and Julliard, who were initially brought to Lebanon to design the





Fig. 3 Banks and Institutions along Riad Al Solh Street 2014[Online] Solidere

iconic STARCO commercial center (Sayah, 2007), a project recognized for its aesthetics in the 'international style'. The chosen site for the Central Bank was characterized by its important location at the beginning of Hamra Street, the perfect example of economic, political and touristic proliferation of the country, thus the perfect location for the new Central Bank headquarters.

Raised on a platform and set-back from the street, the building designed by the Swiss architects is a cubic volume consisting of eight floors. The platform is accessed through a set of wide stairs to its right, bridging the gap between the sidewalk and the raised platform level. The entrance of the building is aligned with the steps, breaking the symmetry that otherwise could have been too imposing. The open space in front of the building mediates between the street and the public functions of the bank. The latter were made visible through the glazed facades on the ground floor, also revealing a pronounced structure that steadily anchors the building to the ground. Finally, the elevations of the building were designed to all be identical and dominated by a modular window with exposed vertical concrete structures as well as horizontal brise-soleil, casting shadows on the facade and magnifying the monumentality of the building throughout the day.

Habib Sayyah argued that the architectural projects of the Swiss firm had a significant impact on the urban development of Beirut and contribution to the concretization of a modern representation of the city (Sayah, 2007). In fact, since it was established in 1963, the Central Bank has built nine other branches in different cities and areas of the country, communicating with the same language an image of pride and control.

### 2.3. POST-WAR RECONSTRUCTION: SPREAD OF COMMERCIAL BANKS' BUILDINGS IN BEIRUT

It was not until the 1990's that commercial banks in Lebanon witnessed an unprecedented surge. Due to their increasing role in the Lebanese economy and to their active participation in public affairs, banks have increased the number of branches, agencies and other forms of representation in the city. These representations are becoming more evident on the streets in order to attract the rising consumerist



Fig 4. Central Bank Building in Hamra.1970's [Online]Lebanese Embassy in Stockholm.

community, and more widespread in a bid to provide convenience for those who need their services. They currently occupy wide stretches on the main streets and in areas where they did not exist before, taking over the most vital locations in the city and its residential neighborhoods.

### 3. ARCHITECTURE AND SEMIOTICS OF BANKS

As architecture and design reflect social, political and economic change, we accept architecture as a form of cultural production. We can even go further by adopting Umberto Eco's theory that every cultural phenomenon may be studied as communication (Caesar, 1999) and attempting to read its embedded messages through the visual and semiotic content.

The increased importance of the banking sector and the capitalization of the economy in the 1990's, were directly reflected in the image of the city. Several banks and financial institutions heavily invested in the construction of their new headquarters producing a set of highly visible references and representations in the city seeking attraction and singularity. The city as a seat for power is thus embodied through the architecture of banks and their symbolism, signs and other forms of representations. The relationship of the banks to the built environment around them, as well as to the perception of them by their users or inhabitants of these places, is fundamental in reading this image.

#### 3.1. BANKS HEADQUARTERS: ICONIC ARCHITECTURE CREDIT LIBANAIS

The Credit Libanais bank (Fig.5) recently relocated its headquarters from the city center to a new 33-story structure on the periphery. The project was commissioned to the winning entrant of an architectural competition, which has become the typical procedure to generate new ideas and publicity. It consists of two blocks linked together by two steel bridges and the entire construction is covered by a drape-like aluminum and glass skin which is blown up above the entrance of the building, revealing an overwhelming steel structure and providing a shaded drop-off area. At night, the structure is lit with LED lights distinguishing it from its empty dark surrounding. The analogy of a woman's dress and the night view of the tower are intended to be both seductive and inviting when seen from a distance. In fact, the site is only accessible by car one



Fig. 5 BLOM Bank Credit Libanais Headquarters and Bank Audi Block

has to abruptly exit the motorway to go straight into one of the seven underground spaces of the building.

The construction of this new headquarters is symptomatic of the bank's willingness to project a steady growth and business success. It is also evident that the use of highly symbolic architecture is suggestive of a battleground between the different competing banks.

### BANK AUDI

Audi Headquarters in the new downtown area is the perfect example of the intertwining relation between money and power. It is strategically located at the footsteps of the Serail hill (Fig.5) and boasts a superb view over the sea through the newly planned Park Avenue that is perfectly aligned with its main facade. The master plan of Solidere refers to this area as the Serail corridor and sets a limit to the building heights in order to preserve the vista from the grand Serail.

The monumentality of this building stems from its strategic and highly symbolic location at the heart of the city center and its extremely large footprint. The bank's facade stretches over 150 meters, directly affecting the street that runs along it as well as the larger district that it overlooks, and provides only two access points for visitors. The main entrance of the building is recessed from the street and completely glazed, exposing a large Dubuffet sculpture to the street. The facades on both sides of the entrance are covered with yellow stone, providing a sheltered space over the sidewalk echoing a colonial street arcades that was not present before in Bab Idriss. The attempt to revive a historic setting turned the project into a purely symbolic reference with little respect to the past.

Observing the building from the back street, it looks like a fortress without a single entrance. It is an enormous and impermeable mass that seemingly competes with the nearby Saint Louis Capuchin church and has completely destroyed the commercial character of Bab Idriss

### BLOM BANK

The headquarters of BLOM Bank (Fig.5) also take part in this battle. The project, commissioned to the well-known Architect Pierre El Khoury, is located on a large triangular plot facing the Concorde Galleria Center. It consists of two massive blocks, each extruding nine floors from the ground, separated by a recessed gallery space to allow light into the lower floors and a passageway to the backstreet. A floating bridge connects the two blocks at the eighth floor. The two main facades are almost identical and represent a hybrid composition of transparent and

opaque material. At the edge of the triangular plot, the structure of the facade is made visible and includes a series of circular staircases. The passers-by on the street can barely see or establish any relationship with those stairs' users, in contrast to the ones facing it that lead to the Concorde Galleria's buried square.

The imposing architecture of BLOM Bank strongly affects the reading of Concorde Square, emphasizing anonymity over sociability and quick money speculation over long-term human relations, similar to Burton Pike's depiction of the modern city as a 'City in flux'(Pike, 1981). Samir Khalaf described the building as an emblem of 'monumental post-modernity', George Arbid argued that it reflects 'an overstated high-tech exhibitionism... and a trend towards hyper-futurism'(Khalaf, 2005), and Rahif Fayad described it as a 'seductive architecture' with exhaustive use of smooth surfaces(Fayad, 1999). All these descriptions use superlative adjectives suggestive of excess and exuberance.

### 3.2. BANKS BRANCHES: STREET SEMIOTICISM

In parallel to the spread of iconographic architecture in the city, the banks have expanded their footprint on the street by opening new branches, ATM and other representations on main streets and vital intersections.

A photographic survey of main streets in Beirut reveals standard answers to how banks should communicate as well as standard solutions as to how banks should be secured.

**Smooth surfaces:** The cladding of the facades at the street level with smooth and sleek surfaces is overwhelming. A new layer of glass, aluminum or metal sheet is added to the existing buildings to produce a neutral and uninterrupted surface denying any reference to the building's epoch, use or style and exposing a new type of order.

**Glazed panels:** The use of large panels of glass as part of the bank's corporate identity tends to be associated with luxury products. The transparency of the material also symbolizes some of the core values that most banks like to project, such as openness, transparency, honesty and integrity. It is interesting to observe the controversial reflections of the city on some of the glazed facades, showcasing the acute discrepancy between the two languages. In some other instances, we can observe passersby watching their reflections on the glass completely dismissing what's behind it, as if acknowledging that there is no soul.

**Attractive visuals and slogans:** The heavy use of imagery, flashy colors, and seductive displays capture the eyes of the street stroller. They are mounted on the glass panels rejecting their inherent transparent property. The 2D visual concept reduces the banks architecture to a flat composition, completely neglecting its effect on the other senses (Porter, 1997).

**Security:** In response to security concerns, many of the glazed facades have been covered with steel bars or patterns. In instances where the glass panels remain unobstructed, surveillance material is very visible and obvious to discourage any attempt of vandalism or theft. Security personnel can also be depicted on site as part of every bank's identity. In fact, each bank is affiliated to a certain security company, together contributing to the visible signage and costumes on the street.

**Technology:** Today, information technology is transforming the way banks operate, drastically affecting their appearance and possibly their physical presence in the future. Smart Rooms, One Stop stations, Tap2Pay galleries, in addition to online banking services, rely solely on the machine and use a much smaller footprint. These new concepts allow the bank to reduce branch overheads at a time when the customer base is becoming more mobile and demanding an improved 'experience'. They are typically white and wired empty spaces completely exposed to the side walk through large glass panels and accessible only to holders of magnetic bank cards. A few have some comfortable and homey furniture in the middle but no other "warm" elements or soul. At night, they look like huge light boxes on the street, similar to an Apple store.

While most successful cities combine a diversity of uses and users on their streets to enliven their neighborhoods (Jacobs, 1961), the consolidated mass of bank representations are transforming the most vibrant commercial streets of Beirut and gradually contributing to their vacuity.

#### 4. CONCLUSION

##### 4.1. BEIRUT'S SHIFT TO NEO-LIBERALISM: THE IRREVERSIBLE DESTRUCTION OF THE URBAN FABRIC

This paper describes the domination of the banking, commerce and service sectors in the Lebanese economy as natural in a country that established an early banking system and adopted banking secrecy and free market practices. However, there is clear evidence that the shift towards the neo-liberal model has been staged and required aggressive intervention of regional political and economic powers in the country. Fawaz Traboulsi argues that dominant political powers staged a financially driven coup to intentionally drop the value of the Lebanese Lira against the US Dollar (Traboulsi, 2016) deliberately producing an economic crisis in the early 1990s. An angry crowd violently protested on the streets and succeeded then in bringing in a new cabinet who embarked on an aggressive growth plan for the country, adopting a neo-liberal model that granted major roles to the financial and real estate sectors.

The resulting damage of this past era of globalization is exorbitant at the level of urban planning, especially in Beirut where state led urbanism was absent. Buildings in the city have become completely autonomous with no relationship to each other or with their environment. The

radical disruptions created by these objects in the city, the systematic demolition of the old, and the construction of new high rises make the city figuratively aggressive and hostile. The compact, dense and continuous fabric filled with the lives of families and friends gradually dissolve while other delusional attributes emerge. Tower cranes, bulldozers, scaffoldings and crowds of workers stand out in the middle of a new landscape of glamorous lights and windows reflecting silhouettes of people dressed in costumes and speaking foreign languages.

While some modern architects have called this revolution "the freeing of the ground", many others are more sceptical, criticizing the lack of form (Levy, 1999) and believing it to be the end of urbanism

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