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REPORT OF THE REGIONAL WORKING GROUP ON IMPROVEMENTS IN RURAL HOUSING AND COMMUNITY FACILITIES

(Addis Ababa, 19-24 October 1970)

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REPORT OF THE REGIONAL WORKING GROUP ON IMPROVEMENTS IN RURAL HOUSING AND COMMUNITY FACILITIES

PART I

ORGANIZATION AND ATTENDANCE

Opening Meeting

- 1. The Regional Working Group of Experts on Improvements in Rural Housing and Community Facilities, met in UN ECA Headquarters at Africa Hall, Addis Ababa, from 19th to 24th October 1970, inclusive, pursuant to the Commission resolution 209(IX) adopted by the Economic Commission for Africa at its ninth session.
- 2. The Working Group was sponsored jointly by the Economic Commission for Africa and the United Nations Development Programme.
- 3. In its resolution 209(IX) the Economic Commission for Africa requested the Executive Secretary to take all necessary measures to help member States to accelerate the improvement of the housing situation and to mobilize financial and technical resources from the industrialized countries for this purpose.
- 4. The Working Group was the first of its kind organized by the United Nations in Africa and was conducted jointly with the Centre for Housing, Building and Planning, United Nations Headquarters in conjunction with the World Health Organization. and bilateral donors.
- 5. The Working Group had as its purpose to examine various aspects with a view to improvement in rural and community facilities, to examine the administrative arrangements necessary for improvement, to examine the methods and techniques for use in design, construction, sanitation, and use of materials, and to examine the resources and financing mechanisms involved in providing more effective measures to be used in improving rural housing and community facilities.

- 6. The Working Group considered documents and statements prepared by the ECA secretariat and its consultants, by the Centre for Housing, Building and Planning, UN Headquarters, and statements prepared by representatives of governments. The list of documents presented to the Working Group is attached as Annex I.
- 7. The formal opening of the Working Group took place on 19 October 1970 in the Plenary Hall of Africa Hall, and was addressed by His Excellency Ato Saleh Hinit, Minister for Public Works and Water Resources of the Imperial Ethiopian Government, by Her Excellency Mrs. Isabel Ursula Teshea, Amhassador of Trinidad and Tobago in Addis Ababa, and Mr. R.K.A. Gardiner, Executive Secretary, UN Economic Commission for Africa.
- His Excellency, the Minister for Public Works and Water Resources inaugurated the Working Group and welcomed the participants on behalf of the Imperial Ethiopian Government. He described the occasion as a most opportune attention on the problems which would have to be solved in time to focus improving rural housing and community facilities, and emphasized the ended to be a confident to the confidence of the co necessity for an integrated effort. in development programmes for the rural areas. He hoped that recommendations coming from the Working Group would help Governments of member States to shape their rural development policies or review them as the case might be. He pointed out that the problems of both urban and rural housing are inseparable. Housing shortages in urban areas stem, not only from the overall population explosion, but also from continued rural migration to urban centres. Therefore, to concentrate simply on finding solutions to existing urban housing problem is to neglect the root cause. Steps must be taken to improve the lot of the rural dweller and to encourage him to maintain and improve Africa's rich agricultural heritage. He emphasized the necessity for rural development programmes whereby future agro-industrial improvement would lead to the investment of social capital in rural areas, and the consequent improvement of rural housing. An effective national housing programme would need to incorporate rural housing policy depending upon proper legislation, administrative organization, and financing measures. All these measures affecting policies and implementation would need to be framed in the light of existing resources, if they are to be

realistic. He called upon the Working Group to face this fundamental point which should constitute the theme and focal point of the Working Group.

- 9. Her Excellency, Mrs. Isabel Ursula Teshea, Ambassador of Trinidad and Tobago, conveyed greetings for the success of the Working Group. She expressed high appreciation to the Economic Commission for Africa in arranging the Working Group and to the Imperial Ethiopian Government, the host country. Her Excellency gave to the Working Group a comprehensive Jutline of measures undertaken and results achieved in Trinidad and Tobago where, she said, the problems were similar to those facing African governments. These details included the resettlement of rural population, the numbers of dwellings completed, and incentives given by way of tax reliefs and mortgage guarantees.
- 10. The review contained details of a sound and progressive policy adopted by the Government of Trinidad and Tobago in dealing with the questions of population move, identification of housing problems, housing finance measures, acquisition of land in rural areas towards implementation of the policy, research into and use of local building materials, and a programme of aided self-help: the magnitude of the tasks outlined in the address was appreciated by the participants to the Working Group as were also the results sofar achieved. The fact that housing helds a place of singular importance in the general strategy of development, both for its social importance and for its economic characteristics, and therefore in the assignment of priorities within the context of the country's development programmes was appreciated by the participants.
- 11. Mr. R.K.A. Gardiner, Executive Secretary of the United Nations for Africa welcomed participants to the regional working group on improvement in rural housing and community facilities on behalf of the Commission. He pointed out that it is also important to remember and necessary to emphasize that any attempt to transform the rural areas must include a degree of social sophistication and costs of development must be compatible with the economy of the rural community. There must be an intimate physical link between all the authorities concerned from the Ministry responsible to the field workers. Some of the achievements necessary for improving rural environment came readily to mind, physical improvements in housing, better functional schools

and rural public buildings, more and better roads, water supplies, drainage and sewage disposal. Such standards would vary from country to country and the population as a whole would need to understand them and to participate in their achievement.

- 12. Such improvements will have to take place in a comprehensive framework of integrated co-operation in which the development of agriculture. industries, service towns and villages, transport and communications and markets are carefully inter-related having regard to the economic, social and political effects of these activities.
- He emphasized the importance of the composition of the rural development team in its implementation of rural development programmes. In addition to rural administrators, there would have to be technologists to implement programmes and train personnel for carrying out improvements in all the sectors mentioned. The content of any rural development programme would no doubt change with time but it should, at any given time, reflect the technological needs of the rural environment. He suggested that the rural development team must, at the least, contain a resource planner, a social worker, and co-operative organizer. With the limited cost resources available, most of the improvements envisaged would have to take place through measures of self-reliance, the essential function of the rural development team being to provide leadership and guidance and develop among those concerned the spirit of self-confidence and self-reliance. ECA has fostered and developed those techniques in a pilot project now being carried out in Tanzania and through training courses in aided self-help co-operative housing over the past five years.
- 14. He drew attention to an exhibition on rural life in Africa which had mounted by the secretariat for the working group and hoped that it would generate interest and show that the common prejudices against rural life are unfounded. He emphasized the necessity for the Working Group, in the discussions, to make concrete recommendations for action to improve rural nousing and community facilities. These recommendations would be conveyed to the governments of all member States of the Commission through the medium of the report of the Working Group.

Attendance

- 15. The Working Group was attended by delegates from the following member States of the Commission: Algeria, Ivory Coast, Ethiopia, Ghana, Kenya, Lesotho, Madagascar, Nigeria, Uganda and Zambia.
- 16. Representatives of the Associate Member States of the Commission, United Kingdom and France, were present. Representatives of the Division of Rural Housing in the Ministry of Health and Social Assistance of the Government of Venezuela, were also present.
- 17. The Centre for Housing, Building and Planning of the United Nations Headquarters, and Werld Health Organization, were also represented.
- 18. A full list of participants is given as Annex II.

Election of Officers

19. The Working Group unanimously elected Ata Shitto Mersha (Ethiopia), as Chairman of the Group, Mr. V. Adegite (Ghana), as Vice Chairman, Mr. S.A. Ajayi (Nigeria) and Mr. K. Ello (Ivory Coast) as English and French Rapporteurs respectively of the Working Group.

Agenda

- 20. The Working Group examined the provisional agenda prepared by the secretariat. After discussion, the agenda was adopted and comprised the following Items:
 - 1. Opening addresses
 - 2. Election of officers
 - 3. Adoption of the Agenda
 - 4. Report on Inter-regional Seminar under UN auspices held in Venozuela in 1967
 - 5. Report on Joint General Assembly, International Rural Housing Association, 1969
 - 6. Opening of and discussion on exhibition of rural life
 - 7. Rural housing in economic development planning
 - 8. Rural housing in social development planning

- 9. Administrative aspects of rural housing
- 10. Financial aspects of rural housing
- 11. Indigenous building material and construction techniques
- 12. Resettlement of housing and rural housing rehabilitation
- 13. Health, sanitation and community facilities
- 14. Visit to institute of building, Addis Ababa...
- 15. Summing up future work and Summary of the main Recommendations
- 16. Plans for the future
- 17. Adoption of report and closing session

PART II

ACCOUNT OF PROCEEDINGS

- 21. The Executive Director of the International Rural Housing Association, Caracas, Venezuela, presented details of the Inter-regional Seminar on Rural Housing and Community Facilities held in Venezuela in 1967 and the Report of the joint General Assembly of the International Rural Housing Association held in 1969, and gave an account of the establishment of the international rural housing association. He explained that the Inter-regional Seminar held in 1967 was sponsored and organized jointly by the United Nations and the Government of Venezuela with the co-oreration of WHO. The Report of this Inter-regional Seminar was available through United Nations Offices and the Economic Commission for Africa undertook to obtain and despatch copies to the delogates from member States, (UN Doc. No. ST/TAO/SER. C/103).
- 22. Certain objectives had been endorsed in working sessions of the Seminar. These included requests to government to promote rural regional development policies in order to reduce the disparity in social and economic aspects between the urban and rural sectors, to allot part of their budget resources to national rural housing programmes; and to appoint international rural housing task forces on request from governmental and other agencies, to visit countries in order to analyze and evaluate existing rural housing programmes and conditions in rural areas. Further objectives included encouragement of financial institutions to assist rural housing programmes and to have in their organizational structures, departments devoted to rural heusing. There had also been a request to foster the exchange of professionals for advice and assistance as well as free exchange of information on rural housing programmes among countries. A request had also been made from the joint General Assembly of the International Rural Housing Association in 1969 to the United Nations for creation of a post of Inter-regional Rural Housing Adviser on account of the increase in rural activities throughout the world.

- 23. The Executive Director gave information that according to the Programme of Work and Priorities of the Centre for Housing, Building and Planning, United Nations Headquarters, New York, a proposal had been made for a future Inter-regional Seminar on Rural Housing and Community Facilities to be held in Chana.
- 24. As noted, the prime recommendation had been for the establishment of an international rural housing association and its regional associations which would be non-profit making in character and have among its objectives implementation of the recommendations of the 1967 Seminar. This had been established and this establishment had been assisted by interested parties in Venezuela and international institutions through staff and funds. The objectives of the International Rural Housing Association were, to compile progress reports on work in the field of rural housing and community facilities; to foster the provision of technical assistance in organizational methods, administrative and financial procedures.
- 25. Following discussion of the details presented, delegates recommended for the consideration of United Nations Headquarters, that a post of Interregional Rural Housing Adviser be created. Delegates also endorsed the action taken by the Centre for Housing, Building and Planning, United Nations Headquarters to hold a future inter-regional seminar on rural housing and community facilities in Ghana.
- 26. During the course of the deliberations of the Working Group, there had been informal soundants on an individual basis as to establishing in Africa a regional association of the international rural housing association. Individual delegates had reacted favourably to the matter being mooted and it was decided to make mention of these discussions in the Report.

BCA FARESTRION ON RUBEL LIFE

- 27. A member of the secretariat opened the exhibition with the quotation of Bombasus Paracelsus: "Every piece is part of the whole". This should lead to the truth that all planning and building has to be seen as inter-related.
- 28. It was explained that the United Nations Economic Commission for Africa was much interested to receive from delegates any comments and to incorporate

suggestions in the revision of the document entitled "Rural Buildings in Africa and the World". By this means it was hoped to encourage improvements in African rural building not only in sanitation, cross ventilation, and building materials, but especially in design quality.

- 29. During the course of the review of the exhibition, several delegates themselves explained those parts of the exhibition on which they were $k_{\rm H-V}$. ledgeable including improvements in village plans, house details, and sanitation.
- 30. Some delegates requested that their new village and house plans for improvements in community facilities should be incorporated in the revised version of the paper entitled "Rural Buildings in Africa and the World". Delegates recommended that this dodument should be made available on wide distribution to all member States of the Commission.

RURAL HOUSING IN ECONOMIC DEVELOPMENT PLANNING

- 31. A member of the secretariat introduced the subject of Rural Housing in Economic Development Planning and drew attention to the following factors.
- A review of the African development performance shows a marked decline in the growth rate of gross domestic product in the last decade (from 4.8 per cent per annum during the 1950's to only 4 per cent per annum during 1960-1967). At the same time a visual population explosion was observed. The population growth rate jumped from about 2 per cent per annum in the 1950's to about 2.6 per cent per annum in the 1960's, thus magnifying the impact of GDP growth on its per capita indice. Several factors contributed to a different degree in this slow down of development. There was a failure to distinguish between "development", that is the transformation of societies and their orientation toward concepts, and action related to modernization, and improved social status, and "economic growth", that is, measurable increments in the output of goods and services. In consequence there was a paramount tendency to attempt accelerated economic growth within the social, economic, technological and organizational framework inherited from precolonial and colonial structures. Excessive reliance was placed on aggregative planning, Coreign private investment, foreign aid and technical assists

ance without a sufficiently critical evaluation of these instruments for achieving the objectives and targets proposed in plan documents.

- 33. African socio-economic structures are pluralistic, consisting of traditional, subsistence sector and a monetized sector. Further, within the monetized sector there are the indigenous sector and the foreign enclave. Thus, the socio-economic structure is composed by three sectors, namely: the subsistence, the indigenous money sector and the foreign enclave. In the early 60's, about 60 per cent of developing Africa's population lived in the subsistence sector earning around 20 per cent of gross income, whereas the foreign companies and the non-indigenous population which comprised the foreign enclave earned around 45 per cent of gross income (corresponding figures for African developing countries south of the Sahara are: 75 per cent population in subsistence sector earning around 30 per cent of gross income and the foreign enclave earning 40 per cent of gross income). It should be pointed cut that only about 8 per cent of subsistence population income was earned in cash.
- 34. In the past, the changes within the traditional society occurred exclusively under the impact of the monetized sector, originally introduced by the metropolitan powers. Consequently, a small and slowly growing indigenous monetized sector came into existence as a result of the interaction between the foreign enclave and the indigenous society. Thus, the indigenous monetized sector came to occupy an intermediate position between the foreign enclave and the subsistence sector.
- 35. Since there was no internal dynamic development within the indigenous sectors, the entire process of growth and development came to hinge on the foreign enclave. During the first development decade, the growth rate of the foreign enclave declined substantially, and the overall transformation process almost grinded to a halt because of the absence of new dynamic forces.
- 36. The failure of the agricultural export market in conjunction with the declining impact of the foregin enclave has lead to a corresponding short-fall in output of the agricultural sector. The domestic demand for agricultural products is, of course, directly related to the rate of growth of the monetized economy both in terms of purchasing power and in terms of demand for inputs of agricultural origin by manufacturing industry. It is therefore

proposed that the creation of new markets within Africa's subsistence sector should be regarded as the only solution for the widening of the domestic effective demand for agricultural commodities. Such expansion of markets implies a change in the composition of output, as well as it will induce reciprocal flows of goods from the manufacturing to the subsistence sector. The transformation of such society offers much wider opportunities for the reciprocal functioning of the agricultural and industrial sectors.

- 37. Obviously, if the state decides on a policy of planned transformation of rural society, it is inevitably compelled to provide a large volume of inputs for this process. This is over and above what would be required solely for the purpose of expanding and diversifying agricultural output along the conventional lines.
- 38. The basic objective is to kindle a reciprocating process of development and economic growth between the vast mass of the rural communities and the urban centres. For critical mass to be achieved new development promoting modes may have to be created and old ones recriented. A modified approach as applied to regional physical planning may be needed for this purpose which should take into due consideration the widely diversified conditions in Africa and making good use of the traditional institutions and patterns existing within each African society. It should not be overlooked that these communities are characterized by a highly integrated nature of social values, attitudes, and relationships.
- 39. This suggests that an assault on the one-at-a-time principle or effort by agencies working independently on esoteric policies will not only be costly but ineffective. This has been proven in the past decade. What is needed are policies, machinery and action on an integrated basis so that work on agricultural extension, mass media, rural co-operatives, social welfare and community development, rural housing, rural health, science and technology will reinforce each other. In broad terms, the strategy for rural transformation is to identify points in the socio-economic system and to apply pressure to them simultaneously. Social transformation amounts to a process of a mutually supportive and expanding circuit of markets, techniques, productivity, and incomes which is a necessary condition of self-sustained growth.

- 40. Local government should play an extremely important role in the implementation of such programme. Its present structure and operational practices are not suitable for this purpose, and should be correspondingly remodelled. Public sector, state entrepreneurship will, at least in early stages, have to play paramount role substituting for the searcity of African businessmen. But the programme implies a greatly extended and very significant role of the African business group. In the light of what is now known of the problems and weaknesses of this group it is clear that a comprehensive set of policies and instruments will be necessary to enable it to expand and function effectively. This regards, inter alia, the African building contractors, who are facing serious tasks to be perfermed in the rural areas. And they will be bound to develop an African technology not much of which can be borrowed from developed countries.
- 41. Self-reliance schemes will be the cornerstones of the implementation of the proposed programme. But they will be in need of a multifold assistance. This also regards, inter alia, the rural housing programmes mainly in respect of improvements of the traditional design and technology, as well as the use of improved local building materials; improved sanitation and reduction of building costs.
- 42. In discussing questions affecting rural housing in economic development planning, delegates agreed that there was a distinct need for an integrated approach in framing rural development programmes which would include the allocation of resources in the development plan for this purpose. They agreed also that there was a distinct need for regional physical planning, and for the continuance of the ECA efforts to promote African entrepreneurship in the building contracting industry.
- 43. Delegates recommended therefore that the above three matters should be brought to the attention of governments and to the United Nations authorities responsible for arranging assistance so that necessary co-ordination of effort could be achieve.

RURAL HOUSING IN SOCIAL DEVELOPMENT PLANNING

44. Two members of the secretariat introduced this item of the agenda. They stated that climate, ways of life and standards of living are determinant factors in the selection of the type of houses and of the materials used.

- 45. Migration from rural areas to the big cities has contributed to modernization. Elements of prestige have been introduced in housing by the seasonal labourers returning home after having earned and saved some cash in cities abroad. Due to various reasons such as: political and demographic presure, financial means, etc. more efforts have been devoted to urbanize large cities, mainly the capital cities. Rural urbanization has thus been rather neglected. The gap has the tendency to widen.
- 46. Even the efforts of the governments in the establishment of Thrift and Credit Societies as well as of Co-operative Housing Societies have been concentrated in urban areas. Due to their small size, and to the fact that they are scattered and isolated, villages have not attracted much of the assistance and credit available.
- 47. In most countries, the improvement of rural housing, as of other elements of the standard of living in rural areas, depends, first, on the own efforts of the people. The motivation of the rural community towards self-help projects is one of the main responsibilities of Community Development Services (or "Animation Rurale", in most of the French Speaking countries). Many projects have been achieved, mainly in the sector of community facilities, thanks to the direct contribution by the community, in labour and in cash. More attention should be paid to the important problem of physical planning, in order to develop a more realistic approach to this problem in the future.
- 48. Further, social, economic and administrative aspects of development cannot be approached in an isolated way. The past isolated approach should give way to multi-displinary projects in integrated rural development programmes.
- 49. In the transition from subsistence to market economy, namely in agriculture, it is necessary to make some classification of the different stages of development. The following classification, based on the value of sales in relation to the imputed value of subsistence production can be proposed: Producers whose entire production is for their own consumption; emergent producers, who have made a little headway in the market economy but whose sales are still less than their own consumption; commercial farmers, whose

sales regularly exceed their own consumption; purely commercial farmers (large, specialized estates run by companies which have to provide decent housing to their paid labourers).

- 50. Initially, the producers will find it difficult to obtain the credit they require. Therefore, programmes prepared for them should be based more on self-help and grants from the government. At the second stage, the p producers deserve more attention. We can consider that they are eligible for any action undertaken by the Governments in favour of the "low cash income group of people." This will be also an incentive for the producers in the first classification to increase their production in order to move to the second classification in order to benefit also of this assistance from the Governments. Regarding the third elassification, we may consider that the producers have access to the credit available from banks. Nevertheless, programmes should also be prepared for them, in order to provide for them community facilities.
- 51. As regards the structure for the implementation of rural housing programmes, it seems that Co-operative Societies are the most favourable, because they aim to improve the economic situation of their members in such a way that they also contribute to develop their sense of responsibility and of solidarity.
- 52. One of the great advantages of co-operative societies is their flexibility, and which allows them to fit in differing situations. The following objectives should be fixed assigned to housing co-operatives: mobilization of savings and channelling of the credit made available by the Government or other institutions; production, sale, transport of building material of high quality and at low cost; community facilities (water supply, electrification, sewerage, etc.) and some social services (education, health, etc.).
- 53. Such programmes can be initiated jointly by the Co-operative and the Local Development Committee.

- 54. Extension in the field of rural housing should be undertaken in close co-operation between Community Development Departments, and Housing and Co-coperative Departments for motivation and assistance in technical work.
- 55. The Group noted the important role that rural youth can play in rural development. The Group recommended that special attention be paid to the problem of rural youth development <u>inter-alia</u>, existing programmes should be strengthened and loan assistance might be provided to select youth groups for economic ventures such as small-scale poultry farms, and industrial prises.

ADMINISTRATIVE ASPECTS OF RURAL HOUSING

- 56. A member of the secretariat introduced the subject by analysing the administrative machinery needed to ensure effective government action in the field of "Rural Housing and Community Facilities". A clear allocation and delineation of responsibility was needed from central or national ministries down to local administration at village level.
- 57. Although rural housing itself was largely a matter of self-help, public sector aid was marked for essential community facilities. The allocation of funds in development plans or annual budgets was not enough to bring community facilities into being, executive agencies were needed to implement government policies. Various types of executive agencies for housing were discussed, including Department of Public Works, National Housing Boards or Authorities, Housing Corporations, Housing Banks, Development Authorities, Improvement Trusts and numerous voluntary associations, such as Housing Co-operatives, Savings and Loan Associations, or Village Housing Societies.
- 58. The Working Group noted the difficulty of co-ordinating different government departments dealing with different types of community facilities, such as health, education, public works, social welfare agriculture and regional planning. The relative merits for rural housing of regular government departments and semi-antonomous agencies were debated. Examples were quoted from developing and developed countries.
- 59. Delegates raised the question whether aid to rural housing should take the form of grants or loans. The Ghana Roof Loan Scheme was cited as a

successful example of securing the repayment of loans through the corporate responsibility of the village community. The advantages of the traditional African land tenure system was discussed in acquiring land for housing, but reference was also made to the disadvantage of not being able to use land as security for housing finance loans.

60. Attention of delegates was drawn to recommendation No. 82 of the Report of the East African Sub-regional Meating on Specific Aspects of Housing Finance, that government should give consideration to a system of guarantee for landholding as to opposed to landowning for mortgage security purposes.

FINANCIAL ASPECTS OF RURAL HOUSING

- 61. A member of the secretariat introduced the document entitled "Some Aspects of Financing of Rural Housing in Africa (E/CN.14/HOU/76). In introducing this document, he drew attention to prevailing financial conditions in the world generally and the effect of these conditions in developing countries which implied that there had to be a great deal of self-reliance on the part of African countries and their peoples.
- 62. He drew attention to the general lack of new capital for investment purposes and the fact that what capital is available is being bought at high rates of interest which bankers and financiers agree will continue for the time being. In these circumstances, it was necessary for African governments in seeking external aid to renew requests on such institutions as the World Bank, African Development Bank, United Nations Development Programme, and other multi-national institutions concerned in the field of financing of housing.
- 63. He drew attention also to what he described as "Imported Inflation" which was having a very bad effect in African countries. Wage increases and price increases in developed countries were being off-loaded on to the importers throughout the world in developing countries. The developing countries had virtually no means of tackling this inflation at source, and in due time it could mean a cut-back in development programmes and import budgets. He drew attention to the speech made at the International Monetary Fund Meeting

recently held in Copenhagen when the President of the World Bank had stated that increased aid to developing countries is absolutely necessary on the grounds of equity alone.

- 64. On the question of allocation of resources in the public sector, it was noted that such allocation was still being made on an ad hoc basis not often related to the contents of the development plans sofar as housing was concerned whether it was rural or urban housing being affected. The use of roof loan schemes and co-operative housing societies was suggested, as was also the use of savings and loan associations where it was a viable commitment for this type of institutions to operate in the rural areas.
- 65. It was suggested that there should be a concerted publicity and educational drive to mobilize local savings which could be invested in these above mentioned housing finance institutions. In this regard the increasing level of deposits and savings in commercial banks was emphasized and it was suggested that where circumstances permit this type of deposited funds could be utilized in housing through the issue of government development bonds.
- 66. Delegates requested information and were given details of the operations of savings and loan associations in both urban and rural areas. Information was also given on the activities of ECA contained in documentation prepared for the East African Sub-regional Meeting on Specific Aspects of Housing Finance, held in Kampala, Uganda, from 29th June to 4th July 1970 inclusive (Document No.E/CN.14/HOU/75).
- 67. Delegates discussed the question of multiplicity of institutions affording housing credit and it was agreed that the number of institutions in some cases was insufficient thus restricting the avenues of credit available for prospective house builders and purchasers.
- 68. However, delegates agreed that governments would wish to have se-ordinating machinery which could supervise the activities and operations of such credit institutions and recommended that this should be done through a central organization such as a mortgage bank which could take on this co-ordinating role and through which funds could be channelled to the different institutions where this was necessary. In addition, such an institution would be in a position to implement government financial policy towards housing and operate any system of mortgage guarantees initiated by government.

69. Delegates recommended also that governments should consider establishing rural housing loan funds in order to stimulate interest amongst rural communities to improve their houses.

INDIGENOUS MATERIALS AND TECHNIQUES FOR RURAL HOUSING

- and Techniques for Rural Housing" (E/CN.14/HOU/79) drew the attention of the Working Group to the prevalent prejudice in the use of local materials such as stone, clay, timber or lumber and thatch for housing even though these materials have successfully been used for years in the past. Modern high strength materials, either locally manufactured or imported, commonly used for commercial buildings are progressively replacing, either by choice or specification, the indigenous materials in house buildings although 80 per cent of the population cannot afford to use the former materials. It is considered that it is not too late yet to reverse this prejudice provided the official attitude recognizes the use of local traditional materials by taking the following action
- 1. Research or study programmes should be established in order to determine the extent and proper use of local materials under the prevailing climatic conditions, skill of lab ur and its productivity, cultural influences and social preferences, the impact of modern technology and its desirable influence on the above factors.
- 2. When successful studies on the use of local materials have been carried out governments should consider controlling marketing of imported materials so as to promote the use of indigenous materials for example earth can be used widely provided it is stabilized by lime or cement.
 - 3. In order to achieve modest results in research it is necessary to encourage the exchange of papers on research and this could be done at international, regional, or sub-regional levels. The successful research on the use of timber for rafters and purlins carried out in Ghana is one good example in this field.

- 71. During the discussion which followed the introductory statement the representative of the British Building Research Station spoke about termite proofing, previous experiments on plasters and fire protection. He described the use of poison in termite proofing and noted that in the hot arid zones greenhedges were not suitable for fire protection. He described low cost housing as "the efficient use of local materials," and pointed out that for any building there are three items, the area of the building, the quality of the construction and the cost; any two of these would determine the third. On design details he gave minimum dimensions for room sizes and emphasized the need for adequate thermal insulation and ventilation. He stressed the cost advantage of designing rooms, etc. in exact block sizes to avoid cutting. He noted that traditional thinking an costing had changed and that it was desirable to prepare estimates in terms of the schedule of materials plus labour costs, rather than in terms of bills of quantities.
- 72. The representative of An Foras Forbartha (Centre for Construction and Physical Planning, Dublin, Ireland) spoke of the historical development of local building materials in Ireland. In the discussion it was noted that timber resources in Ireland were being depleted. Cement was being much more used presently in Ireland. The Government of Ireland through State institutions was encouraging the use of local materials and locally manufactured materials. The following recommendations were made:-
- 1. Since it is generally established and agreed that the best suited construction methods for traditional rural buildings are the time-tested techniques in each rural area, it was recommended that:

The teaching of traditional building construction method and forms of expression in rural architecture be made an integral part of the curriculum in schools of architecture and building in Africa.

This is crucial in the sense that most of those very able and fine "Master Builders" are fast dying out and sadly, so are the skills and techniques they inherited.

2. Since the objective of this Working Group on Rural Housing is to encourage the use of local traditional building materials, it is very important that attention be paid to the local materials in order to establish some

information on the way they react to excessive heat and very wet conditions. When this is known, we can then be able to advise on how the materials should be used in order to maximise the life of these houses and find greater comfort for people living in them.

- 3. These different climatic zones over the Continent call for different approach to design and construction methods; in order to be able to advise technically on the proper use of local building materials in these different situations, it is necessary therefore to set up Area Experimental Stations based on climatic conditions.
- 4. Experiments on these materials alone would not suffice, good building principles on their use should be an important part of the syllabus of our technical schools. Some materials are known to start corrosive action on others when they come into contact with other materials. It is a simple matter to avoid this trouble if we know what chemical reaction is likely to take place, by only reversing the positions of these materials. (We must not only know how, it is equally important to know why).
- 5. Following information on the ECA efforts to stimulate a creation of regional building centres, such a centre has already been opened in Tunis for the North African Sub-region. The West African Sub-regional Working Group on House-building Costs held in Kumasi, Ghana in August/September 1970 proposed the creation of a building centre with probable location at Kumasi, University of Science and Technology to service countries of the West African Sub-region. Delegates endorsed these proposals and recommended further action thereon. Delegates recommended, in addition, that in countries where there are no building research stations, efforts should be made to build up such stations by co-ordinating the activities of existing facilities such as materials testing laboratories, etc.

RESETTLEMENT HOUSING AND RURAL REHABILITATION

- 73. A delegate from the Ivory Coast presented the paper entitled "A Large-scale Operation in Rural Housing"L in the Kusu Region in the Ivory Coast.
- 74. This operation in rural housing became necessary because of the construction of a dam, 1,400 metres long, and 46 metres high equipped with a

power station of 3 groups of 58 mega-watts generators representing a total installed capacity of 174 mega-watts producing energy at the rate of 500 million Kilo-watts Hours per year. The lake is 150 Kilo-metres long and 30 Kilo-metres at its widest.

75. This dam when full will displace 70,000 people in 120 villages. The dam is expected to be full by March 1971 and the programme of resettlement is planned as follows:-

1st Year : 20,000 people 2nd Year : 20,000 " 3rd Year : 15,000 " 4th Year : 10,000 "

76. A major proportion of this population will be settled around the lake. This resettlement on the periphery of the lake, is expected to help the local people modernize agricultural production in spite of the fact that the more will destroy the social fabric to which the Baoule people are very much attached.

77. The construction of the dam will also improve the prospects of rural electrification of Ivory Coast, which until now has an electricity grid only in the South. For the management of such a large operation an autonomous body has been formed called, the Bandame Valley Authority (BVA). The choice of land for village resettlements is made after a serious study of the land and its suitability for agriculture.

78. In the provision of rural housing, the policy of government is guided by the closing of the gap between rural and urban housing; the creation of an environment with acceptable standards; and thus bringing the rural dweller into modern conditions.

79. In the spirit of this policy, specific actions for improvement are required to replace grass roofs by metal; and the use of stone which is not traditionally in use but which is available and could be used in building by skilled craftsmen. The use of this material would reduce maintenance costs.

- 80. The two plans adopted for the resettlement were then described with the land allocations considered necessary for improvement of the resettler's condition. After a description of the core-house and the details of the bousetypes, he noted the problems of selecting too few housetypes and the predicament of the larger families which were not really catered for in the arrangement. The bigger problem was the desertion of the small villages and their use as only farming camps, the people prefering to live in large groups in the market towns. The transformation of the predominantly farming population into one of fishermen, is remarkable.
- 81. A member of the ECA secretariat described the problems of resettling the 80,000 people out of 600 towns and villages into 52 new towns and villages in the programme of the Volta River Project. He indicated the details of planning of the new towns and the selection of town sites after a detailed geological survey and only with the consent of the people.
- 82. In the discussion which followed the question was asked as to whether the Ivory Coast plans had taken the Ghana experience into account. A team had in fact visited Ghana from Ivory Coast to study the problems on the spot. Arising from the discussion of these resettlements and rehabilitation plans, delegates recommended that in all cases it was necessary for a thorough education of the people concerning the objectives of the plan and in advance of any action. They recommended further that ECA should undertake a study of completed resettlement projects in Africa and that the findings should be made known to governments of member States.

HEALTH, SANITATION AND COMMUNITY FACILITIES

83. The paper "Improvements of Rural Housing, with particular reference to environmental health facilities, "was presented by a representative of the World Health Organization. He recalled that the term housing" should be identified with the whole residential environmental, and emphasized the most acute needs in rural housing. On the premise that most rural people build and own their houses, one may wonder what really should be done in the field of rural housing. Should a rural housing programme aim at the construction of houses for the village people when there is no deficiency of shelter?

Such a programme should rather aim at improving the residential environment to conform with public health requirements.

84. It was pointed out that a number of diseased conditions prevalent in Africa are connected with unhealthy rural housing. The incidence of such diseases like malaria, yellow fever, trypanosomiasis, bilharziasis, waterborne and diarrheal disease, trachoma, could be reduced if proper action were undertaken in the field of rural housing. Based on the conditions recorded in most African countries, the objectives of rural housing improvement programmes should include: changing the general environment by sound physical planning with the aim of creating favourable conditions for the elimination of diseases like malaria, yellow fever, trypanosomiasis, etc.; providing essential sanitary facilities (safe water supply, sanitary disposal of human and other wastes) in order to reduce the incidence of water-borne and diarrheal diseases, and to encourage the practice of hygiene and cleanliness; setting up design and construction standards suitable to the ecnomic level of rural populations so as to reasonably meet human requirements; finding the means of executing improvement works at minimum cost, making maximum use of available human and material resources; and ensuring adequate maintenance of all works.

85. A representative of the Organization of African Unity emphasized the necessity of training personnel for the study and execution of rural sanitation works; educating people in the maintenance of sanitary facilities and in rural hygiene in general; ensuring local participation in rural sanitation programmes; and instituting rural housing competions in standards of cleanliness, etc.

The ensuing discussions centered on the following:

Use of local materials in sewage and excreta disposal for rural communities. The WHO representative indicated that although it is desirable that in communities not provided with water-borne systems, latrine slabs be made of concrete on account of its durability, other materials have successfully been used for the purpose: wood, wooden logs with soil-cement surfacing. However the concrete slabs remain the best and other types should be used only in very remote areas where lack of communications and the scarcity of cement

make it impossible to think of concrete. As regards small sewers one might try using well moulded burnt-clay pipes with smooth inner surface.

WHO/UNICEF assistance in rural water supply. On the question whether any rural water supply programme similar to that of Latin-America, in which considerable outside assistance was obtained, particularly from UNICEF, has also been prepared for the African Region, the WHO representative underlined the WHO Community Water Supply programme for rural water supplies in Africa. During the second United Nations Development Decade 1971-1980, and according to the programme, the percentage of rural population to be served should reach 20 per cent in 1980. An estimated US-150 million will be required, of which 25 per cent would be provided from external assistance to cover the purchase of materials and equipment unobtainable locally. Government and local contribution will have to supply the difference.

Solutions to the problem of sewage disposal is newly built rural communities provided with piped water supply and modern housing. Initially septic tanks and sewage pits could be built and as the community grows, these systems could gradually be replaced by a small sanitary sewer and a stabilization pond for treatment of sewage. Care should be taken that proper geological information is available that will indicate whether porous soil is available for construction of seepage pits, and inhabited areas should be selected where such soil may be encountered.

Use of human wastes as fertilizer. The utilization of human wastes as fertilizer is an established tradition. Such wastes combined with other organic wastes such as manure, garbage will compost well and yield a valuable fertilizer. However in order to minimize health hazards, it was recommended that in countries where such practice exists, composting would better be done in stocks on the ground, which would allow aeration by turning the refuse mass. Aeration assists in producing temperatures high enough for the destruction of pathogenic organisms, worm ova, and discourages fly-breeding. A question was also raised about bucket-latrines. While it is admitted that human excreta can be safely composted, it does not imply that such wastes should come from bucket latrines. This latter method of disposal is to be condemned on account of serious health hazards. Further the insanitary bucket latrine system has been found more expensive to operate, maintain, than a sewerage system.

Fly-breeding in pit latrines. Some concern had been expressed about the attraction exerted on flies by pit latrines. It was recognized that where house flies frequent and breed in pit latrines, the blame should be placed on: poor design of the latrines and lack of proper refuse disposal. Flies being phototropic will be seen in very small numbers around squat slabs of pit latrines if the design of the latter is such that very little light can penetrate through the squat hole, and if the dimensions of the slabs do not allow the deposition of excretal matter on their surface. Furthermore pits should not be allowed to fill within a few inches below the lower surface of the slabs. To avoid this rural people should be educated in the use and maintenance of their latrines, which implies training of health personnel for this task.

86. When flies abound around latrines, a search will reveal that no measures have been taken to satisfactorily dispose of garbage and other organic refuse where flies feed and breed. Simple drainage to get rid of liquid kitchen wastes, burial of salid wastes, good location and treatment of animal manure, discourages the breeding of flies. A general consensus was that well designed pit latrine was an excellent method of rural excreta disposal and, under conditions now obtaining in rural Africa, its use should be encourage.

Type of assistance available for rural water supply. Due to the acute need for rural supplies in Africa, delegates were anxious to know about the external assistance available to improve the situation, and expressed the desirability of technical assistance in this field. Clarification was given about the assistance being given, which consists of: preparation of national rural water supply programmes, training of staff, organization of maintenance and operational services, provisions of equipment and materials. It was noted that WHO is collaborating very closely with UNICEF and bilateral agencies in this endeavour.

87. Delegates took note of the statements made by the representative of the African Development Bank at the East African Sub-regional Meeting on Specific Aspects of Housing Finance (E/CN.14/HOU/75) and according to the terms of his statement recommended that requests for assistance in rural water supply might be made to the African Development Bank.

PART III

SUMMING UP, FUTURE WORK AND SUMMARY OF THE MAIN RECOMMENDATIONS

- 88. At the closing session of the Working Group, a member of the secretariat gave a summary of the eight country monographs submitted by delegates from African countries. This summary indicated the main areas in which work on improvements in rural housing and community facilities was needed. This included education on resettlement problems, review of administrative machinery, allocation of land, and concerted drive through publicity for increased mobilization of local savings for investment in housing.
- 89. Delegates were given information about future work according to the ECA Programme of Work and Priorities. This included sub-regional meetings where it would be possible to go into greater depth on specific aspects of improving rural housing and community facilities. It included also prospects of training courses for small building contractors, for personnel in co-operative housing societies, and in other housing credit institutions.
- 90. The summary of the main recommendations of the Working Group follows.
 - The need for an integrated approach in rural development programmes and the need for rural development teams on an interdisciplinary basis. (Paragraph 42)
 - 2. The creation of an Inter-regional Adviser post in rural housing at UN Headquarters; endorsement of a proposal to hold a future inter-regional seminar in Ghana. (Paragraph 25)
 - 3. The ECA Document "Rural Buildings in Africa and the World" be suitably revised and made available on wide distribution to member States. (Paragraph 30)
 - 4. That self-reliance schemes should be made the cornerstone of implementation of rural development programmes affecting traditional design techniques, the use of improved local building materials, and improved sanitation and reduction of building costs.

 (Paragraph 41).

- 5. That regional physical planning should play a full part with assistance from ECA and the United Nations Development Programme. (Paragraph 42).
- 6. Extension work in the field of rural housing should be undertaken in close co-operation between Community Development Departments and Housing and Co-operative Departments. (Paragraph 54)
- 7. Special attention should be paid to the problems of rural youth development and existing programmes should be strengthened and loan assistance provided to select youth groups for economic ventures.

 (Paragraph 55)
- Administrative machinery concerned with rural housing and community facilities should be co-ordinated in the fields of health, education, public works, housing, social welfare, agriculture and regional planning. (Paragraph 58)
- 9. Governments would wish to have co-ordinating machinery which could supervise the activities and operations of housing credit institutions. This work should be done through a central organization such as a mortgage bank which could channel funds to the different institutions, implement government financial policy towards housing and operate any system of mortgage guarantees initiated by governments. (Paragraph 68)
- 10. Governments should consider establishing rural housing loan funds in order to stimulate interest among rural communities in housing improvement. (Paragraph 69)
- 11. Research or study programmes should be established to determine the extent and proper use of local materials under prevailing climatic conditions, skill of labour and its productivity, cultural influences and social preferences, and the impact of modern technoical logy and its desirable influence on these factors. (Paragraph 70)

- 12. Following research and study of local materials, governments should consider controlling marketing of imported materials so as to promote the use of local materials and locally manufactured components, etc.. (Paragraph 70)
- 13. The teaching of traditional building construction methods and forms of expression in rural architecture should be made an integral part of the curriculum in schools of architecture and building in Africa. (Paragraph 72)
- 14. In countries where there are no building research stations, efforts should be made to build up such stations by co-ordinating the activities of existing facilities, such as materials testing laboratories, etc.. Sub-regional building centres such as the Centre in Tunis and the agreement to create a building centre in Kumasi, Ghana should be pursued by the ECA and other interested parties. (Paragraph 72)
- 15. Before resettlement and rehabilitation schemes were carried out, it was necessary for a thorough education of the people affected about the objectives of the plan, ECA should undertake a study of completed resettlement projects in Africa and the findings should be made known to governments of member States. (Paragraph 82)
- 16. Requests for assistance in the preparation of national rural water supply programmes, training of staff, organization of maintenance and operational services, and provisions of equipment and ematerials should be made to the WHO and to the African Development Bank.

 (Paragraph 86 and 87)

ANNEX I

LIST OF DOCUMENTS PREPARED FOR THE REGIONAL WORKING GROUP ON IMPROVEMENTS IN RURAL HOUSING AND COMMUNITY FACILITIES

Background documents:

The Roof Loans Scheme in Ghana (E/CN.14/HOU/68)

Establishment and Development of Housing Banks and their Role in African Countries . (E/CN.14/HOU/70)

Report of the East African Sub-regional Meeting on Specific Aspects of Housing Finance (E/CN.14/485 or E/CN.14/HOU/75)

Rural Housing: A Review of World Conditions (UN Headquarters Document)

Manual on Self-help Housing (UN Headquarters Document)

Handbook for Building Homes of Earth (contribution of the Texas A & M University)

The International Rural Housing Journal

Decument Nos. and titles

1. E/CN.14/HOU/74

Rural Buildings in Africa and the World

2. E/CN.14/HOU/76

Some Aspects of Financeng of Rural Housing . .

3. E/CN.14/HOU/79

Materials and Techniques for Rural Building

- 4. Rural Housing in National, Regional Economic and Social Development Plans (IRHA)
- 5. Shell Constructions by Inflatably Forms (Imperial Ethiopian Government Technical Agency, Battelle Advisory Group)
- 6. Improvement of Rural Housing with Particular Reference to Environmental Health Facilities (unsymbolized)

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