

LOW-COST, SELF-HELP HOUSING PROGRAMMES
IN DEVELOPING COUNTRIES: METHOD AND PRACTICE

by

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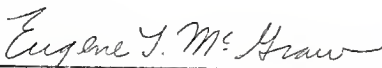
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To all who wish to work for a better future, and are
willing to begin on the local scene.

SOME ARE PROFESSIONALS:

To the educators who believe people can learn to become more adequate persons as well as acquire knowledge.

To the scientifically trained who would use their skill as an instrument for bringing about favorable change.

To those planners who seek cooperation with citizens, in order to make planning flexibly effective.

To the social workers who hope to stir the beneficiaries of welfare services into the responsibility of self-help.

To religious workers whose faith is strong enough to allow other people to discover the values that can be practiced.

To administrators who want to see initiative and dignity increase in the persons they serve.

SOME ARE CITIZENS:

To those who are dissatisfied with popular predictions of despair and would improve the fate of man by improving man himself.

(William W. and Loureide J. Biddle)

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TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION	1
II. THE NATURE OF SELF-HELP AND MUTUAL AID	8
III. INTERNATIONAL ASSISTANCE IN HOUSING	19
The United States of America	26
Inter-American Development Bank	26
Agency for International Development	33
France	39
The Fonds d'aide et de Coopération	39
The Caisse centrale de Coopération économique	42
Great Britain	45
The Commonwealth Development Corporation	45
The Colonial Development and Welfare Act	50
The European Economic Community or the Common Market	51
The United Nations	54
Other Contributors	58
IV. AIDED SELF-HELP AND MUTUAL AID HOUSING PROGRAMMES-- IMPLEMENTATION OF PROJECTS IN GHANA AND PUERTO RICO	60
The Core-Housing Scheme in Ghana	69
The Roof-Loan Scheme in Ghana	73
The Whole-House Scheme in Puerto Rico	77
Accomplishments, Aims and Projections	83
Limitations of Self-help and Mutual Aid Housing Programmes	84
V. SELECTION OF FAMILY PARTICIPANTS	89
Survey of Family Applicants	95

Chapter	Page
Meetings with the Selected Family Participants	103
First meeting	103
Second meeting	104
Third meeting	106
VI. ADMINISTRATIVE ORGANIZATION OF A SELF-HELP HOUSING AGENCY	109
Administrative Assistant	112
Programme Supervisor	113
Construction Foreman	114
The Watchman	116
On-the-job Trainees	117
VII. GENERAL CONSIDERATIONS FOR PLANNING SELF-HELP HOUSING PROGRAMMES	120
General Housing Policies	125
Selecting the community	126
The participating group	128
The type, size and cost of houses	128
Provision of community facilities	131
The magnitude of self-help housing programme	132
Financing self-help housing	133
APPENDIX	136
BIBLIOGRAPHY	144

LIST OF FIGURES

Figure	Page
1. A Disorganized (Squatter) Self-help Housing Project	4
2. An Example of an Organized Self-help Housing Project Within a Developed Community in Madagascar	5
3. Group Method of Construction in Self-help Housing	9
4. Filling in the Walls of a Core House	65
5. An Occupied One-room Core House	66
6. Completing the Rest of the Core House in Nkwakubio, Ghana	67
7. Concrete Strip Foundation, Stout Steel Frames and Roofs of Core Housing in Nkwakubio	68
8. A Group of Completed Core Houses in Nkwakubio	72
9. A Completed Self-help House in Puerto Rico	78
10. Floor Plan of Urban Self-help House	81
11. Interview with a Self-help Housing Applicant	97
12. Demonstration House in a New Self-help Housing Project in Surinam	105
13. Construction Foreman Meeting with Self-help Housing Families	115
14. The Basic Identification of Causal Factors in the Housing Problem of an Emerging Nation	122
15. A General Structure of Necessary Inputs to Partially Alleviate the National Housing Problem of an Emerging Nation	124
16. Temporary and Permanent Houses Side by Side on the Same Lot (Puerto Rico)	130

LIST OF TABLES

Table	Page
1. Characteristics of the Housing Problem in Developing Nations	20
2. Investment in Housing as a Percentage of Fixed Capital Formation and Gross Domestic Product	21
3. Inter-American Development Bank Loans to Latin America	27
4. Financial Contributions by the F.A.C. and the C.C.C.E. to 14 African States	41
5. Credit Agencies in Which the C.C.C.E. Has a Share of the Capital	43
6. Commonwealth Development Corporation Assistance to Housing Projects in Africa--Situation at 31 December 1962	48
7. Colonial Development and Welfare Act 1946-1963	51
8. European Development Fund Grants to African States and Territories from Inception of the Fund Until December 31, 1963	52
9. Technical Assistance Experts and Fellowships in Housing, Building and Planning	56

CHAPTER I

INTRODUCTION

A large segment of the world's population lives in tropical areas and in housing which is often considered the world's worst. It is also in these same areas where population is increasing at a fast rate. Urban population is increasing at even a faster rate than the general population growth. As a result of this rapid growth of urban population, the demand for housing and urban services in these areas is very critical. In the developing countries of the world, vast numbers of people are living in overcrowded, structurally unsound, unsanitary and vermin infested, buildings which lack the simplest arrangements even for the preparation and storage of food. Natural disasters such as earthquakes, hurricanes and floods contribute to an already severe shelter problem.

The process of urbanization, though not a new phenomenon, has greatly increased since World War II. Many developing countries today have an excess of manpower without a corresponding means of employment. The attractions to urban areas have for rural population resulted in deficiencies of both population and facilities in rural areas. Rural migrants to the city expect to find not only a better job, but better housing, an increase of physical amenities, a more varied and richer social and cultural life. They become frustrated when their expectations are not fulfilled especially in the areas of adequate housing and job opportunities. So far the construction of housing has not been able to cope with the twin problems of the influx of rural population and the natural population growth of these underdeveloped countries and has resulted in the development of slums in the

older central sections of the cities and squatter colonies which are now spreading at a greater rate than ever before.¹ These developments are only two of the many examples of the negative results of urbanization in developing countries. However, the process of urbanization itself is not a situation to be denied nor necessarily to be regretted because of some of these negative developments. Urbanization has come and is here, apparently, to stay since cities continue to be developers of social, economic and cultural progress,² and since their importance in this role is continuing to grow in almost all parts of the world. During the post World War II era, the standard of living in most developing countries has risen, but the supply of housing at costs which low-income families can afford to pay remains far too small. This situation is a crisis which countries in Africa, Asia and Latin America have not been able to alleviate because the high rates of internal migration and urban growth have continued unabated. The new city-dwellers continue to find it more and more difficult to afford the rising costs of housing. They must therefore continue to crowd into slums or shanty town settlements on the fringes of the cities.

This situation is becoming increasingly worse with each passing year because housing continues to be given a very low priority in the social, economic, and political planning of many developing countries. Although some countries now recognize and accept the existence of the housing shortage and therefore the housing problem, they are hampered greatly by the lack of both the technical and financial resources needed to undertake

¹United Nations, Housing in the Tropics, 1952, p. 2.

²United Nations, Report of the Ad Hoc Group of Experts on Housing and Urban Development, February, 1962, p. 1.

massive programmes for housing low-income families. Although many developing nations have tried to invest in low-cost housing for the urban poor, their efforts have been greatly hampered by such factors as low per capita productive rate, low gross national product, and inadequate trained manpower to carry out research programmes and such other related facets of the housing industry. All too often their efforts have, in many instances, been discouraging because the allocation of resources for housing has had to be reduced because of the priorities established for industrial development. In order to alleviate the lack of financial and skilled manpower resources, many developing countries have had to rely on foreign assistance (see Chapter III) in the field of housing in general and low-cost, self-help housing in particular. Why is self-help housing so essential?

Self-help begins with the resources of the people themselves. Unfortunately, a project can be undertaken with or without governmental organization and direction in a haphazard and disorganized manner as evidenced by the picture in Figure 1. The opposite of this development is a well-planned self-help project as shown by Figure 2. This situation is the result of the development of squatter colonies on the fringes of the cities. The self-help technique should be taken advantage of especially in areas of the world where families build their own houses anyway, whether there is, or is not, technical, financial or governmental assistance. The example below of a Latin American country is equally applicable to other continents such as Africa and Asia.

In a seven-year period, 1949 to 1956, the government built 5,476 houses which was less than 1 percent of the housing deficit during those years, and at a unit cost that made repayment by the average urban family impossible. And this was an exceptionally active period in government building work. During the same period

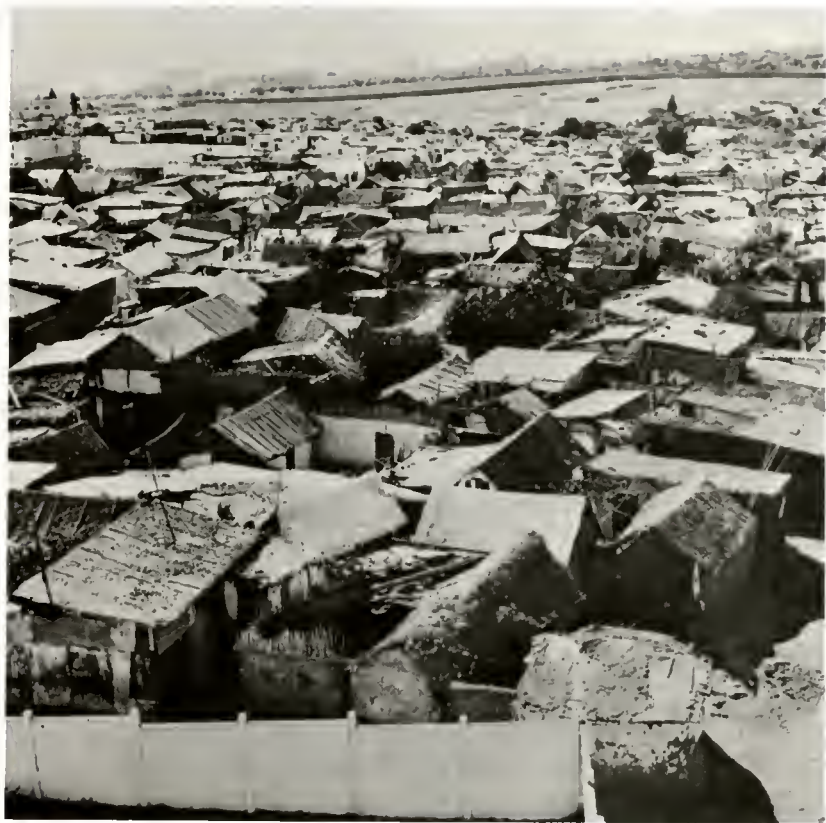


Figure 1. A disorganized (squatter) self-help housing project.



Figure 2. An example of an organized self-help housing project within a developed community in Madagascar.

no less than 50,000 families took matters into their own hands and solved at least part of their housing and community development problems on their own initiative and outside the established legal, administrative and financial superstructure.³

From this typical example, it should appear to be more logical that a government should place more of the proper tools, techniques and knowledge in the hands of those families which are willing to expend their own physical effort, time and meagre financial resources in alleviating their housing problem. Aided self-help should be provided so that guidance can be offered in the building of better houses that will cost each family far less over a period of time. For example, two rooms in a self-help housing project can be built for the price of one built in the usual way; or in other words, two houses could be built (and twice as much material used) with the expenditure of the same funds.⁴ This kind of situation will almost double the contribution of housing to national income and have a tremendous effect on the gross national product. It will also provide potential markets for local building materials which would not otherwise be used. Banks and other financial institutions might find the difference between the value of a house and its actual cost a desirable investment factor. In the technical training field potential carpenters, masons and construction supervisors could learn proper organizational and building techniques under controlled but real and practical conditions. The participating families also benefit from such on-the-job training opportunities. This situation is the one big advantage that self-help projects have over other kinds of housing projects. Therefore,

³ John C. Turner, Catherine S. Turner, and Patrick Crooke, "Dwelling Resources in South America," Architectural Design, August, 1963, p. 389.

⁴ United Nations, Manual on Self-help Housing, New York, 1964, p. 3.

emphasis in any self-help project should be placed on the fact that such projects are of the people, by the people and for the people.

The main purpose of this thesis has been to provide a plan for undertaking self-help housing programmes. In providing this plan, the author has given in Chapter VII major considerations which must be considered by any agency when it is formulating housing policies for community development. The implementation of these considerations, as pointed out in Chapter VII, will differ from one country to another. Projects should therefore be adjusted to meet the local needs, value systems, customs and traditions of the people. These considerations should therefore not be taken as finite and absolute in themselves. They are not. They have been stated in general terms so that they can be applicable in any situation and by any agency.

The first part of this thesis has been devoted to the description of the basic methods used in mobilizing human and technical resources and the value of using local building resources for self-help housing programmes. These methods have been "put to the test" in many developing countries. They work best in countries where development plans and community development programmes have been established. For countries which have not yet established such plans and programmes, pilot projects in self-help, such as those in Somaliland have been used to aid the national government and any other public or private organizations in establishing policies which are related to community development. Pilot projects provide the most needed groundwork so that there is a procedure to test, develop and then modify. These pilot projects are also very ideal for "selling" the idea of self-help to the people.

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CHAPTER 11

THE NATURE OF SELF-HELP AND MUTUAL AID

The term self-help and mutual aid as used in this thesis relate to constructions in which prospective householders erect all or part of their own dwelling units. As generally and usually used, "self-help" means that each family constructs its own house, whereas "mutual aid" means cooperative effort on the part of a number of families working together to build each other's house (see Fig. 3). For our purposes, when the term "self-help" alone is used, either self-help or mutual aid as defined above is implied. The details of these one-family or group building projects are discussed below.

In the advanced countries where many people have been frustrated by technological advancement, officials are trying the other extreme by encouraging the homeless to provide for themselves as they did when man first moved out of the cave. In the developing countries, families, friends, tribesmen, clansmen and neighbours still cooperate, as their forebearers had once done, in constructing a dwelling house or granary, raising a barn, cultivating the field, fighting a wild animal (lion) that may be dangerous to domestic animals, and in many other similar activities. It seemed probable that if man's skills were employed and some materials were supplied to him, man might still be induced to build as he once did; and he is doing so where industrial progress has not yet been well developed. The self-help programmes undertaken today are incorporating skills that already existed. The programmes have taken strong roots in small and rural areas and in the developing countries where a strong money-economy does not yet exist and



Figure 3. Group method of construction in self-help housing.

man's wealth is based on the number of domestic animals (e.g. cattle) he has and where a skilled and specialized labourer is not available to do specialized work. In these same communities self-help and mutual aid tradition are still very strong. It has been only recent that many governments have recognized the phenomenon and are trying to take a more positive and active part in assisting people to house themselves better,⁵ especially in places where there is a strong kinship relation. Many slums in the developing countries are settled by people or groups of people from the same village, by members of the same extended family or members of the same nationality, caste or religion. The economic advantage of this pattern is self-evident. The following example is perhaps an extreme example of how relatives take care of their own people.

The most practical expressions of family loyalty are the regular sums of money given for the support of kinsfolk. Seventy percent of the heads of households interviewed gave some regular help to at least one member of their family outside their household, apart from wives or dependent children, and 55 percent said they gave an average of over a pound (now devalued from \$2.80 to \$2.40) a month. Since most of them earned less than 20 pounds a month (\$48.00), and over a third earn less than 11 pounds (\$22.00), the contribution was a substantial part of their income. About 25 percent of them spent regularly over 4 pounds a month on relatives and 12 percent over 6 pounds. These sums did not include occasional gifts, or the expenses of family ceremonies. Most of the help went to old people--parents and grandparents, uncles and aunts and elderly cousins, the widow of a father without children of her own, elderly relations by marriage. Six of the householders gave regular help to members of their grandparents' generation, 52 gave to their parents' generation. Apart from older people, their main responsibility was to the education of younger brothers, cousins, nephews, nieces, and occasionally a married sister or a brother who was relatively less well-off.⁶

⁵U.N., Housing in the Tropics, p. 48.

⁶Marris, Peter, Family and Social Change in an African City: A Study of Rehousing in Lagos, London, Routledge and Kegan Paul, 1962, p. 36.

For a person from an affluent society, this system of mutual aid is hard to understand and seems ridiculously expensive, namely, for a young couple which is still struggling to make ends meet for its immediate family. But it should be emphasized that many of these communities have no public assistance programmes, no social security, no old-age pension, or unemployment compensation. Without such a mutual aid system as discussed above, society would crumble. Nevertheless, human need for immediate help in time of trouble still exists even in prosperous communities where there are no extended families and where there are public assistance systems or pensions. In affluent communities, there are cases in which people are closely knit because of their single nationality origin, and the help will come in the form of a "little credit over the week-end," or a "until payday" from the grocer on the corner.⁷ Donald R. Hanson writing on self-help housing programmes in developing nations said:

It seems clear that self-help is the main way to keep building costs low and the only way to build quickly and on a large scale. For the next decade, at least, skilled and efficient labour forces will be available only at high cost and then only in small numbers. Industrialization, monetary reserves, transport systems and training schools are only at the initial stages. Only self-help programmes, it is believed, can fill the vacuum that exists in the building industry today.⁸

People recognize their problems and decide to do something about them, and they begin by applying all community efforts and using what is available. These efforts can produce a dwelling that by design and size realistically fits the social and economic situation of a low-income family. One emphasis

⁷U.N., Social Aspects of Housing and Urban Development, ST/SOA/71, 1967, p. 8.

⁸Hanson, Donald R., Self-help Housing in Africa, U.N. (TAO/AFR./1, paragraph 29.

that should be placed on the concept is that these programmes are of the people, by the people and for the people in that particular neighbourhood and that total community. It gives the individual family something to be proud of when they know the house they are helping build is theirs. It also gives them a place in society and in the city where they may become informal because it would then consist of the relationships which have been established while people were working together. Instead of identifying themselves as a tribe residing in a certain place; they will now identify themselves as citizens of that town. This intensive investment in home and education accomplishes in a few years the urbanization process which ordinarily takes a generation. The transition from rural to urban life which generally calls for a number of adjustments like the following: (a) adjustment from a material economy to a money economy; and (b) adjustment from rural to urban habits of sanitation, is made easier when people are there to help each other in solving a common or similar problem.

In these programmes, a careful screening of family participants should be made to ensure maximum contribution of labour, effort and money needed to be able to produce the building materials needed to construct a house (see Chapter V). Each family must be physically and mentally able to engage in self-help, able to persevere and cooperate with others.⁹ After this selection is done, the decision can be made by the participants and those helping to organize as to whether the work should be by one-family approach or group building approach. The one-family approach seems to be the simplest and most common and most familiar as best exemplified by the Eskimo's igloo, the

⁹ Koth, Marcia N., Housing in Latin America, Cambridge, The M.I.T. Press, 1965, p. 205.

nomad's tent, the African's, Asian's and Latin American's hut in which earth, poles and thatch are used.¹⁰ In this system, there is very little outside money and skilled labour needed as the family gathers materials and builds the house to completion. The house is a traditional one where building techniques are crude and passed down from generation to generation. If a group approach is used, then friends, neighbours, relatives, help build the house or raise the barn in return for reciprocal aid when they build theirs. One of the major reasons for group activity is that houses may have components which are hard and heavy to be handled by one family or that the materials must be brought from afar if local resources have been depleted because of too large concentrations of people in cities. Whatever the situation may be (either one-family or group approach), there is usually a keen interest of the people who are willing to contribute their maximum efforts to obtain a house since self-help seems to be the only panacea for them to improve their conditions. Because of this interest, the families have even gone beyond the effort of providing labour with which to build a house:¹¹

- a. producing the building elements such as soil-cement blocks, bricks, or lime;
- b. gathering the materials such as earth, stone, sand, or timber;
- c. transporting the building elements and/or raw materials;
- d. financing the purchase of special materials (cement, steel and aluminum products); of special services (sewer systems, electrical

¹⁰ U.N., Manual on Self-help Housing, p. 7.

¹¹ Ibid., p. 8.

lines and graded roads); of prefabricated elements (lumber, bricks and roof sheets). This kind of financing can be expensive, and it can be long-term, to include pre-construction deposits, loan repayment, interest and taxes.

Sometimes, it is not possible to have a one-family maximum contribution, because of a number of reasons which may be political or technical. For example, where there is a rampant unemployment, a government cannot justify to the people the use of self-help. In such cases, a combination of paid, skilled and self-help labour can be used especially in multi-storey buildings involving heavy equipment and complicated and sophisticated machinery. Here self-helpers can be used to do the jobs which do not call for any skill at all. Such jobs would include the building of (a) a one-room "core" structure by skilled labour and of the other rooms later by self-help; (b) production of materials and building elements such as sand, stone, bricks, lumber, etc.; and (c) building of the foundation and walls by self-help and of the roof by skilled workers.

In answering the question, "How much self-help should be used?", the U.N. gave the following three main reasons for undertaking such programmes:¹²

- (a) The cost of building even a minimum house is greater than the family can afford, or the cost of building enough houses to satisfy the legitimate needs of a nation is greater than the national economy can afford;
- (b) The skilled labour force in the national building industry is in short supply and all the private and public construction works

¹² Ibid., p. 9.

compete with each other for this labour, resulting in inflationary cost increases and disruption of building programmes;

- (c) The talents and resources of the people are not being used or allowed to contribute to any other national development programmes.

These are problems which self-help seeks to alleviate realistically and directly. There is also an on-the-job training of skilled workers and construction foremen who will gradually assume an increasing role in the housing programmes of the nation. This is done by assigning trainees to self-help groups, where, under competent foremen, they can receive the necessary training and experience in building. The author is making two assumptions in this concept of self-help: First, he is assuming that large numbers of needy families are able to build foundations, walls, roofs, doors, floors, etc., that meet the required technical standards of the building profession; and second, that self-help is as efficient a system of house-building in economic and technical terms as it is in social terms, although the experiences of laying a brick wall can be a searing, frustrating experience to someone unaccustomed to working with building materials and tools. Nevertheless, large numbers of dwellings are constructed by self-help, providing homes to families who might otherwise not be able to have them.

There are many self-help housing projects going on around the world today. Some countries, like Puerto Rico, have a history of twenty or more years experience in self-help; and others are just beginning. A few examples may help bring this point home.¹³

1. "Aguablanc," Cali, Colombia (1958-60), ICT built 1,589 dwellings by

¹³Koth, p. 207.

- self-help, and unfinished homes erected under contract. Self-help and mutual aid resulted in a 27 percent cost reduction over the "unfinished houses" if the self-help owner's labour was not counted.
2. "German Riesco," Santiago, Chile (1955-59), constructed by Corvi, provided individual sanitary units built by a contractor to which owners added their own houses. Later in "La Palma" and "Clara Estrella" the sanitary units were built by self-help, but water, sewer, and electrical utilities were installed under contract.
 3. The experiences by the National Housing Institute of the Dominican Republic, are instructive. In the first mutual aid projects, the cooperating families were first put to work making all of the concrete blocks for all of the houses; houses were then built. Moulding all the blocks took so long that interest of the workers waned, and laying up the blocks plumb and level proved difficult and frustrating. To overcome these psychological factors and to improve the houses, the two side walls and central bearing partition were made of cast-in-place concrete by use of reusable easily erected forms. The other walls and partitions were then easily and quickly built of concrete blocks using the primary walls for support and alignment. The job was speeded up and frustrations largely overcome by this change in construction.

The main and basic idea behind any kind of self-help projects is to adapt construction techniques to the skills of the people. This is necessary if self-help is to prove a satisfactory method of house construction. The design of the houses should therefore be simple to ensure understanding of the building techniques used and also to assure acceptance and adjustment by

the prospective family participants.

From a good number of experiences and results obtained from the self-help programmes, one can draw a clear picture of the fundamental social benefits that can be derived from this housing method. It would be very useful to describe some of these benefits for the purpose of indicating what is required of those who design and conduct such programmes if maximum social benefits are to be achieved.¹⁴ Firstly, if costs initially prohibit building a dwelling of adequate size, it can be built in stages; or rooms needed can be added on to the permanent core house, made of temporary materials. This method, the author believes, strengthens the family if the land planner and architect so design the dwelling so that it can be expanded. Because the family participates (which is our main objective) in its construction and even, to an extent, in its design, the dwelling is truly theirs and there is pride in doing this for themselves with some guidance. The results of this type are reported in two articles from the Inter-American Housing and Planning Centre.

The majority of self-help builders have already started to expand and improve their homes. And they are concerned with keeping them clean, neat and well-kept as with beautifying their gardens.

. . . the social benefits obtained--thanks to the collective participation of the inhabitants in the building of their homes . . . is seen in the excellent state of maintenance of the houses, gardens and common areas . . . in visible contrast to other sections of the same neighbourhood where the common procedures of providing ready-built homes was employed.¹⁵

Secondly, the process itself is an intensive education in the adjustment to

¹⁴ U.N., Social Aspects of Housing and Urban Development, pp. 49-50.

¹⁵ Inter-American Housing and Planning Centre (CINVA), Self-help Housing Guide, Pan-American Union, 1961, pp. 6 and 8.

urban life and standards as indicated above. There is another kind of adjustment which is very important and is often ignored, i.e., adjustment in the ways of earning a living: a change from seasonal work to year-round work, from independent labour to labour under supervision, from outdoor work to indoor work, from generic crude skills to more or less specialized skills. This adjustment is from a traditional society with which the family is familiar, to a complex, fragmented, informal society in which the family has no place. Those skills that have been learned in the construction process and through the discipline of meeting schedules or production serve as introductions to the urban way of work. The repayment of loans provides discipline in the handling of money and in contacts with local and national government officials. Thirdly, now that the family is equipped for urban life, it has a secure place and access to the work opportunities of the city. The capacities the wage-earners have demonstrated, such as energy, hard work, mutual trust, honesty, ambition and achievement motivation, plus their new skills, make them a valuable resource to industries seeking labourers.¹⁶ If the investment in self-help housing is to yield a maximum profit, there should be a means by which these potential workers and the industry can be brought together by either appropriate location or by the provision of transportation facilities.

¹⁶ U.N., Social Aspects of Housing and Urban Development, p. 50.

CHAPTER III

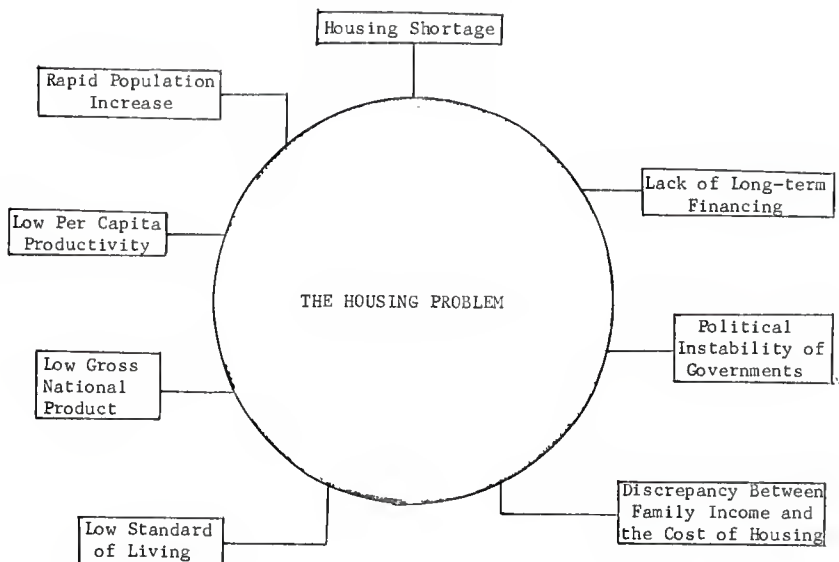
INTERNATIONAL ASSISTANCE IN HOUSING

Many people who have worked in one developing country or another and who have written about the housing situation in these countries, emphasize the fact that finance is the major problem which many developing countries face and that it needs immediate attention. Their argument goes further to state that there are enough building materials and management personnel (though not on a highly trained level) available in the construction industries and government agencies to meet the needs of the people if financial assistance were available. Others argue that the industrial supply of materials is not developing fast enough to meet the demand. Suppliers produce at the lowest expectation demand rather than the highest for they fear overproduction and loss of profit because of fluctuations in the construction industry. Some fear that the short-range effect will cause a serious inflation in the cost of supplies without concomitant production increases, if large amounts of money would become immediately available. There are those who argue that there is a lack of technically trained personnel to plan, work on and supervise low-cost housing construction.

This dialogue taking place among these people reveals how serious the problem is. The fact remains that the economic problem of financing housing is a very serious one. The "Housing Problem," as Marcia Koth calls it, should be considered to have two basic aspects: construction needs and financing needs. The following model (page 20) illustrates some of the

TABLE 1

Characteristics of the Housing Problem in Developing Nations



characteristics of the problem.¹⁷ Many of these communities are faced with an overburden of a rapidly increasing population which is ill-housed; the situation gets worse rather than better. There has been a large investment made in housing by many countries, but with low productivity and low grand national product (G.N.P.), the amount of money earmarked for housing programmes is far from adequate. Because of the small family income and savings which are usually very small, buying a house in the urban areas is something far removed from a family's expectation except for a few wealthy persons.

¹⁷Koth, p. 49.

In Chile from 1947-1950, when capital formation was reported to have been equivalent to about 12 percent of the gross national product, construction was 20 to 25 percent of the total, that is from 2 to 3 percent of the GNP. In Colombia building construction was perhaps 2.5 percent of the GNP and about 20 percent of gross capital formation, and of this nearly 75 percent may have been rural and urban housing.¹⁸

These figures are common not only to Latin American countries alone but to many of the developing countries of the world. There is a great sacrifice on the part of the governments to carry out housing programmes because of low gross national products. The following more recent information prepared for Latin America by the United Nations will indicate the proportion of the investment used in total construction and in dwelling construction for roughly the years 1954-1959.¹⁹

TABLE 2

Investment in Housing as a Percentage of Fixed Capital Formation and Gross Domestic Product

Country	General Construction Expenditures		Expenditures on Dwelling Construction		
	As % of Gross Fixed Capital Formation	As % of Gross Domestic Product	As % of Construction Expenditures	As % of Gross Fixed Capital Formation	As % of Gross Domestic Product
Argentina 1955	55.8	8.5	48.6	27.1	4.1
Chile	66.5	5.6	58.7	39.1	3.3
Colombia 1953	60.4	13.9	19.5	11.8	2.7
Ecuador	54.9	6.9	32.6	17.9	2.2

¹⁸ Ibid., p. 50.

¹⁹ U.N., Financing of Housing and Community Improvement Programmes, New York, 1957, pp. 34-35.

TABLE 2 (continued)

Country	General Construction Expenditures		Expenditures on Dwelling Construction		
	As % of Gross Fixed Capital Formation	As % of Gross Domestic Product	As % of Construction Expenditures	As % of Gross Fixed Capital Formation	As % of Gross Domestic Product
Honduras 1955-57	67.5	8.9	38.8	26.2	3.9
Mexico	----	---	----	17.1	2.2
Panama	64.8	9.2	----	----	---
Peru 1956-58	38.8	9.7	----	----	---
Puerto Rico	62.4	13.8	36.2	22.6	5.0
Venezuela	60.9	15.0	20.6	12.4	3.2
United States	66.3	11.1	40.7	27.0	4.5

Again such information can be obtained for other countries and would be found to be very similar. Compare these expenditures with those percentages of the United States. With incomplete statistics, these figures, though based on very rough calculations, show that at least about 2 to 5 percent of the gross national product is currently being invested in construction of dwelling houses. Because of the urge to increase investments for industrial and agricultural growth, it is very unlikely that these developing countries can be induced to or have the power to spend triple or quadruple the proportion that is now being spent. Since a fairly large proportion of fixed investment is currently invested in housing, it is important to consider (in addition, of course, to means of increasing gross domestic product itself) the means by which to encourage builders to meet present investment

in low-cost, self-help housing. A means should also be sought to encourage spending current income presently spent on other consumption goods to be channelled into low-cost housing construction. If these countries had long-term, low-interest credit systems, perhaps some of this money that is spent on other goods could be diverted into housing. There are a few wealthy people who choose to invest their money in agriculture and other occupations because of quick returns, but whose money could be invested in housing if such low-interest rates were available instead of the 18-22 percent rates a year with a two year term. These high rates restrict those of low incomes from ever getting better housing no matter how much production costs could be reduced. According to Marcia Koth, there are several broad problems which inhibit the development of a financial plan:

- a. Lack of interest on the part of the traditionally wealthy class in investment in non-agricultural activities; except in urban land for speculative purposes or for luxury construction.
- b. Lack of interest by private entrepreneurs in long-term housing investments. There are several apparent reasons for this:
 - (i) Quick, larger returns from other investment opportunities.
 - (ii) Political instability which decreases interest in long-term investments.
 - (iii) Assertedly high risks involved in loans to low-income or underemployed individuals.
 - (iv) Inflation in several countries which discourages loans which over a relatively short period might depreciate in value.
- c. Inflation causes hesitance to save.

Such problems and many other related ones constantly vex these developing countries. They are always looking for ways to make possible additional savings or to use available financial resources more efficiently in the field of housing. The only way open to them, it seems, is to look to the developed nations for assistance in order to get the job, which they cannot do alone, done. In this regard, many of the advanced nations have replied to the requests very positively and there are many organizations (in these advanced countries) both public and private, which are doing a tremendous job in aiding developing countries in housing and urban development. The assistance offered is both financial and technical. Two of the advanced countries actively engaged in this field are Britain and France in western Europe, and their aid is mainly given to the now independent or still dependent countries which were previously colonies of the "mother" country. One, therefore, finds Britain aiding those countries which are in the British Commonwealth of Nations much more than any others. France follows the same plan by aiding mainly those countries (except Guinea) which are departments, just as in the situation of any other department in mainland France. The different organizations like the British Colonial Development Corporation (C.D.C.) will be dealt with in detail below. Other countries like the Soviet Union and China should not be left out although they will not be dealt with in this thesis except merely to mention them. The United States, besides aiding Latin America through such organizations as the Organization of American States (O.A.S.) and the Alliance for Progress, forms the "huge umbrella" of aid to every developing country which is an ally of the West. Details of the actual activities will be considered below. The United Nations, as a world organization, through its several branches, gives

technical assistance to any country, Communist or Western. More could be done if these developed nations could pull their resources together on a bilateral basis rather than a unilateral one to avoid some of the problems which are attached to foreign aid. The recipients of the aid, though they appreciate the help, are beginning to question the motive behind the aid offered by the advanced nations. They argue that some aid is given with the motive of "buying" that country from going Communist or "Democratic." A suggestion brought forth is the "pulling" together of all funds in the United Nations Development Bank (International Bank for Reconstruction and Development) and that they be distributed from this bank. If this plan were used no one country would be dependent upon one major country with "invisible strings." It must be emphasized that when the word aid is used in this thesis, it is not meant to connote outright philanthropy for this situation has not yet developed. There should be a return on a long term basis, for it is the responsibility of the receiving country to pay back all loans in full just as it is the responsibility of the advanced nations to try to raise up the impoverished world (the author believes). Aid should not be a "hand-out" because such aid is too often viewed with suspicion. President John F. Kennedy in 1961 declared that the United States was ready to aid "the poorer people of the world, looking for hope and help," and that "it was launching a decade of development upon which will determine substantially, the kind of world in which we and our children shall live."²⁰ Under this commitment, "hunger, homelessness, and poverty should have no political earmarks. No justification therefore exists for hemispheric concentration of aid or of

²⁰New York Times, March 23, 1961, President Kennedy's Message to Congress on Foreign Aid, March 22, 1961.

showing preference of one poor nation over another poor nation."²¹

There are many international organizations which are involved, rather actively, in supporting housing programmes in developing nations. To summarize all of their activities, is a difficult and furthermore, seems to be an impossible task. It is, however, pertinent to summarize the activities of a few of them especially those which are highly active in the field, to indicate the scope and direction of their support. Only the following shall be considered:

1. The United States of America
 - (a) Inter-American Development Bank (I.D.B.)
 - (b) Agency for International Development (A.I.D.)
2. France
 - (a) The Caisse centrale de coopération économique (C.C.C.E.)
 - (b) Fonds d'aide et de Coopération (F.A.C.)
3. Great Britain
 - (a) The Commonwealth Development Corporation (C.D.C.)
 - (b) The Colonial Development and Welfare Act (C.D. and W. Act)
4. The European Economic Community (E.C.C.) or The Common Market
5. The United Nations
6. Other Contributors

THE UNITED STATES OF AMERICA

(a) Inter-American Development Bank (I.D.B.)

The United States Government funds in the amount of \$394,000,000 were made available to the Inter-American Development Bank Social Trust Fund for

²¹ Abrams, Charles, Man's Struggle for Shelter in an Urbanizing World, The M.I.T. Press, 1964, p. 248.

four major purposes of which low-cost housing was one. In December 1962, I.D.8. reported that 47 percent of the loans granted from the Trust Fund had been earmarked for projects of housing for low income groups. To make this procedure clearer, it is pertinent to note the amount of money loaned, the percent of the total budget covered by I.D.B. and the number of houses projected.²²

TABLE 3
Inter-American Development Bank Loans to Latin America

Country	IDB Estimates Used	\$ Million Loaned	% of Cost IDB Construction	Number of Houses Programmed
Argentina	1,572,000	30.00	50	15,300
Brazil	----	3.85	54.5	9,850
Chile	550,000	7.00	65 Caja Central 26 Provién	4,689
Colombia	280,000	15.20	51	13,576
Costa Rica	98,000	3.50	22	5,725
Dominican Republic	200,000	3.50	55	5,322
Ecuador	736,000	10.60	62	9,100
El Salvador	376,000	6.10	54	5,000
Guatemala	71,000	3.50	48.5	5,260
Honduras	40,000	1.00	68	1,216
Nicaragua	58,293	5.20	67	2,850
Panama	117,780	7.60	73	3,000
Peru	371,000	23.80	47	35,000
Uruguay	----	8.00	52.3	4,100
Venezuela	575,000	22.00	26 rural 66.7 urban	41,210

These estimates as given by I.D.8. based on government estimates as part of project proposals give an indication of the importance of this particular

²² I.D.B., Institutional Reforms and Social Developments Trends in Latin America, Washington, D.C., March 1963.

construction. It also indicates the vast deficiencies which cannot possibly be met by this programme alone.

I.D.B. loans to various governments are granted with an interest of 1 3/4 percent and a service charge of 3/4 percent. The amortization period for payment is set anywhere between 20 and 30 years. Sometimes conditions are set concerning how these loans can be used. For instance, any work executed under the loans should be carried out through public bidding for building contracts unless self-help techniques are employed. I.D.B. also stipulates that governments allow loans to be granted with amortization periods of long range (20 to 30 years) and agreed upon interest rates to be charged written into each loan agreement (to avoid some of the high interest rates charged by some governments). The following, taken from a memorandum of the I.D.B., states the basic considerations for evaluation and selection of projects under the Social Trust Fund. Although the considerations are long and detailed, they should help in the understanding of this detailed procedure.²³

TYPES OF PROJECTS

Eligible projects shall consist of housing for low-income groups given:

1. through assistance to self-help housing.
2. to institutions providing long-term housing finance and engaged in mobilizing domestic resources for this purpose.

Considerations

1. Mobilization of domestic resources.

The mobilization of domestic resources is one of the most

²³ I.D.B., Basic Considerations for the Evaluation and Selection of Projects Under the Social Progress Trust Fund, pp. 7-10.

important requirements since external resources will never be adequate to solve any country's housing problems. Voluntary savings for housing solicited through institutions which serve this function exclusively constitute one of the most meaningful sources. Other acceptable sources would include the assignment of governmental revenues, compulsory savings through social security or other programs, and the investment of private capital on a long-term basis.

2. Low-cost housing for families of low or low-middle income.

A project must provide low-cost housing with at least minimal internal amenities, must be destined for families of low or low-middle incomes, should strive to make it possible for a family to pay no more than 20 to 25 percent of its income for shelter, and should be built on sites adequately protected against the development of disease.

3. Relationship to a comprehensive national housing program.

For the present, at least, a project is not necessarily required to be a specific part of a formal national program but it must be consistent with the priority of objectives of the country in the field of social development. In the final analysis a project must have national government support in order to be fully effective.

4. Self-help.

A project should embody a maximum element of contribution by the borrower either as a direct part of the project or as a part of a national program of which the project is a component. Contributions of this kind would include such features as: (a) substantial participation in financing the cost of the project; (b) actual family participation in the construction of homes; (c) the development of regular savings and thrift habits; (d) the organization of authentic housing cooperatives; (e) the creation of institutions with sufficient responsibility, authority and qualified personnel for the effective and economic implementation of appropriate housing programs.

As a particular country may determine feasible and appropriate, a project should incorporate the technique of "self-help" in the actual construction of the homes, in order to reduce the total cost, to reduce the initial cash down-payment, to increase the participants' equity by the value of his labor, and to permit the acquisition of new skills which might eventually be employed in other sectors of the country's development.

5. Must eventually be self-sustaining.

A project should initiate, continue, or give impetus to a program which will eventually sustain itself without continued external assistance. This would preclude the consideration of isolated housing projects when the only end result would be the construction of a limited number of houses.

6. Country contribution in the case of private loan applications.

In addition to projects proposed by qualified private entities, the national government should at the outset be making substantial corollary contribution to solve the housing problem, even though it may be in projects and programs unrelated to the application.

7. Private home-ownership and the production of new homes.

A project should result in private home ownership and, as a general rule, should produce new homes. The home ownership feature accomplishes the most important social objective of the housing program. Rental projects should not be approved except under very exceptional circumstances. Restoration projects might be considered if fully justified. Long-term low interest loans should be used to make it possible for persons in the low income group to pay the full cost of the homes without subsidization.

8. Urbanization without homes not acceptable.

An urbanization project should not be considered unless it is part of a complete program providing homes for low-income families.

9. Rapid implementation.

A project must be of such a nature that the requested funds will be put to use rapidly.

10. Taxation of increased land values resulting from housing and urbanization activities. _ _ _ _ _

The construction of homes and the installation of the necessary utilities require substantial public and private capital investment. In many instances large land-holders and various commercial interests benefit substantially from such improvements without sharing appropriately in the cost. Each country should be encouraged, therefore, to tax such land-holdings and other inflated capital assets in a manner to encourage social reforms and to discourage the deliberate non-use of valuable land for speculative purposes. The adaptation of this

condition as a consideration in determining the eligibility of a housing-loan application will require careful study in order to find a progressive solution.

11. Priority for low interest rate loans.

The relationship between the interest rate charged by I.D.B. and the rate paid by the ultimate borrower in connection with this home purchase, will figure prominently in the determination of a project's eligibility and in the assignment of priorities between otherwise equally eligible projects. The unique nature and objectives of the Social Progress Trust Fund require that the maximum advantage of the low rate at which loans can be made in the first instance be substantially passed on to the ultimate home buyer. This will provide the worthy individual with a low interest rate for his own home and could also have the effect of helping to reduce interest rates generally. Exceptions could be made to this principle in order not to prejudice existing housing and home finance programs which are already serving a useful purpose.

It would be very misleading and over-optimistic to assert that these policies are being uniformly or generally implemented throughout the Latin American World. Although they were initiated on a small scale at first, the programmes are gaining momentum as people gain experience in operating these programmes and learning through their own mistakes that there is another way of carrying out some project with a considerable amount of efficiency. In all these cases, the main objective is to lower unit costs, in order to reach low-income families and to increase the rate of production of low-cost dwellings. The author believes this objective is being achieved to some extent through a continuing improvement in building techniques and design as well as in the setting up of priorities. An example will illustrate the case. In one programme managed by the Instituto de Credito Territorial (I.C.T.), Colombia's governmental housing agency, 50 percent of the dwellings built in 1962-1963 were for low-income families as against 10 percent during the previous 15 year period. At the same time the cost per house was reduced

from \$3,500.00 in 1959 to \$282.00 in 1962 for a small expandable house.²⁴ The I.D.B. claimed that of the 120,000 houses built in Latin America to the end of 1963 with loans from the agency (I.D.B.), over 50 percent cost less than \$1,500.00 per house, a figure which represents a considerable reduction in cost over previous costs. It is very hard to ascertain how much these substantial reductions were due to improvements in design and building techniques and how much to the use of realistic social standards. Undoubtedly the use of realistic social standards has been quite influential in the lowering of housing unit costs.

During the period 1960-1964, I.D.B. made, from the Social Trust Fund, long-term, low-interest loans amounting to \$197.2 million for an estimated 230,000 units, and \$209.8 million for water supply and sewage disposal to serve about 30 million persons in Latin American urban areas.²⁵ If to this is added the contributions of the recipient governments, which amounts to about 50 percent, the quantities are very impressive. The United States Government is playing a very important role in improving living conditions of thousands of people in this part of the world. Between 1960-65, it committed over \$600 million, part of this sum was allocated through I.D.B., for housing assistance. This assistance was of two types: (a) housing for the growing middle-income purchases; and (b) housing for low-income families. In the second type, the programmes are being expanded by local government housing agencies. The result has been an increasing proportion of the dwellings financed by the I.D.B. and dwellings which are designed to meet

²⁴ Anatole A. Solow, "Housing in Latin America," Town Planning Review, July 1967, p. 98.

²⁵ Ibid., p. 99.

the needs of the low-income families. According to the Bank records, over 80% of those families which benefited from these loans had incomes of less than \$125.00 per month. To them, these dwellings are a great big stride towards healthful living which they would not have dreamed of achieving.

(b) Agency for International Development (A.I.D.)

It was the Act of Bogota in 1959 which precipitated the more active part taken by A.I.D. in the field of housing. Before this time, aid had been used for other developments outside housing, but in 1959 there was a sudden rush of funds into the field after many years of ignoring housing. It would not be true to say that loans and/or grants had not been given to housing. The usual capital loan given to each country was broken down to finance development projects within the country. Since housing competed for the scarce resources with other investments which often appeared to be more productive, the share which housing got was very minimal. There was very little direct dollar aid given to housing for most of it was in technical assistance to help the developing nations to determine the adequacy of the houses, the needs, housing market and the production and design of low-cost but decent dwellings to meet the needs of the low-income families. Another area in which housing was indirectly financed was in loans to savings and loan associations which in turn re-lent the money at extravagant interest charges to those who could afford it, the higher-income families. Frequently this money was lent at rates between 0.75 percent to 2 percent, but by the time the money reached the consumer, there had been so many mark-ups along the line that the rate to the ultimate consumer was 12 percent. In Peru the disclosure of this interest spiral became a national scandal which

was an issue in the national elections of 1963.²⁶

After the Act of Bogota in 1959, A.I.D. officials were reporting that loans up to \$100 million had been paid out to various housing projects independent of those of I.D.B., \$152,000, as of December 31, 1962, three years after the act was passed. By the end of 1962, over a quarter of a billion dollars of housing aid had gone into South America alone. It must be pointed out that while A.I.D. and I.D.B. funds were going into Latin America, housing aid to the Far East and Africa was all but ignored. The activities of A.I.D. in the field of housing were concentrated in one hemisphere, where I.D.B. was actively engaged and not to Africa or the Near and Far East. The regional director to Africa (at least up to 1964) was very much opposed to housing aid of any kind to that continent.²⁷ Technical assistance in housing in Latin America was to include such aspects of the housing programmes as the legal and technical problems of preparing building codes, housing ordinances, zoning and subdivision regulations, construction techniques, tenant selection, and related issues. Information on the amount of effort is difficult to obtain but a few examples of such technical assistance programmes for Latin America will help make the case clearer:²⁸

1. Two United States technicians worked with the Casa Popular of Brazil and the Special Public Health Service in a demonstration of aided self-help methods for producing low-cost housing.
2. Two United States housing specialists worked in the National

²⁶ Abrams, p. 101.

²⁷ Ibid., p. 102.

²⁸ Koth, p. 64.

Housing Agency in Costa Rica (I.N.V.U.) in (a) organization and staffing; (b) programming; (c) physical planning; (d) demonstration of low-cost housing and aided self-help methods.

3. One United States technician advised for a year on hospital and low-cost housing construction in El Salvador.
4. International Cooperation Administration (ICA) provided the services of three specialists to assist the government of Guatemala in developing a housing programme. This agency, ICA, developed in 1956 the Interamerican Cooperative Institute of Housing (I.C.I.V.) for which ICA and the Guatemalan government established jointly a fund of over \$2,000,000 for the sole purpose of building homes on the basis of self-help for sale to low-income families. By October 1959, 450 houses had been built by this agency. At this early stage this was one of the very few projects which received funds for purposes other than that for technical assistance.

One activity in which A.I.D. has been very active since 1960 is the encouragement given to the United States agencies involved in developing a housing market for not only the rich but also the poor. Under this activity A.I.D. signs contracts with such agencies as the following:

1. H.H.F.A. for programme consultation, technical assistance, recruitment and staffing and training of personnel.
2. The Foundation for Cooperative Housing to provide technical assistance for the development of cooperative institutions and cooperative training on a world-wide basis.
3. The American Institute for Free Labour Development.

Under these contracts and using members of the A.I.D. staff and persons

under direct contracts, A.I.D. has since 1960 been carrying out types of work like the following:²⁹

A. Technical Assistance--Housing experts were assigned to work with the national governments of the countries involved. Such assistants were assigned for brief periods or two-year contracts providing consulting services.

B. Housing Loans

I. As of July 1963 dollar loans were made as follows:

- a. \$12,000,000 to Colombia primarily for aided self-help projects;
- b. \$400,000 for a union project in Honduras;
- c. \$2,500,000 to Panama's Banco de Ahorros for relending purposes;
- d. \$5,000,000 to the Mendoza Foundation of Venezuela; and \$30,000,000 for slum clearance;
- e. \$2,000,000 for an aided self-help project in Argentina;
- f. \$2,000,000 for government construction for sale in Costa Rica;
- g. \$2,000,000 for government project for sale in Jamaica.

II. Authority to loan funds held in local currency to housing projects was provided by the Cooley Amendment of July 1957. This amendment made available 25 percent of the funds gathered from the sale of surplus agricultural commodities under the P. L. 480 Agricultural Trade and Assistance Act of 1954. In

²⁹ Subcommittee on Housing, U.S. Senate, "Study of International Housing," U.S. Government Printing Office, 1963, pp. 395-434.

September 1959 the Export-Import Bank in consultation with ICA granted a loan of 4,000,000 Peruvian Soles (\$143,000) to Hogares Peruanos as partial financing for an initial project of 70 low-cost homes in Lima. Hogares Peruanos was created and is controlled by Builders Incorporated of Wichita, Kansas. A similar loan of 5,000,000 pesos (about \$746,000) was made on April 7, 1962, to Hogares Colombianos, a firm owned by World Homes Incorporated of Wichita, Kansas (with the same director/owner as Builders Inc.), and a Colombian lawyer. This loan was used to finance 475 homes for low-income groups.

Other \$3,000,000 loans were made to Chile for self-help housing projects.

C. An all risk guarantee was included in the Foreign Assistance Act of 1962. Before the time of this act a guarantee fund had been established which authorized a \$100,000,000 to be used for guarantees to the United States business investments on a world-wide basis. In 1962 the total amount was increased to \$180,000,000 of which \$60,000,000 (over 33 percent) was earmarked for Latin America alone and the other 2/3 was to be distributed among other nations. This act also removed the previous 75 percent limitation on insurance of housing investments to about 100 percent of investments. However, A.I.D. has now developed a policy of guaranteeing 90-95 percent of such investments. These risk guarantees cover the following: inconvertibility of foreign currency; expropriation or confiscation by foreign governments; loss due to war, revolution or insurrection; and a "portion" of business risks. For Latin America the guarantee was extended to self liquidating "pilot or demonstration" housing projects.

D. Savings and Loan Associations are one field in which A.I.D. has been actively engaged. Their activities have been briefly commented on above. These systems help to create savings institutions whose sole function is the accumulation of the savings of the many and then channelling them into housing programmes. The success of any home savings scheme depends on the initial capital without which there will be delay in the outflow of mortgage loan funds to prospective home builders. Even in the United States, in the early days of Federal Savings and Loan Associations, governmental participation was deemed essential to support the initial stages in saving to permit early lending. A.I.D. provides initial capital loans for savings and loan institutions through the technical assistance provided by the agency. "Seed" capital loans have been made to the following few nations among the many: Chile \$5,000,000 plus a \$5,000,000 grant and \$1,500,000 of P. L. 480 funds; Dominican Republic \$2,100,000; Ecuador \$5,000,000; Peru \$9,500,000; and Venezuela \$10,000,000. Each country is required by A.I.D. to match these loans. These loans, from the little information available, are already bearing fruit in some Latin American countries. As of October 1962, there were 20 private savings and loan associations, in Chile, with 19,000 savers and approximately \$16,000,000 in savings.³⁰

The Agency for International Development is actively involved in many development programmes of which housing is just one segment of its total foreign aid programme. These other activities are not dealt with in this thesis for to do so would be irrelevant.

³⁰Koth, p. 71.

FRANCE

France, like the United States and Britain, is also involved in giving aid to developing countries, especially those territories that are still considered to be French departments which are mostly in Africa as independent or dependent nations except Guinea which pulled out of the French community after gaining its independence in 1960. The sole purpose of the loans is the improving of the poor housing conditions for the low-income families. There are fourteen states (Cameron; Central African Republic; Chad; Congo Brazaville; Dahomey; Gabon; Ivory Coast; Madagascar; Mali; Mauritania; Niger; Senegal; Togo; and Upper Volta) situated south of the Sahara and together containing one-seventh of the total population of the African continent. The importance of such an aid is shown by the 1960 figures of which the total amount of aid was \$277 million. The two big agencies in France, the Fonds d'aide et de Coopération (F.A.C.) with \$117 million and the Caisse centrale de coopération économique (C.C.C.E.) \$33 million, had together a little over half of the total aid.³¹ These figures should not be confused with those below because here they represent actual expenditure by each agency and below they represent commitments. This aid comes in two forms: subsidies from F.A.C. and banking assistance by the C.C.C.E., details of which are discussed below.

(a) The Fonds d'aide et de coopération (F.A.C.)

The F.A.C. began work on August 28, 1959, succeeding the Fonds d'investissement pour le développement économique et social des territoires

³¹U.N., Housing in Africa, E/CN/14; HOU/7, Rev, September 1965, p. 41.

d'outremer (FIDES) which was created in 1946. FIDES has not gone out of existence; however, its intervention is limited to "overseas territories," (i.e., all of them, including the Comoro Islands and Djibouti). A third fund, Investment Fund for Overseas Administrative Districts is intended, as the name implies, for African territories, such as Reunion, which are considered part of the French departments. There are many other agencies involved in international housing programmes. F.A.C. is the principal instrument used in the French foreign policy in African development. Those grants that are made through F.A.C. finance two kinds of operations: some carried out by France and the others by the beneficiary states themselves. At the end of 1962, France operated programmes in research and technical assistance to the amount of \$184 million, which was about one-quarter of the total aid. Projects operated by the states themselves are difficult to comment on because every proposal and application has to go through the F.A.C. committee which sets criteria for selecting projects according to priorities especially those which are to promote the economic activity of the states, and those which improve their budgetary situation (such as regional development projects). Nevertheless, some of the grants, an average of 6.2 percent of the total for the five years (1959-1963), are included under the heading "town-planning, municipal public services, and housing," which includes the infrastructure of building plots, sanitation, water supply, electricity, and town-planning surveys.³² The actual activities which F.A.C. has been involved in are shown below in Table 4, page 41.

³² Ibid.

TABLE 4
Financial Contributions by the FAC and the CCCE to 14 African States
(in thousands of dollars)

Year	FAC (Grants)			CCCE (Loans)					
	Total	Housing	%	Total	Housing		Devel- opment	% of the Total for Housing	
					House- Building Programmes	Credit for Real Property ³			
1946-1958	---	---	---	311,400 ²	26,400 ²	(20,550) ²	34,000 ²	(80,950) ²	(26) ²
1959	70,800	3,000 ¹	4.2	34,800	1,800	(6,600)	2,400	(10,800)	(31)
1960	103,400	12,200	11.8	38,400	13,400	(5,850)	2,800	(22,050)	(57)
1961	103,600	6,000	5.8	33,800	9,400	(8,550)	2,100	(20,050)	(59)
1962	100,600	4,600	4.6	42,800	10,200	(6,750)	4,300	(21,250)	(50)
1963	114,700	5,400	4.7	57,200	7,800	(4,275)	4,200	(16,275)	(28)

Sources: Annual reports of the CCCE (les investissements publics francais dans les Etats d'Afrique noire et de Madagascar, les territoires et les departements d'outre-mer, 1959 and 1960; the operations of FAC, of FIDES, of FIDOM and of the CCCE, 1961 and 1962); estimates.

¹Excluding Togo.

²These figures were obtained from accounts calculated in 1963 francs, which in turn were obtained by dividing the amounts in current francs by 100; if these figures had been re-estimated to take into account the value of the franc since 1946, they would be higher.

³The data available; do not make possible an accurate calculation of the share of real-estate credit in the total CCCE credit; nevertheless, there is reason to believe that it is probably not less than 75 percent. The figures between brackets in columns 7, 9 and 10 have been calculated on this basis.

(b) The Caisse centrale de coopération économique (C.C.C.E.)

This agency is the "disbursing agent" of the European Development Fund (EDF) and reports all the operations of F.A.C., FIDES and FIDOM besides its own. Its operations and functions are in the states and territories in the French departments, and it supplies them with credits both on short and long-term bases. Between 1946 and 1962 the C.C.C.E. advanced about \$492 million for housing in the 14 states and territories listed above. Although C.C.C.E. overall contributions are less than those for F.A.C., its role in the housing field can be made clearer by examining Table 4 above.³³ One reason why C.C.C.E. has fewer contributions than F.A.C. is that the former makes loans and the latter makes grants. There is a clear-cut division of purpose here. F.A.C. grants serve in financing the infrastructure of a plot, while the dwellings themselves are built with the aid of C.C.C.E. loans. If total involvement in the housing sector is considered, the C.C.C.E. contributions will prove to be more important, firstly, because its contributions are not only financial, in the 14 states under consideration, but it has also helped to found credit agencies in these countries (see Table 5, page 43) just as the United States' A.I.D. is doing in other countries previously discussed. The credit agencies, like the Savings and Loan Associations, are very actively engaged in giving credits to government or private organizations involved in housing in general and housing for low-income families using self-help techniques. In addition to the functions of the C.C.C.E. listed above, the agency participates in financing public developments like town planning, water supplies, municipal public services

³³ Ibid., p. 43.

TABLE 5
Credit Agencies in Which the CCCE Has a Share of the Capital

Country	Original Name	Date of Foundation	Present Name
Cameroon	Credit du Cameroun	1949	Banque camerounaise de developpement
Central African Republic	Credit de l'AEF	1949	Banque nationale de ¹ developpement
Chad	Credit de l'AEF	1949	Banque de developpement du Tchad
Congo (Brazzaville)	Credit de l'AEF	1949	Banque nationale de ¹ developpement du Congo
Dahomey	Banque de Benin	1954	Banque dahomeenne de developpement
Gabon	Credit de l'AEF	1949	Banque gabonaise de developpement
Ivory Coast	Credit de Cote-d'Ivoire	1955	
Madagascar	Credit de Madagascar	1950	Banque nationale malgache de developpement
Mali	Credit du Soudan	1957 ³	
Mauritania	Banque mauritanienne de developpement	1961	Banque mauritanienne de developpement
Niger	Credit du Niger	1957	Credit du Niger Banque de developpement ² de la Republique Niger
Senegal	Credit du Senegal	1956	Banque nationale de developpement du Senegal
Togo	Credit du Togo	1957	Credit du Togo, Societe nationale de developpement
Upper Volta	Credit de Haute-Volta	1957	Banque nationale de developpement

Source: CCCE.

¹The Credit de l'AEF was first of all subdivided into four national credit societies which later became development banks.

²In Niger and in Senegal, there are development banks as well as Credits. The Caisse centrale de cooperation economique also has a share in the capital of the BDRN (founded with the aid of the Societe tunisienne de banque).

³Housing credit is at present distributed by SEMA.

and even urban waste-disposal facilities and other related items of public interest and intervention. One other very important function, of the C.C.C.E., which must not be ignored, is in the field of technical assistance especially to the credit agencies in these various countries. In each of these bodies, the majority of the capital belongs to the country concerned. But the C.C.C.E. still plays a very important role especially in banks where it grants loans and also holds a substantial share of the capital. It has representatives on the Board of Directors and provides supervisory staff for most of the agencies (at least until a national senior staff is trained for an operation in which it is very active).

Generally speaking, the C.C.C.E. grants loans for 10-15 years per term and at 2.5 percent interest rates. In 1960 and 1961 at the request of the French treasury, the Caisse des depots advanced money to the C.C.C.E. at a very high interest rate which affected the beneficiaries since they were charged higher interest rates than usual. As a result of this procedure not many countries requested financial aid and the housing market for this period was seriously affected. This procedure created a vicious cycle, for in the same year the C.C.C.E. activity in this one aspect was at a stand-still until the treasury reduced its rates and the procedure went back to normal operation. Since 1962 interest rates for low-cost housing have been set at 2.0 percent and for better type housing at 5 percent and the repayment period has been fixed at 10 years for tenant-purchase or 15 years for rental only.

France, like the United States, is "overcrowded" with agencies, public, semi-private and private, actively engaged in providing aid to developing nations, in one form or another. Many of these agencies operate on a much

smaller scale in comparison with those discussed above and so they are not dealt with in this discussion. Many of them are not directly concerned with housing as such but with aid in general; therefore, discussion of their activities would be irrelevant in a thesis dealing with housing in general and self-help housing in particular.

GREAT BRITAIN

As there are in France and the United States, there are two major agencies in Britain actively engaged in providing aid to developing countries in the field of housing. Their contributions are in two forms of loans from the Commonwealth Development Corporation (C.D.C.) and grants from the government under the Colonial Development and Welfare Act. Their relative contributions can be judged by looking at the following figures: at the end of 1962, the C.D.C. outstanding amount for housing was about \$21 million, taking into account the reservations made below regarding East Africa (Kenya, Uganda and Tanganyika, now Tanzania). If it is supposed that the share of "housing and town-planning" in Africa would be analogous to what it is in general, then grants made by the British government by the end of March 1963 totalled \$13 million. The activities of these two agencies are discussed individually in details below.

(a) The Commonwealth Development Corporation (C.D.C.)

This corporation was created by parliament in 1948 with the functions of carrying out, alone or in association with another agency or government, different kinds of economic projects or to finance such projects. The financing of housing, in so far as it was a profitable activity, came under

its purview. This statement gives the impression that the C.D.C. was interested in only money-making ventures and no other. This situation means that if there was need of housing (which need cannot be denied as non-existent) and the carrying out of the operation would not be profitable, the C.D.C. would fold its arms instead of stretching them out to give help. This procedure is precisely what happened in the early years of the corporation's existence. Just as the C.C.C.E. and F.A.C., the C.D.C. operates in 14 African states and territories containing about one-third of the continent's population. As its name implies, the C.D.C. also operates in numerous other Commonwealth countries and territories such as Hong Kong, Singapore, India, Pakistan, Ceylon, British Honduras, Trinidad and Tobago, Jamaica plus numerous others and thus spreads its financial and technical resources very thinly over the surface of the earth. This situation may be the reason why British contributions to housing and other economic developments have not been as spectacular when compared with those of the United States or France.

The C.D.C. provides various forms of assistance: capital participation (to subsidiary and associated companies), the purchase of bonds convertible into shares, loans (to governments, statutory bodies, subsidiary and associated companies) and direct investments in projects undertaken by individual countries. Just as was done by the C.C.C.E. of France, when the corporation has a share in the capital, it managed the project itself, directly or indirectly. Some projects are managed by commercial partners. In each of the six regions where the corporation operates (East, Central and West Africa, the High Commission Territories of Basutoland (now Lesotho), Bechuanaland (now Botswana) and Swaziland; the Caribbean, and the Far East), it has permanent offices which direct or supervise projects that it finances.

In this connection, the C.D.C. considers this direct supervision of projects to constitute a kind of technical assistance.

By the end of December 1962, the corporation's commitments totalled \$328 million of which \$257 million had actually been spent. Africa's share amounted to \$226 million and \$176 million respectively and the remainder was spread over the other regions. Of the amount committed to Africa, housing accounted for \$56 million (17 percent) and \$42 million (16 percent) for other expenditures. The information that is available does not make it possible to determine the share allotted to housing country by country. Again figures are not available relative to total amounts invested since the corporation was created in 1948 except those figures relative to the situation at the end of 1962, less repayments. Table 6, page 48, summarizes what the situation was at the end of the 14-year period (1948-1962) concerning the C.D.C. assistance in the field of housing in Africa.³⁴ The table shows that the repayment period varied between 17 and 30 years and that deferred amortization would be often granted. Unlike the other agencies, this agency does not give information concerning the rates of interest charged. Only a guess can be made that judged from the 7.5 percent charged the Lagos Development Board, it may be above 5 percent.

It must be said that the six countries included in Table 6 are not the only ones receiving aid from the C.D.C. Among them are six others, Swaziland, Botswana, Lesotho, Ghana, Sierra Leon, and Cameroon, which are not included in the Table. Tanzania and Uganda appear only indirectly through the First National Building Society (East Africa Ltd.). Gambia, another

³⁴Ibid., p. 45.

TABLE 6

Commonwealth Development Corporation Assistance to Housing Projects in Africa---
 Situation at 31 December 1962
 (in thousands of dollars)

Country	Body	Partici- pation Total	Capital	Current at 31 December 1962	Loans		Repayment Annual Payments	Total of aid 31 December 1962
					Loan Granted In ...	Years		
East Africa	First Permanent Building Society (East Africa) Ltd. ⁴	423	---	3,472	---	---	---	3,895
Kenya ⁶	K. Building Society Savings & Loan Society Ltd	---	---	1,820	---	---	---	1,820
	K. Central Housing Board ¹	---	---	1,506	---	---	---	1,506
	M. African Housing ²	---	5,600	4,928	1954-58	25	1960-84	4,928
Malawi	M. African Housing ²	---	2,800	2,800	1957-58	20	1967-86	2,800
Southern Rhodesia	S. R. African Housing ²	---	2,800	2,800	1957	20	1966-85	2,800
Zambia	Z. African Housing ²	---	2,800	434 ³	1962	17	1965-82	434
Nigeria	Lagos Executive Dev. Board ¹	---	3,500	3,382	1950	30	1961-90	3,382
	Nigeria Housing Dev. Society Ltd. (Nigeria Build. Soc.) ⁴	2,730	4,900	3,500	---	---	---	6,230

TABLE 6 (continued)

Country	Body	Participation Total	Capital	Loans			Total of aid 31 December 1962
				Current at 31 December 1962	Loan Granted In ...	Repayment Annual Payments Years	
Nigeria (cont.)	Northern Housing Estates Ltd. ⁵	28	---	---	---	---	28
Total		3,181	---	24,643	---	---	27,824

Source: Commonwealth Development Corporation, Report and Accounts for 1962.

¹ Statutory body.

² Loan to the Government.

³ The project dates from 1962; of a 1 million (\$2.40 from the previous \$2.80) total commitment, only 155,000 had been spent by 31 December.

⁴ Subsidiary of the CDC.

⁵ Associated Company.

⁶ To these loans intended for housing should be added an advance of \$350,000 intended to finance part of a water supply project at Nairobi (Kenya) requiring a total investment of \$784,000.

country in the Commonwealth, had not yet received any C.D.C. assistance as of December 1962. Since it gained its independence in 1964, Gambia should be receiving both financial and technical assistance from C.D.C., this author writes.

(b) The Colonial Development and Welfare Act

This agency was created by Parliament in 1945 and began operating in 1946, just two years before the C.D.C. was created. This body was to operate in dependent territories only. At that time, none of the African states had gained their independence. The C.D.C. was also created to operate in dependent territories until 1963 when Parliament formally changed its constitution so that it may now operate even in independent countries. In a 17 year period (1946-1963) the British government through the C.D. and W. Act had allocated \$850 million for the purpose of developing good housing for all Commonwealth citizens living in urban areas. African countries received about 50 percent of this total which was used in 17 territories containing, together with Somalia, 30 percent of the total population of the continent. Since this agency operates only in dependent territories, its activities in Africa, have been very much decreased since most previous British Colonies have since 1960 gained their independence. It still operates in a few of them such as British Honduras in Central South America.

The documentation available does not give the full details of how 2.8 percent of the total allocation given for housing and town planning (country by country) has been used. Table 7 shows the figure for the whole 17 year period revealing that the zero point has almost been reached for the housing and town planning share. The reason is that most of the countries have gained their independence leaving the agency very few areas to operate in

Africa; however, it operates outside Africa in other Commonwealth countries which have not yet gained their independence. An example of such a country would be British Honduras in Central South America.

TABLE 7³⁵

Colonial Development and Welfare Act 1946-1963
(in thousands of dollars)

	Grants		Loans		Total	
	1946-63	1962-63	1946-63	1962-63	1946-63	1962-63
Total	818,541	35,017	27,314	218	845,855	35,235
Housing and town-planning	22,616	42	890	---	23,506	42
Housing and town-planning as a percentage of the total	2.8	0.1	3.3	---	2.8	0.1
Africa (total)	452,802	19,720	2,064	---	454,866	19,720

Source: Return of schemes made and loans approved, under the Colonial Development and Welfare Act, in the period from 1 April 1962 to 31 March 1963, London, 1963.

THE EUROPEAN ECONOMIC COMMUNITY (E.C.C.) OR THE COMMON MARKET

In 1956 when the European Economic Community (E.C.C.) now commonly called the Common Market was created by the Treaty of Rome, a provision was included in the constitution that the association of overseas countries (see Table 8, page 52) be granted aid for their development with funds to be provided by the European Development Fund (E.D.F.). The Directorate General

³⁵ Ibid., p. 46.

TABLE 8

EDF Grants to African States and Territories From Inception
of the Fund Until December 31, 1963¹
(in thousands of dollars)

Country	Total Grant	Town Planning Grant	Percent of Total
Algeria	20,427	----	----
*Bunindi ²	3,133	620	19.7
*Cameroon	44,741	610	1.4
*Central African Rep.	14,225	----	----
*Chad	25,596	1,014	3.9
Comoro Islands	2,636	340	26.3
*Congo (Brazzaville)	17,203	----	----
*Congo	14,631	2,152	14.7
*Dahomey	18,658	2,989	16.0
Djibouti	1,367	854	62.4
*Gabon	15,078	972	6.4
*Ivory Coast	33,387	3,200	9.5
*Madagascar	50,773	2,755	5.4
*Mali	32,644	336	----
*Mauritania	12,336	----	----
*Niger	25,728	----	----
Reunion	5,328	697	13.0
*Rawanda	4,844	----	----
*Senegal	34,606	----	----
*Somali	5,060	----	----
*Togo	13,408	1,512	11.2
*Upper Volta	25,948	2,220	8.2
Group of States	5,132	----	----
AFRICA (Total)	426,889	20,271	4.2

Source: EEC, EDF Directorate General.

¹These states and territories had, in mid-1960, a combined population of about 69 million inhabitants, or 25 percent of the total population of Africa.

²The 18 states marked with asterisks are the associated states. Not shown is Nigeria which became an associate member in 1965.

NOTE: This list, besides Somali, includes the former Belgian Colonies, and, with the exception of Guinea, the former French colonies south of the Sahara. Those territories still dependent on France (the Comoro Islands, Djibouti and Reunion) have received grants from EDF in the same way, in fact, as Algeria.

for Overseas Development (one of the nine departments of the E.C.C.) was put in charge of the E.D.F. to regulate and control its finances. Operations began in 1959 on a five year period subject to renewal. Funds for the first E.D.F. amounted to \$581.25 million for social and economic development in these countries. As in the case of grants given by other countries, specific uses are not strictly spelled out by the agency giving the aid but the new act permitted the country concerned to break down the grant according to priority of projects and programmes. Table 8 clearly shows that of the total grants given, a certain percentage, which is sometimes very high (62.4% in Djibouti), is allocated for town planning which covers housing among other things.

As briefly mentioned above, E.D.F. grants are not restricted to housing alone but may be used in a variety of fields such as urban infrastructure, sanitation, water supply, roads, electricity, etc. Funds for education and public health have also been granted. Grants are given for an amortization period of up to 40 years subject to deferment of up to 10 years. Interest rates are 2.5 percent but may be raised to 5.75 percent for hard loans with a 20 or 25 year period of amortization. An optimistic conclusion can be reached by stating that E.C.C. can be depended upon to devote most of its grants and loans to housing specifically instead of leaving the break-down of loans to each participating country. In many countries, housing still gets the least attention and lowest allocation of funds, both national and foreign; that is why most countries in Table 5 allocated funds that are less than 20 percent to town planning (which includes housing). The only way to counteract this trend would be to function as does the I.D.B. or C.D.C. as discussed above. Another way would be to create an agency such as the E.D.F.

which will be solely concerned with the improvement of housing in these states, especially housing for low-income families as other agencies are doing. It should be noted that the European Economic Community provides, besides the financial resources, tremendous technical assistance not only in housing but in the total development arena of these nations. E.C.C. technical assistants are working side by side with assistants from other countries in the fields of health, education, agriculture, ranching, housing, to mention a few. As E.C.C. matures and expands its scope and area to include other West European countries, the potential for helping developing nations is much greater than is often realized. It will be able to expand its activities to include other countries outside Africa and also to expand its activities in the states with which it is already involved.

THE UNITED NATIONS

The United Nations with its regional commissions like the Economic Commission for Africa, Economic Commission for Asia and the Far East, Economic Commission for Latin America, to mention a few, and the specialized agencies like World Health Organization, Food and Agriculture Organization, International Labour Organization, United Nations Educational, Scientific and Cultural Organization (UNESCO) to name a few, provide an international forum for the discussion and examination of problems in housing, building and planning. This work includes reviews of policies and progress, collection and dissemination of technical and other information, organization of seminars, symposiums, study visits and workshops for general and specialized problems, and the adoption of international recommendations and standards for the formulation and execution of housing and urban development policies

and programmes.³⁶ These activities are educational, informational and recommendatory with the major purpose of assisting governments of developing nations in the political, social, and economic levels in their planning and execution of their housing, building, and urban development policies, an activity which has increased in recent years. This change is reflected in the Long-Range Programme of Concerted International Action in the Field of Housing and Related Community Facilities formulated in 1959 at the request of the Social Commission. What this programme does is to coordinate the United Nations activities and specialized agencies in specific projects during the five year period between 1961-65 through the Inter-Agency Working Group in Housing and Related Community Facilities.

The major assistance provided by the United Nations is technical more than financial. It has a pool of competent experts in the field of housing that it offers member countries. This technical cooperation programme provides experts and fellowships to developing nations giving advice and assistance at all levels and aspects of housing, building and planning. The fellowships enable nationals of developing nations to study overseas and then upon their return to be able to help their governments with technical skills and know-how. Table 9, page 56, summarizes the approximate amount and coverage of technical assistance and fellowships given since 1955,³⁷ all of them in the fields of housing, building and planning. Every year this assistance is increasing at fantastic rates--doubling itself since 1955. The amount of financial assistance provisionally allocated in 1962 more than tripled that

³⁶ Report of the Ad Hoc Group of Experts on Housing and Urban Development, p. 49.

³⁷ Ibid.

TABLE 9

Technical Assistance Experts and Fellowships in
Housing, Building and Planning¹

Year	No. of Experts	No. of Fellowships	No. of Countries Served	Cost in United States thousands of dollars
1955	24	33	23	260
1956	29	16	25	310
1957	36	19	33	340
1958	29	47	34	420
1959	38	40	31	500
1960	42	21	28	520
1961	46	26	48	880 ²
1962	--	--	--	950 ³

¹Relates only to projects financed by the United Nations and does not include projects of the specialized agencies of the United Nations.

²These cost figures relate to funds committed.

³The cost figures relate to funds provisionally allocated.

of 1955 imposing a tremendous burden on the organization. Without money of its own making, but the use of contributions made by member nations, the United Nations is not able to financially support any housing programmes as the individual advanced nations such as the United States are able to do. The best it can do is to provide expert advice and the support of pilot projects which demonstrate the feasibility of mobilizing domestic resources through projects involving the construction of a number of houses or other facilities. Large scale pilot projects are beyond the financial resources of the organization. The only one project of any significant size has been

in Somalia where 40 dwelling houses were built by using the self-help method. The experts were provided and \$20,000 in equipment and materials, together with \$50,000 donated by a private organization were used in this project. The \$50,000 was used together with local currency contributed by the government to create a revolving fund for later construction using the same self-help method. This sizeable project was carried out to demonstrate the tremendous cost reduction, the use of self-help, and financing based on the holders' contribution in labour in lieu of cash down-payment. The success of this project has been such a stimulus to other countries in Africa and other developing continents that governments have requested the United Nations to have similar projects undertaken in their countries. A request by the General Assembly to the Secretary-General was made to investigate the possibility of allocating more funds to such programmes so as to multiply these pilot projects which will serve as examples of the use of the self-help method and also the use of cheap local resources.

To aid its operations around the world, the United Nations has established Regional Housing Centres in India and Indonesia, for Asia and in Colombia for Latin America. These Centres function as central places about which experts and equipment to survey, study and review housing problems and progress, will revolve. These are centres for information, of training, of personnel, technical aid, and for advice in the field of housing. The centre in Indonesia is under the supervision of two Danish experts who are developing a residential area of 600 hectares (a hectare = 2.471 acres) at Puluu Mas (Indonesia) to accommodate 60,000 persons.³⁸ Working with UNESCO

³⁸ Ibid., p. 50.

closely, the center has established a school for the children of the would-be residents of this neighbourhood.

This review of the current United Nations assistance to housing, building and planning indicates that the amount channelled for this purpose is only a small one in comparison with the great needs of the nations. The United Nations' assistance is very limited both in type and scope. As shown by this analysis, its assistance is largely technical advice and training, the latter amounting to only \$500,000 annually in the past, although it is showing an increase. The lack of funds for direct strategic investment either in substantial housing and urban development or in the development of the building and materials industries is the greatest obstacle hampering its functions. The volume of assistance rendered including pilot projects, depends on the available resources and upon the funds which each member government pledges for the operation of the world organization.

OTHER CONTRIBUTORS

As mentioned above, while the Soviet Union gives aids of both technical and financial to some African states, its aid has not taken much root in the field of housing and its scope is limited to only one or two countries, namely, Ghana and Guinea. Political events in Ghana in 1967 made the pendulum swing the other way and Ghana expelled many Soviet Union personnel and replaced them with American and British assistants. The two countries which are somewhat engaged in the field of housing are the Federal Republic of Germany and Norway. Information concerning their activities and to what countries, is very slim. It is reported that the West German Government granted in 1964 to Tanganyika (now Tanzania) a loan of about \$2.2 million in

the form of building materials for a low-cost housing scheme in Dar-es-Salaam, the capital city. The loan is repayable in 10 years at an interest rate of 2.5 percent. The Norwegian government granted a \$1.4 million loan repayable in 10 years at 5 percent, likewise for building materials but intended for housing outside Dar-es-Salaam.

As discussed previously, the activities of the United States in Africa in the field of housing have been very low. An official report issued by the United States government observes that, "no sizable loans for housing purposes have yet been made to Africa. Most of the interest in housing loans seems to be directed towards South America."³⁹ American aid to Africa has been mainly technical and is confined to a few countries like Ethiopia, Nigeria, Mali, Morocco, Tanzania and Zambia. The results may be considered good judging from the results obtained by other countries; however, direct information from these countries is not available. The only optimistic statement to make would be that the stimulus exists for other countries to help in this most pressing need of adequately housing the poor all over the world. Even within developed nations themselves, much is now being done to help the poor find an adequate "shelter." Governments are appropriating vast amounts of money towards programmes that will help the poor. Some may wonder why this help has not been available before this time since the situation of the poor has been deplorable (and has been getting worse) for many years past. The answer would be, "better late than never."

³⁹ U.S. Senate, Committee on Banking and Currency, Subcommittee on Housing, Study of International Housing, March 1963, p. 421.

CHAPTER IV

AIDED SELF-HELP AND MUTUAL AID HOUSING PROGRAMMES--IMPLEMENTATION
OF PROJECTS IN GHANA AND PUERTO RICO

In many obvious ways a man's house is a mirror which reflects a wealthy man's triumphs, a working man's hopes, and a poor man's deep frustrations. When a suburbanite gazes through his "picture" window, he is rewarded with a view of his own success and achievement. But for the poor man, staring up at the hole in his ceiling reminds him, time and time again, of the wretched condition of the life under which he and his family are living. Because of these wretched conditions, home to him, instead of being a place of peace and shelter from all injuries, terror, doubt and despair, is a place where his troubles accumulate, his terrors multiply and his personal doubts are brutally confirmed. But, as anthropologists tell us, man has always built his house before he tilled the soil. He has always preferred to get out of rain by building a shelter, no matter how crude, before he thought of tilling the soil and growing crops. In all the activities of building a shelter for his family or tilling the soil to grow crops, man has sought the aid of his neighbour and/or his family. As a demonstration of this, a group of families in a village would mutually gather together to raise a neighbour's barn. In return, the neighbour was expected to help other neighbours with their domestic activities which ranged from building a house to milking cows. Life in a village is a reciprocal and distributive activity that has existed among people in the past and still exists today in many developing countries and to some extent, in the developed countries. Although neighbours in these underdeveloped countries today may no longer mutually help each other to the same extent as they did in the past, they are still

helping each other in rehabilitating and in building their dwellings, by means of the self-help and mutual aid method. It has only been during recent years that this self-help technique in housing has been used among urban slum dwellers in the developed countries such as the United States where a few rehabilitation projects of existing dwellings have been undertaken. One such rehabilitation project was undertaken in Dallas, Texas, where people cleaned up and rehabilitated their slum dwellings without bulldozers or Federal subsidies. Writing about the West Dallas Project, Robert S. Strother said that 1,689 houses had been brought up to standard by 1961, 403 shacks and fire-gutted wrecks had been demolished and 122 new houses built.⁴⁰

The urban population, in the developing countries as in other countries in the world, has been growing at a higher rate than the country's birth rate since World War II. Because of this growing urban population, the need to accommodate adequately the low-income families has become a major problem. The housing industry as yet has not learned to cope with this rising population, and governments have not had the resources with which to undertake a more active part in providing decent, safe and sanitary houses for the underprivileged family. The result has been the development of squatter and shanty towns in many newly developing countries. All that the squatter needs to build a shack is a piece of ground, which is government owned in most cases, crude local materials such as wooden poles, tin plates, and the help of his family and neighbours. Within a relatively short time, a shelter can be raised. This process goes on until a "squatter colony" is

⁴⁰Robert S. Strother, "Self-help on Slums: Dallas Citizens Rehabilitate Blighted Areas on their Own With no Removals or Bulldozers," National Civic Review, January 1965, p. 15.

established. It is the innate local initiative of self-help and the natural instinct for self-accommodation, that developing countries are trying to encourage by organizing the families in groups to build decent, safe, and sanitary homes rather than shacks. Government agencies are offering low interest loans and technical assistance to these low-income families so that they can build better dwellings than the shacks they presently are living in. This objective is why today, the term "aided self-help" is used in reference to programmes and local projects in which a prospective home-builder is selected by a sponsoring housing agency to work under its direct supervision. The selection of prospective household participants is made on a basis which assures an agency that the families will be able to repay the loan of money for building materials and that the families are physically able to undertake the heavy manual labour involved. The government provides public housing for those families which will not be able to repay loans. Another criterion for selection is that the potential applicants should have an ability to acquire skills which they may later use in seeking employment. In many cases in which self-help techniques have been used, they have provided valuable vocational training for the unskilled labourers who have later been absorbed as skilled labourers into the housing industry. Another advantage gained in self-help housing programmes is that they encourage,

. . . community members to work for each other and build for each other, (it) trains them to cooperate, leads fathers to jobs and children to education. These programmes also convert tax consumers into tax payers and they (housing programmes) help to sweep away that sense of uselessness which often afflicts the poor.⁴¹

So, it is evident then that the aim of self-help housing is to enable the

⁴¹ Richard J. Margolis, Something to Build On, International Self-help Housing Associates and American Friends Service Committee, p. 25.

prospective householder to help himself and to be able to take pride in a house to which he has contributed labour in building. In theory, this sought-after objective is very attractive as it tends to make full use of the basic resources of a community. In practice, it provides, at present, the soundest basis for community improvement.

The methodology of self-help housing varies from country to country. In general, it offers families an authentic chance to build or rehabilitate their own dwelling units. There are many developing countries which have undertaken self-help housing programmes at various levels and with varying degrees of success. Some like Puerto Rico have done it on a large scale and others like Somali, only on a pilot project basis. In Puerto Rico, extensive rural resettlement programmes have been instituted by the Social Programmes Administration under the Department of Agriculture and Commerce. The Social Programmes Administration (S.P.A.) has been in operation since 1949 and is currently producing about 1,200 houses a year. The programme started out slow with a few families participating. As more families were interested in the programme and with experience gained from the completed projects, the programme gained momentum as time went on. As a consequence, more than 4,500 houses had been built by 1959.⁴² In Ghana, as a result of a 1954 United Nations study and a series of recommendations, a self-help programme of great promise was begun between 1956 and 1957. Two kinds of programmes have been very popular in that country. First, there is the Roof-Loan Scheme whereby persons who build their houses up to the roof level are provided, on credit, roofing materials, and sometimes doors and windows.

⁴² H.H.F.A., Organization of Individual Aided Self-help Housing Projects in Puerto Rico, Ideas and Methods Exchange No. 55, January 1959, p. 1.

Second, there is the Core-Housing Scheme, a term which has become part of the housing vocabulary in developing countries after its introduction by the United Nations Mission to Ghana. In this scheme a family builds a one or more room core (see Figs. 4 and 5), depending on the size of the family. The greatest advantage of the Core-Housing Scheme is that the family moves into the core house immediately upon its (core) completion and then works on the expansion, vertically or horizontally, while the family lives on the site, Fig. 6. Working while a family is living on the premises makes use of much valuable time since a family can work until late or at least as long as there is light, or it (family) can put in two or three hours in the morning before the husband goes to his regular job. In other schemes, this kind of convenience is non-existent. Instead, the family may spend much time travelling to and from its present residence which may be some distance away from its prospective new residence. In Ghana, the Core-Housing Scheme was used in a resettlement programme in connection with the Volta Hydro-Electric project. In this particular project, families were moved from the project area and resettled in new towns. Figure 7 illustrates how the nuclear (core) houses with concrete strip foundations, stout framing, and roof, were initially constructed for the self-help families to complete. Usually one room was walled in (see Fig. 5) for the family to move into. The chief attribute of this type of housing is that it is expandable, room by room or floor by floor, until the house meets the family's ultimate needs. Another great advantage associated with Core-Housing Scheme is that there is a quicker "moving out" of the slums than there is in the whole house scheme, as practiced by Puerto Rico and other countries, where families build a whole house to completion before moving in. With leaking ceilings, cold



Figure 4. Filling in the walls of a Core House.



Figure 5. An occupied one-room Core House.



Figure 6. Completing the rest of the Core House in Nkwakubio, Ghana.



Figure 7. Concrete strip foundation, stout steel frames and roofs of core housing in Nkwakubio.

water taps, a common shower room, rats, and the anti-social factors of slum life, a family is more than happy to move out of its slum environment as quickly as it can, even if the moving means being crowded, for a while, in their new core house. Another advantage with core housing, is that a prospective householder has something tangible to show to his friends who may or may not be thinking about participating in self-help and mutual aid housing. Core housing has something to "sell" to prospective builders. This "selling" method is a practical way to arouse an interest in families who may not have before thought seriously about self-help housing.

There are other countries, besides Ghana and Puerto Rico, which have used one of the three methods; Core Housing, Roof-Loan or Whole House Scheme. In order to illustrate the workings of each of these three methods or schemes, it is therefore useful to describe the way these two countries, Ghana and Puerto Rico, have operated their programmes. Since the methods used by these countries are commonly used by other developing nations, it will not be necessary to describe every programme undertaken by other developing nations since they are more or less copies of these three standard methods.

(a) The Core Housing Scheme in Ghana

Core housing has become a major variant of the self-help technique since its introduction by the United Nations in many developing countries. The idea has spread like "brush fire" and is becoming an important building device in these countries.

The self-help process has one major short-coming; that is, that the prospective householder has no place to live while he builds his new house. In many cases, he will have already expended his funds and efforts on a

squatter house. In Latin America squatter shacks have sprung up on the outskirts of cities like weeds because that is the place where there is available room to build. The squatters build in those areas because they believe the place to be a "no man's land" and therefore have the right to build and live there. In many Asian countries, squatter colonies can be found everywhere, on the outskirts or in a city's very heart wherever there is room to build. Another serious shortcoming is that a prospective householder may live far from the site where his house is going to be built. Because of the lack of funds and the distance between the existing residence and the prospective one, core housing offers one of the biggest advantages of the whole self-help housing process.

To facilitate resettlement of the Volta River Project, George Nez, Chief of the United Nations Regional Planning Mission in Ghana, wrote to Charles Abrams in December 1962 about the success that he had had with the core housing scheme. He wrote:

Remembering your success with the roof-loan scheme (see part (b), page 73 of this chapter), we probed the problem of rapid and cheap resettlement housing for the Volta Lake relocation (in two years, relocating over 70,000 people) and designed a "nuclear house" (core house) with concrete strip foundation, stout framing, the roof and one room walled in, which can be fast-produced with unskilled labour at a cost the Volta River Authority can afford. The finishing will be left for self-help labour of the prospective occupants. Because people are desperate, this core housing scheme is beginning to work all right.⁴³

Mr. Nez succinctly describes the whole operation there very well in a few words. Considering the number of people involved (over 70,000) the project seems to have been successful. Everyone--men, women, older children, cousins,

⁴³ Charles Abrams, Man's Struggle for Shelter in an Urbanizing World, The M.I.T. Press, 1964, p. 177.

nephews, and neighbours--was involved in working. Besides building their houses, the people involved in this project paved and surfaced roads, laid down utility lines, cleared grounds for playgrounds and cleared open spaces for parks and recreation. Figure 8 illustrates how a group of Core Houses appear after the self-help project in Nkwakubio, Ghana, was completed.

A disadvantage of the Core House Scheme is that at times a family, especially if it is a small one, becomes self-satisfied with the core shelter and does not expand it. The reasons for this may be either financial or physical, or both. Sometimes the family, because of age, is physically unable to complete the house according to the agency's specifications. Sometimes the family gets into a financial difficulty (such as a large hospital bill to pay) and then it postpones expansion of the house until some later date when they can afford to continue construction. There are many reasons why a family or a group of families, although few in number, may not be able to complete their houses. To ensure completion of the house, careful consideration must be given to the planning and designing of the house, so that there is adequate room for expansion and necessary provisions made for play space and landscaping. If such provisions are not made, these cores may end up becoming slums as is the case of Quezen City, in the Philippines, where the Agency for International Development (A.I.D.) financed a core composed of four toilets back to back and expected each tenant to build a house around this toilet. The core was not assigned to anyone from the beginning, and, as a result, did not inspire the squatters to invest their time and effort to add to the land and toilet facilities



Figure 8. A group of completed core houses in Nkwakubio.

offered them.⁴⁴ What a sponsoring agency should do to prevent such a situation, is to assign definite ownership and offer continued guidance and assistance in order that sound principles of construction are not violated when additions are undertaken. If the agency is operating on a scheduled time-table, whatever is not completed by the time it phases out, should be turned over to the local housing agency which will supervise each family until the rest of the house is completed. This method offers help to those families which may show signs of neglect or inability. The Core Housing Scheme has generally ended with houses being better than the agency had anticipated. For example, in Puerto Rico, completed houses which were built according to the United States Federal Housing Administration's (F.H.A.) specifications were improved by the owners in such a manner that the original house pattern was no longer recognizable. This method of self-help seems to be the one which offers an inducement to better living.

Another method of the self-help technique used in Ghana, is the Roof-Loan Scheme. The activities of this scheme are discussed below.

(b) The Roof-Loan Scheme in Ghana

The roof is one of the principal parts of a house exposed to the elements of weather and, as such, is one of the costliest items of construction especially in developing countries. In Ghana, as in other developing nations, families can afford to mould bricks or building blocks themselves; therefore, low-cost houses can be built by use of the self-help technique, if loans and roofing materials can be provided at reasonably low interest rates. Ghanaian families, because of their desire for home ownership, have

⁴⁴ Ibid., p. 179.

always made building blocks with which to build their own houses. Many of them have completed houses, while others have not gone beyond building the walls because funds were not available to purchase roofing materials; hence it was a common sight to see uncompleted houses standing for a year and sometimes longer until funds were available to buy the roof and perhaps doors and windows as well. This situation could be likened to the building of a house serially or by installment, that is, a family would buy a piece of land and wait to build until it could afford to buy bricks to use in the second stage. After it purchased the bricks and built the walls of the house it waited again to accumulate enough funds to buy the roof, doors, and windows. The interval between the building stages is usually very long. Sometimes years would pass before a family was in a position to finish its house. By the time the United Nations' mission arrived in Ghana in 1954, the Ghanaian government had appropriated, as a move to finance the roof, doors, and windows, \$2,492,000 as an initial investment for what it called a "building and loan society" (it turned out to be a government mortgage bank). It had also set aside \$3,080,000 for emergency cases.⁴⁵

As the United Nations' mission began its work, it saw unused piles of bricks and building blocks on building sites. It also observed many uncompleted houses in the neighbourhoods without roofs, doors or windows. After investigating the situation, the mission suggested a "simple plan" whereby loans would be made for roofs, doors and windows, with the loans being repayable over a fixed period. They estimated that, in 1954, for a two-room house of approximately 260 square feet in plinth area, it would cost \$196

⁴⁵ Ibid., p. 186.

for the roof, \$22 for doors and windows, and \$6 for lime wash--a total of \$224. This total cost was exclusive of labour costs, which ran about one-fourth to one-third of the total cost of the house at that time.⁴⁶ The government, instead of making loans of an estimated total of \$224, made loans of \$560 since the cost of materials was likely to go up by the time the project was completed. The loans were interest-free but the house and land remained as government property until the entire loan was repaid.⁴⁷ One may think that this method, in which the government retains legal ownership, would make families feel that the house was not theirs and because of this would tend to neglect its upkeep. While this may be true in some cases, it certainly is not prevalent. It stands to reason that those who neglect the house are only doing themselves a disservice.

The sponsoring agency, in this case, was the Ghanaian Department of Social Welfare and Community Development which organized the family-participants into groups of 30 families each. These groups then formed an organization or society with membership comprised of those heads of households who were in the self-help building scheme. These families were to build their houses, with their own resources of money and materials, to wall plate level before loans for roofs, doors and windows were granted. By 1960, there were over 25,000 heads of households participating in these projects and loans had accumulated to \$420,000. Of this amount, \$378,000 had already been repaid.⁴⁸

⁴⁶ Ibid., p. 186.

⁴⁷ Donald R. Hanson, Self-help Housing in Africa, U.N. Report No. TAO/AFR/1, 15 November 1963, p. 28.

⁴⁸ Abrams, p. 189.

Based on the number of members participating, it could be assumed that many houses were built to wall plate level by 1960. It could also be assumed that by the same year 25,000 houses had been completed. Houses which had been built serially, and which would require more than a year or longer to complete, were now being built to the wall plate level and roofs, doors and windows installed without much financial difficulties. Furthermore, walls, that had been built amateurishly, were being improved and other substantial ones installed. This kind of activity develops when a people's community spirit has been aroused to the point where neighbours get together to discuss common problems and how to build better houses if their resources are put together; to build better streets; to improve sanitary facilities; and how to improve other related projects. Commenting on the success of this roof-loan scheme in Ghana, on November 25, 1965, the Chief Town Planning Officer of the Ghana Ministry of Works and Housing wrote to a United Nations representative about the great success of the roof-loan scheme in his country. His assessment was the following:

Generally speaking, the Roof-Loan Scheme has intensified building activities in those villages* where it is operated . . . The very fact that the scheme is operated through societies (and therefore the latter have had to be formed) has in itself had a beneficial effect in bringing people together for a practical purpose and has, I believe in any case, re-oriented their interests toward their villages. . . . It has led to a demand by the people for planning schemes and amenities of all kinds, including water and roads. Because the societies are operating a financial scheme, it makes people aware that they cannot get something for nothing. This is to my mind a tremendous step forward. . . . The people do realize that improvements to their villages and to their living conditions rest very largely on themselves and their own efforts with guidance from the government.⁴⁹

* In this context, village is used to mean an urban neighbourhood.

⁴⁹ From a memorandum by B. A. W. Trevallion, Chief Town Planning Officer, Ministry of Works and Housing, Ghana; as reported by Charles Abrams, p. 190.

The experiences of the Roof-Loan Scheme in Ghana, and indeed the experiences of the whole self-help process, have shown that a new device to improve (rehabilitate) and build houses and community-wide facilities, can come out of the antique cooperative aspects of the tribal system.

In Puerto Rico, unlike Ghana, the Whole House Scheme (see Fig. 9) has been rather popular. This is a scheme by means of which families build their own houses under the sponsorship of an agency which has direct supervision of the project's operation and execution. Families receive loans at low interest rates which are to be repaid in a certain period, usually 20 years.

(c) The Whole-House Scheme in Puerto Rico

Until very recently the attitude toward housing in Puerto Rico has been that it is an individual's problem the solution of which is his exclusively and was dependent on his economic resources. Today many people and governments have come to realize how harmful it is for individuals who are forced by circumstances to live in crowded and unsanitary conditions. They also have come to realize that slum life has a tremendous deteriorating effect on other phases of community life--moral, health, economy, culture, etc. This realization has resulted in the search, by governments, for the means and methods to analyze the problems, evaluate their intensity and determine possible solutions. The universal importance of a home as a place of security, pride, shelter and refuge, cannot be over-emphasized. Dr. P. B. Vazquez Calcerrada emphasizes this point in his book about housing in Puerto Rico in which he states:

The shelter--the house--is one of man's basic needs. No matter at which time or place, or the material of which it is built, man must provide a shelter to establish his home. The family and the



Figure 9. A completed self-help house in Puerto Rico.

home are his bulwark, his last refuge, his innermost world and his security. His home is his most valued treasure, no matter what its nature; it could be a mansion or a jumbled shack in ruins.⁵⁰

Unfortunately, in Puerto Rico as in many other parts of the world, with rare exceptions, housing constitutes one of the greatest social problems. In its rural areas, as is true of the urban centres, people live in inadequate, crowded, unsanitary conditions which are in complete violation of the very elementary principles of good, sanitary and healthful living.

After long years of neglect, the government of Puerto Rico, like that of many other countries, created in 1948, by legislation, the Social Programmes Administration under the Department of Agriculture and Commerce. Its function was to improve village living conditions by using the technique of self-help and mutual aid. The programme offered every rural worker the best opportunity to own, for life, a piece of land where he could build his own house, feel secure, and enjoy some of the essential public facilities and services that had long been denied him. However in this thesis, it is the Urban Programme, formed in 1958, which shall be discussed. The problems of housing in the urban areas are more complex than they are in the rural areas. The changing socio-economic forces of the country caused thousands of families to emigrate to urban centres, where already there were thousands of families living under slum conditions. The shortage and the high value placed on land in the cities multiplied and intensified the problems of the emigrées.

When the renewal of a small slum area known as Hoare in San Juan began

⁵⁰ Dr. P. B. Vazquez Calcerrada, Housing in Puerto Rico Under the Mutual Aid and Self-help Programme, World Planning and Housing Congress, May 28-June 3, 1960, San Juan, Puerto Rico, p. 2.

in 1956, 35 families decided among themselves to form a housing project group whereby they would build their own housing using the mutual aid method. The Hoare project demonstrated a fine example of interagency coordination. The former San Juan Housing Authority, which is now part of the Puerto Rico Urban Renewal and Housing Corporation, made the necessary arrangements, with the families concerned, to clear off their old shacks before they could start building their new houses. The agency then sold lots of 2,800 square feet to each of the 35 families. The price per lot was \$1,250 to be paid in 20 years at installments of \$7.00 per month. By the time the entire loan is repaid, each family will have paid a total of \$1,680, which is \$430 more than the original land cost of \$1,250. This is at a simple interest rate of 3 percent for a period of 20 years. For example, a family with an annual income of \$2,471,⁵¹ the median family income in San Juan in 1960, or lower, would pay the relatively low interest of \$430 over a period of 20 years. These low income families would not have been otherwise able to afford a house if it were not for the low interest loans provided by the government through the self-help housing method. The house, which was to be built on each lot, was to be 20 feet by 30 feet at a total cost of \$1,192.10.⁵² This was approximately \$2.00 per square foot. It was to have a porch, living-dining room, kitchen, bathroom, and three bedrooms (see Fig. 10, page 81). The house also included water and sewer lines for flush toilets, lavatory and kitchen sink but no fixtures.

This project moved with such swiftness that the 35 houses were

⁵¹ U.S. Census of Population, Puerto Rico, 1960.

⁵² Calcerrada, p. 30.

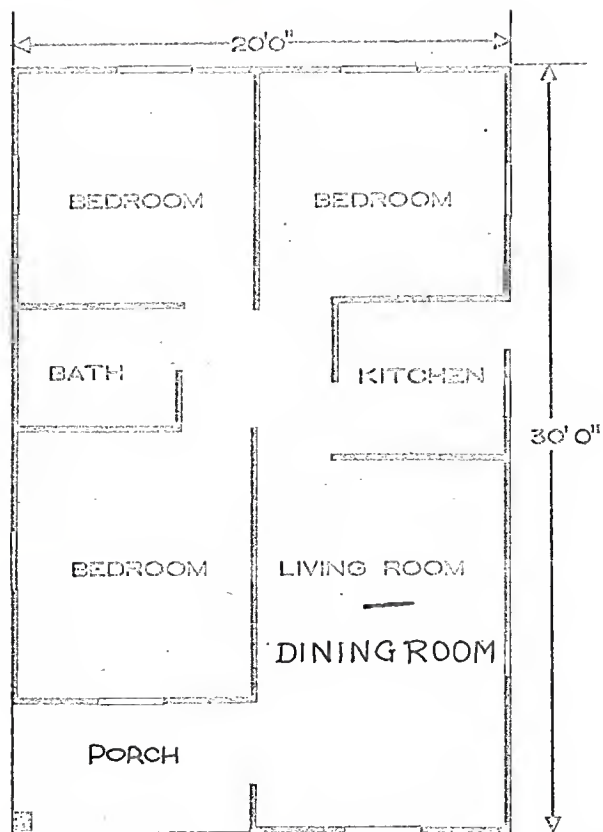


Fig. 10 Floor Plan of Urban House.

completed in 68 weeks with each man working 1,165.07 man-hours. If to these totals is added the work of the foreman and other supervisors, each house took about 1,267 man-hours of labour. If the actual cost were to be computed on an hourly basis of 75 cents/hour according to the actual time put in by the families, the total cost would have been \$959.25 per house.⁵³ This total cost was paid for by each participating family by crediting the number of hours of labour expended by each family in building their house against this dollar cost. The Puerto Rican Housing Authority estimated that a house of this size would cost \$6,000 if a family were to hire a construction company to do the job. Obviously, low-income families with meagre economic resources would not have been able to acquire a house of this kind unless they used, as they did, the mutual aid method. It is true that this approach is limited by the fact that this was a physical solution of the problem of slum life without necessarily solving the other socio-economic conditions of the families. As information is not available concerning the anti-social aspects of slum life--delinquency rates, crime, illegitimate births, and others, it can only be assumed that this new environment brought with it lower rates of these anti-social activities and the hope that some day such activities will be completely mitigated. It must be said though that the experience of the Hoare project was very valuable in stimulating interest in people living in the San Juan area. Its wide publicity in other cities of the island had very favourable influence on the use of the traditional methods of "helping each other while one helps himself." The success of this particular project has resulted in its being used as a "typical"

⁵³ Ibid., p. 30.

example of the whole self-help process executed in an urban area.

(d) Accomplishments, Aims and Projections

The Puerto Rican Self-help Housing Programme which in November 1949 began as a pilot experiment of 12 houses in the rural settlement of the island, has spread over the entire island, including all the incorporated municipalities, with projects in both rural and urban areas. By December 31, 1959, over 7,886 units had been completed and 2,476 units were under way. In 1960, a ceremony was held to lay a cornerstone for the 10,000th house built under the mutual aid and self-help method.⁵⁴ Because of the nature of the techniques used, the government has not had to invest as much money in these programmes as it would have if it had tried to house these low-income families in conventionally-built dwellings. The self-help techniques have taken advantage of the desire of the number of low-socio-economic groups to own their own houses by contributing to their construction. The government's housing authority estimated that the problem of housing about 50,000 peasant families had been solved. It has expected by 1964 to have acquired a sufficient number of lots for every "agregado" (peasant family) to own a lot on which they could build a decent house for themselves just as other families had done. Dr. P. B. Vazquez Calcerrada, in 1960, summed up (with great optimism) the government's policy towards the housing problem on the island in this way:

. . . plans are already being evolved to advance the goals to begin construction of 4,000 dwelling units in the year 1960-61 and 5,000 units the following year. If there are no interruptions, it may be expected that by 1963 a total of 22,000 houses will have

⁵⁴Ibid., p. 32.

been built under the plan of mutual aid and self-help in both the rural and urban zones.⁵⁵

To conclude this discussion of the Puerto Rican Housing Programmes, the author believes that the system of mutual aid and self-help as practiced in Puerto Rico has been one of the best, if not the best, approaches to a solution of the housing problem of low-income families. The success of succeeding projects will depend on such factors as the availability of financial resources (see Chapter III), stability of the political regime, population growth, economic, social, and climatic conditions and the general prosperity of the country. These central factors are true not only for Puerto Rico but for any developing nation undertaking self-help programmes. Other factors such as the administrative organization, planning of the programmes, and the selection of prospective householders, which help in making each self-help project in particular and housing programmes in general successful, are discussed in succeeding chapters.

(e) Limitations of Self-help and Mutual Aid Housing Programmes

One danger with self-help housing programmes is that they are widely publicized. This situation overshadows the problems which are encountered in organizing and executing these programmes. Some countries, like Bolivia, acted too swiftly in trying to use this technique only to find that it did not have the financial resources required to carry it out. Countries undertaking such programmes without careful planning and the analysis of possible problems that are likely to occur are faced with the possibility of failure from the outset. The success, that Puerto Rico, Ghana, Somali, and others

⁵⁵ Ibid., p. 33.

have had, has contributed to a rush into programmes poorly conceived by some countries. Again the fact of a successful completed project in a rural area should not be taken to mean that success in an urban area will necessarily follow. The problems facing both rural and urban areas are different. A ruralite who lives on his farm, may not have any other job than that provided by his farm, may have a large family with close kinship ties and neighbourly relationships with others, whereas his urban counterpart may have a regular job in the city, a smaller family with fewer kinship ties and neighbourly relationships and an altogether better economic status. Climatic conditions may be different. For example, La Paz, Bolivia, is over 11,000 feet above sea level as against Santa Cruz which is down below the Andean Mountains to the east. Although it is true that the self-help and mutual aid tradition is still very strong in developing nations, its greatest strength is in rural areas; hence, there has been considerable success in the programmes in rural areas.

The urban areas in developing countries are beginning to move rapidly towards a money-economy as against a rural peasant economy. This situation is evidenced by the attitude of some Pakistanis for whom an American religious group tried by demonstration to encourage families to improve their dwelling houses by using the self-help technique, and ended up doing the job themselves. The families indicated that they would rather hire someone else to do the job. This same attitude was expressed in Puerto Rico by a prospective homeowner. In this case prospective applicants were required to spend week-ends and one extra day each week in building their houses. The prospective homeowner remarked to Charles Abrams that he would sooner have

paid a labourer for the day's job since he had lost a day's pay.⁵⁶

The following are typical of the kinds of problems that are generally associated with undertaking self-help programmes. Some may be more applicable to one country than to another, depending on such factors as political stability, general level of economic development, and climatic conditions. The important objective here is to develop an awareness of these problems so that they may be anticipated.⁵⁷ The list is by no means exhaustive.

1. As in the case of the aforementioned prospective homeowner and is true of many other participants, there are difficulties in securing time off from a job since employers expect people to fulfill their normal work commitments.

2. It has been recognized that self-help houses usually take a longer period of time to complete than do conventionally-built houses.

3. Building or establishing an effective organization of qualified and skilled personnel such as engineers, building inspectors, architects, and administrative personnel is required to administer a self-help housing programme.

4. The cost of dwelling units does not always reflect true costs since the cost of acquiring parcels of land, salaries of technicians and administrative personnel, and the cost of future improvements and maintenance are not always included.

*5. Some people have a negative attitude towards self-help housing; they feel it is the government's responsibility to provide adequate and

⁵⁶ Abrams, p. 170.

⁵⁷ Ibid., pp. 170-174. Those with asterisk (*) are the authors.

sanitary housing for the low-income people even though the government provides loans to home-builders.

*6. There may be an age-old custom based on paternalism and local politics which inhibits the organization of self-help activities and discourage individual initiative.

*7. The introduction of new machines such as those for moulding bricks, has been seriously deterred because it is viewed as a break with the past and as an identification with a not yet understood or accepted modern way of life.

*8. There is often a resistance to any kind of change or break with tradition. Though it may not exist to the same degree today, it is still a problem to be coped with.

*9. People's preferences may be difficult to change with respect to the establishment of priorities for community improvement. For example, whereas an expert may recommend that a sufficiently potable water-supply system be developed, the people may prefer to have a better sanitary system.

*10. After a project is underway, some participants tend to show a lack of wholehearted cooperation. The result is that they perform below the expectations of the agency.

*11. Some of these projects have interfered with the applicant's regular job. He may go to work tired from the previous night's work on his prospective house, and then worry about whether it is going to rain or not.

12. Families may lack experience and the technical skills required to handle these projects; therefore their construction tends to be imperfect.

13. The need of acquiring and operating costly construction equipment is another problem.

In spite of these and other problems, the author believes, self-help housing programmes have done a great deal in alleviating the housing shortage problem, in developing countries, where skilled labour and modern building materials are scarce, and that the technique has produced some notable achievements. The results that have been achieved by the self-help programmes indicate that in the long run, self-help housing may be cheaper for the poor family than slum rental housing. Given the chance and the opportunity to help themselves, low-income families usually find they can afford mortgage payments a great deal more easily than they can afford their present rent payments. Furthermore, one who owns a decent house tends to remain at one place rather than to wander all over the map searching for employment (provided employment is available). This situation is true of self-help migrant workers in the United States who, once they move into their new houses, frequently leave the "migrant stream," and secure employment nearby. A migrant worker from Meadow Wood Acres, Texas, once remarked concerning his wandering all over the country by saying:

It is cheaper to work around here. Before, I would go up to Minnesota for work, and by the time I got back to Texas, I would have no more money.⁵⁸

This migrant worker succinctly explains the economics of the situation clearly and emphasizes the important fact that owning a home helps people to stay in one place, at least until they can find something that is better or for them advantageous. For the poor family, self-help housing may prove that owning a house is far more economical than is living in a shack or a slum rental unit.

⁵⁸ Margolis, p. 58.

CHAPTER V

SELECTION OF FAMILY PARTICIPANTS

Selection of families for self-help housing is one of the most important functions of the sponsoring housing agency. It is also one of the most difficult functions to perform because the agency must select a few families out of the many applicants who may be willing to participate in self-help housing.

In order to reach families who are willing to improve their living conditions, all possible "one-way communication" media such as newspapers; radio; television; posters and charts; and pamphlets with illustrations of people working and/or living in completed houses; and other related media should be used to advertise the programme. This type of communication is "one-way" because its primary function is to disseminate information. Since some of the news media, especially television, listed above may not be available in some developing countries, those media which are available should be effectively used. In countries where there is a high percent of illiteracy, speakers installed on either a moving car or in a central place, such as a market, should be used. The information to be disseminated should explain briefly the type of project to be undertaken, name of the sponsoring agency and also state the purpose of using the self-help and mutual aid method. Eligibility requirements for applicants and explanation about how to apply, where to apply and when to apply for membership should also be given. This phase of the selection process is very important. If this advertising is carried out well, the number of families which will come to the preliminary meeting will be considerable. If the number is small, the situation may be

indicative of the inadequacy of the advertisement media. In such a case, it will be necessary to repeat the advertisement campaign.

By the time the general meeting is held, the agency will have determined how large a project it wants to undertake. This decision is very important because if the agency plans to undertake a programme, for instance, of 200 dwelling units, but as a result of extensive publicity and advertisement, there are 2,000 families at the meeting, a great deal of unnecessary frustration and dissatisfaction may arise. This kind of a programme usually arouses interest among people, but not necessarily because they are fully interested but they may be just curious. While it is true that interest may be aroused, suspicion concerning the intentions of the agency may also arise, and hence, only a small number of families will attend. Sometimes families suspect housing authorities of unnecessary dismantling of buildings and disuniting neighbourhoods. Such procedures are very much resented. The agency should not be discouraged if the response to the preliminary meeting is not as satisfactory as was expected. This kind of disappointment should be expected because in some countries response to any mass media project is hindered by suspicion and apathy.

Families who respond to the advertisements and come to the general meeting will then have an opportunity to convert the "one-way communication" media into a "two-way or chain communication" media as the details of the programme are explained to them. Furthermore they have an opportunity to ask questions. This meeting is very important for both the agency and the families. It is an opportunity for the agency to "sell" its programme using every possible audiovisual apparatus. People respond better to those stimuli they can see and hear. There are many types of audiovisual aids

which can be used in meetings such as the one under discussion. The few that are discussed in the following presentation seem to be the most effective.

1. Scale models, rather than a full-sized demonstration house, which is expensive to use as a visual aid and whose educational value is restricted to the vicinity where it is built, are better suited for projects of this type. The model should be small enough to be easily portable. It should also be large enough so that it can be seen well by a fairly large audience of about 250 to 300 people. If the audience is to be a small one, small models can be used, preferably of the cardboard fold-up type which are very cheap, easy to carry, and very effective for presenting the appearance and plan of the house.

2. Photographs are very effective also in presenting home-building ideas realistically. Photographs can be mounted on cardboard. They are easy to carry and to pass around among the audience so that individuals can have a closer look at some details of the house, for some details are hard to see from a distance. An advantage of using photographs is that they can be used during the daytime without requiring a special apparatus or a supply of power.

3. Motion pictures are unexcelled in attracting attention, especially at the initial stages, and for explaining detailed construction features. One important feature concerning motion pictures is that they tend to attract many more people who are curious about the whole programme as well as those who are really interested in participating. This situation exists because many low-income families do not go to the movies very often; hence when an opportunity to see a free movie arises, the whole neighbourhood seems to

attend. Motion pictures have another advantage in that they can be shown even at places where electric power supply is nonexistent, by the use of mobile visual aid trucks. These motion pictures provide a device which the agency should freely use to arouse public interest, especially in the beginning stages of the programme. After that motion pictures should be used sparingly and as need arises.

4. Slides and filmstrips are the cheapest, quickest, and most widely used visual aids. They are easy to handle since the equipment needed is relatively inexpensive and it does not require any great skill to operate the projector. They are also easy to transport. If electric power is not available, a generator can be used to provide power.

5. Charts are another type of usable visual aids. They can be used to present completed projects, and they can also be used to demonstrate a series of the steps in the construction process. An example of the use of the step-by-step visual aid is the "chalk-talk" which has a universal appeal and requires no great ability.⁵⁹ An advantage of the chalk-talk is that the leader develops his points, step by step, in a highly pictorial manner. Housing is particularly suited to presentation by this method since many people are usually fascinated as they watch an architectural design take shape. The drawing of a prevailing local house and the pointing out of its inherent deficiencies always is fascinating to watch. If a local house is redrawn to show improvements but maintains the good features of the old one, the procedure will be very fascinating. This method gives families a familiar element to look at so that those who may have been skeptical about

⁵⁹ Keith H. Hinchcliff, Leader Training for Aided Self-help Housing, Urbana, University of Illinois Press, p. 37.

the new ideas in home design may actually see the advantages of improving their houses by using the self-help and mutual aid method.

The audio-visual aids discussed above are only a few of the many that can be used and that are adaptable to use in housing improvement programmes. The main idea behind the use of all these aids is to acquaint the prospective participants with the plans and specifications of the houses they expect to build. Since housing in many developing nations is influenced by tradition and custom, as wide an educational programme as possible is needed in order to attract and serve the participants on a broad scale. This procedure is not comparable to academic education. It provides an opportunity for the people to become aware of the social and physical environment in which they live.

After this initial presentation of the programme, questions and answers should flow freely so that any misunderstandings, misgivings, and misconceptions about the programme are clarified. If a full discussion develops now, it is more than likely that the programme will be helped in the long run. A full discussion will help the families who will choose to participate. They will participate with a full understanding of what their responsibilities will be in executing this programme.

Before the families leave, those that are interested should be helped, by staff members, to fill out an initial form which should not be complicated. The following sample, published by the United Nations, Division of Housing, Building and Planning in 1964,⁶⁰ is used in this thesis as an example of how simple the form should be. This form has been modified by the author.

⁶⁰ Self-help Manual, p. 14.

Head of Household:

Name:

Age:

Sex:

Address:

No. of rooms in present house:

Main Occupation:

Present Occupation:

Size and Composition of family:

Name:

Sex:

Age:

Relation to Applicant:

1.

2.

3.

4.

5.

Available time for self-help:

No. of Associations or Organizations to which you belong:

Name:

1.

2.

3.

Signature:

Date:

It should be noted that statements about family income were not included in this form. Usually people do not like to talk about their incomes in public. If they do talk about them, it is difficult to distinguish accurate figures from inaccurate ones. It is advisable, therefore, to leave this item until the time when staff members have interviews with each individual

family that has indicated an interest in the programme.

After this meeting it will be easy to determine which families are willing to participate in building their own houses and which ones are only curious about the project. The selection process will have already begun by the end of the meeting and when the agency reviews the application blanks containing the initial and necessary information. The staff members should now be able to make house to house calls in order to make family surveys and to obtain detailed information about each interested family.

1. Survey of Family Applicants

It is very important that detailed information about each interested family be obtained. Personal family surveys provide the agency with more helpful contacts with the applicants. These contacts help the families to understand better the items and problems that may not have been clarified during the general meeting. People being as they are, often do not ask questions when they are in a group. They fear to appear ignorant about certain things when they are among their friends. Therefore, they leave certain questions unasked until an opportunity such as the interviews arises, then they will ask the staff member who is interviewing them questions which may appear very unreasonable and yet they may be honest ones. Because there is a personal and friendly relationship between the family and the interviewer, such "unreasonable" questions can be asked without fear of unfavourable comments by friends. The agency should not take it for granted that the full response it received meant a full understanding of what is involved in self-help housing. Communication between people is often imperfect. Sometimes messages do not mean exactly the same thing to the receiver as they do to the communicator. Words and symbols that are used

sometimes do not fully present the object or idea they symbolize. For these reasons, a more personal approach should provide an opportunity, for both the staff members who are interviewing and the prospective participants, to clarify misgivings and misconceptions that may have developed. Staff members should therefore meet with each family (see Fig. 11) at its home or at its place of work and complete a questionnaire. The questionnaires will provide detailed information about each family. This information will provide the basis on which to establish a rapport which will make possible real discussion to develop. It will enable the staff members to learn opinions and attitudes of the families concerning the objectives of self-help housing. Cases in which the attitude may be negative, the staff members have an opportunity to explain why they feel that they should help the families in building their own houses.

A detailed sample survey procedure, for each individual family, which has been used by many developing countries such as Ghana, Mali, Nicaragua, Puerto Rico and others is discussed below.⁶¹ Again, the author has slightly modified these procedures.

⁶¹ Ibid., pp. 16-17 and Inter-American Housing and Planning Centre, Self-help Housing Guide, 1962, pp. 55-56.



Figure 11. Interview with a self-help housing applicant.

Family Head:

Name: Sex: Age: Date:

Name of Community:

Present Address:

How long have you lived at present address:

Is this a permanent address: Yes____ No____

Address of previous residence:

How long did you live there:

Usual occupation: Position: How Long:

Present occupation: Position: How Long:

Can you read: Yes____ No____ Write: Yes____ No____ (check one)

Are you physically disabled: Yes____ No____ If yes, explain briefly:

Do you have any skills:

Distance of planned housing from present place of work:

From present residence:

Name of organizations to which you belong:

- 1.
- 2.
- 3.
- 4.

Family Data:

Marital Status:

Wife's Name:

No. of Children:

Names:

Under 15 years: Sex: Over 15 years: Sex:

1.

2.

3.

4.

Those Employed:

Those in School:

Other persons living with you:

Names:

Relation:

Age:

Sex:

Occupation:

1.

2.

3.

Male:

Able to work:

Not able to work:

Why:

Present Dwelling Data:

Type: House____ Rooms____ Apartment____ Hut____ Other____

No. of Rooms: Living____ Dining____ Bedrooms____ Kitchen____

Bath____ Other____

Approximate value:

Salvageable (if you own it):

Your status: Owner____ Renter____ Other____

Do you own other houses:____ Land____ Other Property____

If yes, approximate value:

Family Income:

Income per month: _____ per year: _____

Other family income: _____ per month: _____ per year: _____

Family Subsidy (children's allowance from employer):
 per month: _____ per year: _____

Total Family Income: _____ per year: _____

Where will you get the deposit money: Personal Savings _____ Friends _____
 Other _____ (check one)

Family Expenses:Per Week:Per Month:

Rent of House: _____

Rent of Land: _____

Food (groceries): _____

Clothing: _____

House and Land Improvements: _____

Recreation and Amusements: _____

Debt Repayments: _____

Medical Expenses: _____

Education: _____

Other: _____

TOTAL

Per Week:Per Month:

GRAND TOTAL:

How much money can you pay per month: _____

Available time for self-help: _____

Head of Household: _____ Hours per week

Other family members: _____ Hours per week

Weekly Total: _____ Hours per week

The questionnaire is very detailed indeed. But detailed information is required because the agency must make sure that the following categories are met: (1) that the family is able to contribute the necessary and required amount of self-help effort; (2) that the family is financially able to repay the costs of the project; and (3) that there is great need for this type of housing programme.⁶² Each family's need for housing is based on the existing living conditions and on the family's attitude towards the relief from these conditions. Using these categories, the agency will be able to establish priorities for the families that are eligible for final selection to participate in the first project. With the help of the first-hand observations of the interviewers and their comments, the agency should be in a good position to select the participants. Other criteria that may be considered by the agency in this final selection are the type of skills which are directly or indirectly related to building; the physical conditions and age of the applicants; and the degree of acceptance and enthusiasm concerning the self-help housing. The physical condition of the applicant is a very important factor to be considered. Age may play a part as a factor. Those applicants that are very old are likely to have rather poor health. In this case, they should not be considered for the actual construction work. Rehabilitation programmes would be more suited for them because they involve light labour which an older person can perform. Members of family groups will not be a problem as they will work as members of a family. Therefore, in considering the categories of skill and age, great restraint should be used so that not only the youngest men who may also have building experience

⁶²Ibid., p. 19.

and ability are used to fill the quota for the first project. The group should be a mixture of both young and old and of skilled and unskilled so that both experience and training are provided for the benefit of the whole group of families and not for the benefit of a few. Using only the youngest men in the first project might be an assurance that the project will be a success and yet on the other hand it could provide a sense of false security for later projects.

Families should be grouped into working teams of varying numbers. Experience in Ghana showed that a team of 30 heads of households is not too big to handle. It is small enough to develop close cooperation among the members. A small group is easier for the agency to supervise and especially for providing individual help and guidance. An advantage of organizing families into definite working teams is that the group system generates better efficiency in building, and hence will mean lower building costs and will result in higher building standards. Group relations are easy to develop in small groups which have a direct and easy primary contact that large ones do not have. In a few cases, such as in Ghana, a number of "extra" families have been selected to work together with the first group of families so that there is an easy substitution should one family decide to drop out before construction is completed. Another advantage in having a small number of "extra" families, besides substitution, is that some self-helpers work better and to the end of the project if they know that there is someone waiting to replace them if they should falter in their participation. Besides, their (extra families) experience can also be fruitfully used for the next group project.

A series of carefully-planned meetings with the selected participants

should be held so that specific details of the programme are again discussed in full before actual construction begins. These meetings provide the final opportunity to clarify any further details of the programme and to give any other information pertinent to the programme's execution.

2. Meetings With the Selected Family Participants

Meetings with the selected families is one part of the selection process that has been emphasized by many agencies of self-help housing. At least a minimum of three meetings should be held preferably with all the members of each family present. If this procedure is not possible to carry out, separate meetings should be arranged for all the wives and other members of each family. The agency should make it abundantly clear that attendance at the meetings is a prerequisite for final acceptance of a family for the construction phase. The main purpose of these meetings, as indicated previously, is to discuss the details and specific steps of construction. Actually, what the agency is doing now is "educating" the families concerned on how self-help housing works in general and their self-help housing project in particular. The details of how each meeting shall be planned and executed are discussed below.

(a) First Meeting:

The first meeting shall be a review of the audio-visual aids presented at the preliminary meeting. This procedure is followed so that if there are families who may have missed some material that was presented before can be brought up to date. A few more details and specifics which may not have been clarified in the preliminary meeting will now become clear to the families and a few more misconceptions will be clarified. An applicant will then

realize the full meaning of the project if he had not done so before. It is during this meeting that families are shown designs of the type of houses they are going to build. The approximate time that the building of each house is going to take will also be discussed. Details of the actual building of each house are discussed so that families can fully understand their responsibilities. Other items such as attendance, abiding by the rules of the programme, care of construction materials, equipment and tools, and cooperation with group foreman and group members should be emphasized. Emphasizing just attendance without emphasizing promptness is almost fruitless especially when the instructors are dealing with families who may not place as high a value on time as the members of the agency do. Many of the agencies which have reported having problems with attendance after construction had started stressed the fact that promptness was a major problem to cope with. It was a general feeling among many families in these projects that it was not important to be on time at their jobs as long as one is going to work anyway. To them what matters is attendance and not promptness. Therefore, the supervisors need to make it clear that time is very important in carrying out any kind of project and for carrying out this project in particular.

(b) Second Meeting:

During this meeting, trips and guided tours to both projects under construction and completed projects such as a demonstration house, Fig. 12, should be taken so that families can observe the kind of housing project they have chosen to undertake. Such trips and tours provide both insight and stimulus to each family. The houses that these families will observe should not necessarily be of the same architectural design as those they are



Figure 12. Demonstration house in a new self-help housing project in Surinam.

going to build, as long as they are in the same price range, especially if there has not been a self-help housing programme in that community. Looking at a real house and not a model makes all the discussions and audio-visual aids that preceded the trip become more real and meaningful to all the families.

At the end of this meeting, each self-helper should sign a contract with the agency. The contract indicates, to everyone who signs it, that the project is a serious one. The written signature of an applicant provides a strong assurance to the would-be noncooperating members that the agency is serious. The contract should also make the participants realize that a meaningful project is to be carried out. A "primer," of pocket size, should also be given to every family so that the family can study it at home and prepare specific questions to ask at the next meeting. This primer provides information about construction techniques, tools, equipment, materials, and other related information. For all purposes, it should have diagrams and illustrations with a minimum of reading material except for the explanation of the diagrams. Diagrams should be arranged in a definite sequence of constructing a house from the beginning stages to the last ones. Individual help will be provided to those families which cannot read or write. This information about such families is contained in the questionnaires.

(c) Third Meeting:

The third and possibly the last meeting should be used for final discussions before actual construction begins. The important item here is the explanation of the primer. Any questions pertaining to it or to previously discussed items should be brought up now. Calling this the third meeting does not mean that there will not be other meetings held once construction

begins. It is the last meeting of this part of the selection process when no stones should be left unturned.

There is no hard and fast rule about the number of meetings to be held. The author indicated that a minimum of at least three meetings should be planned. The number will depend on such factors as the general educational level of the families participating. Those having a little higher educational level, including reading and writing, will make the explanation of certain details of construction not to present a major problem. In some cases, more than three meetings may be necessary, and yet for other cases only two will suffice. The number therefore must depend on the ability of the participants to understand what is involved in a self-help housing programme.

While this procedure seems to be at first unduly long and too involved, it should be emphasized that it is only through this means that honest and common understanding between the agency and the families can be reached. It is better to strive for a common understanding during this early phase when little expense has been incurred than to wait until later when delays will almost upset the building schedules and will also increase construction costs. One phase which is time-consuming is the survey and interviewing of families. Sometimes, one interviewer may not interview more than five to eight families a day. The time spent with each family will again depend on each family's educational and cultural background. Interviewing an illiterate family will take more time than interviewing a family that has had six or even eight years of school attendance because his comprehension of basic ideas and concepts of self-help housing is much better than his counterpart. This is why family surveys are the most difficult and time-consuming phase

of the family selection process. The ultimate goal of these rigorous steps is to reach a nearly perfect understanding between the two sides--agency and families.

CHAPTER VI

ADMINISTRATIVE ORGANIZATION OF A SELF-HELP HOUSING AGENCY

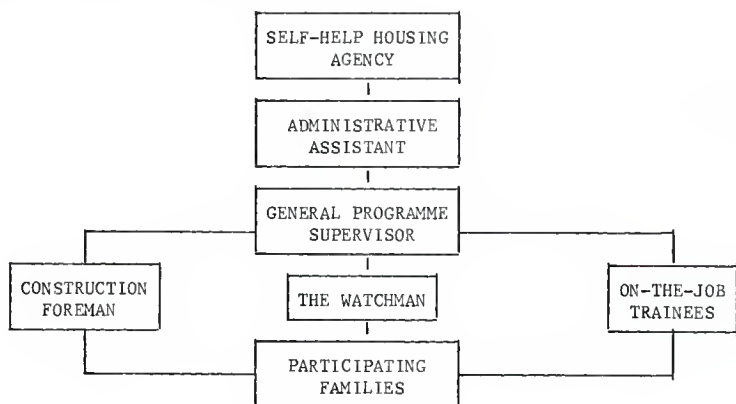
Although the concept of a comprehensive national programme of community housing development closely related to the national plan is now being accepted by many developing countries, the practical arrangements which are made to put this programme into effect vary considerably from country to country. This situation is in part due to the varied origins of community housing development programmes around the world. Any attempt to describe and examine in depth these practical arrangements in a few paragraphs is unrealistic. In some countries community housing programmes begin with one or more pilot projects having the intent of extending similar projects as quickly as possible to other parts of the city. In other cases, the initial experiment has been promoted by a department of a university or other academic body primarily for training purposes. The early Industrial and Technical Vocational Training Schools in Rhodesia were established for this purpose. In them, students with high school education were trained for a period of three years in building, carpentry, and farming so that they would go back to the rural areas and help the villagers in these fields of community development. Some governments establish the structure of community development without themselves undertaking controlled experiments but making use of the experience of a number of private voluntary agencies. Countries like Guatemala and Nicaragua followed this method by seeking the advice and experience of private agencies and then establishing an organization or institution whose primary objective is to carry out self-help housing programmes. In other countries self-help housing programmes have developed in

a haphazard way within the existing housing institutions. Since some of these institutions do not have professionally trained technicians on their staff, part of their work is carried out in other institutions whose special interest may be in other projects. Sometimes the personnel from the other institutions and planning departments, are assigned to and designated as "ad hoc" members to these professionally inadequate agencies and are hired on a part-time basis until the various projects are completed. This type of procedure does not result in either united or integrated work. Nor does it permit taking advantage of experiences acquired, such as could be obtained in a special section within the existing Ministry of Housing and Local Government (U.S. Department of Housing and Urban Development) or establishing a separate and voluntary agency as in the case of Guatemala and Nicaragua. Such an agency should have exclusive charge of the entire structure of the programme from the initial stages to the project execution and evaluation. This procedure allows the possibility of developing a specialized group of personnel with enough experience to carry out their programme. Logically such an agency should have the financial means, the authority, and the autonomy necessary to do integrated social, economic, and technical work on the programmes.

Observation and experience has demonstrated that technical, social and administrative-management personnel of any agency dedicated to self-help housing acquires special personality because of their permanent contacts with the daily problems of the community in which they live. Because they have these contacts, they become aware of the rich potentialities locked up in an association of families who are determined to solve their own housing problems. Usually such personnel, especially those directly involved and dedicated in such programmes, go much further than simply doing the job of administration. They usually are the most active and enthusiastic participants in the project, having sufficient initiative to solve many unforeseen problems that may slow down the "smooth" progress of work. Because of their contact with social work techniques, and because of their knowledge

of the social and economic background which is indispensable for carrying out planning and execution of self-help housing programmes, such technical personnel also work outside their unilateral plans. They integrate themselves into a work team with other professionals, principally those engaged in social work and economics.⁶³

A few of the agencies which have been incorporated into the national Ministry of Housing and Local Government have had the number of their employed staff varying from a few hundreds in a full-fledged ministry to a mere handful in a special unit specifically established for self-help housing. The number of staff to be employed depends on the size of the programme and the number varies from country to country. A basic administrative organization recommended by the United Nations and the Inter-American Housing and Planning Centre is comprised of the following specific staff members as shown in the chart below.⁶⁴



⁶³ Self-help Housing Guide, p. 36.

⁶⁴ Manual on Self-help Housing, p. 51.

The chart places special emphasis upon a separate and specialized self-help housing agency with its own staff members whose special duties and responsibilities are discussed below.

(a) Administrative Assistant

The Administrative Assistant is directly responsible to the agency and he is also the overseer (together with the programme supervisor) of all the projects in a programme. He is also the supervisor of those immediately below him (see organizational chart). The other duties he is responsible for are all accounting controls, work records, transport and supplies of materials, equipment, and the care and maintenance of tools. Besides keeping a close watch on supplies, he also keeps estimates of depreciation costs of tools and equipment and of their inventory. All payrolls of the staff members are prepared by him.

In small projects, the Administrative Assistant also assumes the responsibility of an architect to design simple house plans for the programme. If he cannot perform this duty, then the agency should seek the advice of a qualified person on a short-time basis, to perform such duties as making drawings of house plans and of the layout of water lines and of the sanitary sewers. If the programme is placed on a continuing and expanding basis, then the technicians whose services have been provided by other agencies such as the government, may be added to the general staff of the self-help housing agency, on a full-time basis. The three major technicians to be added (in the author's opinion) should be an architect to carry out the design work; a project planner who will coordinate the programme with the whole community so that the programme conforms to the community's comprehensive plan; and an engineer who will have full responsibility for the

subdivision layouts, and for street, water and sanitary sewer designs. The number of technical assistants required will depend on the size of the programme under execution and the funds available for administrative costs.

(b) Programme Supervisor

Human relations which exist from the beginning of the programme to its completion, are the primary responsibility of the programme supervisor. This process of a continuous stream of human relations begins as soon as the audience gathers for the preliminary meeting to hear about the programme and continues through the demographic and attitude survey, the various meetings designed to explain every aspect of the programme, and the various problems that characterize individual and group activities. For this reason, at least one person, a Programme Supervisor, who will be associated with each group from the beginning to the end, is needed. This person is the overseer of the programme and works directly with the Foreman and the Watchman. To let the Programme Supervisor concentrate on one group or a few groups would be administratively expensive and is unnecessary.

The following are some of the Programme Supervisor's responsibilities:⁶⁵

1. Conducting frequent coordinating meetings in the field to bring several groups together;
2. Evaluating progress and recommending adjustments in policies, goals, and building techniques;
3. Assisting the Administrative Assistant in the preparation of the annual budget and special reports;
4. Coordinating and improving the ordering, distribution, delivery,

⁶⁵Ibid., p. 57.

and storage of materials, tools, and equipment.

In the absence of the Administrative Assistant, the Programme Supervisor performs both his duties and those of the man above him. This responsibility makes it imperative for him also to work with the Watchman in the safe storage, maintenance and care of materials, tools and equipment.

(c) Construction Foreman

The Construction Foreman is indirectly under the Administrative Assistant. Depending on the size of the programme there may be more than one Foreman. His major responsibilities are teaching, training, building and organizing members of each family group to work together, Fig. 13. This responsibility represents a large task for him for he will usually have more than one team and may have three, which will include at least 90 heads of households. In Latin America, the Inter-American Housing and Planning Centre recommends one Foreman for about 100 dwellings (about 3 groups--see Chapter V for the number of families in each group).⁶⁶

Since the Construction Foreman is actually on the scene working together with each group member, he is also the group's team leader. This situation means that he assumes full responsibility for the success or failure of each group with which he is working. He is also the person who works with the general supervisor (who may have up to 10 groups if the programme is a large one). In some cases it may be desirable for the Foreman to select the most competent, or the one who seems to be the most competent, builder from each group for which he is responsible, and who will be a spokesman for the other families in special meetings, discussions or social

⁶⁶ Ibid., p. 49.



Figure 13. Construction Foreman meeting with self-help housing families.

functions. As shall be indicated in subsection (e), these group leaders are the future's potential workers in the country's building industry or future staff members of the agency. This kind of initial training in skill and in leadership is very important in the self-help housing programmes.

(d) The Watchman

Of all the members of the staff, the Watchman has the least direct supervisory contact with the family groups except when distributing materials, tools, and equipment. But he has a very big responsibility because the site and the warehouse are under his direct supervision and he must make sure that all the equipment and materials are securely stored. At the end of each work day, he must make sure that all tools and equipment are thoroughly cleaned and stored in their proper places. This responsibility can be lightened somewhat if the Construction Foreman thoroughly inspects all equipment that is used by each group before taking it to the warehouse for storage. The warehouse is the central and focal point for receiving and distributing all materials, tools and equipment. All lost or broken tools should be reported to the Foreman who will contact the Watchman to secure replacements.

Below are indicated some of the responsibilities, of the Watchman, that are recommended by the United Nations group of experts on housing and urban development:⁶⁷

1. To maintain records of the inventory of materials, tools and equipment, and supplies, and of the delivery and control of these items to the agency;

⁶⁷ Ibid., p. 55.

2. To prevent vandalism to the houses under construction and materials such as building blocks which may be left on the building site;

3. To represent the Administrative Assistant, if he is absent, in inspecting and receiving all materials, tools, and equipment delivered to the site;

4. To assist in the maintenance and cleaning of tools and equipment, and in the keeping of records;

5. To drive and maintain vehicles, if there is no one else to do so;

6. To work closely with the Administrative Assistant and other staff members in the execution of the projects.

(e) On-the-job Trainees

Of the whole self-help housing process, the construction period is the most important. At the beginning of each new task, instruction is given, using models and other audio-visual material and especially demonstrations by the Foreman or other group members. Safety rules and the proper ways of lifting or carrying items are emphasized to prevent excessive fatigue and strained muscles, because they can seriously deter the project. As a precaution, each Foreman or group leader should be equipped with first-aid supplies. The agency should also maintain a small operation of first-aid facilities on each project site, if it has more than one project under execution.

To keep the channels of communication open, regular meetings should be scheduled at least once a week. These meetings are useful for discussion of any problems and questions that may arise in the minds of the participants from time to time. Meetings also serve as stimuli to maintain and sustain enthusiasm among the family participants. It should be pointed out that

there are times when personal problems that are outside the control of any one person can arise and that group meetings may be the place to solve such problems because a person is able to share his problems with others. If serious personal problems seem to deter the progress of the project special assistance such as that of a social worker or a psychiatrist should be sought. The following items have been highly recommended for discussion at these meetings:⁶⁸

1. Discuss organizational problems at the regularly scheduled meetings during construction;
2. Assist in the solution of individual and family problems whenever these occur. The survey which was conducted during the selection period will be useful in these situations;
3. Organize the members into a "real" group where individuals will help each other in times of trouble;
4. Promote social events which will encourage group relations and increase cooperative spirit of the members;
5. Emphasize the need to contribute equal hours of work or at least a minimum number of hours per week; posting the totals of hours worked by each person on a bulletin board is effective;
6. Protect the health of the family members and encourage proper diet habits.

As the families become more aware of the architecture and engineering of the houses, they will begin to ask questions about the arrangement of rooms, for example. Some questions asked may be very useful in discovering

⁶⁸Ibid., p. 44.

changes that might be made in the designs of subsequent houses. Sometimes, families may make good suggestions for improving efficiency. Instead of benefiting just one group which might have discovered a way for improving efficiency, a suggestion may benefit groups of families through public discussions.

A corollary advantage of mass-construction is its availability as a means of training semi- or fully-skilled carpenters, brick layers, electricians, plumbers and potential contractors in the national building industry. Since the main reason for using self-help in the first place is the lack of efficient and qualified builders and the lack of financial resources with which to buy conventionally-built houses on the open market, what better way exists to eliminate that deficiency than to train these workers on real projects which fulfill the needs of the people.

CHAPTER VII

GENERAL CONSIDERATIONS FOR PLANNING SELF-HELP HOUSING PROGRAMMES

The chapters in this thesis have been so arranged that the first chapters are descriptive of techniques which are peculiarly applicable to the success of self-help housing. In so doing, such chapters as, "Administrative Organization" and/or "Selection of Family Participants" have appeared before the chapter on "Planning" not because the former are more important or that they are necessarily the first steps to be taken in beginning self-help housing projects, but because they stress the very special techniques required for the initial success of self-help housing programmes. The topics of every chapter are equally important and are interdependent. One chapter appears before the other only as a way of emphasizing sequence of activities as they would occur in a community although the author recognizes that there is always planning of programmes before they are submitted to the people. Another rationale for this procedure is that one has to start at the point at which people are involved. Therefore, the ensuing chapter appears at the end of the thesis because it concludes the thesis by recommending certain considerations which must be taken into account when any self-help housing programmes are to be undertaken.

Although there is no one working definition of the word planning agreed upon by many practitioners, it is important that a definition be given. Planning is an "elastic" word that is used to mean many procedures such as "family planning." Planning, as it is used in this thesis, is the study of the effect and interrelationship of economic, social, physical, political, governmental and administrative (whether public or private) activities upon

each other. It is also the proposal of solutions to problems of the people and the coordination of these solutions to meet the needs of the people. In this context, self-help housing programmes, ideally should be conceived within the context of a well-thought-out national, provincial and local planning strategy. This emphasis should therefore be directed towards the preservation, encouragement and improvement of the self-built houses which are predominant in many developing countries where a large proportion of the population lives in rural areas. The predominance of these self-built houses warrants the provision of every feasible aid to families who want to build their own houses so that the design quality of these houses can be enhanced.

If part of the housing problem in developing countries is to be solved in a practical way, it is important that self-help housing programmes utilizing principally local building materials, resources, and skills be formulated. It should be recognized that self-help is not the quickest recipe or panacea to solve housing problems. It is, however, a good practical technique to use in trying to ease the stress of acute housing shortage in developing nations. The problem (Fig. 14) is soluble only through a planned utilization of land for long range purposes; an increase in technical knowledge, labour and materials; the development of suitable financial supports and by the evolution of governmental policies which are appropriate to the environment, the nation's economic capacity and national requirements and needs of the people.⁶⁹ What this situation warrants is that self-help housing programmes be an integral part of national programmes of economic

⁶⁹ U.N., Housing in Ghana, 1957, p. 9.

development. Therefore, to implement self-help housing policies within the framework of national programmes of economic development of a developing nation, a public agency such as a Ministry of Housing and Local Government (see Fig. 15), equivalent to the Department of Housing and Urban Development in the United States, should be created and provide coordination with other public and private agencies in matters of housing. This agency should be responsible for studying housing problems on a national, provincial and local basis and evaluate the needs and resources for sound proposals to the central government. This agency should also be responsible for the preparation of an annual housing budget to be included in the over-all national budget. Until recently, the development of self-help housing activities within the over-all economy has been minimal in many developing countries. Therefore, it is difficult to evaluate and make proposals as to what percentage of the gross national product (G.N.P.) should be allocated for housing by a developing country in relation to its G.N.P. This percentage will vary from one country to another depending on the general level of economic development and the availability of capital in each country. For example, for the years 1961-1963, Peru estimated roughly that the share of both private and public investment in housing was at an annual average of 2.35 percent of the G.N.P.⁷⁰ This low percentage is typical of many developing countries. As capital becomes more available for investment in housing in general and self-help housing in particular, it can only be hoped that this low percentage will be increased in the succeeding years for Peru and the other developing countries of the world.

⁷⁰Walter D. Harris, Housing in Peru, Washington, D.C., 1963, p. 400.

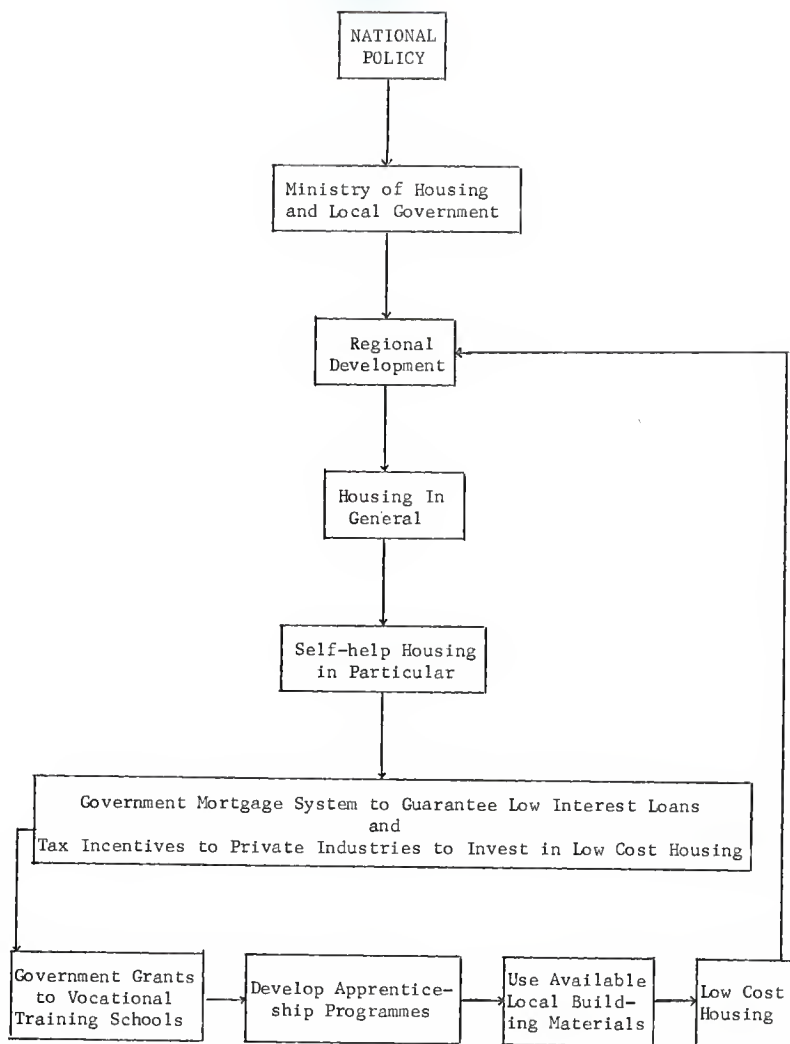


Figure 15. A general structure of necessary inputs to partially alleviate the national housing problem of an emerging nation.

This chapter, then, will outline the major considerations which must be carefully analyzed when planning self-help housing programmes. It must be emphasized that these considerations or recommendations are only general guidelines whose use will differ from community to community and country to country depending on such variables as the level of development of each area, the size of population, climatic conditions and availability of local building materials. The use of these recommendations will also depend on whether the sponsoring housing agency is a public or private body. The items which are considered in this chapter are general enough so that, whatever the agency may be, they are still vitally important for any person who is interested in self-help housing. Therefore, the emphasis should not be placed on the agency (public or private) but on policies which must be considered, during the planning stage, before any self-help housing project is presented to the people.

General Housing Policies

Although housing policies are generally the province of national governments, any agency wanting to undertake a self-help housing programme should have a housing policy. Factors such as the size of the housing programme, its urgency, housing needs of the people and others are decisive in shaping realistic policies and programmes. Such policies command a priority and/or a degree of importance because they outline goals of the community; establish a working and realistic relationship between housing and economic, social, and physical requirements; single out specific aspects that merit special and immediate attention and may provide a conceptual base upon which plans and programmes should be drawn and coordinated. These policies will

be incomplete and meaningless to the public if they are not translated into plans, programmes and projects needed for self-help programmes.

Plans are the careful analytical assessment and evaluation of factors within the working framework of the already established policies. Planning is a continuous process and should be flexible enough to give allowance for modifications of policies, programmes and/or projects. After the plans are made, then implementation, in concrete terms, of plans and goals established in the housing policy should take place. This can only be done through sound housing programmes which embody planned and continuous courses of action. Implementation of programmes is usually carried out in smaller projects which are actually elements of the programme. Projects are terminal, smaller in scope, more specific and of a shorter duration than are programmes.

It is a cumbersome task to try to consider every possible housing policy that should be considered for a self-help housing programme. The following is a brief discussion of a few major policies that this author feels are vital in undertaking any self-help housing programme.

1. Selecting the Community.

To select one community among many for self-help housing is a difficult task to perform especially amidst a "pool" of many communities that need some kind of relief from their poor, unsanitary, hazardous housing conditions. It is true that selection of this first community should be based on the needs of the families and on the families' willingness to help themselves. The difficult task comes when there is more than one community whose needs are great and in which the families are willing to help themselves in alleviating the hazardous and unhealthful living conditions.

Therefore, a socio-economic survey should be carefully taken to determine those families who are in greater need than the others. The past history of local community spirit will also be very valuable in this selection process.

A knowledge of the existence of these hazardous conditions is desirable. Sometimes, socio-economic surveys or population censuses are not easily obtainable and if available, the data may not be up-to-date. At times the data itself may be not very accurate. Nevertheless, surveys seem to be the only reasonable method that should be used to obtain information relevant to self-help housing. If none of this information is available, the method of presenting self-help housing, as explained in Chapter V can be tried on various community leaders to determine their response to such a programme. Assuming that the leaders' responses are positive and a community is selected, a decision must be made as to whether a full-scale programme or a pilot project should be started. In many instances, pilot projects are most ideal for "selling" the idea of self-help to the people. Pilot projects provide the most needed groundwork so that there is a procedure to test, develop and then modify. For the families who are rather sceptical about self-help housing, the physical success (seeing a house develop from the ground to completion) may be a stimulating experience. Usually people like to observe projects in order to accept them. This procedure is what pilot projects are designed to provide. The structures under construction and when completed become models of physical success and may induce families to participate in self-help housing. The experience of the few families involved in these pilot projects will guide further development of a larger programme which will serve the needs of families in the community.

2. The Participating Group.

The selection of the participating group should be based on four basic factors:

- (a) The income of each family in relation to the cost of an acceptable house;
- (b) The availability of the initial capital investment needed in self-help housing either from private or public funds;
- (c) The housing needs of the community under consideration; and
- (d) The emergency situation that exists in that community.

If one considers all these factors, almost all low-income families, perhaps over 50 percent of all the families in most developing countries, would be eligible for self-help housing. However, to employ the available meagre resources in the best feasible way, the selection of participants for any one project as discussed in Chapter V should be carefully considered. However, in case of an emergency, such as an earthquake, those families which would not be eligible under normal conditions would merit first consideration for self-help housing.

For details of how family participants are selected for self-help housing, please refer to Chapter V.

3. The Type, Size and Cost of Houses.

To reiterate what was described in Chapter III, it has been shown that a variety of house types have been built by each individual family or group of families in many developing countries. Such components, of houses, as foundations, pillars, roofs, and/or sanitary facilities were built either through self-help or by skilled labour. The remainder of the house was completed through self-help. Some of these components can be built by

groups that are training for self-help housing. Temporary core or nuclei houses can also be built by each prospective homeowner. The family then moves into the temporary shelter and completes the permanent house while living on the premises. Figure 16 illustrates this method very well.

The size of a permanent house depends on many variables such as family size, income, financing resources, availability and cost of land, building materials and the general socio-economic development of the country. However, the sizes have varied from one large room to multiple-room houses. Marcia Koth, writing in her book, Housing in Latin America, observed that a typical house size in Mendellin, Colombia, as well as in other countries of Latin America, was about 13 feet by 37 feet consisting of two bedrooms with provision for a third, a living room, a kitchen-dining room area and a bathroom⁷¹ (see Fig. 10, page 81 for a similar house in Puerto Rico). The provision for expansion makes this house an ideal initial size subject to modifications to suit the needs of each individual family. The author feels that a house of this size should be considered of a minimum size for at least a family of four.

Most countries that this author has studied and commented on in this thesis have concentrated on the one-storey dwelling units. There is no reason why multiple-storey dwelling units should not be tried although such buildings would call for more sophisticated skills. These house types provide higher density of buildings per given parcel of land as contrasted with one-storey buildings. The cost per house service, utilities and cost of land is considerably reduced by building multiple-storey houses. With

⁷¹Koth, p. 142.



Figure 16. Temporary and permanent houses side by side on the same lot (Puerto Rico).

careful plans which include open-spaces and recreational areas, higher density buildings can accomplish certain social gains such as neighbourhood associations which may result in the formation of local civic leadership which is generally lacking in low-income areas.

4. Provision of Community Facilities.

To prevent the creation of slums or, to be more specific, the social breakdown of a neighbourhood, depends upon adequate community facilities. This provision is a very important policy to be decided on during the planning phase of the self-help housing programme. The following list provides some of the basic community services to be provided:⁷²

- (a) Safe and abundant water supply either in each home or at a central standpipe;
- (b) Sewer systems consisting of both sanitary and storm sewers, pit latrines, septic tanks, and garbage disposals;
- (c) Streets and other access entrances that discourage vehicular traffic from passing through a community but service the needs of the people within the community;
- (d) If feasible, electricity in the homes and/or streets and playground areas, where possible;
- (e) Nearby school, health, community, and recreational centres;
- (f) Neighbourhood shopping centres or market places;
- (g) Public or private transport stops and terminals.

These services are not for one age group but for all age groups of the community. The greatest problem, and also a common one in many self-help

⁷²U.N., Manual, p. 87.

programmes, in implementing plans for these services, is money. Therefore, it is advisable that the most critical services such as safe and adequate water supply be provided first. The other services can be provided as funds are available and the programme gets underway. It should be pointed out that the lack of money for such services is another reason why self-help housing is undertaken. Therefore, self-help should, of course, be used to provide some of these facilities.

5. The Magnitude of Self-help Housing Programme.

As pointed out in subsection one of this chapter, it is always best to begin the programme with a pilot project. Pilot projects provide something to "sell" to prospective homeowners and arouse interest in families who may not have been convinced concerning the feasibility and practicality of self-help housing as a way of alleviating the social problems that befall many of them. It is to the advantage of the agency if no other construction should begin before the pilot project is completed and the agency convinced that technical and group problems are being solved. It is also important that the agency feels that its technicians (foremen, group workers, etc.) are ready to assist and direct families when actual construction begins.

Therefore, it is not only the availability of funds, land and families that determine the magnitude of the programme but also the availability of trained technicians. As this factor was discussed in Chapter VI, at least one foreman and one group worker is needed for 10 to 30 houses. As the number of houses increases the number of administrative personnel should also increase. The most critical person is the foreman (see Chapter VI, page 109). For houses up to 100, at least four foreman and two group

workers are needed.⁷³ These six men should be able to eventually provide ample technical assistance for about 400 families. If more technicians are needed it may be advisable to have a regular, though not elaborate, training programme of technicians at the same time a pilot project is underway. This procedure may also be necessary in cases where the agency feels that some technicians need extra training period before giving them full responsibility of directing families in self-help housing.

6. Financing Self-help Housing.

If low-income families had surplus money, they would not need to make use of self-help housing programmes. But since these families do not have surplus money and live under unhealthful conditions, they have to make use of self-help housing to alleviate these hazardous living conditions. This situation warrants the use of loans from the agency sponsoring the self-help housing or any financial institution that is interested in low-cost housing. But financing families whose income is very uncertain is a great problem. As a result, long-term loans which are needed for self-help housing are difficult to obtain. Most financial institutions choose to have short-term repayment periods to guarantee repayment of these loans. This situation is unfeasible because these low-income families cannot afford to pay the high installment payments called for. Although most countries have been able to establish 20 years as a long enough period for families to repay their loans without straining their meagre financial resources, self-help housing has depended on the cost of an acceptable house and the ability of each family to repay its loan. Most countries have used one or all of

⁷³ Ibid., p. 88.

the following repayment plans at one time or another.

The first plan is one in which loans are made to each family. The loan is repaid within a certain period, usually 20 years. This is the most common plan (see Chapters III and IV) followed by many agencies involved in self-help housing.

The other repayment plan is one in which all family participants form a savings association. This plan has the main purpose of teaching families thrift habits not only for the house loan but for all future debts. Since an essential aspect of the self-help housing programme is to eliminate subsidy and to create a constantly revolving, increasing fund, an effective savings plan can assure the sponsors consistent repayments and regular available funds. Furthermore, these savings can allow the family to reduce interest charges by reducing the repayment period. Another advantage is with the families on the waiting list for building their houses. These families may be able to save an appreciable amount by the time they start and finish construction of their houses. In cases where a down payment is required, as in Puerto Rico, these savings can be used for this purpose. They can also be used in determining the real interest of the families and the community in self-help housing. Perhaps the greatest advantage of a savings association comes after projects are completed. Families should be able to continue saving for the purpose of maintaining their houses in good condition and further improvement of their houses or to invest their savings for liquidating other future debts on an individual family basis. The savings associations can also be encouraged to continue and perhaps become registered as a cooperative credit union from which members can continue to borrow money for further projects.

The third type is the mutual-guarantee plan by which each family guarantees an equal responsibility for the repayment of the total loan. In this plan the penalty for non-payment is that the whole community does not receive any new additional loans for self-help projects. This plan is similar to the General Obligation Bonds which are pledged upon the full faith of the people in a municipality.⁷⁴

While this presentation is not an exhaustive list and discussion of the housing policies which should be considered before undertaking a self-help housing programme, the objective of this chapter has been an effort to indicate some of the major policies to be considered. Implementing these policies will differ from one agency, one community, or one country to another. The problems are not identical but are similar and common enough that considering them as general problems has been the best way to deal with them. Each policy should be flexible enough to be modified or amended so that it may be adapted to each specific situation.

⁷⁴McLean, Mary, Local Planning Administration, Chicago, The International City Managers Association, 1959, p. 389.

APPENDIX

APPENDIX A

CHECK-LIST OF STEPS

Each of the chapters lists things to do in order to organize a self-help housing team to build good housing. The following is a check-list of those steps. A blank space is at the left-hand margin so that each step can be checked when it is completed.

Step No. 1: Programming the team's work

- _____ Has the site been selected for the project?
- _____ Are funds available?
- _____ Has a project plan been made?
- _____ Are the house plans, specifications and costs completed and ready to present to the families?
- _____ Has the number of families for whom housing is planned been calculated?
- _____ Has it been decided how much self-help will be used in the construction?
- _____ Have the responsibilities of the families who are to undertake self-help been outlined for presentation?

Step No. 2: Technical support for the team

- _____ Have the community workers been trained to understand the project and to present it to the community?

Step No. 3: Programming one year's work

- _____ Do the community workers know where they will be every day of the year?

Step No. 4: The announcement of the project
and the selection of families

- _____ Has the self-help housing project been explained to the local leaders and then to the local newspaper editor and radio and television director, if present?

- _____ Have the answers to the questions above (step No. 1) been prepared for announcement to the community as, for example, in the form of a newspaper story?
- _____ Has it been decided which means of communication to use for the announcement in order to produce the right size of response?
- _____ Has a time and place been chosen for the first meeting, and has this information been included in the first announcement?
- _____ Are the audio-visual aids prepared and ready for the first meeting?
- _____ Have the technical experts (architect, planner, community development) been notified of the time and place of the meeting so that they can attend as observers?
- _____ Have the local leaders been requested to participate in the meeting if they wish?
- _____ Are the application forms prepared and ready for use following the first meeting?
- _____ Has the list of questions been prepared for the survey of applicants, and are forms available in quantity?
- _____ Have all of the interested families been interviewed?
- _____ Has the eligibility of each family been determined by means of the following questions?
 - _____ Is the family able to contribute the necessary amount of self-help?
 - _____ Is the family able to repay its share of the local project costs?
 - _____ Based on its present living conditions, and its attitude towards them, how great is the family's need for the kind of housing proposed?
- _____ Have the families been grouped according to the size of house they require?
- _____ Have the families in each of the above groups been placed in smaller groups according to their ability to repay the costs of the house, and the number of days and hours of self-help they can give?

- _____ Has the application of each family in the foregoing groups been examined in the light of:
- _____ its need
 - _____ the condition of its present housing
 - _____ its building skills
 - _____ the age and physical condition of its members
 - _____ its attitude toward self-help housing
 - _____ the way it has taken part in past community improvement programmes?
- _____ Have those selected by the above process been grouped according to similar interests and incentives?

Step No. 5: Organizing one group of families

- _____ Have the time and place been selected for the discussion meetings?
- _____ Have the selected families and their alternates been notified of the three meetings?
- _____ Have plans been made for duplicate meetings with the wives, if necessary?
- _____ Have the architect and planner been notified of the time and place of the meetings so that they can be present as observers and participants?
- _____ Have the necessary materials and equipment been ordered and received?
- _____ Has the building of the demonstration house been started, if so decided?
- _____ Did the first meeting result in the formation of a local self-help housing society which also included a savings programme?
- _____ Is the contract (or form of agreement) prepared for the volunteer families to sign at the second planning meeting?
- _____ Have the volunteer families been shown the location of the houses and the demonstration model, and have their self-help responsibilities been explained to them?

- _____ Have the "Primer on House Building" and the work schedule been prepared for discussion at the third planning meeting?
- _____ Do all staff members feel that the volunteer families understand the self-help housing programme and their responsibilities to the local project?
- _____ Do all staff members feel that there is good communication in both directions between the volunteer families and themselves?

Step No. 6: Organizing the construction for one group

- _____ Has the site been selected, the land cleared?
- _____ Have access roads and other facilities been completed, and the house sites laid out?
- _____ Have building materials and equipment been received, inspected and properly stored?
- _____ If required, have provisions been made for temporary housing on the site?
- _____ Have the self-help housing team families been organized according to:
- _____ equal work time available
- _____ whether there are enough men to do the most difficult task in one work-day
- _____ the least distance between houses
- _____ and the size of group the construction foreman is capable of training?
- _____ Are meetings scheduled for explanation of:
- _____ the meaning of building parts
- _____ construction tools
- _____ simple measuring tools, and
- _____ safety rules and first aid?
- _____ Have the audio-visual aids been prepared for on-the-job training?

Step No. 7: Designing and constructing the house

_____ Have the time and place for daily and weekly meetings been scheduled?

_____ Are there provisions for recommending changes in house design and construction to the sponsoring agency?

APPENDIX B

A SELECTION OF FREQUENTLY-ASKED QUESTIONS IN GROUP SELF-HELP
HOUSING PROJECTS

The following are questions frequently asked by local families interested in taking part in a self-help housing project. The answers after each question may be used to answer questions raised in the various meetings.

- Q. If ten families build ten houses together, who gets the first house?
- A. All ten families get their houses at the same time. All of the houses are finished at the same time. The ten families draw lots when the houses are finished.
- Q. If I work for two months and then decide to drop out of the group, do I get any money for my work?
- A. Usually no. All work is self-help and no one is paid money for working. You are undertaking self-help because you cannot pay someone to build a house for you. Sometimes, if one member is forced to leave the project because of illness or because he moves to another city or village, the other members may build his house, too, and sell it when they are finished, and give him his share of the money; or if any other house is sold later, he may receive a share of the money; or a reserve member may take his place in the group and own the house and the original member would receive no money. The group has the final vote on all matters like this: whatever they decide is final.
- Q. If I die before I pay back the money, who will own the house?
- A. Your wife or whoever you decide will own the house. They may sell it if they wish and pay back the loan, whereupon each member receives some of the money, as determined before the project starts. (Life insurance for each family is sometimes included in the self-help housing programme.)
- Q. May I send a relative to work for me in building the houses?
- A. No, you must do the building yourself. You will be taught how to build. A relative may come with you and help the group. If you are ill for a few days, a relative may work for you, but you cannot give him money. The group will decide whether this relative can substitute for you a few days. They may decide that you do not need to send anyone.
- Q. What benefits do I get from self-help?
- A. If you build two rooms, one room of your house will not cost you any money: you need to pay only for the other room in your house. Or, to state it another way, your house can be a four-room house for the

same money it would take to build a two-room house. Also, you enable one other family to have a house from the money that the sponsoring agency saves because you are undertaking self-help.

Q. Who will show me how to build?

A. An experienced builder will show you how to do each step. By doing these with other members, you will learn more and how to build better.

Q. How many months will it take to complete the houses?

A. It may take one year or three months, or two years; you may decide you can work two, three, four, five or six days a week; or in the evening; or only on non-working days. Some groups have worked two years to build twenty houses; some have worked one year to build thirty houses; others have worked three months to build thirty houses. The design of the house, the machines that are used, and the hours you work per week all determine the number of months you will have to work.

Q. Do I need to know anything about building a house?

A. No. If you need a house, if you want a house, if you believe in self-help, you can learn how to build. To build is not difficult, but it is hard work. You must be able to use your hands, arms, and back.

Q. Why do we need groups to build the houses? Can't I build the house myself?

A. All houses need more than one person to build most parts of them, even some of the simplest parts. The more modern and the bigger the house, the more members are needed. It is also easier and therefore better for the construction foreman to instruct groups. He can teach ten to forty persons faster if he teaches them all at one time. Moreover, every member hears all the questions and answers, and sees all the mistakes and corrections of every member. Some tasks can be done by individuals or sub-groups of two or three persons, but the foreman will organize these tasks.

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LOW-COST, SELF-HELP HOUSING PROGRAMMES IN DEVELOPING
COUNTRIES: METHOD AND PRACTICE

by

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There are many factors which contribute to or destroy human dignity. The presence or absence of adequate shelter in many ways influence man's concept of himself and his acceptance by those around him. Therefore, shelter can either be a negative or positive factor in man's attainment of his innate dignity.

In highly developed countries where a home is usually built by contractor-builders and where the family pays for having the home built for them, the cost for good and adequate shelter is often too high for low-income families. In developing nations where homes are built by the families themselves, the houses are usually temporary, insanitary, vermin-infested, and overcrowded although the dollar cost is very minimal because these houses are built by the families without the technical assistance, direction and guidance of a self-help housing agency. Aided self-help is a technique used to utilize the often untapped human resources and the effective and profitable use of local building materials to build better homes for the ill-housed families. It is not easy to establish the economic dollar value of self-help housing. While it may be easy to put a price tag on the materials used, it is hard to put a price tag on the human dignity involved in such self-help projects. Well-planned and well-organized self-help housing programmes which utilize the potential skills of the ill-sheltered low-income families, not only help these families to improve their living conditions but also create pride in its construction.

Self-help housing programmes are also intended to assist low-income families obtain low-interest loans for the acquisition of land, utilities, and building materials and the provision of technical guidance and assistance so that they, through their own efforts, may improve the conditions of

their shelter. Since these families cannot obtain these low-interest loans for themselves, an outside organization, whether private or public, should be instituted to direct and finance self-help housing programmes.

Self-help housing programmes are not designed to compete with the building industry. The main purpose of using the self-help technique in building homes for the low-income families is to supplement the efforts of the housing industry since private builders rarely build houses which these families can afford to buy. Throughout this thesis, the author has emphasized the fact that self-help housing is not a complete solution to the housing problem in developing nations. However, it is a technique which offers much promise.

This thesis provides some basic policies which must be considered in planning self-help housing programmes. Although the implementation of these policies will vary from country to country, the most important thing is that low-cost housing be an integral part of the economic, social, political and governmental development plans of any developing country.